



## 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.

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

In our previous installment, we left Saddle Ridge in the 1970's. There were few homes - perhaps as few as three - the Hartups, the Martins and the Murphys. Although the houses remain, all of those early residents have moved and most are deceased. Within a few years, there were eight homes. And there were high hopes.

There was a manned-guard kiosk near the lake (close to where the gate now is located). There was a sales force of "nice-looking" young women dressed in hot pants and high white boots. There was a developer with a glib tongue and engaging personality – C.C. "Buddy" Pack. He headed Mountain States Development Corporation (familiar to each property owner even today since that's the name on the covenants and restrictions).

Then, the way some of those involved in the disaster that followed tell it: "One day there simply wasn't a guard at the kiosk". Pack was still in the area but could be reached only with great difficulty. Phone calls were unanswered; even personal visits unhelpful.

One property owner described an encounter with Pack in a letter dated June 1983: "We drove our car to Shagbark (a development in Sevier County) and I walked in on Mr. Pack. He turned white, started to stutter (sic) and said he only had a moment because of prior commitments. He offered me no assistance whatsoever, gave no reason for not answering my six calls."

In the SRPOA records, there are voluminous files detailing those years of difficulty – lawsuits, letters, bills and bill payments.

One hero seems to emerge, albeit an embattled one – Gary Neibert. Neibert had a fulltime job (with TVA) and lived in Powell. Yet, judging from the correspondence in the files and from the notations on that correspondence indicating the phone calls made, he must have spent all his remaining waking hours writing and calling Saddle Ridge property owners.

He was president of the Saddle Ridge Property Owners Association from 1982 (when the organization was formed and first elected officers on August 14, 1982) until April 1987. As president, Neibert faced complicated and numerous problems. The early efforts of SRPOA were directed toward persuading Pack to maintain the roadways.

In a letter to property owners in April 1983 Neibert said SRPOA had contacted Pack about needed improvements to the roads. Heavy rains in March of that year had caused the dam to overflow and the resulting damage to the roadway had made entry into the development almost impossible. A later newsletter in November 1983 indicates that Pack had graded the roads once, had even parked a grader at the entrance but nothing more had been done. The Association started collecting money from homeowners to make repairs to the washed-out entrance road so they could get home.

On another front, the legal ownership of Saddle Ridge developed into a major problem. In a letter he wrote to a property owner on the eve of the October 8, 1982 meeting which established SRPOA officially, Neibert provided this overview: "There are 224 tracts in the development with 157 owners. Mr. Pack still retains some form of ownership in 43 tracts. The owners reside in 16 states and one foreign country.

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The State of Tennessee is the home of 91 owners. There are presently eight homes completed with another under way. The goals of the Association will be established at the October 8th meeting. However, the poor condition of many of the roads and the lack of any promised improvements will certainly be discussed. The clubhouse, swimming pool, and tennis courts have not been started. Many tracts have not been provided with access roads even though we are legally required to continue paying maintenance fees."

Later (in March 7, 1983), Neibert wrote to another property owner: "A very preliminary title search performed by the Association indicates that there are no obvious flaws to the ownership of Saddle Ridge. The property is owned by Mountain States Development Corporation. Payments are still being made to the original owners so therefore there are still outstanding liens against the title. There are no indications of any payment problems." However, that situation was to change very soon.

One of the first indications came in 1983 from both the National Park Service and the U.S. Department of Housing and Urban Development (a government agency no longer in existence). The Park Service claimed that Pack had encroached on land which had been obtained from the Chilhowee Baptist Association for use as right-of-way for the Foothills Parkway. Pack, according to an article in The Daily Times in August 1986, had purchased the remainder of the land - about 200 acres - from the Association in 1974. This article was detailing the federal lawsuit filed by the National Park Service in U.S. District Court in Knoxville.

Within a year, according to a December 1984 newsletter, the situation had gotten much more complicated and was to continue in that vein for several years. Here is how Neibert described it: "Mr. C.C. Pack, through one or more corporations, purchased most of the Saddle Ridge property from Mr. and Mrs. Jack Davis, and the balance from the Chilhowee Baptist Association. The subsequent sale of the property by Mr. Pack (to Saddle Ridge property owners) was thus subject to first mortgages held by the original owners. Mr. Pack should have paid these mortgage holders a pre-determined price per acre to secure partial releases from the respective mortgages. In many cases this was not accomplished. To complicate things, Mr. Pack subjected the property purchased from Mr. and Mrs. Davis to a second mortgage originally held by Kaiser-Aetna. To secure a release of this second mortgage Mr. Pack should have paid Kaiser-Aetna 5 percent of the sales price. This also was not accomplished in many instances. The bottom line in this regard is the fact that many property owners DO NOT have clear title to their property."

SRPOA had retained an attorney, David Black with Kizer and Black, to help clean up all the mess but complications continued. Kaiser-Aetna sold its interests in Saddle Ridge to Boataba, a Texas corporation. Boataba began foreclosure on some of the property in Saddle Ridge with an auction to be held May 10, 1985.

The SRPOA Board meeting on April 12, 1985 lasted three and a half hours. Buddy Pack had filed for bankruptcy by then but Mountain States Development was still solvent according to Black, who attended the meeting. The problems he outlined centered around which lots were subject to what mortgages because of the sale and resale of the mortgages by Pack.

And there were problems with lot lines. There had been many survey errors Black pointed out, and owners might have difficulty when trying to determine exactly what they owned and where it was.

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Black suggested that instead of paying annual maintenance fees to Mountain States Development, property owners should begin paying them to SRPOA. The Association was the entity working on the roads anyway.

By the end of the summer, Jack and Juanita Davis had decided to foreclose on the property since Pack had not paid them for the original purchase of the land. Neibert sent a newsletter to SRPOA members on August 19, 1985 detailing what was about to happen. On August 27, on the Blount County Courthouse steps, Saddle Ridge would be up for auction.

The Davises were the only bidders for the property, which was sold in its entirety, not by individual lots. They paid \$149,300 in the name of DCA Inc.

On Sept. 17, 1985, Boataba foreclosed on the second mortgage they had held on the majority of the Saddle Ridge property. Boataba in this instance was the only bidder on that foreclosure sale and paid \$7,000.

Before each sale, each property owner was offered \$516.69 per acre (from the Davises) and \$400 per acre from Boataba to purchase a release for their property.

Property owners were informed that they should stop making payments to Mountain States to pay off their own loans for the purchase of their property. The attorney's office was swamped with calls from property owners from throughout the U.S. Any wonder?

Legal expenses threatened the life of SRPOA. SRPOA could no longer employ an attorney because attorneys "always bill for each telephone call." In the midst of all this, C.C. "Buddy" Pack resurfaced in July 1985 in Naples, FL, at least according to a lead story in the Knoxville News-Sentinel. Staff Writer Kaye Franklin Veal's article read: "Pack is hobnobbing with the upper crust in Naples. He has established himself as a business associate of national politicians (notably George McGovern, candidate for the presidency in 1972), and enjoys lunch, dinner and golf with the city's wealthy and influential." By that time Pack had, according to the article, \$4,700,000 (in 1980 dollars) in claims filed against him in bankruptcy court.

According to the article, he had told residents of Naples that he was a developer in Miami and was one of the founders of the LaGorce Country Club in Miami. He told Veal that McGovern had been loaning him money since 1984 to help with living expenses. "Thank God, I've got some friends left", he said.

In the article Pack blamed bankers for his financial woes. The article says, "Pack was declared bankrupt here last August. At that time, he said he placed so much faith in bankers that he would sign blank notes for loans and let the officers fill in the details later." Pack says he did this with both Jake Butcher's United American Bank before its collapse and with Alcoa Banking Company, now renamed American Fidelity Bank. He had been flying back and forth from Florida to Knoxville to testify in the Housing and Urban Development legal probe - in a plane loaned to him by McGovern.

In 1986 Boataba held yet another foreclosure and auction of property in Saddle Ridge and property owners again were able to "buy back" their property.

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SRPOA's future was beginning to appear brighter by 1987. A security gate had been installed, road signs were being erected, and a tractor purchased. There were hopes that the dam could be raised, enabling the lake to be refilled, and landscaping done around the main gate.

At the annual meeting, Steve Myers was elected as President, ending Neibert's five-year tenure as SRPOA's first President. He remained as Vice President. As the newsletter (not dated but apparently written after the April 1987 annual meeting) said: "Gary cannot be thanked enough – ever – for his tremendous efforts in helping us through the many problems encountered."

*Next: Saddle Ridge growing pains.*

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*The below photo and caption was taken from an undated post card found by a Knoxville realtor. We are guessing the date to be sometime in the 70's.*

### The Lost Paradise Walland, Tenn.

This modern log cabin at the entrance to The Lost Paradise, a 1,263-acre tract bordering the Great Smoky Mountains' scenic Foothills Parkway, is 12 miles from Maryville, Tenn., and four miles from Walland, Tenn., just off Tenn. 73. Clear mountain streams flow through the jungle-like wilderness of mountain laurel and rhododendron, offering a quiet restful mountain atmosphere.



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

After the struggles of the mid-1980's, the problems of the Saddle Ridge Property Owners' Association during the latter years of that decade seem almost trivial. Minutes of meetings during that time detail concerns which seem all too familiar to residents today. The tractor which had been purchased didn't work very often and consumed much money for repairs; the gate at the entrance, newly installed, didn't work quite right; attendance at board meetings and annual meetings was spotty.

At the June 12, 1988, meeting, Martin Graham (now deceased but the builder of the log house where Bob Hood now resides) was elected president. The board was expanded to 14 members and only one person on the entire board did not attend that meeting – apparently a record for attendance up to that time. They were Steve Myers (outgoing president), Annie Lois Murphy, Glenn Martin, Dotti Graham, Juanita Davis, Richard Evey, Allen Jordan, Jim Hartup, Helen Rayburn, Don Martin, Gary Neibert, Joe Elder and Allan Hoke. Statistics presented that year showed DCA Inc. owned 123 lots, Jack Davis 2, the Chilhowee Baptist Association 1, and 99 were individually owned.

In April 1989 the board changed again with the election of Christa Hoffman and Beverly Carrigan to the board. Don Martin became president. Heavy rains on September 14 and 15 of that year made Water's End almost impassable. The board struggled to find the funds to make repairs.

Flooding damage again consumed directors after heavy rains March 16 and 17 of 1990. The dam apparently overflowed and water flooded the gate opener box. That year leadership changed again with Dotti Graham president, Jean Daugherty, Ray Kerr, Bo Key, John King, Sharon Lawson and Milton Meacham were added to the board. Board minutes of March 20 include one of the most puzzling incidents in all of Saddle Ridge's history. They read: "The board members heard a complaint from two residents and property owners concerning one resident's large dogs damaging rubber guard bumpers by their bites. The board respectfully asks the owners of these dogs to submit a solution to this problem in a timely manner to Mr. (Jim) Hartup (who lived in the Frink house)." In 1990 there were seven fulltime residents of Saddle Ridge, two part-time residents.

For the next few years, officers remained the same, issues before the board remained the same – road equipment, roads, weather-related problems. Then came March 1993 – referred to as the Blizzard of '93. Most of the following is not included in board minutes; the incidents just exist in memories.

There was plenty of warning from the weather experts – heavy snow high winds. But residents of Saddle Ridge – and elsewhere in East Tennessee – had heard it before. People stocked up on supplies, of course; they loaded their bathtubs with water; they were ready. Just how much snow fell in Saddle Ridge is debatable. However, one person finally reaching East Miller's Cove Road's intersection with Saddle Ridge's entrance road walked through thigh-deep snow to reach the gate – over seven days after the snowfall.

### Stories:

**Beth and Larry Dicus** (they built the house where Jim and Melba Harmon now live): Larry was away on Air National Guard business in southern California. On Friday, the snow began, accompanied by high winds. Lines were down, poles toppled. Power went out; then the telephone. Friends calling to check on Beth heard only ringing with no indication that the telephone was out; they figured she had left ahead of

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the storm.

Beth's mother, Tootsie Milligan, thought no such thing. She knew her daughter was alone at the top of a major Saddle Ridge hill with only a stone fireplace for warmth. She called the sheriff's department; she called the Townsend police. All were busy with emergency calls and knew they couldn't reach Saddle Ridge. Tootsie then began scouring the telephone book. She called every telephone number with a Walland or Townsend prefix. Most were also out of order; when she spoke with someone, she learned they too were stranded. Larry was also calling (between rounds of golf played in 70 degree warmth), without success.

Beth slept in front of that stone fireplace which provided very little heat. Occasionally she went to her car to listen to the radio, mainly to learn how long the storm would last. First on Friday night, then Saturday, then Sunday and after it stopped snowing, on Monday. What she learned was not encouraging. There were emergencies throughout the county; many people were stranded, including a church group staying in a lodge off East Miller's Cove Road.

Each day she loaded 34 large logs into the fireplace; the interior temperature of the house slowly cooled; eventually it stood at 38 degrees.

**Beverly and Danny Carrigan** (they lived in a small cottage on property where Alex and Alene Wyss and their family now reside): The two stayed in their little home without electricity, water or telephone (when the electricity goes out of course the water pump quits too) for several days.

They became concerned about Dotti and Martin Graham (Martin had suffered several heart attacks in the past); they decided to go visit. Beverly tucked her little dog inside her heavy winter clothing and they set out on foot. Walking was much more difficult than they had imagined. The snow was waist high in places and thick with moisture. Each step was an effort – and they were on level ground. As they neared the turn **onto Water's End and the hillier terrain, they realized they simply could not make it to the Graham's** house.

Juanita and Jack had moved from the gate-side A-frame house where they had lived part-time while still maintaining a house in Maryville. The A-frame was a life-saver, literally, Beverly says. They broke into the house, collected all the blankets and other warmth-giving items they could find and went to sleep in the upstairs bed.

The next day they made it to the Grahams. There was plenty of food (and liquor) at the Grahams – but no water, no power, no telephone. Problems with plumbing and such indelicate matters are difficult with two, but become magnified with four. The four ate from the loaded freezer, cooking on a grill which they moved under a protecting eave. The house was heated with a wood stove, which delivered adequate warmth.

The two couples discovered, though, that snow melts into water at a ratio of eight to one. Eight gallons of snow creates only one gallon of water. The rest of the time they were together was spent mainly in hauling snow, trying to get snow to melt, using the water, hauling snow, etc.

**Jack and Juanita Davis** (they had built and were living in the smaller house down from their larger

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house on the hill on Oakwood). At first they thought they were very well supplied; they had a roaring fire in their fireplace – but little heat. As the days went by, their wood supply dwindled, then disappeared up the chimney. Jack, an outdoorsman accustomed to dealing with such problems, looked around: the deck was made of wood. He started dismantling the deck and burning the pieces.

**Beth Dicus:** Larry was informed by other members of the Air National Guard that his wife was probably stranded in Saddle Ridge; other wives were stranded in town, though they had electricity and telephone service. **One of the National Guard's duties is to provide aid in times of disaster. What better use of its resources than to rescue stranded residents in an isolated community? And those stranded church members further out.**

The Air National Guard and the Army National Guard were cooperating during this emergency. A half-track (front wheels, back treads like a bulldozer) belonging to the Army National Guard made its way toward Saddle Ridge. Following its tracks was a large four-wheel-drive pickup truck. With some difficulty the half-track vehicle made its way up Dogwood Trail (the pickup remained at the top of the hill at the **intersection of Grouse Top and Water's End**).

It was now Monday afternoon. Beth heard a knock at her door. When she opened the door there was an **Air National Guardsman, a friend. "Did they drop you from a helicopter," she remembers asking him.**

Beth had two dogs (she left the cats) which she loaded into half-track. But one of the dogs became upset when he saw the winter-outfitted Guardsmen. He jumped from the half-track **right past Gobbler's Ridge** and ran back home. Beth declared she could not leave without her dog. The half-track unloaded the remaining occupants and turned around to rescue the dog – **again. The others hiked up the Water's End hill** to the waiting pickup. The half-track found the dog, loaded him again in the vehicle, started for the others who were waiting.

Only problem now was that even the half-track could not make it up the big hill at the intersection of **Grouse Top and Water's End. But the Saddle Ridge residents remembered a half-overgrown road which was an extension of Gobbler's Ridge. The half-track was able to negotiate the narrow track and made it out to East Miller's Cove. They went on to rescue the church group.**

**The Grahams and Carrigans:** When the Guardsmen reached the Graham residence, Beverly and Danny opted for rescue. Beverly once again tucked her dog inside her clothing and climbed into the pickup. The Grahams were enjoying themselves; they still had to finish up the food in the freezer (which was defrosting because of the lack of electricity); they had plenty of wood, a way to cook their food; snow to melt for water. They chose to stay.

**Jack and Juanita:** Perry Birchfield had built several homes in Saddle Ridge, including the Davis home; another of his projects was currently under construction. He became concerned about the Davises. He and Ernie Proffitt (who worked with Perry and is an expert in stonework) drove as far as they could come **in Perry's large pickup. They then walked to the barn where horses were housed; Ernie and Perry saddled the animals and rode up to the Davis house. With them they carried a large supply of food.**

The couple was thrilled to see them. They promised to return as soon as a vehicle could make it up the large, long hill. Several days later they were rescued.

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**Aftermath:** It took almost 14 days for some power to be restored to Saddle Ridge. Crews from Georgia, Arkansas, Kentucky and other areas less severely hit by the snowstorm joined with local telephone and utility crews in working almost non-stop to replace poles, restring wires. They often had to cut their way through downed trees across the roadways.

At a called meeting of the board of directors on April 3, directors voted to hire four to six workers for 30 days to repair damage to roads, creeks and ditches. Hundreds of trees had fallen.

At the annual meeting June 26, 1993, Treasurer Juanita Davis reported that \$4,552.79 had been expended, most of it to clear trees and regrade the roadways. Directors and homeowners termed the efforts successful. But nature had not finished with Saddle Ridge.

**Next: The road from East Millers Cove disappears in floodwaters**

## The Unwanted Visitor—by Sarah Williams

Ahh, the joys of living with nature. Everyday my husband and I wake up and appreciate all that Saddle Ridge has to offer from being immersed in nature and all its beauty to the wonderful people and their willingness to be there when you need a hand.

A perfect example is what occurred at our house just the other night. I was at home alone working in the yard and was checking the vent wells around the house because the baby toads jump down into them and **can't get back out. I had rescued one and was checking the next vent well. I stooped over ready to stick** my hand in and there was Mr. Copperhead. He had apparently discovered the baby toad buffet and thought he would belly up (pun intended).

I called Tim at work and we decided to cover the vent well with a piece of plywood with a rock on top and **he would take care of it the next day. We also discussed calling the "Saddle Ridge Snake Wrangler" aka** Alex Wyss. I called Alex and although he and his family were about to sit down to dinner, after he had already worked all day, he agreed to come by after they ate.

When he and his family arrived at our house you could hear the OK Corral gun fight music playing in the background and I imagined him stepping from his truck with six shooters on his hips. I now believe the **music was just the gravel under his tires and instead of six shooters he arrived on scene (that's firefighter talk)** with his trusted sidekicks, Alane, Rowan and Wren. They were armed with snake tongs and a Snake Containment Unit "SCU" (garbage can). **With Rowan's assistance Alex lugged his equipment to the vent well and arranged his sidekicks and the pesky observer, yea that is me, well out of harms way. He bravely approached the coiled beast and with Alane cheering him on lowered the tongs into the lair. Seconds later he had captured Mr. Copperhead, removed him from the vent well and lowered him gently into the "SCU".** He patiently showed it to Alane, me and the kids, not allowing us to get too close, and let me take pictures.

I would also like to add the Wyss family showed up with smiles and hugs even though I had changed their evening plans. This is just one of many great examples of neighbors being more than neighbors and an example of the people who choose Saddle Ridge as their home.

# The History of Saddle Ridge *Part IV*

by Nancy Cain



This is the fourth in a series of articles outlining the history of Saddle Ridge. The last installment detailed the events in Saddle Ridge the weekend of March 13, 1993 - the Blizzard of 1993. We take up the story with the April 3 board of directors meeting.

The SRPOA board voted on April 3 – less than a month after the blizzard - to hire four to six workers for 30 days at \$7 per man hour to clear roads, creeks and ditches in preparation for bringing the roads back into shape from the storm damage. Utility crews had cut more than 100 trees which blocked their access to electrical and telephone lines but all other roadways remained unpassable.

That work depleted the treasury by \$4,552.79, according to figures presented at the June 1993 annual meeting.

Worse was to come. Rain started falling on Friday from a major low pressure center. It continued to fall until at least Sunday. By this time the dam had been breached and water flowed down Saddle Ridge Road. It took out the roadway – leaving a major chasm about where the concrete culvert now is. East Miller's Cove was also underwater and impassable. Residents in Saddle Ridge were stranded and those who were out of town when the deluge began could not return to their homes.

At the height of the flood, Little River flowed just under the then-relatively-new bridge linking the residential part of Walland to U.S. 321 but the roadway at that intersection was underwater.

The water receded fairly rapidly. But damage was considerable – and costly. Residents of Saddle Ridge banded together, and a makeshift link was established to allow residents to get into and out of the development.

Then came another deluge, not as horrific as the first. But the road was washed away again. An emergency maintenance assessment was levied, plans were made, then carried out. The culvert was designed, poured and completed. Plans were made to raise the banks of the lake (several times during the next few years) and larger drains from the lake to the stream were eventually installed.

Weather seemed to have wearied from throwing its worst at Saddle Ridge. Although funds to keep up the roadways had been depleted, attention of the board turned to more mundane matters in the next few years: elk food (see accompanying article in this Ridge Rambler), an increasing need for mailboxes, the problem with the covenants and restrictions.

As the number of residents increased, so did the line of mailboxes located outside the gate. As early as the 1990's, efforts were under way to decide how to eliminate a first impression of yards of mailboxes as a visitor drove up the road toward the gate.

At the annual meeting in 2001, then-president Larry Dicus listed 38 homes in Saddle Ridge with 25 full-time residents.

Leading the drive for what was to become our kiosk was Richard Way. Richard spent time talking with persons concerned that the kiosk fit into Saddle Ridge's ambience (with different residents having different ideas about what that actually was). He talked with the postal service since the rural postal carrier was paid per mailbox and the combined equipment we now have might have decreased our carrier's pay.

Boxes to hold the newspapers were added with room to expand (40 to 50). On a suggestion by Jim Clinansmith, an inter-development mailbox (the black one in the kiosk) was also added. Juanita Davis painstakingly allotted specific boxes to each resident, allowing for expansion over the years.



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## The History of Saddle Ridge - Part IV

Eventually, Saddle Ridge residents also constructed the UPS/Fed Ex mailbox when Juanita became unable to staff the DCA office (the A-frame just outside the gate). Before, residents had always been able to claim their packages in the office.

The problem with covenants and restrictions – a problem since C.C. “Buddy” Pack had disappeared and defaulted (see earlier history installments) – continued to involve much thought, debate and legal fees.

Over the years, Saddle Ridge Property Owners Association members sought legal advice from at least five attorneys (three with the law firm of Kizer and Black) and consumed hundreds, if not thousands, of dollars in legal fees.

There was even a committee during the early part of the 2000’s specifically dedicated to this task.

Note: When Judge Kerry Blackwood moved into Saddle Ridge, he sought legal advice from friends/judges from throughout the country. At his suggestion, SRPOA purchased a lot in Saddle Ridge. SRPOA is therefore a property

owner and according to the Covenants and Restrictions can enforce the regulations set forth in that document.

In a related matter, SRPOA assumed maintenance of the roads and “other amenities” from DCA in a document signed on March 25, 2003.

Under this agreement, SRPOA also was designated as the responsible party in dues collection and billing while DCA continued as developer of Saddle Ridge.

The budget of SRPOA consequently increased substantially, and the board first agreed to waive the maintenance fees for one year for those who assumed the work on the roadways and other maintenance duties. Later at an annual meeting, it was agreed that those working on the roads would be paid wages per hour.

**Next and final installment: We grow, we continue to organize ourselves, we become more beautiful. 🌿**

### People on the Move!

Welcome new SR residents and future residents  
and their families:

Jim and Anne Tedford

Lynn and Eddie Hopps

Elizabeth Domingue and Lorraine Smith

Ken and Julie Morgan

Steve and Sue Foster

Larry and Roxanne Clapp

David and Mary Glarner

Ken and Cheryl LaValley

*Apologies to anyone we missed. If you are one of those people, drop us a line and let us know how you found Saddle Ridge and why you chose it.*