For a comparatively new Director, Miss Van Velzer sent in a very full complete report showing that Elgin Association is holding up its high standard of liberality.

Niagara and Hamilton Association is still under the able supervision of Mrs. Dayfoot. We notice from the returns how well James St., Hamilton, Young Women's Circle has done. May the example of your liberality be followed by others. A large increase in the total giving is also seen in the report of the Treasurer. Oxford Brant has advanced this year by a slight margin and new circles are being formed.

Walkerton Director missed the great convention and we were sorry she was prevented from coming to Woodstock.

Peterboro, too, has had a banner circle with 25 women in the church and 29 in the circle. Miss Nicholls reports a new circle at Eddystone. May it send out many life boats and keep the lights burning brightly.

Miss Martha Stillwell has now completed one year as director and finds the work very interesting. She is attempting great things and expecting great things: Like Carey, may she have a rich reward. The work has advanced under her wise guidance this year.

Whitby-Lindsay is a small Association but the women are loyal and true to their Master and His last command "Go ye."

. To summarize briefly, we have ten Associations that have advanced in their giving to Foreign Missions and five that have gone a little behind. The 269 Circles have contributed \$17,921.81 and the 61 Young Women's Circles \$2582.73, making a total of \$20,504.54. We have 18812 women in our churches and 10164 in our circles.

In closing we would ask you to turn with me to Ecclesiastes 9: 10, and take these words of the wise man for the new year motto.

> Respectfully submitted, L. Lloyd.

"Thrice blest is he to whom is given The instinct that can tell

That God is on the field, when He

Is most invisible."

-F. W. Faber.

REPORT OF MISSION BANDS FOR 1923-24

Total Number of Bands

1924-192, 1923-195

In presenting the Band Report for 1923-24, I ask you to listen to it very leniently. Our Mission Bands suffered a tremendous loss the beginning of this year in the resignation of Mrs. Nathaniel Mills, our very much beloved Band Secretary. Mrs. Mills' heart is still in the work, but circumstances have made it impossible for her to continue her duties. Miss Lanie and Mrs. Baldwin have been helping to answer correspondence, and to Mrs. Baldwin we are indebted for the sending out of all report blanks for Association and Convention.

There are 12 new Bands this year from 6 Associations, besides these a number have been re-organized. Unfortunately 15 Bands have been dropped and 14 others have failed to report! Also from one Association no report has come, although we know the five Bands in it are alive and doing well.

That our Bands do splendid work is evidenced by their giving (a sure indication of interest!) which totalled \$5,745.79. Of this amount, \$3,006.53 was given to Foreign Missions and this included 56 Life Memberships, and \$2,739.26 to Home Missions with 55 Life Memberships. The Band giving was not confined to money for many parcels were sent to India and Bolivia, and our different "Foreign Missions" at home shared in these practical gifts of love.

Now let us hear of each Association separately.

Collingwood

One less Band here than last year. It makes us feel very badly to have such a Band as Bracebridge drop out, for it was on our 1923 honour roll. We hope it will be not only alive but flourishing by our next report. The two Bands with the highest membership reported this year are in this Association— Orillia and Parry Sound—with 66 and 62 members respectively. Thornbury Band sends the unique information that they have more boy members than girls!