## Among The Circles

## THE BUDGET.

A budget, that much talked of thing. Has this odd feature about it: It is difficult living within, But far worse to live without it

We need Baptists, a true, loyal host, Devoted and Generous of Heart, So that all are Earnestly striving To have in our great Task a part.

But even with all of these There still are letters too few: For there can't be a perfect budget Until we can count upon U.

## REPORT OF THE SECRETARY OF DIRECTORS (Foreign) Mrs. H. H. Lloyd

The Christmas bells will have ceased ringing before this report appears in the "Link." You had a great deal to read however, and I

know I will be forgiven.

We come before you representing 274 Circles, and 71 Young Women's Circles that have contributed \$25705.45 through these sources to Foreign Missions. One Director writes: "I am so glad I have been able to finish another year in the work for the Master. I have enjoyed it so much. I find such joy in visiting the different Circles because I meet so many good people, and this fellowship helps me so much. I would love to live in such an atmosphere all the time, if it were possible." Then follows a list of the many things these Circles have been doing during the year for Foreign Missions, and they paid the Exchange This Director teaches a class of "teen age" girls, and they have been supporting a native preacher for three years. Are we not rich in having such faithful, consecrated women leading our different Associations?

An aged father, in poor health, has prevented our Walkerton Association Director from being with us, but as we meet here, she says, "I will think of and pray for those who may go, that all may be done for His honour and glory." The Kenilworth report was missing from this form. Let us have them all in,

Western Association. One Y.W. Circle at Leamington, with 18 members, sent \$146.00. Our girls are doing well.

Thunder Bay, with its scattered churches, has formed two new Circles, one at Crozier, the other at Dryden. We wish them all suc-

Elgin Association sends a clear statement of facts through its business-like Director, but we love to get a little news about particular Circles now and then. It makes better reading. Where is Port Burwell this year? We miss that Circle.

Middlesex and Lambton has done wonderfully well. It has been a year of joy and fellowship. Some have gone through trying times, but other reports are just glowing. Denfield has every woman in the Church a Circle member, with an average giving of \$12.90 per member. Talbot St., London, shines out very brilliantly. Mrs. Baldwin has much to tell about her Circles.

Niagara and Hamilton Association report was in good time, and every space filled. Mrs. H. F. Veals seems to be no novice at this work. and is to be congratulated. We miss Mrs. P. K. Dayfoot very much, but her hand will find plenty to do. Our welcome to her successor is most cordial. May many of our young women be prepared to step into these vacancies which are bound to occur sooner or later. In Hamilton, James St. Y.W. deserves special

In Owen Sound Association Daywood Circle is prominent for its liberality. \$69.65 for Foreign Missions from thirteen women. Hanover Y.W. Circle of 21 members gave \$80.00.

Mrs. Norman Phelps takes good care to add the exchange to her totals. This is very gratifying. North Bay Young Women's is holding its own, and the 18 girls gave \$79.63 this year to Foreign Missions.

Mrs. Denniss, for the first time, regrets falling below the line for Foreign Missions. We notice the Minesing Circle still meets, though this Church was totally destroyed by fire.

Miss Nicholls, of Peterboro, mentions two Circles, Colborne and Haldimand, having over