

A Small Town Where the Lakes Loom Large

By **ROBERT STRAUSS** AUG. 1, 2008



ON THE WATER Lake Barkley, which was created in 1964, helped make Dover, Tenn., a popular recreation area. Credit Christopher Berkey for The New York Times

WHEN you want to see the judge in Dover, the seat of Stewart County in northwestern [Tennessee](#), it's best to start at Brigham Hardware.

Andy Brigham, like many who have settled in this small town, has found a place that affords him more than a single pursuit — he owns the hardware store and is the judge of the Stewart County General Session and Juvenile Court.

“At the risk of sounding provincial or stereotypical, it is kind of a neat place to live,” Judge Brigham said.

“Andy’s store is where you go to find out what’s going on. Unless, that is, if you come out here,” said Rickie D. Joiner, who is the co-owner of J-R’s Smokehouse BBQ, and — oh, yes — also the elected mayor of Stewart County. Another officeholder, Lesa Fitzhugh, is the mayor of the town of Dover and owns a beauty shop.

Most people don’t seem to mind this commercial-political double-dipping and, in fact, it even seems attractive to those who have bought second homes in the area.

“We love that it is a sleepy little town where the judge or the mayor has time for you, even if it is just to talk about the weather,” said Dr. Price Hopson, 64, who began visiting the area with his parents when he was 8 and who bought a second home here with his wife, Kay.

Dr. Hopson, a retired pediatric dentist who lives in Clarksville, about an hour's drive to the east, now works part-time at the health department in Dover. "It is that kind of place," he said. "It is so beautiful and the pace of life is so comfortable that you just want to give back something."

Dover was the site of the first major Union victory of the Civil War, when Brig. Gen. Ulysses S. Grant captured Fort Donelson on the Cumberland River in February 1862. In the 1940s, the first of a series of Tennessee Valley Authority dams on the Tennessee River created Kentucky Lake, and in 1964 another dam created Lake Barkley, putting Dover in the heart of a recreation area.

"There may be no fine restaurants and no symphony, but if you like the outdoors, mountain-bike trails, hunting, [fishing](#), all the things with lakes and rivers, this is your place," said Judge Brigham.

The Scene

Laurisa Goss is another multi-hat type — she sells real estate for Patty Page Properties and heads the local Humane Society. Ms. Goss, 30, came to the area on a vacation from her home in Indiana nine years ago and never left. From her home in an isolated part of Stewart County, she takes a ferry across an inlet to eliminate much of what would be a 45-minute drive to Dover. "Seventy-five cents a day, but you could ride back and forth looking at the scenery all day if you wanted to," she said.

William McKenna, 62, who lives in Columbia, about 100 miles away, but spends weekends at his second home in Dover, said he moved there in part because of the local history.

"You walk around the shores and you can pick up those arrowheads, or maybe something from the Civil War battles," he said. "Then you go over to the hardware store to listen to the gossip or maybe find a lawyer."

Judge Brigham may be that lawyer. He grew up in Dover, where his family has lived since the end of the 19th century. Wanting to escape an area he thought was too remote, he attended college and law school in Knoxville and practiced for a time in Chattanooga. But when his father became ill, he came back to run the store.

"I miss some of the sophistication of the city, but you can't beat the people here and the beauty of the lakes," he said.

Most people come to Stewart County to have access to the water, much of which is on government land, from Fort Donelson National Battlefield to Land Between the Lakes National Recreation Area to Paris Landing State Park to Cross Creeks National Wildlife Refuge. Summers can be hot, with many days near triple-digits in temperature and with high humidity.

The more popular times tend to be spring and fall, during more primary hunting and fishing seasons.

Pros

Real estate is inexpensive, even by the standards of the mid-South. The area is not crowded, taxes are low and there is little crime, according to F.B.I. statistics. Much of the lakes' shores are controlled by the Army Corps of Engineers, which limits where docks can be, but there are numerous public launches in the county.

Cons

Because of the expanse of the lakes, roads are circuitous, and sometimes getting across what seems like a small expanse of water requires many miles of driving. There are few big-city-type amenities; those needing fancy restaurants or major [shopping](#) are out of luck.

The Real Estate Market

Teresa Howell, an agent at Spotlight Properties in Dover, said she was excited about the project to widen Route 79, coming from Clarksville, to four lanes. People “will certainly be able to get here more quickly and see what a beautiful area is so close,” Ms. Howell said.

Pete and Donna Borris take that trip almost every weekend. Mr. Borris, 62, has a marine dealership in Clarksville, so he knows lakes and water sports.

“My wife just wanted a motor home, but here were these lakes, pristine and friendly, not far away,” Mr. Borris said. Four years ago they bought a 92-foot-by-92-foot lot near a lake for \$56,000, and it has appreciated slightly, he said. They had a 1,500-square-foot, two-bedroom cabin built for another \$150,000, and he and his wife designed the furniture, and made some of it. “It’s rustic, but that is what we wanted,” he said.

While there are a couple of million-dollar properties — five bedrooms or more on multi-acre lots on hills overlooking the lakes — the average properties are much more reasonable, said Ms. Goss of Patty Page Properties. She said open land will usually sell for between \$1,500 and \$2,500 an acre, the higher price for plots with access to the water.

She said since prices were already low, they had not been affected by the country’s economic downturn, and properties do not generally stay on the market more than a few months. About a quarter of the homes in the area have part-time owners, she said.

In the Leatherwood area just outside Dover on the south shore of Kentucky Lake, new construction ranges from \$130,000 for a two-bedroom, 1,100-square-foot house to \$270,000 for a 4,000-square-foot, four-bedroom home with access to the lake, Ms. Goss said.

William and Virginia McKenna paid \$340,000 for a 4,000-square-foot, five-bedroom, 22-year-old custom log cabin last winter. “There are decks and water access. It is just spectacular,” said Mr. McKenna. “I’ve lived all over — Phoenix, the Midwest, the East. You couldn’t touch this for twice or three times or more than that anywhere there. We’re ecstatic.”

LAY OF THE LAND

POPULATION 1,442, according to the 2000 census.

SIZE 3.8 square miles.

WHERE Dover is about 80 miles northwest of Nashville. Clarksville, about 30 miles to the east, has the Montgomery County Regional Airport, but major carriers use Nashville International Airport.

WHO’S BUYING People who are looking for quiet lakes and wooded areas within a relatively short drive. Memphis, Nashville and Evansville, Ind., are all within four hours.

WHILE YOU ARE LOOKING The Sunset Motor Inn (314 Highway 79, 931-232-5102; www.parislanding.com/sunset_motor_inn.htm) overlooks Lake Barkley on the eastern edge of Dover. All rooms have views of the water. Double rooms are \$52 a night, including tax.

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