

FIRST DRAFT

Bank by mail

How a Vernal businessman avoided high freight cost

William H. Coltharp was a shrewd businessman.

In 1915, as he was planning a new building in Vernal, Utah, to house retail spaces, offices and the Bank of Vernal, Coltharp decided that the upscale new building needed a façade of red bricks from Salt Lake City.

But he soon realized that paying private freight rates to ship them would be far too costly.

So he decided to mail them. And that decision forced a change in postal regulations.

Two years earlier, the U.S. Post Office Department had created a service called Parcel Post, primarily for those living in rural areas. By 1916, it had increased the maximum weight of an allowed Parcel Post package from 11 pounds to 50 pounds.

The service was a great success nationwide. In 1913, the year Parcel Post began, Sears Roebuck & Co. filled five times as many catalog orders as the previous year.

But it was especially important in Vernal, where long-hoped-for railroad service had yet to materialize.

The cost of shipping a package to Vernal by Parcel Post was significantly less than sending it by private freight. As a result, by 1916, approximately two tons of Parcel Post packages arrived in Vernal each day. The packages included everything from cement to agricultural equipment to canned goods. And that was before Coltharp began ordering bricks for his new building.

It's about 125 miles as the crow flies from Salt Lake City to Vernal. But the road between the two was steep and rough. Shipping anything expeditiously between the two communities meant a 400-mile circular trip through western Colorado. That's how the Parcel Post routed its packages.

First, materials were sent by the Denver & Rio Grande Railroad from Salt Lake to Mack, Colorado. Then they were transferred to the Uintah Railway that headed northwest out of Mack, over Baxter Pass, to Dragon and Watson, Utah. At Watson, the packages were loaded onto trucks or wagons operated by the Uintah Railway, and ferried the remaining 54 miles to Vernal.

In 1916, it cost 54 cents to mail a 50-pound package from Salt Lake City to Vernal, less than half the cost of shipping it by a private freight service.

The Coltharp Building required more than 15,000 bricks from the Salt Lake Pressed Brick Co.

Each brick was individually wrapped in paper, then packed in crates of 10 to meet the 50-pound weight limit.

Altogether, 1,500 crates, weighing a total of 37.5 tons, were shipped to Vernal from May to November of 1916. But



Photos from UTAH COUNTY REGIONAL HISTORY CENTER DIGITAL COLLECTION/Special to the Sentinel
The Coltharp Building, future home of the Bank of Vernal, Utah, under construction in 1916.



BOB SILBERNAGEL



WILLIAM H. COLTHARP

Realized he could save money by shipping bricks for his building through Parcel Post

it wasn't always easy.

The drive train on a truck hauling bricks from Watson to Vernal broke, causing the truck to roll over an embankment.

The driver wasn't injured, and some of the bricks were salvaged.

The postmistress

in Watson called for every available horse and wagon to help haul the bricks to Vernal, but the crates of bricks still piled up outside the Post Office.

Eventually, private citizens in Vernal began volunteering their teams and wagons to help get the bricks to Vernal.

The Post Office soon realized the flaw in its business model. As Postmaster General Albert Burleson put it in a message amending Parcel Post rules, "It is not the intent of the United States Postal Service that buildings be shipped through the mail."

Burleson's rule clarification came in early November 1916, limiting packages from one sender to a single address to no more than 200 pounds per day. If the rule had been in effect when Coltharp first ordered the bricks, it would have taken more than a year to deliver them all — even if they were shipped on weekends and holidays.

But Coltharp's project was completed before the new rule took effect, in November 1916. The bank moved into the new building in February 1917. It was dubbed "the Parcel Post bank" by locals. These days, Zion's Bank of Vernal resides in the same building.

The new rules didn't end the use of Parcel Post for shipping large amounts of goods. As late as 1921, the Vernal Express newspaper reported that an average of 6,650 pounds of Parcel



Crates of bricks are stacked in Vernal, Utah, during construction of the Coltharp Building.

Post packages arrived at the Vernal Post Office every day. And that didn't include regular mail or perishable materials.

"Space is now inadequate to handle Parcel Post shipments and regular mail," the paper said. Nearly all merchandise sold at stores in Vernal and nearby towns arrived via Parcel Post.

Vernal was unique because it was a relatively large community isolated from any railroad. But it wasn't the only place where people took advantage of Parcel Post.

In February 1914, the parents of May Pierson used Parcel Post to send their 48-pound daughter from their home in Grangeville, Idaho, to her grandmother in Lewiston, Idaho. She arrived safe and sound — and was delivered to her grandmother's house by the mailman. It cost the family 53 cents.

Changes continued to be made to the Parcel Post rules over the decades. And, eventually, modern highways and better trucks provided less expensive, alternative means

of shipping packages and bulk materials to and from Vernal.

Today, if you wanted to ship 50 pounds of bricks from Salt Lake City to Vernal, it would cost you just under \$18, whether you used UPS Ground shipping or a private freight service.

Correction: My Sept. 11 column said a replica of the Apatosaurus that Elmer Riggs unearthed near Fruita in 1901 is on display at the Field Museum in Chicago. In fact, the actual bones are displayed.

Information from: "The Parcel Post Bank," Outlaw Trail Magazine, Winter 2008, Uintah County Regional History Center, Vernal, Utah; "The Bank of Vernal: The Parcel Post Bank," United States Postal Service; "Precious Packages: America's Parcel Post Service," National Postal Museum, Smithsonian Institution; Utah Digital Newspapers, digitalnewspapers.org.

Bob Silbernagel's email is bobsilbernagel@gmail.com.

Residents not putting off their medical care needs despite costs, survey says

By CHARLES ASHBY
Charles.Ashby@gsentinel.com

Despite the rising cost of health care insurance in recent years, fewer Western Slope residents are putting off seeing a doctor or buying the medications they need than in years past, according to a new survey on access to health care.

The 2017 Colorado Health Access Survey, taken every two years by the Denver-based Colorado Health Institute, shows that while a number of patients had trouble paying their medical bills last year, they didn't put off seeing a doctor or specialist as much as they did in 2009, before the federal Affordable Care Act was enacted.

In the four regions that make up much of the Western Slope, about 15 percent of residents said they had trouble or were unable to pay for health care for themselves or their families, down from about 25 percent in 2009, the first year of the study.

The study, which is taken by cellphone and land-line telephone of more than 10,000 Colorado households, showed that in Mesa County, 13 percent put off seeing a doctor because of costs, compared to 16 percent in 2009.

The survey asks a variety of questions, from how affordable health care costs are to how often patients visit their doctors.

Overall, the study found that more Coloradans are covered by some sort of health insurance — 6.7 percent of the more than 5 million residents are uninsured — than at any other time. That's only 0.02 percentage points higher than in 2015, the first study done after the ACA, also known as Obamacare, became law.

"The survey results show the Affordable Care Act's coverage expansions worked, as far as they went," said Joe Hanel, a spokesman for the institute. "Coverage improvements seem to be a lot more durable than some people had expected."

Hanel said the survey also

can be a tool for policymakers to determine how they can improve the system, particularly in rural parts of the state that are seeing double-digit increases in health care premiums.

"The survey also points out some populations that are starting to slide in coverage," Hanel said. "People who make fairly low wages but too much to qualify for Medicaid, people over 40, and, of course, a lot of people in rural Colorado. These are some of the groups that would benefit the most from future policies to boost coverage and access to care."

That uninsured rate is a statewide average, but it doesn't hold up on the Western Slope, which ranged from 7.9 percent in the Montrose-Delta area to as high as 13.1 percent for residents in Rio Blanco and Moffat counties.

Mesa County's rate was 10.2 percent, down from 14.7 percent in 2009.

"The one thing the survey shows is the farther you get away from Denver, the higher your uninsured rate is likely to be," Hanel said. "Northwest Colorado continues to have the highest uninsured rate in the state, at 13.1 percent, and it's been like that in northwest Colorado for several iterations of the survey now."

Jeff Bontrager, the institute's director of research on coverage and access, said one of the things that likely is contributing to higher costs in certain areas of the state is the use of emergency rooms.

Bontrager, project director of the survey, said that increased use of emergency rooms helps drive costs because that's one of the most expensive parts of any hospital.

While the average statewide rate went up only nominally, 7.7 percent to 8.6 percent from 2015 to 2017, it was more dramatic on the Western Slope, going from as low as 6 percent to as high as 10 percent during that same period.

Pitch to build Hyperloop would cost \$24 billion

By THE ASSOCIATED PRESS

DENVER — Colorado's dream of a futuristic transportation system that would move passengers and freight at speeds of nearly 700 mph using a pod and tube system is estimated to cost about \$24 billion to build.

The state's proposed route — named one of 10 global finalists this month by the Los Angeles-based Hyperloop One — accounts for the 360 miles

connecting Denver to Pueblo, Vail and Cheyenne, Wyoming.

Shailesh Bhatt, executive director of the Colorado Department of Transportation, says a study must now look at the feasibility of building and funding the project, which will not be paid for by the state.

Hyperloop One is trying to identify the best routes for its new transportation system.

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Credit card stolen

Officials are looking for a man who used another person's credit card to make purchases without her permission.

The victim in this case noticed her wallet was missing on Sept. 3. The same day she noticed the card was missing, the card was used to purchase items at several local businesses on North Avenue, including Walgreens, Payless Shoe Store and Dollar Tree.

Security cameras at these stores captured images of the suspect in the case, who appears to be a man wearing a black dress and high heels with a pink, polka-dotted scarf around his neck.

Anyone with information about this suspect is asked to contact Crime Stoppers at 241-7867. Information leading to an arrest can earn up to \$1,000 cash reward and the informant can remain anonymous.

According to the Grand Junction Police Department:

- A vehicle in the 600 block of Bookcliff Avenue was broken into on Wednesday.
- Kevin Brent Meadow, 38, was arrested on an outstanding failure-to-appear warrant on Saturday.
- Cheyenne Cannedy, 20, was issued a summons for allegedly possessing a controlled substance on Thursday.

According to the Mesa County Sheriff's Office:

- April Clarke, 26, was arrested on three outstanding warrants on Sept. 9, as well as several alleged traffic violations.
- Deputies investigated a report of theft in the 100 block of 29 Road on Sept. 13 and found a credit card skimmer in one of the gas pumps at a convenience store. The investigation is ongoing.

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