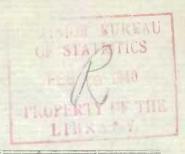
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#### CANADA

#### DEPARTMENT OF TRADE AND COMMERCE

DOMINION BUREAU OF STATISTICS
GENERAL STATISTICS BRANCH

Vol. 17

No. 1

## BANK DEBITS TO INDIVIDUAL ACCOUNTS

or

Amount of Cheques Passing Through the Banks

at

Clearing House Centres in Canada

JANUARY 1940

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Minister of Trade and Commerce.

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#### 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, JANUARY, 1940.

The amount of cheques cashed, known as bank debits, showed a marked gain in January over the same month of last year. An increase of 6.5 p.c. in the dollar value of business reflected expansion in business operations and an advance in commodity prices. The betterment in the volume of business is indicated by an important rise in the official index. A gain of about 20 p.c. was shown over the standing of 113 registered in January, 1939. The index of employment in manufacturing with seasonal adjustment was 126.1 at the beginning of January against 111.3 one year ago. During the interval, the index of wholesale prices advanced from 73.2 to 82.5, a gain of nearly 13 p.c. The general level of common stock prices was not greatly altered during the twelve-month period, the index in January standing at 99.7 against 102.9 in the first month of last year.

#### Comparison with January, 1939.

Bank debits in January were \$2,674 million against \$2,512 million in the same month of last year. Gains were recorded in the Maritimes, Quebec and the Prairie Provinces, while recession was shown in Ontario and British Columbia.

The total in the Maritimes Provinces was \$63.6 million against \$50.9 million, a gain of not less than 25 p.c. The increases were general in each of the three clearing centres of the economic area. Despite a decline in Montreal, bank debits in the Province of Quebec recorded a gain of 1.2 p.c. The total was \$808.9 million against \$799.5 million. marked increases having been shown in the cities of Quebec and Sherbrooke, Nine of the thirteen centres in Ontario recorded increases over the same months of last year. The decline in Toronto, however, amounted to 8.7 p.c. the provincial total having been 2.2 p.c. less.

A marked gain was recorded in the amount of cheques cashed in the Prairie Provinces in January, as compared with one year ago. The total was \$493.7 against \$322.5, a gain of over 53 p.c. The percentage gained in Winnipeg was even greater, the total having been \$326.9 million against \$177.5 million.

The recession in British Columbia was 2.8 p.c. despite increases in New West-minster and Victoria. The amount of cheques cashed in Vancouver was \$136.2 million against \$145.4 million, a decline of 6.3 p.c.

#### Comparison with December, 1939 after seasonal adjustment.

Minor recession was shown in the amount of bank debits during January as compared with the preceding month after seasonal adjustment. The total in December was \$3,057 million, a decline of 1.8 p.c. after the usual adjustment.

The province of Quebec recorded a gain in this comparison, while the other economic areas were at a lower position. The decline in the Maritime Provinces was 0.7 p.c. the absolute increase being less than normal for the season. While recession was shown in Mantreal, the increase for Quebec after seasonal adjustment was 2.1 p.c.

Declines of 12.8 p.c. and 3.3 p.c. were shown in Toronto and Ontario, respectively. The decline in the Prairie Provinces from the preceding month after seasonal adjustment was about 16 p.c. Debits in British Columbia declined more than normal for the season, a decrease of 5.1 p.c. having been indicated.

#### Comparison with other factors.

Bank clearings were \$1,043 million in January against \$1,455 million in the same month of 1939. The percentage of bank debits to bank clearings consequently rose from 182.4 one year ago to 190.6 in the month under review. The sum of the notice, demand, Dominion Government and Provincial Government deposits was \$2,774 million against nearly \$2,500 million at the beginning of January, 1939. The percentage of bank debits to deposits in Canada was 96.4 in January against 100.5 in the same month of last year. The increase in deposits was considerably greater than in bank debits, accounting for the recession in the ratio.

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#### 1. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE

# CENTRES OF CANADA, JANUARY, 1940, WITH COMPARATIVE FIGURES FOR DECEMBER, 1939 AND JANUARY, 1939.

Maritime Provinces	S	ACCOUNTS	ITS TO INDIVIDUAL A	Provinces and Clearing	
Marttime Provinces         -           Halifar         35,788,559         39,182,574         2           Moncton         9,929,205         11,725,128         2           Saint John         17,843,268         17,240,429         1           Total - Maritime Provinces         63,561,032         68,148,131         5           Quebec         - </th <th>nary, 193</th> <th>January</th> <th>December, 1939</th> <th>January, 1940</th> <th>House Centres -</th>	nary, 193	January	December, 1939	January, 1940	House Centres -
Halifax 35,788.559 39,182,574 2 Moncton 9,929,205 11,725,128 17,843,268 17,240,429 1 Total - Maritime Provinces 63,561,032 68,148,131 5  Quebec -  Montreal 682,031,206 791,299,562 73 Quebec 119,727,915 76,893,286 5 Sherbrooke 7,147,098 8,645,254 5 Sherbrooke 7,147,098 8,645,254 7 Total - Quebec 808,906,219 876,838,102 79  Ontario -  Brantford 9,677,788 10,444,433 Chatham 9,714,157 11,007,124 5 Fort William 5,921,565 6,512,382 8 Hamilton 62,788,914 64,852,701 44 Kingston 6,794,273 7,315,858 Kitchener 12,657,895 15,419,495 1 London 33,182,392 38,279,141 30 Ottawa 126,331,096 111,272,768 9 Peterborough 6,722,244 7,077,846 8 Sarnia 66,042,577 6,400,714 S Sudbury 7,027,351 7,654,918 7 Oronto 811,272,945 950,604,721 88 Windsor 37,482,795 39,296,075 3  Total - Ontario 1,135,585,590 1,276,138,176 1,16  Prairie Provinces -  Brandon 2,810,554 3,073,396 C Calgary 59,737,947 75,360,459 55 8 Edmonton 40,787,728 48,257,825 3 Lethbridge 4,274,214 5,345,023 48 Medicine Hat 2,025,712 4,452,312 Moose Jaw 6,756,536 10,130,672 Prince Albert 2,465,689 2,806,594 R Regina 37,800,850 41,927,970 3 Saskatoon 10,238,999 12,407,936 9 Winnipeg 326,850,154 448,328,481 17 Potal - Prairie Provinces 493,748,304 650,090,668 32  British Columbia -  New Westminster 6,913,459 7,080,921 Vancouver 136,232,753 148,764,325 144 Vancouver 136,23	\$		\$	\$	Maritime Provinces -
Moncton   9,929,205   11,725,128   17,240,429   1   175tal - Maritime Provinces   63,561,032   68,148,131   5   5   5   5   5   5   5   5   5	407 005	07 40	70 200 574	75 780 550	
Total - Maritime Provinces   17,843,268   17,240,429   1	7,897,925				
Total - Maritime Provinces 63,561,032 68,148,131 5  Quebec -	7,864,955		11, (25,128		
Quebec       682,031,206       791,299,562       73         Quebec       119,727,915       76,893,286       5         Sherbrooke       7,147,098       8,645,254       7         Total - Quebec       808,906,219       876,838,102       79         Ontario -       9       877,788       10,444,433       10,444,433       10,444,157       11,007,124<	5,094,199				
Montreal 682,031,206 791,299,562 73 Quebec 119,727,915 76,893,286 5 Sherbrooke 7.1\frac{1}{1},036 8,6\frac{1}{5},25\frac{1}{5}  Total - Quebec 808,906,219 876,838,102 79  Ontario -  Brantford 9,677,788 10,\frac{1}{4}\frac{1}{4},33 Chatham 9,71\frac{1}{4},157 11,007,12\frac{1}{4} Fort William 5,921,565 6,512,382 Hamilton 62,758,51\frac{1}{4} 64,852,701 \frac{1}{4} Kingston 6,798,273 7,315,858 Kitchener 12,657,895 15,\frac{1}{4},\frac{1}{4},\frac{1}{4},\frac{1}{4} Sania 126,331,396 11,272,768 9 Peterborough 6,722,2\frac{1}{4} 7,077,8\frac{1}{4} Sania 6,042,577 6,\frac{1}{4},077,8\frac{1}{4} Sudbury 7,027,551 7,65\frac{1}{4},64,918 Toronto 811,272,9\frac{1}{3} 95,66\frac{1}{4},721 88 Windsor 37,\frac{1}{4},279 39,296,075 3  Total - Ontario 1,135,585,590 1,276,138,176 1,16  Prairie Provinces -  Brandon 2,810,55\frac{1}{4} 3,073,396 Calgary 59,737,9\frac{1}{4} 75,360,\frac{1}{4} 95 Edmonton 40,787,728 48,257,825 3 Lethbridge 4,27\frac{1}{4},214 5,345,023 Medicine Hat 2,025,721 2,\frac{1}{4},223 Moose Jaw 6,756,536 10,130,672 Prince Albert 2,465,689 2,806,594 Regin 37,800,850 41,927,970 3 Saskatoon 10,238,399 12,407,936 Winnipeg 326,850,156 448,328,481 17 Potal - Prairie Provinces 493,748,304 650,090,668 32  British Columbia -  New Westminster 6,913,459 7,080,921 Vancouver 136,232,753 148,764,325 144 Vancouver 136,232,753 29,806,258 29	0,857,079	50,85	68,148,131	63,561,032	Total - Maritime Provinces
Quebec         119,727,915         76,893,286         5           Sherbrooke         7,147,038         8,645,254         5           Total - Quebec         808,906,219         876,838,102         79           Ontario -         Brantford         9,677,788         10,444,433           Chatham         9,714,157         11,007,124         Fort William         5,921,565         6,512,382         Hamilton         62,758,514         64,852,701         4           Kingston         6,794,273         7,15,858         7,14,495         1         4         4         4,852,701         4           Kingston         6,794,273         7,15,858         5         149,495         1         1         3         1         4         4,852,701         4         4         4,852,701         4         4         4,852,701         4         4         4,852,701         4         4         4,852,701         4         4         4,852,701         4         4         4         4,852,701         4         4         4         4,852,701         4         4         4         4,944,473         7,15,868         9         8         4         8         8         2,977,844         3,073,396					Quebec -
Sherbrooke	7,025,257				
Total - Quebec	6,464,011				
### Description	5,977,366				
### Brantford	9,466,634	799,46	876,838,102	808,906,219	Total - Quebec ·····
Chathem 9,714,157 11,007,124 Fort William 5,921,565 6,512,882 Hamilton 62,758,514 64,852,701 4 Kingston 6,794,273 7,315,858 Kitchener 12,557,895 15,449,495 1 London 33,182,392 38,279,141 3 Ottawa 126,331,096 111,272,768 9 Peterborough 6,722,244 7,077,846 Sarnia 6,042,577 6,400,714 Sudbury 7,027,351 7,694,918 Toronto 811,272,943 950,604,721 88 Windsor 37,482,795 39,296,075 3 Total - Ontario 1,135,585,590 1,276,138,176 1,16 Prairie Provinces -  Brandon 2,810,554 3,073,396 Calgary 59,737,947 75,360,459 5 Edmonton 40,787,728 48,257,825 3 Lethbridge 4,274,214 5,345,023 Medicine Hat 2,025,721 2,452,312 Moose Jaw 6,756,536 10,130,672 Prince Albert 2,465,639 2,806,594 Regina 37,800,850 41,927,970 3 Saskatoon 10,238,909 12,407,936 Winnipeg 326,850,156 448,328,481 17 Total - Prairie Provinces 493,748,304 650,090,668 32 British Columbia -  New Westminster 6,913,459 7,080,921 Vancouver 136,232,753 148,764,325 14 Victoria 29,387,598 29,806,258 28					Ontario -
Chatham 9,714,157 11,007,124 Fort William 5,921,565 6,512,822 Hamilton 62,758,514 64,852,701 4 Kingston 6,794,273 7,315,858 Kitchener 12,557,895 15,449,495 1 London 33,182,392 38,279,141 3 Ottawa 126,331,096 111,272,768 9 Peterborough 6,722,244 7,077,846 Sarnia 6,042,577 6,400,714 Sudbury 7,027,351 7,654,918 Toronto 811,272,943 950,604,721 88 Windsor 37,482,795 39,296,075 3 Total - Ontario 1,135,585,590 1,276,138,176 1,16  Prairie Provinces -  Brandon 2,810,554 3,073,396 Calgary 59,737,947 75,360,459 5 Edmonton 40,787,728 48,257,825 3 Lethbridge 4,274,214 5,345,023 Medicine Hat 2,025,721 2,452,312 Moose Jaw 6,756,536 10,130,672 Prince Albert 2,465,639 2,806,594 Regina 37,800,850 41,927,970 3 Saskatoon 10,238,909 12,407,936 Winnipeg 326,850,156 448,328,481 17 Total - Prairie Provinces 493,748,304 650,090,668 32 British Columbia -  New Westminster 6,913,459 7,080,921 Vancouver 136,232,753 148,764,325 14 Victoria 29,387,598 29,806,258 28	7,243,718		10,444,433	9,677,788	Brantford
Ramilton	3,484,737	9,48	11,007,124	9,714,157	Chatham
Kingston 6,794,273 7,315,858 Kitchener 12,657,895 15,419,495 1 London 33,182,392 38,279,141 3 Ottawa 126,331,096 111,272,768 9 Peterborough 6,722,244 7,077,846 Sarnia 6,042,577 6,400,714 Sudbury 7,027,351 7,654,918 Toronto 811,272,943 950,604,721 88 Windsor 37,482,795 39,296,075 3 Potal - Ontario 1,135,585,590 1,276,138,176 1,16 Prairie Provinces -  Brandon 2,810,554 3,073,396 Calgary 59,737,947 75,360,459 5 Edmonton 40,787,728 48,257,825 3 Lethbridge 42,74,214 5,345,023 Medicine Hat 2,025,721 2,452,312 Moose Jaw 6,756,536 10,130,672 Prince Albert 2,465,689 2,806,594 Regina 37,800,850 41,927,970 3 Saskatoon 10,238,999 12,407,936 Winnipeg 326,850,156 444,328,481 17 Potal - Prairie Provinces 493,748,304 650,090,668 32:  Oritish Columbia -  New Westminster 6,913,459 7,080,921 Vancouver 136,232,753 148,764,325 14 Victoria 29,387,598 29,806,258 29	5,076,336				Fort William
Ritchener	,914,196				
London 33,182,392 38,279,141 33 Ottawa 126,331,096 111,272,768 9 Peterborough 6,722,244 7,077,846 Sarnia 6,042,577 6,400,714 Sudbury 7,027,351 7,654,918 Toronto 811,272,943 950,604,721 88 Windsor 37,482,795 39,296,075 3 Fotal - Ontario 1,135,585,590 1,276,138,176 1,16  Prairie Provinces -  Brandon 2,810,554 3,073,396 Calgary 59,737,947 75,360,459 5 Edmonton 40,787,728 48,257,825 3 Lethbridge 4,274,214 5,345,023 Medicine Hat 2,025,721 2,452,312 Moose Jaw 6,756,536 10,130,672 Prince Albert 2,465,689 2,806,594 Regina 37,800,850 41,927,970 3 Saskatoon 10,238,909 12,407,936 Winnipeg 326,850,156 448,328,481 17 Potal - Prairie Provinces 493,748,304 650,090,668 32:  British Columbia -  New Westminster 6,913,459 7,080,921 Vancouver 136,232,753 148,764,325 14 Victoria 29,387,598 29,806,258 21	,979,093				
Ottawa         126,331,096         111,272,768         9           Peterborough         6,722,244         7,077,846         9           Sarnia         6,042,77         6,400,714         5           Sudbury         7,027,351         7,654,918         7           Toronto         811,272,943         950,604,721         88           Windsor         37,482,795         39,296,075         3           Potal - Ontario         1,135,585,590         1,276,138,176         1,16           Prairie Provinces -         2,810,554         3,073,396         1,16           Parairie Provinces -         2,810,554         3,073,396         1,16           Prairie Provinces -         40,787,728         48,257,825         3           Lethbridge         4,274,214         5,345,023         3           Lethbridge         4,274,214         5,345,023         4           Medicine Hat         2,025,721         2,452,312         4           Moose Jaw         6,756,536         10,130,672         7           Prince Albert         2,465,689         10,130,672         2           Prince Albert         2,465,689         12,407,936         4           Winnipeg         326,850,156	2,239,449				
Peterborough       6,722,244       7,077,846         Sarnia       6,042,577       6,400,714         Sudbury       7,027,351       7,654,918         Toronto       811,272,943       950,604,721       88         Windsor       37,482,795       39,296,075       3         Fotal - Ontario       1,135,585,590       1,276,138,176       1,16         Prairie Provinces -       2,810,554       3,073,396       <	5,685,352				
Sarnia 6,042,577 6,400,714 Sudbury 7,027,351 7,654,918 Toronto 811,272,943 950,604,721 88 Windsor 37,482,795 39,296,075 3  Potal - Ontario 1,135,585,590 1,276,138,176 1,16  Prairie Provinces -  Brandon 2,810,554 3,073,396 Calgary 59,737,947 75,360,459 5 Edmonton 40,787,728 48,257,825 3 Lethbridge 4,274,214 5,345,023 Medicine Hat 2,025,732 24,452,312 Moose Jaw 6,756,536 10,130,672 Prince Albert 2,465,689 2,806,594 Regina 37,800,850 41,927,970 3 Saskatoon 10,238,909 12,407,936 Winnipeg 326,850,156 448,328,481 17 Potal - Prairie Provinces 493,748,304 650,090,668 32:  British Columbia -  New Westminster 6,913,459 7,080,921 Vancouver 136,232,753 148,764,325 144 Victoria 29,387,598 29,806,258 24	1,417,304				
Sudbury       7,027,351       7,654,918         Toronto       811,272,943       950,604,721       88         Windsor       37,482,795       39,296,075       3         Potal - Ontario       1,135,585,590       1,276,138,176       1,16         Prairie Provinces -       2,810,554       3,073,396       1,16         Prairie Provinces -       59,737,947       75,360,459       5         Edmonton       40,787,728       48,257,825       3         Lethbridge       4,274,214       5,345,023       1         Medicine Hat       2,025,721       2,452,312       1         Moose Jaw       6,756,536       10,130,672       1         Prince Albert       2,465,689       2,806,594       1         Reglna       37,800,850       41,927,970       3         Saskatoon       10,238,999       12,407,936       1         Winnipeg       326,850,156       448,328,481       17         Potal - Prairie Provinces       493,748,304       650,090,668       32         British Columbia -       6,913,459       7,080,921       1         Vancouver       136,232,753       148,764,325       14         Victoria       29,387,598       29	,410,261				
Toronto 811,272,943 950,604,721 88 Windsor 37,482,795 39,296,075 3  Fotal - Ontario 1,135,585,590 1,276,138,176 1,16  Prairie Provinces -  Brandon 2,810,554 3,073,396 Calgary 59,737,947 75,360,459 5 Edmonton 40,787,728 48,257,825 3 Lethbridge 4,274,214 5,345,023 Medicine Hat 2,025,721 2,452,312 Moose Jaw 6,756,536 10,130,672 Prince Albert 2,465,689 2,806,594 Regina 37,800,850 41,927,970 3 Saskatoon 10,238,909 12,407,936 Winnipeg 326,850,156 448,328,481 17 Potal - Prairie Provinces 493,748,304 650,090,668 323  British Columbia -  New Westminster 6,913,459 7,080,921 Vancouver 136,232,753 148,764,325 14 Victoria 29,387,598 29,806,258 21	,089,196				
Windsor       37,482,795       39,296,075       3         Fotal - Ontario       1,135,585,590       1,276,138,176       1,16         Prairie Provinces -       2,810,554       3,073,396       1,16         Calgary       59,737,947       75,360,459       5         Edmonton       40,787,728       48,257,825       3         Lethbridge       4,274,214       5,345,023       2         Medicine Hat       2,025,721       2,452,312       2         Moose Jaw       6,756,536       10,130,672       10,130,67	,305,489				
Prairie Provinces   Prairie Prairie Provinces   Prairie Prairie Provinces   Prairie Prai	7,86,638				
Prairie Provinces -       2,810,554       3,073,396         Calgary       59,737,947       75,360,459       5         Edmonton       40,787,728       48,257,825       3         Lethbridge       4,274,214       5,345,023         Medicine Hat       2,025,721       2,452,312         Moose Jaw       6,756,536       10,130,672         Prince Albert       2,465,689       2,806,594         Regina       37,800,850       41,927,970       3         Saskatoon       10,238,999       12,407,936         Winnipeg       326,850,156       448,328,481       17         Potal - Prairie Provinces       493,748,304       650,090,668       32         British Columbia -       493,748,304       650,090,668       32         Vancouver       136,232,753       148,764,325       14         Victoria       29,387,598       29,806,258       24		1,161,528		• • • • • • • • • • • • • • • • • • • •	
Brandon       2,810,554       3,073,396         Calgary       59,737,947       75,360,459       5         Edmonton       40,787,728       48,257,825       3         Lethbridge       4,274,214       5,345,023         Medicine Hat       2,025,721       2,452,312         Moose Jaw       6,756,536       10,130,672         Prince Albert       2,465,689       2,806,594         Regina       37,800,850       41,927,970       3         Saskatoon       10,238,909       12,407,936         Winnipeg       326,850,156       448,328,481       17         Potal - Prairie Provinces       493,748,304       650,090,668       32         British Columbia -       493,748,304       650,090,668       32         Vancouver       136,232,753       148,764,325       14         Victoria       29,387,598       29,806,258       28	, )20,023	1,101, )20	1,2,0,1,0,1,0	1,1),,00,,000	ional io
Calgary       59,737,947       75,360,459       5         Edmonton       40,787,728       48,257,825       3         Lethbridge       4,274,214       5,345,023         Medicine Hat       2,025,721       2,452,312         Moose Jaw       6,756,536       10,130,672         Prince Albert       2,465,689       2,806,594         Regina       37,800,850       41,927,970       3         Saskatoon       10,238,909       12,407,936         Winnipeg       326,850,156       448,328,481       17         Potal - Prairie Provinces       493,748,304       650,090,668       32         British Columbia -       493,748,304       650,090,668       32         Vancouver       136,232,753       148,764,325       14         Victoria       29,387,598       29,806,258       20					Prairie Provinces -
Edmonton	,597,268	2,59	3,073,396	2,810,554	Brandon
Lethbridge 4,274,214 5,345,023  Medicine Hat 2,025,721 2,452,312  Moose Jaw 6,756,536 10,130,672  Prince Albert 2,465,689 2,806,594  Regina 37,800,850 41,927,970 3  Saskatoon 10,238,909 12,407,936  Winnipeg 326,850,156 448,328,481 17  Potal - Prairie Provinces 493,748,304 650,090,668 323  British Columbia -  New Westminster 6,913,459 7,080,921  Vancouver 136,232,753 148,764,325 144  Victoria 29,387,598 29,806,258 20	,511,296	51,511	75,360,459	59,737,947	Calgary
Medicine Hat       2,025,721       2,452,312         Moose Jaw       6,756,536       10,130,672         Prince Albert       2,465,689       2,806,594         Regina       37,800,850       41,927,970       3         Saskatoon       10,238,909       12,407,936         Winnipeg       326,850,156       448,328,481       17         Potal - Prairie Provinces       493,748,304       650,090,668       32         British Columbia -       6,913,459       7,080,921 <td>,567,852</td> <td>35,56</td> <td>48,257,825</td> <td>40,787,728</td> <td>Edmonton</td>	,567,852	35,56	48,257,825	40,787,728	Edmonton
Moose Jaw       6,756,536       10,130,672         Prince Albert       2,465,689       2,806,594         Regina       37,800,850       41,927,970       3         Saskatoon       10,238,909       12,407,936         Winnipeg       326,850,156       448,328,481       17         Potal - Prairie Provinces       493,748,304       650,090,668       32         British Columbia -       6,913,459       7,080,921<	,088,887			4,274,214	Lethbridge
Prince Albert       2,465,689       2,806,594         Regina       37,800,850       41,927,970       3         Saskatoon       10,238,909       12,407,936         Winnipeg       326,850,156       448,328,481       17         Potal - Prairie Provinces       493,748,304       650,090,668       32         British Columbia -       6,913,459       7,080,921       136,232,753       148,764,325       14         Vancouver       136,232,753       148,764,325       14       29,387,598       29,806,258       26	1,141,754				
Regina       37,800,850       41,927,970       3         Saskatoon       10,238,909       12,407,936       12,407,936         Winnipeg       326,850,156       448,328,481       17         Potal - Prairie Provinces       493,748,304       650,090,668       32         British Columbia -       6,913,459       7,080,921       148,764,325       14         Vancouver       136,232,753       148,764,325       14         Victoria       29,387,598       29,806,258       26	,903,372				
Saskatoon       10,238,909       12,407,936         Winnipeg       326,850,156       448,328,481       17         Potal - Prairie Provinces       493,748,304       650,090,668       32         British Columbia -       6,913,459       7,080,921         Vancouver       136,232,753       148,764,325       14         Victoria       29,387,598       29,806,258       20	,818,799				
Winnipeg       326,850,156       448,328,481       17         Potal - Prairie Provinces       493,748,304       650,090,668       32         British Columbia -       6,913,459       7,080,921       7,080,921       7,080,921       136,232,753       148,764,325 <td>,655,812</td> <td></td> <td></td> <td></td> <td></td>	,655,812				
Potal - Prairie Provinces       493,748,304       650,090,668       323         British Columbia -       6,913,459       7,080,921         Vancouver       136,232,753       148,764,325       14         Victoria       29,387,598       29,806,258       26	,668,182				
British Columbia -         New Westminster	,538,280				Winnipeg
New Westminster       6,913,459       7,080,921         Vancouver       136,232,753       148,764,325       14         Victoria       29,387,598       29,806,258       20	,491,502	322,491	650,090,668	493,748,304	Potal - Prairie Provinces
Vancouver       136,232,753       148,764,325       14         Victoria       29,387,598       29,806,258       20					British Columbia -
Vancouver       136,232,753       148,764,325       14         Victoria       29,387,598       29,806,258       20	,504,830	5.501	7,080,921	6.913.459	New Westminster
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	,596,862	26,596			
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# 2. DEBITS TO INDIVIDUAL ACCOUNTS AT CLEARING HOUSE CENTRES IN THE ECONOMIC AREAS OF CANADA, BY MONTHS, JANUARY, 1939 TO JANUARY, 1940. TOGETHER WITH A COMPARISON OF BANK DEBITS AND BANK CLEARINGS

	Maritime			Prairie
	Provinces	Quebec	Ontario	Provinces
	\$	\$	\$	\$
1939				
January	50,857,079	799,466,634	1,161,528,829	322,491,502
February	42,820,072	669,291,814	930,135,035	258,151,959
March	50,529,689	837.745,257	1,087,536,342	287,411,591
April	46,427,910	821,530,410	1,134,072,204	311,269,508
May	65,781,792	882,234,174	1,295,215,577	437,127,747
June	53,191,597	931,726,237	1,281,485,815	388,822,262
July	56,371,850	802,311,548	997,897,108	351,404,628
August	52,189,431	795,118,626	971,187,836	406,649,240
September	58,652,580	822,306,900	1,114,202,211	669,132,861
October	68,752,492	774,444,900	1,151,563,125	727,662,186
November	66,225,349			
		807,384,850	1,217,528,190	668,015,727
December	68,148,131	876,838,102	1,276,138,176	650,090,668
	67 561 072	909 006 210	1 17E EGE EOO	493,748,304
January	63,561,032	808,906,219	1,135,585,590	493, 140, 304
Total for year -	(== = 1)			
1939	679,947,972	9,820,399,452	13,618,490,448	5,478,229,879
1938	639,682,953	9,965,182,391	13,810,063,008	4,572,383,521
1937	733,359,446	11,568,421,542	15,939,149,497	4,827,021,407
1936	630,402,014	10,938,647,731	15,778,679,837	6,505,518,677
1935	574,052,860	8,977,529,023	13,876,626,476	6,445,395,764
1934	534,251,057	9,449,709,866	14,919,504,095	6,337,239,720
1933	481,013,532	8,567,070,260	13,027,437,905	6,414,353,624
1932	519,170,814	7,766,200,564	11,258,872,279	4,797,205,735
Percentage of				
Percentage of 1939 to 1938	106•3	98.5	98.6	119.8
9	106.3  British Columbia	98.5 Total Dominion	98.6  Bank Clearings	Percentage of Bank Debits to Bank
9	British Columbia	Total Dominion	Bank Clearings	Percentage of Bank Debits to Bank Clearings
1939 to 1938	British	Total	Bank	Percentage of Bank Debits to Bank
1939 to 1938	British Columbia	Total Dominion \$	Bank Clearings \$	Percentage of Bank Debits to Bank Clearings P.C.
1939 to 1938	British Columbia \$	Total Dominion \$ 2,511,881,724	Bank Clearings \$ 1,455,085,952	Percentage of Bank Debits to Bank Clearings P.C.
1939 to 1938	British Columbia \$ 177,537,680 149,604,642	Total Dominion \$ 2,511,881,724 2,050,003,522	Bank Clearings \$ 1,455,085,952 1,162,814,624	Percentage of Bank Debits to Bank Clearings P.C.  182.4 176.3
1939 to 1938  1939 January February March	British Columbia \$ 177,537,680 149,604,642 164,874,890	Total Dominion \$ 2,511,881,724 2,050,003,522 2,428,097,769	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289	Percentage of Bank Debits to Bank Clearings P.C.  182.4 176.3 188.9
1939 to 1938  1939 January February March	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896	Total Dominion \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757	Percentage of Bank Debits to Bank Clearings P.C.  182.4 176.3 188.9 179.4
1939 to 1938  I anuary  February  March  May	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333	Total Dominion  \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457	Percentage of Bank Debits to Bank Clearings P.C.  182.4 176.3 188.9 179.4 172.5
1939 to 1938  1939  January  February  March  April  June	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333 175,856,033	Total Dominion  \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623 2,831,081,944	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457 1,487,021,085	Percentage of Bank Debits to Bank Clearings P.C.  182.4 176.3 188.9 179.4 172.5 190.4
1939 to 1938  1939 January February March April May June	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333 175,856,033 168,543,186	Total Dominion  \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623 2,831,081,944 2,376,528,320	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457 1,487,021,085 1,360,840,080	Percentage of Bank Debits to Bank Clearings P.C.  182.4 176.3 188.9 179.4 172.5 190.4 174.6
1939 to 1938  1939 January February March April June July August	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333 175,856,033 168,543,186 164,595,823	Total Dominion  \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623 2,831,081,944 2,376,528,320 2,389,740,956	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457 1,487,021,085 1,360,840,080 1,411,563,009	Percentage of Bank Debits to Bank Clearings P.C. 182.4 176.3 188.9 179.4 172.5 190.4 174.6 169.3
1939 to 1938  I anuary  February  March  June  July  September	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333 175,856,033 168,543,186 164,595,823 167,356,150	Total Dominion \$  2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623 2,831,081,944 2,376,528,320 2,389,740,956 2,831,650,702	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457 1,487,021,085 1,360,840,080 1,411,563,009 1,700,904,086	Percentage of Bank Debits to Bank Clearings P.C. 182.4 176.3 188.9 179.4 172.5 190.4 174.6 169.3 167.5
1939 to 1938  Pebruary  March  May  July  August  Ceptember	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333 175,856,033 168,543,186 164,595,823 167,356,150 176,493,064	Total Dominion  \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623 2,831,081,944 2,376,528,320 2,389,740,956 2,831,650,702 2,898,915,767	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457 1,487,021,085 1,360,840,080 1,411,563,009 1,700,904,086 1,626,619,338	Percentage of Bank Debits to Bank Clearings P.C. 182.4 176.3 188.9 179.4 172.5 190.4 174.6 169.3 167.5 178.2
1939 to 1938  1939 January February March April May June July August September October	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333 175,856,033 168,543,186 164,595,823 167,356,150 176,493,064 171,191,879	Total Dominion  \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623 2,831,081,944 2,376,528,320 2,389,740,956 2,831,650,702 2,898,915,767 2,930,345,995	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457 1,487,021,085 1,360,840,080 1,411,563,009 1,700,904,086 1,626,619,338 1,612,187,620	Percentage of Bank Debits to Bank Clearings P.C. 182.4 176.3 188.9 179.4 172.5 190.4 174.6 169.3 167.5 178.2 181.8
1939 to 1938  1939 January February March  April  May  June  July  August  September  October  Jovember	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333 175,856,033 168,543,186 164,595,823 167,356,150 176,493,064	Total Dominion  \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623 2,831,081,944 2,376,528,320 2,389,740,956 2,831,650,702 2,898,915,767	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457 1,487,021,085 1,360,840,080 1,411,563,009 1,700,904,086 1,626,619,338	Percentage of Bank Debits to Bank Clearings P.C. 182.4 176.3 188.9 179.4 172.5 190.4 174.6 169.3 167.5 178.2
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1939 to 1938  January January Jarch Jarch June July July July July July July July July	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333 175,856,033 168,543,186 164,595,823 167,356,150 176,493,064 171,191,879	Total Dominion  \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623 2,831,081,944 2,376,528,320 2,389,740,956 2,831,650,702 2,898,915,767 2,930,345,995	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457 1,487,021,085 1,360,840,080 1,411,563,009 1,700,904,086 1,626,619,338 1,612,187,620	Percentage of Bank Debits to Bank Clearings P.C. 182.4 176.3 188.9 179.4 172.5 190.4 174.6 169.3 167.5 178.2 181.8
1939 to 1938  Sebruary  April  May  Mune  Muly  Mugust  September  October	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333 175,856,033 168,543,186 164,595,823 167,356,150 176,493,064 171,191,879 185,651,504	Total Dominion  \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623 2,831,081,944 2,376,528,320 2,389,740,956 2,831,650,702 2,898,915,767 2,930,345,995 3,056,866,581	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457 1,487,021,085 1,360,840,080 1,411,563,009 1,700,904,086 1,626,619,338 1,612,187,620 1,617,087,154 1,403,020,551	Percentage of Bank Debits to Bank Clearings P.C. 182.4 176.3 188.9 179.4 172.5 190.4 174.6 169.3 167.5 178.2 181.8 189.0
1939 to 1938  January January Jarch Jarch June July July July July July July July July	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333 175,856,033 168,543,186 164,595,823 167,356,150 176,493,064 171,191,879 185,651,504	Total Dominion  \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623 2,831,081,944 2,376,528,320 2,389,740,956 2,831,650,702 2,898,915,767 2,930,345,995 3,056,866,581	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457 1,487,021,085 1,360,840,080 1,411,563,009 1,700,904,086 1,626,619,338 1,612,187,620 1,617,087,154	Percentage of Bank Debits to Bank Clearings P.C. 182.4 176.3 188.9 179.4 172.5 190.4 174.6 169.3 167.5 178.2 181.8 189.0
1939 to 1938  Sebruary  March  March  May  June  July  Mugust  September  October  November  December  Jecember	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333 175,856,033 168,543,186 164,595,823 167,356,150 176,493,064 171,191,879 185,651,504 172,533,810	Total Dominion  \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623 2,831,081,944 2,376,528,320 2,389,740,956 2,831,650,702 2,898,915,767 2,930,345,995 3,056,866,581 2,674,334,955	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457 1,487,021,085 1,360,840,080 1,411,563,009 1,700,904,086 1,626,619,338 1,612,187,620 1,617,087,154 1,403,020,551	Percentage of Bank Debits to Bank Clearings P.C. 182.4 176.3 188.9 179.4 172.5 190.4 174.6 169.3 167.5 178.2 181.8 189.0
1939 to 1938  Pebruary  April  April  August  Ceptember  October	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333 175,856,033 168,543,186 164,595,823 167,356,150 176,493,064 171,191,879 185,651,504 172,533,810 2,020,284,080 1,937,050,859	Total Dominion  \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623 2,831,081,944 2,376,528,320 2,389,740,956 2,831,650,702 2,898,915,767 2,930,345,995 3,056,866,581 2,674,334,955	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457 1,487,021,085 1,360,840,080 1,411,563,009 1,700,904,086 1,626,619,338 1,612,187,620 1,617,087,154 1,403,020,551	Percentage of Bank Debits to Bank Clearings P.C. 182.4 176.3 188.9 179.4 172.5 190.4 174.6 169.3 167.5 178.2 181.8 189.0
1939 to 1938  Pebruary  March  April  May  June  Muly  Mugust  September  October  October  Jovember  October  October  Jovember  October  October  Jovember  October  October  Joyember  October	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333 175,856,033 168,543,186 164,595,823 167,356,150 176,493,064 171,191,879 185,651,504 172,533,810 2,020,284,080 1,937,050,859 2,098,109,246	Total Dominion  \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623 2,831,081,944 2,376,528,320 2,389,740,956 2,831,650,702 2,898,915,767 2,930,345,995 3,056,866,581 2,674,334,955  31,617,351,831 30,924,362,732	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457 1,487,021,085 1,360,840,080 1,411,563,009 1,700,904,086 1,626,619,338 1,612,187,620 1,617,087,154 1,403,020,551	Percentage of Bank Debits to Bank Clearings P.C. 182.4 176.3 188.9 179.4 172.5 190.4 174.6 169.3 167.5 178.2 181.8 189.0
1939 to 1938  1939 January February Jarch April Jay June July June Joune	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333 175,856,033 168,543,186 164,595,823 167,356,150 176,493,064 171,191,879 185,651,504 172,533,810 2,020,284,080 1,937,050,859 2,098,109,246 2,075,358,484	Total Dominion  \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623 2,831,081,944 2,376,528,320 2,389,740,956 2,831,650,702 2,898,915,767 2,930,345,995 3,056,866,581 2,674,334,955  31,617,351,831 30,924,362,732 35,166,061,138	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457 1,487,021,085 1,360,840,080 1,411,563,009 1,700,904,086 1,626,619,338 1,612,187,620 1,617,087,154 1,403,020,551	Percentage of Bank Debits to Bank Clearings P.C. 182.4 176.3 188.9 179.4 172.5 190.4 174.6 169.3 167.5 178.2 181.8 189.0
1939 to 1938  January  January  January  Jarch  Jarc	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333 175,856,033 168,543,186 164,595,823 167,356,150 176,493,064 171,191,879 185,651,504 172,533,810 2,020,284,080 1,937,050,859 2,098,109,246 2,075,358,484 1,672,462,218	Total Dominion  \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623 2,831,081,944 2,376,528,320 2,389,740,956 2,831,650,702 2,898,915,767 2,930,345,995 3,056,866,581 2,674,334,955  31,617,351,831 30,924,362,732 35,166,061,138 35,928,606,743	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457 1,487,021,085 1,360,840,080 1,411,563,009 1,700,904,086 1,626,619,338 1,612,187,620 1,617,087,154 1,403,020,551	Percentage of Bank Debits to Bank Clearings P.C. 182.4 176.3 188.9 179.4 172.5 190.4 174.6 169.3 167.5 178.2 181.8 189.0
1939 to 1938  January  January  March  April  May  June  July  August  September  October  Joecember  Jecember  Jecm	British Columbia \$ 177,537,680 149,604,642 164,874,890 159,731,896 158,847,333 175,856,033 168,543,186 164,595,823 167,356,150 176,493,064 171,191,879 185,651,504 172,533,810 2,020,284,080 1,937,050,859 2,098,109,246 2,075,358,484 1,672,462,218 1,625,968,184	Total Dominion  \$ 2,511,881,724 2,050,003,522 2,428,097,769 2,473,031,928 2,839,206,623 2,831,081,944 2,376,528,320 2,389,740,956 2,831,650,702 2,898,915,767 2,930,345,995 3,056,866,581 2,674,334,955  31,617,351,831 30,924,362,732 35,166,061,138 35,928,606,743 31,546,066,341	Bank Clearings \$ 1,455,085,952 1,162,814,624 1,285,504,289 1,378,373,757 1,644,783,457 1,487,021,085 1,360,840,080 1,411,563,009 1,700,904,086 1,626,619,338 1,612,187,620 1,617,087,154 1,403,020,551 17,742,784,451 17,264,310,120 18,850,384,667 19,202,526,572 16,927,486,069	Percentage of Bank Debits to Bank Clearings  P.C.  182.4 176.3 188.9 179.4 172.5 190.4 174.6 169.3 167.5 178.2 181.8 189.0  190.6
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# 3. BANK DEBITS IN MILLIONS OF DOLLARS IN ECONOMIC AREAS AND PRINCIPAL CLEARING CENTRES OF CANADA IN JANUARY, 1934 TO 1940

			Month	of Januar	У			Per-
Economic Areas	1934	1935	1936	1937	1938	1939		centage
and Cities			Millions	of Dollar	S			of 1940 to 1939
Maritime Provinces	43.0	43.5	50.4	66.4	52.6	50.9	63.6	125.0
Quebec	764.1	781.3	829.0	1,032.2	770.4	799.5	808.9	101.2
Montreal	720.9	725.8	780.9	980.1	707.7	737.0	682.0	92.5
Ontario	1,272.3	1,289.5	1,312.4	1,575.9	1,139.7	1.161.5	1,135.6	97.8
Toronto	1,049.6	1,009.1	1,017.7	1,271.9	844.4	888.8	811.3	91.3
Prairie Provinces.	381.7	435.4	635.0	375.0	325.2	322.5	493.7	153.1
Winnipeg	257.1	297.3	491.9	224.3	173.4	177.5	326.9	184.2
British Columbia.	136.0	132.4	165.3	177.8	156.8	177.5	172.5	97.2
Vanœuver	111.3	109.3	137-7	144.9	124.1	145.4	136.2	93.7
CANADA	2,597.0	2,682.1	2,992.1	3,227.4	2,444.6	2,511.9	2,674.3	106.5

# 4. BANK DEPOSITS AND BANK DEBITS, AND RATIO OF DEBITS TO DEPOSITS JANUARY, 1939 TO JANUARY, 1940.

	Notice Last	Demand	Bank De Dominion Govern- ment	Pro- vincial Govern- ment	Sum of Deposits ions of Doll	Bank Debits	Percentage of Bank Debits to Deposits in Canada
1939	200						
Jamuary February March April May June July August September October November December 1940	1,677.4 1,690.9 1,700.4 1,697.0 1,678.4 1,680.4 1,697.2 1,701.9 1,692.1 1,709.2	734.1 699.8 690.3 705.2 715.6 684.3 702.2 694.2 705.2 763.5 821.7 865.8	63.6 47.2 39.0 42.2 30.5 114.0 94.7 64.9 60.3 74.8 248.8 151.0	42.5 42.5 40.5 43.8 66.1 47.5 63.3 56.2 52.4 57.6 56.9	2,499.8 2,456.9 2,470.7 2,491.6 2,509.2 2,524.2 2,541.8 2,519.6 2,523.6 2,523.6 2,582.8 2,837.3 2,808.5	2,511,9 2,050.0 2,428.1 2,473.0 2,839.2 2,831.1 2,376.5 2,389.7 2,831.7 2,898.9 2,930.3 3,056.9	100.5 83.4 98.3 99.3 113.2 112.2 93.5 94.9 112.2 112.2 103.3 108.8
Jamuary	1,741.1	853.0	129.5	50.5	2,774.1	2,674.3	96.4

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

	Bank Debits	Physical Volume of Business	Employment in Manu- facturing	Wholesale Prices	Common
			st of follow-		
			ing month)		
1939					
January	104.0	113.0	110.0	73.2	102.9
February	91.5	111.7	109•3	73.2	104-1
March	104.5	113.2	108.0	73.2	103.7
April	103.6	116.7	107.5	73.4	96.2
May	104.3	121.4	109.4	73.7	99.2
June	104.5	121.4	109.1	73-3	97.0
July	92.9	120.5	110.3	72.6	97.3
August	101.7	125.2	112.1	72.4	94.2
September	117.9	125.8	116.0	78.2	100.1
October	105.1	133.1	121.0	79.3	106.0
November	105.4	133.0	123.6	80.3	103.6
December	112.7	133.3	126.1	81.7	101.2
January	110.7			82.5	99.7

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