CHURCH DIRECTORY.

Hereafter notices in the church directory will be confined to announcements of Sunday services only and subjects of sermons. Extended musical programmes for Sunday services and announcements of church entertainments will only be published at advertising rates. Notices for this department should be received at this office not later than 1 p. m. Saturday, in order to insure publication on Sunday morning.

Methodist Episcopal Churches.

Welsh—Seventh and Olive streets—Preaching 10:30 a. m. and 7:30 p. m.

Presiding Elder Rev. T. B. Ford, D. D., corner Elliott and Anna streets, Queen Anne.

German—Stewart and Thirteenth, Rev. Joseph Hepp, pastor; residence, 1911 Thirteenth. Services 11 a. m. and 7:30 p. m.

Norwegian-Danish—Fifth and Olive. Rev. E. J. Lundegaard, pastor; residence, 98 Olive. Sevices 11 a. m. and 7:30 p. m.

Battery street M. E. church—Corner Third and Battery. Preaching 11 a. m. and 7:30 p. m. Epworth Leagus, 4:30 p. m.

Grace—Rainier and King setreets. Rev. W. T. Ford, pastor; residence, 515 Sutter. Services 11 a. m. and 7:30 p. m. Epworth League, 6:45 p. m. Bishop Goodsell will not be in attendance as announced last Sunday.

Gilman Park, Ballard—Rev. W. H. Johnstone, pastor. Services 11 a. m. and 8 p. m. Class meeting, 12 m. Epworth League, 7:30 p. m.

Madison street—Madison and Cloverdale. Rev. M. A. Covington, pastor. Services 10:30 a. m. and 8 p.m. Class meeting, 10:30 a. m. Epworth League, 6:30 p. m.

First—Third and Marion streets. Rev. W. A. Shanklin, pastor. Residence, 922 Seneca street; telephone 942. Services, 11 a. m., with Holy Communion. Evening service at 8 p. m. Preaching by pastor. Morning subject, "Co-Laborers With God." Evening subject, "Industry and Its Reward." Epworth League, 6:30 p. m.

Trinity—Corner Kentucky and Mercer streets. Rev. Newman P. Tedrick, pastor; residence adjoining church. Services, 11 a. m. and 8 p. m. Class meeting, 10 a. m. Epworth League, 7:30 p. m.

Lutheran Churches.

English Holy Trinity—Seventh and Union. Services Thursday evening by Rev. Mr. Anda, of Tacoma.

German Lutheran—Duwamish Mission, Sander's hall, below Sweeney's brewery. Services 2:30 every other Sunday.

Norwegian-Danish—Fourth and Pine streets. S. R. Tollefson, pastor. Study in basement. Services, 11 a. m. and 8 p. m.

German Evangelical, Zion's congregation—Freed's hall, Ninth street, between Pine and Olive. Services, 10:30 a. m. and 7:30 p. m.

Swedish Evangelical—Third street, near Pike. Rev. Martin L. Larson, pastor; residence, 1421 Fifth street, between Pike and Union. Services, 10:45 a. m. and 8 p. m.

German Lutheran—Services in hall corner Main and Twelfth streets. Services every second and fourth Sunday of the month at 7:45 p. m. by the Rev. W. H. Behrens, of Tacoma.

Rainier Heights Mission—At Presbyterian church, Market street. Services at 7:30 p. m. every other Sunday. Pastor, E. Knappe; residence, 1819 Tenth street; assistant pastor, Rev. W. H. Kurtz, 1819 Tenth street.

Episcopal Churches.

St. Mary's church, Woodland Park, Rev. Geo. H. Watson, D. D., rector. Evening prayer, 3:30 p. m.

St. Clement's—Market street, near Yesler avenue. Rev. Henry A. Dexter officiating. Rev. Dr. Watson, in charge. Services 11 a. m. and 8 p. m. Morning subject, "Laying Down One's Life." Evening service, "The Highways and Hedges."

St. Stephen's—Ballard—Rev. P. E. Hyland, rector. Services at 11 a. m. and 7:30 p. m. Y. P. S. C. E., 6:30 p. m. Bible class, 3 p. m. Holy Communion, first Sunday in month, 11 a. m; third Sunday at 8:30 a. m.

St. Mark's—Fifth and Olive streets. Rev. David Claiborne Garrett, rector. Holy Communion, 7:30 a. m. Morning prayer and sermon, 11 a. m. Young People's service, 6:45. Evening prayer and sermon, 8 p. m. Missionary addresses by Right Rev. Dr. Barker, bishop of Olympia.

Trinity Parish—Eighth and James streets. Rev. George Herbert Watson, D. D., pastor. First Sunday after Trinity. Holy Communion, 7:30 a. m. Morning prayer with sermon, 11 a. m. Twilight service, 7:30 p. m.

Presbyterian Churches.

First Mission—In Ward's hall, Georgetown, South Seattle. Preaching, 7 p. m.

Ross Mission—D. L. Fordney, pastor. Preaching, 3:30 p. m. first and third Sabbath of month.

Calvary—Market and King streets. Rev. S. J. Kennedy, pastor, residence, 533 Sutter street. Preaching, 11 a. m. and 8 p. m.

Ballard—First—Broadway and First avenue. Rev. D. L. Fordney, pastor. Preaching, 11 a. m. and 7:30 p. m. Y. P. S. C. E., 6:30 p. m.

First—Fourth and Spring streets Rev. Alexander Alison, D. D., pastor; residence, 1212 Marion street; telephone, 962. Services 11 a. m. and 8 p. m. Preaching by Rev. F. G Strange, now of Ashland, Or., but formerly pastor of this church. Y. P. S. C. E., 6:15 p. m.

Second—North Seattle—Oak and Harrison. Rev. W. A. Major, pastor; residence, 417 Temperance street. Preaching, 11 a. m. and 8 p. m.

Baptist Churches.

Swedish—Bell and Eighth streets. Rev. Aug. Olson, pastor; residence, 323 Dexter street. Services, 11 a. m. and 7:30 p. m. Young people's meeting, 7 p. m.

North Seattle—Third and Cedar streets. Rev. C. F. Brownlee, pastor; residence, 109 Oak street. Services, 11 a. m. and 7:30 p. m. B. Y. P. U., 6:30 p. m.

Mount Zion Mission—Colored—Rev. R. W. Jennison, pastor. Young Naturalists' hall in University grounds. Praise service, 11:30 a. m. Preaching, 7:45 p. m.

First Church—Fourth street, between James and Cherry. Rev. W. F. Taylor, pastor. There will be no service today except Young People's meeting at 6:45 p. m.

Market Street—Market and Main streets. Rev. W. T. Fleenor, pastor; residence, 801 Market street. Preaching 11 a. m. and 7:30 p. m. Young people's meeting, 6:30 p. m.

Catholic Churches.

St. Francis Xavier Chapel—Sixth and Spring streets. Rev. Victor Garrand, S. J., in charge. Mass, 9 a. m.

Our Lady of Good Help—South Fourth and Washington streets. Rev. F. X. Prefontaine, pastor. Low mass, 8 a. m.; high mass, 10:30 a. m.; benediction, 7:30 p. m.

Church of the Immaculate—Broadway and Madison streets. Rev. Victor Garrand, S. J., pastor. Conducted by the Jesuits. Early mass, 8 a. m.; high mass, 10:30 a. m. Sermon and benediction, 7:45 p. m.

Sacred Heart—Bell and Sixth streets. Conducted by the Redemptorists. Rev. Joseph A. Kautz, C. SS. R., pastor. Low mass, with sermon, 8 a. m.; high mass, with sermon, 10:30 a. m. Holy Family association meeting, 4 p. m. Vespers, sermon and benediction, 7:30 p. m.

Congregational Churches.

Plymouth—Third and University streets. Services 11 a. m. and 8 p. m. Y. P. S. C. E., 6:30 p. m.

Taylor—Birch street. Rev. George H. Lee, pastor, residence, 226 Birch street. Services Sunday at 11 a. m. and 7:30 p. m.

Kirkland—Kirkland. Rev. Horatio Alling, pastor. Sunday services, 11 a. m. and 7:30 p. m. Y. P. S. C. E., 6:30 p. m. Sunday.

Edgewater—Rev. J. T. Nichols, pastor. Services, 11 a. m. and 8 p. m. Morning, subject, "Unity and Variety." Evening subject, "The Almighty Dollar." Y. P. S. C. E., 7 p. m.

Christian Churches.

Olympic Avenue Church of Christ—314 Olympic avenue. R. H. Moss, pastor. Sunday school, 10 a. m. Preaching, 11 a. m. and 7:30 p. m.

First—Seneca street, between Third and Fourth, J. N. Smith, pastor, residence 613 Willow street. Services 11 a. m. and 8 p. m. Morning subject, "The Measure of Duty and Responsibility." Evening subject, "The Man Who Ran Away From God." Y. P. S. C. E., 6:45 p. m.

Methodist Protestant Churches.

Second—North Seattle, Republican and Poplar streets. Services, 11 a. m. and 7:30 p. m. Prof. Eugene Miller, A. M., pastor.

First—Third and Pine streets. Rev. Clark Davis, pastor; residence, 610 Pike street. Services, 11 a. m. and 8 p. m. Morning subject, "Our Opportunities and Our Responsibilities." Evening, "Repentance and Remission of Sins." Young people's meeting at 6:45. No Sunday school today.

African M. E. Church.

Jones Street African M. E. church—1339 Jones street. Services, 11 a. m. and 8 p. m. Praise meeting, 7:30 p. m. Rev. Allen W. Whaley, the pastor who recently resigned, will preach in the university grounds at 11 a. m. and 8 p. m. Morning subject, "The Blessings of Adversity." Evening subject, "The Glory of Persecution."

Reformed Churches.

German Reformed church, Seattle—Seventh, between Pine and Olive streets. Services at 11 a. m. and 7:30 p. m.

German Reformed church, Ballard—Post street and Second avenue. G. Graedel, pastor. Services Sundays at 11 a. m.

Unitarian Church.

Seventh, between Pike and Union—Rev. J. H. Acton, D. D., pastor. Residence, 1007 Seventh street. Services, 11 a. m. Subject, "Why Should I Be a Member of a Church?" No evening service.

Young Men's Christian Association.

Rev. D. J. Pierce, D. D., of Seattle university, will address the regular meeting at the rooms, 1417 Front street, this afternoon at 4 p. m. All men welcome.

Salvation Army.

Barracks, corner Yesler avenue and South Third street—Prayer meeting 7 a. m. Holiness meeting, 11 a. m. Free and easy, 3 p. m. A rousing meeting at 8 p. m.

Evangelical Association.

German—Harrison and Birch streets. Rev. Aug Ernst, pastor, 820 Harrison streets. Services, 11 a. m. and 8 p. m. Young People's meeting, 7 p. m.

United Presbyterian Church.

Sixth and Seneca streets. Rev. S. Dell Johnston, pastor; residence, 823 Seneca street. Services, 11 a. m. and 8 p. m. Y. P. S. C. E., 6:30 p. m.

Christian Mission and Seamen's Bethel

In basement of Seattle National Bank building, South Second and Yesler avenue—Services Sunday at 3 and 7:45 p. every day at 12 o'clock.

Seattle City Mission.

Hall 604 Commercial street—Gospel services, 7:30 p. m. every evening through the week. Noonday prayer service, 12 to 1 p. m. Y. P. S. C. E.

Adventists.

Advent Christian meetings in Masonic building. Dr. William Chapman, pastor. Social and prayer meeting, 10:15 a. m. Preaching, 11 a. m.

Theosophy.

Seattle Branch, No. 1, of the Theosophical Society, Sunday, 8 p. m., 612 Third street. Discussion of "Reincarnation" by members.

Cumberland Presbyterian.

Third church—Windom and Willow streets. Services, 11 a. m. and 8 p. m. Rev. R. F. Powell, pastor. Y. P. S. C. E., 6:30 p. m.

Christian Alliance.

Gospel services in Freed's hall, on Ninth street, between Pine and Olive, at 3 p. m. every Sabbath. Preaching by Rev. J. A. Frazer.

Spiritualists.

First Spiritual Society—Pettis' hall, Front street, near Madison. Regular service every Sunday, 8 p. m.

Free Methodist Church.

912 Pine street. C. H. Sage, pastor. Services, 11 a. m. and 7:30 p. m. Class meeting, 12 noon.

Christian Science.

The Christian Science Bible class meets at 11 a. m. in room 5, Hinckley block.

Restitution.

Services, 3 p. m. Sunday, at 2308 Front street.

RELIGIOUS SPECULATION.

The New Policy Adopted by the Managers of the Churches.

New York Sun.

The big real estate speculation in which the American Tract Society has risked its solvency, has been imitated by the Presbyterian boards of home and foreign missions. They are erecting a great building in Fifth avenue, chiefly with borrowed money, on the speculative theory that they will make a large profit from its rents, inasmuch as for their own uses they will require only a small part of the structure.

In the old days these missionary boards were housed in a modest brick building at the corner of Centre and Reade streets. Their accommodations there proving insufficient for the machinery of administration as it had been enlarged, they sold the property for $70,000 and purchased the old Lenox homestead at the corner of Twelfth street and Fifth avenue. They got it from the heirs of Mr. Lenox for $250,000, or much less than its market value, because they were Presbyterian societies, and the remainder of the purchase money was provided by gifts and from permanent funds of the two boards. Their expenses of administration continuing to increase with the augmentation of their receipts and their force of missionaries, they decided to go into a heavy real estate speculation in the hope of making out of it enough money to pay those expenses. They were stimulated to do this by the receipt of a legacy of more than $150,000 from Mrs. Robert L. Stuart, a good Presbyterian woman. In 1893 they purchased a new site at the corner of Fifth Avenue and Twentieth street, paying $670,000 for it. Of this sum $486,000 came from Mrs. Stuart's legacy; the rest of the money for the land and the money for the erection of the building they obtained by borrowing. Mr. J. S. Kennedy lent them $340,000, to be repaid by the sale of the Lenox property at the corner of Twelfth street, and they borrowed $600,000 on a first mortgage from the Seamen's Savings bank, with the privilege of increasing the loan to $1,000,000 at 4½ per cent until the completion of the building, and thereafter at 4 per cent. Already they have expended in the speculation about $1,500,000, of which nearly $1,000,000 is borrowed money. The strike in the building trade last winter interfered with the progress of the construction, and it is not yet completed and bringing in any revenues; but the two boards hope that eventually the income from rents will be enough to pay all their expenses of administration. Perhaps it will; but, of course, that is mere speculation. The only certainty about it is that they will have to pay the interest on their million-dollar mortgage to the Seamen's Savings bank or lose their property by foreclosure.

Moreover, the Presbyterian boards have laid themselves open to a charge of bad faith in disposing of the house bought from the Lenox heirs, brought by Miss Rachel Kennedy, who is one of them; for they obtained that property below its actual value on the ground that it was going to be used by them as a home. Mr. Thomas MacDougall, a Presbyterian lawyer of Cincinnati, prominent in the councils of the denomination, has also written a pamphlet charging them with bad business judgment in going into such a real estate speculation. If a private individual took a risk like that, putting all his eggs in one basket, unquestionably he would be regarded as foolhardy. Moreover, as we said of the similar speculation of the American Tract Society, if it is right for the trustees of religious funds to indulge in any kind of speculation on their own judgment of the chances, they can go into all kinds that seem to them good risks; they can speculate in Wall street, or in the Produce Exchange, or wherever else they think they can make money. Instead of relying for revenue on the uncertainty of pious contributions, they can take the greater risk of speculation; but if they thus gamble for their income, they ought not to ask or expect Christian liberality to continue to provide the money for them to put up as margin in further speculative ventures. The contributions obtained from the churches by the importunity of clerical soliciting agents are made for religious purposes, and not to provide funds to be used in risky speculation. Mrs. Stuart left her large legacy to support missionaries for the dissemination of the Gospel and the doctrines of Presbyterianism, not to be used as a margin in a hazardous real estate speculation.

It is not surprising, therefore, that the contributions to the Presbyterian missionary boards are decreasing. Neither is it remarkable that Presbyterians are beginning to question the methods of administration which requires such a speculation to meet their expenses. Proportionately to the revenues of the boards, the cost of their normal business machinery is very great. The expense of collection is heavy, and the sum of the salaries of the officers large. Hence, the theory on which the managers of these boards justify the big risk they have taken is that, if successful, it will yield enough profit "to pay all expenses for the executive department, leave every dollar of contributions to go directly to the missionary fields, and even furnish aid to further the work." But, instead of taking such a risk, say the critics in the general assembly now in session at Pittsburg, the proper course would be to cut down these administrative expenses. They think that the number of high-priced officers can be reduced, and more efficient clerks employed at much expense, and very likely they are right. But it is morally unjustifiable for the trustees of religious funds to subject them to the risks of business speculation.

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Mexican Band Concert Madison park today.

Woman's Dependence on Man.

Elizabeth Bisland in North American Review.

Wonderful, that while knowledge comes, wisdom lingers. Wonderful, that what women have suffered so long to win, once won they should cease to prize; that education should not teach woman that man was by nature very far removed from the gentle domestic animal she knows today. However the modern woman may swagger about her individuality, may talk of her "spiritual needs," and deplore the stupid tyranny of man, who demands sacrifices from her in return for his tenderness, protection and support, the fact is not changed that however much she may be man's intellectual equal, or spiritual superior, the exigencies of motherhood put her at his mercy. She cannot be entirely self-dependent except at the cost of the welfare of the offspring. The factory acts are a recognition of the right of the child to its mother's health and vitality. Woman simply may not eat her cake and have it too. Using all her energies for her own needs she cannot give vigor to her children. If she employ for her own ends her store of life she robs the child. To adequately supply the new generation with health, brains and nerve force she must husband her resources and yield herself to the generosity and tenderness of the man and trust to his care. That he has not always been generous and tender, that he is not always so even now, does not alter the general fact.

CHOICE OF MODES OF DEATH.

Seattle, June 17, 1895.

To the Editor: Please answer the following: A claims that a person is justified in springing from a burning ship that is doomed, into the sea, whereas B denounces the act as suicide, and not justifiable as regards true Christianity. Which is right? T. B.

The person who, rather than be burned to death, jumps into the sea, does well. He chooses a less painful death, but does not commit suicide, and therefore does not violate his Christian obligation.

Those "Women's Editions."

Springfield Republican.

In speaking of the fad of woman's editions of newspapers, the Kingston Freeman says: It is remarkable that this kind of enterprise is confined to newspapers. Why not let the bricklayers' union run a big hotel one day for the benefit of charity? Or the West Shore railroad might be turned over to the Y. M. C. A. for a day. It would be interesting to let the W. C. T. U. take charge of a bank for one day and show how it ought to be run. Then there is an opportunity for some pastor to let a half-dozen newspaper men manage his church for a week or so, just to let people see what they would do. Another good idea would be for a watchmaker to turn over his shop to the horseshoers' association. In fact, there is no limit to these schemes and this ought to be a big year for charities of all kinds.

The Baffled Villain.

Indianapolis Journal.

The black-browed villain dragged the body of his victim to the brink of the abyss.

"Now," said he, "I will forever conceal all evidence of my awful deed. None but Heaven sees me."

"'Scuse me," remarked the one-man audience, "but you are mistaken. I know the orchestra has all gone out for a beer, but I am here yet, you bet."

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