



## Speeding in Saddle Ridge—Jim Harmon



Speeding in Saddle Ridge has been a nagging problem for some time, but it seems to be getting worse. The fact that we have not had an accident here yet is amazing. Gravel roads, blind curves and blind hills are all hazards that we are all aware of, but ignored by a few. Most of us are careful—a few of us are careless. Please slow down before someone is hurt. Many of us walk these roads, some with our children and our dogs.

There are numerous reasons to drive slowly and with reason. I'll leave you with just one: Respect for your neighbors, your community, your home. How much time could you possibly save by driving 40 or 50 mph for the one mile or so from your home to the gate? Answer: about one minute! Is it worth it?

## Editor's Musings - by Melba Harmon

It is now mid-December and I decided to reflect on what has happened in 2008.

**The Good.** My daughter had her first baby this year. Her name is McKenna and she is a joy. I have been burning up the airways between Knoxville and Oregon since January.

Our city friends cannot believe what a close-knit community we live in. The first question out of everyone's mouth on their first visit is "how did you ever find this place?"

Jim and I enjoyed the events at Saddle Ridge throughout the year. We feel blessed to have a comfortable life that includes family, good friends and neighbors.

**The Bad.** This has already been covered but we lost Jack Davis, the founder of Saddle Ridge and our dear friend and neighbor Liz Hood this past year. We are still at war in Iraq and Afghanistan and the death/injury count keeps going up. The economy is in the worst shape of my lifetime. Many Americans are losing their jobs and homes and having to choose between heat, medicine and food.

**The Ugly.** We have had some theft in Saddle Ridge this year. It is appalling to me that someone would steal the paddle wheel by the front gate. Some people have had items stolen out of the package shed. Last, but not least on my list of "ugly" are the "Jeff Gordon wannabes" of Saddle Ridge. I have been run off the road three different times this year. I, along with others, have been met with hostility when trying to get the speeders to slow down. This is addressed above but I wanted to put my two cents worth in!

**Lastly, please have a very Merry Christmas and Happy New Year! Let us pray for peace and prosperity in the upcoming year.**



## President's Message

This is going to be a short issue. There is not much in the way of "current business" and the Christmas Cards await. There are however a few items that should be mentioned:

- **Speeding:** This subject has been covered on page 1. I want to add that if any of us observes reckless driving please take some action. This could be anything from confronting the individual directly (and peacefully) to getting a car description and/or license number and contacting the sheriff's office with a complaint. One way or another we need to get this under control.
- **Theft:** Let's all keep our eyes open for "unusual" autos/trucks, activities, etc. Although we are very isolated up here, there have been a few cases of recent theft that are disturbing. For example, the water wheel at the front gate was stolen presumably for the limited value of the copper. Even though we have the gate, there are many people that come in that are not residents. Most are certainly honest, but some are not. Let's develop a "community watch" attitude.
- **Treasurer:** The Board has voted Bill Harriman to the position of Treasurer. As the first order of business, Bill, Kerry & I are working to develop a fully documented list of property owners that are delinquent with their association dues. We will then proceed with a final notice and with subsequent legal action as necessary. Although there are only a very few property owners that are in this position, the 95% of us that are current with our association fees expect everyone to pay their fair share.
- **Beautification:** Martha Frink has done a wonderful job and deserves a thank you from all. Her efforts have resulted in several community work days, additional plantings at the gate and the Fall and Christmas decorations at the gate. Great job Martha!
- **Community:** Other than having the privilege of living here imbedded in the natural beauty of these mountains, I think our community spirit and closeness distinguishes Saddle Ridge from anywhere else I have ever lived. This past year we have had several social events that were very enjoyable and allowed us to meet new neighbors as well as continue and enhance existing friendships. I want to encourage everyone to join with us on our work parties and our social events in the upcoming year. I promise you a fun and rewarding time.

## Financial Report

The current year income tax form for Saddle Ridge has been filed.

The following balances were reported in SRPOA accounts at Bank East of Maryville as of 10/11/2008.

Checking - \$33,687.45  
CD - \$25,719

There are 16 property owners delinquent with maintenance fees totaling \$6,750. Overdue notices have been sent .

The mortgage payment amount due on our recent land purchase is \$698.46 a month for 59 months and the remaining amount will be paid on the 60<sup>th</sup> month.



## The History of Saddle Ridge – Part I by Nancy Cain

A beautiful, unsullied and undeveloped bunch of acreage across from a business catering to hunters killing exotic animals shipped into Blount County.

A development with 52 property owners who discovered the developer had absconded only when the guard at the entrance kiosk disappeared.

A group of homeowners who literally had to purchase their properties twice.

A still almost-pristine development of over 50 homes, wild turkeys, deer, here-again, gone-again Canadian geese and above all, spectacular scenery and serenity.

All these are our Saddle Ridge.

Some of the earlier details of Saddle Ridge's history are becoming blurred. Jack Davis is now gone; Juanita is aging. No one listed in the earlier Saddle Ridge Property Owners Association minutes currently resides here. But these minutes – and an incredibly rich collection of legal papers and correspondence passed down from previous Saddle Ridge Property Owners Association presidents – allow a peek into the history of this, our chosen land.

Jack and Juanita Davis' names first appear in connection with what was to become Saddle Ridge in June of 1964 when they purchased a bit over 1,200 acres from Carl Waters and others for \$69,469.79. According to information in the files, Carl Waters, P.A. Waters and W.L. Kidd (Kidd later conveyed his 3/6 interest in the land to Howard Brooks) had purchased the land in February 1945 from J.T. Trotter and wife. Juanita always said that this land was Jack's family's land so he could have been related to any of the men mentioned above. All are old Blount County names and men who felt that land was the way to wealth, even when Blount County land was selling for \$13 an acre or less.

Jack, Juanita and their children built the A-frame house down by the gate and moved in. Roads were laid out and built with Jack and Dick Evey, former professional football player, doing most of the work. The forestry station was operational, and the house was inhabited by the forester's family. Across the road was the entrance to Hunter's Haven. Well-heeled hunters from throughout the country came there, stayed in a rustic lodge and traipsed through the mountains – most of which is now known as the Three Sisters.

There are wild tales of the exotic animals brought into the area for the hunt. How difficult the hunting actually was remains a question. Many who used the facility thought that the game was transported to a spot and released when hunters came near. Pictures were taken; meat was dressed and shipped. The elk who resided in Saddle Ridge for years were among that game. (The business was shut down, according to gossip, when they brought in white-tailed deer – who happen to be indigenous to this area. Normal hunting licenses apply, and hunters were shooting the deer out of season.)

Juanita remembered the years of development with great fondness. She obtained a contractor's license – the first such license granted to a female in the state, she recalled with justifiable pride. She and Jack had a dream.

Just how many homes were built during those early years? Perhaps the home at Water's End and Grouse Top where Bob Hood now lives; perhaps the two homes at the top of Water's End; perhaps the one where the Loys reside off Walnut Flats. Not many.

Then came a turning point in Saddle Ridge's history. C.C. "Buddy" Pack arrived in East Tennessee in the



early 1970's. Pack was a developer. He had grandiose plans. He began developing mountain land around Sevierville. One, Shagbark, was described in a news article in the Knoxville Journal (at that time a daily morning newspaper) as "toney." That development off Waldens Creek Road was started in 1972. According to Betty Bean's article in the Journal, "For a time, Shagbark prospered. Wealthy and influential people moved in – among them former U.S. senator and presidential candidate, George McGovern, who still owns a summer home there." (There is no date on the article in the files but it probably was published in the late 1980's or early '90's).

The article explained the dilemma of Shagbark's residents who were seeking to gain control of the roads in the development from a Louisiana bank who had purchased Shagbark in 1984. "In most developments, deed restrictions are written so that at some point, property owners will assume control. In this instance, the developer maintains control". When Pack had set up Shagbark he had filed land use restrictions, protective covenants and building standards in the office of the Sevier County Register of Deeds, the ones with which the Shagbark property owners had their major problem.

Pack started looking for other property to purchase. He found Saddle Ridge. Pack had a most engaging personality. One banker, whose institution had almost been destroyed by his connection with Pack, once said that if the man walked into his office that day, he'd probably be convinced to loan Pack money again.

Juanita and Jack sold Saddle Ridge to Pack's Mountain States Development Company in June 1973 for a little over \$632,000 payable annually in increments of \$44,731.25 plus interest for 12 years, according to the court records. In January 1974 Pack purchased an additional tract of about 205 acres from Chilhowee Baptist Association apparently adjacent to the Davis' property. (The legal description is difficult to associate with any specific area.)

Pack drew up elaborate plans for Saddle Ridge. There would be a club house. There would be tennis courts. He drew up "Land Use Restrictions, Protective Covenants and Building Standards for Saddleridge." The same problem existed with that document as did the one for Shagbark – no way to transfer roads and other amenities to another entity, a homeowner's association for instance. Many developers provide for such a contingency which goes into effect when a certain percentage of the land has been sold. Some developers actually provide for a homeowners' association. Not so Pack.

Pack seemed to know the secrets of salesmanship. His offices usually featured a collection of beautiful "girls" who served as guides through his developments. They were required to wear "hot pants" and knee-high white boots. A very successful businesswoman who was employed in one of his offices remembers that one time she did not wear the "uniform" and Pack sent her home to change. Today, she is amazed she didn't object to his dress code.

Saddle Ridge soon featured a kiosk at the entrance to the development, complete with uniformed guard. Land began to sell, but it was all kinds of land. One lot, according to court documents, was sold to four different people – the same exact lot. Others were, according to federal documents, located on land owned by the U.S. government.

Pack's world began to unravel with a downturn in the economy, and he apparently could not meet payments on the amount of money he had borrowed from various banks in Blount and Sevier counties to purchase and develop all these sites. Residents of Saddle Ridge apparently had no inkling that Pack's "house of cards" was collapsing. That is, until the guard at the kiosk suddenly disappeared. And telephone calls to Pack's offices were not answered – by anyone.



In 1985 houses up here were at the top of Water's End (Gerald and Annie Lois Murphy), Martin and Dottie Graham (Bob Hood's house), the Hartups (Bob Frink's house) and Steve Myers house (could that be the one the Loys live in?) According to the list of property owners, those were the only ones living up here (by then the Davises had moved into town). So I'm not certain when they were built - before or during Buddy Pack.

*Next: Saddle Ridge, the Davises and property owners struggle to survive.*

*Editor's Note: This history was compiled by Nancy Cain, a resident of Saddle Ridge for 17 years and the unofficial historian for our community. Nancy has always been deeply involved with our community and has served on the Board for years. She has developed this history from letters, personal notes, memory, conversations with others that have lived here, and later, from early Board meeting minutes.*

### **Wild Hogs**

As noted in the last Newsletter, we have a wild hog problem in Saddle Ridge. A notice has been posted at the kiosk advising everyone that we are making arrangements for one or more traps to be placed in Saddle Ridge to try to capture and remove at least some of the hogs. (Complete eradication is most likely impossible.)



Note that we are not authorizing anyone to come in and hunt these animals with either bows or guns. That would create some potential safety issues and will not be allowed.

### **Greetings From The Duck Inn**



Thanks to all of you that contributed to the Wildlife Fund this past year. Contributions are very much appreciated. Those of us who feed the ducks and geese appreciate it so that we don't have to pay for the feed out of our own pockets.

Please make checks payable to Melba Harmon with a note designating your contribution for "Wildlife food" to 2047 Dogwood Trail, Walland, TN 37886 or drop in the Saddle Ridge black internal mailbox at the kiosk.

If you enjoy watching the ducks and geese, please consider contributing.



## A Saddle Ridge Treasure

Memories from Kerry Blackwood

"I have just one more thing," Kathy Wilbanks said as she handed us the keys to her former home, now ours. "Maggie Mae."

A bit puzzled, Julia and I looked at each other. "Maggie Mae?" I asked, remembering the little black and white dog we saw fleetingly when we came out to look over the house.

"Yes," Kathy said quietly and sadly. "She is the one thing that I find leaving behind so hard. If you do not want her, I have found a home for her." Kathy's eyes were hopeful that she had found Maggie Mae a family since they could not take her to their new home.

Julia swears that Kathy did not finish her sentence before I was out the door, calling to Maggie Mae for an introduction to let her know I was her new "Papa"!

From Kathy, we had learned that Maggie Mae had come to them when she was just a scraggy, unloved, and probably, abused young dog. While poor Maggie Mae was looking for a safe haven and a permanent home, she was not very trusting. She did not forget the meanness that had cast her alone in the Smokies to fend for herself. It took Kathy and John several years to get her to come to just come to them.

Over time, Maggie Mae discovered that with Kathy and John, she not only had food and shelter (in the winter, a heated dog house!), but would let her folks pet her. She reciprocated their kindness by maintaining an eagle-eyed, constant vigilance of the property to ward off any unwelcome critters or to warn of strangers. Even as her trust in Kathy and John grew, she did not lose her trepidation of people in general, especially, men in pick-up trucks. The experiences of her younger self continued to haunt her.

Looking back, I remember that there was no discussion about our keeping Maggie Mae. We already had our beloved, Pembroke Corgi, Bayley. Only later did the questions roar in our minds: Would Maggie Mae warm to us and stay? Would she and Bayley get along? Would she feel at ease with us? Would I be able to spoil her like all the other pets?

Eighteen months later, I can say a resounding "YES!" to all the questions. Although Bayley and Maggie Mae have had a few spats, they are now best buds. They frolic in the creek, bark at the same critters and share morning walks up Oakwood Road. During storms, she likes to come inside the house--something new for her! From her patrols, she takes a break around 6:00 each evening to enjoy hand-fed baked chicken. After the treat, she rolls over on her tummy for a soothing rub. She thanks me with a sloppy kiss on my forehead. Julia says that when I'm not home, Maggie Mae does a little jig to show appreciation for the treat.

A couple of months ago, Kathy and John made their first trip back to see Maggie Mae. She had not forgotten her previous family and could not get enough of their loving.

I believe that Maggie Mae and we have been very good for each other. She has learned for a second time that she can love and trust people. She has reminded me of several truths in this Life of chaos, uncertainty and indifference. A little *trust* will protect us from the storms and hunger.

*Kindness* is not to be underrated. Happy greetings, extra treats, all day and chicken at 6. Tummy rubs that make life contented. Runs and walks through the woods with her buddies, an occasional plunge into the creek.

*Love* can be given and received without a word spoken. Julia is absolutely certain that Maggie Mae and Bayley know when I leave my office in Knoxville or am headed home from court--anywhere! They get antsy, bark and stare in the direction they think I am coming. As I come down the last hill before our home, Maggie Mae is prancing up and down. She's breathless with joy! She joins Bayley at the garage to welcome me home.

Trust, kindness, love--perhaps if we treated our family, friends and neighbors as we do our pets, we could light the corners of our areas and be better for it.



## What's Up in Saddle Ridge?

Welcome new SR homeowners and property owners. Please contact Melba Harmon if you would like to be included in the next Rambler.

Our condolences go out to Dave Harbin upon the passing of his mother on September 10th. Dave's mother was almost 87, recently had surgery, and had many complications afterwards. She was buried in Tuscaloosa, Alabama, where Dave was born and raised.

Congratulations Alex! Alex Wyss celebrated becoming a U.S. citizen at a party in his honor, given by Judy and Hugh Pearson.

Here is a picture of Alex and Alane at the party, with children Rowen and Wren hiding behind them.



Fire Ants: There have been some fire ant mounds sighted in Saddle Ridge—be careful! The Farmer's Co-op in Maryville will have some treatments if needed.

Walland Center: The Walland Center has been purchased by some of the same investors that purchased the Three Sisters property. Other than an expanded Deli operation, there hasn't been much of a change so far. However, they do state that there will be expansion and upgrades in the future.

Tom & Janelle Palmer have sold their home, but reportedly will continue to live here until their son graduates from high school.

A community weenie roast was held on first weekend in November at Doug and Janie Shaffer's property. A great time was had by all, even considering the rain the drove us under the tent and inside. Much thanks to Doug and Janie the use of their home and to Barb Clinansmith for organizing the event.

## Board Members

Jim Harmon, President	(983-7459)	Barb Clinansmith	(981-3990)
Kerry Blackwood, Vice President	(681-7104)	Bob Hood	(681-7623)
Bill Harriman, Treasurer	(681-3437)	Jim Tedford	(670-1304)
Judy Pearson, Secretary	(982-5729)	Sarah Williams	(982-5290)
		Alex Wyss	(977-1533)

## Committee Chairs

Architectural Review Committee	- Phil Spampinato (675-7997) <a href="mailto:rh@tds.net">rh@tds.net</a>
Beautification Committee	- Martha Frink (984-4873) <a href="mailto:marthafrink@peoplepc.com">marthafrink@peoplepc.com</a>
CC&R Task Force	- Melba Harmon (983-7459) <a href="mailto:melba.harmon@gmail.com">melba.harmon@gmail.com</a>
Communications Committee	- Jim Tedford (670-1304) <a href="mailto:jtedford@alphadogmktg.com">jtedford@alphadogmktg.com</a>
Firewise Committee	- Tim & Sarah Williams (982-5290) <a href="mailto:timsbabe1@msn.com">timsbabe1@msn.com</a>
Road Committee	- Bob Hood (681-7623) <a href="mailto:winterhawk6210@yahoo.com">winterhawk6210@yahoo.com</a>
Welcome Committee	- Barb Clinansmith (981-3990) <a href="mailto:bclinansmith@juno.com">bclinansmith@juno.com</a>

## Resident Services

Starting with this issue the Rambler will list those services that are offered by Saddle Ridge homeowners. Please submit a brief description of services that you have to offer such as electrical, handyman, etc. to Melba Harmon at [melba.harmon@gmail.com](mailto:melba.harmon@gmail.com). Notices are subject to space limitations. There is no charge to SR property/homeowners.

- Electrical, plumbing & Heating & A/C work. Licensed and insured. Contact Darin Suggs at 982-8466 (evenings) or 804-6449 (cell) or [darin-suggs@turbousa.com](mailto:darin-suggs@turbousa.com).
- Mowing and light landscaping services. Contact Tim Williams at 982-5290
- General electrical work. Contact Bob Hood at 681-7623.
- The Barn Event Center of the Smokies is a full-service event center for parties, business meetings, weddings, etc. Offsite catering is offered as well. Contact Richard or Debbie Way at 448-9378 or [www.barneventcenterofthesmokies.com](http://www.barneventcenterofthesmokies.com).

