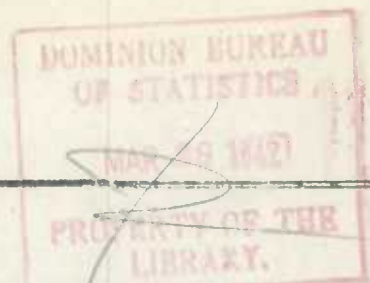


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CANADA
DEPARTMENT OF TRADE AND COMMERCE
DOMINION BUREAU OF STATISTICS
GENERAL STATISTICS BRANCH

Vol. 19

No. 2

BANK DEBITS TO INDIVIDUAL ACCOUNTS

and

Equation of Exchange

FEBRUARY 1942

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* * *

OTTAWA

1942

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BANK DEBITS TO INDIVIDUAL ACCOUNTS

DOMINION BUREAU OF STATISTICS - OTTAWA
GENERAL STATISTICS BRANCH

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Chief, General Statistics Branch:	Sydney B. Smith, M.A.

BANK DEBITS TO INDIVIDUAL ACCOUNTS, FEBRUARY, 1942.

The amount of cheques cashed in February was \$2,893 million compared with \$2,540 million in the same month last year. The gain of nearly 14 p.c. reflects the higher level of business operations and commodity prices. Gains were shown in each of the five economic areas, the greatest percentage increase having been recorded in the Maritime Provinces. The rise in that area was from nearly \$60 million to \$77.7 million, a gain of 30.2 p.c. Debits in Montreal were \$746.4 million against \$630.1 million in the same month last year. The provincial total rose 15.6 p.c. to \$825.8 million. Gains were general in twelve of the thirteen centres of Ontario, the provincial total having been \$1,344 million against \$1,218 million in February last year. The recession in Toronto was from \$778 million to \$715 million. Ottawa debits were \$334.6 million against \$219.3 million. The total for the Prairie Provinces was \$435 million against \$375, a gain of 16 p.c. Debits in Winnipeg rose from \$212 million to \$234 million. Each of the centres in British Columbia recorded advances in this comparison, the gain in Vancouver having been from \$136.5 million to \$168.3. The provincial total rose from \$173 million to nearly \$210 million, a gain of 21 p.c.

Comparison with the First Two Months of 1941.

Bank debits charged to individual accounts in the first two months of the year were \$6,124 million against \$5,481 million in the same period last year. The gain was 11.7 p.c. or \$642 million. Gains were recorded in each of the five areas. The increase in the Maritime Provinces was from \$132 million to \$155 million, representing 16.9 p.c. The gain in Montreal was 19.4 p.c., while the provincial total advanced 18 p.c. The amount was \$1,766 million against \$1,495 million. Each of the centres in Ontario, for which statistics are available, except Toronto, were at a higher level in the first two months of this year. The net result was that the provincial total rose from \$2,680 million to \$2,862 million, a gain of 6.8 p.c. Gains were general in the ten centres of the Prairie Provinces, the total for the area rising from \$824 million to \$935 million. The gain in Winnipeg was 12 p.c., while that of the provincial total was 13.5 p.c. Marked gains were shown in each of the three clearing centres of British Columbia, the total rising from \$350 million to \$406 million. The gain was \$56 million or 16 p.c. The increase in Vancouver was 16.5 p.c. the rise having been from \$277 million to \$323 million.

Comparison with January, After Seasonal Adjustment.

Debits of \$2,893 million in February compared with \$3,231 million in January. After seasonal adjustment the indicated decline was 3.5 p.c. Gains were shown in the Maritime Provinces and in British Columbia in this comparison. After the usual adjustment, the gain in the Maritime Provinces was 17.8 p.c., while Quebec showed a decline of 1.7 p.c. The decline in Toronto was 10.8 p.c., while that of the province was 4.6 p.c. While a slight gain was shown in Winnipeg after adjustment, the decline for the economic area of the Prairie Provinces was 3.2 p.c. Gains of 18.3 p.c. and of 19.2 p.c., were shown in British Columbia and Vancouver, respectively. Bank debits cashed against current accounts, including governmental deposits, were \$2,728 million in February against \$3,105 million in the preceding month. The amount of current deposits receded from \$1,436 million at the first of January to \$1,376 million at the first of the month under review. The turnover in February was consequently estimated at 1.98 times against 2.16 times in the preceding month. Cheques cashed against savings accounts were \$165 million in February against \$125.4 million in the preceding month. Despite a rise in notice deposits, the turnover increased from 0.75 to 0.96.

The circulating media in the hands of the public, including bank notes and subsidiary coin, amounted to \$510.9 million in February against \$386.2 million in the same month last year. An important rise in the components was in notes in the hands of the public, which increased from \$344 million to \$462.5 million during the twelve-month period. The sum of the four classes of deposits was \$3,096.4 million at the beginning of February compared with \$2,873 million one year ago. The percentage of the bank debits to deposits in Canada rose from 88.4 in February last year to 93.4 in the month under review. While the bank debits for 33 cities amounted to \$2,893 million in February, it is estimated that the total amount of cheques cashed throughout the Dominion was \$3,254 million, 12.5 p.c. having been added for transactions outside of clearing centres. Total payments by cash and cheque were estimated at \$3,879 million in February compared with \$3,303 million in the same month last year, cash payments having moved up from \$445 million to \$625 million. The money supply, including circulating media in the hands of the public and bank deposit liabilities rose from \$3,259 million in February last year to \$3,607 million in the latest month. The cost of living index was 115.7 against 108.2 at the beginning of February last year.

The first of these is the fact that the human race is not a single, homogeneous mass, but is composed of many distinct groups, each with its own characteristics and customs. These groups are often found in geographical isolation, and their differences are often the result of adaptation to their environment. The second point is that the human race is not a static entity, but is constantly changing and evolving. This is due to a variety of factors, including changes in the environment, changes in the social structure, and changes in the genetic makeup of the population. The third point is that the human race is not a single, unified entity, but is composed of many distinct groups, each with its own characteristics and customs. These groups are often found in geographical isolation, and their differences are often the result of adaptation to their environment.

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Table 1. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE CENTRES OF
CANADA, FEBRUARY, 1942, WITH COMPARATIVE FIGURES FOR JANUARY, 1942
AND FEBRUARY, 1941 AND BANK CLEARINGS, FEBRUARY, 1942.

Province and Clearing House Centres	DEBITS TO INDIVIDUAL ACCOUNTS			Bank Clearings
	February, 1942	January, 1942	February, 1941	
	\$	\$	\$	\$
<u>Maritime Provinces -</u>				
Halifax	41,138,547	40,592,579	31,579,107	14,048,077
Moncton	14,819,382	14,944,241	10,426,983	4,272,566
Saint John	21,732,901	21,618,272	17,688,529	8,933,620
Total-Maritime Provinces	77,690,830	77,155,092	59,694,619	27,254,263
<u>Quebec -</u>				
Montreal	746,365,440	841,369,251	630,099,933	419,011,851
Quebec	70,087,435	88,707,427	76,849,808	19,505,483
Sherbrooke	9,357,756	9,705,161	7,503,752	3,664,703
Total-Quebec	825,810,631	939,781,839	714,453,493	442,182,037
<u>Ontario -</u>				
Brantford	13,673,945	14,772,299	10,298,633	3,991,170
Chatham	8,894,254	11,235,298	8,157,032	2,660,211
Fort William	8,444,260	9,610,032	6,538,949	4,135,468
Hamilton	93,015,297	103,575,270	73,896,019	28,171,570
Kingston	9,037,389	10,275,208	5,251,117	2,891,379
Kitchener	18,289,940	18,515,330	13,649,044	4,891,666
London	33,733,212	44,443,624	30,306,515	10,200,712
Ottawa	334,587,455	341,651,787	219,284,174	232,022,287
Peterborough	11,612,739	11,725,660	6,694,005	3,036,451
St. Catharines	17,159,709	17,535,124	-	4,964,332
Sarnia	8,371,634	9,925,690	5,512,484	1,708,022
Sudbury	8,101,877	8,624,227	6,355,628	4,351,354
Toronto	715,205,524	844,051,677	778,204,984	474,157,272
Windsor	64,136,924	71,518,907	53,622,123	15,405,163
Total-Ontario	1,344,264,159	1,517,460,133	1,217,770,707	792,587,057
<u>Prairie Provinces -</u>				
Brandon	4,739,452	4,599,497	3,287,707	1,650,808
Calgary	73,464,539	78,272,465	57,448,036	25,039,061
Edmonton	52,320,136	54,428,851	41,641,951	21,845,308
Lethbridge	5,444,716	5,956,641	4,076,248	2,389,174
Medicine Hat	3,290,113	3,056,058	2,623,799	1,254,748
Moose Jaw	7,638,682	8,688,494	7,668,529	2,533,844
Prince Albert	3,993,458	4,191,426	2,710,999	1,847,773
Regina	38,458,471	42,309,881	33,518,097	14,338,014
Saskatoon	12,058,776	13,113,598	9,683,327	5,816,730
Winnipeg	233,917,741	285,236,363	212,251,379	148,138,862
Total-Prairie Provinces	435,326,084	499,853,274	374,910,072	224,854,322
<u>British Columbia</u>				
New Westminster.....	10,010,004	9,670,117	7,618,679	3,361,704
Vancouver	168,313,035	154,505,400	138,484,506	78,256,671
Victoria	31,448,839	32,362,989	27,250,336	7,486,716
Total-British Columbia.	209,771,878	196,538,506	173,353,521	89,105,091
GRAND TOTAL FOR CANADA.	2,892,863,582	3,230,788,844	2,540,182,412	1,575,982,770

Table 2. DEBITS CHARGED TO CURRENT ACCOUNTS AND SAVINGS ACCOUNTS AT THE
CLEARING HOUSE CENTRES OF CANADA, FEBRUARY, 1942 AND JANUARY, 1942

Province and Clearing House Centres	CURRENT ACCOUNTS		SAVINGS ACCOUNTS	
	February, 1942	January, 1942	February, 1942	January, 1942
	\$	\$	\$	\$
<u>Maritime Provinces -</u>				
Halifax	38,906,773	39,270,310	2,231,774	1,321,569
Moncton	13,718,889	14,533,439	1,100,493	410,802
Saint John	20,091,528	20,628,098	1,341,373	990,174
Total-Maritime Provinces	72,717,190	74,432,547	4,973,640	2,722,545
<u>Quebec -</u>				
Montreal	705,401,359	805,081,365	40,864,081	36,287,886
Quebec	62,869,601	82,938,502	7,217,834	5,768,925
Sherbrooke	8,560,237	9,138,172	797,519	566,989
Total-Quebec	776,931,197	897,158,039	48,879,434	42,623,800
<u>Ontario -</u>				
Brantford	12,567,342	14,140,637	1,106,603	631,662
Chatham	7,915,590	10,505,791	978,664	729,507
Fort William	7,652,557	9,177,375	791,703	432,657
Hamilton	87,147,563	99,045,330	5,867,734	4,529,940
Kingston	7,608,852	9,235,516	1,428,537	1,039,692
Kitchener	17,511,900	17,807,876	778,040	707,454
London	31,250,946	41,407,108	2,482,266	3,036,516
Ottawa	327,992,154	336,111,100	6,595,301	5,540,687
Peterborough	10,316,353	11,001,671	1,296,386	723,989
St. Catharines	15,654,303	16,623,944	1,505,406	911,180
Sarnia	7,508,759	9,279,709	862,875	645,981
Sudbury	7,173,552	8,019,652	928,325	604,575
Toronto	669,916,517	811,391,043	45,289,007	32,660,634
Windsor	61,195,608	69,228,946	2,941,316	2,289,961
Total-Ontario	1,271,411,996	1,462,975,698	72,852,163	54,484,435
<u>Prairie Provinces -</u>				
Brandon	4,223,528	4,367,044	515,924	232,453
Calgary	70,226,139	75,822,726	3,238,400	2,449,739
Edmonton	49,400,262	52,419,039	2,919,874	2,009,812
Lethbridge	4,993,858	5,697,779	450,858	258,862
Medicine Hat	2,909,758	2,844,921	380,355	211,137
Moose Jaw	7,133,478	8,350,305	505,204	338,189
Prince Albert	3,714,000	4,007,979	279,458	183,447
Regina	36,986,187	41,148,468	1,472,284	1,161,413
Saskatoon	11,046,943	12,411,230	1,011,833	702,368
Winnipeg	225,881,878	279,835,387	8,035,863	5,400,976
Total-Prairie Provinces	416,516,031	486,904,878	18,810,053	12,948,396
<u>British Columbia -</u>				
New Westminster ...	8,707,761	9,026,032	1,302,243	644,085
Vancouver	154,842,542	145,356,788	13,470,493	9,148,612
Victoria	26,886,980	29,510,732	4,561,859	2,852,257
Total-British Columbia	190,437,283	183,893,552	19,334,595	12,644,954
GRAND TOTAL FOR CANADA	2,728,013,697	3,105,364,714	164,849,885	125,424,130

Table 3. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE CENTRES

DURING TWO MONTHS, 1942 COMPARED WITH TWO MONTHS, 1941

Province and Clearing House Centres	First Two Months 1942	First Two Months 1941	Increase (+) Decrease (-)	Percentage of 1942 to 1941
	\$	\$	\$	P.C.
<u>Maritime Provinces -</u>				
Halifax	81,731,126	72,959,884	+ 8,771,242	112.0
Moncton	29,763,623	21,898,927	+ 7,864,696	135.9
Saint John	43,351,173	37,433,271	+ 5,917,902	115.2
Total-Maritime Provinces	154,845,922	132,492,082	+ 22,353,840	116.9
<u>Quebec -</u>				
Montreal	1,587,734,691	1,330,034,480	+257,700,211	119.4
Quebec	158,794,862	149,204,848	+ 9,590,014	106.4
Sherbrooke	19,062,917	15,538,384	+ 3,524,533	122.7
Total-Quebec	1,765,592,470	1,494,777,712	+270,814,758	118.1
<u>Ontario -</u>				
Brantford	28,446,244	22,557,138	+ 5,889,106	126.1
Chatham	20,129,552	16,457,797	+ 3,671,755	122.3
Fort William	18,054,292	13,173,139	+ 4,881,153	137.1
Hamilton	196,590,567	154,729,236	+ 41,861,331	127.1
Kingston	19,312,597	13,452,090	+ 5,860,507	143.6
Kitchener	36,805,270	29,497,162	+ 7,308,108	124.8
London	78,176,836	72,136,157	+ 6,040,679	108.4
Ottawa	676,239,242	467,900,674	+208,338,568	144.5
Peterborough	23,338,399	15,020,495	+ 8,317,904	155.4
St. Catharines	34,694,833	-	+ 34,694,833	-
Sarnia	18,297,324	14,735,701	+ 3,561,623	124.2
Sudbury	16,726,104	13,663,392	+ 3,062,712	122.7
Toronto	1,559,257,201	1,738,744,805	-179,487,604	89.7
Windsor	135,655,831	108,307,845	+ 27,347,986	125.3
Total-Ontario	2,861,724,292	2,680,375,631	+181,348,661	106.8
<u>Prairie Provinces -</u>				
Brandon	9,338,949	6,486,356	+ 2,852,593	144.0
Calgary	151,737,004	130,380,210	+ 21,356,794	116.4
Edmonton	106,748,987	93,139,651	+ 13,609,336	114.6
Lethbridge	11,401,357	8,675,078	+ 2,726,279	131.4
Medicine Hat	6,346,171	5,487,681	+ 858,490	115.6
Moose Jaw	16,327,176	14,319,963	+ 2,007,213	114.0
Regina	8,184,884	6,028,167	+ 2,156,717	135.8
Saskatoon	80,768,352	75,008,673	+ 5,759,679	107.7
Winnipeg	25,172,374	21,074,165	+ 4,098,209	119.4
Total-Prairie Provinces	935,179,358	823,765,133	+111,414,225	113.5
<u>British Columbia</u>				
New Westminster	19,680,121	15,082,240	+ 4,597,881	130.5
Vancouver	322,818,435	277,105,199	+ 45,713,236	116.5
Victoria	63,811,828	57,688,612	+ 6,123,216	110.6
Total-British Columbia.	406,310,384	349,876,051	+ 56,434,333	116.1
GRAND TOTAL FOR CANADA.	6,123,652,426	5,481,286,609	+642,365,817	111.7

STATE OF NEW YORK

IN SENATE

January 1, 1891

REPORT OF THE

COMMISSIONERS OF THE LAND OFFICE

IN RESPONSE TO A RESOLUTION PASSED BY THE SENATE

APRIL 1, 1890

ALBANY:

WATKINS & COMPANY, PRINTERS

1891

NEW YORK:

WATKINS & COMPANY, PRINTERS

1891

NEW YORK:

WATKINS & COMPANY, PRINTERS

Table 4. SIX ECONOMIC FACTORS WITH SEASONAL ADJUSTMENT WHERE NECESSARY

	Bank Debits	Physical Volume Business	Common Stocks	Employment in Manu- facturing (1st of fol- lowing month)	Wholesale Prices
	1935-1939 = 100			1926=100	
1941					
February	104.1	127.5	66.5	154.0	85.2
March	112.3	125.5	66.8	161.1	85.9
April	114.8	130.7	65.8	161.0	86.6
May	110.2	134.2	63.9	164.7	88.5
June	143.8	137.1	64.0	169.0	90.0
July	116.4	138.0	67.5	172.9	91.1
August	123.1	141.5	67.8	176.4	91.8
September	126.3	148.9	71.0	179.1	93.2
October	120.8	139.1	69.1	185.9	93.8
November	113.2	132.0	68.8	190.7	94.0
December	124.9	141.3	67.2	200.2	93.6
1942					
January	122.8	142.4	66.8	205.2	94.3
February	118.5				

Table 5. CIRCULATING MEDIA IN DOLLARS

	Bank of Canada Notes (1)	Circu- lation of Bank Notes (2)	Total Notes in Hands of Public (3)	Subsidiary Coin in Hands of Public (4)	Circulating Media in Hands of Public (m) (5) (3 + 4)
1941					
February	343,502,920	81,456,155	343,836,589	42,383,750	386,220,339
March	352,945,953	82,439,057	359,965,464	42,881,250	402,846,714
April	365,323,365	83,467,245	364,896,139	43,378,750	408,274,889
May	372,596,683	81,377,405	361,822,103	43,876,250	405,698,353
June	379,425,574	83,282,285	384,219,083	44,373,750	428,592,833
July	393,396,609	84,144,726	391,966,782	44,871,250	436,838,032
August	404,673,682	82,835,134	393,207,827	45,368,750	438,576,577
September	422,230,154	83,773,658	422,014,387	45,866,250	467,880,637
October	435,288,499	82,024,348	419,999,648	46,363,750	466,363,398
November	448,865,693	82,243,767	442,449,376	46,861,250	489,310,626
December	474,098,830	79,200,600	462,137,735	47,358,750	509,496,485
1942					
January	495,956,232	73,204,656	450,168,690	47,856,250	498,024,940
February	479,052,047	73,612,300	462,508,080	48,353,750	510,861,830

Table 6. BANK DEPOSITS AND BANK DEBITS AND RATIO OF DEBITS TO
DEPOSITS, FEBRUARY, 1941 TO FEBRUARY, 1942

	Notice	Demand	Dominion Govern- ment	Pro- vincial Govern- ment	Sum of Deposits M ₁	Percentage of Bank Debits to Deposits in Canada
	Last Day of Preceding Month - Millions of Dollars					
1941						
February	1,668.1	1,009.2	128.4	66.9	2,872.6	88.4
March	1,687.0	1,051.4	174.9	75.5	2,988.8	95.0
April	1,702.7	1,050.5	154.6	64.4	2,972.2	100.4
May	1,707.6	1,128.0	141.7	86.4	3,063.7	106.6
June	1,695.2	1,105.2	152.7	92.0	3,045.1	139.3
July	1,446.9	984.3	560.9	62.6	3,074.7	105.4
August	1,488.7	1,009.2	502.5	57.3	3,067.7	102.7
September ...	1,522.2	1,026.0	424.2	59.0	3,031.4	108.9
October	1,555.2	1,110.3	316.5	54.9	3,036.9	119.4
November	1,591.7	1,135.5	220.3	64.5	3,012.0	113.8
December	1,639.2	1,180.2	160.9	60.8	3,041.1	121.2
1942						
January	1,669.0	1,268.5	114.2	52.8	3,104.5	104.1
February	1,720.4	1,217.1	99.9	58.9	3,096.4	93.4

Table 7. BANK DEBITS AND VELOCITY OF DEPOSITS (THOUSAND DOLLARS)

	Bank Debits in 33 Centres	Bank Debits Adding 12½ p.c. (M ₁ V ₁)	Velocity of Bank Deposits V ₁	Bank Debits less five larger centres
1941				
February	2,540,182	2,857,705	.99	561,857
March	2,838,146	3,192,914	1.07	625,794
April	2,984,165	3,357,186	1.13	667,579
May	3,265,872	3,674,106	1.20	743,884
June	4,240,630	4,770,709	1.57	921,540
July	3,241,707	3,646,920	1.19	714,545
August	3,149,791	3,543,515	1.16	739,523
September	3,300,731	3,713,322	1.22	707,311
October	3,627,177	4,080,574	1.34	816,416
November	3,426,906	3,855,269	1.28	896,365
December	3,686,546	4,147,364	1.36	826,972
1942				
January	3,230,789	3,634,638	1.17	763,974
February	2,892,864	3,254,472	1.05	694,474

8. PAYMENTS BY CASH AND CHEQUE AND MONEY SUPPLY, THOUSANDS OF DOLLARS AND INDEXES,
1935-39=100

	Cash Payments (M V)	Cash and cheque payments M ₁ V ₁ + M V	Index of cash and cheque payments	Money Supply M ₁ + M	Cost of Living
1941					
February	445,447	3,303,152	96.0	3,258,923	108.2
March	502,169	3,695,083	107.3	3,391,660	108.2
April	537,474	3,894,660	113.1	3,380,532	108.6
May	534,082	4,208,188	122.2	3,469,335	109.4
June	564,221	5,334,930	155.0	3,473,637	110.5
July	569,973	4,216,893	122.5	3,511,639	111.9
August	592,692	4,136,207	120.1	3,506,243	113.7
September	633,645	4,346,967	126.3	3,504,769	114.7
October	630,243	4,710,817	136.8	3,497,713	115.5
November	661,254	4,516,523	131.2	3,501,285	116.3
December	807,246	4,954,610	143.9	3,550,607	115.8
1942					
January	678,832	4,313,470	125.3	3,602,536	115.4
February	624,912	3,879,384	112.7	3,607,262	115.7

Table 9. TOTAL PAYMENTS BY CHEQUE AND CASH, MONEY SUPPLY AND NATIONAL INCOME
Millions of Dollars and Indexes, 1935-39=100

Year	Cash and Cheque Payments M ₁ V ₁ + MV	Cash and Cheque Payments Index	Money Supply M ₁ + M	National Income	Cost of Living	Real Income	Index of National Income P T
1920	42,306.6	110.3	2,342	4,614	150.5	3,066	114.2
1921	35,788.6	93.3	2,175	3,735	132.5	2,819	92.4
1922	33,281.2	96.8	1,983	3,762	121.3	3,101	93.1
1923	35,718.4	93.2	1,990	3,945	121.7	3,242	97.6
1924	34,580.3	90.2	2,001	3,854	119.5	3,225	95.4
1925	35,610.4	92.9	2,059	4,161	120.6	3,450	103.0
1926	38,343.8	100.0	2,151	4,494	121.8	3,690	111.2
1927	45,375.3	118.3	2,274	4,682	119.9	3,905	115.9
1928	54,366.4	141.8	2,452	5,138	120.5	4,264	127.1
1929	58,356.5	152.2	2,497	5,149	121.7	4,231	127.4
1930	46,791.3	122.0	2,326	4,326	120.8	3,581	107.1
1931	39,174.5	102.2	2,274	3,498	109.1	3,206	86.6
1932	32,152.0	83.9	2,121	2,893	99.0	2,922	71.6
1933	37,341.9	97.4	2,106	2,795	94.4	2,961	69.2
1934	41,027.1	107.0	2,136	3,171	95.7	3,313	78.5
1935	39,343.3	102.6	2,272	3,381	96.2	3,515	83.7
1936	44,846.0	117.0	2,422	3,829	98.1	3,903	94.8
1937	44,039.7	114.9	2,583	4,342	101.2	4,291	107.4
1938	38,728.8	101.0	2,650	4,246	102.2	4,155	105.1
1939	39,595.0	103.3	2,838	4,409	101.5	4,344	109.1
1940	44,210.8	115.3	3,082	4,784	105.6	4,530	118.4

