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PROFILE:

BRUNSWICK/GOLDEN ISLES, GA

Unlike typical touristy East Coast beach towns, Georgia's Brunswick and the Golden Isles are more sedate, with a focus on preservation. Transplants learn about an 1872 lighthouse and a dish called Brunswick stew.

> BY CANDYCE H. STAPEN



IN THE MARSHES OF SOUTHERN GEORGIA'S GOLDEN ISLES, great blue herons peck among the grasses and eagles fly overhead. Ospreys and wood storks wade where the brackish waters meet the old-growth forests, thick with live oaks draped in Spanish moss. Oysters, shrimp, clams, crabs and diamondback terrapins feed on the nutrients carried by the tides.

Thousands of acres of freshwater marshes and nearly 400,000 acres of salt marshes — one-third of the Eastern Seaboard's total — stretch along the state's 100-mile coastline. Marshes are a distinctive feature of the four barrier islands that make up the Golden Isles: St. Simons Island, Sea Island, Jekyll Island and Little St. Simons Island. Some historians credit the Golden Isles' name to the gilded sand, sun and the wide swaths of spartina grass that turn to a spun-gold color in fall and winter.

Rivers also contribute to the Golden Isles landscape. Travelers cross both the Mackay and Back rivers as they drive over the causeway to St. Simons Island.

St. Simons, the largest and most populous island with some 13,000 residents, draws many pre-retirees and retirees. Mainland Brunswick serves as the gateway to the Golden Isles; it's about 70 miles north of Jacksonville, FL, and 80 miles south of Savannah, GA.

"St. Simons is not a beach town; it's a town with a beach. St. Simons has far more residents and less tourists than most beach towns," says Linda Lindsey, a real estate agent with Roland Daniel Properties. Beaches occupy less than 25 percent of St. Simons. "The area has so much to offer. You can play golf and tennis year-round except for a few days in winter and summer, when it's too cold or hot. It's almost never too cold for boating."

Atlanta residents Bob Schlich, 59, and wife Dawn, 54, have been vacationing on St. Simons Island for years. "I love the live oaks, the marshes, ocean, rivers between islands and the mainland and the forests," says Bob, chief financial officer for an

Atlanta nonprofit, who plans to retire in two to five years.

Smaller than St. Simons, Jekyll Island, owned by the state of Georgia, cannot have more ▶

“A group of us walk at dawn to see the sunrise. I walk the whole beach, about 3 miles every day. It's an incredible way to start the day — to see the colors, to enjoy the fresh air.”

—Bettye Russell



Some of the Atlantic coast's most beautiful marshes surround Georgia's Golden Isles. The four barrier islands and their inland gateway city, Brunswick, attract many relocating retirees.



Bob and Dawn Schlich loved the outdoor activities and friendly community on St. Simons Island so much that they decided to make it their home.

than 35 percent developed land, maintaining 65 percent in a natural state. “If you purchase a property on Jekyll, you are buying the building and leasing the land for 99 years,” says Zaida Clay Harris, a real estate agent with Signature Properties Group Inc. “Jekyll has a small group of permanent residents and houses tend to be older. Most were built in the 1950s and ’60s and the majority are priced under \$600,000.”

The Cottages at Jekyll Island is the island’s first new development in many years.

The Jekyll Island Club Hotel is a historic property founded in 1886 as a private retreat for such wealthy American families as the Morgans, Rockefellers and Pulitzers. The resort has golf, horseback riding, boating, fishing and 9 miles of beach.

Little St. Simons, accessible only by boat, is a private island resort with marshland and maritime forests — stands of hardy trees near the shore and within reach of the ocean’s spray. It has 7 miles of beach and accommodations for up to 32 people.

As part of their pre-retirement strategy, the Schlichs purchased a three-bedroom home on St. Simons in 2011, which they lease. In 2014, they bought a three-bedroom condo plus a half-acre of land with the intent to build a house on it in 2017.

“We have a lot invested in the island, but we like the island,” says Dawn, who plans to retire in June from her state government

job. “Everyone’s friendly. One night at the Village Inn and Pub, a local hangout, it was trivia night and someone said, ‘You want to be on our team?’ Everybody’s nice; nobody’s pretentious.”

Dr. Scott Lillibridge, 63, who lives in College Station, TX, enjoys St. Simons’ sense of community, too. The physician and professor at Texas A&M University had not found the right place at the right price until he visited his daughter, who lives and works in Brunswick.

“From St. Simons, it’s relatively easy to get to the mainland and the island has a village, a downtown and high-quality dining and shopping,” he says. “This is a nice lifestyle, all set up for walking and bicycling and for outdoor activities.”

St. Simons has many long-term residents. “It doesn’t feel like a seasonal resort,” says Scott, who will use his home for vacations now and possibly for retirement later. “The overwhelming feeling is that it is a place to live rather than a weekend vacation spot. St. Simons’ marshlands, estuaries and the rich preservation of nature add to the charm. You can find nuggets all over the north end of the island to explore.”

One of those places is 608-acre Cannon’s Point Preserve on St. Simons’ northern tip. The reserve protects the island’s last intact maritime forest as well as the ruins of Cannon’s Point Plantation. John Couper, who came to America from Scotland in 1775, purchased the plantation around 1793. He grew what came to be known as Sea Island cotton, famed for its long fibers, silky texture and relatively few seeds. Paths lead to the remains of a slave cabin, an overseer’s house and other notable ruins. Cannon’s Point is open to the public for hiking, biking and tours, and guided ecological tours are available on Sea Island.

Couper donated land to the federal government for a lighthouse. It was built in 1810 and stood until 1862 when it was torn down in Civil War strife. The second lighthouse was built in 1872 and is now a museum with 129 steps to the top. Another must-see is Christ Church Frederica, rebuilt by shipwrights and completed in 1884. It features an unsigned Louis Comfort Tiffany stained glass window and connections to the reverends Charles and

The Queen Anne-style Jekyll Island Club Hotel entices history and leisure buffs with carriage rides, croquet, yacht docks and tours.



John Wesley, who helped found the Methodist denomination and preached here in 1736.

Some 20 years ago, June and Greg Demko were drawn to St. Simons by the golf. The islands and Brunswick offer 180 holes. "We booked a place at the King and Prince Beach and Golf Resort for a long weekend and we fell in love with the area," says June, 62, a former nurse. The Demkos vacationed here, traveling from their Loveland, CO, home. In February 2015, they relocated to High Point, NC, where Greg, 63, is the city manager. They purchased a pre-retirement residence on St. Simons the next month.

"I tend to be a city slicker at heart," June says. "St. Simons has everything I need — grocery stores, theaters, restaurants, shopping. And my husband is a fisherman and a golfer and we like to kayak. We go bike riding and walking on the beach. Greg is talking about taking up tennis."

The Demkos often go to Delaney's Bistro and Bar, CJ's Italian Restaurant and Sal's Neighborhood Pizzeria. At Georgia Sea Grill, fresh catches are cooked four ways: Cajun spiced, herb roasted, pan roasted or bronzed. At Halyards Restaurant, fresh grouper, yellowfin tuna and Atlantic snapper are hits.

"The life of the ocean starts in the marsh," says James Flack, chef de cuisine at Echo, a noted restaurant at the King and Prince, St. Simons' only oceanfront dining property. Flack, who grew up on Jekyll Island, knows what makes Georgia's wild shrimp special. "There's a sweetness, a texture and a flavor that comes from the sweetgrass marsh," he says. "It's the smell



Beginning as a dance club in 1935, King and Prince Beach and Golf Resort offers top-notch dining and accommodations on St. Simons Island.

you get on a boat, the smell you get here right before it rains. It's an earthy shrimp that's not like Gulf shrimp."

Locals fish from the St. Simons Island Pier, a well-known landmark, and children play in the adjacent Neptune Park Fun Zone. Among the Pier Village's boutiques and shops is the J.C. Strother Co. hardware store, which sells fishing lines, hooks, oversize pots for a low country boil, T-shirts and more.

Avid boater Brenda Parker, 67, lives at Peppertree Crossing, a 55-plus community in Brunswick, about 10 miles northwest of St. Simons. "When we lived in Atlanta we came down to this area several times a year," Brenda says. In 2006, she and her husband retired and moved here to be near their daughter and her family. After

Brenda's husband died in 2013, she sold her house, purchased a townhome in Peppertree and began part-time work as an accountant.

At Peppertree, Brenda plays cards, tennis and pickleball and swims in the outdoor pool. "I have a screened-in porch and I'll call a friend and say, 'It's 5 o'clock on my back porch. Come over and have a glass of wine.'" The only disadvantage for Brenda: "It's sort of aggravating that you have to drive to Jacksonville for clothes shopping."

Only a few blocks long, Old Town Brunswick is the historic district. The Ritz Theatre, an art deco adaptation of the 1899 Grand Opera House, is part of the Fox Theatre Institute, and features films, live performances, exhibits and educational programming year-round. Last fall, film crews transformed the vintage downtown into a re-creation of the 1920s and '30s in Ybor City in Tampa, FL, for "Live by Night," a movie directed and coproduced by Ben Affleck, who also stars in the film. It is scheduled for release in 2017. The Coastal Symphony of Georgia performs several times a year in Brunswick High School's auditorium. For more culture, from drama to opera to symphonies to ballet, residents schedule overnight get-aways in Jacksonville or Savannah.

A good-natured spat between Brunswick, GA, and Brunswick County, VA, debates which locale invented the popular Southern dish, Brunswick stew, consisting of vegetables and meat. (Chicken often supplants the original recipe's squirrel and rabbit.) The fight between the two

Old Town Brunswick features historic homes and buildings, many of which are being restored.



FROM TOP: GEORGIA DEPT. OF ECONOMIC DEVELOPMENT; DGA/HKO

QUICK FACTS

BRUNSWICK/GOLDEN ISLES, GA

Population: 15,903 in Brunswick, 12,743 on St. Simons Island and 82,175 in Glynn County

Location: The Golden Isles — St. Simons Island, Sea Island, Jekyll Island and Little St. Simons Island — are four barrier islands off the coast of southern Georgia. Brunswick, the mainland city that serves as the gateway to the islands, is about 70 miles north of Jacksonville, FL, and 80 miles south of Savannah, GA.

Brunswick can be reached via Interstate 95 and U.S. Highway 17. Little St. Simons Island is accessible only by boat from St. Simons Island.

Climate:

January: High 62°/ Low 43°

July: High 89°/ Low 74°

Average relative humidity: 77%

Rain: 55 inches annually

Snow: None

Cost of living: Below average

Housing cost: The median sales price of homes in Glynn County was \$208,750 in the fourth quarter, according to the Golden Isles Association of Realtors and Multiple Listing Service Inc.

Sales tax: 6% (2% on groceries)

Sales tax exemptions: Prescriptions

State income tax: For married couples filing jointly, the rates are graduated from 1% on the first \$1,000 of taxable income up to 6% on income of more than \$10,000. For single filers, the rates are graduated from 1% on the first \$750 of taxable income up to 6% on income of more than \$7,000.

Income tax exemptions: Social Security benefits are exempt. Residents ages 62 to 64 can exempt up to \$35,000 in retirement income and residents 65 and older can exempt up to \$65,000; these amounts can include up to \$4,000 in earned income.

Estate tax: None

Inheritance tax: None

Property tax: The rate on St. Simons Island is \$24.05 per \$1,000 of assessed value, with homes assessed at 40% of market value. Annual taxes on a \$208,750 home would be about \$1,768 with the first two exemptions below.

Homestead exemptions: For owner-occupied residences, there is a \$2,000 state exemption and \$8,000 county exemption off the assessed value for some components of the property tax. For those 62 and older, income-based exemptions may be available as well as an additional \$8,000 off the assessed value for some components of the property tax.

Personal property tax: An annual vehicle registration fee starts at \$20.

Religion: Numerous religious establishments include Baptist, Methodist, Episcopalian,

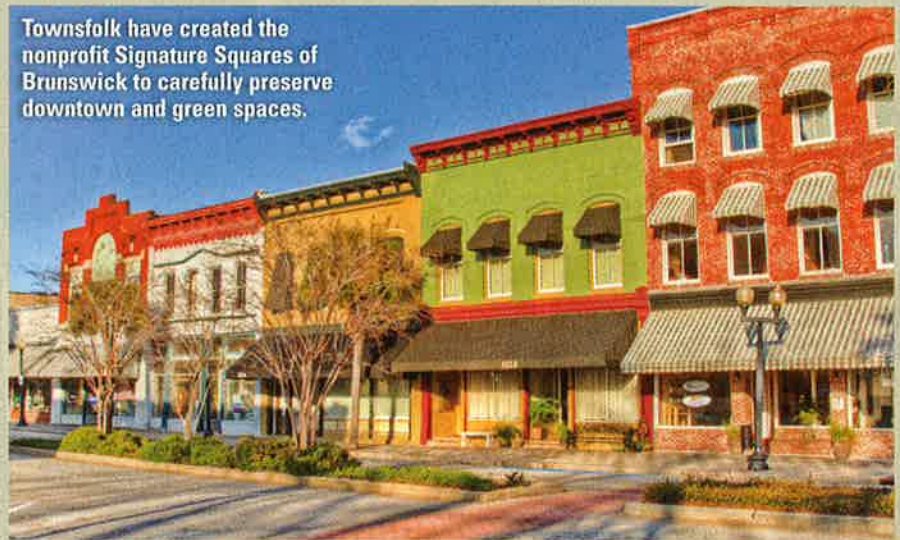
Lutheran, Presbyterian, nondenominational, Catholic, Jewish, Unitarian Universalist, Mormon and Jehovah's Witnesses.

Education: The College of Coastal Georgia in Brunswick, with a student population of 3,140, awards associate and four-year degrees. Adult learners may take undergraduate courses as nondegree students. Credits earned may be applied later toward a degree.

Transportation: Brunswick Golden Isles Airport is serviced by Delta Air Lines' Delta Connection, with nonstop regional jet service to and from Hartsfield-Jackson Atlanta International Airport. McKinnon St. Simons Island Airport services private aircraft as does Jekyll Island Airport. The nearest Amtrak station is in Jesup, GA, about 40 miles northwest of Brunswick.

two-bedroom, two-bath home starts at \$160,000, and a 2,400-square-foot, three-bedroom, three-bath home begins at \$224,900. **The Cottages at Jekyll Island**, (912) 602-0272, is the island's first new development in many years. Prices for a three-bedroom, three-and-a-half-bath condo start at \$379,900. **Rentals:** Prices vary widely depending on location, property age and amenities. A 1,360-square-foot, three-bedroom, two-bath townhome can rent for as low as \$1,000 a month. A 2,940-square-foot, four-bedroom, four-bath oceanfront condo rents for \$6,000. An 1,800-square-foot, three-bedroom, two-bath home on the Sea Palms West Golf Course rents for \$2,300. A 1,440-square-foot, three-bedroom, two-bath condo in Shadow Brooke Village rents for \$1,450.

Townfolk have created the nonprofit Signature Squares of Brunswick to carefully preserve downtown and green spaces.



Walk Score: No overall walkability ratings are on WalkScore.com for Brunswick or the Golden Isles.

Health care: Southeast Georgia Health System operates a 316-bed hospital in Brunswick. The Brunswick campus includes the Orthopedic and Spine Center, Cancer Care Center and a CyberKnife Robotic Radiosurgery System, one of only 222 in the world. For more advanced medical options, some people go to Jacksonville, which has a Mayo Clinic Hospital.

Housing: St. Simons Island offers a wide range of housing. Homes on the south end of St. Simons Island tend to be pricier than homes in the north. **The Cloister Ocean Residences**, (912) 634-4351, is a gated residential community on Sea Island just off St. Simons known for golf. Homes typically sell for \$1 million-plus with a recent high listing of \$14.95 million for an oceanfront home. **Peppertree Crossing**, (912) 265-5115, is an active-adult community in Brunswick, where a 1,604-square-foot,

Visitor lodging: An island grande dame, the 196-room King and Prince Beach and Golf Resort is home to the only oceanfront dining experience on St. Simons Island. The resort offers hotel rooms, two- to three-bedroom villas and houses with full kitchens, from \$139, (800) 342-0212 or KingAndPrince.com. The Inn at Sea Island actually is located on St. Simons Island. The 85-room inn is the least expensive of the Sea Island properties, a collection that includes the five-star Cloister, the Lodge at Sea Island Golf Club and the Sea Island Beach Club. Rates include shuttle service to other Sea Island amenities, from \$195, (866) 369-0786 or SealIsland.com/Inn-At-Sea-Island.

Information: Brunswick-Golden Isles Chamber of Commerce, 1505 Richmond St., Second floor, Brunswick, GA 31520, (912) 265-0620 or BrunswickGoldenIslesChamber.com. Golden Isles Convention and Visitors Bureau, 529 Beachview Drive, St. Simons Island, GA 31522, (800) 933-2627 or GoldenIsles.com. ►

Brunswicks jokingly is referred to as the Stew Wars. At the Mary Ross Waterfront Park, a 25-gallon cast-iron pot sits on top of a monument testifying that the dish was first cooked on St. Simons Island on July 2, 1898. At the Brunswick Rockin' Stewbilee, held every October at Mary Ross Waterfront Park, visitors sample versions of the stew worth fighting about.

St. Simons resident Bettye Russell, 66, a retired office designer, says that small-town living by the beach is even better than she expected. Every morning, the former Atlanta resident heads to the sand with Bear, her schipperke. "A group of us walk at dawn to see the sunrise. I walk the whole beach, about 3 miles every day," Bettye says. "It's an incredible way to start the day — to see the colors, to enjoy the fresh air. It's fun to watch the dogs play."

Bettye isn't bothered by the Golden Isles' changing tides, which can rise higher (6 to 9 feet) and faster than anywhere else on the Eastern Seaboard south of Canada's Bay of Fundy. Exploring the sandbars at low tide on Gould's Inlet and other East Beach spots is fun, but beach walkers must be careful to leave the shore well before the tides change.



Jekyll Island has roughly 25 miles of trails that traverse beaches and marshes and meander under live oak trees.

Bettye's perfect beach destination had to be affordable and dog-friendly and have a small-community feel, even if it was a tourist spot. In 2011, she purchased a two-bedroom condo on St. Simons as a weekend retreat. In 2013, she sold the condo and purchased a two-bedroom home within walking distance of the Pier Village. After retiring the following year, Bettye

became a full-time St. Simons resident, joining the newcomers club. With the group, she toured Brunswick's port, a busy automobile import hub, as well as the Federal Law Enforcement Training Center in nearby Glynco, which aids in protecting the homeland.

"St. Simons is a very warm community. I made friends and the get-togethers helped me find out about contractors and navigate things like flood insurance," Bettye says.

Living on the coast always brings hurricane concerns. According to locals, no hurricanes have landed directly on the Golden Isles since 1898, although others caused heavy rains and tides affecting the beach. The reason hurricanes tend to spare the Golden Isles is the region's position on the United States' South Atlantic Bight, a coastline indentation extending from Cape Hatteras, NC, to West Palm Beach, FL. As a result, the Golden Isles is one of the most westerly of barrier islands, a location that often protects the region from the full force of hurricanes, which tend to veer northward as they approach the coast.

Bettye loves life on the Golden Isles. "I am happier and healthier living here," she says. "It's easier to exercise. I think St. Simons is the best place ever." **W**

Candyce H. Stapen is a writer in Washington, DC.