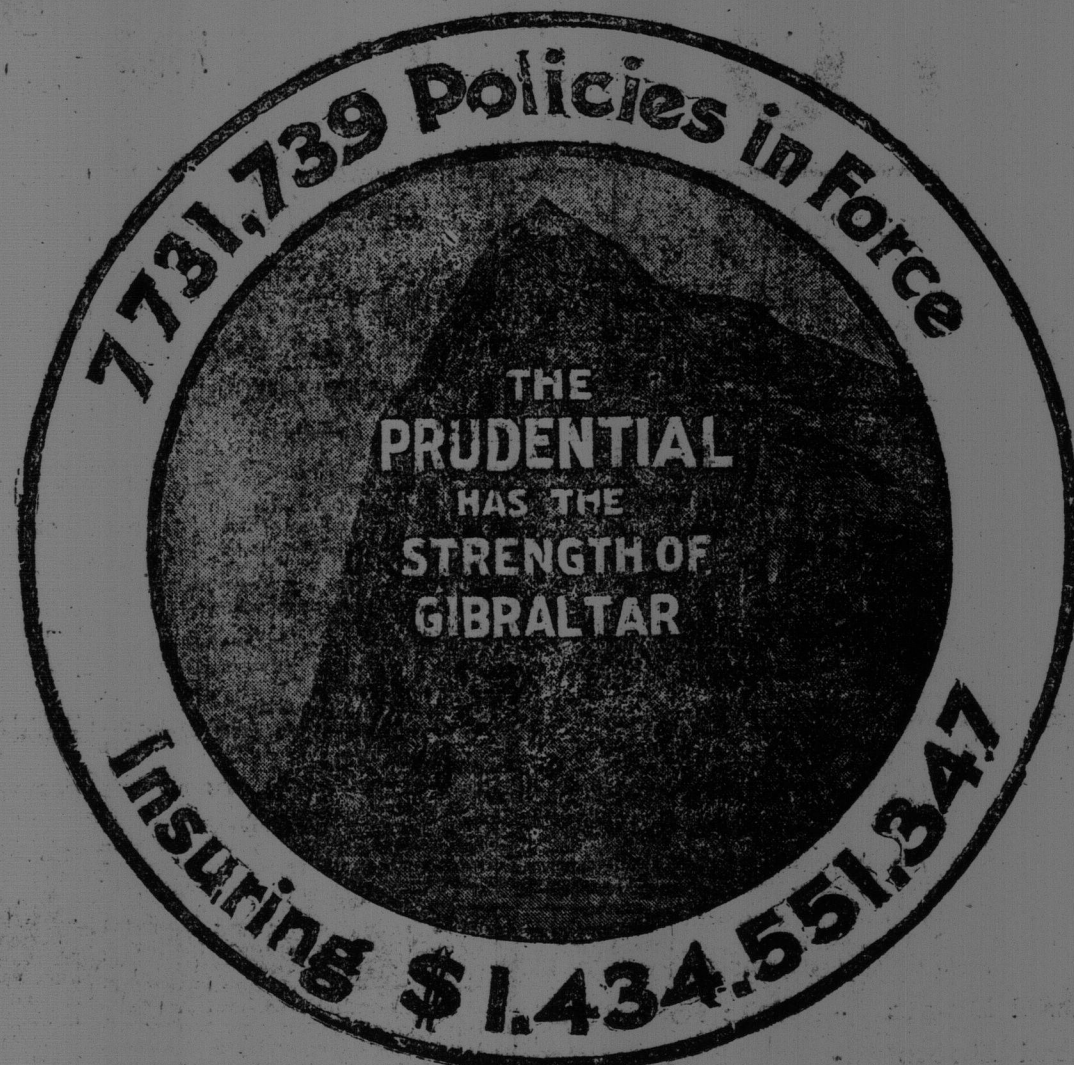


## Industrial Insurance Rates Reduced by The Prudential

Future Industrial Policy Holders will profit to the extent of many millions of dollars by The Prudential's latest reduction in premium rates through increased benefits. By the Company's voluntary concession, Industrial Policyholders whose policies were issued since January 1, 1907, and were in force July 1, 1909, will have

**OVER \$20,000,000 ADDED TO THEIR POLICIES**

Justice and liberality prevail in The Prudential's dealings with its Policyholders.



What Is Industrial Life Insurance?

It is a system of Life Insurance introduced on this continent by The Prudential and designed principally for wage-earners. Premiums range from 8 cents per week up, and are collected weekly by Agents who call at the homes of the Policyholders. The policies are issued from ages 1 to 70, for amounts from \$15 up, on the lives of both sexes.

The Prudential made the greatest gain in insurance in force in 1908 of any Life Insurance Company in the world.

### THE PRUDENTIAL INSURANCE CO. OF AMERICA

Incorporated as a Stock Company by the State of New Jersey  
**JOHN F. DRYDEN, President.** Home Office, Newark, N. J.  
**Agents Wanted.** Good Income, Promotion.  
 Branch Office in St. John  
**T. R. McARON, Supt., Third Floor Royal Bank of Canada**  
 Cor. King and Canterbury Sts.

Prudential Agents are now canvassing in this vicinity. They have a most vital story to tell of how Life Insurance has saved the home, protected the widow, and educated the children. Let them tell it to you.

### TREATING THE TRAMP IN A UNIQUE MANNER

Washington Woman Keeps Road House for Them and Tells of Her Various Experiences

People Along Road Frequently Work Wonders. Make It Safe to Offer Work When They Ask for a Meal.

WASHINGTON, D. C., Aug. 18.—Solving either the servant problem or the tramp problem has proved too big an undertaking for the sociologists. In fact, many arm chair professors and practical charity workers have spent time on both without much affecting either. Yet numbers of a family residing on the outskirts of Washington have solved both problems at once, considerably to their satisfaction. Possibly they have taken some chances doing it, but they have not been murdered or robbed yet.

The persons in question are located a little outside of this city, on the pike leading to Baltimore. They are quiet and unassuming people, averse to publicity, so it is not necessary to name them or describe them further than to say they have one of the prettiest suburban places along that road, and the most of its attractiveness is due to tramps. There are a good many tramps on that road. There is an annual migration of them South as the winter sets in and a return of the army in the spring, when they go as far as New York, get a job perhaps, and live till cold weather and then drift back South. Some of the men are temporarily unemployed. Others are chronically out of work. Some of them drink a little, most of them drink a good deal; but they all want something to eat occasionally, and that is where the suburbanites referred to their servants.

There used to be a daughter in the family, but she married and moved away. The man and his wife, residing on the pike at Baltimore do not keep a servant, but they nearly always have one. It happens this way:—They used to be worried a great deal by tramps appearing at the back doors for a hand-out. They did not like to refuse a man something to eat if he was really hungry, and they figured that if he was really hungry he was willing to work for a meal. So they made a rule of making him an offer of a supper if he would work it out chopping wood, pumping water, or doing some odd job around the house. Some of the tramps wanted to sleep in the barn and work for their breakfast next morning. They were accommodated to that extent, but the man and his wife were afraid they would get fire to the barn smoking, and finally decided to fix up a tramp's room in the basement. They put in a cot, a small looking glass, and even a razor and washstand. They had to pick the applicants they admitted to the transient roof over night.

### FAME OF ROAD HOUSE SPREADS.

But they did not make any mistakes, and presumably the fame of this roadside rest house spread among the tramp fraternity, for they got more and more applicants for a night's lodging. Some of the tramps wanted to stay and dine several days. In fact, there was one very good man, who could turn his hand to almost anything, who stayed for five months. They paid him a small wage in addition to his board and lodging, and found that he was a good cook in addition to his other accomplishments. The woman of the house said she never had an earlier time since she began house-keeping. Some of them are confessedly tramps, and said they only wanted a night's rest and a meal to help them on the road. Some of them said they were out of work, and many really were. More than one of the visitors had made a return visit, going to New York or coming from there, and related the suburbanites with tales of road experiences of the under side of life. Several of the workmen, those who have stayed several days or longer, have written from points like New Orleans or Richmond and promised to stop on their next trip.

One thing that has struck the hosts is that the majority of the tramps are willing to give a good return in work for their meals and lodging, and nearly all of them, contrary to the popular conception, were glad of a chance at the razor and wash-stand and turned out in the morning looking a good deal better than when they stopped at night.

The folks in question have had some curious experiences with their visitors. One was an Indian. He came, he said, from California, and, much to the surprise of the family, proved to be an expert mechanic in several trades. He was a good carpenter, a bricklayer and a steamfitter; knew how to paint and plaster, and, in fact, seemed to be able to do anything asked of him. He stayed several weeks, and if he saw anything about the place that he thought needed fixing he went ahead and fixed it.

Finally he confided to his hosts that he had gotten in trouble in California and served a long term in the penitentiary, where he had been taught the several trades. He stayed some time after this confession, never touching anything that did not belong to him, did not get drunk, and was apparently about as good a citizen as most of his fellows who had never been in the penitentiary.

Most of the tramps drink; in fact, the majority of them came to the house through liquor, some of them, when they stayed some time at the house and were paid a little, would save up enough to go to town and get drunk and would come back sober up and get another small stake before starting on the road.

One of them showed a curious flash of former life in this way, but only one corner of the curtain was lifted, and his hosts never learned anything more of him. He was apparently about the average tramp, if anything a little more than the average, when he arrived. He was sober enough, and shaved and washed carefully when he appeared the first morning. He stayed several weeks, worked hard and

was perfectly satisfactory. He was paid a little, as was the custom with the workers who stopped for a regular job, and one night he went to town with his accumulated savings and got drunk. He was not too drunk to return, and no one knew he was sitting out on the back porch till rather late at night.

The daughter of the family was home then, and she played a little on the piano. She was hammering out some light music when the tramp stalked into the room. He was evidently drunk and morose, but not boisterous.

"I'm tired of this ragtime," he growled. "Cut it out and let's have some real music."

Before the father of the family could interpose he had quietly removed the young woman from the piano stool and, seating himself, plunged into a Chopin nocturne and played it like a virtuoso. He played on without a pause for an hour, gliding from one piece of classical music to another. Then he arose without a word and stalked out. Next day he was sober and sorry. He did not know how to play. He stayed piano playing occurrence, and rather shamefacedly, but roughly, vowed he did not know how to play. He stayed a week longer and drifted off. There was a story of some sort in his life, but the family never learned it.

### I. R. C. PENSIONERS DO NOT LIVE LONG

Twenty Per Cent. Pass Away Since Pension Scheme Started

I. R. C. pensioners as a class do not display a faculty, in the direction of long life. Since the government road pension scheme went into effect on

April 1st, 1908, 20 per cent. of those pensioned have passed away.

During the three years in which the pensions have been paid thirty names have been placed upon the list in St. John and five applications are now pending. Something over 4,000 a month he paid out on account of the claims of local pensioners. Those who can claim the pension right are servants of 60 years who have been employed with the railroad for at least fifteen years, unless disabled for some other reason. The railway employees who have died

since their pensioning are Conductor Wm. Kelly, Matthew Morrison (porter), Edward Addison, John Collins (porter), James Linkletter (brakeman), and Pooleman R. G. Stevens.

**PILES**  
 Dr. Chase's Ointment is a certain and guaranteed cure for every form of itching, swelling and protruding piles. See testimonials in the press and ask your neighbors about it. You can use it and get your money back if not satisfied. For all sales or examinations, Bates & Co., Toronto.  
**DR. CHASE'S OINTMENT.**

### MISS MAY ROBSON IN THE REJUVENATION OF AUNT MARY.



Miss Nina Saville, who plays the role of Lucinda, Aunt Mary's maid, in "The Rejuvenation of Aunt Mary," had her stage experience in Baltimore, when she was a mere child. At that time Miss Saville's father was superintendent of the old Frederick & Co. steamships, running between Baltimore and Frederickburg. It was while attending the convent at Baltimore she gained her first foothold as an actress. In all the plays put on at the institution, Miss Saville was in some way or other cast for a character part. After finishing her education at Mount St. Mary's, she began looking for a position with some road company. Her people at first tried to dissuade her to give the idea of the stage up. Funding they could not, they let her go to Boston, where she joined the

famous old Boston Stock Company. Here she secured a position as a character actress in this company, and remained with them several years at the old Boston Museum. Tiring of Boston she went to Chicago, where she joined the Chicago Stock Company, then playing at the Grand Opera House. Here she played leads and heavies for a few seasons, then tiring of stock work she joined a road company then touring West. Bookings were not so easy then as now, for railroading so comfortable. In several instances it was necessary after arriving at a given point on the railroad to take a stage and drive four or five miles over mountain roads to get to the town where they were to play that night. It was then that Miss Saville discovered that life on the road was

anything but pleasant, but determined to stick to it, and gain all the knowledge she could. Arriving in San Francisco, she left the company and joined the Alcazar Stock. Here she drifted into character parts again, and remained there until her health broke down, compelling her to return to her home in the East.

After resting two or three seasons, Miss Saville joined Miss Robson's company in the part of Miss Lucinda, which part she has really created, and which she has played for sixty-nine continuous weeks.

When she was asked what she thought about the stage, Miss Saville said: "There is a fascination in it which compels me each season to return to the smell of the grease paint and the lights again."

### Uncle Walt The Poetic Philosopher

The Village Marshal, watchful wight, was bound to hold his job down right. He saw John Bunyan running loose, and put him in the calaboose. Now John the tinker, had renown for jarring up the little town, and all the local sages said that he would never die in bed. But when he found himself in snags, he said: "The sporting life's no joke; here's where I cut it out and atrive to show the world that I'm alive."

And in that dark and dismal den he sat, with paper, ink and pen, and wrote the book that people hold as being worth its weight in gold. The job was hard; in cells beneath, they heard the grinding of his teeth, when he wrote a sentence wise, he had to stoop and sweat the floor; the grub was poor, the water foul, the jailer sombre as an owl; the jail was full of dirt and dust, the chains he wore were brown with rust. Yet through it all, by hook or crook, he tolled and wrote his matchless book! O, authors of the present day, whose books are dry as bones of hay, who grind "best sellers" by the ton, which last from rise till set of sun, who roll in comfort and ice cream, dictating stories by the ream, try Bunyan's plan—it may avail—and write a masterpiece in jail.

Walter Mason

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Only the first nomination blank cast for each candidate will count as 1,000 votes.

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