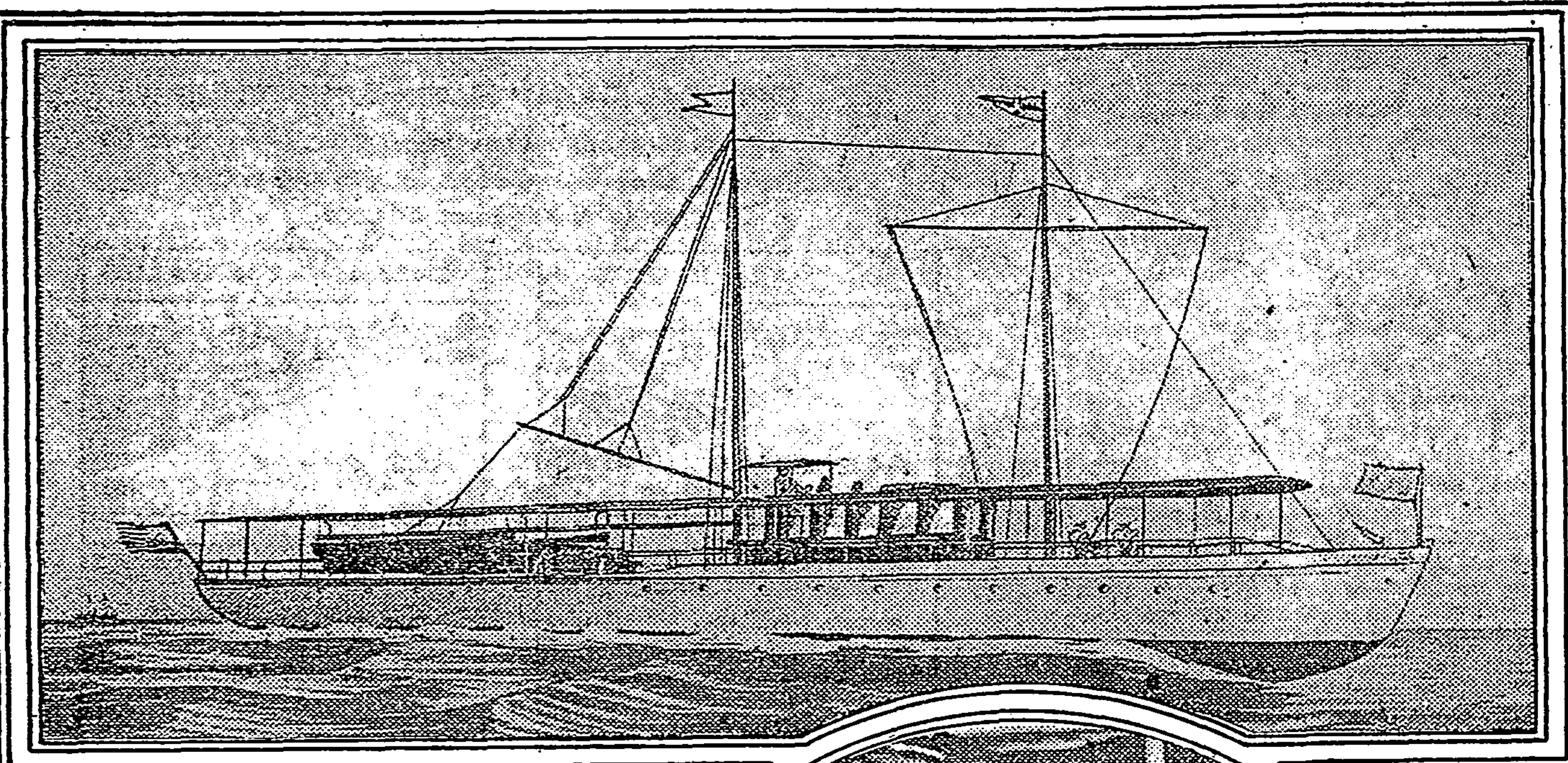


MILLIONAIRE TO MAKE HIS HOME ON A 95-FOOT YACHT

James B. Hammond Is Building the Lounger II, According to His Own Notions, with a Garage and an Aquarium Aboard and State-rooms Artificially Cooled.



live fish for the frying pan in the cook's galley; its garage amidships, and its refrigerating plant to keep the air in the cabins and staterooms at a cool, dry, even temperature, climate or locality notwithstanding.

Mr. Hammond's recent years have been rather strenuous. In 1907, when Mr. Hammond became very ill with nervous breakdown, he made an agreement with the Directors of his company to transfer his stock to them in case he should die,

with a proviso that should he recover, the stock should revert to him. He did recover, and found that certain members of his business household had planned to keep this stock transferred to them under the agreement above named. A bitter lawsuit followed to regain possession of his business, which was full of sensational circumstances. He was forcibly taken from his room in the Cumberland Hotel one night and committed by a Magistrate to the psychopathic ward of

Bellevue Hospital, accused of being incompetent to manage his affairs. He was deprived of his liberty after this for one year in a private sanitarium. Since then he has recovered nearly all of his stock by due process of the law.

"I never started out with any deliberate plan to be rich," said Mr. Hammond. "and I don't think I ever had any intentions of that sort. If the money value had been my sole aim, or even an aim at all in my life, I should have foreseen the penalties that human greed would have brought upon me, and I should have carefully avoided a fortune."

"About the first trouble I had was caused by the desire of my associates to make money too quickly, to hamper the improvements I foresaw to be possible in my invention of a typewriter."

"Yes, there are many ways in which a man's money places him in dangerous predicament. It is amazing how many healing processes there are in the world that are a sure cure for the man who can afford to buy them. I get letters for all sorts of treatments at all sorts of prices, and there is considerable regret and despair among some people that I don't spend my fortune in that way."

"My father was a Quaker, and I myself graduated at the theological seminary in New York with a view to becoming a Congregational preacher, but I felt that in the prospect of my invention I could serve religion quite as practically by providing a machine on which the preachers of all nations could write their sermons."

"The idea for facilitating the labor of writing came to me in a crude form when I was a youngster in the courts of Massachusetts, where I had to copy out my shorthand notes. I was a good stenographer, but I realized the loss of time in writing out those notes. Long before printing was in operation, when such great care was taken with illuminative and hand-written manuscripts, there was an arrangement for a carved initial let-

ters in my pocket, tried, and taken out to the woods to be shot. Just when they were preparing to end the life of a promising embryo inventor a man galloped in on horseback and ordered the men to mount and resist an attack of an anti-force. There was some hesitation as to whether they should dispatch me at once or leave me under guard until they returned. Finally they mounted me on a horse, determined to take me with them, but in the skirmish with the Yankees I managed to slip away and got safely to Harper's Ferry."

Perhaps at no other time in his life has Mr. Hammond been so contented, so happy over the prospect of the years to come as he is now on the eve of a long cruise of his 95-footer. During the entire time of its construction at the shipyard scarcely a day has gone by that he has not watched it growing.

As he sits on the deck of his boat, a diminutive figure in the picture there is no indication that he is the owner of the yacht, except that the workmen stop to stare at him. He himself makes no tude about where he sits. His interest is generally that of a shipbuilder to see that all his pet theories are just what shape a boat should be to do her best work are carried out. He plans to go around the world in this remarkable boat.

His favorite point of view of Lounger II, during its construction was close under her keel or at some point where he could look at the graceful design of a swan on her bow. He said that the Swan family were connections of his by ancestral tradition, and he had used the design in recollection of this fact.

They told me when I designed Lounger II, that I had better stick to something I knew, like typewriters, and not attempt to do a boat," said Mr. Hammond, "but that little boat has given me twenty-five years of service and has endured the test of big seas. I crossed in her from Key West to Havana. Quite recently a member of the New York Yacht Club has retrieved my reputation as an

Lounger II, the Yacht that Millionaire Hammond Says He Will Live Upon the Rest of His Life.

There is in the mind's eye of every American a perfunctory idea of how a millionaire should live, where he should live, and what he should look like. If he shouldn't measure up to the popular standard he becomes conspicuous than his fellow-millionaires.

Mr. James B. Hammond, for this reason perhaps more than any other, has been described as the most eccentric millionaire in New York. His eccentricities have been thrust upon him, he insists, by his enemies, while his abilities have overcome them.

"They call me eccentric," he said, in a tone of deep disgust for those who said this, "but I really do not see why a man is not privileged to live his own life in his own way."

Seated in a high adjustable chair in a big room, chiefly conspicuous for its view of the Hudson, Mr. Hammond was found in amiable companionship with his dog and his canary. A small man, full of nervous energy and mental activity, he was obviously in constant pain, having been an invalid for years. He wore white cotton gloves on his hands, and constantly shifted a small hot water bottle from one hand to the other for relief of pain. Near by sat a nurse. A plain, comfortable brass bed stood in one corner of the room. Beside him in a cage on the table was the canary which shares his affection and care with Finkler, a two-year-old, powerful Boston bull terrier, that no one can control but his master. A pair of field glasses stood on the table beside him with which he could see the passing boats as they went up and down the river. The only pictures on the wall were some paintings presented to him years ago by his friend Herrick, an illustrator on Harper's during the days of the war. There was not disorder, but it was plainly bachelor's quarters.

While he owns five automobiles, two yachts and manages an international business, he lives on the fourth floor of an apartment house on upper Broadway, where he is the only bona fide millionaire for many blocks.

"My invention happened to bring me a fortune," he says almost timidly, in explanation of his millions, "but I never expected it when I made my first machine."

In spite of the somewhat sensational and trying experiences of his lifetime, the



On Deck of the Lounger II, with Captain Into.

millionaire skims the surface of his seventy-two years that have been dramatic, tragic, triumphant and meditative, without any bitterness of outlook. He spends most of his day in a big limousine car, with a young man who is his secretary. His mind, always clear and active, seems constantly busy with very practical problems of business. He goes to his factory at the foot of East Sixty-ninth Street daily, and then shoots down across to Morris Heights, where he is building a schooner yacht ninety-five feet long, with some features of his own design to facilitate comfort and safety at sea. Shipbuilding is his latest interest.

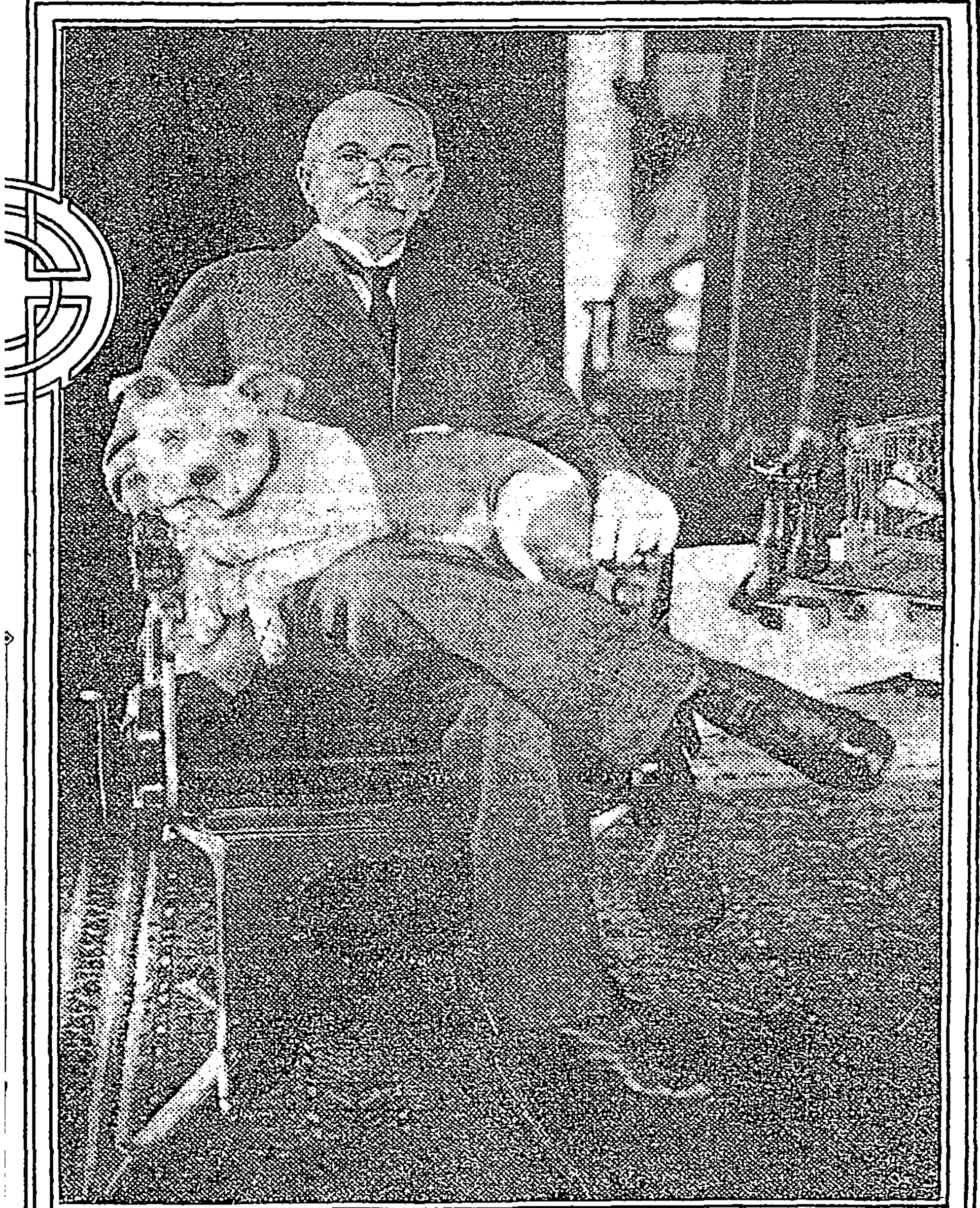
"I have only recently discovered that my father, grandfather and great-grandfather were shipbuilders, descendants from the celebrated Admiral Penn, the father of William Penn," said Mr. Hammond, in explanation of his own dip into the shipbuilding industry.

"So you see, shipbuilding is in our blood. I always felt that I was being impelled to a certain knowledge of ships that I couldn't explain until I discovered this ancestral trait."

This new yacht, Lounger II, is the favorite toy of his present mood. It reflects his ideas in its double bilge keels, its aquarium to store any odd fish that may be found, or, incidentally, to keep



Mr. Hammond at Work Upon a New Invention at His Factory at the Foot of East Sixty-ninth Street.



Mr. Hammond with His Pet Dog and Bird, "His Family," at His Apartment.

ter, probably made of wood, that was moved upon a sliding rod and pressed upon the paper, with light ink. The same idea may have influenced my invention of the typewriter.

"I had one fixed principle to achieve, which was to make a machine which could be operated like the keyboard of a piano. For a long while I thought mine was the first machine. Comparatively recently I saw a typewriting machine made by a man named Francis, in Newport, which was very perfect indeed. It was never put on the market, the inventor being entirely discouraged because the Government would not adopt it in its bureaus. Strangely, he dropped it on that account."

"One's mental attitude toward life is always a difficult balance, but it depends upon the nicety of our constructive forces, upon our self-adjustment," continued Mr. Hammond, looking off into the skyroom beyond the Palisades. "The science of health has a great deal to do with the whole problem of the science of life—what we put into our bodies, and how we take it, in what proportion and moderation. The money issue is not important; it brings temptation and greed. Take that little bird in the cage, for instance. It knows me, it keeps its eye on me in its merry, cheerful, confident way; it takes care of me because I took care of it when it needed me. I found it deserted in a vacant flat, and have kept it ever since. Now, that is the science of happiness that never fails. There is no exchange of great value, no money consideration—just a priceless exchange of good feeling, fair dealing, and mutual interest."

"In my early life I began like my ancestors, rather recklessly," he went on with an amused smile, as though he were pleased with the recollection.

"I was in the civil war as a correspondent for Horace Greeley, and while writing abolition lies for that old campaigner I came near being executed on the field. I was taken prisoner by the Confederates at Shenandoah with the docu-

inventor of boats, for he has ordered one built exactly on the same lines as my first yacht."

"They told me when I was building her that I was creating something to perpetuate my eternal shame, but it seems my plans were right. You see those bilge keels serve to keep her from being blown to windward, and in case we run up on a rock help to keep her on an even keel. The general lines of the boat are made so as to equalize the displacement of water, when she is in motion or in rough seas, so that no jar or shock can come to her from the anger of wind or sea."

"We may not be able to get across the Atlantic before the Fall, as I have several friends I am going to visit along this coast and Bermuda, but should we decide to go during the bad season, we can easily avoid the worst part of the crossing by making a Southern passage, and landing at Gibraltar. I shall probably live on the Lounger most of my time, visiting the foreign countries where there are agencies of my business. I have a little workroom on board where I expect to complete some improvements on machines that are now in my mind. Capt. Into, who is to have charge of my boat, neither smokes nor drinks, and not a cigarette will be allowed among the crew of eight men. The Captain's wife will do the cooking, and my secretary will probably go with me. It will not cost me any more to live on my yacht than it will ashore, and I am sure it will be a very happy household."

In the days before automobiles were common it was Mr. Hammond's custom to take his employees off for long drives to the country, in his tally-ho. Four times a year he gives every employe of the factory an extra week's salary, that being his system of interpreting the profit-sharing idea in industrial good will. After his incarceration in a sanitarium for a year he returned to take charge of his factory. The horses of his carriage were detached, and he was dragged by the willing hands of his employes for blocks, in token of their esteem.