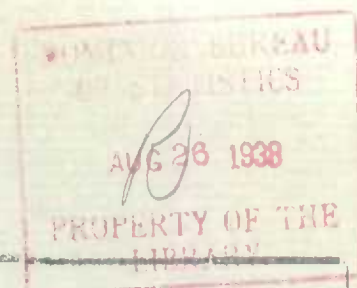


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C A N A D A

DEPARTMENT OF TRADE AND COMMERCE

DOMINION BUREAU OF STATISTICS

GENERAL STATISTICS BRANCH

Vol. 15

No. 7

BANK DEBITS TO INDIVIDUAL ACCOUNTS

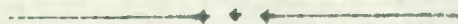
or

Amount of Cheques Passing Through the Banks

at

Clearing House Centres in Canada

JULY 1938



Published by Authority of the HON. W.D. EULER, M.P.

Minister of Trade and Commerce.

+ + +

OTTAWA

1938





DOMINION BUREAU OF STATISTICS - OTTAWA

GENERAL STATISTICS BRANCH

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

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BANK DEBITS TO INDIVIDUAL ACCOUNTS, JULY, 1938.

Financial transfers in the form of bank debits showed a decline of 9.3 p.c. in July from the same month of last year. The total was \$2,466,000,000 against \$2,721,000,000 one year ago. Declines were shown in each of the five economic areas, the greatest percentage decline having been recorded in the Prairie Provinces. The drop in the Maritime Provinces was 6.6 p.c., the total in July having been more than \$56,000,000. Bank debits in Montreal were nearly \$795,000,000 against \$833,000,000 in July last year, a decline of 4.6 p.c. The aggregate for the three centres of the province recorded a decline of 5.4 p.c. Sudbury alone of the 13 centres in Ontario recorded a gain over the same month of last year. The declines in Toronto and Ottawa were 6 p.c. and 11 p.c. respectively, the provincial total recording a decline of 7.7 p.c. The bank debits in the Prairie Provinces were \$294,000,000 against \$394,000,000 one year ago, representing a decline of 25½ p.c. A decline of 36 p.c. was shown in Winnipeg. Victoria recorded a gain in this comparison, while declines were shown in New Westminster and Vancouver. The declines in the province as a whole and in Vancouver were 5.8 p.c. and 12.6 p.c. respectively.

Comparison With June After Seasonal Adjustment.

Bank debits in July showed a decline of 9.7 p.c. from the preceding month, taking seasonal variation into account. The Maritime Provinces and British Columbia recorded gains in this comparison, while the three other economic areas moved to a lower position. The increase in the Maritime Provinces was 1.5 p.c. The province of Quebec recorded a decline of 4.1 p.c., a drop of nearly 5 p.c. having been shown in Montreal. Bank debits in Ontario were \$1,087,000,000 in July against \$1,303,000,000 in June, the decline, after seasonal adjustment, having been 16.6 p.c. The drop in Toronto was nearly 21 p.c. while Ottawa showed a gain of 11 p.c. Debits in the Prairie Provinces showed a decline of 5.8 p.c. While the drop from June, after seasonal adjustment, in Winnipeg was nearly 7 p.c. The provincial total for British Columbia was 4.2 p.c. higher, while Vancouver showed a drop of 1.2 p.c.

Comparison With the First Seven Months of 1937.

Bank debits in the first seven months of 1938 were \$17,051,000,000 against \$20,907,000,000 in the same period of last year. The decline was \$3,855,000,000 or 18.4 p.c. Declines were shown in each of the five economic areas. Increases were confined to eight of the thirty-two clearing centres. Declines of 16 p.c. and 18.8 p.c. were shown for the Maritime Provinces and Quebec respectively. The decline in Toronto was 21.6 p.c. comparing with a drop of 17.7 p.c. for the province as a whole. Declines of 32.8 p.c. and 22.3 p.c. were shown in Winnipeg and the Prairie Provinces, respectively. The Vancouver total recorded a decline of 17.8 p.c. while British Columbia was 15 p.c. lower.

Comparison With Other Economic Factors.

The percentage of bank debits to deposit liabilities in Canada was 100.3 in July against 114.4 in the same month of last year. The sum of the deposits rose from \$2,379,000,000 to \$2,459,000,000, while the decline in bank debits was 9.3 p.c. The index of bank debits, after seasonal adjustment, was 96.4 in July against 106.3 in July last year. During the interval, declines were shown for four other important economic factors. The index of the physical volume of business dropped from 126.5 one year ago to about 110.3 in the month under review. Wholesale prices and common stocks reached considerably lower levels than one year ago, the index of the former having been down from 87.5 to 78.6. Common stock prices reacted, the index dropping from 133.0 to 106.9.







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

Provinces and Clearing House Centres	DEBITS TO INDIVIDUAL ACCOUNTS		
	July, 1938	June, 1938	July, 1937
	\$	\$	\$
<u>Maritime Provinces -</u>			
Halifax .....	30,504,422	27,961,406	32,028,070
Moncton .....	8,867,389	10,267,947	9,600,001
Saint John .....	16,712,075	17,033,243	18,421,720
Total - Maritime Provinces .....	56,083,886	55,262,596	60,049,791
<u>Quebec -</u>			
Montreal .....	794,943,513	835,832,841	832,953,244
Quebec .....	67,030,945	62,342,215	78,092,485
Sherbrooke .....	7,054,020	7,677,821	7,241,052
Total - Quebec .....	869,028,478	905,912,877	918,286,781
<u>Ontario -</u>			
Brantford .....	9,631,473	9,721,954	10,415,009
Chatham .....	6,992,958	8,259,455	8,736,000
Fort William .....	5,616,863	5,728,227	5,767,133
Hamilton .....	54,913,993	54,753,457	61,647,716
Kingston .....	5,756,985	5,867,379	7,139,726
Kitchener .....	10,853,970	11,158,027	11,645,771
London .....	33,063,731	43,897,290	34,361,379
Ottawa .....	114,527,845	102,959,857	128,471,311
Peterborough .....	5,856,375	6,128,471	6,063,717
Sarnia .....	6,539,401	6,698,572	6,932,702
Sudbury .....	7,629,010	7,135,714	7,221,980
Toronto .....	791,299,662	999,828,988	850,008,085
Windsor .....	34,166,757	41,311,633	39,334,939
Total - Ontario .....	1,086,849,023	1,303,449,024	1,177,795,468
<u>Prairie Provinces -</u>			
Brandon .....	2,909,712	2,823,713	2,632,490
Calgary .....	42,631,608	48,152,879	52,273,646
Edmonton .....	34,406,276	35,332,505	34,591,396
Lethbridge .....	3,678,488	3,996,732	3,826,043
Medicine Hat .....	2,091,097	1,951,672	2,524,510
Moose Jaw .....	4,404,514	5,882,664	6,922,315
Prince Albert .....	2,145,301	2,222,352	2,446,924
Regina .....	39,613,245	38,123,791	40,092,780
Saskatoon .....	8,973,337	9,051,204	9,688,935
Winnipeg .....	152,949,840	164,335,894	239,151,080
Total - Prairie Provinces .....	293,803,418	311,873,406	394,150,099
<u>British Columbia -</u>			
New Westminster .....	6,407,742	6,471,221	6,890,196
Vancouver .....	117,135,068	118,611,018	133,969,699
Victoria .....	37,062,839	28,997,545	29,595,745
Total - British Columbia .....	160,605,649	154,079,784	170,455,640
<u>GRAND TOTAL FOR CANADA .....</u>	<u>2,466,370,454</u>	<u>2,730,577,687</u>	<u>2,720,737,779</u>

# STATE OF CALIFORNIA - DEPARTMENT OF AGRICULTURE

## ANNUAL REPORT OF THE COMMISSIONER OF AGRICULTURE

FOR THE YEAR ENDING DECEMBER 31, 1911

CULTIVATED LAND			Value of Land
Area	Value	Per Acre	
1911	1,000,000	100	1,000,000
1910	950,000	95	950,000
1909	900,000	90	900,000
1908	850,000	85	850,000
1907	800,000	80	800,000
1906	750,000	75	750,000
1905	700,000	70	700,000
1904	650,000	65	650,000
1903	600,000	60	600,000
1902	550,000	55	550,000
1901	500,000	50	500,000
1900	450,000	45	450,000
1899	400,000	40	400,000
1898	350,000	35	350,000
1897	300,000	30	300,000
1896	250,000	25	250,000
1895	200,000	20	200,000
1894	150,000	15	150,000
1893	100,000	10	100,000
1892	50,000	5	50,000
1891	25,000	2.5	25,000
1890	10,000	1	10,000
1889	5,000	.5	5,000
1888	2,500	.25	2,500
1887	1,250	.125	1,250
1886	625	.0625	625
1885	312.5	.03125	312.5
1884	156.25	.015625	156.25
1883	78.125	.0078125	78.125
1882	39.0625	.00390625	39.0625
1881	19.53125	.001953125	19.53125
1880	9.765625	.0009765625	9.765625
1879	4.8828125	.00048828125	4.8828125
1878	2.44140625	.000244140625	2.44140625
1877	1.220703125	.0001220703125	1.220703125
1876	.6103515625	.00006103515625	.6103515625
1875	.30517578125	.000030517578125	.30517578125
1874	.152587890625	.0000152587890625	.152587890625
1873	.0762939453125	.00000762939453125	.0762939453125
1872	.03814697265625	.000003814697265625	.03814697265625
1871	.019073486328125	.0000019073486328125	.019073486328125
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2. DEBITS TO INDIVIDUAL ACCOUNTS AT CLEARING HOUSE CENTRES IN THE ECONOMIC  
AREAS OF CANADA, BY MONTHS, JULY, 1937 TO JULY, 1938 TOGETHER  
WITH A COMPARISON OF BANK DEBITS AND BANK CLEARINGS

	Maritime Provinces	Quebec	Ontario	Prairie Provinces
	\$	\$	\$	\$
<u>1937</u>				
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
June .....	55,262,596	905,912,877	1,303,449,024	311,873,406
July .....	56,083,886	869,028,478	1,086,849,023	293,803,418
Total for seven months				
1938	362,163,703	5,564,382,547	7,937,676,063	2,133,114,314
1937	431,352,934	6,850,718,461	9,641,460,492	2,743,654,991
1936	355,087,848	6,113,103,107	8,807,937,140	3,676,894,326
1935	314,330,284	5,119,396,496	8,198,527,917	3,188,188,648
1934	302,024,842	5,359,256,423	8,259,933,676	3,353,768,100
1933	269,031,181	4,739,584,973	7,277,976,813	3,590,280,331
1932	310,701,373	4,493,489,285	6,458,058,128	2,563,488,834
1931	377,712,444	6,452,710,995	8,132,467,646	2,785,528,569
Percentage of 1938 to 1937	84.0	81.2	82.3	77.7
	British Columbia	Total for Dominion	Bank Clearings	Percentage of Bank Debits to Bank Clearings
	\$	\$	\$	p.c.
<u>1937</u>				
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
June .....	154,079,784	2,730,577,687	1,486,260,480	183.7
July .....	160,605,649	2,466,370,454	1,358,399,533	181.6
Total for seven months				
1938	1,054,102,146	17,051,438,773	9,475,555,146	180.0
1937	1,239,558,703	20,906,745,581	10,985,270,838	190.3
1936	1,187,488,090	20,140,510,511	10,701,006,380	188.2
1935	940,794,245	17,761,237,590	9,424,230,254	188.5
1934	935,129,506	18,210,112,547	8,922,026,748	204.1
1933	846,222,770	16,723,096,068	8,270,255,347	202.2
1932	886,846,282	14,712,583,902	7,402,109,437	198.8
1931	1,077,128,609	18,825,548,263	10,109,466,510	186.1
Percentage of 1938 to 1937	85.0	81.6	86.3	-





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

Economic Areas and Cities	Month of July							Per- centage of 1938 to 1937
	1932	1933	1934	1935	1936	1937	1938	
	Millions of Dollars							
Maritime Provinces	46.2	43.0	53.0	51.5	54.1	60.0	56.1	93.5
Quebec .....	647.4	916.1	805.3	739.5	856.8	918.3	869.0	94.6
Montreal .....	587.6	865.1	744.1	685.7	798.4	833.0	794.9	95.4
Ontario .....	975.9	1,423.7	1,121.1	1,118.4	1,222.8	1,177.8	1,086.8	92.3
Toronto .....	708.8	1,158.2	839.7	838.3	911.6	850.0	791.3	93.1
Prairie Provinces	387.8	999.2	645.9	492.0	574.4	394.2	293.8	74.5
Winnipeg .....	264.7	831.7	507.2	344.6	419.7	239.2	152.9	63.9
British Columbia ..	118.3	145.9	141.1	143.7	185.5	170.5	160.6	94.2
Vancouver .....	91.7	117.8	114.7	113.7	147.9	134.0	117.1	87.4
Canada .....	2,175.6	3,527.8	2,767.4	2,545.1	2,893.7	2,720.7	2,466.4	90.7

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

Bank Deposits Last day of preceding month							Percentage of Bank Debits to Deposits in Canada
Notice	Demand	Dominion Government	Pro- vincial Government	Sum of Deposits	Bank Debits		
Millions of Dollars							
<u>1937</u>							
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	2,314.4	2,176.0	94.0
March .....	1,614.6	634.1	32.6	37.7	2,319.0	2,370.7	102.2
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
June .....	1,625.5	669.9	59.0	48.1	2,402.5	2,730.6	113.7
July .....	1,620.8	689.9	98.4	49.8	2,458.9	2,466.4	100.3

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>					
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
June .....	100.8	108.3	109.5	80.1	100.0
July .....	96.4	110.3	..	78.6	106.9







6. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE CENTRES  
OF CANADA DURING THE FIRST SEVEN MONTHS OF 1938, COMPARED  
WITH THE SAME PERIOD OF 1937.

	First Seven Months of 1938	First Seven Months of 1937	Increase (+) Decrease (-)	Percentage of 1938 to 1937
	\$	\$	\$	P.C.
<u>Maritime Provinces -</u>				
Halifax .....	187,814,454	242,415,473	- 54,601,019	77.5
Moncton .....	61,505,514	63,561,446	- 2,055,932	96.8
Saint John .....	112,843,735	125,376,015	- 12,532,280	90.0
Total - Maritime Provinces	362,163,703	431,352,934	- 69,189,231	84.0
<u>Quebec -</u>				
Montreal .....	5,095,770,493	6,331,760,939	- 1,235,990,446	80.5
Quebec .....	421,440,951	471,386,059	- 49,945,108	89.4
Sherbrooke .....	47,171,103	47,571,463	- 400,360	99.2
Total - Quebec .....	5,564,382,547	6,850,718,461	- 1,286,335,914	81.2
<u>Ontario -</u>				
Brantford .....	62,622,522	68,666,205	- 6,043,683	91.2
Chatham .....	59,791,844	60,120,253	- 328,409	99.5
Fort William .....	37,635,568	37,526,340	+ 109,228	100.3
Hamilton .....	362,108,014	381,877,746	- 19,769,732	94.8
Kingston .....	40,028,034	43,305,030	- 3,276,996	92.4
Kitchener .....	82,884,451	81,824,893	+ 1,059,558	101.3
London .....	234,806,261	241,817,513	- 7,011,252	97.1
Ottawa .....	748,062,526	759,080,005	- 11,017,479	98.5
Peterborough .....	39,803,055	44,990,312	- 5,187,257	88.5
Sarnia .....	43,592,315	45,214,383	- 1,622,068	96.4
Sudbury .....	48,789,913	47,579,818	+ 1,210,095	102.5
Toronto .....	5,913,487,528	7,541,885,801	- 1,628,398,273	78.4
Windsor .....	264,064,032	287,572,193	- 23,508,161	91.8
Total - Ontario .....	7,937,676,063	9,641,460,492	- 1,703,784,429	82.3
<u>Prairie Provinces -</u>				
Brandon .....	17,723,797	16,336,129	+ 1,387,668	108.5
Calgary .....	314,442,373	380,374,203	- 65,931,830	82.7
Edmonton .....	241,647,843	232,076,315	+ 9,571,528	104.1
Lethbridge .....	26,515,585	24,326,538	+ 2,189,047	109.0
Medicine Hat .....	13,247,668	14,124,536	- 876,868	93.8
Moose Jaw .....	35,211,735	40,665,040	- 5,453,305	86.6
Prince Albert .....	14,606,658	15,973,356	- 1,366,698	91.4
Regina .....	270,298,027	254,554,816	+ 15,743,211	106.2
Saskatoon .....	60,256,523	68,905,136	- 8,648,613	87.4
Winnipeg .....	1,139,164,105	1,696,318,922	- 557,154,817	67.2
Total - Prairie Provinces	2,133,114,314	2,743,654,991	- 610,540,677	77.7
<u>British Columbia -</u>				
New Westminster .....	41,738,263	41,650,201	+ 88,062	100.2
Vancouver .....	823,485,577	1,001,866,500	- 178,380,923	82.2
Victoria .....	188,878,306	196,042,002	- 7,163,696	96.3
Total - British Columbia	1,054,102,146	1,239,558,703	- 185,456,557	85.0
GRAND TOTAL FOR CANADA ..	17,051,438,773	20,906,745,581	- 3,855,306,808	81.6



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