"The Third Boy"
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THE “Eight-Thirty-Four” was late, giving me my usual margin of twenty seconds to get on board. Arriving in town, my first conscious act was the usual rush down the platform.

I had rushed through the gate when I caught sight of three boys standing in front of the track on which the “Limited” was soon to depart. Something made me stop and look. I recognized two of the boys immediately. The first one was Fred Richardson’s boy, Roger. He is big and broad for his age, and easy to recognize. The second was Alec
“THE THIRD BOY”

Faulkner, son of old “Miser” Faulkner. They say an act of Congress is necessary to authorize any expenditures by the “Miser.” That’s a bit far-fetched, but it suffices to describe the old Scotchman with one exception—Alec gets about all he wants.

The third boy was standing with his back toward me and his head was bent as his nervous hands twisted a morning paper. It was difficult to recognize him until he turned to look at the big Western Union clock. The instant I saw his face I understood the entire scene.

“The third boy” was none other than Randy Bertson, probably far more familiar to you as the son of George Randolph Bertson, that successful, up-and-coming lawyer and politician, who, one morning nine years ago,
didn’t quite “make” the steps of the smoking-car of the “Eight-Thirty-Four.”

I felt quite stupid that I hadn’t recognized Randy immediately. I have often wondered how Dumas could have written “The Three Musketeers” before Randy, Roger, and Alec were born. These three boys went through primary school together, scrapped their way through grammar school and played football together through high school. They have been inseparable for at least ten years.

THIS morning the parting of the ways had come. It was a realization of this fact that made me stop as I did. Looking back over my shoulder, I saw Roger and Alec pick up their bags and yell “So long” to Randy, and start down the platform to the train that was taking them from their lifelong friend.
The train was joyfully speeding them away to college and the big things in life to which a college education leads.

Randy was his Dad’s son, and by that token a good “fighter,” but the boy’s efforts to smile bore feeble results. Resigning himself to conditions, Randy flung the twisted newspaper into the nearby waste-barrel and started out of the station to keep his appointment with “the daily grind,” an appointment he was forced to keep the rest of his life.

The scene hit me. I could imagine the disappointment of George Randolph Bertson had he known that his son could not have four years at college. He was killed just as he was coming into his own, and he would have made good had he lived. He hadn’t figured on a sudden death. When his estate was settled,
it was found that after high school Randy would have to help support the family.

SUCH a thing is not going to happen in my family. My twelve-year-old boy is going to college, and he isn’t going to work his way through as I did. I don’t want him to have to worry about the next nickel. He is to get all the fun he can out of college, for he’ll be a long time at work.

Six years ago, I took definite steps to make this possible even though I might be as unfortunate as Bertson’s father. I subscribed to a Life Insurance Policy in favor of my son, which guarantees the necessary funds to meet all college expenses, and whether I live or die, my boy will go to college.
About That Boy of Yours

A college education stands at the forefront of a boy’s equipment, and it has been recently estimated that a college man earns an average of $50,000 more during his life than his less fortunate brother.

The easiest and surest way to provide funds to put a boy through college is by means of Life Insurance. The minimum cost of a college education is $1,000 each year. Allowing one year at preparatory school and four years at college, it will take at least $5,000 to give your boy his chance. The average age for entering college is 18; and the average age at graduation, 22.
HERE is our suggestion. When your son is born, take an Eighteen-Year Endowment Policy for $5,000

At maturity of the policy, eighteen years later, when your son is ready for college, there will be $5,000 and more available, if you leave dividends to accumulate. But instead of payment in one sum it can be arranged through an Instalment Settlement Option that $331.43 will be paid each quarter during the four years, making a total of $1,325.72 a year

Furthermore, in case of your death before the policy matures, it can be arranged that the principal, $5,000, remain with the Com-
pany at a guaranteed interest rate of 3%, plus additional interest declared from year to year, which for the last eight years has been at the rate of 1½%, making a total of 4½%. When your boy reaches the age of 18 and is ready for college, under the arrangement first stated, $331.43 each quarter for four years will be available, plus accumulations of interest on the principal sum.

If your son is from two to ten years of age, let us work out the best type of insurance for your specific need, based on the age of the child.

Act now, and don’t let your boy miss a college education

“The Third Boy” regretted all his life the neglect of his Dad to provide for his education.