



Change...

The concept is fundamental to the universe.... Seasons change, coastlines are altered by the incoming waves, time, temperature, even Darwin's Origin of the Species evokes **change**... yet God gave man the power to think, reason, calculate, solve and **adapt** to the changes around us.

So it is with Norton's Native Intelligence™ Annual Forecast, our twentieth. The power of change in North Georgia is an ever fluctuating economic model... like solving a giant Rubik's Cube, only every six turns the colors also change. Change confronts us as the megalopic Atlanta rears its head, ready to engulf the small townships in its path.

Our Top 10 Trends all, in a way, focus on change.

These are exciting, exhilarating times, like the wild rollercoaster classic at Six Flags, The Dahlenega Goldmine Train. We're traveling uphill, then quickly the direction changes downward spiraling at a breakneck speed then enter into a dark tunnel... and finally back into the clear bright light.

It's on that light that Norton and its staff of 300 are clearly focused. Bringing light to the changing real estate values, the bright light of uncovering commercial opportunities, clear light in the guidance of investor investment returns, and the **white clarity** of the future of the region. Norton Native Intelligence™ can not predict the future, only light the path so it's not so surprising when we get there.

Change.....This is a wonderful, and based on its research, spectacular place in which we live. Together we can assure that the changes we accept improves the quality of life we share and endures a lasting tribute to our generation.

Frank K. Norton, Jr.
President
The Norton Agency

Robert V. Norton
President
Norton Insurance

Norton Native Intelligence™ Forecast 2007
May be downloaded at www.nortoncommercial.com
for additional information consult Norton Commercial 770.297.4800

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1.800.955.0022

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770.945.1076

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1.800.955.0022

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1.800.955.0022

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5457 Mt. Olive Rd.
Commerce, GA 30529
706.335.8009

☐ DAHLONEGA
59 East Main Street
Dahlonega, GA 30533
706.864.1035

2007 TOP 10 TRENDS

- 1 **A State of Normalcy...** stability returns to the Real Estate Markets
- 2 **Water...** the precious resource is ultimately North Georgia's life blood
- 3 **Blips on the Radar...** invisible hamlets and simple crossroads will become the next metropolis
- 4 **Green Tech...** innovative products and business models making Green from Green
- 5 **Economic Gardening...** shifting civic and government resources to help existing business grow
- 6 **The Creative Class...** interest in quality and design as a mark of individuality
- 7 **North Georgia gets its Kool...** great stuff happening in a changing community
- 8 **Golf Course Conversions...** ripe land for infill development in your own backyard
- 9 **Annexation Fever...** cities flexing their 489 (House Bill) muscle and gobbling up new territory
- 10 **The Importance of Quality of Life...** It's more than a job-it's a lifestyle, a sense of community. It is North Georgia; "The Best Place to Live"

TRENDS THAT DID NOT MAKE IT THIS YEAR BUT ARE WORTH WATCHING IN THE YEARS AHEAD ARE:

- **Transportation Gridlock...** will produce unintended consequences for growth and the lack of government funding (the gas tax hasn't changed since 1968) exaggerates the problem.
- **Florida Halfbacks...** moving back to non-hurricane and more economical regions of Georgia, escaping wind, taxes and high insurance premiums.
- **Gwinnett's Growing Diversity...** by 2010, Gwinnett will be 51% multicultural. What does that mean for the ring of counties around it?
- **Lake Lanier Boat docks...** Metamorphosis of Lake Lanier, boat dock permitting will hit the glass ceiling in the summer of 2007, now what?
- **Flight of Capital...** from Korea, South America, and other volatile countries, funds are being safely deposited in emerging North Georgia markets.
- **Parasitic Developers...** the hit and run of our industry, developments that are only after the "Quick" bucks with no vested interest in community development. They build, suck and move on.

NATIVE INTELLIGENCE TOP **10** TRENDS 2007

Each Fall, after months of reading, research and exploration, the editors of Norton Native Intelligence™ retreat to the quiet solitude of the mountains to reflect and record the region's Top Ten Trends. With a vast and varied region, there is always plenty about which to write.

This year is a little different, broader in scope and vision through a year of extensive travel. Elgin, Illinois; Cary and Raleigh, North Carolina; resort development in Bluffton, SC; business pilgrimages to Fort Collins (3 times); Loveland, Castle Rock, Parker and Boulder, Colorado; McLain, Virginia; Asheville, NC; Austin, Texas; the new urban city central of Greenville, SC; and California trends in Sausalito, Calistoga, St. Helena and Napa have all shaped the perspectives on this year's Norton Forecast and its Top Ten Trends.

While North Georgia is a special and vibrant place to hold business court, it is by no means perfect. Lessons learned, success and failure, make our community and its inhabitants richer. Exploration of new concepts, bold initiatives and pioneering development will ever shape our direction of growth. Like the ball of clay spinning on the potter's wheel at "Mark of the Potter" on the Soque River in Habersham County, North Georgia can be pulled, pressed and shaped into a myriad of vessels.

For twenty years now (it's hard to believe it's been that long) Norton has chronicled the past years events and stretched its collective mental ability to synchronize the top trends emerging and affecting our region. Some are as clear as the mountain blue sky, others are a whack in the head, while some are cautions or challenges put forth for consideration. We look for trends that transcend multiple counties, borders, or geopolitical districts. Trends that will heighten our clients' or communities awareness and if employed correctly might add profit or better understanding to our clients businesses and organizations. As always, the goal is to provide clarity but objectivity and keen insight into the vibrancy of our markets, the dynamics of our opportunities and the ability to **capitalize** on the impending **Forces of Change**.

COMPARE HOUSING CYCLES

	Late 1970s to Early 1980s (peak to trough)	Late 1980s to Early 1990s (peak to trough)	Today (2005 to 2006)
Existing-Home Sales	48% decline	18% decline	9% decline
Real Price Growth	9% decline	2% decline	2% decline
Jobs	2% decline	1% decline	1% gain
GDP	1.9% decline	0.2% decline	3.3% growth
Average Mortgage Rate	15%	10%	6.5%
Months Supply	12 months	9 months	7 months

Source: NAR

EXECUTIVE BOOK MARK READING LIST 2005-2006

In addition to poring over 19 weekly and daily papers, internet searches, and odd clippings sent by Norton Native Intelligence™ and Market Watch readers, the authors read the following books in 2005/2006. These undoubtedly influenced the thoughts and writings of various Norton Publications. Checkout these resources to learn more.

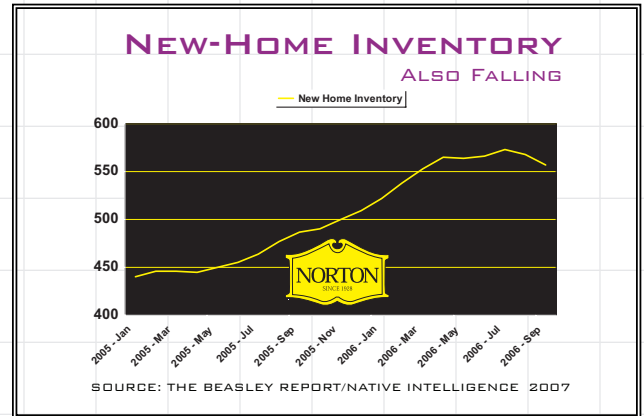
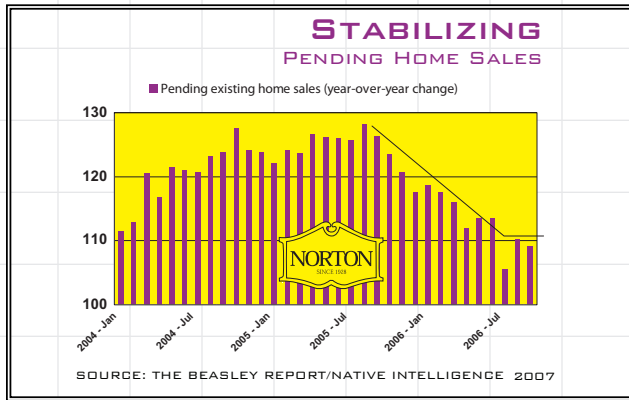
Blink	Malcolm Gladwell
Tipping Point	Malcolm Gladwell
The World is Flat	Thomas Friedman
An Inconvenient Truth	Al Gore
Purple Cow	Seth Godin
The Wal-Mart Effect	Charles Fishman
Freakonomics	Steven D. Levitt and Stephen J. Dubner
A Whole New Mind	Daniel Pink

1 A STATE OF NORMALCY DEMOGRAPHIC SHIFTS CREATE LONG-TERM MARKET STABILITY

The real estate market is on the move to **NORMALCY**, a stable consumer product first, a wealth accumulation vehicle, second. The days of the variant speculator have waned and the true consumer (the homeowner) is King. The national economists that consult for Norton Native Intelligence™ and those we regularly review indicate that the National property malaise seems to have bottomed out in the summer of 2006 and will make a marked but slow recovery in 2007.

Normalcy in our world reflects on stable, long term interest rates (projected at 6% and below through 2008) tempered new housing starts and a slow decline in available inventory. While there will be the isolated GREAT HOUSE DEAL there will be no wide spread depreciation and *at least in our markets, moderate to strong appreciation.*

Normalcy points to a repeat of the sales volumes of 2003 *an all time record* at that point and still a perfectly strong and respectable real estate market: normalcy reflects a vibrant metro and outer metro Atlanta market.



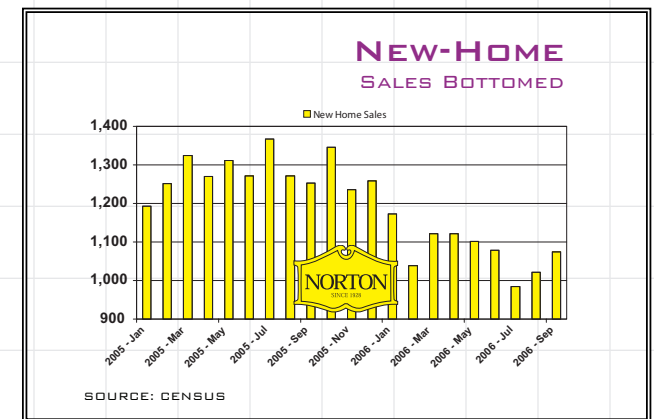
Nationally, household formation will drive the housing sector. In fact, it is projected that more households will form in the next ten years than the last ten. **Immigrants, retirement and job migration will weave a prosperous housing industry.** On top of those components, the second home/investment home sector will drive more construction and development in the region.

No one has ever said *"I can't wait to retire to Milwaukee."*

These factors all point to stability and *normalcy* for the complex real estate economic model. Home appreciation at gradual levels provides sustained paper wealth. Last quarter, the Federal Reserve indicates that personal real estate accounted for \$53 trillion in net equity last quarter.

The 2007 Forecast for our region is

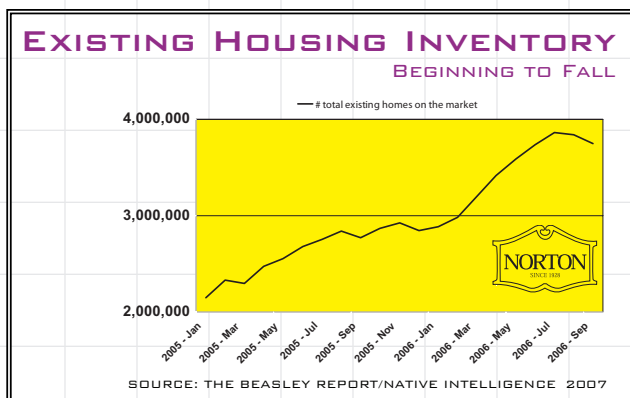
- Housing starts will reach 27,797 in 2007, down 4% from year end 2006 estimates of 28,955.
- Long term interest rates will remain at 6% and falling through mid 2008 creating home purchase ability for millions.
- Immigrants will be a growing source of home sales. 5% today, projected at 10 to 15% by 2010-2012. Historically immigrants buy homes in their 2nd decade of living in this country.
- 43 out of 50 states report strong employment growth in 2006 but the new jobs are lower than the median household income, putting added pressure on Affordable homes.



- The Lake Lanier home market will continue to have stellar home appreciation 5.5% in 2006 and 7-9% in 2007/2008 if lake is below full pool; 12 to 14% if the lake is full
- New people for the most part take new not existing jobs and buy from the existing housing stock.

Norton Native Intelligence™ websites for additional information

www.realtor.org
www.realestatejournal.com
www.rismedia.com



2 WATER

"We are like people on a drought-parched land, who hear the distant thunder of the approaching storm. The freshening wind brings with it the smell of rain and the first few drops of moisture. We rejoice as we stand on that barren land, knowing it will soon be washed with the life giving rain whose presence we already sense."

Interpreters Commentary, The Book of Romans

Water, the resource we all take for granted, is in statistical short supply. While it appears that there is water in our surface water streams, at the bottom of our shallow drilled wells, and in the wide expansions of crystal blue Lake Lanier... who would know that water is in looming short supply?

With Metro Atlanta Regional Growth projected at 12 million people by 2050, and with outward limits of Greenville, Macon and Chattanooga it's a regional dilemma of Colossal proportions. 65% of the entire storage capacity of the Chattahoochee, Apalachicola, Flint River basin is in Lake Lanier and serving most of Georgia, Alabama and part of the Florida. The fight over water between these states and the US Corp of Engineers has already lasted 15 years. The media and discussions in the halls of our community are awash with sewer expansion as sewer is of paramount importance to the economic diversity of our respective tax basis that equals dollars\$.

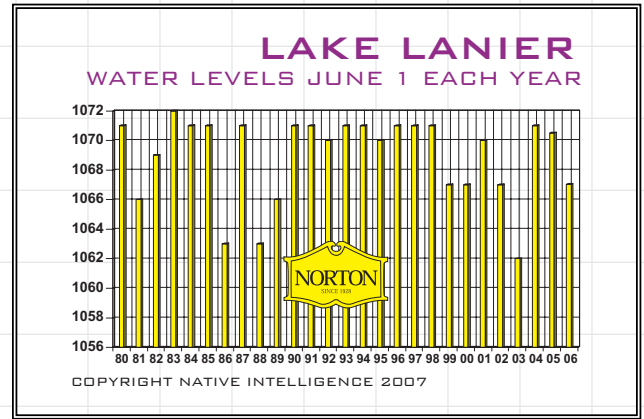
New reservoirs opened in Lumpkin, Jackson (Bear Creek) and East Hall will be only a drop in the proverbial bucket with respect to the water consumption needs of North North Metro Atlanta, irrespective of the needs of Metro Atlanta itself.

It's hard to believe that the rain drops falling in our backyard and trickling down into the boundary waters of the Chattahoochee or Lake Lanier don't belong to us and even harder to swallow that somehow the oyster fishermen in Apalachicola Bay somehow have as much right to that rain drop as our newly planted Bermuda grass. But that's the playing field we're on today. It's clear that Northeast Georgia must develop both a ...

PLAN A (we get to use what's ours) and a
PLAN B develop our own sources in far addition to what we already have.

Norton Native Intelligence™ likes the forward thinking of the City of Gainesville in providing water resources. Armed with allocations in excess of 35 million gallons per day peak withdrawal, Gainesville's average annual withdrawal is 18 million gallons or millions in surplus. They are already working on additional water sources in partnership with Hall County and a planned 800 acre reservoir at the Glade Farm and have made permanent application for 20,675 acre feet of water in lake level from the US Corps of Engineers or 18 million gallons a day of water.

But Hall County/Gainesville is not alone under the new Corp agreement; Gwinnett will pay for 175,000 acre feet of storage in Lake Lanier in exchange for being able to use an average of 152 million gallons of water a day. The ARC will pay for 45,183 acre feet of storage to remove 367 million gallons of water daily from the Chattahoochee River between Buford Dam and Peachtree Creek. Elsewhere, Dawson County is investigating drilling a system of deep water wells to supply that county. As of this writing Habersham County is negotiating on buying water from Toccoa (Stephens County) and long-range plans for water are underway in almost every other community.



WATER IS THE SINGLE MOST LIMITING FACTOR TO THIS REGION'S PROSPERITY.

Norton Native Intelligence™ believes the Number One trend on everyone's agenda for 2007 should be water. Without it, *the*



**MY NAME-
 CARMINE
 GIORGIO**

- Childhood Ambition** – World Travel
- Fondest Memory** – Digging Clams in the Ocean
- Indulgence** – Good Food – Good Scotch
- Last Purchase** – Car
- Favorite Song** – I Did it My Way
- Favorite Singer** – Frank Sinatra
- Favorite Movie** – The Sting
- Inspiration** – Winston Churchill
- My Life** – Is a Very Good Life
- My Dreams** – Financing Independence
- My Business** – I Enjoy It
- My Company** – Norton Commercial



economic engine will come to a grinding halt. Over 50 years ago a growing southern California looked outside the box for long term water solutions, damming, piping, buying, bartering and pumping their water multi-state. We put forth these ideas for consideration in The Great Water Race of the 2000's.

- 1** Georgia needs an Omnipotent Water Czar heading up a water management agency, looking at 50 years ahead. Quit looking back and let's protect the water resources we have at hand.
- 2** Explore purchasing and piping water from the dozens of TVA lakes to serve the more populous regions to the south (that's us)
- 3** In areas not presently served by water systems, use residential amenity ponds and lakes as a water point source for fire protection
- 4** Create a new system of TVA type reservoirs in the National Forests of North Georgia and North Alabama to serve the needs through the remainder of this century
- 5** One bold idea was floated recently by some Norton farmer friends in Albany "why doesn't the state try to harvest some of the excess rainwater that hits South Georgia and thus trickles into the aquifers and eventually into the Gulf or Atlantic?" Those aquifers are as close as 15ft below the surface as opposed to drilling wells in Lumpkin County that range from 300 ft to 900 ft deep. Harvesting water might be the right idea at the right time.
- 6** And as suggested by Lake Lanier Association, Raising Lanier's water level 2 feet on a permanent basis earmarked solely for human consumption creating an extra reservoir of 25 billion gallons.

The growth marches on day by day and solutions can't come soon enough.

Norton Native Intelligence™ websites for additional information
www.lanier.sam.usace.army.mil
www.h2opolicycenter.org

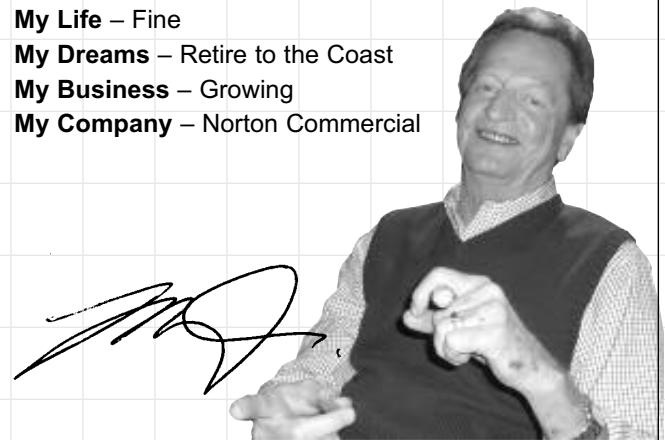
Housing Outlook			
	2005	2006	2007
Existing-Home Sales	7.11 million	6.86 million	6.4 million
New Home Sales	1.30 million	1.24 million	1.0 million
Housing Starts	2.06 million	1.97 million	1.7 million
30-Year FRM	5.9%	6.5%	6.7%
1-Year ARM	4.5%	5.2%	5.6%
Existing-Home Price Growth	12.4%	5.3%	1.5%

Source: NAR



MY NAME- BUCKY SPRINGLE

- Childhood Ambition** – Marine Biologist
- Fondest Memory** – Fishing with My Family in N.C.
- Indulgence** – Travel
- Last Purchase** – Ice Tea
- Favorite Singer** – Jimmy Buffet
- Favorite Movie** – Shawshank Redemption
- Inspiration** – Father
- My Life** – Fine
- My Dreams** – Retire to the Coast
- My Business** – Growing
- My Company** – Norton Commercial



3 BLIPS ON THE RADAR

Auraria, Coal Mountain, Maysville, Matt, Hoschton, Arcade, Chestnut Mountain, Pendergrass. Villages; hamlets, townships, and crossroads not quite on the development radar are soon to be household names on Georgia's if not the nation's fastest growing communities list!

Norton Native Intelligence™ has long said that over the next 50 years "Atlanta is going to grow **through us**, not just to us". It's these communities that are in Atlanta's future wake. Much discussion in past Norton Forecasts has been on the great Next Generation Cities emerging in the landscape of North Georgia (Forecast 2001) and of the projected growths in established communities of Buford, Braselton, Cumming, Flowery/Oak, Jefferson and Gainesville. But it's those "in between" which perhaps will grow the fastest.

Norton Native Intelligence™ principles recently took an in-depth tour of high growth communities surrounding Denver, Colorado (Parker, Loveland, Boulder, Fort Collins, Castle Rock). What struck us perhaps more than the supernova demographics was the similarities that say a

Parker, Colorado had with our own Dahlenega or Maysville, how Castle Rock's growth doubling every year since 1980 might be paralleled by Hoschton, GA over the next two decades. How simple crossroads like Castle Rock or Matt, Georgia become thriving 24 hour cities. These are wonderful benchmarks and models to analyze, understand and borrow principles of quality growth management. One can just look at the evolutionary transformation of Duluth Georgia as a metaphor to future growth dynamics in the rest of North Georgia. In 1940 their population was 1,248 in 1960, 1,483 in 1970, 1,810 in 1980, in 1990 9,029 in 2000 22,122. By 2010 Norton Native Intelligence™ estimates 40,000. That's the old guard hit by a super sonic freight train called Atlanta. But downtown Duluth thrives. It's restoring and redeveloping much of its historic personality and breathing 21st century quality of life in its downtown: a new amphitheater and town green, expanded parks and green spaces, and historic depot revitalization. Based on Norton Native Intelligence™ extrapolation the patterns of growth might look like

	40	60	70	90	00	10	20
Auburn	217	NA	361	3,139	904	12,500	24,000
Arcade	NA	108	229	298	1,643	2,950	9,550
Maysville	NA	553	554	728	1,247	2,100	75,000
Hoschton	681	370	509	642	1,070	4,500	22,000
Pendergrass	NA	215	267	298	431	2,100	12,500

Hoschton's growth will be exceedingly marked with the movement out of Gwinnett and the urbanization of Braselton (Forecast 2006).

Matt, Georgia, a simple crossroad in North Forsyth along GA 369, has 2,542 lots zoned developed or under construction (Lots December 2006) and 4,081 proposed lots up for rezoning in 2007-08. Multiply that by an average household size of 2.7 and you might project a Matt population of 17,882 by 2010 or 2015 and that excludes the land in-between the current development patterns.

- Clear common themes will run across each of these high growth communities
- Increasing residents require an increased need for infrastructure and government support services
- Crummy small town politics will struggle to keep up
- Planning is a must but realistically will never be able to keep pace with the velocity of this demographic shift
- The decisions government leadership makes in the next 5 years will blueprint the next 50
- Life will never be the same

Hang on to your hat it's going to be a bumpy ride

Norton Native Intelligence™ websites for additional information
www.cityofhoschton.com
www.braselton.net
www.duluth-ga.com

4 GREEN TECH

A number of homegrown North Georgia businesses have discovered that there is money in GREEN. Jeffery Immelt, Chairman of General Electric, perhaps said it best:

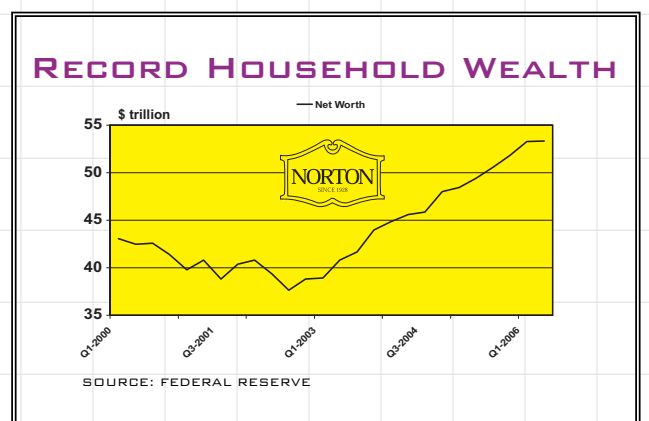
"We think green means green. This is a time period when environmental improvements are going to lead toward profitability"

North Georgia is filled with environmental tinkerers, investors, creative souls searching for America's next light bulb invention. More over, green initiatives by some contribute healthy returns to corporate bottom lines. Large companies and individual business leaders are using the spirit of environmental entrepreneurship to build North Georgia business dynasties.

Rochester Associates, one of the states leading survey engineering firms, created an environmental engineering division to assist developers and municipalities with environmental issues, design, and programming. They facilitate, through expert third party consultants, a wide range of services from EPA permitting to negotiations with the Corps of Engineers for boat dock permits and wetlands disturbance. **Making green from green.**

The poultry industries led by *Marjac, Fieldale and Pilgrims Pride* have cut their water consumption for processing their birds. It used to take 15 gallons of water per processed bird, now it takes as little as 4 gallons per bird. More efficient evisceration equipment has streamlined the process saving millions of gallons of water and in turn the resulting sewage cleanup. This has lowered the per bird expense and returned much needed water allocation to other industrial uses in the North Georgia Communities in which they locate. **Making green from green.**

Mycelx Technologies is an invisible Gainesville based business located in a collection of obscure warehouses off Athens Highway. President Connie Mansfield Mixon and her team of



ORGANIC NATURAL PRODUCE FARMS IN NORTH GEORGIA

<p>CHEROKEE COUNTY</p> <p>Freehome Gardens 875 Trinity Church Rd Canton, GA 30115 Harold Carney & Mary Anne Woodie 770.720.9690 mawoodie@mindspring.com</p> <p>Yoder Farm and CSA 75 Bobwhite Trail Canton, GA 30115 Bill Yoder 404.408.6389 bryoder@alltel.net</p> <p>CLARKE COUNTY</p> <p>Full Moon Cooperative 1695 Spring Valley Road Athens, GA 30605 Jason Mann 706.247.2100 jmdedams@earthlink.net www.fullmooncoop.org</p> <p>Woodland Gardens 1355 Athens Road Winterville GA 30683 Tucker Taylor 706.227.1944 farm@woodlandgardens.org</p> <p>DAWSON COUNTY</p>	<p>P.O.P.S. (Pike's Organic Products and Services) Farms 1351 Etowah River Road Dawsonville, GA 30534 John Pike 770.503.5715</p> <p>FORSYTH COUNTY</p> <p>Cane Creek Farm 5110 Jekyll Road Cumming, GA 30040 Lynn Pugh 770.889.3793 lynn@canecreekfarm.net www.canecreekfarm.net</p> <p>FRANKLIN COUNTY</p> <p>Boann's Banks 310 Woody Road Royston, GA 30662 Eric Wagoner 706.245.9774 farm@boannsbanks.com www.boannsbanks.com</p> <p>GWINNETT COUNTY</p> <p>Okie Dokie Farm 4020 Westbrook Road Suwannee, GA 30024 Sharon Strube 770.945.8003 okiedokiefarm@hotmail.com www.localharvest.org</p>	<p>HALL COUNTY</p> <p>Cook Family Farm 6539 Ransom Free Road Clermont, GA 30527 Kim Cook 770.983.7785 Kacook3@netzero.net</p> <p>Lazy Beans Farm 3527 Southview Circle Gainesville, GA 30506 Dee Dee Jacobs & Carolyn Miller 770.536.1944 carolyn@bellsouth.net</p> <p>Organic Eats 6490 Looper Lake Drive Flowery Branch, GA 30542 Sandra and Austin Vinson 770.967.2450 sammyv@mindspring.com</p> <p>OCONEE COUNTY</p> <p>Flat Rock Farm & Nursery 1990 Flat Rock Road Watkinsville, GA 30677 Carol Nufer 706.769.4729 flatrockfarm@bellsouth.net</p> <p>RABUN COUNTY</p> <p>La Gracia Satolah, GA 30525 jgatkins@alltel.net</p>	<p>WALTON COUNTY</p> <p>Denton Flower Farm 4367 HD Atha Road Covington, GA 30014 Mary Denton 770.464.3900 dentonfarm@aol.com</p> <p>Whippoorwill Hollow Organic Farm 3905 Highway 138 Covington, GA 30014 Andy and Hilda Byrd 678.625.3272 whippoorwillhof@bellsouth.net whippoorwillhollowfarm.com</p> <p>WHITE COUNTY</p> <p>Ain't B's Bakery 44 Mulberry Drive Highway 356 Santee Nacoochee, GA 30571 Linda Monroe 706.878.5308 www.aintbs.com</p> <p>Moonshine Soap Company Luther Palmer Road Cleveland, GA 30528 Ellie Trinowski 706.219.2404 www.moonshinesoap.com</p>
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scientists and marketing technicians have developed and are marketing state-of-the-art wastewater treatment and oil remediation filtration systems world wide. The patented process is used for oil spills, ground water run off filtration, cruise ship recycling, and a host of other environmental protection uses. **Making green from green.**

Poultry giant *Fieldale* in Habersham County has developed an organic chicken brand called Springer Farms Chicken and is shifting a significant portion of their production to this growing segment. Recent Native Intelligence™ price checks indicate

Perdue Chicken	\$3.99 per lb
Springer Farms	\$5.49 per lb

No doubt organic feed, natural nutrients, stringent grower conditions add to each bird cost but clearly **making green from green.**

Norton Native Intelligence™ also sees the emergence of a number of organic farms dotted across North Georgia's hills and valleys from commodity foodstuffs specialty products and organic wine. These mom and pop operations are **making green from green.**

The future of North Georgia could well be in green. From extracting methane gas from chicken litter to growing bio mass fuels, the possibilities and **Native** imagination is unlimited. **Green tech is perhaps the greatest opportunity of the century.**

Norton Native Intelligence™ websites for additional information
www.greenmoney.com www.thegreenlife.org
www.georgiaorganics.org www.mycelx.com
www.greenbiz.com www.springerfarms.com

MY NAME- DEBBIE HARDY

- Childhood Ambition** – To Prove I Could Do It
- Fondest Memory** – Christmas with Family
- Indulgence** – Expensive Clothes
- Last Purchase** – Chicken and Dumplings at Green's
- Favorite Song** – More Than A Feeling – Boston
- Favorite Singer** – Dean Martin
- Favorite Movie** – To Kill A Mockingbird
- Inspiration** – Others Success
- My Life** – Love It All
- My Company** – Norton Commercial

Subural F.
Hardy



The continued disappearance of large manufacturing operations is just the last nail in the coffin for the pipedreams of many communities. Just look back several years to the bankruptcy and shuttering of Orbit Manufacturing Headquarters in Helen. Its reach encompassed 19 facilities and 2000 employees. Norton Commercial was brought in by the bank receiver to dispose and liquidate the vast array of small cut and sew mills across North Georgia. In less than 18 months, they were **gone**. Small industries, North Georgia mountains entrepreneurship emerged.

Economic Gardening is simply stimulating the gardens of business entrepreneurs laying dormant in the soil, fertilizing the crops of new ideas and budding business, planting roots in the towns of North Georgia. This is much more than providing incubator space, it's nurturing what is already present in a community.

CREATING JOBS FOR PEOPLE WHO ALREADY LIVE HERE.

In Littleton, Colorado, they believe that gardening is a healthier approach to economic development than recruiting (hunting). Littleton does not recruit nor provide incentives. They do not have a marketing budget nor travel to other cities trawling for companies. Since 1987, they have focused on building a nurturing environment for local growth companies.

Not only is their approach effective (annual employment growth rate - - 8%; annual retail sales tax growth rate - - 6%), but it is healthier for their community. They do not give scarce public resources like tax dollars and infrastructure budgets to footloose companies. They are of the opinion that sound companies don't need subsidies and are not interested in weak companies that do.

Rather than thinking that a community must, in the words of Blanche DuBoise, "rely on the kindness of strangers," *economic gardening* assumes communities can take care of themselves. Local entrepreneurs are just as good as those in some other states. Communities that use this formula have built community assets and infrastructure, creating wealth from the inside.

The core elements of *economic gardening* include providing information, infrastructure and connections for local growth companies. *Economic gardening* uses sophisticated information tools like online database services to provide everything from marketing lists, competitor intelligence, and legislation tracking to monitoring new product releases and ferreting out industry trends. They provide direct mail lists and conduct focus groups for local taxes and without a charge for most of them.

Littleton specifically works to provide connections between industry and academia. The city set up the Colorado Center for Information Technologies, brought in graduate level engineering courses via internet, and helped the local community college establish a telecommunications curriculum and E-commerce courses.

The community worked on basic and infrastructure issues like interchanges and light rail as well as quality of life and

5 ECONOMIC GARDENING

In 1987 the city of Littleton, Colorado pioneered an entrepreneurial alternative to the traditional economic development practice of recruiting industries. This emerging tactic is called "Economic Gardening," building up communities by assisting existing industries and cultivating residents instead of the often unsuccessful practice of "Elephant Hunting." That's when a town puts all its efforts into landing a large manufacture who may shutter their plant during a future downturn or merger. The incentives competition has been akin to the nuclear weapons race, the only one who wins is the "widget manufacture".

This new mantra is... don't waste time, energy, money, and mortgage future tax revenue for a major employer but, instead, invest in technical assistance on existing industries and build one new business at a time. Encourage small business start ups and develop aggressive local leaders. Uncover existing executives who commute out of region and communicate and recruit their businesses to their own home turf. Fight "brain drain" by reaching into high schools and finding students willing to return after college. Nurture them with internships or hitch them to a business owner looking to retire.

Connectivity in a higher art form.

intellectual infrastructure. The community has trails in every major drainage channel and park land four times the national average.

Finally, there are two kinds of entrepreneurs – the ones that **do** business (Mom & Pops) and the ones that **grow** businesses (gazelles). While it's the Mom & Pops that offer the one-of-a-kind restaurants, brewpubs and shops that create happening places which attract entrepreneurs in the first place, it's the **gazelles** that account for 75% of all job growth plus half of all innovations, two-thirds of inventions, and 95% of all radical innovations created since World War II.

Economic Gardening as opposed to 'economic hunting' (the industrial age method of trying to steal companies from other cities), seeks to create jobs by supporting companies that are already in place.

Norton Native Intelligence™ touts this leading edge trend as one alternative solution for the small communities of the region. The great potential of the emerging mountain capitalism and talent in our area. Is can be an OH WOW!

Norton Native Intelligence™ websites for additional information
www.cooltownstudios.com www.littletongov.org
www.scip.org www.lovelandeconomicgardening.com

6 THE CREATIVE CLASS

Richard Florida, a George Mason University professor, deals with the evolution of and convention for creative thinkers in his ground breaking work, "**The Rise of the Creative Class.**" With residential brands Del Webb and Martha Stewart KB Homes moving into our region, the emphasis on great custom creativity and aesthetics is a movement on the go!

The Creative Class is a fast-growing highly educated and well-paid segment of the population that now includes more than 38 million Americans – roughly 30 percent of the entire U.S. workforce. The core of this new class includes scientists, engineers, professors, novelists, artists, entertainers, designers, architects, cultural figures, think-tank researchers and other opinion makers. Beyond this core group, The Creative Class also includes professionals, technicians, and other workers who engage in creative problem solving in knowledge-intensive industries.

Besides wanting the usual attributes of low crime, great schools, and a thriving job market, members of The Creative Class want to be in a place that is exciting and challenging, is open to new ideas, and values them as individuals.

Those regions of the United States that have large numbers of creative class members are also among the most affluent and fastest growing. According to available evidence, there's a large-scale resorting of people nationwide. For example, the population of college graduates is much more concentrated today than it was in 1970, when it was relatively evenly spread across the country.

About a dozen metropolitan regions in the United States are becoming centers of The Creative Class. The list isn't surprising: San Francisco, Seattle, Boston, New York, Chicago, Denver, Silicon Valley, Austin, Atlanta, and the Research Triangle in North Carolina.

For members of The Creative Class, the idea of living in one place and commuting to another is over. Their work patterns are very much 24/7. Because they spend more time working in their home, their housing needs to accommodate the new combinations of live-work-play.

The real estate sector also needs to invent new types of intermediate work spaces outside the home for them. Too often, the only options for alternate work space today are a coffeehouse or a hotel lobby. Think not only about places for living and working but also about "third places" that can be used for business meetings and as alternative work spaces.

Paradigm – Keep your eye on the rise of what we call the "super-multiple households"-that is, the growing number of people who have two or three homes that they use a great deal. Communities are going to have to adapt to having an increased number of residents who live in the local for only one-half or one third or the year. As more and more people move among their different homes, communities are going to have to adjust to being part of that flow.



MY NAME- WAYNE PLUMMER

Childhood Ambition – To Travel

Fondest Memory – The Beach in a Small Town in Southern France

Indulgence – Good Wine

Last Purchase – Quik Trip Cup of Coffee

Favorite Song – Redemption Song, Bob Marley

Favorite Singer – Van Morrison

Favorite Movie – Casablanca

Inspiration – My Maternal Grandmother

My Life – Friends & Family

My Dreams –

Retiring in the Mountains

My Company – Norton Commercial



Wayne Plummer

The trend is very evident in the residential sector where the theory of mass customization is taking hold. Mass customization. This emerging creative class wants customized quality housing choices but in many cases, the cost of today's construction precludes it. Enter the concept of mass customization, production building on generic engineering steroids. Similar or select floor plans in limited numbers with the basic framing and core mechanical systems that are flipped, punched and tweaked then the skin of the structure is wrapped with individuality. The bodies are the same but row after row of these homes are individualized. Just drive up to the latest Home Depot in Lumpkin County and walk back to the finishes and cabinet section. 50 choices of marble, 100's of carpet and flooring choices, various exterior skins, brick, shake, clapboard, hard coat stucco, stone glass and now even stainless steel. Enough choices to engineer the most varied of new neighborhoods.

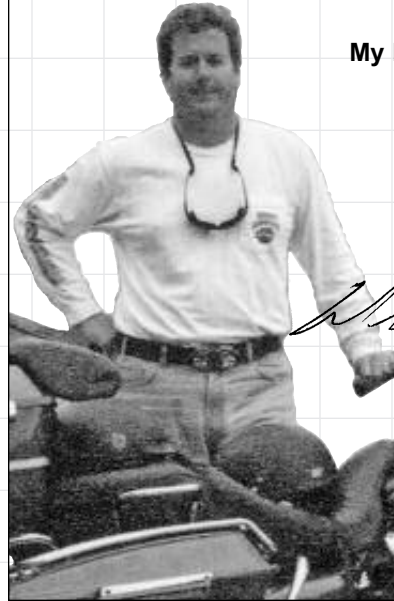
And it's also the brands of neighborhoods that are becoming compelling for buyers. Del Webb, a division of Pulte Homes the nation's largest builder, is perhaps the strongest historical brand with customizable foot prints in enough flavors to make Baskin Robbins jealous. Del Webb's first North Georgia Community, The Village at Deaton's Creek, pre sold close to 300 homes in 6 months averaging \$310,000, making it the number one community in Metro Atlanta if not the Southeast. Their second community is in Henry County, and after the first of the year, Native Intelligence™ expects announcement of a third at Lake Oconee; 850+/- age restricted homes at similar prices to Deaton's Creek or 40-70% less than the prevailing market. Another brand is the Martha Stewart Homes, owned by KB Homes. The Pilot success in Cary, NC was phenomenal and the formula now is being blue printed in other national markets including Metro Atlanta. Norton Native Intelligence™ expects at least one or more of those developments will find its way into Forsyth, North Gwinnett or Hall.

The creative class is a quintessential trend worth watching and considering as we develop model communities in our region.

Great Examples of quality, thoughtful enduring design, clear function and strong planning in our area include

- Forsyth County School Administration Complex, Forsyth
- Court House Square in downtown Gainesville
- Vickery, a new planned village in South Forsyth
- Grace Episcopal Church, Gainesville
- Northside Hospital, Cumming
- Mall of Georgia, Buford
- First National Bank of Forsyth County , Forsyth
- Nancy Creek Center, Gainesville
- Quinlan Art Center Addition, Gainesville
- North Forsyth High School, Forsyth
- Jackson County Courthouse, Jefferson
- Parking Deck Medical Arts, Gainesville
- Library, Braselton

MY NAME-WILL COBB



Childhood Ambition – Was to be an Explorer

Fondest Memory – Is the birth of my children

Indulgence – Travel

Last Purchase – Newborn diapers

Favorite Movie – Smokey and the Bandit

Inspiration – Grandfathers

My Life – Is moving faster and getting better

My Dreams – Have no end

My Business – Is a fun contact sport

My Company – Norton Commercial



- Village at Deaton's Creek, South Hall
- Riverside Military Academy, Gainesville
- Club House Laurel Springs, Forsyth

Norton Native Intelligence™ websites for more information
www.thecreativeclass.org www.inhabitat.com

7 NORTH GEORGIA GETS ITS KOOL!

Cool, Kool or Kewl... however you spell it great things are happening in North Georgia giving the region a new urban personality, energy, and vibrancy. Norton Native Intelligence™ has chronicled a number of isolated "Kool" stuff in past Forecast reports

- The great winery explosion through the mountain region
- The revitalization of Gainesville's urban core

- Distinctive shopping around the historic square of Clarkesville
- The emergence of a strong cadre of restaurant choices in the gold rush city, Dahlonega

Norton Native Intelligence™ believes the depth and breath of the trend now merits an extensive “What’s Kool” list. A trend that’s picking up momentum and in the 2000’s vernacular, “getting legs”. For the past six months, the publishers of Native Intelligence™ have been collecting, surfing and researching “Kool” stuff. Places to go, things to see eat or buy. Some are old and familiar, others just now emerging on the horizon. *New urbanism, old mountainism* whatever you call them it’s what’s making us, **US**. So put down your travel guides and we invite you to go out, explore, discover and enjoy.

Here is our list with no particular order...

Chestate Wildlife Preserve on 20+ acres in Lumpkin County is a wildlife rescue organization boasting camels, wallabies, Siberian tigers, lions, bears and hundreds of other abandoned wildlife. What a trip....
706.864.9411

www.chestatewildlifepreserve.org



MY NAME -
JENNY
WESSELMAN

- Childhood Ambition** – Diplomat
- Fondest Memory** – Traveling Overseas During Young Days
- Indulgence** – Good Food and Wine
- Last Purchase** – Pair of Shoes
- Favorite Singer** – Led Zeppelin
- Favorite Movie** – Out of Africa
- My Life** – Married, 1 boy, 1 girl
- My Dreams** – Be Best of Myself
- My Company** – Norton Commercial

Jenny
Wesselmann

제니 웨슬먼



Glen Ella Springs Inn is an old stagecoach in circa 1890 on 18 acres in Habersham County. The owners have lovingly restored, modernized and expanded its overings. A wonderful destination, wedding venue, weekday retreat, or five star dining experience.
706.754.7295
www.glenella.com

The Swimming Hole at Tallulah Gorge off GA 441 in Tallulah, GA walk a short trail and feast your eyes on 500,000 years of natures handiwork. Tectonic shifts and man made upper dams have created a natural pool of Kool clear water just right for an afternoon swim or sunbath on one of the 6 ton God made boulders. See the Interpretative Center for more information.
706.754.7970
www.gastateparks.org/info/Tallulah

Batesville General Store has the best burgers hands down in the region good and thick with heaping slaw or chili. The third generation general store and grill is a great mountain stop. BGS is at the intersection of 255 and 197 near the Soque River
706.947.-3434
www.scenic197.com/directory

Burt’s Pumpkin Farm located at 4801 Hwy 52 in Dawsonville is a seasonal sensation with pumpkins, hayrides, nostalgic food, corn maze and activities enough for every member of the family.
706. 265.3701
www.burtsfarm.com

Road Atlanta (Hwy 53 East Hall County) at upwards of 250 miles per hour Le Mans road racing is at its best in this 1,000 acre international acclaimed venue. With events throughout the year, including motocross, be sure to catch one of the world class races. The course also hosts the Audi Pazor Defensive Driving School, a must do for every teenage driver and their parents too
770.967.6143
www.roadatlanta.com

Sautee Cedar (mail order) but created and marketed by a Commerce brain child (Gina Knox), this innovative grilling plank made from many types of wood has taken the nation by rage. Soak, grill and cook. Innovations are alive and well in North Georgia.
866.728.8332
www.fireandflavor.com

The Atlanta Falcons Football Club at Flowery Branch and Falcon Parkway. The team came to roost in 2001 and have feathered their nest ever since. Last year the summer camp moved to town expanding the fan opportunities ten fold.
770.965.3115
www.atlantafalcons.com

Spec-takular Hwy 53 East Dawson County right at GA 400 is a smallish store like no other. Eyeglasses, eyewear and amusing other apparel will give class and distinction to any four eyed wearer. The owner, Suzanne Kimmons, is a doctor of


nativeintelligence™
TOP TEN TRENDS

optometry and is one of the Koolest Doctors around.
706.216.SPEC
www.spec-takular.com

Fishing the Soque we're partial to Blackhawk on Hwy 197 Habersham County but others include Brigadoon and Unicoi Outfitters. This is trophy trout fishing! Perhaps the best in the South, hook a 25 inch rainbow or a beautiful Scottish Brown. Catch and release please. Blackhawk
706.947.3474
www.blackhawkfishing.com

2 Dog Café 317 Spring Street Gainesville, Retro meets Moon Child décor, rustic urban soul food, fresh baked bread and to die for chocolate cream pie. Their new location with outdoor seating is a pleasant neighborhood lunch or dinner dining spot.
770.287.8384

Appalachia Grill Steve Tate Hwy. Marble Hill, Georgia...is the best in Atlanta cuisine transported to the entrance of escapism Big Canoe. Call for reservations but do call as this food is pure mountain nouveau cuisine with a twist.
770.893.3389
www.appalchiagrill.com

Vickery...US 141 West Forsyth County This Seaside inspired live work play 214 acre community is setting the tone for urban cool in rural completion with sustainable development construction practices. It's the must see shining example of what can happen
770.887.0531
www.hedgewoodhomes.com

Good News Clinic... 810 Pine Street, take the poorest of Gainesville intercity and combines them with Human Centric physicians, dentists and nurses then add visionary business contributions. Shake well and the cake you bake is a well run "off line" medical delivery system...One that is swiftly being looked at as a national model. In this case volunteer! Contribute to its Kool!
770.297.5040

Chives 1460 Washington Street, Clarkesville wonderful mountain urban food for lunch and dinner in a sophisticated downtown restored drugstore. Sleek design, great eats and a killer operation. Enjoy.
706-839-1823
www.chivesrestaurant.com

Nacoochee Grill 7277 South Main Street Helen, Georgia...set in a 1890 retro Hillside Village a stones through from Historic Nora Mills, this bright cheerful lime green cottage serves standing room to it's crowd of locals, tourist and the occasional Harley Davidson Businessman expatriate. Food, wine and top drawer southern service.
706.878.8020
www.nacoocheegrill.com

Timpson Creek Hwy 76 West seven miles from Clayton. This one of a kind furniture and art gallery features hand made rustic furniture made by owner artist Dwayne and the unique collectable sought after by his keen eyed wife Cecile. The gallery is an eclectic mix of handmade furniture, antiques, accessories and art for hideaways, lake retreats and urban settings.
706.782.5164
www.timpsoncreek.com

Lakemont Provisions an urban county store on Old Highway 441 in Lakemont, Georgia. This sophisticated corner grocery cater's to the upscale weekend crowd. They also have a fine wine, beer selection, gifts, antiques and do party planning in the region.
706.782.0709
www.lakerabun.com/provisions

Walasi Yi Hiking Store Trail hiker meets mountain man on top of Blood Mountain along the real Appalachian Trail in this restored 1937 conservations Corp building. REI eat your heart out as the facility offers on the trail advice, provisions and superior hiking and camping equipment.
706.745.6095
www.mountaincrossings.com

MY NAME- BETH CARMICHAEL

Childhood Ambition – Accountant

Fondest Memory – Age 8, Floating on plastic milk jugs down river with my grandfather and sister

Indulgence – Time at Home

Last Purchase – \$85 Groceries

Favorite Song – "I will survive"

Favorite Singer – Phil Collins

Favorite Movie – Independence Day

Inspiration – Father

My Life – All About Family

My Business – Managing 24+

My Company – Norton Commercial



Beth Carmichael



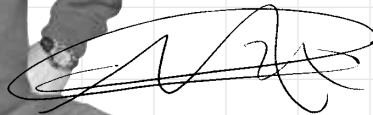
The Norton Agency...we couldn't resist...this third generation company now everywhere in North Georgia provides high energy connectivity with its relocating buyers, its sophisticated insurance customers and the national commercial users or developers entering the market. All while maintaining its clear North Georgia home spun roots. 770.532.0022

www.thenortonagency.com
www.nortoninsurance.com

www.nortoncommercial.com

MY NAME- MATT MCCORD

- Childhood Ambition** – To Be Governor of Georgia
- Fondest Memory** – Grandparents Lake House
- Indulgence** – Long Legged Blondes
- Last Purchase** – Chicken Salad Sandwich
- Favorite Song** – “Feeling Good Again”
- Favorite Singer** – Sam Cooke
- Favorite Movie** – Cool Hand Luke
- Inspiration** – Never Live The Same Day Twice
- My Life** – Is Exploring Every New Idea
- My Dreams** – Early Retirement
- My Business** – Is Always Growing
- My Company** – Norton Commercial



This scenario and others like it are being played out across the south as the homeowner and developer are coming to terms with an over golf coursed America. In high growth areas... Forsyth, Gwinnett, Cherokee, and Hall, where land values have sky rocked, the developer is finding out that the dirt underneath his money losing, under played asset is worth infinity more than his revenues from the golf course. If the developer indeed owns the course, free from commitments from covenants of the neighboring homes, then his 150 to 200 acres is like sweet money in the bank. The values really soar if sewer is nearby and the governing authority is willing to consider such a rezoning.

Across Florida, Texas, Arizona and California, golf courses are being downsized, 18 Holes turned into 9 hole Executive Courses or eliminated entirely. Undoubtedly the surrounding homeowners scream but are powerless to stop some of these actions.

What does this foretell? Norton Native Intelligence™ warns the golf course homeowner buyer. Beware. Even municipally owned courses are vulnerable. As the golf course play levels out, we see more and more new developments eliminating golf and substitute permanent common owned green belts, parks or preserves. With over 38 golf courses in North Georgia and land ranging \$20-\$75,000 per zoned developable acre, the green fairways may be too tempting to pass up.

Norton Native Intelligence™ websites for additional information www.law.ufl.edu/news

North Georgia Millage Rates

	Millage Rates	County Taxes for a \$250,000 House
Banks	20.353	\$2,035.30
Barrow	28.47	\$2,847
Cherokee	23.747	\$2,374.70
Clark	33.05	\$3,305
Dawson	22.434	\$2,243.40
Elbert	24.603	\$2,460.30
Fannin	20.17	\$2,017
Forsyth	22.631	\$2,263.10
Franklin	20.02	\$2,002
Gilmer	21.663	\$2,166.30
Gwinnett	32.10	\$3,210
Habersham	23.173	\$2,317.30
Hall	25.55	\$2,555
Hart	17.316	\$1,731.6
Jackson	31.23	\$3,123
Lumpkin	21.77	\$2,177
Madison	29.12	\$2,912
Oconee	26.18	\$2,618
Pickens	21.73	\$2,173
Rabun	26.33	\$2,633
Stephens	27.10	\$2,710
Towns	9.359	\$935.90
Union	16.122	\$1,612.20
Walton	30.254	\$3,025.40
White	22.234	\$2,223.40

Source: Georgia Dept. of Revenue

8 GOLF COURSE CONVERSIONS

Just imagine returning home after a long European sabbatical, put your bags down, take off your shoes and walk out on your back deck over looking the lush green golf course beyond. Only this time, to your horror you see earthmoving equipment, cranes and third world destruction.

9 IT'S AN ANNEXATION WAR!

On a dark Tuesday night in November the newly elected governance of the emerging city of Milton gathered in a make-shift council room to discuss the impending annexation of prime land, 37 parcels into the adjacent city of Roswell. After limited discussion, the Milton council voted to annex those same tracts and then swiftly adjourned. Shortly after midnight, the same group reconvened, held the same vote and had the required second reading of the annexation request so it could swiftly take into affect and before Roswell could do the same. Checkmate.

70 miles away the mayor and city council of Auburn (Barrow County) annexed 17 parcel islands of county territory, before neighboring Carl could do the same. The community is first about local government. Rural areas in some cases feel alienated from a large and distant county government. The city's economics and those of the counties are vastly different. By 2008 with the annexation of new cities, Sandy Springs, Milton and

Johns Creek coupled with those of Roswell and Alpharetta, the unincorporated areas of North Fulton will have evaporated. Those in the wake want local control of taxes and governmental decisions. It has almost a 1776 independence movement flavor.

On the other side of the spectrum are cities like Oakwood, Flowery Branch, Dawsonville and Braselton which see expansion of services into a previously county region as a method to stabilize and dilute their infrastructure cost and grow good businesses, while expanding their tax base. That model in

our region has been the city of Dawsonville, struggling with Dawson County on a massive annexation of 2,600 acres earlier in the year they ran aground for the annexed 200 acres which stretched into Lumpkin County. And another 1,500 acres for the Elliot's Family proposed industrial park is under way at year end. The city of Oakwood is methodically annexing piece by piece eastward to the edge of Royal Lakes (so far) in order to capture the retail developments at Hwy 53 & Martin Road. Braselton has annexed 284 acres into Hall County making them the fastest growing the community in Hall and the communities of Commerce, Lula, Jefferson, Gillsville and Maysville are all actively expanding their boundaries.

With all of these activities and we're sure there's more, just what's going on?

Consider the quiet community of Buford, which through innovative revenue sources and annexation of prime commercial, acreage and industrial property has successfully lowered the city millage rate 15 consecutive years. Lessons learned and learned well.

Native Intelligence™ websites for additional information
www.cityofmilton.us www.citizens4dawson.org
www.gaannexation.blogspot.com

Average Land Prices

	2006
Banks	\$7,000-13,000
Barrow	\$17,000-22,000
Barrow (sewer)	\$35,000-12,000
East Dawson	\$16,000-20,000
Franklin	\$5,000-12,000
West Dawson	\$7,000-15,000
North Forsyth	\$25,000-45,000
South Forsyth (sewer)	\$25,000-40,000
South Forsyth	\$60,000-180,000
North Gwinnett	\$60,000-155,000
Habersham	\$9,000-17,500
Habersham (view/water)	\$35,000-100,000
North Hall	\$15,000-25,000
East Hall	\$9,000-14,500
South Hall	\$27,000-40,000
South Hall (sewer)	\$40,000-52,000
North Jackson	\$8,000-12,000
South Jackson	\$15,000-20,000
South Jackson (sewer)	\$33,000-40,000
Lake Lanier (raw w/boat dock)	\$65,000-120,000
Lumpkin	\$13,000-18,000
White	\$12,000-17,000

Source: Norton Native Intelligence
 Selling Price 50 Acres Underdeveloped
 © Norton Native Intelligence 2007

MY NAME- TOM CROMARTIE

Childhood Ambition – To be an Architect
Fondest Memory – Mount Kilimanjaro
Indulgence – Running in the Fog
Last Purchase – 14 Gallons of Unleaded Gas
Favorite Song – Pets
Favorite Singer – Nora Jones
Favorite Movie – Being There
Inspiration – Creative People
My Life – Evolving
My Dreams – Changing
My Business – Growing
My Company – Norton Commercial





70 A SEARCH FOR THE TRUE QUALITY OF LIFE

A concept that's hard to define or put your arms around it, but you'd certainly know when you found it.

**Stress Free
Affordable
Livability
Environmental
Healthy
Recreational**

**Connectivity
Aesthetic
Diversified
Vibrant
Progressive
Dynamic**

Twelve adjectives that barely scratch the surface of the essence of quality in life or of life. Norton Native Intelligence™ has heard the mantra for at least a generation. With our forests, rivers and streams, healthy prosperous business climate, reasonable affordable housing, recreational lifestyle, and superior healthcare system you might think North Georgia is Nirvana. But the search for the Holy grail of balanced communities is on throughout the civic halls of our region.

MY NAME- TOMMY HOWARD

- Childhood Ambition** – Baseball Player
- Fondest Memory** – My Wedding
- Indulgence** – Good Food & Better Wine
- Last Purchase** – BBQ Sandwich
- Favorite Singer** – The Beatles
- Favorite Movie** – Trading Places
- Inspiration** – My Wife & Friends
- My Life** – Fantastic!
- My Dreams** – To try everything once
- My Company** – The Norton Agency




With some parts of North Georgia growing faster than speeding kudzu, we find ourselves in the tailwind of Atlanta's economic engine and a tectonic change in the demographics of North Georgia. By 2050 megalopic Atlanta will have 12 million people, the planet 9 billion people, many of them accelerating their move to megacities and the various towns, villages and hamlets that combine to make them. In light of that, how does one maintain their sense of community and their

QUALITY OF LIFE

But quality of life is subjective, hard to bottle but much less likely to lead the government horse to water. The search for that perfect balance is on. Cherokee, Hall and Forsyth are underway with a visioning process and findings implementation.

This idea has been part of Norton Native Intelligence™ consultation services for some time, we even participated in the Jackson County development authorities' long range visioning process this fall. Quality of life is Good and Great jobs, sustainable development and environmental protections all wrapped up into one nice package. Reality is that the massive urban migrations are searching for garbage pickup, WiFi networks, Arts Guilds, and a corner coffee shop.....Oh and little or no property taxes.

Recently Native Intelligence™ was included in a pilgrimage led by the Forsyth County Chamber of Commerce to study high growth communities in and around Denver, Colorado. These included Boulder, Parker, Castle Rock, Loveland and Fort Collins. While an eye-opening experience, we met with civic political, economic, development, tourism and business leaders. The observations if chronicled could fill its own Native Intelligence™ report. It was Fort Collins that struck this writer. Perhaps the most coincidental, the city of Fort Collins was named the number one city to live in the country only a month after our visit. Fort Collins was selected based on its numerous strengths including its trails system, great schools, Colorado State University, community hospital, historical old town core, proximity to Denver and plenty of outdoor recreational opportunities.

Situated 5,000 feet above sea level in the Rocky Mountains, the city offers restaurants, night life and culture, plus natural attractions like nearby Horsetooth Reservoir for boating and swimming. There are 60 miles of hiking and biking trails, and most major roads have bicycle lanes. Fort Collins grew quickly from a military outpost into the 53-square-mile area it occupies today. The place took off in the 90's as companies moved from high priced California.

During the boom years, the city eschewed tax incentives to attract businesses, choosing instead to spend money on schools and parks. Companies came anyway. HP, Eastman Kodak and Agilent Technologies have a big presence there. The city is also home to Colorado State University and top-ranked Poudre Valley Hospital, which provide 10,000 jobs between them.

The tech crunch hit the area hard. The city is recovering, though it has faced budget shortfalls in recent years. The city boasts the top ranked high school in the state, and students in the district have best in the state averages in all subjects at all grade levels.

Old Town, a restored historic district, hops at night. Four micro breweries provide local flavor. Denver International Airport, major pro sports events and downtown Denver are an hour or more away, but people here willingly trade proximity for peace.

So just how did Fort Collins do it?

It started some fifteen years ago when a group of civic minded business leaders pondered the question,

What does Fort Collins want to be when it grows up?

Digging deep into their own pockets, they formed an ad hoc vision committee to poke and prod quality of life greatness. At that time they were 50,000 people headed for 100,000 people. This group underwrote a series of **idea safaris** to communities in the 100,000 people range to uncover the ingredients for success and failure. Business, government, school and civic leaders made the treks across the country to learn, explore and discover. Two reoccurring questions were asked

What did it take to get to where you are today?
 and
What would you do different?

In a posting on **cnn.com** blog on Fort Collins as the number one city, a reader wrote

“No newcomer to popularity, Fort Collins has more than doubled in size since we first arrived 21 years. Our son was well educated in the city’s excellent school system (private & public) and enjoyed a wide sampling of the very affordable extra curricular activity available to children. Not only is it a safe place to let a kid have a real childhood it’s a fabulous place for adults to play. There are a gazillion things for people of all ages to do. Obviously, the mountains and all they offer are at our fingertips. In addition, live theatre, choral music, symphony, ballet, bands, films and other arts entertainment are available in abundance. Over the years, Fort Collins’ Old Town has evolved into a charming and eclectic hub for dining, shopping, and live entertainment. Colorado State University caps the experience by notching up the intellectual atmosphere. Fabulous food, world-class beer, bike trails all over the city, comfortable weather, great medical facilities, stimulation for the brain, down-home friendliness and courtesy, and a fresh sophistication...what’s not to like? We knew Fort Collins was #1 before you chose it!”

So what can Norton Native Intelligence™ bring back from Colorado to our region and aid in our Quality of Life Search?

NORTH GEORGIA’S TO DO LIST

- **Pay Attention**
To planning resources and detail
- **Diversify**
Housing base, industry and retail
Create jobs for people who already live here
- **Community Connectivity**
Wireless
Sidewalks, neighborhoods, trail systems
- **Lifelong Learning**
Multiple secondary school tracts
Excellence in education programs
Living learning community for all ages
- **Arts Adventure and Athletics**
Exploit our talents and recreational lifestyle
- **Continue to Sell the Community**
Internally and externally
- **Prioritize your Goals**
Do 5 things Well... before moving on to the next 5

Quality of life is within our grasp and is a trend worth leaving to our grandchildren.

Norton Native Intelligence™ Websites for Further Exploration
www.cooltownstudios.com
www.thecoolhunter.com
www.thegoodmagazine.com
www.creatinglearningcommunities.org
www.civic-strategies.com

CONCLUSION

Ten Trends for the 2007 year woven together continue to signal our strengths in the market over individual divergent visions. Our market steadily marches forward. Without question, the pains of growth will continue to plague our communities, strain our limited resources and pressure our ability to maintain our lifestyle. 2007 is not a turning point, or watershed year, simply a continuance of our laying a strong foundation in which to provide a quality life and employment for our children, enrich our social and spiritual being and build toward a bright future.



2007 REVIEW THE FIVE FOOD GROUPS

While the bulk of our annual Forecasts is devoted to the identification of North Georgia's top trends or chronicling activity centers in the various counties, we annually review the dynamics of what we refer as the Five Food Groups: office, industrial, retail, multifamily and residential. A balanced diet creates a healthier North Georgia region.

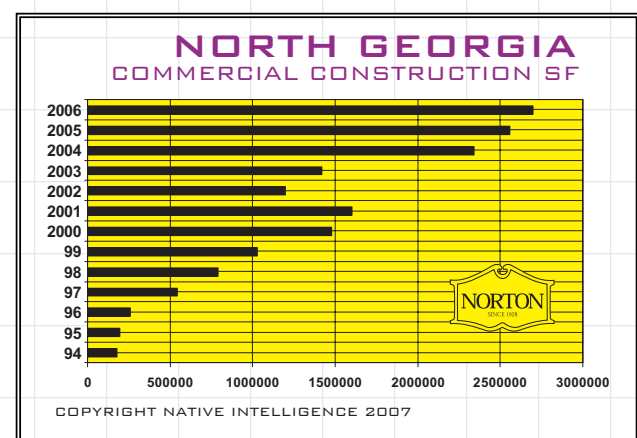
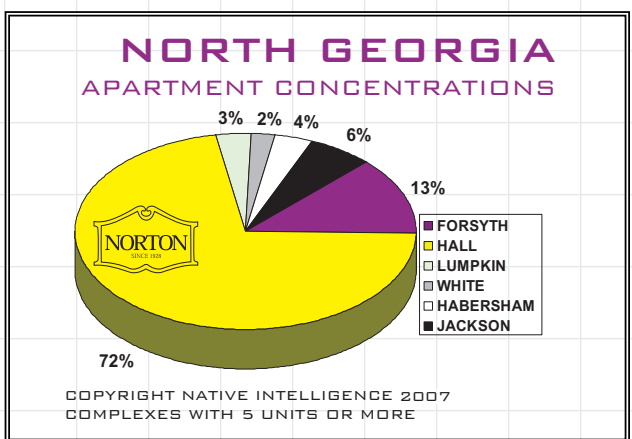
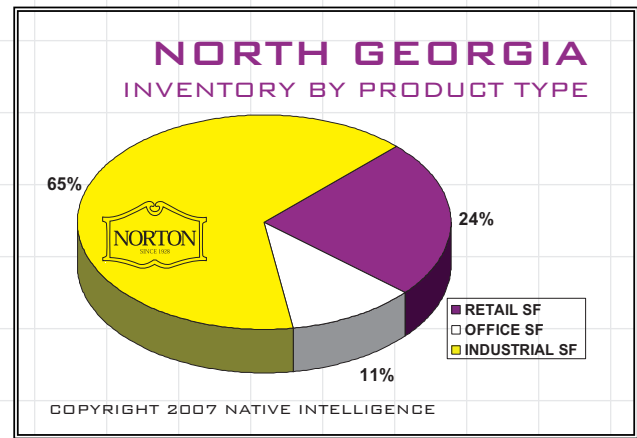
RESIDENTIAL

Despite the mass media bombasts about the real estate market collapse, the North Georgia and Metro Atlanta markets are doing just fine, thank you (See Trend #1). Norton Residential Brokerage has just completed a historic record sales year up 4% from 2005 and most of our competitors are all singing the same song.

What Bubble? What slow down? Yes, the market is spotty in certain sub markets and price ranges, yes there are concerns with

certain product types and builder stability but the undisputable fact is born out numerically **North Georgia sold more real estate in 2006 than ever...ever before.**

We agree with the national economists that 2007 will be akin to activity in 2003 (also a historic year). Normalcy stability in a



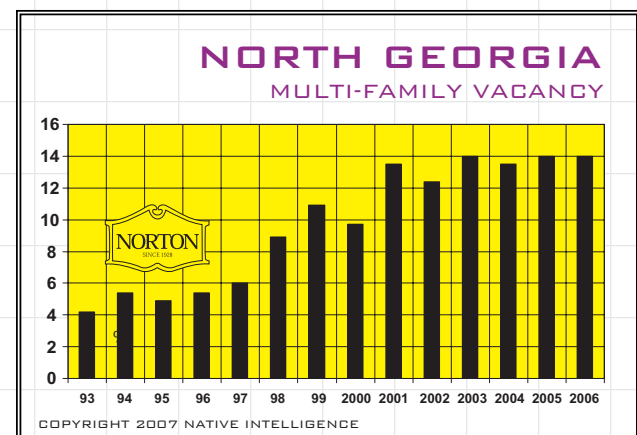
Norton Guaranteed Mortgage Loan Affordability

This chart assumes no other monthly liabilities such as automobile payments, credit card payments, etc. Also, assuming the US average credit score of 678.

Annual income at:

Income	Payment	100% Loan	90% Loan	80% Loan
\$40K	\$933.00	\$153,550	\$170,600	\$191,900
\$50K	\$1,167.00	\$192,050	\$213,350	\$240,050
\$60K	\$1,400.00	\$230,400	\$256,000	\$288,000
\$70K	\$1,633.00	\$268,750	\$298,600	\$335,900
\$80K	\$1,867.00	\$307,250	\$341,350	\$384,050
\$90K	\$2,100.00	\$345,600	\$384,000	\$432,000
\$100K	\$2,333.00	\$383,950	\$426,600	\$479,900

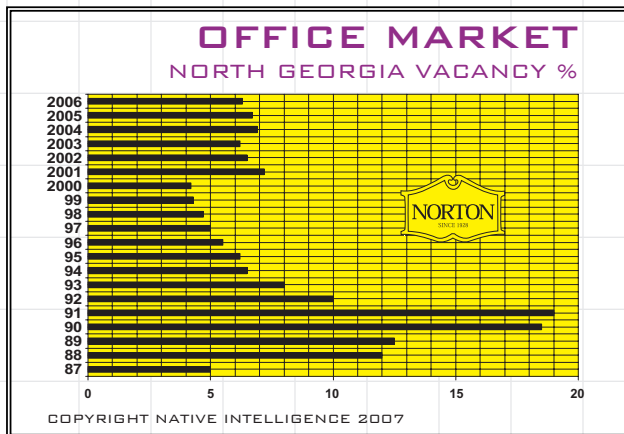
Payment excludes property taxes and monthly homeowner's insurance....



relocation, traditional home buying, second homes and now retirement housing are affecting the market in ways we can not even track. The trickle down to jobs, entertainment, durable goods purchases, home repair and weekend tourism is keeping North Georgia buzzing (and will continue through the decade). Hot markets include West Jackson, Braselton, Southeast Hall County, South and Central Forsyth, South Lumpkin and Habersham.

OFFICE

The 2006 office market was less than eventful. We might best categorize it as “stable to a fault.” Existing businesses taking care of their expansion included new buildings for Spherion on Enota Drive, a new administrative facility for Northeast Georgia Medical Center and a myriad of new physician buildings in all reaches of North Georgia. It’s medical and medical related facilities that will mark 2007 as well. Northeast Georgia Medical in partnership with Atlanta developer Meadows and Ohly are expected to break ground on the first of several medical buildings on the South Hall Campus and new medical support facilities will be developed around Johns Creek Medical and Northside Cumming. Rates for general office continue to climb now averaging \$16.50 per square foot with prime space commanding upwards of \$25.00 per square foot at Wachovia Center.



MULTIFAMILY

As interest rates and home prices tic up in North Georgia, the multifamily housing vacancy levels seem to have bottomed out, 17% in the most severe micro markets. New units in Flowery Branch, Dawsonville Highway and Gainesville seem to be catching up with demand. The central Gainesville market with abundant sewer supply still dominates the multifamily market in all price points. With small markets scattered in Oakwood, Clarkesville, Flowery Branch and Dahlonega, the typical apartment dweller may have to travel great distances for affordability or availability. Buford, Forsyth, and some parts of Cherokee consider apartments development *the forbidden zone*, but we see it as an alternative housing price point critical to industrial and business recruitment. Markets void of apartments must rely on substandard trailer

Affordable Home Choices 2006 Number of Listings 3 Bed/2 Bath Single Family

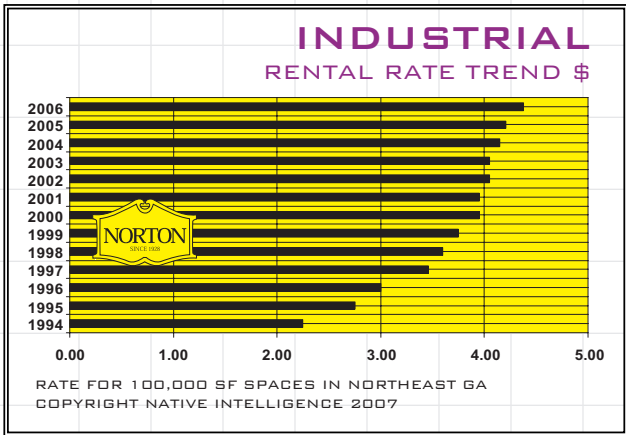
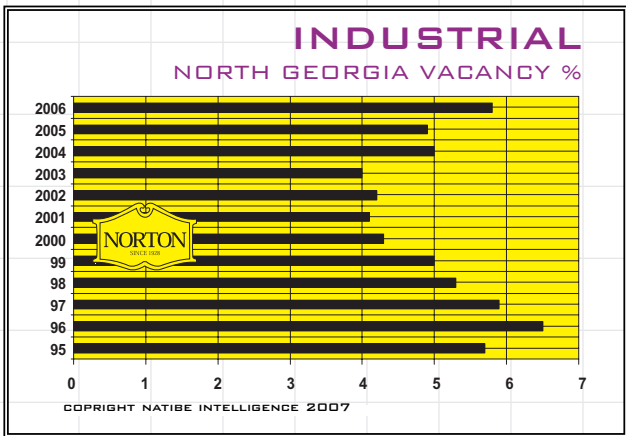
	Under 125	125-150	150-200
Banks	14	14	24
Barrow	131	220	277
Cherokee	41	106	477
Dawson	16	15	69
Elbert	22	12	8
Franklin	52	20	32
Forsyth	42	69	225
Gilmer	12	3	27
Gwinnett	356	817	2132
Habersham	54	48	52
Hall	194	246	299
Hart	55	21	21
Jackson	114	89	259
Lumpkin	40	28	90
Madison	46	28	45
Stephens	52	11	16
Walton	124	150	242
White	35	17	44

Source: MLS Services/Realtor.com
Number Current Listings 12-15-06 by Price Range and Home size

parcs and rental housing to support the necessary affordable tier. All communities in North Georgia must address and support rental housing if they are to create a successful long-term business model.

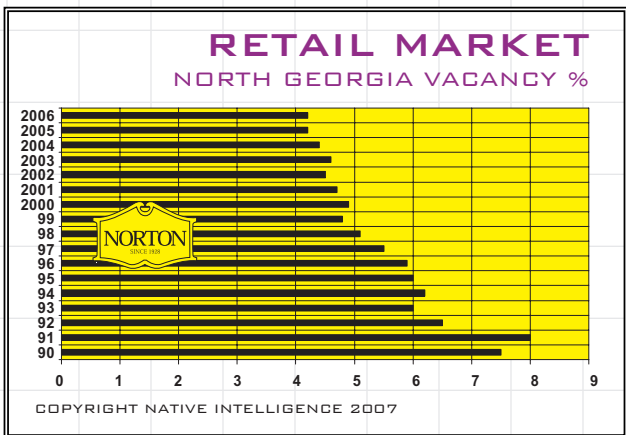
INDUSTRIAL

2006 saw limited expansion as product along I-85, Oakwood and Gainesville evaporated. Of course, we can certainly point to the abundant older functionally obsolete buildings throughout the foothills that are still available; to quote one development expert “A Lot of Tired Old Buildings in Tired Old Communities.” It’s the **NEW** that drives the market. Quality construction, jumbo brick, tilt up with high ceilings and flex opportunities for growth. Companies like Kubota, Koch Foods, Sears and Haverty’s are committing to the future of this region by their expansion plans. The small service industry spaces along the Forsyth–GA 400 exits are filling up and performing well. The bright stars of Braselton, Jefferson and Commerce and the unincorporated parts of Jackson in between are what will capture the lion share of the region’s industrial activity over the next decade. Business initiatives of Oakwood... in search of the next park; Hall County seeking a future along GA 365; Flowery Branch looking at expansion along I-985; Forsyth industry competing with residential developers for affordable land; and Buford eyeing territory just north of their current city limits (that would be Hall County) will help solidify the community’s business foothold.



RETAIL

Follow the roof tops...follow the rooftops... follow the roof tops...is the retail developer Indian chant as they set their sights on the new promise land, North Georgia. If we consider that collectively the North Georgia region has clocked 186,000 new



housing permits since 2000 that translates into an insatiable target for hard and soft good retailers. Just consider that impact that the Darth Vader of retailer, Wal-Mart, has had laying out their footprint of consumer.

Oakwood	203,626	Under construction 2007
Cornelia	184,109	Planned 2008
North/East Hall	180,000	Proposed
Jackson	N/A	Proposed
Hamilton Mill	203,636	Under construction 2007
South Forsyth	184,000	Planned 2007
North Forsyth	184,212	Planned 2009
Cleveland	184,000	Planned 2008
Toccoa	184,305	Opened 2006
Dawson	202,642	Opened 2006
Buford	202,642	Opened 2006
Total	1,913,172	

That's 1,913,172 sq ft of Wal-Mart. Not to mention...new Home Depots in Dawson, Forsyth, Lumpkin, Banks, and Barrow counties and more aggressive expansion contemplated. **The retail market is a mile wide.** We believe the rest of the decade will be filled with retail announcements as North Georgia stocks its shelves.



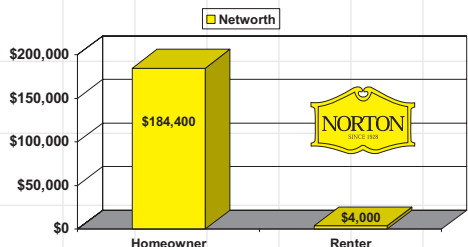
MY NAME - STEVE GOOCH

- Childhood Ambition** – Fly Airplanes
- Fondest Memory** – Becoming a Father
- Indulgence** – Good Food
- Last Purchase** – Mountain Dew
- Favorite Movie** – Top Gun
- Inspiration** – Successful Hard Working People
- My Life** – Busy
- My Dreams** – Own Land in Wyoming or Montana
- My Company** – Norton Commercial



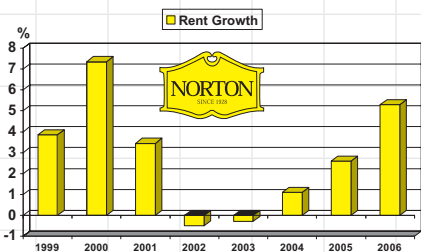
Stephen Gooch

NET WEALTH DIFFERENCE

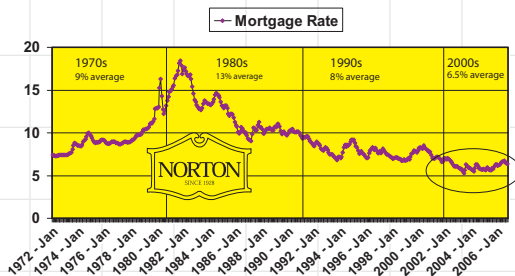


SOURCE: FEDERAL RESERVE

RENTERS BEGINNING TO GET SQUEEZED

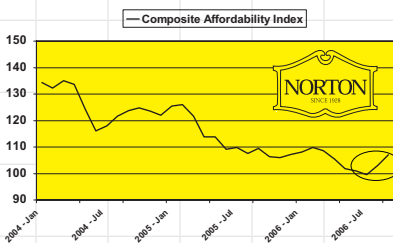


RATES - NEAR 45-YEAR LOWS



SOURCE: FREDDIE MAC

UPTURN IN HOUSING AFFORDABILITY



SOURCE: THE BEASLEY REPORT/NATIVE INTELLIGENCE 2007

Water Meter and Sewer Expense

County	Water Meter	Sewer Connection
Res Comm		
Cumming	1,050	5,000 +gpd
	1,050	20 gpd
Gainesville	1,415	2,470
	1,415	2,470
Jefferson 367	1,500	3,150
5121	1,500	3,150
Braselton *in city	2,210	2,011
	2,210*	
Gwinnett	1,642	2,352
	1,642	2,352
Hall -Gainesville		
Jackson	1,920	5,000
	1,920	5,000
White	925	N/A
	925	
Habersham	900	N/A
	900	
Lumpkin	2,200	N/A
	2,200	
Cherokee	1,300	3,700
	1,300	3,700 min + usage
Banks	525	1,000
	525	1,000
Union	750 average	675 average
Towns	2,159	3,725
	2,159	3,725
Pickens	1,700	N/A
	1,700	
Stephens	750	1,200
	750	1,200
Fannin	468 average	1,055
	468	
Gilmer	2,444	3,205
	2,444	3,205
Franklin	450	N/A
	450	N/A
Madison	1,550	N/A
	1,550	N/A
Athens Clarke	865	1,005
	865	1,005
Walton	2,050	Only in the city
	1,350	N/A
Barrow	1,350	N/A
Dawson	2,000	4,000
	2,000	4,000

TOP 10 THE POWER TO PERFORM

For the last seven years Norton's Native Intelligence™ Report has recognized 10 next generation leaders. These diverse men and women are carefully considered and selected because of the power of change they wield or the impact they play on the changing landscape of North Georgia. Occasionally, we get a call from some business person, public relations agent or government official wanting to be considered. Sorry we're flattered but it's **OUR LIST**.

Those who question why they are not on our power list might just ask just how arbitrary is the whole thing?

Pretty DARN arbitrary actually – at least to the untrained observer.

Power, influence and long range impact is subjective. The people on our Native Intelligence™ list are not necessarily there because of financial holdings, political conquest or Norton clients. In order to earn a spot in our Native Intelligence™ ranking, an individual has to directly influence the region we're living- whether it's their economic influence, community contribution or public service.

Power circa 2006 is invisible, yet it's everywhere. It's so last year, yet it's right at your finger tips. It moves in mysterious ways... via mouse click... for instance... the second wind in a long distance run... or passed through the masses or people who direct the furious winds of change. It sits on the shoulders of first-name-only political ambassadors Sonny & Casey. It pitches a tent in your head space (Google searches, Gnarl's Barkley beats, development rumors) whether you want it to or not.

"The Power to Perform" Norton Commercial Brokerage's slogan applies equally to this year's list of Native Intelligence's™ Top Ten ...they have Power to Perform...for all of us.

1 PAM SESSIONS

Bright, imaginative, energetic... three great adjectives to describe one of Forsyth's movers and shakers. Her "out-of-the-box" thinking along with her husband's business acumen has led Hedgewood Properties to develop some of metro Atlanta's most distinctive communities. Sessions' *Vickery* is becoming a blueprint for which all other live, work, play communities are measured. While she is a partner in "Earth Share" Housing Development, Sessions' involvement in Forsyth Business and Chamber of Commerce has provided clarity and vision. Soft but well spoken, Sessions' loyalists watch, listen and **follow**.

2 EUGENE E. (CHIP) PEARSON JR.

This State Senator from Dawson County has come on the scene like the bulldozers his company owns. Grading and leveling a new path for the 51st district and the state. This fortyish

commercial investor, developer and grader has his business hand in projects in three or four counties and is involved in the formation of the new First Citizens Bank of Georgia (Dawson County). Legislatively Pearson has pushed forward on private property rights, inverse condemnation, annexation and eminent domain. We believe Pearson is one of North Georgia's powerful and rising stars...lucky us.

3 JIM GARDNER

Jim Gardner is a relative newcomer to this area, and joined Northeast Georgia Medical Center with strong credentials. After a little better than 24 months on the job Gardner is seen as the architect for a new and sustainable healthcare delivery system. After months of on-the-job firestorms, Gardner began the tough job of RIGHT SIZING Northeast Georgia's largest industry, while at the same time initiating a massive construction effort. The largest single construction project ever in North Georgia, a 177 million dollar North Patient Tower to be followed by a Women's Healthcare Center and a South Hall Healthcare Campus. While his style is decidedly different from his predecessor, Gardner's blueprint for delivery will be hailed for decades to come.

4 JONATHAN DAVIS

Simply "The New Corp Guy" replacing venerable Erwin Topper, Davis is at this point largely an enigma. But the years ahead will demonstrate his leadership, political **muscle** and business acumen as he shepherds in a new water allocation system, shoreline management plan and massive cost control measures for his operation. On top of those Herculean tasks, Norton Native Intelligence™ predicts the maximum boat dock capacity for Lanier will be reached in May, June and July of 2007. From what we hear, "the new Corp guy" is the right man at the right time for the job.

5 MICHAEL D. MOYE

Take the best of the academic world training and intellectual capital and combine that with practical business and industry knowledge then cast that into the persona of a college president. The result is Mike Moyer, President of Lanier Technical College, an ever widening reach of a training and development organization. Much more than a Quick Start for industry, Lanier Tech served 27,091 people in 2006. While the core technical structure... now in Hall, Forsyth, Dawson and Jackson... served 5,282 students. Moyer has orchestrated the programs to serve economic development, adult literacy programs and noncredit business instruction. Moyer's impact is integral in the continued expansion and vibrancy of our region.

6 MIKE BERG

Power and influence go quietly hand in hand with this gentle giant of a man. This background and personnel development is a perfect foundation for the years ahead. As retired Georgia Power Executive and former County Commissioner for Gwinnett, one would think enough was enough as he enjoyed the new found peace and solitude of Dawson County retirement. That respite was short lived as he was quickly recruited, promoted and elected as Dawson County Commission Chairman. While only an emerging county of 22,000 people, great things are ahead as the throngs of urbanization discover that 400 connects the county's rolling hills and its Lake Lanier accessibility. Berg is a rising star in the regional political landscape, a tireless worker coupled with a clear vision of what's needed ahead for Dawson County. "Fortunate indeed Fortunate."

10 DENNIS STOCKTON

The Times.....Gainesville
 Forsyth County News.....Cumming
 Barrow County.....Winder
 Dawson County.....Dawsonville
 The Paper.....Braselton Area

One would think the fragmented media empire run by Stockton and his partners was indeed that fragmented. **Not so.** We see the emergence of a regional newspaper force reaching into the most populous and urban regions of exurban North Atlanta. Smart play, even keener insight into regional politics, business and civic spiritness, Stockton won't print this accolade but Game... Set, Match.

7 JOHN W. "JACK" ROOKER

Contractor, developer, investor, Jack Rooker is everywhere building in Hall- the new freezer, speculative building partnership in the Valentine Industrial Park in Jackson, development of 400+ acres in Commerce and buildings in Franklin. He has successfully created a string of pearls with I-85 the common thread. We see continued strong influence from Jack and his team which is integral to the Industrial future of Jackson, Banks, Franklin and Hart.

PAST RECOGNITION RECIPIENTS

- Al Crace
- Alan Wayne
- Bill Johnson
- Billy Morris
- Brian Shuler
- Broughton Cochran
- Bryan Kerlin
- Burton Stephens
- Carlyle Cox
- Casey Cagle
- Charles Bannister
- Chris Lovelady
- Chris Maddox
- Chris Nonnemaker
- Danny Otter
- David Claybo
- Dennis Bergen
- Dewey White
- Dick Valentine
- Donald Panoz
- Dudley Owen
- Erwin Topper
- Gary Gibbs
- Henk Evers
- Jackie Joseph
- Jeff Quensenberry
- Jennifer Scott
- Jim Walters
- Jimmy Talent
- Kit Dunlap
- Martha Zoller
- Mary Helen McGruder
- Pat Bell
- Pat Graham
- Paula Gault
- Philip Wilheit
- Phillip Beard
- Randall Pugh
- Rich White
- Ron Seder
- Ronnie Hopkins
- Russell McMurry
- Russell Vandiver
- Sam Chapman
- Scott Atherton
- Scott Martin
- Sonny Perdue
- Steve Gooch
- Steve Mills
- Tom Hensley
- Tom Oliver
- Tom Slick
- Tommy Bagwell
- Tony Mastandrea
- Virgil Lovell
- Wayne Mason

8 MIKE EVANS

Evans represents the 10th Congressional District on the 13-member Georgia Department of Transportation Board and has just replaced David Doss of Rome as Chairman. Evans was a member of Georgia House of Representatives from 1993 until 2001 and was the Republican Caucus Leader from 1995 to 2001.

Evans is an investor and real estate developer from Ellijay and attended Georgia State University. This sharp workaholic is in the driver's seat to supervise and influence road development throughout the state. We welcome and especially need his influence on the northern half of the state. Keenly focused on high growth areas, Evans will mark his territory well.

9 STAN BROWN

We're not sure where Stan Brown came from or how Oakwood found him but we certainly know where he's headed. For 50 years Oakwood grew through the great efforts of their elected leadership but now has clear driven fulltime administrator leadership and an even clearer vision. They have jumped the railroad tracks... and now clearly setting their sites on independence and growth along their new tracks... one 985 exit, two pending and property tax base along US-53. Their industrial park was a killer success. The recent alliance with Braselton for long-term sewer capacity tells us volumes about this man... a quiet unassuming gentleman with the tenacious drive of an army general.

MY NAME- JR JOHNSON

Childhood Ambition – Not Fall Off My Bike

Fondest Memory – Cane Pole Fishing w/Grandfather in Alabama

Indulgence – Good Times!

Favorite Song – Sweet Home Alabama

Favorite Singer – Dave Mathews

Favorite Movie – Top Gun



Inspiration – The Light at the End of the Tunnel


My Life – Is About Achieving My Goals

My Dreams – Are to Stop At a Billion Dollars

My Business – Will Catch My Dreams

My Company – Norton Commercial

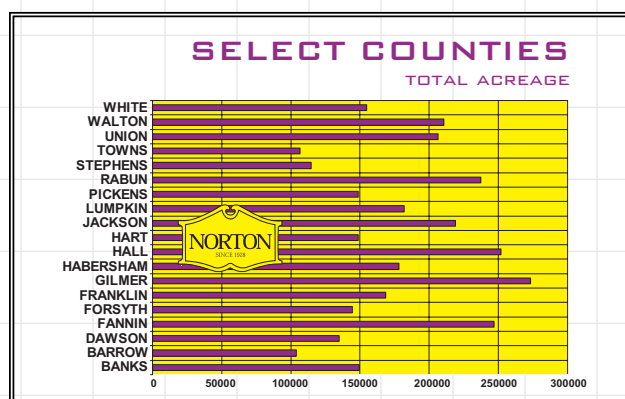
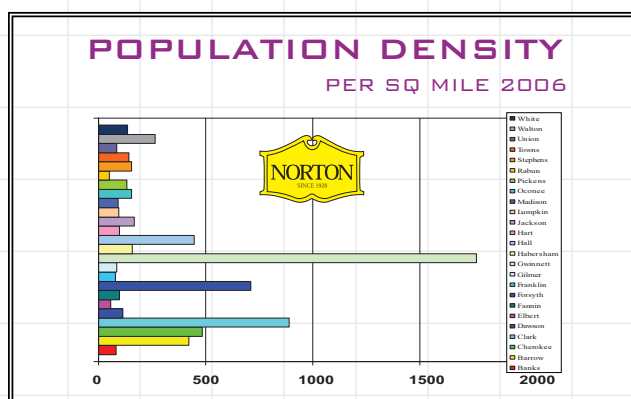
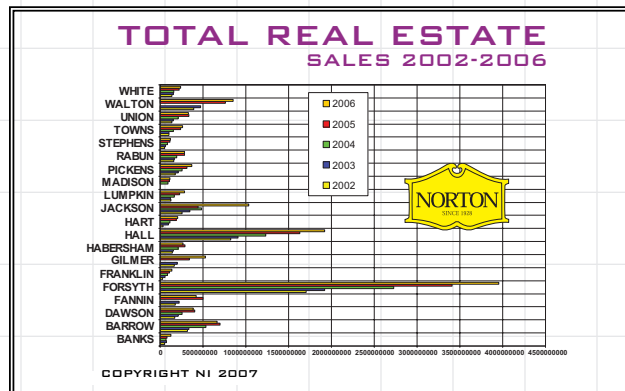





THIS IS MY LAND NORTH GEORGIA 2007 COUNTY OVERVIEWS

To paraphrase the classic song by Woody Guthrie “From Dawson County, to the Lake Lanier Islands. This land is made for you and me.” The North Georgia 7 million acres (22 counties) as Norton Native Intelligence™ defines it, is a vast and vibrant micro climate of sustainable economic activity.

The region’s real estate market is so much healthier than the national media would have you believe. The doom and gloom that



newspapers and TV news shows report daily is **NOT HERE**. But the negative reports do put a pale on local business perspective creating uncertainty about the future. It’s causing buyers to think they can “get a steal from a desperate seller” and causing sellers and business leaders to hold off on making a move until the market improves.

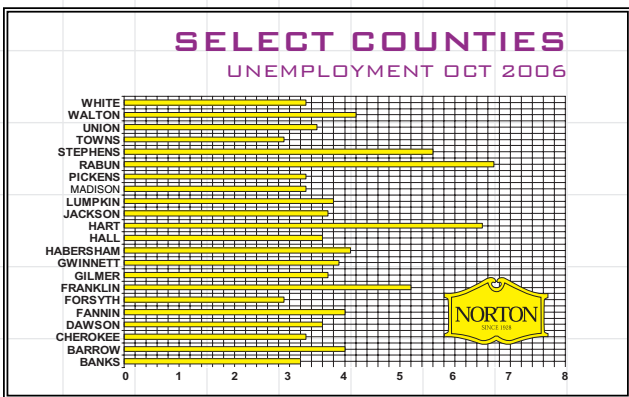
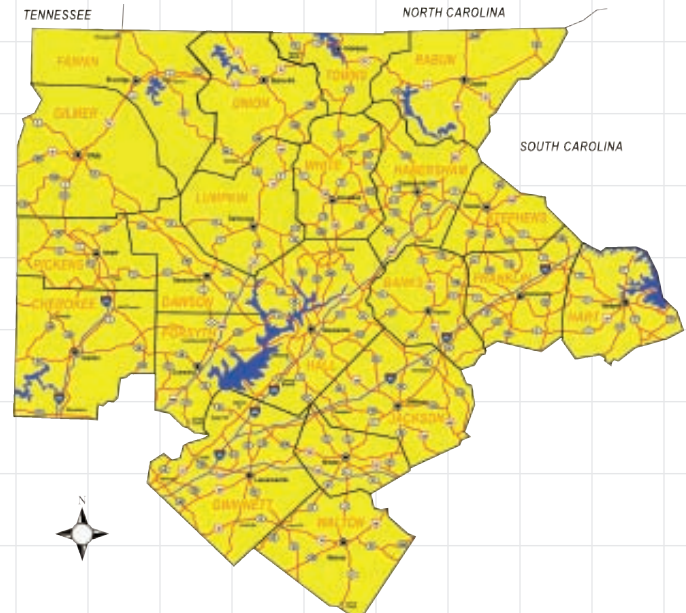
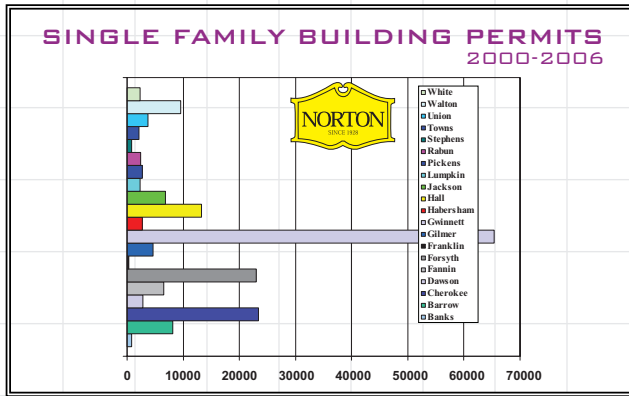
We challenge the Georgia media to localize their news reporting rather than run national stories that are scaring the business community. Norton Native Intelligence™ believes the public needs to be aware that the business and real

Opportunity Index

Once again, The Norton Agency publishes its Native Intelligence Opportunity Index, an annual measure of growth, values and investment potential. The firm’s Research Division combines total real estate sales, loan values, land prices, zoning environment vacancies, and land potential in a formula to determine the index score. Counties with scores over 60 points show the most promise.

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Banks	64	71	72	72	70	73	74	80	85	60
Barrow	59	65	61	61	65	68	74	70	72	75
Dawson	65	72	70	70	70	70	72	71	70	85
Forsyth	70	60	55	50	55	53	57	59	60	75
Gwinnett (North)	59	60	65	70	72	75	76	72	65	60
Habersham	60	68	66	66	66	68	67	63	59	65
Hall	72	70	68	60	52	53	54	65	75	72
Jackson	74	79	81	83	81	83	80	85	89	85
Lumpkin	68	70	72	70	71	68	65	70	74	75
Rabun	48	52	58	60	63	64	70	71	71	75
Stephens	27	35	42	41	35	42	45	47	49	55
Towns	36	49	51	60	63	63	69	65	63	60
Union	36	39	40	60	61	70	71	65	63	60
White	51	51	53	58	59	65	65	65	62	60

©Norton Native Intelligence 2007



FDIC Insured Deposits Commercial Banks (Dollars Amounts In Millions)

County	Number of Institutions	Number of Offices	Deposits
Banks	2	4	\$63
Barrow	9	18	\$607
Cherokee	14	54	\$2,387
Clarke	12	40	\$1,656
Dawson	6	8	\$357
Elbert	3	6	\$245
Fannin	6	9	\$378
Forsyth	15	40	\$1,864
Gilmer	5	6	\$540
Gwinnett	35	172	\$9,046
Habersham	5	18	\$745
Hall	15	51	\$2,327
Hart	5	7	\$279
Jackson	7	19	\$706
Lumpkin	5	8	\$254
Madison	4	10	\$166
Oconee	7	12	\$461
Pickens	6	9	\$187
Rabun	5	9	\$471
Stephens	5	9	\$202
Towns	2	4	\$307
Union	2	4	\$307
Walton	10	16	\$826
White	5	8	\$396
Total:			\$24,777

Source: FDIC 2005

Homes Sold Under 150K, 2006

	# House Sold Under \$150,000	# House Listing Under \$150,000
Jackson	155	204
Gwinnett	3010	1108
Hall	922	448
Habersham	155	102
Dawson	82	31
Barrow	1053	409
	5,377	2,302

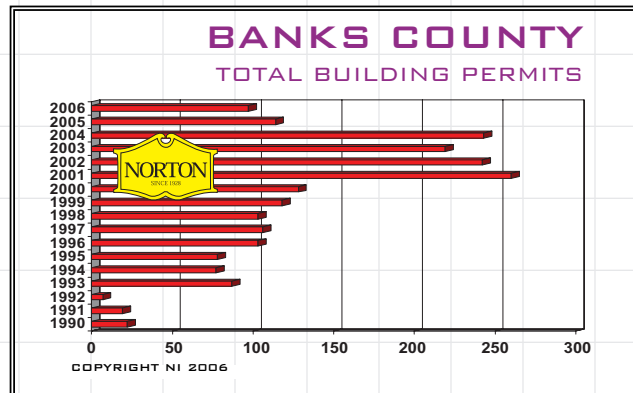
© Norton Native Intelligence 2007
Source: MLS Services
Snap Shot Dec 15, 2006

estate markets vary dramatically across the country and the “Bursting Bubble” being hyped by national newscasters is not a reality here. In fact, Norton’s Native Intelligence™ Opportunity Index is at its highest level ever (Chart on page 24).

The Power of Norton’s informative base **Native Intelligence™** starts in its individual county database and local on the ground knowledge. Over 500 separate indexes are maintained on 22 counties. This enables our Brokerage staff to drill down to the core of a county’s activity and most of all OPPORTUNITY. Despite the occasional outburst of crummy local politics the future direction for North Georgia is healthy...wealthy...and wiser... North Georgia is a driving force for Georgia as 32% of all new home permits in the state are in our region. The following narrative charts and indexes are Norton’s STATE OF THE UNION for North Georgia.

Here are 22 bright spots in the National Economic Fabric.

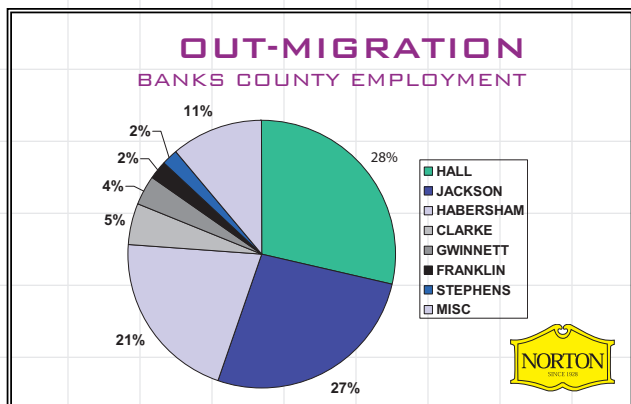
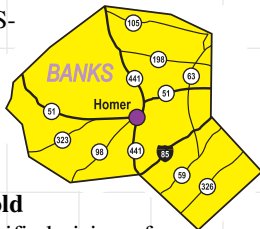
Frank K. Norton, Jr.
 fknjr@nortonnorthga.com
 Phone Direct 770-718-5252



commitments **BRAVO!** Invest wisely over the next 10 years in the basic fabric of the community. Banks’ grandchildren will thank you!

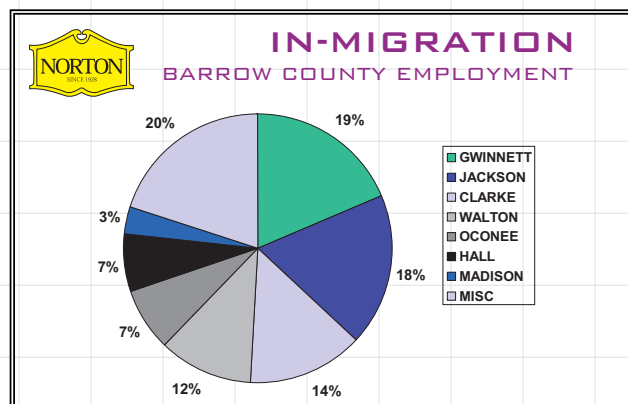
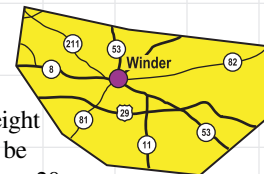
BANKS

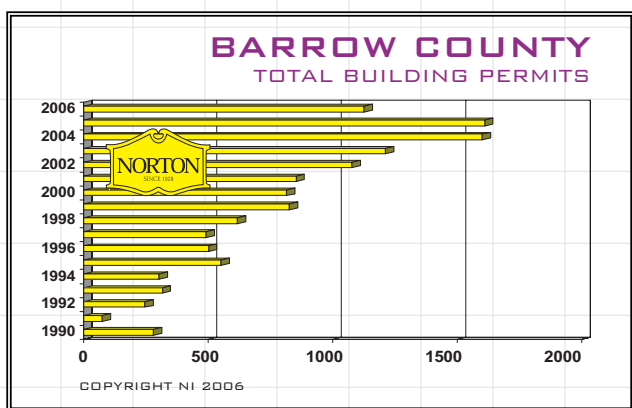
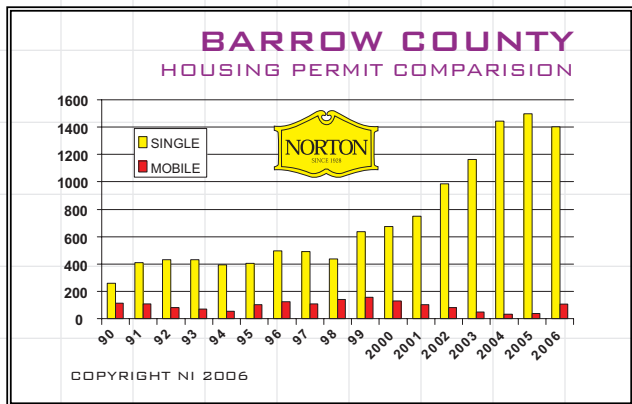
The stability of the retail market along US-441/I-85 drives this county into the 21st century. With new county management and forward thinking elected leadership, the county has made the first steps forward. Clearly the biggest task will be educating its current population on the **bold potential** of the county and creating a unified vision of what they want to be when they grow up. Just review a list of Power Players... Starbucks, Polo, Ruby Tuesday, Outback, and Home Depot and you can see the foundation being laid. We hear lots of discussion on new sewer plant plans, roadway expansion, water distribution and other infrastructure



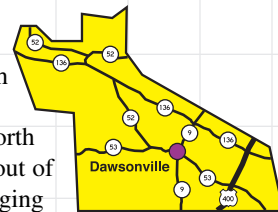
BARROW

We have high hopes for Barrow. Its strategic position bordering mega Gwinnett puts it in prime position for quality growth or to be run over by the freight train if unprepared. We still believe it will be Braselton that will lead Barrow over the next 20 years as the transportation window to I-85 far exceeds the impact of Winder’s window to GA-316. The good news is that Barrow is working to improve its links to I-85 as a designated Business and Industrial corridor. They need to recognize, however; it’s a business and industrial corridor and not a significant retail center. Those will be limited to crossroads and major arteries. We also hear more and more discussion on a Winder railroad overpass or bridge... that, at any cost can’t come too soon for business chocking Winder. At this writing, the large Russell Estate development in Winder (687 acres) seems to be in limbo. Norton Native Intelligence™ believes it’s only a mater of time not **if** but **when...** Believe in Barrow...we do.



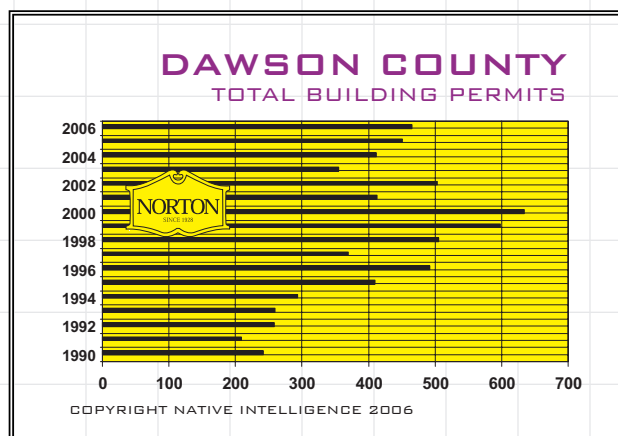
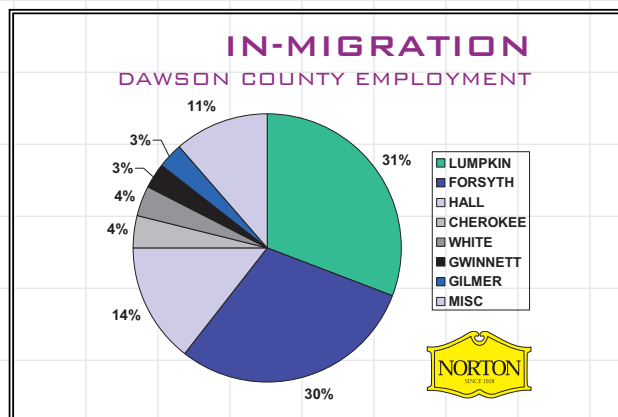


the face. With the GA 400 pipeline bisecting the county, hoards of Atlanta shoppers leave their tax dollars at North Georgia Premium Outlets (by Norton Native Intelligence™ count, 94% of North Georgia Premium Outlet shoppers are out of county)... a host of big boxes are springing up in Dawson's new Town Center... 53/GA 400, affluent housing being built in every corner of the county, Dawson seems to have it all.



Unfortunately, this small 22,000+/- population community is just that **still relatively small** but growing. Dawson's Etowah Water and Sewer authority is tapped out of sewer, low on water allocation and the county struggles with annexation issues, impact fees, community vision, affordable housing, steep land prices and overall direction of growth. But despite those shortcomings, they are **HIGH** on potential.

We see the need for Dawson to diversify away from the **intoxicating** tax revenue of their regional retail Mecca **North Georgia Premium Outlet** and focus on business diversification, industrial and executive recruitment, capitalizing on the potential for Lake Lanier shoreline development. Water, sewer and

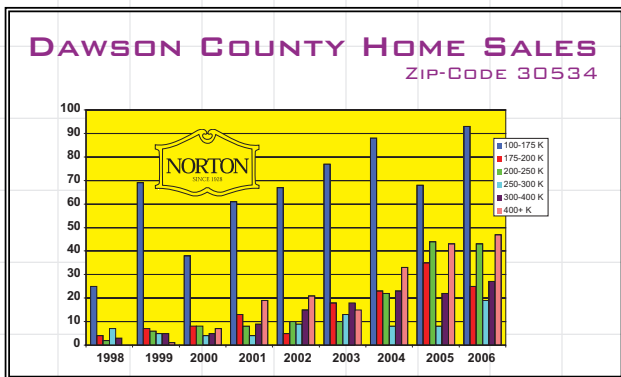


CHEROKEE

North Atlanta continues to press forward up I-75 into the far reaches of Cherokee County. Sales of all real estate reached an all time high as residential middle America scopes out their quality schools, lower density and rolling terrain. Cherokee is clearly on the Atlanta developer radar and land prices are pushing their limits. Retail has followed the rooftops more swiftly in Cherokee than in other counties with Kroger and Publix staking their claim to intersection after intersection. A massive 2,500 acre project up for rezoning at year end was pushed back to be decided by the new January commission. Large land tracts are scarce in Metro Atlanta and master planned villages are all the rage. 2007, should see slight pause for the heavy speculative development (Norton Native Intelligence™ projects off 4-7%) but the momentum in Cherokee is raging forward.

DAWSON

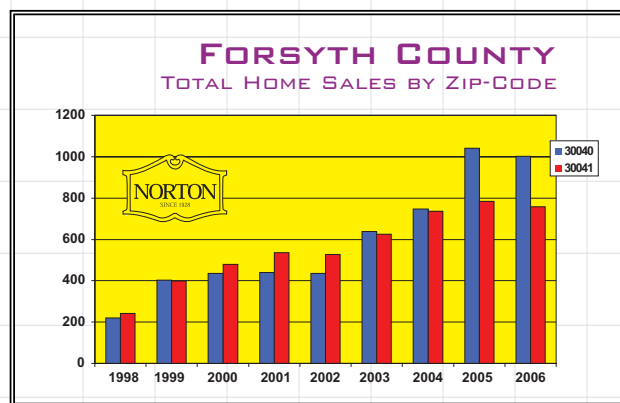
Dawson... lets face it, it is in the direct line of fire from affluent North Atlanta migration. And in 2006 they stared it wide eyed in



governmental services issues will resolve themselves in short order. Norton Native Intelligence™ estimates Dawson receives 35-40% of all its revenues from an area 3 miles around the Premium Outlets. In the long term, the community needs to focus their sight along a 5 mile swath running either side parallel to GA 400. It's that "power zone" that will command the highest prices produce the greatest tax revenue and give the community its **edge**. Sewer and industrial capacity water must be installed on either side along this path to drive business into appropriate areas. No one wants to expand in a market that cannot handle itself. It's great to long for a strong business center in Dawsonville, imagine the development on the Dawson Forrest Holdings, the Temple Inland tracts or areas surrounding Gold Creek. 20 years from now, those regions will be thriving but it's **the GA 400 corridor**, that's the Yellow (Golden) Brick Road.

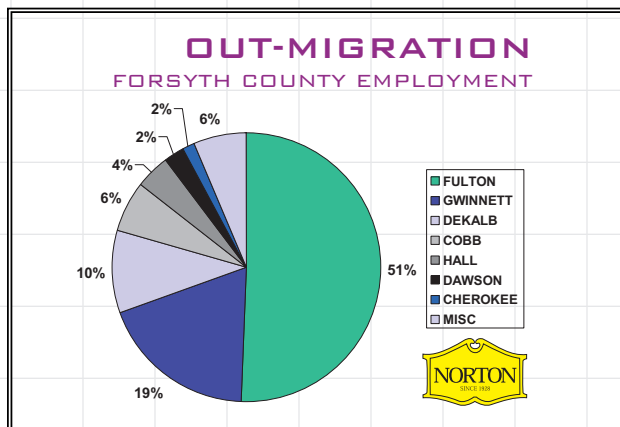
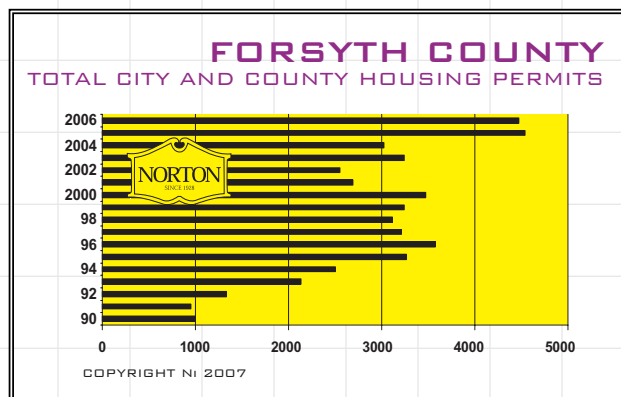
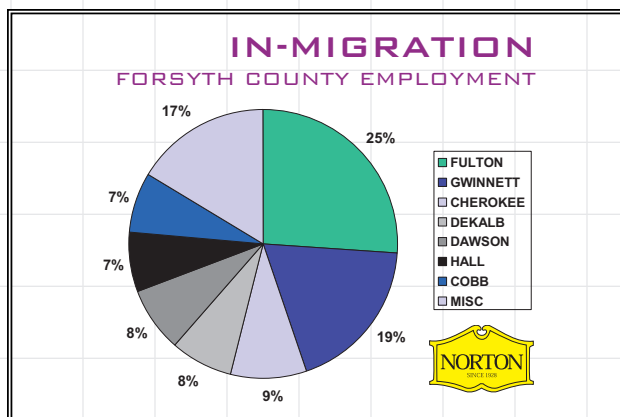
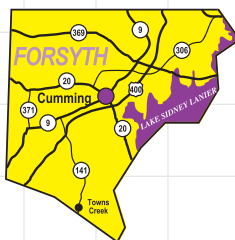
community 1960-1975 was the wonderful but hard to access shoreline on Lake Lanier.

But it's a simple tale of access. The once inaccessible Appalachian farm community had its heart pierced in the 1970's with a four lane highway that linked it with North Metro Atlanta and I-285 loop (GA 400). The writers of Norton Native Intelligence™ remembers going to Georgia Tech traveling 90-110 miles per hour on GA 400 without ever seeing another car.



FORSYTH

Flash back to 1960, Forsyth County boasted a population of 12,170 largely rural agrarian and dependent upon the communities of Alpharetta, Canton and Gainesville for goods and services. In fact folks tell us that Forsyth didn't get its first fire truck until 1968. The bright spot economically for the



BLINK BLINK BLINK

2006 GA 400 now carries up to 198,000 cars per day, herds of technical white collar families traveling south to the business opportunities brought by a vibrant North Atlanta economic community. For the last 10 years or so Forsyth has been trying to fit in their new wardrobe of clothes.

The new guard will be faced with the impending effect of new city as Johns Creek annexes into Forsyth County. That community in fact will be Forsyth's largest municipality by 2015. The county has the potential of seeing many other Next Generation communities develop and perhaps incorporate over the next 20 years include: Ducktown, Matt, Hammond, and Vickery.

We see two lights at the end of Forsyth's tunnel. The first light is clearly the freight train of executive Atlanta growth. Homes followed by small and medium businesses followed by support retail and now a burgeoning medical community. Hitching "a" ride on this freight train is Forsyth's greatest opportunity. Attracting better jobs for people who already live here their greatest task.

The second light is one of clarity and vision. In 2006 Forsyth County dropped on Norton's Native Intelligence™ "skirmish scale." We see less infighting and more visioning. Led by the chamber and "more what does Forsyth want to be when it grows up discussed rather than the Nimbles, B.A.N.N.N.A and other vigilante groups trying to erect fences or barriers

North Georgia Comparative Tax Base

	2004	2005
Banks	\$ 486,173,542	651,057,465
Barrow	\$ 1,655,524,759	1,812,386,112
Cherokee	\$ 6,202,270,368	6,901,638,075
Clarke	\$ 2,875,931,857	3,130,092,942
Dawson	\$ 1,106,334,041	1,176,298,758
Fannin	\$ 788,968,491	848,202,107
Forsyth	\$ 6,449,062,732	7,339,334,064
Franklin	\$ 729,577,179	771,860,968
Gilmer	\$ 1,066,574,094	1,210,307,134
Gwinnett	\$26,141,973,289	27,537,678,401
Habersham	\$ 1,178,886,469	1,295,276,760
Hall	\$ 5,252,765,164	5,541,677,909
Hart	\$ 908,776,121	1,059,692,772
Jackson	\$ 1,653,826,134	1,805,738,079
Lumpkin	\$ 948,292,846	1,013,335,972
Pickens	\$ 1,065,107,305	1,180,364,652
Rabun	\$ 1,181,312,962	1,276,864,037
Stephens	\$ 654,578,648	739,879,534
Towns	\$ 519,749,692	802,952,821
Union	\$ 777,588,741	838,231,078
Walton	\$ 2,191,699,779	2,564,496,865
White	\$ 837,807,575	939,357,401
Regional Total	\$64,672,781,768	70,436,723,906

Source: 2006 Georgia Dept of Revenue

MY NAME -

MURRY LOKASUNDARAM

Childhood Ambition – Professional Tennis Player

Fondest Memory – Winning the U.S. Amateurs

Indulgence – Good Food

Last Purchase – 40 Gallons of Gas

Favorite Song – Eye of the Tiger

Favorite Singer – Elton John

Favorite Movie – The Princess Bride

Inspiration – Mother & Father

My Life – Is Big, Fat and Hairy: Cool!

My Dreams – To Help Children

ALL Over the World

My Business – To Help Others

Achieve Their Goals

My Company –

Norton Commercial



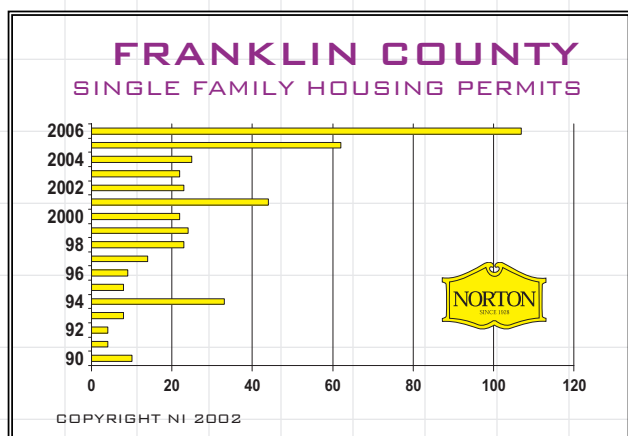
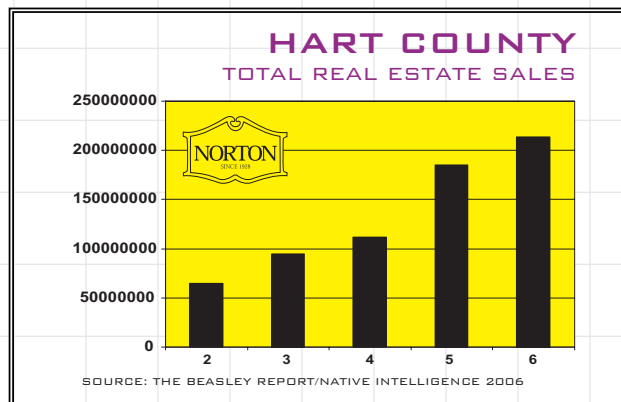
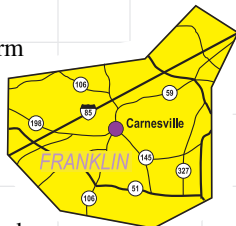

to keep people out. Forsyth today is seeing the clear light as they come out of the dark tunnel. It's the bright light of progress not conflict.

Norton Native Intelligence™ points to number of significant positive business factors, the success of new urban developments like Vickery, Semblers retail initiatives, Cousins urban retail center, RBM's second Mercedes dealership and expansions of two medical communities Johns Creek (Emory) and Northside (Cumming). 2007 will be a year of settlement as a new county commissioner Jim Harrell takes his seat and others learn how to deal with THE NEW FORSYTH. Looming ahead is more road congestion (a perennial favorite), water, sewer planning and expand government services. A new political reality that must be mounted is the stabilization of the workforce. One uncertainty in Forsyth's future is affordable housing. With a 2006 average sale of \$326,353 the absence of any level of affordable housing will temper business growth. Currently 75-80% of Forsyth county's business executives commute to work **outside** of the county. At the same time Forsyth is importing an alarming percentage of its service industry workforce. The homes in Forsyth have priced out the teachers, medical technicians and public safety workforce. A massive affordable housing initiative must be put forth putting aside struggles, skirmishes over land use, water, sewer, roads and government services.

Hitched to metro Atlanta, Forsyth is in for a wild 10 year ride...Hold on to your hat.

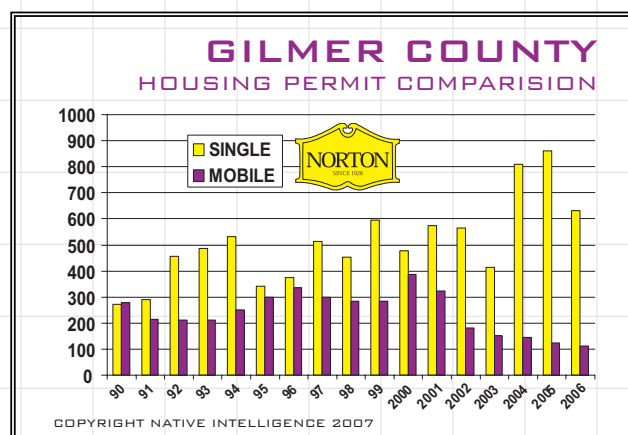
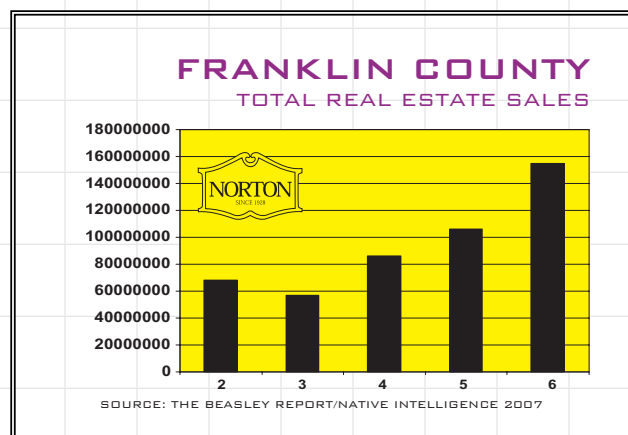
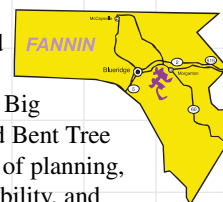
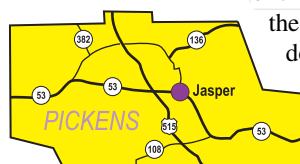
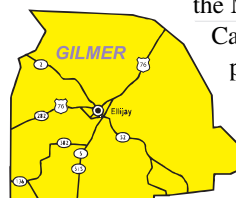
FRANKLIN, MADISON, HART & ELBERT

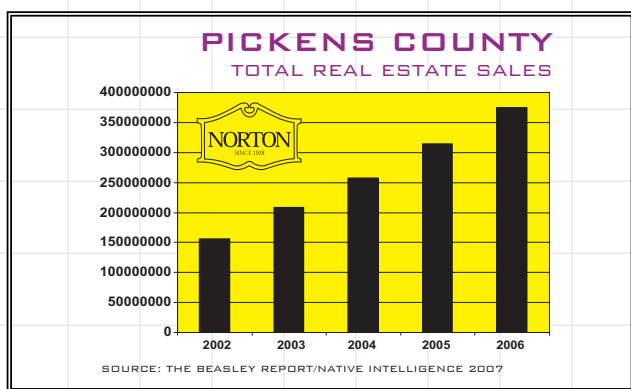
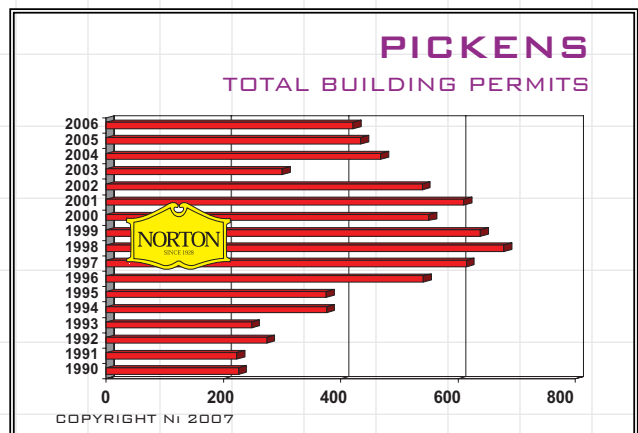
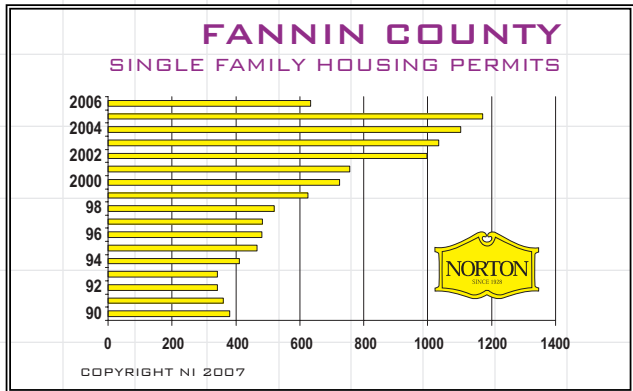
This is the “new frontier” for smart long-term investments. While there has been a great deal of focus on the land in close proximity to I-85 especially near Franklin’s 4 exits, it’s the distant and not so distant picturesque rolling farms that are gaining attention. Franklin is clearly the window along I-85. With foresighted leadership, Native Intelligence™ recently participated in its first ever visionary conference with some 120 people in attendance. Madison is gaining growth momentum as Clarke County emigrants seek its rolling fields and forested rolling terrain. Hart and Elbert still suffer from the recent NAFTA death of the textile industry and inconsistent sales activity along Lake Hartwell and Lake Russell. Despite isolated problems. Norton Native Intelligence™ has grown bullish with this region but consider investment returns in the 10, 15, 20 and 25 year timeframe.



GILMER, FANNIN, PICKENS

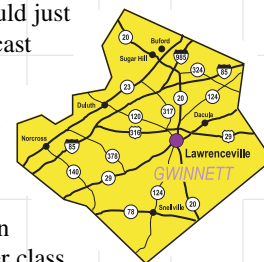
Norton Native Intelligence™ sees continued well paced housing and retail growth with the Mega communities of Big Canoe, Crystal Falls and Bent Tree providing the security of planning, zoning and price stability, and ultimately capturing the lion share of second home concentrations. The undisputable truth is that the real future of these communities lies in the hands of the timber managers whose holdings dominate these three counties. As those trade hands and development opportunities open up, a bevy of new communities and their supported retail will come.





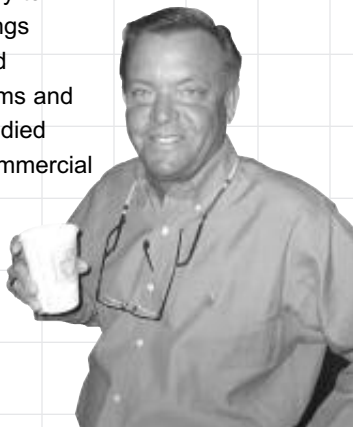
GWINNETT

More Norton Native Intelligence™ could just start and end its Gwinnett recap and Forecast with that word but there's simply *more* to the story. We see Gwinnett entering its **third wave** of development... the original settlement pre 1975... the boomtown settlers who migrated in from 1976 until 2000...now the **third wave**, a mix of urban oriented, diversity, mixed middle and upper class immigrants who are building the next generation Gwinnett. By 2010, Gwinnett's population will be 51% or more multicultural. Wealthy and affluent Koreans, Indians, African Americans, Eurasians, Latinos, Japanese and Eastern Block nationalities are transforming the community one neighborhood at a time. These newcomers are well educated and middle class, building businesses and family connectivity side by side. The benchmark for Gwinnett's third wave is the emergence of a "next age", "next generation" city in the creation of Sugarloaf. Once largely Wayne Rollin's country horse farm, the property now anchors the foundation of a new Gwinnett Central City, which

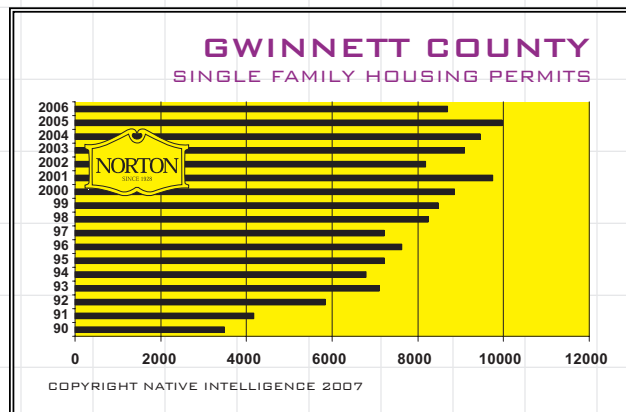


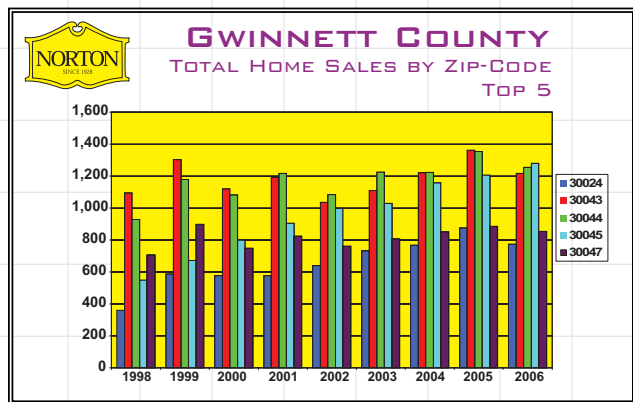
MY NAME -
GREG GREEN

- Childhood Ambition** – Professional Golfer
- Fondest Memory** – Both Daughters Birth
- Indulgence** – Barbeque Anything on a Weber
- Last Purchase** – Chili's Philly Sandwich
- Favorite Movie** – Breakfast Club
- Inspiration** – Making Money to Buy Nice Things
- My Life** – Pretty Darn Good
- My Dreams** – College Exams and I haven't studied
- My Company** – Norton Commercial



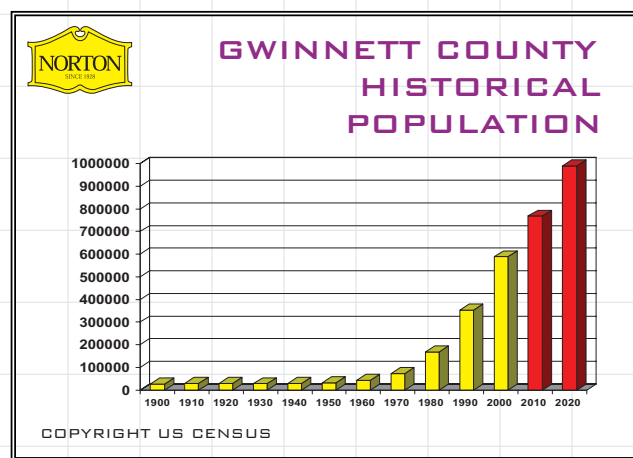
Gregory G. Green





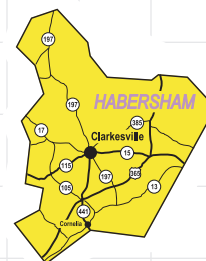
(mostly pre-retirement and retirement), Suwanee is building a new central city core, Chateau Élan/Braselton is becoming the strongest per-capita housing base for the county and the impact of Mall of Georgia can be felt across the entire region.

The next twenty years will be one of vertical development not horizontal. By our estimates Gwinnett is the wealthiest and **strongest (financially)** county in Georgia. Tax revenue potential, tax base growth and population hot flashes woven together spells economic model success. Clearly Gwinnett hasn't done everything right but for those counties who say "We don't want to be another Gwinnett" they need to see their financial statement or bank account. One might consider Gwinnett, Atlanta's twin future city. We remember the rallying cry printed on the first Jimmy Carter Boulevard water tower circa 1975, says/said it all "Gwinnett is Great!"... **Ditto**



HABERSHAM

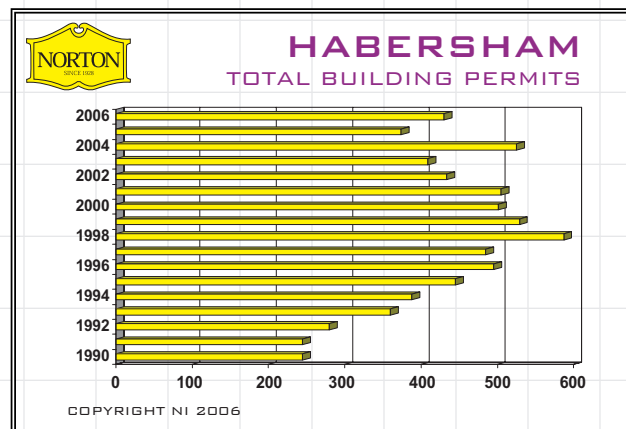
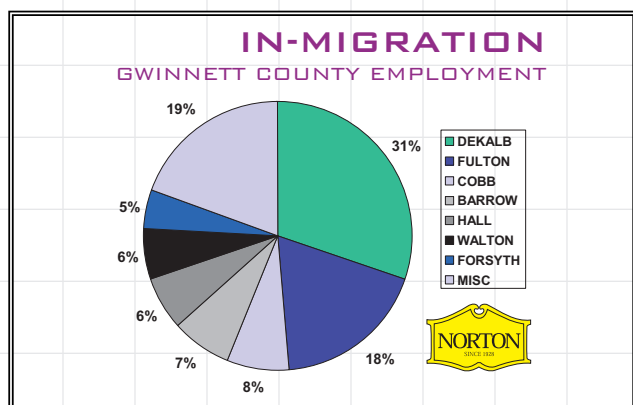
This northern but central community is strengthened by the efforts of sound, stable government leaders, diversified business and industry as well its positioned gift of geography. To round the county, let's start south with busting affordable housing leaking over the Hall County line and small business and retail developing along the GA-365 ridge. We point to the Duncan Bridge intersections and Baldwin Crossings as having superior potential.

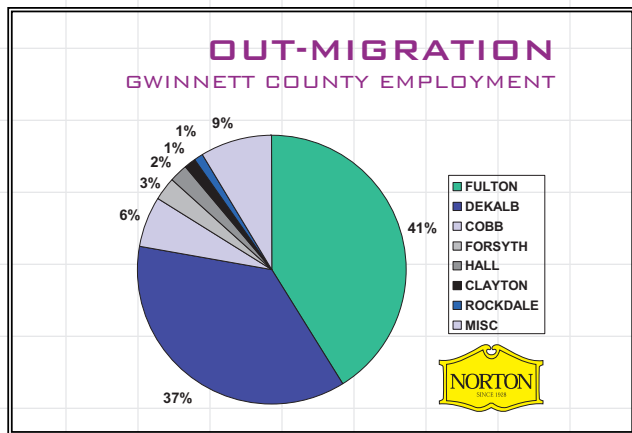


Habersham's western edge along the Chattahoochee and its feeder rivers and streams is a "mini" affluent second home market with lush tree cover. It's the environmental ecological play ground for the rich and famous and the wannabees. Clarkesville, with its preserved historical character, is like a Victorian snow globe under protected glass. Norton has recently bought and restored the historic 8,500 sq ft Burns Sutton House for its own Mountain Regional Office and we encourage others to follow our lead. New developments include a Super Ingles, McDonald's, Southern Bank and Trust,

one could imagine becoming the next county seat if leadership would be so bold. **We see the infancy of the urbanization of Gwinnett.**

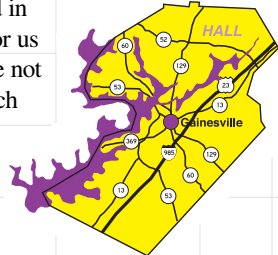
The business centers of Suwanee, Sugarhill, Mills Creek, Snellville, Loganville and Chateau Élan are all cranking. While business activity in Duluth, Lawrenceville, Norcross and Dacula remains strong, it's the former cities that seem to now be taking the growth spotlight. Buford is now annexing residential property



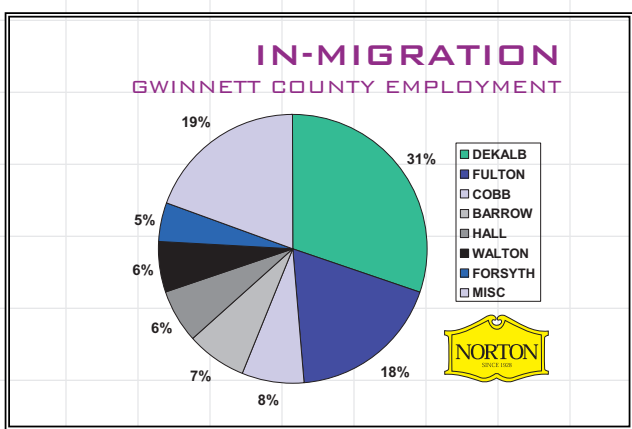


HALL

One might think because Norton is based in Hall County that it's the easiest county for us to write about, quite the opposite. It's like not seeing the forest for the trees. Our research must go up 1,000 ft. and then dig much deeper to uncover what's really going on. It's usually the last county we dissect.



2006 saw a seismic shift in the county growth and attention to South Hall and more appropriately Southeast Hall. The 10th most populous county in the state saw huge development announce and commence driving North Atlanta focus into the "boot" of this county. Del Webb's Village at Deaton Creek is a phenomenal 1,300 home active adult community. In 6 months of sales they contracted close to 300 homes making it the fastest selling development in Hall and perhaps the entire metro area. 2006 also saw the unveiling of a new healthcare campus along Thompson Mill Road for Northeast Georgia Health System. Application for a Certificate of Need has been filed and a temporary Quickcare and Health Services Group was opened mid year. Retail activity, residential activity, development and infrastructure, new sewer initiatives, new library, fire station, road improvements and school announcements are all geared to serving the southern half of the county.



A Quick Snapshot

Native Intelligence™ separates the population of Hall County into Micro Markets. South Hall is the largest and most significant Micro Market. We define South Hall as that land south of Chicopee Woods Nature Preserve delineated with a line through the Park's southern edge traveling both east and westward to the respective county line.

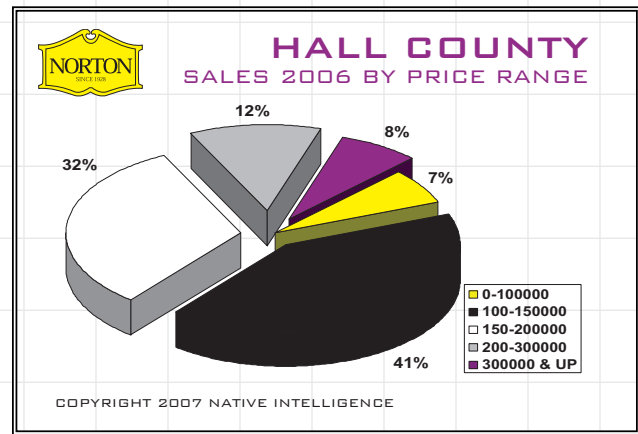
This land area represents only one quarter of the total mass of the county. In the years 1990 to 2000 over 68% of all new single family housing permits were issued for this area. Based on its research, Native Intelligence™ has estimated the population of this region to be 75,000 people (April 2000).

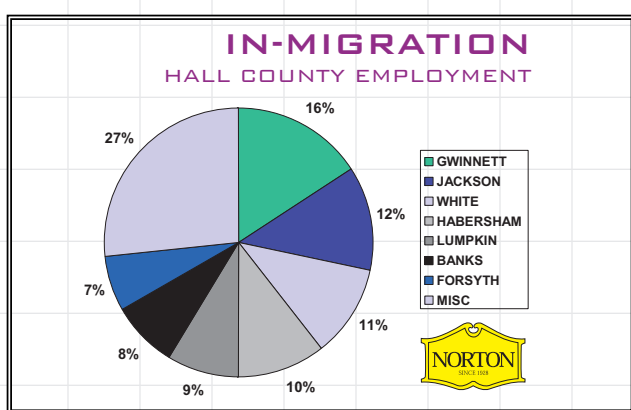
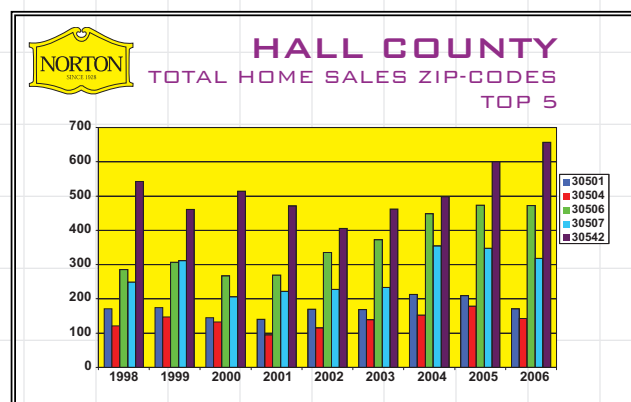
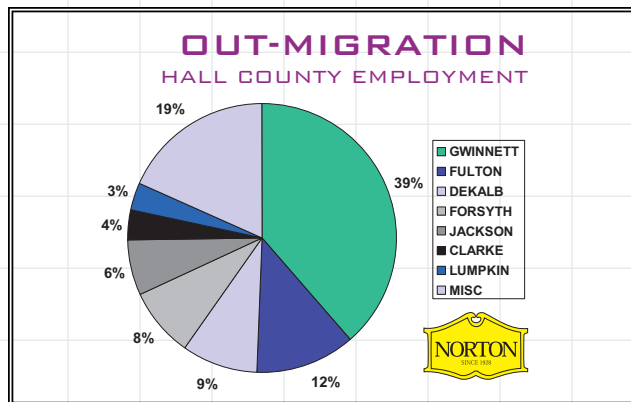
Community Bank and Trust on Washington Street and the newly announced "Villages on Washington Street," an enclave of 13 residential single family residences and 13 town homes.

North Habersham, or the region bordering Rabun and Stephens County, while not seeing a great deal of development, is seeing a tremendous run up of speculative land investments which foretells the bright future of this section of the county. And the Eastern part of Habersham linked to Banks County and I-85 with pro-business Cornelia continues to see its rich activity center thrive and prosper. The new Lowe's is well stocked with goods and customers, Ruby Tuesday's has closed their new site and a long awaited Super Duper Wal-Mart will soon become reality.

Habersham will also have a new look on the county commission with long time chairman Lynne Dockely voted out and banker Charlie Miller joining the board with a relative new face Gerald Dunham.

Bottom-line, all points of Habersham point to continued, healthy, steady, well paced growth.





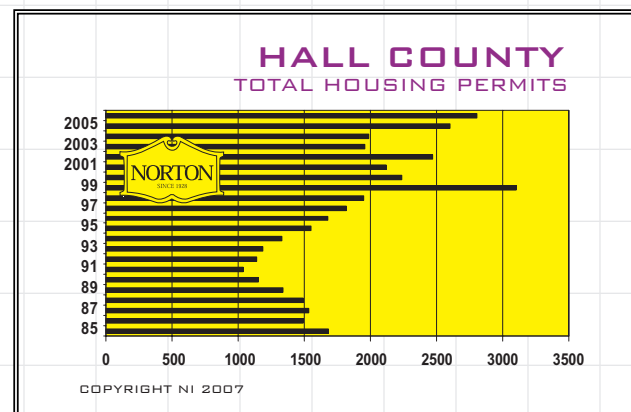
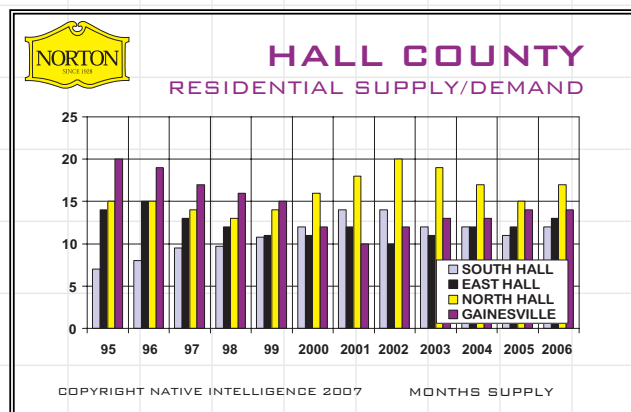
Wars over zoning, territorial rights, service delivery districts, water, sewer tax base, population migration have only just begun. The current (and it seems perpetual) sewer war will have casualties, we just don't know who or what. Braselton, Oakwood, Flowery Branch, Buford and Hall County have apparently read past Norton Forecasts and understand the concept that SEWER IS GOLD and are all about gobbling up tax fertile fields and farms for their future growth.

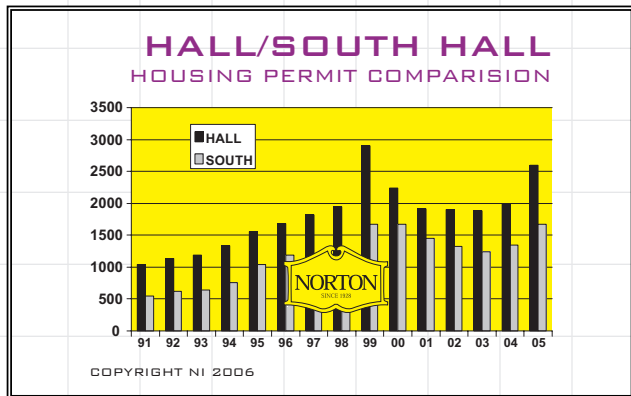
2007 will clearly be the year for major retail expansion. The Oakwood Wal-Mart will open up, Halverson's massive retail complex (slightly smaller than Lakeshore Mall) is expected to commence development on Hog Mountain and Spouts Spring (Exit 12). Target is lurking around for major expansion and we believe a third Wal-Mart is still in Hall's future. In between the big boxes we see, hear, and are involved with at least another dozen small grocery anchored projects for Hall County. These will hatch over the next 2 to 3 years as Retail attempts to catch up with the roof top growth.

One interesting side bar is the Halverson I-985 Exit 12 project. If developed as proposed and if the myriad of big name retailers land, it will have major retail reverberations. At 575,000 sq ft proposed, it moves Flowery Branch slightly ahead of Oakwood in retail concentrations. That will make for interesting negotiations at the future splost table. The project

Since that time the county permit records indicate that 15,930 single family, multifamily and mobile home permits were filed between April 2000 and January 1, 2007. Actual counts reflect 61% of those were in the subject micro market. Using the US Census average household size for Hall County 2000 of 2.7 people, the population of the South Hall Micro Market is estimated by Native Intelligence™ to be 101,575 people, January 2007.

Norton Native Intelligence™ considers the South Hall frontier as the equivalent of the region's Wild Wild West.





will also have profound effect on Buford/Friendship Rd. (slowdown growth)... Braselton (compete for tenants)... and Gainesville/Lakeshore (offer Hall County a second alternative).

The Hall County School System seems to be running at the same pace as residential growth as they roll out a new blueprint for school expansion for the rest of the decade. The city of Gainesville has completed work on their Tax Allocation District and is looking for a major project to kick start the renewal of Midtown. Finally, Norton Native Intelligence™ sees major attention being given to the vast and mostly unexplored area of GA 365 North of 985 Exit 24. Significant land speculation along the artery has occurred over the past 18 months. Grading on a number of corners and frontage is underway and we see a “build it and it will come” mentality. The barrels are loaded and we see the trigger being pulled in due order. We anticipate a 2007-2008 Glade Farm master plan being brought forth and look forward to it becoming North Georgia’s next great Next Generation City (but acknowledges it will still be a long way off).

The critical infrastructure of schools, water, government services and sewer all seem well under control (or at least moving forward). However, while the county has some massive transportation projects underway (US 53 widening, Exit 16+) it will be new road projects that need attention next. Yes, traffic congestion and snarl is in the eye of the beholder but it should be top of Hall’s agenda. The average house size in Hall is 2.7 people with **2.4 cars**. So, not only are roof tops growing but the garages, streets and parking lots are filling as well.

The DOT shelved \$7.7 billion in road way improvements in December including major initiatives in Hall...the proposed Friendship Thompson Mill Loop, the proposed Exit 14 and a host of others. This may be largely a political move to raise the gas tax (set in 1968 at \$0.07 per gallon and never changed) but it sure got our attention. County planners need to work double time **NOW** to lay roadways crisscrossing this community. A new northern loop US 53 to 60 to 129 would



MY NAME - JEAN FERRIS

Fondest Memory – The days my children were born

Indulgence – Butter

Last Purchase – Toys for Christmas

Favorite Song – “Task”

Favorite Singer – Mel Torme

Favorite Movie – Christmas Story

Inspiration – My Mother

My Life – Has been better than I deserve

My Dreams – To have my children and grandchildren living near

My Business – Is just about the best you can be in

My Company – Norton Commercial



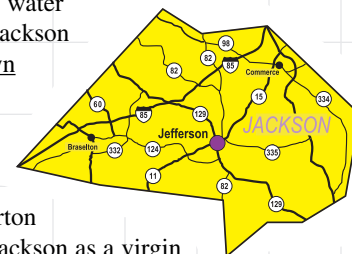
provide long-term relief but other out of the box transportation thinking is warranted. Finally the trump card for Hall County is said in two words

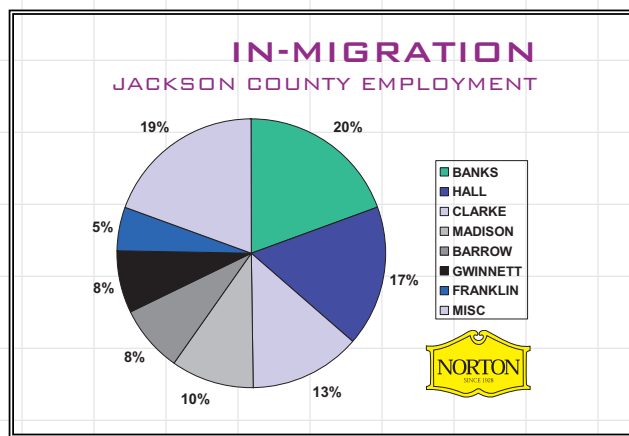
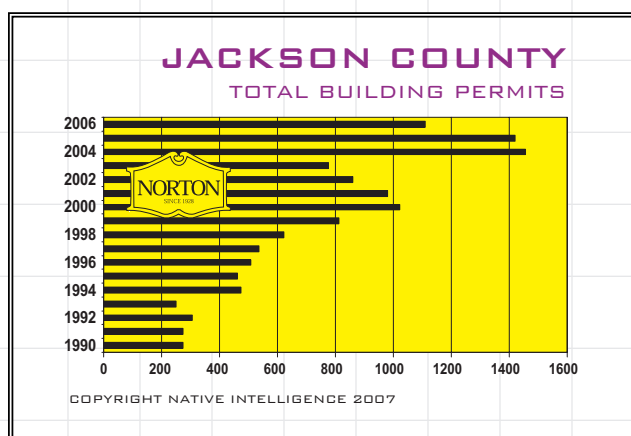
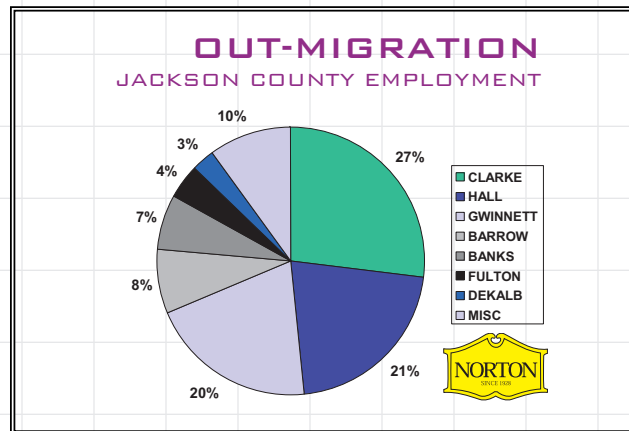
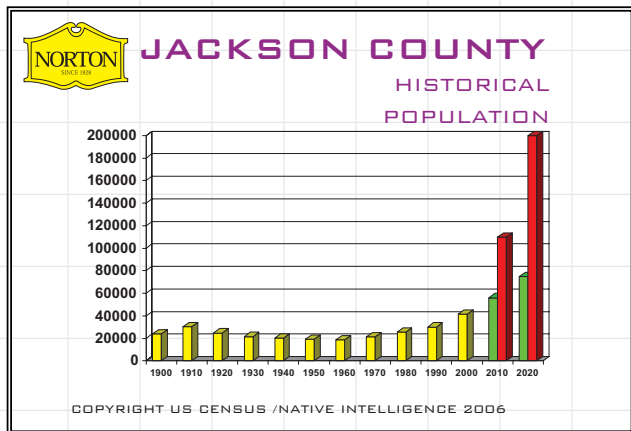
Casey Cagle.

As Lt. Governor, Casey will give his home county the lift it needs during these important years of growth. We are confident that he will bring home the bacon to “egg” country. Casey, the pressure is on!

JACKSON

Like Gwinnett County’s rallying water tower cry “Gwinnett is Great”, Jackson County recently erected their own mantra on their own tower “**Jackson County Means Business**” and it speaks volumes on the growth and direction of this community. Norton Native Intelligence™ still sees Jackson as a virgin





landscape or canvas 219,136 acres in size. The 82nd largest in the state, it remained for 150 years untouched by major outside forces. It wasn't until industrial gold was discovered by Georgia developer Pattilo that the community gained much outside attention. But it was the business and government leadership that created the well-run **mint** to coin that industrial gold. It seems to Norton Native Intelligence™ that the momentum of growth flowing up I-85 coursing through the veins of Braselton,

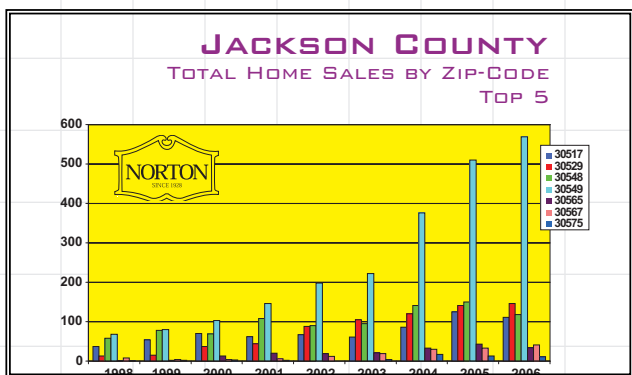
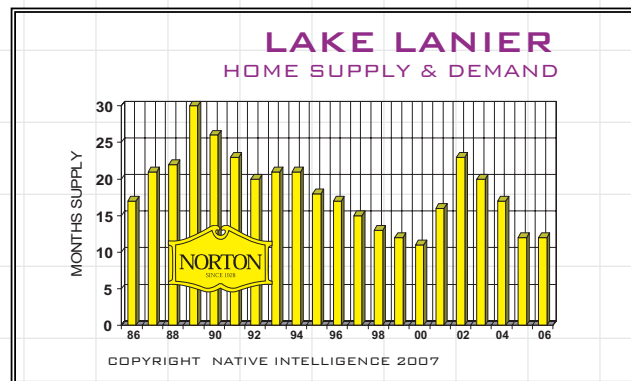
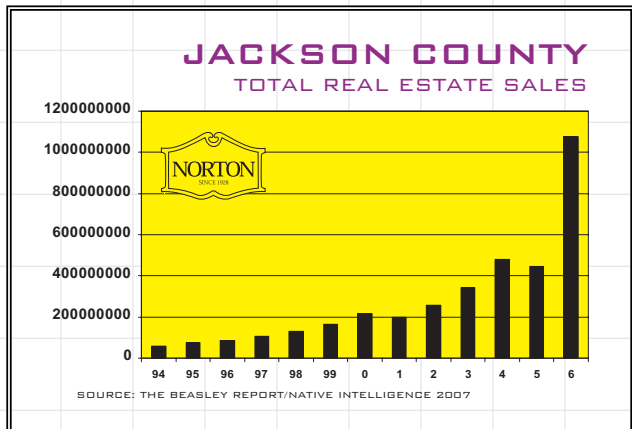
Hoshton, Arcade, Talmo, Pendergrass, Jefferson, Nicholson, Commerce, and Maysville is rich with opportunity and abundance. **Taking a look at sales recorded in Jackson County- in 2006 showed \$1.075 billion dollars of real estate traded hands in Jackson or a leap of 139% increase from 2005 total. What's more indicative of the velocity of growth is that while Jackson at 60,000 people sold \$1.075 billion Hall County at 205,000 people sold \$1.9 billion in 2006 and the North Georgia leader Forsyth (for purposes of this study we excluded Gwinnett) sold \$3.4 billion in 2006 with a estimated population of 155,000.**

Jackson County Municipal Population

	10	40	60	70	80	90	00
Jackson Co.	30,169	20,089	918,449	21,093	25,343	30,005	41,589
Braselton	NA	NA	255	386	308	418	1,206
Hoshton	429	681	370	509	490	642	1,070
Jefferson	1,207	3,969	1,746	1,647	1,820	2,763	3,825
Commerce	2,238	NA	3,551	3,702	4,092	4,108	5,292
Pendergrass	239	215	267	302	298	400	431
Nicholson	167	359	397	491	535	970	1,247
Arcade	NA	NA	108	229	223	697	1,643
Talmo	NA	733	162	163	120	189	477
Maysville	358	NA	553	553	619	728	1,247

Remarkable!

Residential sales reflect a movement toward a solid middle class workforce or \$192,255 home sales average. This, however, should be a warning sign to Jackson's industrial recruiters as the average tips slightly out of affordable reach for the desired industrial labor force. Aggressive affordable housing initiatives must be employed to maintain the velocity of industrial growth, the leadership of Jackson's pro-

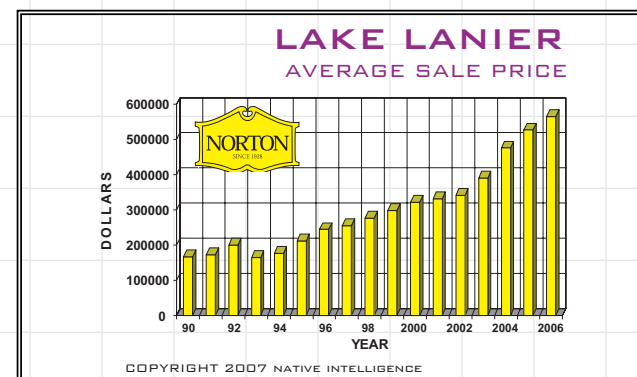


playground enthusiasts. To the Atlanta crowd it's closer, more affordable and has more to do (shopping, restaurants and movies) than the executive mountain lakes. To the North Atlanta relocating executives, it's peace and solitude away from the business war rooms of Metro Atlanta.

Norton Native Intelligence™ believes the market is maturing into a well developed community of first, second and third homes with a smattering of emerging cluster or condominium projects rising along the shoreline. Mercer and Associates anticipates the start of 100+ luxury lake condominiums along US 60 in Gainesville by Spring 07, replacing an old, tired apartment project. Their success we believe (and they will be successful) **WILL** spawn a new generation of mid-rise development along the shoreline.

Virgil Williams' purchase and redevelopment initiative for Lake Lanier Islands could solidly anchor the lake's south end. His ambitious 350 million dollar plans create a major attractor for business and would provide high profile Atlanta connectivity to our playground.

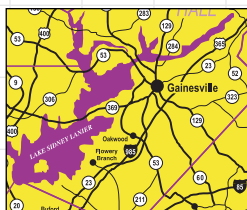
The **dark** side of Lake Lanier won't be so dark for the lucky few. Make that the 10,200 lot/homeowners who now have boat dock permits from the US Corps of Engineers. Norton Native Intelligence™ believes that sometime mid 2007, only moments after the Corps of Engineers lifts its year end moratorium, the magic boat dock ceiling will be reached. **The government** in its



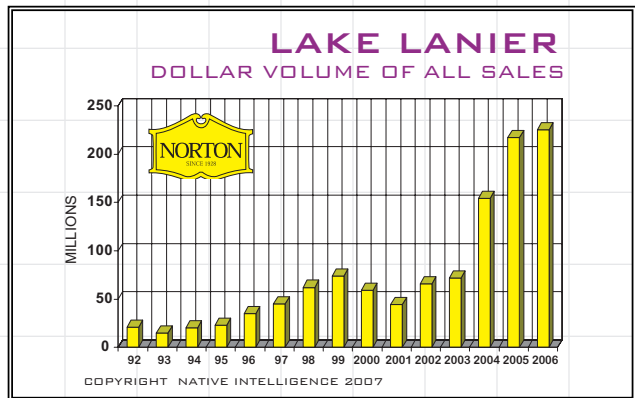
business industrial authority recognize that the wagon is currently hitched to industrial plans and needs to now be laid for retail growth, office and executive recruitment, high-tech and biotech business components. A diversified economic base makes for a hearty Jackson... **Jackson Means Business.**

LAKE LANIER

Lake Lanier is rock solid. Weathering stock market frustrations, uncertainty in the real estate market and lower lake levels, lake property once again proved it was **GOOD AS DIRT**. With a slight decline in sales units, the market saw a surge in average sold home price from \$538,219 to \$562,326 up 5%. This follows sustained three year market price movement up 25%. The empirical data proved the bubble busters wrong and reflects the depth and strength of the clear "Blue Inland Sea."



Georgia's Great Lake... Lanier is rapidly becoming an affluent enclave of local lake dwellers, exurban commuters and weekend



infinite wisdom and armed with a bookshelf full of environmental studies has capped the total number of boat docks at 10,618. Our research indicates this precedent setting glass ceiling is the first for a US Corp managed property.

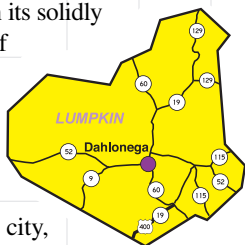
“Those that have HAVE, those that haven’t... never will.”

If upheld by a flurry of anticipated court challenges, we anticipate lake front property values will **SOAR**. The simple law of supply and demand. And as North Atlanta creeps ever closer day by day, the demand for **WATERFRONT** property will be unprecedented. Watch values increase 12-14% at full pool and 7 to 9% at low levels.

Water in the back yard is like money in the bank.

LUMPKIN

This county now has a dual strategic position its solidly anchors on the end (or is it the beginning?) of GA 400 while serving as a launching pad for the mountains and valleys of Suches, Hiawassee, Helen, Cleveland and Blairsville. Home Depot’s opening of a new store at this critical junction in March of 2006 establishes the beachhead of a new city, call it *Longbranch* for now, Norton Native Intelligence™ sees it as the newest Next Generation City on the horizon of North Georgia. Envision... or fast forward 20 years Longbranch will morph into a twenty four hour city serving the next ring of communities around them.



Lumpkin County and City of Dahlonega completed the Reservoir project and are now applying for withdrawal permit to build a new state of the art water treatment plant to meet the community’s long-term needs. Lumpkin and Dawson County jointly wrote a Federal Grant to connect their water lines at their respective county lines.



MY NAME - ALLEN NIVENS

Childhood Ambition – Rock and Roll Star

Indulgence – Georgia Mud Fudge Blizzard

Last Purchase – Funnel Cake and Cotton Candy

Favorite Song – Blue Sky

Favorite Singer – The Allman Brothers

Favorite Movie – Lonesome Dove

Inspiration – Make a Difference

My Life – Today!

My Dreams – Family Beach Trips

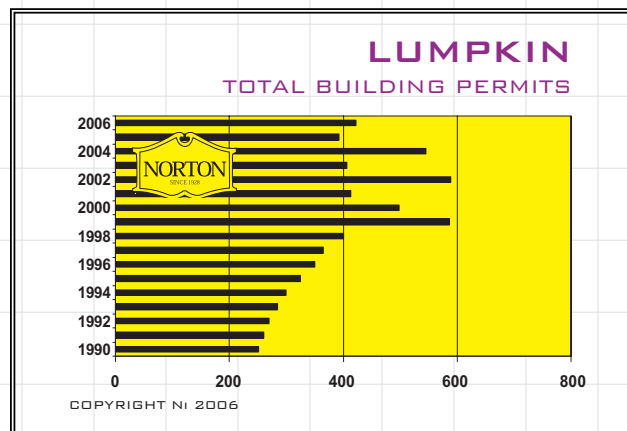
My Business – Expertise and service

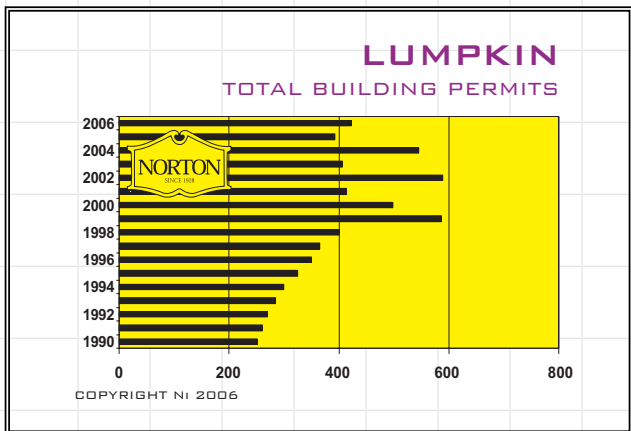
My Company – Norton Commercial



A new SPLOST was approved in March by 72/28% margin to fund \$35 million in projects including water and sewer expansion down GA 400, new courthouse, library, roads, water treatment plant, and fire stations.

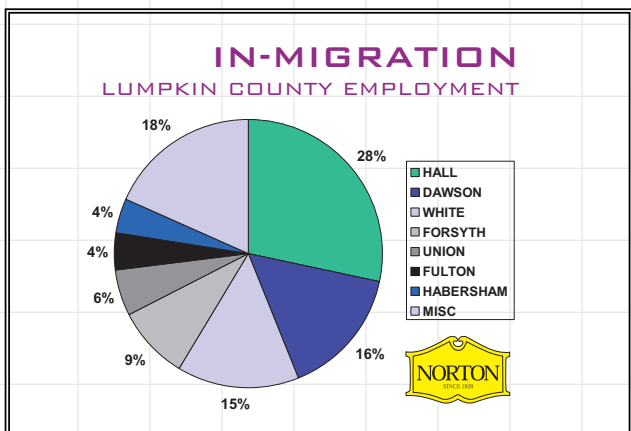
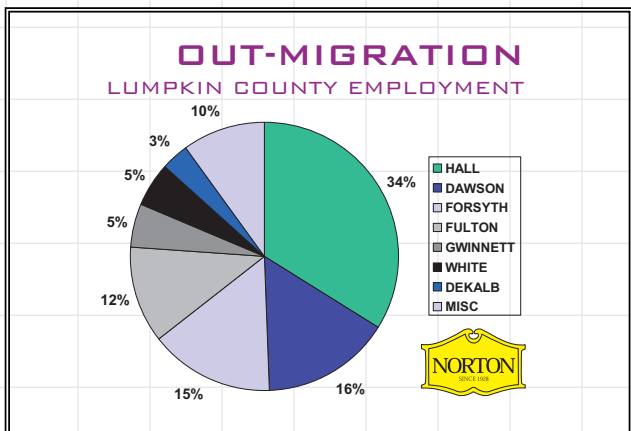
Home Depot opened in March on GA 400/Hwy 60 intersections, several other out parcels are now occupied and more to come. The Norton Agency sold Longbranch Station Shopping to a





developer who one month later tore down the buildings to make room for new retail shops and as the year end closes we understand Birchriver is under contract to a major regional real estate developer. When closed that purchase will accelerate the rapid growth in that stretch of Highway 60.

North Georgia College broke ground on a parking deck with a recreation center on top with access to downtown streets for



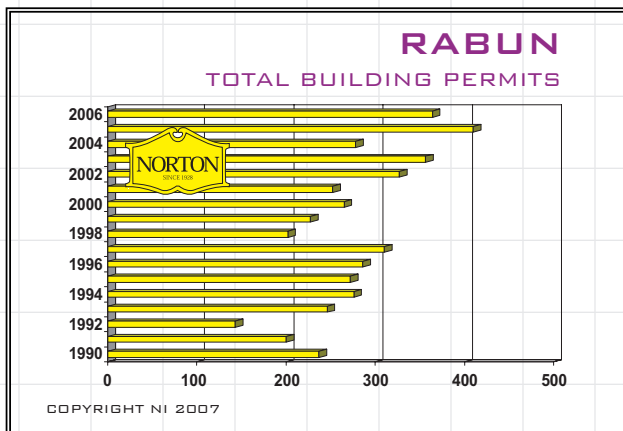
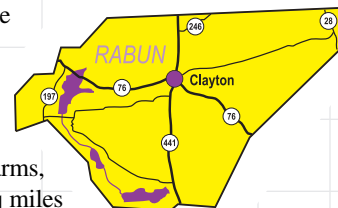
tourist and local business trade to utilize after hours and weekends. North Georgia College continues to have record growth in student population. \$17 million was appropriated this year from the General Assembly for a new library on campus. The College foundation acquired 200+ acres for future growth. Folger Farms Inc. sold their 400 acre Hightower Property to Harry Beecham from Roswell. The property is now under construction for a high end Vineyard and Tuscan style village. This project is located northwest of Dahlonega in the Hightower community along the Etowah River. This reflects the urbanization penetrating Lumpkin County which includes the Dahlonega area fine restaurants and The Buisson Art Center.

And finally over “Over 55” retirement developments are springing up in Dahlonega. Three projects approved and under construction this year: River Knoll (Millard Bowen), Mountain Park (Chip Pearson/John Rymer), The Summit (Guy Middleton/Anderson Family).

Lumpkin in is on the move and we think **clearly in the right direction.**

RABUN

Clearly a paradox, Rabun has one foot in rural Appalachia and one foot in urban affluent Atlanta with its rings of lake mansions. Betwixt and between the two are a myriad of small working farms, speculative land holdings, and sq miles of government forests or Georgia Power property. It’s the vibrancy of the very social Rabun-Lakemont-Tiger-Seed, and Burton communities that set the pace. Just look at the local wine selections at the corner markets to see the market dichotomy. Speaking of wine, two emerging wineries, Tiger Mountain Vineyard and Persimmon Creek Vineyards are growing in the cool valleys and hillside





MY NAME - BETTY HOWARD

Childhood Ambition – Be an author

Fondest Memory – Birth of first grandchild

Indulgence – Fine wine

Last Purchase – Hormone Prescription

Favorite Song – Over the Rainbow (Old Version)

Favorite Singer – Kataro

Favorite Movie – Outlaw Josey Wells

Inspiration –

9th Grade English Teacher

My Life – Fun!

My Dreams – Keep Flying

My Company –

Norton Commercial



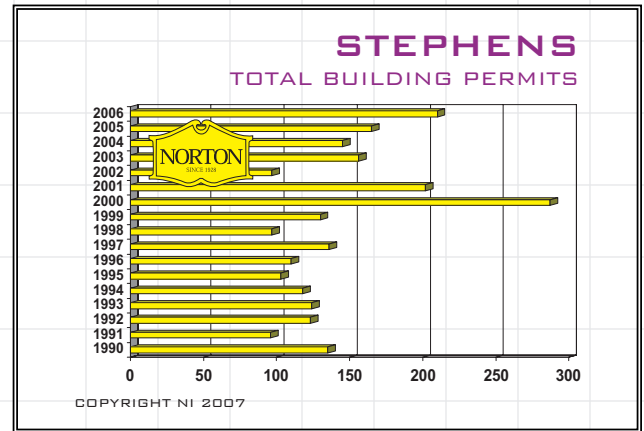
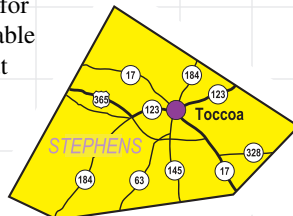
Betty Howard

vineyards... We're partial to the "Norton" a zesty Georgia red produced by Tiger Mountain.

Opposition to local land use ordinances and building height limitations are simply a momentary Sign of Progress. We're uncertain of the outcome but the tension will be short lived. Positive lead indicators include the closing and sale of the Fruit of the Loom plant this fall, the settlement of sewer allocations between Tiger and Clayton and the movement and progress toward landing the county's first Home Depot. 2006 saw more construction and a drive towards solidifying its place as the second home kingdom.

STEPHENS

This county seems to have it all going for them. Lake Hartwell shoreline, reasonable and abundant land prices, a thriving but small regional retail market, quality healthcare services and the most affordable housing market, we have chronicled in the last 10 years...So what's the problem with Stephens



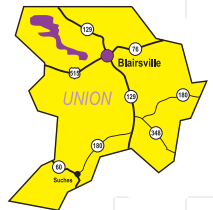
growth? They seem to be stuck in the industrial ice age, heavily dependent on an unskilled labor supply and an aging textile manufacturing infrastructure.

There are, however, glimmers of hope amongst the cries of despair. Housing starts continue to inch up, a new super Wal-Mart is invigorating the regional retail market, a proposed Home Depot is being considered and the city of Toccoa is coming up with imaginative revenue and development proposals. They recently forged a bulk water sale with neighboring Habersham County and are exploring development opportunities for their extra watershed and municipal golf course. To succeed in this highly competitive race it takes gumption, imagination and political capital.

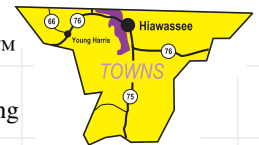
Here's hoping that Stephens has them all.

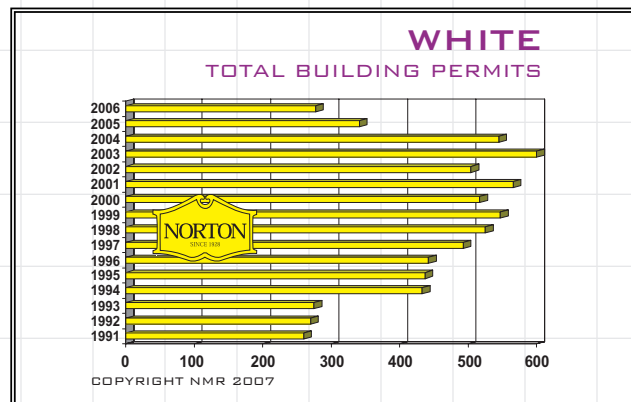
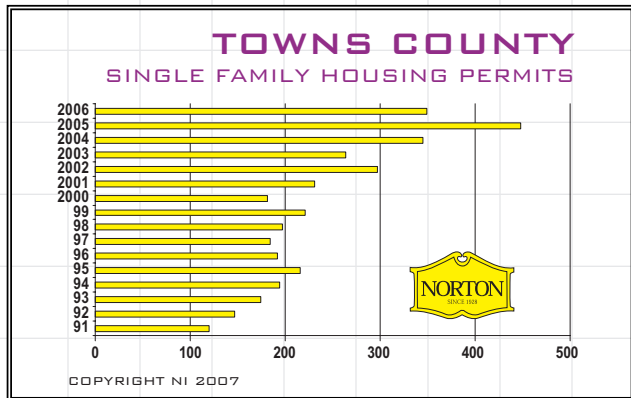
UNION, TOWNS

2006 saw a slight slowdown of construction and temporary sales activity as these two Northern Counties catch their breath and allow demand to catch up to supply.



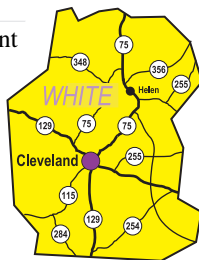
Land prices have increased so dramatically over the last 5 years that it's scaring off some of the development and purchasers. Tempering this market is a good sign. The great mountain cabin buy in North Georgia is almost gone. Norton Native Intelligence™ however sees strong underpinning or sustainability for the second home housing market. The trend spotlighting second homes in past Forecasts is too great and the hills and valleys of Union and Towns too alluring.



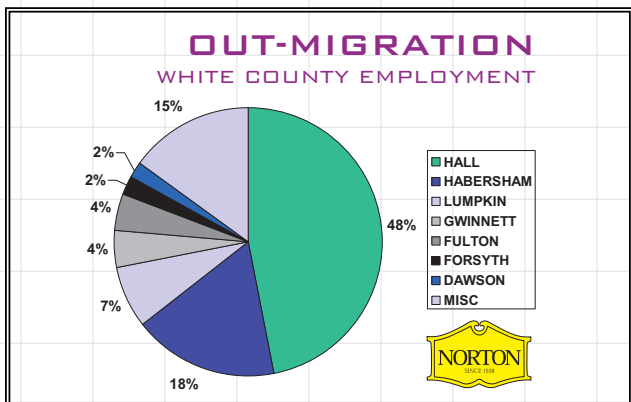
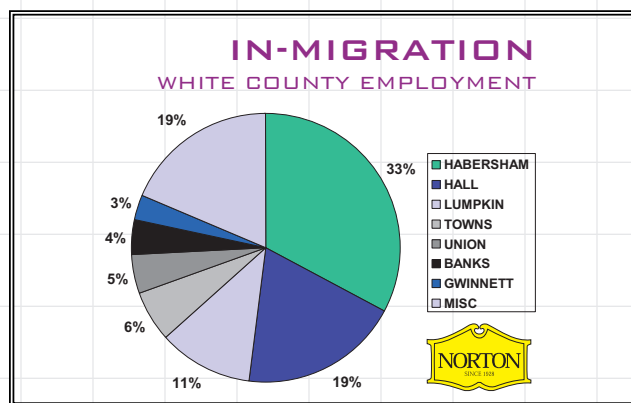


WHITE

Like the tornado of 2005 blowing through parts of the county, the energy of development and expansion are scattered across White's rolling landscape. While a proposed Wal-Mart dominated the coffee shop talk, it's the rebuilding of Helen that catches our attention. The rising up of Helen allowed adversity to forge a stronger clearer vision of Helen's future. That's great news.



Nacoochee Valley at Helen's entry is now anchored by twin Georgia government initiatives Smithgall Woods and the Hardman Farm historic site. It alone has seen in excess of \$2.5 million in restoration while up the valley Sautee Nacoochee has completed a new Folk Pottery museum soon to be nationally renown. What does all of this mean to values and community growth...plenty. The retiree or weekend vacationer of longing for clear protected mountain vistas. (Go see the view at Laceola it's incredible!) This sets the stage for sustained economic vitality. The number one industry in White is tourism and the forests surround it. And the attractor is everything that's nailed down.



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Population Projections

	2000 Pop	2000 Denisty Per Sq Land Area	County Size Sq Miles	2006 Pop	2006 Denisty Per Sq Land Area
Banks	14,422	233.67	61.7	18,990	81.15
Barrow	46,144	162.17	284.5	68,029	419.93
Cherokee	141,903	423.68	334.9	205,362	484.34
Clark	101,489	121.28	840.2	107,627	889.48
Dawson	15,999	211.04	75.8	23,588	111.79
Elbert	20,511	368.74	55.6	0	
<hr/>					
Fannin	19,788	385.74	51.3	37,310	96.66
Forsyth	98,407	225.8	435.8	160,622	710.72
Franklin	20,285	263.29	77	21,048	80.03
Gilmer	23,456	426.69	55	36,080	84.50
Gwinnett	586,448	432.73	1359.90	763,364	1,762.97
Habersham	35,902	278.17	129.1	43,289	155.72
Hall	139,307	393.66	353.8	175,325	444.99
Hart	22,997	232.21	99	0	
<hr/>					
Jackson	41,589	342.36	121.5	57,029	166.75
Lumpkin	20,986	284.47	73.9	27,140	95.23
Madison	25,730	283.88	90.6	0	
<hr/>					
Oconee	26,225	185.7	141.2	28,841	155.06
Pickens	22,983	232.13	232.13	30,422	131.13
Rabun	15,050	371.05	40.6	18,086	48.75
Stephens	25,435	179.26	141.9	27,596	154.17
Towns	9,319	166.66	55.9	23,540	140.96
Union	17,289	322.55	53.6	27,277	84.45
Walton	60,687	329.18	184.4	86,493	262.90
White	19,944	241.58	82.6	32,872	135.83

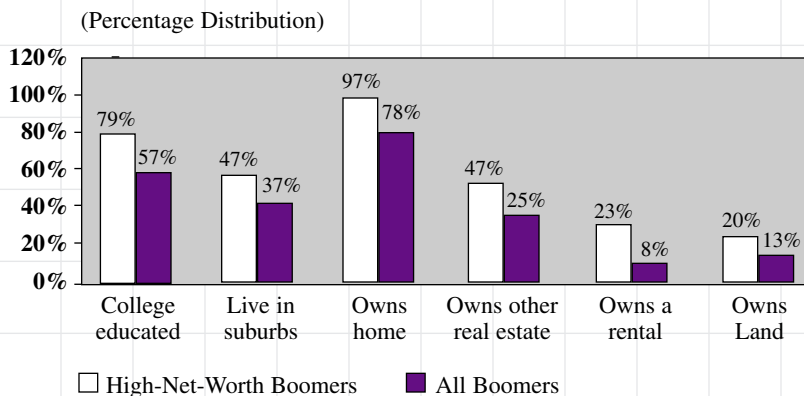
Source US Census
© Norton Native Intelligence

Home Sales Price (01/01/06-12/15/06)

	Average 3 Bedroom 2 Bath	Average 4 Bedroom 3 Bath
Banks	147,942	183,600
Barrow	142,465	185,727
Cherokee	178,042	291,487
Dawson	205,886	422,726
Fannin	182,480	732,500
Franklin	62,322	na
Forsyth	203,605	352,482
Gilmer	188,706	289,798
Gwinnett	163,105	260,076
Habersham	144,355	234,590
Hall	129,923	247,500
Hart	199,480	599,666
Jackson	162,501	250,731
Lumpkin	158,976	293,722
Pickens	183,994	275,640
Rabun	940,000	1,285,000
Stephens	153,587	278,162
Walton	143,633	279,304
White	157,846	289,256
Lake Lanier	266,163	545,531

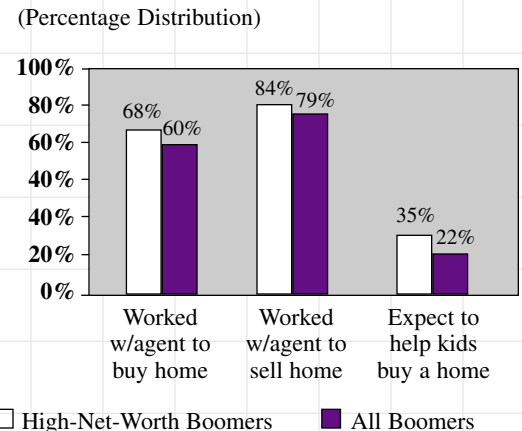
Source MLS, FMLS, Habersham White MLS,
Banks-Jackson MLS.
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ATTRIBUTES OF HIGH-NET-WORTH BOOMERS



Source: NAR Baby Boomers Survey

HOME BUYING BEHAVIOR OF HIGH-NET-WORTH BOOMERS



Source: NAR Baby Boomers Survey

**Annual Estimates of the Population for Incorporated Places in Georgia:
April 1, 2000 to July 1, 2003**

Population Estimates											
Place	2000 Census	July 1, 2001	July 1, 2002	July 1, 2003	July 1, 2006		2000 Census	July 1, 2001	July 1, 2002	July 1, 2003	July 1, 2006
Alto	876	888	890	893	910	Helen	430	464	522	576	772
Arcade	1,643	1,715	1,777	1,821	2,018	Hiawassee	808	805	791	806	804
Auburn	6,904	6,904	6,949	6,843	6,783	Homer	950	957	962	1,011	1,077
Baldwin	2,425	2,464	2,563	2,649	2,894	Hoschton	1,070	1,217	1,308	1,393	1,816
Berkeley Lake	1,695	1,790	1,855	1,921	2,177	Jefferson	3,825	3,963	4,079	4,182	4,572
Bethlehem	716	752	793	828	958	Lavonia	1,827	1,845	1,855	1,879	1,933
Bishop	146	147	148	150	154	Lawrenceville	22,397	23,737	25,526	26,698	31,831
Blairsville	659	669	686	696	735	Lilburn	11,307	11,446	11,369	11,363	11,420
Blue Ridge	1,210	1,201	1,204	1,191	1,172	Lithonia	2,187	2,201	2,197	2,194	2,201
Braselton	1,206	1,399	1,501	1,677	2,336	Loganville	5,435	6,332	7,285	7,880	11,443
Buford	10,668	10,709	10,776	10,820	10,974	Lula	1,438	1,506	1,534	1,609	1,801
Carl Town	205	207	218	228	254	Martin	311	309	309	304	297
Carnesville	541	565	578	586	635	Maysville	1,247	1,378	1,451	1,459	1,711
Clarkesville	1,248	1,273	1,317	1,347	1,454	Midway	1,100	1,090	1,091	1,047	997
Clayton	2,019	2,027	2,049	2,065	2,112	Monroe	11,407	11,605	11,760	11,892	12,398
Clermont	419	467	501	534	681	Morganton	299	297	298	295	291
Cleveland	1,907	2,021	2,134	2,225	2,596	Mountain City	829	821	816	806	784
Commerce	5,292	5,195	5,275	5,333	5,376	Mount Airy	604	645	674	669	742
Cornelia	3,674	3,708	3,694	3,730	3,787	Norcross	8,410	8,409	9,142	9,294	10,291
Cumming	4,220	4,506	4,794	5,034	6,005	Oakwood	2,689	2,743	2,943	3,100	3,576
Dacula	3,848	4,264	4,245	4,397	5,039	Oconee	280	292	288	287	294
Dahlonega	3,638	3,842	3,969	4,158	4,753	Pendergrass	431	447	463	475	524
Danielsville	457	457	459	461	465	Rest Haven	151	151	150	149	147
Dawsonville	619	587	612	632	647	Sky Valley	221	221	220	220	219
Demorest	1,465	1,546	1,537	1,611	1,773	Snellville	15,351	17,237	17,472	17,961	21,080
Dillard	198	194	210	226	259	Social Circle	3,379	3,560	3,641	3,722	4,101
Duluth	22,122	22,742	22,976	23,697	25,387	Statham	2,040	2,130	2,231	2,310	2,616
East Ellijay	707	797	797	811	934	Sugar Hill	11,399	12,306	13,216	13,820	16,760
Elberton	4,743	4,660	4,644	4,612	4,485	Suwannee	8,725	10,274	10,404	10,562	12,883
Ellijay	1,584	1,588	1,579	1,556	1,529	Tallulah Falls	164	163	159	161	158
Flowery Branch	1,806	1,884	1,932	1,958	2,123	Talmo	477	498	516	530	589
Franklin	902	897	899	886	870	Tiger	316	319	320	321	326
Franklin Springs	762	769	745	750	739	Toccoa	9,323	9,359	9,384	9,324	9,325
Gainesville	25,578	27,563	28,050	29,806	34,764	Waleska	616	730	710	718	846
Gillsville	195	196	197	197	199	Watkinsville	2,097	2,098	2,115	2,252	2,421
Grayson	765	883	961	1,036	1,405	Young Harris	1,181	1,183	1,172	1,158	1,136
Hartwell	4,188	4,207	4,238	4,273	4,360						



We thank and acknowledge the tireless work of Matthews Printing Company who has proudly printed this Forecast for 20 years.

THE NORTON FAMILY TREE

ROW 1

Betty Howard
 Greg Green
 Frank Norton, Jr.
 Carmine Georgio
 Bucky Springle
 Jean Ferris
 JR Johnson
 Matt McCord
 Murry Lokasundaram
 Wayne Plummer
 Steve Gooch
 Tom Cromartie

ROW 2

Tommy Howard
 Will Cobb
 Wade Rhodes
 Jenny Wesselmann
 Allen Nivens
 Beth Carmichael
 Stephen Black
 Frank Norton, Sr.
 Betty Norton

ROW 3

Bob Norton
 Kern Parks
 Kim Crumley
 Kristi Young
 Strother Randolph
 Linda Ward
 Lois Kassander
 Lori Martin
 Lorraine McGaha
 Marie Breed
 Nathan Klein
 Norman Moolenaar
 Nancy Norton

ROW 4

Patti Atwill
 Pamela Moss-Dye
 Pat Thompson
 Pam Heumaneus
 Randy Wells
 Amanda Norton
 Regina C. Edmondson
 Ricky Lewallen
 Robin Gravitt
 Robin Wetherington
 Robin Sims
 Sandee Williams
 Sandi Simpson
 Sherry Myers
 Susan Moss
 Tadd Shadburn

ROW 5

Tammy Fortner
 Tanya Seabolt
 Regina Cochran
 Tommy Hunter
 Tracey Worley
 Venita Masters
 Vicky Curtis
 Yvonne Chappell
 Bambi Riley
 Barbara Hatcher
 Becky Stamey
 Belinda Young
 Ben Gilleland
 Bernice Solomon

ROW 6

Betty White
 Beverly Cook
 Beverly Edenfield
 Bill Phiel
 Bob Small
 Brenda Duckett
 Celeste Gaines
 Cindy Breland
 Connie Prejean
 Dale Farmer
 Debra Creed
 Dee Charles
 Denise Hosemann
 Diane Brown

ROW 7

Don Champeau
 Doreen Martin
 Elaine Thomas
 Fred Graham
 Jammie Fortner
 Joan Jackson
 Joe Kenyon
 Joyce Voytek
 Kami Crawford
 Kathryn Farmer
 Allan Spillers
 Amy Everett
 Amy K. Cochran
 Barbara Dumont
 Bruce Carlton
 Charlene Harrell

ROW 8

Chris Sullivan
 Christy Helton
 Cindy Mason
 Daniel Hansard
 Dave Casper
 Deborah Coker
 Don Burt
 Emma Mullis
 Fatou Thiam
 Gayle Forrester
 Janet Buttram
 Jason Johnson
 JB Johnston
 Jen Williams
 Jerry Grizwell

ROW 9

Jill Bonney
 Joe Baxter
 Joe Diaz
 Joel Turk
 John Everett
 Judy Foster
 Kara Patton
 Kathy Williamson
 Larry Jenkins
 Linda Ayers
 Martin Kite
 Melissa Turk

ROW 10

Nicole Baxter
 Chris Parks
 Pat Harrell
 Peggy Chambers
 Phil Wages
 Rachel Seabolt
 Robin Talley
 Stacy Gettys
 Susan Godbee
 Tim Kisner
 Tony Williamson

ROW 11

Traci Phillips
 Tricia Ruth
 Matt White
 Becca Douglas
 Blake Sexton
 Chris Collins
 Danny Colbert
 Dawn Savage
 Diana Dokken
 Doug Parks
 Jason Johnson
 Jeanette Fail
 Joel Loggins
 Joanna Johnson

ROW 12

Jose Willie Morena
 Larry Jenkins
 Laura Buntyn
 Linda Conover
 Lisa Lyle
 Luis Matas
 Michelle Mathis
 Mike Wagenton
 Patrick Stringer
 Richard Redfern
 Rosita Bennett
 Shane Riedling
 Sherry Hall
 Sherry Roberts
 Julie Towe

ROW 13

Tammy Smith
 Barbara Bryan
 Lynn Thurber
 Stephanie Ferguson
 Vicki Armour
 Judy Johnson
 Amanda Hill
 Wylene Grindle
 Katie Hagler
 Angie Jackson
 Nancy Pugh
 John Pace
 Minni Nelson

ROW 14

Sterling Ruffian
 Cindy Browning
 Terry Wright
 Paula Price
 Jill Kitchens Payne
 Linda Stokes
 Cindy Boothby
 Donna McCormick
 Denise Oldenburg
 Elaine Jones
 Candace Turner
 Cheryl Ayers
 Ellen Wittel
 Brandi Miles
 Linda Glaze

