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Kimsey Highway over Frog Mountain in Polk County was opened in the 1920s to accommodate the growing hundreds of automobile owners who wanted highway access to the region's mountain scenery. The cars here were Model T Fords of the middle 1920s. Their passengers, on a Frog Mountain outing, were the families of Fred and Josephine Payne, of Coker Creek, and of Ernest L. Tate and wife Eliza Jane, who was Fred's sister. The coldwater springs along the Kimsey road were a picnicker's attraction, and also were handy when an overloaded, overheated car's radiator boiled on a hot day.

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A beautiful brass-nosed car comes to Mud Turtle Hollow

There were a few automobiles in the booming sawmill town of Tellico Plains several years before World War I, but none in the part of Monroe County south of there, south of Tellico Mountain, until a Coker Creek merchant, Dave Lenderman, bought an Overland touring car in late 1913 or early 1914.

Fred C. Payne owned a country store and was postmaster at Paynes, Tenn., in that period. His place was between Coker Creek and Tellico Plains, and close to the longtime home of his parents.

Fred says he also had been wanting to buy an automobile, and that his father, L.E.M.



"Bud" Payne suggested they buy one together, if and when the county graded a better road from Tellico Plains to their place, five miles away.

Finally Monroe County did build a new road, and completed it about the time Dave Lenderman bought the Overland, which at that time was the second best-selling car in America, second to the Ford. (Ford in 1913 made 107,000 cars, Willys-Overland produced 37,000, and Buick was third with 28,000 vehicles manufactured.)

The new road took a different path from the former toll road that had linked Tellico Plains and Murphy, N.C., for nearly a century. But the new road did rejoin the old turnpike on the Payne property, at Mud Turtle Hollow, and in fact ended there awhile.

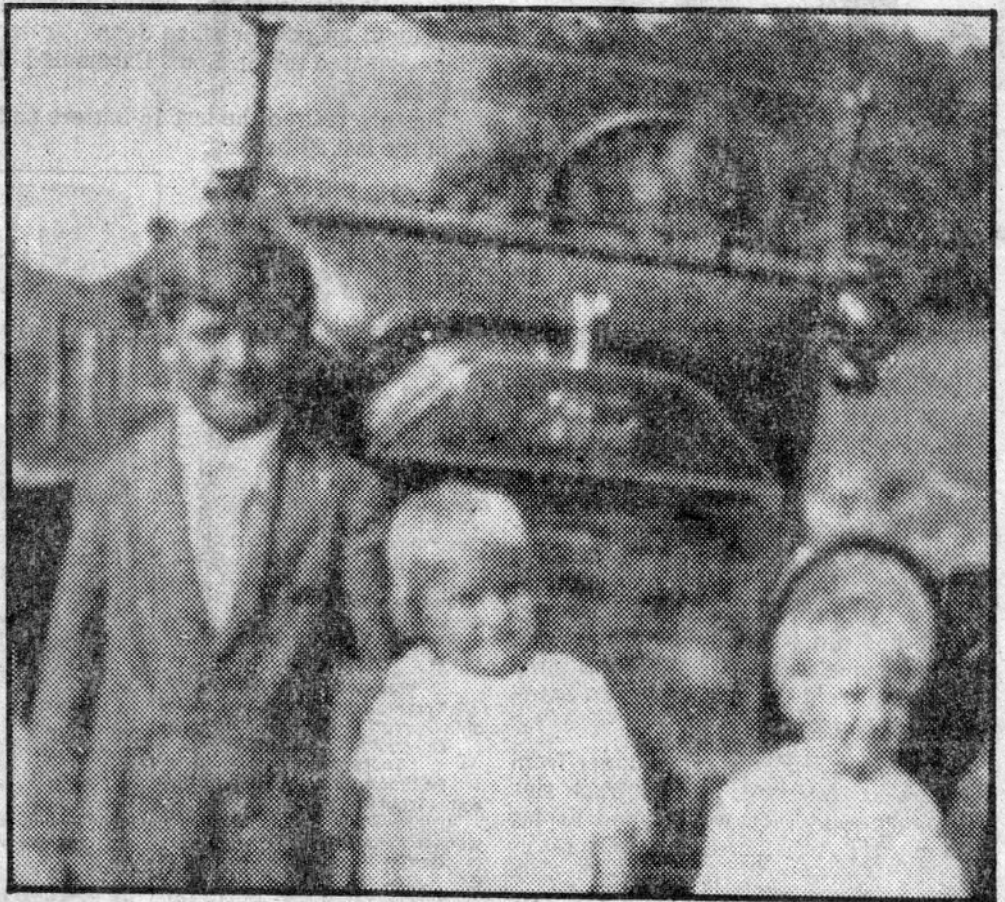
Fred and his father journeyed to Sweetwater, in the northwestern and opposite corner of Monroe County, and ordered a new Ford Model T, which in those first years of its manufacture had a brass radiator shell which many owners liked to keep polished and shining.

Fred and wife Josephine say the "beautiful brass-nosed Ford" still gives them the fondest memory of all the 36 cars, all Fords, that they have bought new in 66 years of owning automobiles. It was the car in which both learned to drive.

The Paynes paid \$725 for that first one. In a very few years they would be able to buy a new Model T for less than half that amount, as Henry Ford's assembly-line pioneering brought the price



Josephine snapped this photograph of husband Fred Payne in the spring of 1936, while the two were camped in Cattle Gap of the Unicoi Mountains, between Stratton Meadows and Whigg Cabin. The car was a new 1936 Ford V8. Josephine rested after a hospital stay while Fred fished in the nearby North Carolina headwaters of Santeetlah Creek. He caught 96 speckled trout in one day here, and that night wrote an ode to "Beautiful Santeetlah."



The only surviving picture of their beloved "brass-nosed Ford" is this soft-focus snapshot made with a hand-held box Brownie. Date of the picture is believed to have been 1917. Of Fred and Josephine Payne's seven children, the three oldest, here left to right, are Yale, Eunice and Earl L.

oly-line pioneering brought the price down and down.

A speedometer was optional equipment, and the Paynes ordered one. "I remember that we paid about \$7.50 extra for it," Fred says. It registered only to 25,000 miles traveled, and then "kicked over" to zero to start counting again.

Bumpers also were optional, but because there was so little likelihood of "bumping into" another car, they bought one without bumpers. (Until the final year of their manufacture, 1927, very few Model Ts had bumpers.)

"We bought that first one from Jones Motor Co. in Sweetwater and the man drove it up to Tellico Plains to deliver it and I met him there," Fred recalls.

"He drove me down through the Hunt Lane to where it crossed the railroad, and he turned there and had me drive it back.

"He said, 'You can drive this thing home.'

"Well, I never had had hold of a car before. But I bought some gasoline from the Tellico River Lumber Co. commissary, the only place in town that sold gas, and took out across the mountain. I took it right on home.

"Then I got my wife and my father and mother and we drove on down to Dave Lenderman's store on Coker Creek. That stretch of road wasn't graded yet, but it was dry enough that we could make it."

The first Payne Ford didn't have a self-starter. It would be another five years before an electric starter would be offered as an option on the Model T.

"Our first one started with a hand crank, and it was hard to start sometimes.

I've blistered my hands many a time trying to start it," Fred says.

The T had a flywheel magneto that delivered electric current to the sparkplugs, and the headlamps. There was no "storage battery," and the magneto produced current only while the engine was turning.

So there were no headlights except when the engine was running, and the lights became dim when it idled and while the car was being driven at low speed.

The early T had a tail-light that burned coal oil and had to be lighted with a match. There were also small oil-burning lights on each side of the windshield.

The oil lamps did not provide light enough for the driver to see much of the road ahead, but they were a safety factor if the engine should stall.

Their first Model T, and several bought in subsequent years, were open "touring" cars with detachable side curtains kept on the car only in bad weather.

"When a big rain would be coming I've got out to put up curtains and I'd get dripping wet," Fred says. "I've put the curtains up and the rain would be over by the time I'd get them all fastened."

Most owners of automobiles in the years before World War I didn't count on being able to drive them in winter. "We'd stand it up for the winter, in a garage we built in Mud Turtle Hollow," Fred says.

Radiator alcohol or anti-freeze hadn't come into general use, and the radiator and block were always drained of water at the prospect of a freeze ahead. "I can't remember putting alcohol in a radiator until several years later," Fred says.

The Payne children were born into the age of the automobile, and as each new child arrived the family's sightseeing horizon widened, with better roads, tires that lasted longer, and finally with cars that could be driven in all seasons.

Josephine used their succession of Model Ts to deliver the mail as a substitute carrier on rural routes. "She never had one wreck," Fred says.

After they bought a flatbed Model T truck in 1920, to use at a stove mill Fred operated on Coker Creek, Josephine drove it in an opportune new business she developed, of moving families and their household goods and furniture.

She says she did not do any of the labor of loading or unloading the truck. It was up to the people she was moving to do the physical work.

It was while they still owned their original, brass-radiator Model T that the Paynes began to want to sell their store and close the postoffice at Paynes. The store was right at roadside, and as the road-grading progressed farther beyond Tellico Mountain and through Coker Creek, automobile traffic from the outside increased.

"We couldn't keep our baby out of the road," Josephine says.

Sometime after the move from Paynes they traded the first car, still running good after 40,000 miles, as partial payment for 160 acres of land on Coker Creek, historic site of a major search for gold.

That leads us to next week's chapter in the life of Fred and Josephine Payne, as it is remembered by them.