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CANADA

DEPARTMENT OF TRADE AND COMMERCE

DOMINION BUREAU OF STATISTICS

GENERAL STATISTICS BRANCH

Vol. 14

No. 4

BANK DEBITS TO INDIVIDUAL ACCOUNTS

or

Amount of Cheques Passing Through the Banks

at

Clearing House Centres in Canada

APRIL 1937

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

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OTTAWA

1937

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APPENDIX A

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APPENDIX B

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APPENDIX C

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DOMINION BUREAU OF STATISTICS - OTTAWA

GENERAL STATISTICS BRANCH

Dominion Statistician:	R. H. Coats, LL.D., F.R.S.C., F.S.S. (Hon.)
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BANK DEBITS TO INDIVIDUAL ACCOUNTS, APRIL, 1937.

The dollar volume of business in the form of bank debits showed a gain of nearly 22 p.c. in April over the same month of last year. Increases were shown in each of the five economic areas, except the Prairie Provinces. Twenty-nine of the thirty-two clearing centres recorded gains in this comparison reflecting the widespread betterment in economic conditions during the last twelve months.

Each of the three centres in the Maritime Provinces recorded gains, the provincial total being more than 35 p.c. greater. Debits in Montreal were \$1,022 million against \$879 million in April last year, the gain consequently being 16.3 p.c. As each of the three centres in Quebec showed gains, the provincial total was 18.6 p.c. greater. Twelve of the 13 centres in Ontario recorded gains in this comparison, the exception being Ottawa. Debits in Toronto amounted to \$1,249 million, against \$843 million in April last year, representing a gain of 48 p.c. The total for Ontario was \$1,567 million, a gain of more than 38 p.c. Eight of the 10 clearing centres in the Prairie Provinces recorded increases, declines being registered at Winnipeg and Medicine Hat. The aggregate for the three provinces consequently showed a decline of 6.6 p.c. Gains were general in the three centres of British Columbia, Vancouver recording an increase of 4.5 p.c. The provincial total rose from \$168 million to \$181 million, a gain of nearly 8 p.c.

Comparison with March.

Owing to the gain in Ontario and the Prairie Provinces, bank debits showed a gain of nearly 3 p.c. in April over the preceding month after seasonal adjustment. The gain in the Dominion total from \$3,190 million to \$3,376 million was slightly greater than normal for the season. Declines were shown from the preceding month in the Maritime Provinces and in Quebec, declines being 19.8 p.c. and 6.2 p.c., respectively. A recession of 5.5 p.c. was shown in Montreal. Debits in Ontario were particularly heavy in April, a gain of 12.2 p.c. being shown over the preceding month after seasonal adjustment. The increase in Toronto was no less than 13.6 p.c. A favourable showing was made in Winnipeg. Debits were \$299 million compared with \$226 million in March, the gain, after seasonal adjustment, having been 14½ p.c. The total for the Prairie Provinces, after the usual adjustment, was 24.5 p.c. greater. Declines in British Columbia and Vancouver were 4.6 p.c. and 5.1 p.c., respectively.

Debits in the First Four Months of the Year Compared with the Same Period of 1936.

Financial transfers in the form of bank debits were \$12,525 million against \$11,132 million in the same period of 1936. The gain of 12.5 p.c. is an excellent measure of the betterment over the early months of last year. Twenty-eight of the thirty-two clearing centres recorded advances in this comparison. Marked gains were shown in each of the three centres of the Maritime Provinces, the total for the economic area showing an advance of 35 p.c. A gain of \$652 million or 20 p.c. was shown in Montreal. As Quebec and Sherbrooke also showed important increases, the aggregate for the province was up 20.7 p.c. A slight recession was shown in the bank debits of Ottawa from the first four months of last year, while the remaining 12 clearing centres recorded increases. The gain in Toronto was 24½ p.c. The net result was that the Ontario total at \$5,867 million recorded a gain of 20.8 p.c. Owing mainly to the marked decline in Winnipeg, while Lethbridge and Medicine Hat also showed slight recessions, the total for the Prairie Provinces recorded a decline of nearly 23 p.c. The debits in Vancouver were 7 p.c. greater, while Victoria showed a gain of more than 14 p.c. The aggregate for the province of British Columbia was about 8 p.c. greater.

Comparison with Other Factors.

Bank clearings in April were \$1,720 million, the percentage of bank clearings to bank debits having been 196.3 p.c. In April of last year, the corresponding percentage was 193.3. The index number of bank debits on the base of 1926, after seasonal adjustment, was 141.3 in April compared with 116.1 in the same month of last year. The gain, during the interval, in wholesale prices was about 19 p.c. The increase in common stock prices was about 17½ p.c. during the 12 months, the index rising from 115.9 to 136.2. Wholesale prices declined during the later weeks of April but the average for the month was slightly higher than in March. A considerable decline was shown in common stock prices from the preceding month. The index of the physical volume of

business recorded a slight increase over March, while the gain over the same month of last year was about 10 p.c. The seasonally adjusted index of employment in manufacturing plants at the first of April was 112.1 compared with 109.6 at the first of March and 102.3 on the first of April, 1936.

Considerable acceleration was shown in the turnover of bank debits in April, the percentage of debits to deposits amounting to 142.5. This percentage compared with 126.3 in April 1936, and 134.6 in March of the present year. The gain in the deposit liabilities of the banks was nearly 8 p.c. during the last twelve months, while the gain in bank debits, as mentioned above, was 21.7 p.c.

1. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE CENTRES OF CANADA
APRIL, 1937, WITH COMPARATIVE FIGURES FOR MARCH, 1937,
AND APRIL, 1936.

Provinces and Clearing House Centres	Debits to Individual Accounts		
	April, 1937	March, 1937	April, 1936
<u>Maritime Provinces -</u>			
Halifax	37,105,619	49,682,678	24,197,755
Moncton	9,061,371	8,464,042	8,125,136
Saint John	18,301,520	19,987,562	15,485,206
Total - Maritime Provinces	64,468,510	78,134,282	47,808,097
<u>Quebec -</u>			
Montreal	1,021,664,524	1,062,548,032	878,810,581
Quebec	69,360,974	74,441,541	42,883,378
Sherbrooke	7,974,302	6,422,235	5,322,305
Total - Quebec	1,098,999,800	1,143,411,808	927,016,264
<u>Ontario -</u>			
Brantford	10,375,972	9,542,971	7,960,889
Chatham	8,574,269	9,118,685	7,409,847
Fort William	4,672,982	4,394,615	3,684,448
Hamilton	61,475,127	49,757,906	48,394,337
Kingston	5,712,923	6,435,142	4,770,024
Kitchener	12,382,578	11,333,912	10,575,659
London	35,893,491	33,198,984	31,699,297
Ottawa	115,942,278	96,140,660	123,655,391
Peterborough	6,456,653	5,287,083	5,150,956
Sarnia	6,358,213	6,650,072	5,918,510
Sudbury	7,143,744	6,271,540	5,462,757
Toronto	1,249,265,900	1,130,121,784	843,273,143
Windsor	42,783,242	43,067,402	35,655,353
Total - Ontario	1,567,037,372	1,411,320,756	1,133,610,611
<u>Prairie Provinces -</u>			
Brandon	2,378,824	2,152,470	2,093,605
Calgary	57,599,583	55,155,539	47,702,264
Edmonton	36,821,989	30,331,716	33,767,781
Lethbridge	4,086,304	3,363,841	3,671,591
Medicine Hat	1,992,379	2,015,215	2,495,303
Moose Jaw	5,481,667	5,119,329	4,150,875
Prince Albert	2,296,723	2,399,880	2,002,147
Regina	44,593,964	34,593,946	29,714,295
Saskatoon	10,466,881	9,223,649	8,822,207
Winnipeg	298,764,470	226,103,987	362,958,917
Total - Prairie Provinces	464,482,784	370,459,572	497,378,985
<u>British Columbia -</u>			
New Westminster	6,261,711	6,272,457	5,611,383
Vancouver	147,002,876	153,215,496	140,684,502
Victoria	27,947,487	27,022,149	21,646,438
Total - British Columbia	181,212,074	186,510,102	167,942,323
GRAND TOTAL FOR CANADA ...	3,376,200,540	3,189,836,520	2,773,756,280

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

	Maritime Provinces	Quebec	Ontario	Prairie Provinces
	\$	\$	\$	\$
1936				
April	47,808,097	927,016,264	1,133,610,611	497,378,985
May	50,918,082	891,798,474	1,305,260,379	567,399,893
June	61,644,225	919,957,181	1,423,598,165	562,155,062
July	54,122,732	856,836,336	1,222,822,470	574,413,709
August	47,928,372	788,937,545	1,093,734,739	522,501,390
September	51,713,882	858,999,440	1,390,734,464	656,335,251
October	55,871,039	1,030,669,885	1,341,538,880	724,971,248
November	63,147,789	1,087,962,853	1,503,802,011	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	78,134,282	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
Total for first four months				
1937	254,317,623	4,156,255,630	5,867,089,184	1,523,702,649
1936	188,402,809	3,444,511,116	4,856,256,126	1,972,925,662
1935	162,692,348	2,715,199,328	4,456,592,453	1,515,146,745
1934	158,726,231	2,951,545,715	4,691,607,926	1,374,209,584
1933	139,608,228	2,223,510,177	3,321,595,894	1,447,610,134
1932	171,754,266	2,476,432,966	3,570,941,522	1,420,325,308
1931	212,143,054	3,674,668,448	4,558,588,935	1,493,582,257
1930	223,181,591	4,256,831,756	4,997,667,123	1,918,284,874
1929	256,132,458	5,368,501,038	6,193,617,334	2,267,512,896
Percentage of 1937 to 1936	135.0	120.7	120.8	77.2
	British Columbia	Total for Dominion	Bank Clearings	Percentage of Bank Debits to Bank Clearings
	\$	\$	\$	P.C.
1936				
April	167,942,323	2,773,756,280	1,434,904,772	193.3
May	163,821,850	2,979,198,678	1,674,833,322	177.9
June	168,214,716	3,135,569,349	1,627,349,610	192.6
July	185,462,677	2,893,657,924	1,560,946,336	185.4
August	166,050,454	2,619,152,500	1,456,361,476	179.8
September	175,781,503	3,133,564,540	1,710,895,147	183.2
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
Total for first four months				
1937	723,961,011	12,525,326,097	6,330,036,103	197.9
1936	669,988,847	11,132,084,560	5,837,907,112	190.7
1935	523,985,240	9,373,616,114	4,793,431,863	195.6
1934	535,533,135	9,711,622,591	4,676,360,339	207.7
1933	430,904,937	7,563,229,370	3,756,091,282	201.4
1932	519,570,016	8,159,024,078	4,179,442,091	195.2
1931	621,020,129	10,560,002,823	5,660,085,354	186.5
1930	804,594,744	12,200,560,088	6,570,408,254	193.6
1929	1,042,322,496	15,128,086,222	7,976,961,301	189.7
Percentage of 1937 to 1936	108.1	112.5	108.4	-

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

Economic Areas and Cities	Month of April							Per- centage of 1937 to 1936
	1931	1932	1933	1934	1935	1936	1937	
	Millions of Dollars							
Maritime Provinces	54.1	42.5	33.6	39.1	42.4	47.8	64.5	168.3
Quebec	932.4	595.9	520.2	825.2	655.5	927.0	1,099.0	118.6
Montreal	859.0	548.9	480.3	774.4	609.6	878.8	1,021.7	116.3
Ontario	1,208.4	925.3	820.6	1,196.7	1,042.8	1,133.6	1,567.0	138.2
Toronto	879.7	646.2	631.9	915.0	800.3	843.3	1,249.3	148.1
Prairie Provinces	436.5	379.1	397.3	336.7	485.9	497.4	464.5	93.4
Winnipeg	259.1	234.1	279.8	221.6	339.5	363.0	298.8	82.3
British Columbia	155.0	131.1	105.2	138.6	140.1	167.9	181.2	107.9
Vancouver	119.8	105.6	81.9	113.7	114.2	140.7	147.0	104.5
CANADA	2,786.4	2,073.9	1,876.8	2,536.3	2,366.7	2,773.8	3,376.2	121.7

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

	Bank Deposits				Last day of pre- ceding month Sum of deposits	Bank Debits	Percentage of Bank Debits to Deposits in Canada
	Notice	Demand	Dominion	Pro-			
			Govern- ment	vincial Govern- ment			
Millions of Dollars							
1936							
April	1,532.2	568.9	55.5	40.1	2,196.7	2,773.8	126.3
May	1,536.1	621.8	28.0	42.6	2,228.5	2,979.2	133.7
June	1,526.9	578.3	49.5	38.6	2,193.3	3,135.6	143.0
July	1,504.8	621.7	40.1	40.2	2,206.9	2,893.7	131.1
August	1,494.0	618.6	19.0	42.7	2,174.2	2,619.2	120.5
September	1,502.8	626.3	10.3	35.2	2,174.7	3,133.6	144.1
October	1,500.9	647.7	80.2	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

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

	Bank Debits	Physical Volume of Business	Employment in Manu- facturing	Whole- sale Prices	Common Stocks
			(1st of follow- ing month)		
1936					
April	116.1	111.0	102.2	72.2	115.9
May	109.4	107.6	100.6	71.8	112.8
June	115.7	111.1	101.9	72.3	113.8
July	113.1	110.8	101.9	74.4	114.3
August	111.4	113.5	103.0	76.2	114.7
September	130.5	120.0	106.1	76.4	129.5
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			86.1	136.2

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

	First Four Months of 1937	First Four Months of 1936	Increase (+) Decrease (-)	Percentage of 1937 to 1936
	\$	\$	\$	P.C.
<u>Maritime Provinces -</u>				
Halifax	149,441,621	100,622,784	+ 48,818,837	148.5
Moncton	33,960,760	29,791,193	+ 4,169,567	114.0
Saint John	70,915,242	57,988,832	+ 12,926,410	122.3
Total - Maritime Provinces	254,317,623	188,402,809	+ 65,914,814	135.0
<u>Quebec -</u>				
Montreal	3,889,857,011	3,238,298,090	+ 651,558,921	120.1
Quebec	240,706,763	185,766,204	+ 54,940,559	129.6
Sherbrooke	25,691,856	20,446,822	+ 5,245,034	125.7
Total - Quebec	4,156,255,630	3,444,511,116	+ 711,744,514	120.7
<u>Ontario -</u>				
Brantford	37,313,906	29,953,758	+ 7,360,148	124.6
Chatham	35,389,927	32,321,078	+ 3,068,849	109.5
Fort William	21,134,841	14,993,669	+ 6,141,172	141.0
Hamilton	206,212,210	188,808,113	+ 17,404,097	109.2
Kingston	23,227,841	18,806,728	+ 4,421,113	123.5
Kitchener	46,066,062	39,518,758	+ 6,547,304	116.6
London	136,551,717	126,666,300	+ 9,885,417	107.8
Ottawa	410,730,771	411,421,699	- 690,928	99.8
Peterborough	24,203,756	19,483,225	+ 4,720,531	124.2
Sarnia	24,685,396	23,265,953	+ 1,419,443	106.1
Sudbury	25,780,183	20,000,727	+ 5,779,456	128.9
Toronto	4,711,409,504	3,783,152,679	+ 928,256,825	124.5
Windsor	184,383,070	147,863,439	+ 16,519,631	111.2
Total - Ontario	5,867,089,184	4,856,256,126	+1,010,833,058	120.8
<u>Prairie Provinces -</u>				
Brandon	9,112,114	7,824,551	+ 1,287,563	116.4
Calgary	221,107,070	189,000,028	+ 32,107,042	117.0
Edmonton	127,388,569	126,986,608	+ 401,961	100.3
Lethbridge	13,356,105	13,436,384	- 80,279	99.4
Medicine Hat	7,671,084	8,282,210	- 611,126	92.6
Moose Jaw	20,921,137	16,104,789	+ 4,816,348	129.9
Prince Albert	8,681,359	7,638,674	+ 1,042,685	113.6
Regina	144,373,329	127,218,006	+ 17,155,323	113.5
Saskatoon	37,626,031	32,285,473	+ 5,340,558	116.5
Winnipeg	933,465,851	1,444,148,939	- 510,683,088	64.6
Total - Prairie Provinces	1,523,702,649	1,972,925,662	- 449,223,013	77.2
<u>British Columbia -</u>				
New Westminster	22,090,518	20,322,506	+ 1,768,012	108.7
Vancouver	592,349,107	553,804,983	+ 38,544,124	107.0
Victoria	109,521,386	95,861,358	+ 13,660,028	114.3
Total - British Columbia	723,961,011	669,988,847	+ 53,972,164	108.1
GRAND TOTAL FOR CANADA	12,525,326,097	11,132,084,560	+1,393,241,537	112.5



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Table 1. Total population, by sex and age group, 1981-1985				
Year	Male	Female	Total	Population aged 15 and over
1981	20,018,833	21,018,833	41,037,666	30,018,833
1982	20,018,833	21,018,833	41,037,666	30,018,833
1983	20,018,833	21,018,833	41,037,666	30,018,833
1984	20,018,833	21,018,833	41,037,666	30,018,833
1985	20,018,833	21,018,833	41,037,666	30,018,833
Table 2. Total population, by sex and age group, 1986-1990				
Year	Male	Female	Total	Population aged 15 and over
1986	20,018,833	21,018,833	41,037,666	30,018,833
1987	20,018,833	21,018,833	41,037,666	30,018,833
1988	20,018,833	21,018,833	41,037,666	30,018,833
1989	20,018,833	21,018,833	41,037,666	30,018,833
1990	20,018,833	21,018,833	41,037,666	30,018,833
Table 3. Total population, by sex and age group, 1991-1995				
Year	Male	Female	Total	Population aged 15 and over
1991	20,018,833	21,018,833	41,037,666	30,018,833
1992	20,018,833	21,018,833	41,037,666	30,018,833
1993	20,018,833	21,018,833	41,037,666	30,018,833
1994	20,018,833	21,018,833	41,037,666	30,018,833
1995	20,018,833	21,018,833	41,037,666	30,018,833
Table 4. Total population, by sex and age group, 1996-2000				
Year	Male	Female	Total	Population aged 15 and over
1996	20,018,833	21,018,833	41,037,666	30,018,833
1997	20,018,833	21,018,833	41,037,666	30,018,833
1998	20,018,833	21,018,833	41,037,666	30,018,833
1999	20,018,833	21,018,833	41,037,666	30,018,833
2000	20,018,833	21,018,833	41,037,666	30,018,833
Table 5. Total population, by sex and age group, 2001-2005				
Year	Male	Female	Total	Population aged 15 and over
2001	20,018,833	21,018,833	41,037,666	30,018,833
2002	20,018,833	21,018,833	41,037,666	30,018,833
2003	20,018,833	21,018,833	41,037,666	30,018,833
2004	20,018,833	21,018,833	41,037,666	30,018,833
2005	20,018,833	21,018,833	41,037,666	30,018,833