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DEPARTMENT OF TRADE AND COMMERCE

DOMINION BUREAU OF STATISTICS

GENERAL STATISTICS BRANCH

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No. 5

BANK DEBITS TO INDIVIDUAL ACCOUNTS

or

Amount of Cheques Passing Through the Banks

at

Clearing House Centres in Canada

MAY 1938



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1938

DOMINION BUREAU OF STATISTICS - OTTAWA

GENERAL STATISTICS BRANCH

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BANK DEBITS TO INDIVIDUAL ACCOUNTS, MAY, 1938.

Payments by cheque in the thirty-two clearing centres showed a decline of slightly more than 11 per cent in May from the same month of last year. Declines of appreciable amount were shown in each of the five economic areas. Debits in the Maritimes and Quebec recorded a drop of 8.4 per cent and 10.4 per cent respectively, the decline in Montreal having been 7.9 per cent. Seven of the thirteen centres in Ontario recorded decline, Toronto having been 11.6 per cent below the level of May last year. The aggregate for Ontario was \$1,116 million against \$1,215 million, a decline of 8.2 per cent. Six of the ten centres in the Prairie Provinces were at a lower level than in May last year. The aggregate for the economic area having been slightly more than 20 per cent below last year's levels. The decline in Vancouver was 15½ per cent, while a drop of 13 per cent was recorded in the aggregate for the three centres of the province. The Dominion total was \$2,462 million against \$2,769 million in May, 1937.

Comparison with April after seasonal adjustment.

Bank debits showed a decline of slightly more than 10 per cent from the preceding month after seasonal adjustment. The decline in the Maritime Provinces was about 6 per cent, the total in May having been \$53 million. The increase in Montreal was less than normal for the season, the adjusted total showing a decline of 5 per cent. The same remark applies to the aggregate for Quebec which was more than 7 per cent below the preceding month after the usual adjustment. About 13 per cent of a decline was shown in Toronto, while the deficit in Ontario as a whole, was 11.3 per cent. The Prairie Provinces showed a decline of nearly 20 per cent, Winnipeg being down 14 per cent. British Columbia showed a gain in this comparison, the increase being 4.7 per cent, with Vancouver advancing 3.9 per cent.

Comparison with the First Five Months of 1937.

Bank debits in the thirty-two clearing centres showed a decline of nearly \$3½ billion in the first five months of the present year against the same period of 1937. The total was \$11,854 million against \$15,294 million, representing a decline of 22½ per cent. Declines were shown in each of the economic areas in this comparison, the Maritimes and Quebec recording a drop of nearly 20 per cent and 25 per cent, respectively. The decline in Ontario was about 22 per cent, a drop of nearly 27 per cent being shown in Toronto. Four of the ten centres in the Prairie Provinces recorded gains in this comparison. The deficit, in the area, mainly due to the decline in Winnipeg, was nearly 22 per cent. The total in British Columbia during the first five months of this year was \$739 million against \$893 million in the same period of 1937. The decline was consequently nearly 9 per cent or \$154 million.

Comparison with Other Factors.

The percentage of bank debits to the various classes of deposits was 102 in May against 116.2 in the same month of last year. A moderate increase was shown in deposits while the decline in debits, as stated above, was about 11 per cent. The index of bank debits after seasonal adjustment was 90.4 in May against 100.5 in the preceding month. The physical volume of business was 110.7 against 112.4 in April. The seasonally adjusted index of employment in manufacturing rose from 109.7 on May 1 to 110.2 on June 1. Wholesale prices showed reaction in May as compared with the preceding month, the index dropping from 82.3 to 80.3. Common stock prices averaged higher than in April, the index rising nearly 2 points to 99.7.

1. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE
CENTRES OF CANADA, MAY, 1938, WITH COMPARATIVE
FIGURES FOR APRIL, 1938 AND MAY, 1937.

Provinces and Clearing House Centres	DEBITS TO INDIVIDUAL ACCOUNTS		
	May, 1938	April, 1938	May, 1937
	\$	\$	\$
<u>Maritime Provinces -</u>			
Halifax	26,198,683	25,312,464	29,243,413
Moncton	9,161,821	8,692,055	9,870,814
Saint John	17,822,916	16,346,409	18,936,511
Total - Maritime Provinces ...	53,183,420	50,350,928	58,050,738
<u>Quebec -</u>			
Montreal	742,055,690	701,138,183	805,387,110
Quebec	52,358,122	53,370,063	81,187,777
Sherbrooke	6,820,956	6,716,061	7,146,827
Total - Quebec	801,234,768	761,224,307	893,721,714
<u>Ontario -</u>			
Brantford	9,476,095	9,054,538	10,736,135
Chatham	7,624,885	8,238,538	7,697,317
Fort William	5,404,920	4,908,525	4,915,113
Hamilton	50,813,948	53,882,938	58,856,513
Kingston	6,119,658	5,375,089	6,145,372
Kitchener	12,379,935	10,744,615	12,552,583
London	32,464,802	30,677,039	34,466,601
Ottawa	134,365,671	108,762,218	111,655,878
Peterborough	5,999,778	5,740,049	5,597,906
Sarnia	5,985,070	5,851,797	6,296,557
Sudbury	7,564,174	7,097,520	7,284,716
Toronto	801,426,726	806,274,806	906,508,261
Windsor	36,011,607	36,792,692	42,567,403
Total - Ontario	1,115,637,269	1,093,400,364	1,215,280,355
<u>Prairie Provinces -</u>			
Brandon	2,770,609	2,713,767	2,224,590
Calgary	44,685,645	47,581,608	52,926,937
Edmonton	36,609,232	35,753,880	36,348,464
Lethbridge	3,960,764	4,195,784	3,495,596
Medicine Hat	1,879,515	2,028,737	1,936,804
Moose Jaw	5,173,608	4,883,403	7,554,846
Prince Albert	2,108,394	2,066,040	2,227,628
Regina	38,207,074	59,004,758	34,437,983
Saskatoon	9,401,584	9,521,380	11,194,885
Winnipeg	199,633,199	185,872,675	279,969,711
Total - Prairie Provinces	344,429,624	353,622,032	432,317,444
<u>British Columbia -</u>			
New Westminster	6,072,655	5,908,132	6,221,670
Vancouver	116,486,253	113,388,741	137,841,087
Victoria	24,823,400	23,475,266	25,332,073
Total - British Columbia	147,382,308	142,772,139	169,394,830
GRAND TOTAL FOR CANADA	2,461,867,389	2,401,369,770	2,768,765,081

2. DEBITS TO INDIVIDUAL ACCOUNTS AT CLEARING HOUSE CENTRES IN THE ECONOMIC
AREAS OF CANADA, BY MONTHS, MAY, 1937 TO MAY, 1938 TOGETHER
WITH A COMPARISON OF BANK DEBITS AND BANK CLEARINGS

	Maritime Provinces	Quebec	Ontario	Prairie Provinces
	\$	\$	\$	\$
<u>1937</u>				
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
November	58,904,206	922,945,099	1,341,768,937	434,863,449
December	70,502,337	1,042,654,352	1,437,671,015	353,129,195
<u>1938</u>				
January	52,578,009	770,354,403	1,139,747,178	325,154,614
February	44,956,107	679,193,998	1,080,143,730	233,203,693
March	49,748,757	777,433,716	1,118,449,475	271,027,527
April	50,350,928	761,224,307	1,093,400,364	353,622,032
May	53,183,420	801,234,768	1,115,637,269	344,429,624
<u>Total for first five months</u>				
1938	250,817,221	3,789,441,192	5,547,378,016	1,527,437,490
1937	312,368,361	5,049,977,344	7,082,369,539	1,956,020,093
1936	239,320,891	4,336,309,590	6,161,516,505	2,540,325,555
1935	210,180,826	3,573,680,560	5,816,365,518	2,244,929,163
1934	206,416,275	3,767,551,591	6,022,735,135	2,179,017,693
1933	185,967,777	2,942,259,762	4,489,120,160	2,038,790,798
1932	220,955,447	3,152,681,767	4,537,890,858	1,778,240,439
1931	270,954,517	4,830,270,354	5,919,720,024	1,944,215,227
<u>Percentage of</u> <u>1938 to 1937</u>	80.3	75.0	78.3	78.1
	British Columbia	Total for Dominion	Bank Clearings	Percentage of Bank Debits to Bank Clearings
	\$	\$	\$	p.c.
<u>1937</u>				
May	169,394,830	2,768,765,081	1,597,480,966	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
November	167,134,153	2,925,615,844	1,618,954,675	180.7
December	177,457,869	3,081,414,768	1,653,414,830	186.4
<u>1938</u>				
January	156,765,832	2,444,600,036	1,358,053,794	180.0
February	138,497,733	2,175,995,261	1,168,765,665	186.2
March	153,998,701	2,370,658,176	1,320,041,908	179.6
April	142,772,139	2,401,369,770	1,360,269,458	176.5
May	147,382,308	2,461,867,389	1,423,764,308	172.9
<u>Total for first five months</u>				
1938	739,416,713	11,854,490,632	6,630,895,133	178.8
1937	893,355,841	15,294,091,178	7,927,448,069	192.9
1936	833,810,697	14,111,283,238	7,512,740,434	187.8
1935	660,668,666	12,505,824,733	6,483,157,526	192.9
1934	664,866,024	12,840,586,718	6,212,637,404	206.7
1933	556,715,904	10,212,854,401	5,049,070,300	202.3
1932	644,439,457	10,334,207,968	5,216,257,589	198.1
1931	766,445,801	13,731,605,923	7,363,829,683	186.4
<u>Percentage of</u> <u>1938 to 1937</u>	82.8	77.5	83.6	-

3. BANK DEBITS IN MILLIONS OF DOLLARS IN ECONOMIC AREAS AND PRINCIPAL CLEARING CENTRES OF CANADA IN MAY, 1932 TO 1938.

Economic Areas and Cities	Month of May							Per- centage of 1938 to 1937
	1932	1933	1934	1935	1936	1937	1938	
	Millions of Dollars							
Maritime Provinces	49.2	46.4	47.7	47.5	50.9	58.1	53.2	91.6
Quebec	676.2	718.7	816.0	858.5	891.8	893.7	801.2	89.6
Montreal	612.0	668.9	766.8	808.4	833.7	805.4	742.1	92.1
Ontario	966.9	1,167.5	1,331.1	1,359.8	1,305.3	1,215.3	1,115.6	91.8
Toronto	650.8	924.7	985.1	1,062.3	994.5	906.5	801.4	88.4
Prairie Provinces	357.9	591.2	804.8	729.8	567.4	432.3	344.4	79.7
Winnipeg	221.4	445.9	641.6	552.2	416.9	280.0	199.6	71.3
British Columbia	124.9	125.8	129.3	136.7	163.8	169.4	147.4	87.0
Vancouver	97.9	102.6	105.1	113.0	126.9	137.8	116.5	84.6
CANADA	2,175.2	2,649.6	3,129.0	3,132.2	2,979.2	2,768.8	2,461.9	88.9

BANK DEPOSITS AND BANK DEBITS, AND RATIO OF DEBITS TO DEPOSITS
MAY, 1937 TO MAY, 1938.

Bank Deposits Last day of preceding month						Percentage of Bank Debits to Deposits in Canada	
Notice	Demand	Dominion Government	Pro- vincial Govern- ment	Sum of deposits	Bank Debits		
Millions of Dollars							
<u>1937</u>							
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
November ..	1,583.7	679.1	32.4	37.5	2,332.7	2,925.6	125.4
December ..	1,570.2	695.3	46.9	38.6	2,351.0	3,081.4	131.1
<u>1938</u>							
January ...	1,582.8	699.2	13.1	39.5	2,334.6	2,444.6	104.7
February ..	1,590.9	639.7	35.0	48.8	2,230.6	2,176.0	97.6
March	1,614.6	634.1	32.6	37.7	2,248.6	2,370.7	105.4
April	1,623.4	648.0	20.2	46.3	2,337.9	2,401.4	102.7
May	1,630.5	687.1	44.4	51.6	2,413.6	2,461.9	102.0

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

	Bank Debits	Physical Volume of Business	Employment in Manu- facturing	Wholesale Prices	Common Stocks
	(1st of following month)				
<u>1937</u>					
May	101.7	122.0	115.6	85.2	132.2
June	106.7	126.0	116.6	84.6	129.4
July	106.3	126.5	115.5	87.5	133.0
August	111.2	123.4	117.8	85.6	135.2
September ...	113.9	123.8	118.0	85.0	118.9
October	105.3	127.4	118.0	84.7	105.8
November	105.2	127.9	117.6	83.1	103.1
December ...	113.6	121.4	115.9	82.7	103.7
<u>1938</u>					
January	101.2	111.8	114.5	83.8	107.7
February	97.1	106.7	112.9	83.6	107.1
March	102.1	108.8	111.7	83.1	99.2
April	100.5	112.4	109.7	82.3	97.9
May	90.4	110.7	110.2	80.3	99.7

STATE OF NEW YORK
DEPARTMENT OF AGRICULTURE
REPORT OF THE COMMISSIONER OF AGRICULTURE
FOR THE YEAR 1900

Crops		1900										1899	1898	1897	1896	1895	1894	1893	1892	1891	1890	1889	1888	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875	1874	1873	1872	1871	1870	1869	1868	1867	1866	1865	1864	1863	1862	1861	1860	1859	1858	1857	1856	1855	1854	1853	1852	1851	1850	1849	1848	1847	1846	1845	1844	1843	1842	1841	1840	1839	1838	1837	1836	1835	1834	1833	1832	1831	1830	1829	1828	1827	1826	1825	1824	1823	1822	1821	1820	1819	1818	1817	1816	1815	1814	1813	1812	1811	1810	1809	1808	1807	1806	1805	1804	1803	1802	1801	1800	1799	1798	1797	1796	1795	1794	1793	1792	1791	1790	1789	1788	1787	1786	1785	1784	1783	1782	1781	1780	1779	1778	1777	1776	1775	1774	1773	1772	1771	1770	1769	1768	1767	1766	1765	1764	1763	1762	1761	1760	1759	1758	1757	1756	1755	1754	1753	1752	1751	1750	1749	1748	1747	1746	1745	1744	1743	1742	1741	1740	1739	1738	1737	1736	1735	1734	1733	1732	1731	1730	1729	1728	1727	1726	1725	1724	1723	1722	1721	1720	1719	1718	1717	1716	1715	1714	1713	1712	1711	1710	1709	1708	1707	1706	1705	1704	1703	1702	1701	1700	1699	1698	1697	1696	1695	1694	1693	1692	1691	1690	1689	1688	1687	1686	1685	1684	1683	1682	1681	1680	1679	1678	1677	1676	1675	1674	1673	1672	1671	1670	1669	1668	1667	1666	1665	1664	1663	1662	1661	1660	1659	1658	1657	1656	1655	1654	1653	1652	1651	1650	1649	1648	1647	1646	1645	1644	1643	1642	1641	1640	1639	1638	1637	1636	1635	1634	1633	1632	1631	1630	1629	1628	1627	1626	1625	1624	1623	1622	1621	1620	1619	1618	1617	1616	1615	1614	1613	1612	1611	1610	1609	1608	1607	1606	1605	1604	1603	1602	1601	1600	1599	1598	1597	1596	1595	1594	1593	1592	1591	1590	1589	1588	1587	1586	1585	1584	1583	1582	1581	1580	1579	1578	1577	1576	1575	1574	1573	1572	1571	1570	1569	1568	1567	1566	1565	1564	1563	1562	1561	1560	1559	1558	1557	1556	1555	1554	1553	1552	1551	1550	1549	1548	1547	1546	1545	1544	1543	1542	1541	1540	1539	1538	1537	1536	1535	1534	1533	1532	1531	1530	1529	1528	1527	1526	1525	1524	1523	1522	1521	1520	1519	1518	1517	1516	1515	1514	1513	1512	1511	1510	1509	1508	1507	1506	1505	1504	1503	1502	1501	1500	1499	1498	1497	1496	1495	1494	1493	1492	1491	1490	1489	1488	1487	1486	1485	1484	1483	1482	1481	1480	1479	1478	1477	1476	1475	1474	1473	1472	1471	1470	1469	1468	1467	1466	1465	1464	1463	1462	1461	1460	1459	1458	1457	1456	1455	1454	1453	1452	1451	1450	1449	1448	1447	1446	1445	1444	1443	1442	1441	1440	1439	1438	1437	1436	1435	1434	1433	1432	1431	1430	1429	1428	1427	1426	1425	1424	1423	1422	1421	1420	1419	1418	1417	1416	1415	1414	1413	1412	1411	1410	1409	1408	1407	1406	1405	1404	1403	1402	1401	1400	1399	1398	1397	1396	1395	1394	1393	1392	1391	1390	1389	1388	1387	1386	1385	1384	1383	1382	1381	1380	1379	1378	1377	1376	1375	1374	1373	1372	1371	1370	1369	1368	1367	1366	1365	1364	1363	1362	1361	1360	1359	1358	1357	1356	1355	1354	1353	1352	1351	1350	1349	1348	1347	1346	1345	1344	1343	1342	1341	1340	1339	1338	1337	1336	1335	1334	1333	1332	1331	1330	1329	1328	1327	1326	1325	1324	1323	1322	1321	1320	1319	1318	1317	1316	1315	1314	1313	1312	1311	1310	1309	1308	1307	1306	1305	1304	1303	1302	1301	1300	1299	1298	1297	1296	1295	1294	1293	1292	1291	1290	1289	1288	1287	1286	1285	1284	1283	1282	1281	1280	1279	1278	1277	1276	1275	1274	1273	1272	1271	1270	1269	1268	1267	1266	1265	1264	1263	1262	1261	1260	1259
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6. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE
CENTRES OF CANADA DURING THE FIRST FIVE MONTHS OF 1938,
COMPARED WITH THE SAME PERIOD OF 1937.

	First Five Months of 1938	First Five Months of 1937	Increase (+) Decrease (-)	Percentage of 1938 to 1937
	\$	\$	\$	P.C.
<u>Maritime Provinces -</u>				
Halifax	129,348,626	178,685,034	- 49,336,408	72.4
Moncton	42,370,178	43,831,574	- 1,461,396	96.7
Saint John	79,098,417	89,851,753	- 10,753,336	88.0
Total - Maritime Provinces	250,817,221	312,368,361	- 61,551,140	80.3
<u>Quebec -</u>				
Montreal	3,464,934,139	4,695,244,121	- 1,230,309,982	73.8
Quebec	292,067,791	321,894,540	- 29,826,749	90.7
Sherbrooke	32,439,262	32,838,683	- 399,421	98.8
Total - Quebec	3,789,441,192	5,049,977,344	- 1,260,536,152	75.0
<u>Ontario -</u>				
Brantford	43,269,095	48,050,041	- 4,780,946	90.1
Chatham	44,539,431	43,087,244	+ 1,452,187	103.4
Fort William	26,290,478	26,049,954	+ 240,524	100.9
Hamilton	252,440,564	265,068,723	- 12,628,159	95.2
Kingston	28,403,670	29,373,213	- 969,543	96.7
Kitchener	60,872,454	58,618,645	+ 2,253,809	103.8
London	157,845,240	171,018,318	- 13,173,078	92.3
Ottawa	530,574,824	522,386,649	+ 8,188,175	101.6
Peterborough	27,818,209	29,801,662	- 1,983,453	93.3
Sarnia	30,354,342	30,981,953	- 627,611	98.0
Sudbury	34,025,189	33,064,899	+ 960,290	102.9
Toronto	4,122,358,878	5,617,917,765	- 1,495,558,887	73.4
Windsor	188,585,642	206,950,473	- 18,364,831	91.1
Total - Ontario	5,547,378,016	7,082,369,539	- 1,534,991,523	78.3
<u>Prairie Provinces -</u>				
Brandon	11,990,372	11,336,704	+ 653,668	105.8
Calgary	223,657,886	274,034,007	- 50,376,121	81.6
Edmonton	171,909,062	163,737,033	+ 8,172,029	105.0
Lethbridge	18,840,365	16,851,701	+ 1,988,664	111.8
Medicine Hat	9,204,899	9,607,888	- 402,989	95.8
Moose Jaw	24,924,557	28,475,983	- 3,551,426	87.5
Prince Albert	10,239,005	10,908,987	- 669,982	93.9
Regina	192,560,991	178,811,312	+ 13,749,679	107.7
Saskatoon	42,231,982	48,820,916	- 6,588,934	86.5
Winnipeg	821,878,371	1,213,435,562	- 391,557,191	67.7
Total - Prairie Provinces	1,527,437,490	1,956,020,093	- 428,582,603	78.1
<u>British Columbia -</u>				
New Westminster	28,859,300	28,312,188	+ 547,112	101.9
Vancouver	587,739,491	730,190,194	- 142,450,703	80.5
Victoria	122,817,922	134,853,459	- 12,035,537	91.1
Total - British Columbia	739,416,713	893,355,841	- 153,939,128	82.8
GRAND TOTAL FOR CANADA	11,854,490,632	15,294,091,178	- 3,439,600,546	77.5



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