

THE MARRIAGE RATE OF COLLEGE WOMEN.



OW that the question of the effect of college life on the health of women seems finally and statistically settled, we are met by a new one, concerning its effect on their chances of marriage. It appears that but a small proportion of college women have married. The higher education may not be undermining our health as a nation, after all; but what if it prove to be undermining our domestic life?

It is not so easy a doubt to meet statistically as its predecessor. But there are some interesting figures to be made out that bear on it. It is possible to analyze pretty closely the degrees in which the marriage rate of college women, under different conditions, does really fall below that of the country at large.

The register of the Association of Collegiate Alumnae, representing fifteen leading colleges, East and West, co-educational and separate, affords the fairest possible source for such statistics. Of the 1805 women enrolled in this register for the current year, only 28.2 per cent. are married. The marriage rate for the country at large, for women over twenty years old, is nearly 80 per cent. But to say that college women marry little more than one third as often as other women would be a most careless conclusion. The comparison is misleading in several respects.

I. The rate is lowered by the high proportion of recent graduates in the alumnae body. Of the 1805 names, 887, over 49 per cent., are those of graduates in the latest eight classes,—women still in their twenties,—and a scant dozen in all have reached the age of fifty. (This assumes twenty-two as the age of graduation; and that the usual age is rather below than above this, all my data indicate.) No such proportion of young women to the middle-aged and elderly holds, of course, in the community at large. Under twenty-five years old, college women rarely marry: of 277 graduates of the latest three classes, but ten are married. If these youngest classes are left out of account, so that we consider only women who have passed 25, we find 32.7 per cent. married; after the age of 30 is passed, 43.7; after 35, the rate becomes 49.7; while of those who have passed

40 years, 54.5 per cent. are married. The census tables do not fix exactly the general marriage rate for women of this age, but it is not far from 90 per cent. The ultimate probability of a college woman's marriage, therefore, seems to be below 55 per cent., against 90 per cent. for other women—not quite two thirds as great.

The college woman marries later. The most rapid increase in the rate, in the figures just given for college women, is between the ages of 25 and 30, showing marriage most frequent at this period; while for women in general it is most frequent between 20 and 25. The census shows 9.7 per cent. of all girls between 15 and 20 married,—an age at which virtually no college women ever marry.

II. The rate is lowered by the high proportion of women educated in colleges for women only. Of the 1805 women, 1134, nearly 63 per cent., are graduates of women's colleges; and only 25.7 per cent. of these are married, against 32.6 per cent. of the graduates of co-educational colleges. The following table shows that the difference remains fairly constant as the marriage rate increases with age:

		<i>Marriage Rate.</i>	
		<i>Co-edu.</i>	<i>Wom. Coll.</i>
		<i>Per cent.</i>	<i>Per cent.</i>
For women over 25.....	38.1	29.6	
“ “ “ 30.....	49.7	40.1	
“ “ “ 35.....	53.6	46.6	
“ “ “ 40.....	56.9	51.8	

There is no discrepancy in age between the two groups that materially affects the comparison. But it is affected by the fact that all the women's colleges are in the same section of the country, and marriage conditions differ East and West: therefore I have compared the rates for the graduates of the two types of institutions in the North Atlantic section alone,—leaving out, for greater fairness, the earlier Vassar classes, which run a decade farther back than any others in this section, and also the classes of Bryn Mawr, since this college is a decade younger than the rest. This gives a comparison between two groups of women as nearly alike in age, environment, and every condition except the one we seek to measure, as it is possible to get.¹ As it includes no women over 40,

¹A writer in the "Nation," commenting on some similar figures published by me several years ago, points out that the graduates of the women's colleges are in fact somewhat younger than those of the co-educational colleges for the same period of years, because the classes have increased more rapidly in numbers

in the women's colleges. I have taken pains to make the somewhat tedious calculation necessary, and find that the co-educational graduates do in fact average .7 of a year older, and that an allowance for this would make the co-educational marriage rate exceed that for the separate system by 5 per cent., instead of 6.9, as above.

the actual rates are of course low: viz., 29 per cent. for the graduates of co-educational colleges, 22.9 per cent. for the graduates of women's colleges.

The marriages between fellow-students under the co-educational system are perhaps enough to account for this difference. But it has been my impression in observing college women that four years of early womanhood spent in seclusion from free acquaintance with men, and in a pretty elaborate and pleasant social life constructed out of purely feminine materials, left a woman less disposed and less fitted afterward for informal friendships and coöperations with men; and it may be that these informal relations prove oftener the path to marriage for thoughtful women than more conventional social intercourse.

III. The rate is lowered by the high proportion of women from the North Atlantic States. Of the 1805 women, nearly 54 per cent. live in that section now; and over 77 per cent. are graduates of its colleges. Of these graduates, but 26.6 per cent. are married, against 37.1 per cent. of the graduates of Middle Western colleges. Only 22 graduates of the University of California (the only Pacific institution included) are married, but the figure is valueless, owing to a sharp rise in numbers lately, such that nearly 40 per cent. of the alumnae are in the three latest classes. The following table shows the difference constant, — except for the high rate for California graduates over thirty-five years old, probably a mere accident, as the number of names on which it is based is but twenty-seven.

	Marriage Rate.		
	North Atlant. Per cent.	Middle West. Per cent.	Calif. Per cent.
For women over 25.....	30.6	41.5	36
“ “ “ 30.....	42.2	50.9	45.5
“ “ “ 35.....	46.4	54.5	78.6
“ “ “ 40.....	50.3	57.1	

The rate for the North Atlantic section is lowered by the fact that all the women's colleges are in that part of the country; the influence of section is shown more exactly by the comparison of the rate for graduates of the North Atlantic co-educational colleges with that of the graduates of Middle Western colleges for the same period of years,—29 per cent. and 33.6 per cent., respectively.

If we compare according to the present residence of graduates, we find the sectional differences in marriage rate the same, though we deal here with groups quite differently distributed, for many women who live in the West attend Eastern colleges, and the graduates of all the colleges scatter far and wide as teachers.

Marriage Rate.
Per cent.

Residents of North Atlantic States	23.7
“ “ Middle West.....	35.7
“ “ South.....	28.4
“ “ Pacific Coast.....	29.4
“ “ Foreign Countries.....	53

Apart from the inconsiderable group who live abroad, it is evident that college women marry most in the Middle West, and least in the North Atlantic States (as a matter of fact, it is least of all in New England, though I have not here segregated the figures). Yet the census shows that—contrary to popular impression—the general marriage rate is highest in the North Atlantic States; next in the “North Central” division, which corresponds closely with my “Middle West”; next in the “Far West” (but in California alone, highest of all); and lowest in the South. Here is no correspondence with the sectional variation that seems so constant in the marriage rates of college women; this, it would seem, then, is not due to the general marriage conditions of each community, but to special conditions affecting its relation to college women; possibly it measures the degree of favor in which learned women are held. I have never observed that this favor was highest on the whole in the classes where learning and high refinement are most to be looked for, but rather among the “plain people,” whose stronghold, we are accustomed to think, is in the Middle West.

Even there, the probability of a college woman's marriage by the time she “comes to forty year” does not reach two thirds of the average for women of her age. It is possible it does not fall so far below that of her own class as below that of the community at large. I once made a comparison between the alumnae of the University of California and those of a large seminary close by, which had kept a careful alumnae record, and found that for the period covered—thirteen years—the college women married in about the same proportion as the seminary women, and at about the same length of time after graduation. So far as the census throws any light on the subject, however, it indicates no lower marriage rate in the class from which college women are drawn than in other classes—for native white women, born of native parents, have a marriage rate a trifle above the average.

If it be asked why college women marry less than others, it may very safely be answered, to begin with, that it is *not* because they crave a more exciting and public life; for the majority of them are school-teachers. In the register of the Association, address after address is at some school; nearly 63 per cent. of the California branch are teachers. The

Association includes but thirty-four physicians, and a half-dozen lawyers, preachers, and journalists. A few members are librarians, or employees of some scientific staff; a very few are in independent business. The women that write striking books, that lead in public movements, that address great audiences, that explore and venture, are rarely among them. The conspicuous exceptions—notably Lucy Stone and Frances Willard—were among the earliest graduates; the present type of college woman is conservative, retiring, and more apt to disappoint expectation by differing too little than too much from other respectable, conventional folk—exactly as college men do.

It is probable that in the very general employment of college women as teachers in girls' schools lies one effective cause of celibacy. There is no station in life (save that of a nun) so inimical to marriage as that of resident teacher in a girls' school. The graduates of women's colleges usually prefer teaching in private girls' schools, while co-educational graduates seek the public high schools; and this may have something to do with the difference in their marriage rates. It is probable, too, that the private girls' school is a more frequent institution in the Atlantic States than in the West.

No one who has any extended acquaintance with college women doubts that the quiet and even pursuits of college, during years that might else have gone to social gaieties, increase rather than lessen the disposition to congenial home life; that the danger to unselfish affection from a student's ambition is slight compared to the danger from the ambition of social display; that in women as in men the emotional nature grows with intellectual growth, while becoming at the same time more even and controlled. That they are highly maternal as a class, a more conspicuous success as mothers than in any other calling they have tried, is now evident; it is doubtless here, and not in the learned professions, in letters, or in public life, that the main effect of the higher education of women is to be looked for.

But the bent toward congenial marriage may lessen the actual probability of marriage. It is not the ardent woman, but the cold woman, for whom one marriage will do as well as another. And the college woman is not only more exacting in her standards of marriage, but under less pressure to accept what falls below her standard than the average woman,

because she can better support and occupy herself alone. As a matter of fact, unhappy marriages are virtually unknown among college women.

I have no doubt that the remaining cause of the low marriage rate is that many men dislike intellectual women,—whether because such women are really disagreeable or because men's taste is at fault, I shall not try to determine. And even among those who like them as friends, many feel as the young man did who made this confession:

"I never expected to marry the sort of girl I did. You know I always believed in intellectual equality and all that, and had good friendships with the college girls. But you see, you girls had n't any illusions about us. After you had seen us hanging at the board on problems you could work, and had taken the same degrees yourselves, you could n't imagine us wonders just because we had gone through college; and when I met a dear little girl that thought I knew everything—why, it just keeled me right over; it was a feeling I had no idea of."

And the college woman answered:

"I will betray something to you. Lots of us are just as unreformed as you: we want just as much to look up to our husbands as you want to be looked up to. Only, of course, the more we know, the harder it is to find somebody to meet the want. Probably the equal marriage is really the ideal one, and everybody will come to prefer it some day. But personally, I like men to be superior to me: only I 'll tell you what I don't like in them: the wish to keep ahead of us by holding us back, like spoiled children that want to be *given* the game, and then admired for their skill. If men would encourage us to do our very best, and then do still better themselves, it ought to be good for civilization."

I am not here discussing the significance, but only the facts, of celibacy among college women: it does not seem to me, however, as important a social phenomenon as some have considered. It may be a temporary one, a small sign among others of a movement toward higher standards of marriage and parenthood. If not, it is not a matter for regret that the unmarried women of the country should be largely of a class that can be more contented and useful in single life than others might. And in any case, we need not doubt that all good knowledge is safe in the long run for all men and women.

Milicent Washburn Shinn.

over-sharp hair-line. It is only a short step toward the general improvement desired, yet it is a step in the right direction, as may be seen in the approving criticisms that follow.

Messrs. Houghton, Mifflin & Co. write that they «entirely approve of your successful attempt at a text-type with thickened hair-lines.» Of course they prefer the smaller and rounder face devised years ago by the late Henry O. Houghton, after a lifelong dissatisfaction with the weak types of his time; but they admit that THE CENTURY face is wonderful for the effect it produces of a large size on a relatively small body.

Mr. J. A. St. John, an expert designer of many approved styles of type, writes: «I note very little to change in the new face.»

Mr. J. S. Cushing of the Norwood Press congratulates us «upon having at last got the right thing; the types make a handsome page; it is the most readable long-primer I ever saw. The new quotation-marks are a little hard to become accustomed to at first, but on the whole I like them very much when used double; the single quotes are not so pleasing. The small type is remarkably beautiful.»

Mr. J. W. Phinney, manager of the Dickinson Type-Foundry of Boston, writes that «the shapes and widths of the letters are excellent, and the completeness in detail noticeable. The relation between the lower-case, capitals and small capitals is perfect—the most complete that I have ever seen in any roman face. The French quotes, the setwise beveled dash, etc., are pleasing innovations that should have been made years ago.»

The story of the designing of this face is too full of technical detail to interest the casual reader. Perhaps it is enough to say that each character (first drawn on the enlarged scale of ten inches high) was scrutinized by editor and publisher, printer and engraver, and often repeatedly altered before it was put in the form of a working model. Only a maker of instruments of precision can appreciate the subservient tools, gauges, and machines that show aberrations of a ten-thousandth part of an inch; only an expert punch-cutter can understand why minute geometrical accuracy was a work of necessity upon some letters, and why it was discarded in others, for the humoring of optical illusions in the reader. Type-making does not tell its story; like other arts, it hides its methods.

Theodore L. De Vinne.

College Women and Matrimony, again.

THE article by Miss Shinn on «The Marriage Rate of College Women,» published in the October CENTURY, has attracted wide attention. It was of special interest to me, because I had just prepared a somewhat similar article on the careers of Vassar women, which was published in the November «Forum.» Miss Shinn based her calculations on the register of the A. C. A. (Association of Collegiate Alumnae), which gives the names and addresses of 1805 women, graduates of fifteen separate and coeducational colleges. I took the records of a single college, Vassar,—the only one, so far as I know, from which approximately complete information can be obtained,—and I computed percentages for 1082 women.

As Miss Shinn is a graduate of the University of California and a resident of that State, and as I am a graduate of Vassar and a resident of New Hampshire, we have the advantage of opposite points of view, both as regards location and coeducation. It occurs to me that a comparison of the two articles, with some further statements on my part, may not be uninteresting.

The register of the A. C. A. furnishes the only record of a large number of women graduates of various colleges; and yet the membership,—1805,—large as it is, is only a fraction of the whole number of women who have been graduated from these institutions. Vassar has the largest membership in the A. C. A.,—417,—about 38.5 per cent. of her graduates. Wellesley comes next, with 364 members out of 1066 graduates, a little more than 34 per cent. Smith has 287 members out of a total of 852, a little less than 34 per cent. In all these totals the class of '95 is not included, because it was not eligible to membership when the last register of the A. C. A. was issued. Of the 3000 alumnae of these three colleges only 1068 are members of the A. C. A.

Twelve other colleges—all coeducational but Bryn Mawr—are represented by a membership of 737. It is not easy to obtain facts about the alumnae of so many coeducational colleges, but if their representation is no larger in proportion than that of the separate colleges, the A. C. A., important society as it is, contains only little more than one third of the whole number of college women in the country.

Possibly Miss Shinn's conclusions, just as they are in the main, might have been modified if she could have obtained facts about a proportionately larger number of college women. This idea was suggested by several of her statements. She says the majority of college women are school-teachers, and mentions that 63 per cent. of the California branch of the A. C. A. are thus engaged. In the whole number of Vassar graduates, including all those recorded as having taught in any way for one year or more, I find only 37.6 per cent. This may be partly due to the fact, which I have seen stated, that graduates of a coeducational college, of which the California branch contains many, are more likely to engage in a gainful occupation than the graduates of a woman's college. But another reason may be that the A. C. A. draws its membership more largely from teachers than from any other class. In the multiplicity of societies and clubs of the present day women are obliged to make a selection, and perhaps the A. C. A. may appeal more strongly to teachers than to domestic women, especially when the latter live in towns remote from the great centers.

Miss Shinn finds only thirty-four physicians in the A. C. A., and very few graduates engaged in other professions or in business. In this I think either the facts must be wanting, or that the A. C. A. must contain an abnormally large proportion of teachers. In the roll of Vassar alumnae, which contains less than 60 per cent. as many names as the A. C. A., I found twenty-five physicians, and was surprised to find the number so small. There ought to be at least forty-two in the A. C. A., if it contains the proportion that even one woman's college shows.

The register of the A. C. A., giving, as it does, merely the addresses and advanced degrees of its mem-

bers, furnishes but little hint of their occupations, else I think Miss Shinn would have discovered more variety. In the roll of Vassar alumnae I find forty-seven literary workers (including authors, editors, and journalists), sixteen teachers of arts, twelve writers of scientific papers (some of them known in Europe as well as in America), and six librarians; of artists and farmers, five each; of chemists and missionaries, four each; of astronomers, dictionary editors, and secretaries, three each; of organists, mathematical computers, and heads of college settlements, two each. There are also nineteen pursuits that engage one member each. Among the members following a unique occupation are a major in the Salvation Army of London, a treasurer of a lumber company, a manager of a manufacturing business, a manager of a newspaper, a bank director, and a superintendent of cooking. There is also a lawyer in practice, which I did not know when the «Forum» article was written.

While this record presents a cheerful variety, I am nevertheless inclined to indorse Miss Shinn's statement that «the present type of college woman is conservative, retiring, and more apt to disappoint expectation by differing too little rather than too much from other respectable, conventional folk—exactly as college men do.» I indorse this statement, because I find that in the whole roll of Vassar alumnae over seventy-five per cent. are engaged in matrimony or teaching—two time-honored professions which certainly could be followed by women who had never received the degree of A. B., however much that degree may fit its recipients for the better pursuit of these two callings.¹

Another reason that makes me agree with Miss Shinn that college women are conservative and retiring is the large number of alumnae who have taken postgraduate degrees. In the Vassar list I find that sixty-four have taken advanced degrees, and that twenty-two are studying with that end in view. This may seem a gratifying evidence of scholarly ability, and in one sense it is. On the other hand, it does not indicate a capacity for initiative, for independent action. There can be nothing more delightful to a person of scholarly tastes than to go on acquiring knowledge indefinitely; but such a course often tends to personal gratification rather than to the benefit of the world. Nearly all these A. M.'s and Ph. D.'s will follow the profession of teaching, a profession that already contains an excess of women. The quality of mind or character that impels a graduate to strike out into new paths seems to me superior to that which simply urges one to continue a little farther in the well-trodden way.

All this is preliminary to the vital question, Do college women marry? Every candid observer must agree with Miss Shinn that college women marry comparatively late in life, and most observers will agree with her that the marriage rate is lower among them than among women in general. Miss Shinn bases her final statements on the matrimonial condition of women of forty years and over. She finds that of the graduates past that age 56.9 per cent. of those from coeduca-

tional colleges, and 51.8 per cent. of those from separate colleges, have married.

As I pointed out in my «Forum» article, until a whole generation of college women shall have reached a good old age and been gathered to their fathers, it is impossible to present other than tentative matrimonial statistics. Most of the Vassar graduates are not yet dead, and while there is life there is hope. The four earliest Vassar classes have passed their twenty-fifth anniversary, and on them I rested my conclusion. Of these classes sixty-one of the ninety-seven members, or about 63 per cent., have married. I concluded, therefore, that a college woman's chances of marriage are not quite two to one. I made allowance for the fact, however, that her opportunities increase with age, and that when we are able to compute the percentages for classes that have passed their fiftieth anniversary we may find a larger number of matrons.

It had not occurred to me till I read Miss Shinn's article to make forty years the limit of hope for maiden graduates. Reckoning on that basis, the eleven earliest Vassar classes—those from '67 to '77 inclusive—show a proportion of 53.5 per cent. married, a rate slightly in excess of the 51.8 per cent. record for woman's colleges as shown by the A. C. A. If the marriage rate for Vassar women jumps from 53.5 per cent. at forty years to about 63 per cent. at forty-seven years, everybody ought certainly to feel encouraged.

Miss Shinn makes one striking statement, which I think she did not intend to be taken literally. She says that «there is no station in life (save that of a nun) so inimical to marriage as that of resident teacher in a girls' school.» It is true that teachers in girls' schools are not thrown much into the society of marriageable men during term time; but many of these teachers have homes of their own, and social opportunities during at least a quarter of the year. Of the two classes of school work, I should say that that in the public schools, especially in the East, would be more likely to be inimical to marriage than that in private schools. Mr. Charles Dudley Warner, speaking from the New York point of view, and Mrs. Alice Freeman Palmer, speaking from that of Boston, have publicly asserted within a year—to our shame be it spoken—that we do not accord social position to the teachers in our public schools.

I tried to find some Vassar statistics that would throw light on this subject, but was only partly successful. Of the 821 members in the classes from '67 to '89 inclusive (I omit the later classes because the records are less complete), I find that 319 are recorded as having taught. Of these 108 are married and 211 are unmarried. This would seem to show that teaching as an occupation is unfriendly to marriage; but when we consider that many of the married graduates neglect to state the fact that they have ever taught, and that many of the now unmarried teachers will ultimately marry, the disproportion is not so great as at first appears. I made no attempt to separate public from private school work or from college instruction, because I found many teachers had been successively engaged in all three kinds.

In addition to the wise suggestions that Miss Shinn makes about the reasons why more college women do not marry, I should like to mention one other, which

¹ At the present time, including all Vassar alumnae, I find the seventy-five per cent. about equally divided between the two occupations; but after a lapse of twenty-five years from graduation, I find about sixty-three per cent. enrolled as matrons, and only about eighteen per cent. as teachers.

would influence women without fortune, and that is the bread-and-butter problem. Most graduates who must immediately earn money go to teaching. While there is undoubtedly a very respectable minority of college women who teach because they like it, it is probably safe to say that more than half of those thus engaged feel the need of some gainful occupation.

Statistics in regard to the wage-earning power of college women are not yet available; but from my own observation I should say that salaries range from \$500 a year in the public schools to \$2500 a year in a college professorship. There are many instances where the heads of private schools in large cities earn much more than the latter figure, but the success of schools of that sort depends upon the ability of the principal as a business manager rather than upon her qualifications as a teacher. As a guess, I should say that the average salary of the alumna teacher would be below rather than above \$1000 a year. This may seem a small sum to many eyes, but it is sufficient to support a single woman of simple and scholarly tastes. There are many professors, clergymen, and other graduates of men's colleges whose salaries are not much more than twice that amount. If such a woman marries such a man she loses all her own salary without adding to his, and who is to provide for the growing family?

This is a problem that is affecting all classes of society. In many branches of work, such as type-setting, stenography, certain clerkships, etc., women are now paid as much as men. I have heard of a case where a girl earning \$60 a month resigned her position in order to marry a man whose salary was \$40 a month; but such instances of devotion are rare. It is not college women alone, but women throughout the country, who are yearly looking less and less upon marriage as a

means of support. I do not say that the majority of marriages in the past have been mercenary, but as women increase in financial independence the time may come when contracts of that sort may be eliminated altogether.

I would like to bear testimony to the carefulness of Miss Shinn's investigations and the reasonableness of her conclusions. At the same time I feel like repeating what I said in the «Forum» about the impossibility of writing the history of a living institution, especially of one so young as a woman's college. The most that any statistician can do is to throw side-lights on the subject; yet these side-lights are very welcome, especially when they come from various points of view.

One thing is certain: no amount of discouraging marriage percentages is going to deter the modern girl from going to college. Smith, Wellesley, Vassar, and Bryn Mawr have this year, in round numbers, 2500 students. Their doors are filled to bursting, but the pressure keeps increasing. I am afraid the attitude of the modern college youth and maiden may get to be that in the parody of the old song:

“Then I won't marry you, my pretty maid.”
“Nobody asked you, sir,” she said.

But whatever the result, the fact is fixed. Woman, having once tasted of the fruit of the tree of knowledge, will not be content to renounce it. The old universities are everywhere recognizing this demand, and there is scarcely one that does not now provide an annex or postgraduate opportunities for the sex that a few decades ago was thought incapable of mastering mathematics more abstruse than the rule of three, or accomplishments more difficult than that of embroidering mourning pieces on satin.

Frances M. Abbott.



IN LIGHTER VEIN

The Girl in Yellow.

(A COLOR-STUDY.)

“TIRED? Yes, and sleepy. This sort of thing bores me unspeakably after daybreak. Screen me, dear boy, while I yawn. She 's dancing still. Hang it! I try to be at the studio by ten; she sleeps till eleven—twelve—breakfasts in bed, you know. Thanks. Awfully glad you like her. Clever woman? Yes. Fascinating? Yes. Sympathetic? H'm, yes. Diplomatic? Oh, decidedly. Heigh-ho!

“Do you see that long-necked yellow thing lording it over the bric-à-brac on the cabinet over there? Wonderful color, yellow,—dominating, egotistic, tyrannical! Jove! how it cries down and snuffs out the tender beauty of all cool tints and shades! Did n't you ever notice it? Why, just look at that exquisite Dresden, that pale, beautiful stuff—what d' you call it?—paralyzed, simply paralyzed, by that long-necked thing! By the

same token, all pink-and-white women, the pearl and lilac-shaded (the truly feminine and clinging type), and all with iron in their blood (the red-haired, you know—and, by Jove! there 's nothing like them for sport), should avoid yellow, ordinarily, as they would a yellow flag hanging out of a window. To the brunette it is a powerful ally.

“You remember the first time I went to Maryland? The day after I got there—Sunday afternoon it was—Phil took me to make a call in the country. What a place for a flirtation! (I'll take you down some time, and introduce you to the girls.) Well, there was a garden full of nooks, and there was a wharf you could get under in a rowboat at low tide,—nice and cool in the heat of the day, with a crab-line and a girl, I can tell you!—and there were a lot of straw-stacks and hammocks. I got to know it all pretty well afterward. Now I live over its possibilities in my dreams.