THE PANAMA HAT

A Story

By HARRIET LUMMIS SMITH

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As Generieve came on deck the young an in the panama hat glanced over his oulders in her direction. Then, with surising alacrity, he whirled about and the pid femoval of the panama revealed a ell-shaped head and close-cropped dark of herself. He would have done better she man in the panama hat glanced over his shoulders in her direction. Then, with surprising alacrity, he whirled about and the rapid femoval of the panama revealed a well-shaped head and close-cropped dark

hair, which clung, through many vicissitudes, to an unmistakable tendency to curl.

As the morning dew vanished under the

As the morning dew vanished under the fierce rays of the midsummer sun, so the young man's expression of joyful animation disappeared when met by Genevieve's chilly stare. His lower jaw dropped. The color mounted from the top of his rather high collar to the roots of his hair. Genevieve went on her way well satisfied with herself. "I imagine he thinks me not quite as unsophisticated as he supposed. Probably his intention was to surprise me into a how and then to presume on that to join me. And by the time I had explained that I really didn't know him we should be beginning to feel quite well acquainted." She smiled again, with superior triumph, as she reflected on the overthrow of the plot. She

smiled again, with superior triumpn, as sue reflected on the overthrow of the plot. She wished that Aunt Myra might have been an onlooker—Aunt Myra, who had questioned the propriety of her taking the short voyage unchaperoned.

On the opposite side of the steamer the wearer of the panama hat leaned upon the rail and darkly regarded the blue water.

rail and darkly regarded the blue water. The attitude, suggestive of dejection, gave Genevieve the opportunity to steal furtive glances at the motionless offender. His clothes fitted well. As far as that was concerned, any tailor would be inspired to do his best by such a figure. "Adorable shoulders," said Genevieve so nearly aloud that it was just as well that Aunt Myra was not present

was not present. At the expiration of an hour Genevieve had come to the conclusion that the guilty young man who had addressed her when she came on deck was not an old offender. He had taken her rebuff too deeply to heart for that. His interest in the Chesapeake Bay seemed to undergo no diminution after 60 minutes of incessant staring. Genevieve here in the feel that possibly she had been too

Bay seemed to undergo no diminution after 60 minutes of incessant staring. Genevieve began to feel that possibly she had been too severe. A look of dignified perplexity might have been enough without any of the ruthless, annihilating scorn before which his self-confidence had shriveled. Genevieve surprised herself in a pitying sigh.

It was now time for the panama to take a hand. As Genevieve's commiserating glance stole in the direction of the crushed and disheartened youth staring over the rail her challenge was accepted. With a birdlike motion the panama rose from its owner's head, evading his clutch with a dexterity that argued deliberate intention. It sailed across the steamer's bow, dodging various agile persons who attempted to intercept it and continued in Genevieve's direction. On reaching her it surrendered at discretion. Tame and obedient as a pet dog, it dropped into her lap, and though Genevieve clutched it by the brim, that was merely a matter of form. She was sure that the panama hat had no intention of going further.

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tion of going further.

The hat's owner was not far behind his property. There was a redness about him that was not due to sunburn, but was not unbecoming. He bowed, Genevieve reflected, with a feeling of self-congratulation, like a gentleman.

"I am very much in your debt," said the owner of the panama.

"Not at all, I'm sure," responded Genevieve. Her tone was calculated to a nicety; not friendly enough to encourage liberties in the presumptuous, not chilling enough

in the presumptuous, not childing enough to dishearten the timid and retiring.

"Perhaps," the young man hesitated, taking his property from her extended hand, "I might improve this opportunity to apologize for what must have seemed a place of rudeness on my part."

plece of rudeness on my part."

Genevieve listened with an expression as nicely calculated as her tone had been. There was nothing about it on which one could presume, yet it was far from being frosty.

frosty.
"As you came up the stairs," the young

of herself. He would have done better, she reflected, to stop with the apology—the explanation was so painfully weak. Trite to start with, and moreover—well, without vanity, Genevieve knew that her type was not common.

Certainly never was six-foot-one of man-

"Thank you again," said the owner of the panama in a low voice, and he turned on his heel. But as he set his recovered hat upon his

head Genevieve caught sight of something that made her start. Three shining gilt letters fixed into the inner leather band. "Oh, I beg your pardon," she cried im-

pulsively. The young man did not hear her and a fellow-passenger checked him in his return

to his seat, seizing his cont-tails. "Lady ain't done with you yet," said the obliging passenger, and the owner of the panama looked back and saw that it was true. He returned with an apparent reluctance Genevieve thought best not to notice. "Excuse me," she said breathlessly, "but those letters inside your hat, are they your initials?"

tials?

The young man stared and colored. "Why—yes."
"Like an algebra problem, aren't they?"
Genevieve persisted.

Apparently the young man wished to show her that she was not only the person who could assume an air of hauteur. "The peculiarity of my name," said the owner of the panama, looking over Genevieve's head, "is a misfortune in which the general public..."

meau, is a misfortune in which the general public——"
"The reason I asked," interrupted Genevieve, "is because I never heard of but one person whose initials were X., Y. Z., and he was one of my cousin's dearest friends."

The owner of the panama no longer looked haughty. Instead his expression suggested blissful incredulity. "His name began," Genevieve continued, "His name began," Genevieve continued, blushing under the young man's gaze,

with Xavier.

"with Navier."

"Young," prompted the other delightedly.
"Zimmerman," Genevieve concluded, and she looked about her. "Isn't there an unoccupied chair? Oh, yes."

The young man brought it and seated himself beside her. "I've always hated my name," he said meditatively. "It's a mixture of French and English and German, of

name," he said meditatively. "It's a mixture of French and English and German, of the prosaic and the sentimental. It's fairly grotesque, and indefensible from any standpoint. I've seriously contemplated having it changed by an act of the Legislature. But from this day on I'll find no more fault with it. When you saw those letters X. Y. Z., of course, you knew there couldn't be but one of us."

be but one of us."

"I blame myself for waiting for that,"
said Genevieve demurely, "since I've seen
your photograph at my cousin's; a number
of photographs, indeed."

of photographs, indeed."

Mr. Zimmerman drew a long breath.
"And I was wondering why your face seemed so familiar." He made a motion toward an inside pocket, but then checked himself, reflecting that perhaps it would be wiser to wait a little for that. But by the middle of the next forenoon he felt it safe to exhibit the little kodak picture Jim had given him—a picture of Genevieve with a tennis racquet over her shoulder and her hair ruffled by the breeze.

Genevieve pouted. "If he were going to give you any," she said, "he might have chosen one that—that flattered me more."

The sea voyage from Baltimore to Boston, though not a long one, affords considerable opportunity for progress in activation.

siderable opportunity for progress in acquaintance. Mr. X. Y. Zimmerman might quaintance. Mr. X. Y. Zimmerman might be suggestive of an algebraic problem, but in that case no one of his fellow-passengers was in doubt as to the final solution.

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