



VOL. IV .- NO. 41

ALLIES SPEED

TROOPS TO AID

ITALY'S ARMY

ments

COPURISHT, 1917, BY THE PUBLIC LEDGES COMPANY

LEHIGH. 0

0-0

PRICE TWO CENTS

REFORM CHIEFS MAKE SUPREME COURT APPEAL

FINAL

Town Meeting Leaders Begin Campaign to Meet New Issue

PLAN TO OFFSET ADVERSE DECISION

Common Pleas Judge Rules Independents Cannot Name Other Party's Nominees

GOOD CHANCE REMAINS

Republican City Committee May Issue Warrants for Perjury on Opponents

There is still a good fighting chance for the Town Meeting party to keep all its candidates on their own ticket intact.

An appeal to the Supreme Court was made this afternoon by the independents, in which it was contended that Judge Wennel, of Common Pleas Court No. 2, erred when he ruled that the Town Meeting party could not nomin ite candidates who had already been nominated by another party. As a re-sult of this action the County Commissioners are prevented from printing the election ballots until the question is decided by the

ballots until the question is decided by the Supreme Court. Attorneys for the Town Meeting party, ex-Judge James Gay Gordon, Allen Mor-g in and Isadore Stern, filed the petition of supersedens with the higher court this aff-ernoon. The petition is returnable at 10:30 tomorrow morning and will be argued be-fore Chief Justice Brown, Judge Pottar, Indus Mestrey it and Judge you Moschuis-Judge Mestrer it and Judge von Moschris-

FIRST TIME IN HISTORY This is the first time that such a legal step has been taken in the history of Pennsylvania.

The petition is brought in the name of I. Walter Thompson and Francis F. Burch, candidates for Comman Council on the Town Meeting ticket in the Forty-sixth Ward.

immediately after the petition was filed Alexander Simpson, counsel for the County Commissioners, was notified by the attor-

Commissioners, was notified by the attor-neys of the action taken. The action of the independents was only one of today's many developments, which started with the ruling of Judge Wensel Following this decision the independent leaders held a conference in which they decided to make the appeal in the shape of the test case mentioned. The Supreme Court is not in session and will have to be called hurriedly to hear the case. While the Town Meeting men werd in conference the Republican city committee also met to consider the arrest of many of the affiants who swore to amendments yea-terday to the Town Meeting petitions. PLAN PERJURY CHARGE

PLAN PERJURY CHARGE

The Organization leaders contemplate making a charge of perjury against many of the independents in this connection. The Republican city committee is planning to

BURNING WAR SUPPLIES GERMAN SPIES DESTROY HUGE 1 DEAD, 3 INJURED IN DU PONT BLAST **MUNITION AND GRAIN STORES** Explosion Wrecks One of the IN \$5,000,000 BALTIMORE FIRE Plant's Houses at Carneys Point Eight Men Missing Supposed to Have Lost Their Lives-British Steamship Sunk.

PLOT SHOWN IN BLAZE

Suspect Running From Scene

Arrested

SALTIMORE, Oct. 31. Fire of undoubted German agency origin which started last night on the Baltimore water front destroyed two Baltimore and Ohio Railroad piers at

Locust Point, together with large grain and munition supplies, with a total estimated loss of \$5,000,000. One man, Michael J. Hand, an import clerk employed by the Furniss-Withy Company, Ltd., was burned to death, and Chief Gunner Brownley, of the British steamer Kerry Range, and six members of the crew, with a negro

stevedore, are missing. That the fire was of incendiary origin has been established beyond a doubt, and one suspect has been arrested and turned over to the United States authorities. He is John Whitterman, said to have been seen running away from the pier a few moments before the biaze.

The Federal authorities expect several other arrests this afternoon.

The munitions destroyed, which were stored upon the piers, were intended for the Allies and for General Pershing's army in France.

Federal agents are positive that German agents are responsible for the fire, and the full force of the Department of Justice has been thrown behind an immediate investigation.

All doubt as to the origin of the fire

was removed this morning by statements from the Baltimore and Ohio guards and firemen stationed at the pler. A few secends before the flames broke out in five section of the pier these men saw what ap peared to be rockets going up from half a dozen places on the pler. They were followed by muffied explosions, and the flames came immediately. Less than five minutes before the entire structure was in flames the chief watchman had made a complete round of the pier.

Officials of the Baltimore and Ohio this morning, in fixing the loss at \$5,000.000. stated that the loss was covered partly by the railroad's replacement fund and poli-

cles with insurance companies. Ten stovedores of the twenty working on the ship and on the wharf when the fire-broke out had not been accounted for early this morning. Half a dozen others with five or six members of the crew of the versel, jumped into the harbor and swam ashore. It is believed that at least

four are dead. J. M. Davis, operating vice president of the Baltimore and Ohio Railroad, wh ed the scene of fire early today, said that It was his opinion that the blaze was, "with-out a doubt, of incendiary origin." "I believe the man or the men who started the blaze reached the pier in a hoat," said Mr. Davis. "All of the steve-dores and other employes have been under surveillance, and their records were search ed before they were employed. I do not believe any one could have approached from the land end. But I do believe the fire was started by an incendiary or by incendiaries. Chief of Police Edmund Leigh, of the Baltimore and Ohlo system, and the local police officials began immediately an in-vestigation into a report of the pier watchman that he saw five or six men jump from Pler No. 9 just as the flames broke out. These may have been stevedores. The piers had been under heavily armed guards for the last year and just such a disaster has been feared. Several months ago a mantity of dynamite was taken from a loaded grain car in the Baltimore and Ohio grain elevator. The car was intended for me of the Allles. The car was traced back to its loading point in the West and found to have been loaded by a number of Austrian stavedores. A dozen men remained to be accounted for by the investigators at Locust Point this morning. It is believed that at least five lost their lives when the great piers were destroyed. Within five minutes after the fire was discovered it had enveloped both plers. Fifteen members of the crew of the British steamer Kerry Range, lying beside the pier, leaped overboard when the ship caught fire and finally sank. Two of these had not been accounted for this morn-Two of ing



The explosion apparently was not due to a plot such as that which resulted in the Explosion apparently was not due to a plot such as that which resulted in the Ballimore explosion. The explosion, it was said, came from natural causes. The wrecked powder house was in what is known as the "sporting area." the place where powder for sporting use is made. The plant is composed of many small build-ings, called houses, through several of which the powder pusses in the course of its man-ufacture. The plant is so arranged that an ordinary explosion wrecks only one house, the others being safe unless the blast is so great as to throw sparks or debris into the others.

Magistrate George A. Persch, of Magistrate Court No. 7, with an office at 1016 Pine street, was arrested on a warrant sworn out by Joseph McClain, detective of the District Attorney's office, and later en-

tered ball in the sum of \$5000 before the

Prenns working at the out point plants at Pennsgrove and Carney's Point who wanted to know whether these relatives and friends were alive or dead or hurt. Officials at Plant No, 2 admitted thut an explosion had occurred and when asked if it was true that only one house had been lost replied in the affirmative. They said an investigation of the accident was still an investigation of the accident was still

in progress

casualties and the extent of the damage

Bail was accepted by Thomas J. Sherman, clerk of the Municipal Court. Eugene J. Lobe entered the ball, giving as security

debris into the others. The explosion today, according to a state-ment made by an official at Plant No. 1,

The blast occurred shortly before 1 o'clock. It shock buildings for miles and the flames shot high in the air. As usual, the du Pont works were besieged with in-quiries as to the nature of the blast, the cusualities and the extent of the damage Philadelphias new impers were telephoned by many persons who had relatives or friends working at the du Pont plants at

MANY WAR TAXES

DUE TOMORROW

Revenue Act

River Barrier Now Made in Good Order ENEMY'S DRIVE SLOWING BERLIN, Oct. 31.

"The movement of our armies from the Carnic Alps is taking place in accordance with the intentions of our leadership," declared today's official

PARIS, Oct. 31. French and British armies are rushing to aid of the Italians. Paris expects one of the greatest battles of the war to be fought on the Italian

M. Jules Cambon, of the Foreign Office, expressed his firm conviction that the Italians, with this Allied assistance, would succeed in stopping the Austro-German invasion.

ROME, Oct. 31. The Italian retreat to prepared positions continues in an orderly fashion, today's of-ficial report asserted. Bravery of the defending troops permitted the redisposition of the Italian forces, according to strategic plane

There were various engagements day on the hills of San Daniele del Friull, along the Ledra canal and at Pasian, Schia-voneco and Pozzuolo on the del Friuli front. Dispatches from the front declare Cadornamaster of the situation now and that is checking the enemy in effective fash-

ion. Italian city by forces continue to harass and hold up advanced detachments of the Germans and Austro-Hungarlans. Newspapers today point to the fact that the Germans have ceased citing the num-ber of prisoners captured. It is declared this shows that the Italians have recovered from their first panic and that the enemy is not making the progress he did for the first day or two of the drive. Rome expects the great German-Austrian

drive to come to a halt on the flood-swollen anks of the Tagliamento River. Reports' from the front today declared

SLAVS RESENT TEUTONS' FRATERNIZING EFFORTS

QUICK NEWS

SOCCER SCORES

ADDITIONAL RACING RESULTS

813.70, \$5.50, \$4, won; Ninety Simplex, 108, Howard, \$3.10, \$3, nec-

ond; Bean Spiller, 108. G. W. Carroll, \$5.80, third. Time, 1.481-5.

\$3.50, \$2.40, out, won; Herald, 111, Gentry, \$2.50, out, second; L ...

Levy, 103. Dishmon. out, third. Time, 1.14 2-5.

Third Latonin race, mile and 70 yards-Julia L., 108, Connelly,

Fourth Latonia race, 6 furiongs-Hight Angle, 114, Mory ...

2- 3

LAFAYETTE 1

PETROGRAD, Oct. 31 .--- Enemy attempts to fraternize with Ru-sian soldiers on the northern front were met with Russian artillery fire, the official statement announced today.

COASTWIDE ELECTRICAL STRIKE HALTED

SAN FRANCISCO, Oct. 31 .- The coastwide strike of members of the electrical workers' uion, which was scheduled to begin at midnight tonight, has been halted by the intervention of President Wilson and the Federal mediation committee.

DODGES WIN SUIT AGAINST FORD COMPANY

DETROIT, Oct. 31 .- The Ford Motor Company has lost the suit brought against it by John F, and Horace E. Dodge to compel distribution among stockholders of about \$60,000,000 accumulated dividends that Henry Ford was to use to build his new style blast furnaces at River Rouge, according to a decision of Judge George S. Hosmer, of the Wayne Circuit Court, handed down today.

AUSTRIA'S WAR TRIBUTE NOW TWELVE BILLION

ZUIIICH, Switzerland, Oct. 31 .- Austria's share in war expenditures will total \$12,000,000,000, according to Baron Ernest von Plener, who made the statement dùring the budget debate in the upper house of the Austrian Reichsrath. The speaker stated that the note circulation had reached a total much higher than any one expected, and that Austria would have to suffer from a low rate of exchange.

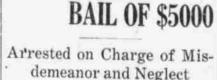
KERENSKY PROHIBITS DEATH PENALTY AT FRONT

PETROGRAD, Oct. 31 .- Premier Kerensky today announced a prohibition against imposing of the death penalty on troops at the front.

LUFBERRY HONORED BY U.S. AERO CLUB

PARIS, Oct. 31 .- Lieutenant Raoul Lufberry, second in command of the Lafayette Escadrille and one of the two "aces" in that flying corps of Americans, was to-

PERSCH UNDER **BAIL OF \$5000**



demeanor and Neglect of Duty

cierk of the Municipal Court.

DISTRICT ATTORNEY ACTS

WASHINGTON, Oct. 31.

Procautions at every munitions and grain dock in the country were redoubled today following the incendiary fire in Baltimore with heavy loss. The secret service officials here are certain German agents started the fire with bombs.

"We are surprised that more such at-tempts have not been successful," said one "Our Baltimore office has been on guard against just such a fire for some

Chief Flynn, of the Treasury secret serv-ice in Washington, and Chief Bialesco, of the Justice Department, today were in close touch with the chase for cluce in Balti-more. Whether arrests were imminent both refused to state.

Smash Window to Steal Jewelry

Thieves smashed the bulk window of the jewelry store of Fmil Victor, 2939 Kensington avenue, with a paving block at 4 o'clock this morning and stole jeweiry o'dious this n valued at \$325.

Former President WILLIAM HOWARD TAFT Will analyze the Italian Situation On the Editorial Page of Tomorrow's PUBLIC CER LEDGER This will be the first article by Mr. Taft since joining the staff of the Public Ledger as contributing

he property at 5936 Germanicawa a The date for the hearing before Judge Brown was fixed as Thursday, November 8

Magistrate Persch refused to make any mments on the proceedings. When asked questlans by the newspaper men he merely shock his head and said that he had nothing to say. William H. Schumann, clerk to Persch, has been summoned as a witness against him.

Person was one of the witnesses placed on the stand during the murder conspiracy hearing, and was grilled for nearly two hours by Judge Gordon about the issuance of certain warrants in connection with the Fifth Ward political fight. The affidavit on which the warrant was

The affidavit on which the warrant was issued charges that Magistrate Persch "did commit a misdemeanor in office in that Be Imposed Under New be willfully failed and neglected to keep his criminal docket and day book in the manner required by law and willfully failed and neglected to keep true and accurate account of the costs, fines and fees paid to and received by him as such magistrate and make true return thereof to the City Con-troller within five days after the first day. troller within five days after the first day The war tax on many articles become of each month, as required by law, and pay the amount of such costs, fines and effective here tomorrow. Moving picture, theatre and railroad tickets, telephone and

fees so received by him as such magistrate to the City Treasurer as required by law." It further charges "that the said George telegraph messages are included in the A. Persch, Magistrate aforesaid, did receive as Magistrate divers costs, fines and fees and that he wilifully neglected and omitted to make true return thereof to the City Controller as required by law and pay the same to the City Treasurer as required by law, but embezzled and converted to his

Continued on Page Two, Column Three KILLARNEY WINNER ON

LAUREL GET-AWAY DAY LAUREL, Md., Oct. 31 .- This was get

LAUREL, Md., Oct. 31.—This was get-away day at Laurel. With the running of today's program one of the most successful meetings ever held in Maryland will be brought to a close. The most notable event in Maryland history was the match race hetween Hourless and Omar Khayyam, which drew a record throng and resulted in a record-breaking race over the one mile and one-duarter distance. One cent on each 20-cent express package charge. Five cents on each telephone, telegraph or wireless message costing more than 15

one-quarter distance.

morrow, although dealers have already been collecting this tax. The postal rates are to be raised starting next Saturday. Letters will cost three cents and postcards two cents FIRST RACE, selling, two-year-olds, 512 furniss. 108. Troise. 47.70 \$4.60 \$2.90 Lillarner, 108. Rebuiltinger. 4.00 2.90 abding 108. W. Collins. 4.00 2.90 Time, 111 1-5. Gofflen Glow, Expression, unny Hull, El Capitania, Kokoki also ran. BECOND RACE, Libros-yase-olds. 6 Torlonger: uck Shot, 111. Rice. \$10.00 \$5.40 \$4300 Chag Worth, 120. Feak. 8.20 2.90 Vidow Hedolto. 100. W. 5.10 two cents. Collector of Internal Revenue Ephraim Lederer announced today that Friday, No-yember 2, will be the last day for the return of all "floor" taxes under the war reve-nue bill. This particularly applies to wines, beer and liquors in storage, as well as to

beer and liquors in storage, as well as to tobacco, cigars, automobiles, trucks, jew-elry, munical instruments, mineral waters, films, sporting goods, perfume, cosmetics, toilet articles, planos, drug goods, chew-ing gum and candles, etc. ⁵ He added, that bond could be given for an extension of time to merchants and manufacturers if the security, Liberty Bond or real estate, were equal to the amount of the tax. If real estate security is given it must be accompanied by 20 per cent of the amount of the tax in cash. The balance is to be paid in equal parts over December, January, February and March.

Latonia Results RACE, purse \$300, malden three-year Hinet, 105. M. diar.

addi 5. 4 Aler 5.60 8.70 105 Yan Dussen 5.20 115 2.5 Alexander, Bazerdr Man, Pulasist Crestwood Girl, Water Hise, Winen and Hir Hasts also ran. 10 BACE, 6 furthease 10 BACE, 6 furthease 10 The Carrier 56.60 33.00 15.00 16 95 Willie 5.00 15.00

Chili Remains Neutral BUENOS AIRES, Oct. 31 .- Dispatches oday from Santiago say that, despite the

remain neutral.

the river was a roaring torrent, which it was confidently helfeved would offer a for-midable harrier of defense for the Italians. onds of sympathy with Brazil, Chili will

Continued on Page Four, Column On



Wide-Ranging Levies Will The Lewis Luckenbach Goes Down After Bagging U-Boat in Battle

VERY LITTLE ESCAPES 26 SURVIVORS AT HOME

AN ATLANTIC PORT, Oct. 31.

The American steamship Lewis Luckenbach sent a German submarine to the botto three hours before the essel itself was sunk by another U-boat, declared survivors reaching here today. 'Richard Dun phe, third officer of the torpedoed vessel acting as spokesman for the survivors, of

whom there were twenty-six, said : "We were first attacked about 5 o'clock on the afternoon of October 1. The sub-

mersible came to the surface not 100 feet in front of us. The target was too good to miss and the first shot from our bow gun struck squarely between the U-boat's two periscopes. She sank like a plummet. "Triumphant, we steamed toward the French coast. Suddenly, about 8 o'clock that night, there was a loud explosion and the whole ship trembled from stem to stern. It didn't take long to realize we had been torpedoed. The Luckenbach settled at once. Two boats got away safely. A third, with Captain Watkins, the first mate and -Eight cents for every \$100 worth of life

one of the mayal gunners, smashed against the side of the ship and the three were drowned. We were picked up by a Nor-wegian ship."

VON HERTLING REFUSES

Opposition in Reichstag Changes Purpose of New German

An Exchange Telegraph Company's dis-patch from Amsterdam this afternoon as-serted that Count Von Hertling had refused to accept the German Chancellorahip "be-cause of his inability to control a majority

in the Reichstag." A storm of opposition had developed in Germany to the appointment of Count von Hertling. The Socialists and Liberals were flatiy against him because of his known mand against parliamentary government. The fact that the Emperor did not consult any representative of the Reichstag on political conditions before the appointment added to the antagonism of a large number of the members of that body.

day awarded a medal by the Aero Club of America as "a mark of the admiration of his fellow Americans for his services in the war." Lieutenant Lufberry is a native of Wallingford, Conn.

AIRPLANE REPULSED ON KENTISH COAST

LONDON, Oct. 31 .- One enemy airplane raided the Kentish coast at 4:30 this morning, according to an official announcement. The statement adds that the airplane was immediately attacked and fled, dropping its bombs in the sea.

BOY CRUSHED TO DEATH BY MOTORTRUCK

A six-year-old boy was crushed to death at Kensington avenue and Westmoreland street today when he ran across the street and stepped in front of a motortruck. The victim was John Garretty, of 1905 East Willard street. He died in the Episcopal Hospital. Edward Gregory, 3545 Mascher street, driver of the machine, was held without bail by Magistrate Wrigley to await the action of the Coroner.

SWITCHMEN WILL ASK 50 PER CENT WAGE INCREASE

CHICAGO, Oct. 31 .- Members of the Switchmen's Union of North America are preparing today to submit to all railroads in the United States a demand for a 50 per cent increase in wages, according to a decision reached at a conference of representatives of the union here. A nation wide referendum vote to strike will be taken if the demands are not granted within thirty days after submission to the railroads

TROLLEY CAR DAMAGED BY FIRE

An overheated airpump set fire to a trolley car on the Bridesburg line at Tacony and Bridge streets, near the Frankford Arsenal. The crew ran the burning car to Richmond street, where Engine No. 33 fire house is located, where the blaze was extinguished. The car was hadly damaged.

WAR ZONE ORDER OUSTS 2000 GERMAN WORKERS

NEW YORK, Oct. 31 .- Two thousand Germans, employed along the Brooklyn vater front on Long Island and on Staten Island, lost their jobs today as the result of the Federal order regulating the movements of enemy aliens. The list of enemy aliens in Greater New York now under the eye of the Federal Government totals 25,000. These will not be molested unless they commit suspicious acts.

HYLAN BETTING FAVORITE IN N. Y. MAYORALTY RACE

NEW YORK, Oct. 31 .- Betting on the Curb today on the result of the mayoralty ontest is 2% to 1 on Hylan against the field.

PITTSBURGH THEATRE TO PAY OWN WAR TAX

PITTSBURGH, Oct. 21 .- Directors of the Pitt Theatre here have issued a statement in which it was declared that patrons of the theatre would not be charged with the war tax which the Government has placed on amusements. "We believe that the Government's tax is not only eminently just and fair, but that the assumption of it is a privilege rather than a burden and we have no desire to shift what we conceive to be our duty upon the shoulders of the public," Manager Patch said.

HALLOWEEN CELEBRATION BARRED IN CHESTER

CHESTER, Pa., Oct. 31,-There will be no Halloween celebration in this city. This was reiterated yesterday by the Mayor in a public statement. The action of the executive was caused by the receipt of private information that certain trouble would occur if whites and negroes were allowed to mingle upon the streets garbed in masked attire. Masquerade dances and parties are permissible if the mummers come to the City Hall and obtain a police permit.

ALLEGHENY VALLEY TELEGRAPHERS' STRIKE ENDS

PUNXSUTAWNEY, Pa., Oct. 31,-Telegraphers of the Allegheny Valley divim of the Pennsylvania Railroad who were out on strike have been returning in groups for several days and the remainder went to work yesterday with exception of several rejected by the company on account of special activity in the strike. The men won 25 per cent increase in wages, but lost the right to have the train dispatchers reinstated. The dispatchers followed the telegraphers in the strike and none is permitted to return. The teleraphers' oganization is nrecognized. Nearly 400 operators were out at the height of the strike.

the ruling of Judge Davis. He decided yesterday that all five affiants need not appear before the notary at one time. The appeal from Judge Davis's ruling was made per-terday by Attorney J. Lee Patton, and he placed the matter before the city committee

objections of the Vare-Smith organiza-tion spainst Town Meeting councilmania nomination papers in several wards were sustained today.

suntained today. The wards affected were the Porty-sixth. Forty-fourth. Twenty-eighth. Forty-first-Twenty-seconr and Thirty-second. Includ-ing these, the independent candidates of ing these, the independent candidates of eight wards are now forced off the Town Meeting ticket, unless the Supreme Court

The first decision handed down today by Jude Wessel eliminated four of the five in-dependent nominees' names from the Town Meeting column on the ballot. The decision, made on the ground tinst the Town Meeting party cannot nominate candidates already nominated by another party, indicates that hearly half of the Town Meeting councilmanic candidates names will not appear in the Town Meet ing column on the ballot in next Tuesday's election. About that number already have

Continued on Page Fifteen, Column Str

WILL PROBE SITUATION IN N. Y. STOCK EXCHANGE

Board of Governors Would Know Causes for Liquidation Movement

. That Upset Market NEW YORK, Oct. 31.-The Board of Governors of the New York Stock fir change started an investigation of the Bould dation movement which has kept the the upset for the last two days, it was learned on high suthority this afternoon. The chief aim of the inquiry, it is said will be to find out whether or not the sail-ing orders placed by a number of big house represented on the floor were backed by a

concerted scheme," to raid the marin

THE WEATHER

FORECAST

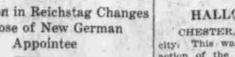
For Philadelphia and vicinity: Fair tenight and Thursday; continued cold in night; slowly rising temperature There day; moderate westerly winds. For eastern Pennsylvania and New Je sey: Fair and continued cold tonight and

Thursday; fresh west to southwest winds

LENGTH OF DAY DELAWARE HIVER TIDE CHANGES CHESTNUT STREET High water, 1-51 s. m. High water, 2:15 Low water, 8:59 s. m. Low water, 2:15 TEMPERATCHE AT EACH HOLS
 Bi
 0
 10
 11
 12
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 21
 31

 351
 371
 38
 411
 42
 421
 421
 491
The Continuation of the Story RASPUTIN

Devil or Saint? by the Princess Catharine Rudzicci is printed on Page 19



THE CHANCELLORSHIP

LONDON, Oct. 31. in the Reichstag."

HARRISBURG, Oct. 31.—Despite the fact that not much more than two months of 1917 are left, receipts from automobile licenses for this year are running about \$1000 a day at the State Trossury. The applications for 1918 registry are being filled and more than \$7000 has already been

list. The taxes going into effect include; Ten per cent on theatres and moving aleture houses. Eight per cent on passenger fares by rail and .water, except on trips of less than forty miles. Ten per cent for berths, staterooms and

seats in parlor cars or steamships. Ten per cent on clubs where ducs are

The tobacco tax also goes into effect to-

Auto License Receipts \$1000 Daily

more than \$12 annually. One cent on each 25-cent charge for parcel post.

insurance.