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DEPARTMENT OF TRADE AND COMMERCE

DOMINION BUREAU OF STATISTICS

GENERAL STATISTICS BRANCH

Vol. 14

No. 10

BANK DEBITS TO INDIVIDUAL ACCOUNTS

or

Amount of Cheques Passing Through the Banks

at

Clearing House Centres in Canada

OCTOBER 1937

-----+ + +-----

Published by Authority of the Hon. W.D. Euler, M.P.,
Minister of Trade and Commerce.

+ + +

OTTAWA

1937

1875

BANK OF THE CITY OF NEW YORK

Capital paid up in cash \$1,000,000

Surplus and profits \$1,000,000

Assets \$2,000,000

Assets \$2,000,000

Liabilities \$2,000,000

Assets \$2,000,000

DOMINION BUREAU OF STATISTICS - OTTAWA

GENERAL STATISTICS BRANCH

Dominion Statistician:
Business Statistician:

R. H. Coats, LL.D., F.R.S.C., F.S.S. (Hon.)
Sydney B. Smith, M.A.

BANK DEBITS TO INDIVIDUAL ACCOUNTS, OCTOBER, 1937.

The amount of cheques cashed against individual accounts at the branch banks showed a decline of 12.7 p.c. in October below the standing of the same month of 1936. The total was \$2.9 billion against \$3.3 billion, the Maritimes alone of the five economic areas showing a gain in this comparison. Halifax and Moncton recorded increases over the same month of last year, the aggregate for the three centres of the Maritimes recording a gain of 1.3 p.c. The cities of Montreal and Quebec recorded considerable declines, while Sherbrooke was the only clearing centre in the province showing a gain. The decline in the provincial total for Quebec was nearly 8 p.c. Four of the thirteen centres in Ontario recorded declines in this comparison, the decrease in Toronto being nearly 11 p.c. Debits in Ontario amounted to \$1.2 billion against \$1.3 billion in October 1936, a decline of 7.8 p.c. Five of the ten centres in the Prairie Provinces recorded gains over last year, the decline in Winnipeg being of considerable proportions. The total debits in the Prairie Provinces amounted to \$493.6 million against \$725.0 in October last year. Bank debits showed declines in the three clearing centres of British Columbia, the aggregate for the province declining nearly 4 p.c.

Comparison with September After Seasonal Adjustment.

After seasonal adjustment declines in the five economic areas were general in October from the preceding month. The declines in the Maritime Provinces and Quebec were 10.2 p.c. and 3.6 p.c., respectively. The recession in Ontario was limited to 1.9 p.c., a drop of 1.6 p.c. having been shown in Toronto. The gain in the Prairie Provinces was less than normal for the season, debits showing a decline of 10.8 p.c. after seasonal adjustment. The drop in Vancouver was nearly 10 p.c., a decline of 6.7 p.c. having been shown in the aggregate for the three centres of British Columbia.

Comparison with the first Ten Months of 1936.

Owing to the decline during October, the cumulative total for the first ten months of 1937 showed a slight decline from the same period of last year. Gains were recorded, however, in each of the economic areas except the Prairie Provinces. Increase in the Maritime Provinces was more than 18 p.c. while Quebec showed a gain of 9 p.c. A gain of \$525.8 million was shown in Ontario representing 4 p.c. The aggregate for the Prairie Provinces dropped from \$5.6 billion to \$4.0 billion, a decline of nearly 28 p.c. Each of the centres in British Columbia recorded gains, the net result being an increase of nearly 3 p.c. in the provincial total.

Comparison with other factors.

The ratio of bank debits to deposits was 122.5 p.c. in October against 147.1 p.c. in October last year. During the interval, bank debits receded from \$3,328 million to \$2,906 million, while deposits increased from \$2,263 million to \$2,371 million. Without any adjustment for seasonal tendencies, the turnover increased in October over the preceding month, the ratio having been 122.5 p.c. against 116.6 p.c.

The index of bank debits, after seasonal adjustment, was 105.3 in October against 120.6 in the same month of last year. A slight increase was shown in the index of the physical volume of business. Employment in manufacturing plants recently stood at a much higher level than in October 1936 when the index on the base of 1926 was 106.6. The standing at the first of October, after seasonal adjustment, was 113.5. Wholesale prices reached a higher level in October than in the same month of 1936, the standing having been 84.7 against 77.1. Common stock prices, on the other hand, due to the recent decline, were at a much lower level as represented by the index of 105.8 against 126.9.

THE HISTORY OF THE UNITED STATES

The history of the United States is a story of a people who have grown from a small colony of English settlers to a great nation. The story begins in 1492 when Christopher Columbus discovered the New World. The first English settlers came to the Americas in 1607, and the first American Revolution was fought in 1776. The United States has since grown into a powerful nation, with a rich history and a bright future.

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1. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE

CENTRES OF CANADA, OCTOBER, 1937, WITH COMPARATIVE

FIGURES FOR SEPTEMBER, 1937 AND OCTOBER, 1936.

| Provinces and Clearing House Centres | DEBITS TO INDIVIDUAL ACCOUNTS | | |
|---|-------------------------------|-----------------|---------------|
| | October, 1937 | September, 1937 | October, 1936 |
| | \$ | \$ | \$ |
| <u>Maritime Provinces -</u> | | | |
| Halifax | 29,932,556 | 30,824,009 | 29,181,016 |
| Moncton | 10,025,953 | 9,280,137 | 8,582,384 |
| Saint John | 16,608,990 | 17,989,878 | 18,107,639 |
| Total - Maritime Provinces | 56,567,499 | 58,094,024 | 55,871,039 |
| <u>Quebec -</u> | | | |
| Montreal | 873,058,259 | 853,876,025 | 920,658,683 |
| Quebec | 69,708,668 | 64,965,620 | 103,499,737 |
| Sherbrooke | 7,159,309 | 6,864,081 | 6,511,465 |
| Total - Quebec | 949,926,236 | 925,705,726 | 1,030,669,885 |
| <u>Ontario -</u> | | | |
| Brantford | 11,047,024 | 9,416,606 | 8,493,025 |
| Chatham | 9,736,716 | 8,485,092 | 8,199,190 |
| Fort William | 6,056,175 | 5,727,275 | 6,000,022 |
| Hamilton | 69,508,132 | 57,101,712 | 54,717,498 |
| Kingston | 6,676,355 | 6,254,118 | 6,400,716 |
| Kitchener | 12,238,330 | 12,240,005 | 11,596,508 |
| London | 35,515,122 | 32,851,574 | 39,610,906 |
| Ottawa | 110,820,427 | 97,009,279 | 132,702,413 |
| Peterborough | 6,136,223 | 5,868,545 | 5,720,823 |
| Sarnia | 6,676,596 | 7,429,856 | 6,962,462 |
| Sudbury | 8,252,351 | 8,103,719 | 6,735,899 |
| Toronto | 911,226,794 | 843,661,511 | 1,022,824,810 |
| Windsor | 43,302,494 | 37,147,357 | 31,574,608 |
| Total - Ontario | 1,237,192,739 | 1,131,296,649 | 1,341,538,880 |
| <u>Prairie Provinces -</u> | | | |
| Brandon | 3,491,167 | 2,977,793 | 2,871,818 |
| Calgary | 66,547,110 | 54,525,437 | 65,802,184 |
| Edmonton | 38,464,889 | 34,054,023 | 36,810,639 |
| Lethbridge | 6,276,393 | 6,077,566 | 4,689,366 |
| Medicine Hat | 3,070,133 | 2,856,574 | 2,877,107 |
| Moose Jaw | 6,885,927 | 6,519,111 | 10,279,323 |
| Prince Albert | 2,658,389 | 2,868,723 | 2,687,996 |
| Regina | 37,390,502 | 38,596,475 | 60,696,251 |
| Saskatoon | 12,046,572 | 10,720,139 | 13,469,707 |
| Winnipeg | 316,269,799 | 290,941,167 | 524,786,857 |
| Total - Prairie Provinces | 493,600,881 | 450,137,008 | 724,971,248 |
| <u>British Columbia -</u> | | | |
| New Westminster | 6,576,905 | 6,757,295 | 6,757,324 |
| Vancouver | 135,632,516 | 137,346,591 | 141,398,384 |
| Victoria | 26,305,738 | 24,287,561 | 27,018,901 |
| Total - British Columbia | 168,515,159 | 168,391,447 | 175,174,609 |
| GRAND TOTAL FOR CANADA | 2,905,802,514 | 2,733,624,854 | 3,328,225,661 |

2. DEBITS TO INDIVIDUAL ACCOUNTS AT CLEARING HOUSE CENTRES IN THE ECONOMIC
AREAS OF CANADA, BY MONTHS, OCTOBER 1936 TO OCTOBER, 1937
TOGETHER WITH A COMPARISON OF BANK DEBITS AND BANK
CLEARINGS

| | Maritime Provinces | Quebec | Ontario | Prairie Provinces |
|---------------------------------------|-----------------------|--------------------------|-------------------|--|
| | \$ | \$ | \$ | \$ |
| 1936 | | | | |
| October | 55,871,089 | 1,030,669,885 | 1,341,538,880 | 724,971,248 |
| November | 63,147,789 | 1,087,962,853 | 1,503,302,011 | 472,481,036 |
| December | 56,653,084 | 1,058,974,901 | 1,640,932,603 | 452,335,426 |
| 1937 | | | | |
| January | 66,399,069 | 1,032,198,719 | 1,575,933,776 | 375,028,926 |
| February | 45,315,762 | 881,645,303 | 1,312,797,280 | 313,731,367 |
| March | 78,134,232 | 1,143,411,808 | 1,411,320,756 | 370,459,572 |
| April | 64,468,510 | 1,098,999,800 | 1,567,037,372 | 464,482,784 |
| May | 58,050,738 | 893,721,714 | 1,215,280,355 | 432,317,444 |
| June | 58,934,782 | 882,454,336 | 1,381,295,485 | 393,484,799 |
| July | 60,049,791 | 918,286,781 | 1,177,795,468 | 394,150,099 |
| August | 57,938,446 | 876,471,668 | 1,149,759,665 | 351,635,883 |
| September | 58,094,024 | 925,705,726 | 1,131,296,649 | 450,137,008 |
| October | 56,567,499 | 949,926,236 | 1,237,192,739 | 493,600,881 |
| Total for 10 Months | | | | |
| 1937 | 603,952,903 | 9,602,822,091 | 13,159,709,545 | 4,039,028,763 |
| 1936 | 510,601,141 | 8,791,709,977 | 12,633,945,223 | 5,580,702,215 |
| 1935 | 460,219,727 | 7,285,920,177 | 11,275,137,488 | 5,209,632,014 |
| 1934 | 439,605,483 | 7,717,679,065 | 11,976,153,171 | 5,247,785,163 |
| 1933 | 394,568,753 | 6,978,306,308 | 10,599,485,255 | 5,437,167,577 |
| 1932 | 439,108,018 | 6,450,367,264 | 9,196,590,229 | 3,951,915,062 |
| 1931 | 534,129,884 | 8,976,107,418 | 11,049,046,784 | 4,056,941,093 |
| 1930 | 587,833,896 | 11,110,312,701 | 12,599,533,733 | 5,232,363,805 |
| Percentage of 1937 to 1936 | 118.3 | 109.2 | 104.2 | 72.4 |
| | British Columbia | Total for Dominion | Bank Clearings | Percentage of Bank Debits to Bank Clearings |
| | \$ | \$ | \$ | p.c. |
| 1936 | | | | |
| October | 175,174,609 | 3,328,225,661 | 1,837,016,459 | 181.2 |
| November | 175,167,956 | 3,302,561,645 | 1,735,144,137 | 190.3 |
| December | 195,695,872 | 3,404,591,886 | 1,762,072,773 | 193.2 |
| 1937 | | | | |
| January | 177,794,110 | 3,227,354,600 | 1,626,403,264 | 198.4 |
| February | 178,444,725 | 2,731,934,437 | 1,352,526,256 | 202.0 |
| March | 186,510,102 | 3,189,836,520 | 1,631,393,849 | 195.5 |
| April | 181,212,074 | 3,376,200,540 | 1,719,712,734 | 196.3 |
| May | 169,394,830 | 2,768,765,081 | 1,597,411,966 | 173.3 |
| June | 175,747,222 | 2,891,916,624 | 1,547,821,398 | 186.8 |
| July | 170,455,640 | 2,720,737,779 | 1,510,001,371 | 180.2 |
| August | 177,051,915 | 2,612,857,577 | 1,421,206,629 | 183.9 |
| September | 168,391,447 | 2,733,624,854 | 1,530,594,430 | 178.6 |
| October | 168,515,159 | 2,905,802,514 | 1,641,113,815 | 177.1 |
| Total for 10 Months | | | | |
| 1937 | 1,753,517,224 | 29,159,030,526 | 15,578,185,712 | 187.2 |
| 1936 | 1,704,494,656 | 29,221,453,212 | 15,704,825,566 | 186.1 |
| 1935 | 1,361,342,167 | 25,592,251,573 | 13,716,490,886 | 186.6 |
| 1934 | 1,353,071,002 | 26,734,293,884 | 13,056,058,988 | 204.8 |
| 1933 | 1,242,546,528 | 24,652,074,422 | 12,198,468,415 | 202.1 |
| 1932 | 1,255,388,350 | 21,293,368,923 | 10,723,515,334 | 198.6 |
| 1931 | 1,490,287,692 | 26,106,512,871 | 13,961,363,758 | 186.9 |
| 1930 | 1,975,405,841 | 31,505,449,976 | 16,908,697,515 | 186.5 |
| Percentage of 1937 to 1936 | 102.9 | 99.8 | 99.2 | - |

3. BANK DEBITS IN MILLIONS OF DOLLARS IN ECONOMIC AREAS AND PRINCIPAL CLEARING CENTRES OF CANADA IN OCTOBER, 1931 TO 1937.

| Economic Areas and Cities | Month of October | | | | | | | Per- centage of 1937 to 1936 |
|------------------------------|---------------------|---------|---------|---------|---------|---------|---------|---------------------------------------|
| | 1931 | 1932 | 1933 | 1934 | 1935 | 1936 | 1937 | |
| | Millions of Dollars | | | | | | | |
| Maritime Provinces | 56.2 | 43.2 | 43.5 | 46.9 | 50.7 | 55.9 | 56.6 | 101.3 |
| Quebec | 879.5 | 692.2 | 769.7 | 959.6 | 787.8 | 1,030.7 | 949.9 | 92.2 |
| Montreal | 812.4 | 631.1 | 725.6 | 897.8 | 732.0 | 920.7 | 873.1 | 94.8 |
| Ontario | 1,026.8 | 927.4 | 1,275.3 | 1,487.1 | 1,101.8 | 1,341.5 | 1,237.2 | 92.2 |
| Toronto | 748.4 | 707.2 | 1,034.6 | 1,133.3 | 823.8 | 1,022.8 | 911.2 | 89.1 |
| Prairie Provinces | 490.1 | 579.7 | 601.5 | 762.6 | 819.9 | 725.0 | 493.6 | 68.1 |
| Winnipeg | 335.9 | 404.2 | 455.4 | 587.3 | 604.3 | 524.8 | 316.3 | 60.3 |
| British Columbia | 134.3 | 124.6 | 133.5 | 153.7 | 147.3 | 175.2 | 168.5 | 96.2 |
| Vancouver | 108.2 | 102.1 | 109.7 | 119.5 | 118.1 | 141.4 | 135.6 | 95.9 |
| CANADA | 2,586.9 | 2,367.2 | 2,823.4 | 3,409.9 | 2,907.5 | 3,328.2 | 2,905.8 | 87.3 |

4. BANK DEPOSITS AND BANK DEBITS AND RATIO OF DEBITS TO DEPOSITS OCTOBER, 1936 TO OCTOBER, 1937.

| Bank Deposits, Last day of preceding month | | | | | | | Percentage of Bank Debits to Deposits in Canada |
|--|---------|-----------------------------|------------------------------------|-------------------------|----------------|---------|---|
| Notice | Demand | Dominion Govern- ment | Pro- vincial Govern- ment | Sum of de- posits | Bank Debits | | |
| Millions of Dollars | | | | | | | |
| | | | | | | | |
| 1936 | | | | | | | |
| October | 1,500.9 | 647.7 | 10.2 | 33.9 | 2,262.7 | 3,328.2 | 147.1 |
| November . . . | 1,510.3 | 664.3 | 50.0 | 36.2 | 2,260.8 | 3,302.6 | 146.1 |
| December . . . | 1,546.8 | 679.9 | 8.2 | 33.8 | 2,268.8 | 3,404.6 | 150.1 |
| 1937 | | | | | | | |
| January | 1,547.8 | 682.3 | 25.1 | 47.3 | 2,302.6 | 3,227.4 | 140.2 |
| February . . . | 1,548.6 | 644.3 | 91.3 | 46.1 | 2,330.3 | 2,731.9 | 117.2 |
| March | 1,563.8 | 655.5 | 114.9 | 34.7 | 2,369.0 | 3,189.8 | 134.6 |
| April | 1,583.8 | 710.8 | 26.5 | 48.4 | 2,369.5 | 3,376.2 | 142.5 |
| May | 1,583.3 | 732.0 | 22.3 | 45.1 | 2,382.7 | 2,768.8 | 116.2 |
| June | 1,573.5 | 699.6 | 53.6 | 45.5 | 2,372.2 | 2,891.9 | 121.9 |
| July | 1,569.8 | 713.2 | 48.6 | 47.6 | 2,379.2 | 2,720.7 | 114.4 |
| August | 1,572.2 | 666.8 | 36.3 | 46.9 | 2,322.2 | 2,612.9 | 112.5 |
| September . . . | 1,577.6 | 686.4 | 35.7 | 44.7 | 2,344.4 | 2,733.6 | 116.6 |
| October | 1,574.5 | 713.6 | 45.1 | 38.0 | 2,371.2 | 2,905.8 | 122.5 |

5. FIVE ECONOMIC FACTORS WITH SEASONAL ADJUSTMENT WHERE NECESSARY, 1926 = 100

| | Bank Debits | Physical Volume of Business | Employment in Manu- facturing (1st of follow- ing month) | Whole- sale Prices | Common Stocks |
|---------------------|----------------|-----------------------------------|--|--------------------------|------------------|
| 1936 | | | | | |
| October | 120.6 | 121.5 | 106.6 | 77.1 | 126.9 |
| November | 118.8 | 118.0 | 108.1 | 77.2 | 131.8 |
| December | 125.5 | 118.4 | 110.9 | 79.7 | 129.2 |
| 1937 | | | | | |
| January | 133.6 | 116.9 | 109.3 | 81.3 | 137.4 |
| February | 121.9 | 115.0 | 109.6 | 82.9 | 142.4 |
| March | 137.4 | 118.7 | 112.1 | 85.5 | 147.2 |
| April | 141.3 | 124.0 | 113.2 | 86.1 | 136.2 |
| May | 101.7 | 122.0 | 114.7 | 85.1 | 132.2 |
| June | 106.7 | 126.0 | 115.9 | 84.6 | 129.4 |
| July | 106.3 | 126.5 | 114.8 | 87.5 | 133.0 |
| August | 111.2 | 123.4 | 117.9 | 85.6 | 135.2 |
| September | 113.9 | 123.8 | 118.5 | 85.0 | 118.9 |
| October | 105.3 | 127.4 | 117.8 | 84.7 | 105.8 |

6. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE CENTRES OF CANADA DURING THE FIRST TEN MONTHS OF 1937, COMPARED WITH THE SAME PERIOD OF 1936.

| | First Ten Months 1937 \$ | First Ten Months 1936 \$ | Increase (+) Decrease (-) \$ | Percentage of 1937 to 1936 P.C. |
|-----------------------------|-----------------------------------|-----------------------------------|------------------------------------|--|
| <u>Maritime Provinces -</u> | | | | |
| Halifax | 333,961,220 | 273,893,886 | + 60,067,334 | 121.9 |
| Moncton | 92,156,090 | 80,424,803 | + 11,731,287 | 114.6 |
| Saint John | 177,835,593 | 156,282,452 | + 21,553,141 | 113.8 |
| Total - Maritime Provinces | 603,952,903 | 510,601,141 | + 93,351,762 | 118.3 |
| <u>Quebec -</u> | | | | |
| Montreal | 8,852,241,711 | 8,174,497,472 | + 677,744,239 | 108.3 |
| Quebec | 682,309,073 | 559,034,321 | + 123,274,752 | 122.1 |
| Sherbrooke | 68,271,307 | 58,178,184 | + 10,093,123 | 117.3 |
| Total - Quebec | 9,602,822,091 | 8,791,709,977 | + 811,112,114 | 109.2 |
| <u>Ontario -</u> | | | | |
| Brantford | 98,047,368 | 84,372,751 | + 13,674,617 | 116.2 |
| Chatham | 86,726,864 | 78,253,319 | + 8,473,545 | 110.8 |
| Fort William | 55,162,277 | 50,657,948 | + 4,504,329 | 108.9 |
| Hamilton | 566,280,613 | 493,436,525 | + 72,844,088 | 114.8 |
| Kingston | 62,421,705 | 55,104,303 | + 7,317,402 | 113.3 |
| Kitchener | 117,033,934 | 104,288,974 | + 12,744,960 | 112.2 |
| London | 339,573,714 | 350,410,820 | - 10,837,106 | 96.9 |
| Ottawa | 1,047,251,697 | 1,167,481,964 | - 120,230,267 | 89.7 |
| Peterborough | 62,546,474 | 55,815,935 | + 6,730,539 | 112.1 |
| Sarnia | 65,097,487 | 61,361,019 | + 3,736,468 | 106.1 |
| Sudbury | 72,816,489 | 59,057,108 | + 13,759,381 | 123.3 |
| Toronto | 10,186,739,755 | 9,713,801,066 | + 472,938,689 | 104.9 |
| Windsor | 400,011,168 | 359,903,491 | + 40,107,677 | 111.1 |
| Total - Ontario | 13,159,709,545 | 12,633,945,223 | + 525,764,322 | 104.2 |
| <u>Prairie Provinces -</u> | | | | |
| Brandon | 25,236,617 | 22,961,711 | + 2,274,906 | 109.9 |
| Calgary | 546,733,663 | 518,821,175 | + 27,912,488 | 105.4 |
| Edmonton | 339,039,862 | 315,147,857 | + 23,892,005 | 107.6 |
| Lethbridge | 40,887,793 | 37,432,639 | + 3,455,154 | 109.2 |
| Medicine Hat | 22,223,359 | 22,431,026 | - 207,667 | 99.1 |
| Moose Jaw | 59,997,091 | 62,897,115 | - 2,900,024 | 95.4 |
| Prince Albert | 23,923,413 | 21,369,474 | + 2,553,949 | 112.0 |
| Regina | 359,950,068 | 412,530,584 | - 52,580,516 | 87.3 |
| Saskatoon | 101,346,690 | 98,463,626 | + 2,883,064 | 102.9 |
| Winnipeg | 2,519,690,207 | 4,068,647,008 | -1,548,956,801 | 61.9 |
| Total - Prairie Provinces | 4,039,028,763 | 5,580,702,215 | -1,541,673,452 | 72.4 |
| <u>British Columbia -</u> | | | | |
| New Westminster | 61,410,304 | 57,982,189 | + 3,428,115 | 105.9 |
| Vancouver | 1,419,980,226 | 1,381,462,734 | + 38,517,492 | 102.8 |
| Victoria | 272,126,694 | 265,049,733 | + 7,076,961 | 102.7 |
| Total - British Columbia | 1,753,517,224 | 1,704,494,656 | + 49,022,568 | 102.9 |
| GRAND TOTAL FOR CANADA | 29,159,030,526 | 29,221,453,212 | - 62,422,686 | 99.8 |

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