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DOMINION BUREAU OF STATISTICS

GENERAL STATISTICS BRANCH

BANK DEBITS TO INDIVIDUAL ACCOUNTS

or

Amount of Cheques Passing Through the Banks

at

Clearing House Centres in Canada

MARCH 1925

+ + +

Published by Authority of the Hon. Thos. A. Low, M. P.,

Minister of Trade and Commerce.

+ + +

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Dominion Statistician, R. H. Coats, B.A., F.S.S.(Hon.) F.R.S.C.
Chief, General Statistics, S. A. Cudmore, M.A., F.S.S.

BANK DEBITS TO INDIVIDUAL ACCOUNTS

or

Amount of Cheques charged against Bank Accounts at the Clearing
House Centres in March 1925.

The bank debits to individual accounts at the clearing house centres of Canada as reported to the Dominion Bureau of Statistics by the Canadian Bankers Association showed an increase of 1.6 p.c. in March over the corresponding month of the preceding year. The advance as compared with February last was 4.7 p.c. but this increase would be more than offset if seasonal tendencies were allowed for.

The bank clearings in March were \$1,195,146,690 an increase of 1.8 p.c. over the record of March 1924 and of 7.7 p.c. over the record of February of the present year. If allowance is made for seasonal tendencies based on the experience of the last ten years, the adjusted clearings would indicate a decline of 3.5 p.c. from the record of February.

The Five Economic Areas

Prairie Provinces.--

Of the five economic areas, the prairie provinces made the best showing in March, the debits being 18 p.c. greater than in March 1924 and 19 p.c. in advance of February last. The increase at Winnipeg was outstanding, amounting to 29 p.c. in the long term comparison and 23 p.c. over the record of February. Even when allowance is made for seasonal variation the increase over February was 10 p.c. The increases at Moose Jaw, Edmonton and Lethbridge were 11 p.c., 4 p.c. and 2 p.c. respectively in the long term comparison. Brandon and the branches of the Weyburn Security Bank also made substantial gains in comparison with the records of March of the preceding year.

British Columbia.--

The total debits of the three centres of British Columbia were slightly in excess of the records of March 1924. The gain was due to the greater activity at Victoria where the debits increased nearly 10 p.c. The debits of Vancouver declined less than 1 p.c. in the long term comparison and increased nearly 7 p.c. as compared with February last.

Ontario.--

Of the eleven centres in Ontario five showed a gain in debits over the records of March 1924. The increases, however, were not extensive, the debits of Hamilton, Ottawa and Toronto showing advances of 2.6 p.c., 2.0 p.c. and 1.5 p.c., respectively. The debits at Kitchener and Peterborough also indicated greater activity. The net result was that the bank debits of the province during March were 1.4 p.c. greater than in the corresponding month of the preceding year.

Quebec.--

Quebec city showed an increase of 3.4 p.c. over the debits of March 1924. The remaining centres in the province of Quebec namely, Montreal and Sherbrooke on the other hand, recorded declines of 8 p.c. and 4 p.c. respectively. The total decline in the three centres of the province was less than 8 p.c.

Maritime Provinces.--

While the clearing centres of the Maritime Provinces showed a decline of 10 p.c. in March as compared with the corresponding month of 1924, the comparison with February last was more favorable, indicating an increase of 13 p.c.

THE UNIVERSITY OF CHICAGO

DEPARTMENT OF CHEMISTRY

RESEARCH REPORT

ON THE KINETICS OF THE REACTION OF HYDROGEN PEROXIDE WITH
SODIUM HYDROGEN SULFATE IN AQUEOUS SOLUTION

BY

JOHN H. HARRIS

Submitted in partial fulfillment of the requirements for the degree of
Doctor of Philosophy

CHICAGO, ILLINOIS

1957

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BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE
CENTRES OF CANADA, MARCH 1925, WITH COMPARATIVE
FIGURES FOR FEBRUARY 1925 AND MARCH 1924.

Debits to Individual Accounts			
Clearing House Centres	March 1925	February 1925	March 1924
	\$	\$	\$
<u>Maritime Provinces.</u>			
Halifax	21,102,505	17,469,224	20,593,512
Moncton	5,331,042	5,305,700	5,501,745
St. John	17,295,466	15,938,508	22,267,345
Total-Maritime Prov.	43,735,013	38,713,432	48,362,602
<u>Quebec.</u>			
Montreal	513,188,346	552,070,235	560,415,027
Quebec	41,713,503	37,706,823	40,343,969
Sherbrooke	7,981,352	5,506,505	8,097,066
Total-Quebec	562,883,201	595,283,563	608,856,062
<u>Ontario.</u>			
Brantford	5,898,047	5,707,100	5,910,345
Chatham	6,967,564	5,264,014	7,646,601
Fort William	5,574,018	5,863,153	5,726,355
Hamilton	41,163,120	34,579,998	40,117,162
Kingston	4,361,844	3,938,452	4,416,399
Kitchener	7,221,708	7,301,389	6,404,815
London	20,009,690	17,556,970	20,237,484
Ottawa	126,508,301	101,449,037	124,107,779
Peterborough	5,591,562	4,952,657	5,290,944
Toronto	557,583,675	558,247,248	549,571,067
Windsor	22,026,529	19,351,786	22,600,314
Total-Ontario	802,905,758	764,211,804	792,029,265
<u>Prairie Provinces.</u>			
Brandon	3,303,141	3,147,744	2,239,432
Calgary	44,362,862	36,738,941	50,074,516
Edmonton	26,561,321	26,308,853	25,540,763
Lethbridge	3,732,270	3,657,269	3,575,645
Medicine Hat	4,297,386	3,841,966	4,556,798
Moose Jaw	7,307,975	8,089,587	6,584,276
Prince Albert	1,890,812	1,824,330	2,034,317
Regina	20,132,970	17,741,443	21,449,002
Saskatoon	7,914,731	7,383,995	9,618,100
Winnipeg	335,388,607	272,146,119	259,397,286
Branches of the Weyburn Security Bk.	2,134,683	2,039,313	1,103,132
Total-Prairie Prov.	457,026,758	382,919,560	386,173,267
<u>British Columbia.</u>			
New Westminster	4,540,471	4,138,172	4,851,473
Vancouver	113,978,325	107,142,306	115,173,965
Victoria	19,957,587	22,632,972	18,182,039
Total-Br. Columbia	138,476,383	133,913,450	138,207,477
Grand Total for Canada.....	2,005,027,113	1,915,041,809	1,973,628,673

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1. The first part of the paper is devoted to a general discussion of the problem and to a review of the literature.	2. The second part is devoted to a detailed analysis of the experimental results.	3. The third part is devoted to a discussion of the theoretical results.	4. The fourth part is devoted to a discussion of the conclusions.
5. The fifth part is devoted to a discussion of the implications of the results.	6. The sixth part is devoted to a discussion of the limitations of the study.	7. The seventh part is devoted to a discussion of the future work.	8. The eighth part is devoted to a discussion of the acknowledgments.
9. The ninth part is devoted to a discussion of the references.	10. The tenth part is devoted to a discussion of the appendix.	11. The eleventh part is devoted to a discussion of the figures.	12. The twelfth part is devoted to a discussion of the tables.
13. The thirteenth part is devoted to a discussion of the symbols.	14. The fourteenth part is devoted to a discussion of the units.	15. The fifteenth part is devoted to a discussion of the abbreviations.	16. The sixteenth part is devoted to a discussion of the footnotes.
17. The seventeenth part is devoted to a discussion of the errata.	18. The eighteenth part is devoted to a discussion of the index.	19. The nineteenth part is devoted to a discussion of the bibliography.	20. The twentieth part is devoted to a discussion of the subject index.
21. The twenty-first part is devoted to a discussion of the author's address.	22. The twenty-second part is devoted to a discussion of the author's biography.	23. The twenty-third part is devoted to a discussion of the author's publications.	24. The twenty-fourth part is devoted to a discussion of the author's awards.
25. The twenty-fifth part is devoted to a discussion of the author's honors.	26. The twenty-sixth part is devoted to a discussion of the author's memberships.	27. The twenty-seventh part is devoted to a discussion of the author's affiliations.	28. The twenty-eighth part is devoted to a discussion of the author's contacts.
29. The twenty-ninth part is devoted to a discussion of the author's interests.	30. The thirtieth part is devoted to a discussion of the author's hobbies.	31. The thirty-first part is devoted to a discussion of the author's family.	32. The thirty-second part is devoted to a discussion of the author's pets.
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97. The ninety-seventh part is devoted to a discussion of the author's pets.	98. The ninety-eighth part is devoted to a discussion of the author's pets.	99. The ninety-ninth part is devoted to a discussion of the author's pets.	100. The hundredth part is devoted to a discussion of the author's pets.

The total of bank debits may now be compared with the total of bank clearings as reported by the Canadian Bankers' Association. It will be seen that the bank debits are much in excess of the clearings. The totals of bank debits for the five great economic areas for the fifteen months for which this record is available have been as follows:-

Debits to Individual Accounts at Clearings House Centres
in Canada as compared with Bank Clearings,
January 1924 to March 1925

	Maritime Provinces	Quebec	Ontario	Prairie Provinces
<u>1924</u>				
January	51,937,473	616,221,585	907,137,937	453,695,108
February	48,567,008	683,815,011	897,496,980	427,894,333
March	48,362,602	608,856,062	792,029,265	386,173,267
Total First Quarter	148,867,083	1,909,892,658	2,596,714,242	1,267,762,708
April	51,837,731	641,809,847	794,049,183	404,406,107
May	50,507,866	650,132,388	920,114,491	528,221,533
June	48,540,632	623,612,496	785,558,569	467,565,169
July	50,685,379	667,880,379	871,937,756	532,581,940
August	54,132,234	609,382,144	752,676,338	411,121,781
September	43,155,084	622,892,068	935,342,286	409,608,856
October	45,033,785	790,484,006	1,203,023,389	787,233,073
November	48,140,593	709,671,850	1,247,789,843	691,953,554
December	47,910,987	907,433,436	1,054,187,744	656,393,551
Total	564,861,374	8,132,991,102	11,209,395,041	6,186,848,272
<u>1925</u>				
January	43,432,010	714,407,906	879,500,792	442,927,623
February	33,713,432	595,233,563	764,211,804	382,919,560
March	43,735,013	562,883,201	802,205,753	457,026,758
Total First Quarter	125,880,455	1,872,524,670	2,446,918,354	1,282,856,941
<hr/>				
	British Columbia	Total for Dominion	Bank Clear- ings 1924	Percent. of Bk. Deb. to Bk. Clear.
<u>1924</u>				
January	147,844,003	2,177,586,166	1,387,328,716	157.0
February	131,430,166	2,187,003,498	1,274,132,415	173.2
March	138,207,477	1,973,328,673	1,174,278,616	168.1
Total First Quarter	417,481,646	6,338,218,337	3,835,809,747	165.2
April	137,422,442	2,029,382,110	1,266,030,548	160.3
May	141,133,534	2,290,109,312	1,431,525,722	160.1
June	131,498,275	2,056,775,141	1,259,802,974	164.0
July	149,550,292	2,322,835,746	1,461,414,859	155.3
August	139,257,501	1,967,070,398	1,252,548,630	157.0
September	139,414,693	2,198,413,187	1,363,653,064	161.5
October	157,422,863	2,963,267,516	1,771,879,403	167.2
November	153,170,123	2,848,726,053	1,647,124,234	173.0
December	153,735,506	2,824,661,224	1,708,934,159	156.2
Total	1,725,163,735	27,839,259,524	16,996,723,146	163.7
<u>1925</u>				
January	149,697,946	2,230,036,277	1,410,002,198	158.1
February	133,213,450	1,915,041,809	1,109,627,472	172.6
March	138,476,383	2,005,027,113	1,195,146,690	168.2
Total First Quarter	422,037,779	6,150,105,199	3,714,776,360	165.5

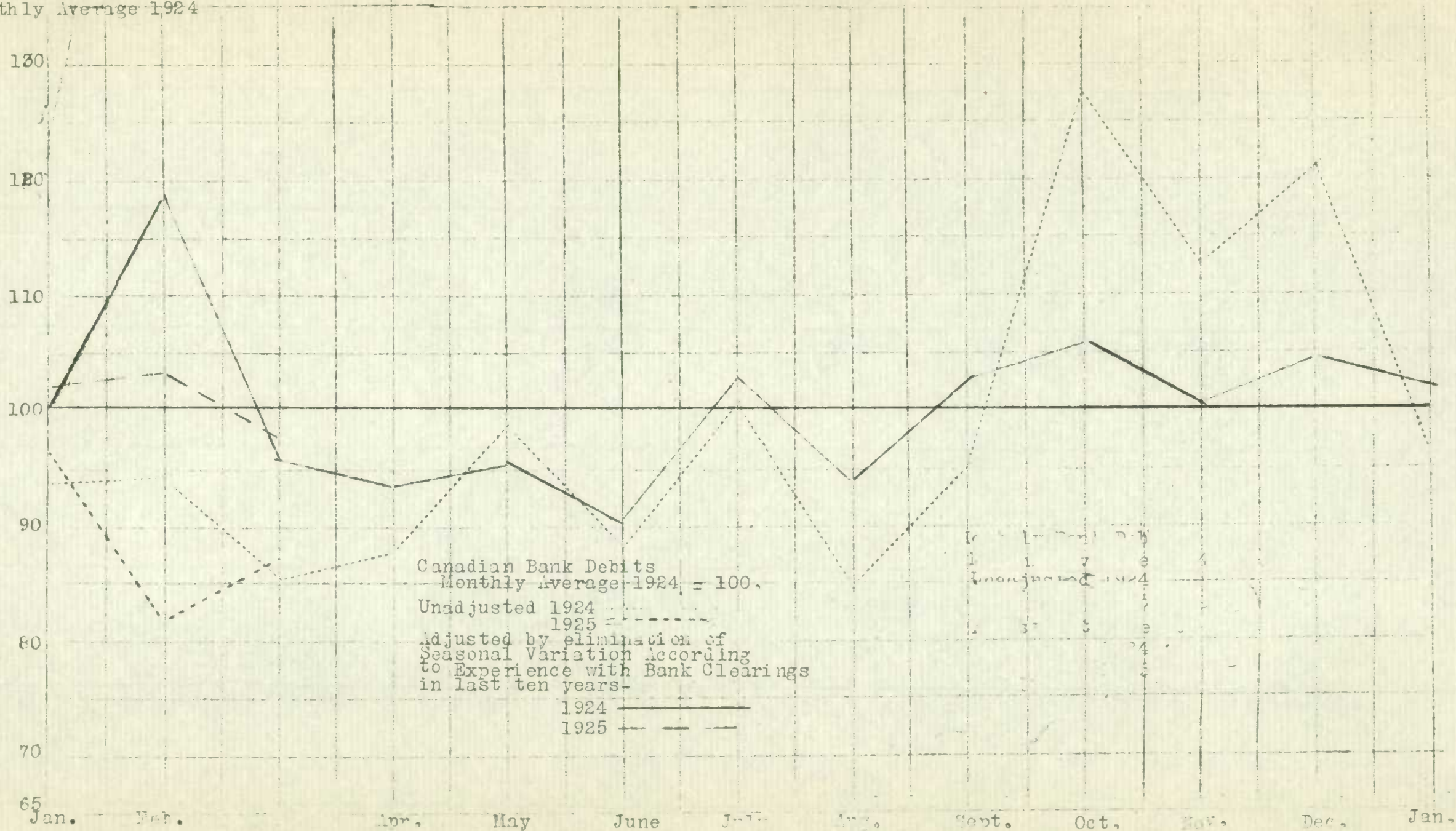
THE TURNOVER OF BANK DEPOSITS.

The turnover of bank deposits, so far as it may be ascertained from the ratio of the debits to individual accounts at the clearing house centres during a given month to the bank deposits in Canada as at the end of the preceding month, was greater in March than in February last. There was a decrease in bank deposits between February and March of 0.5 p.c. The ratio of bank debits to deposits for March was 115.0 p.c., as compared with 109.2 p.c. in February.

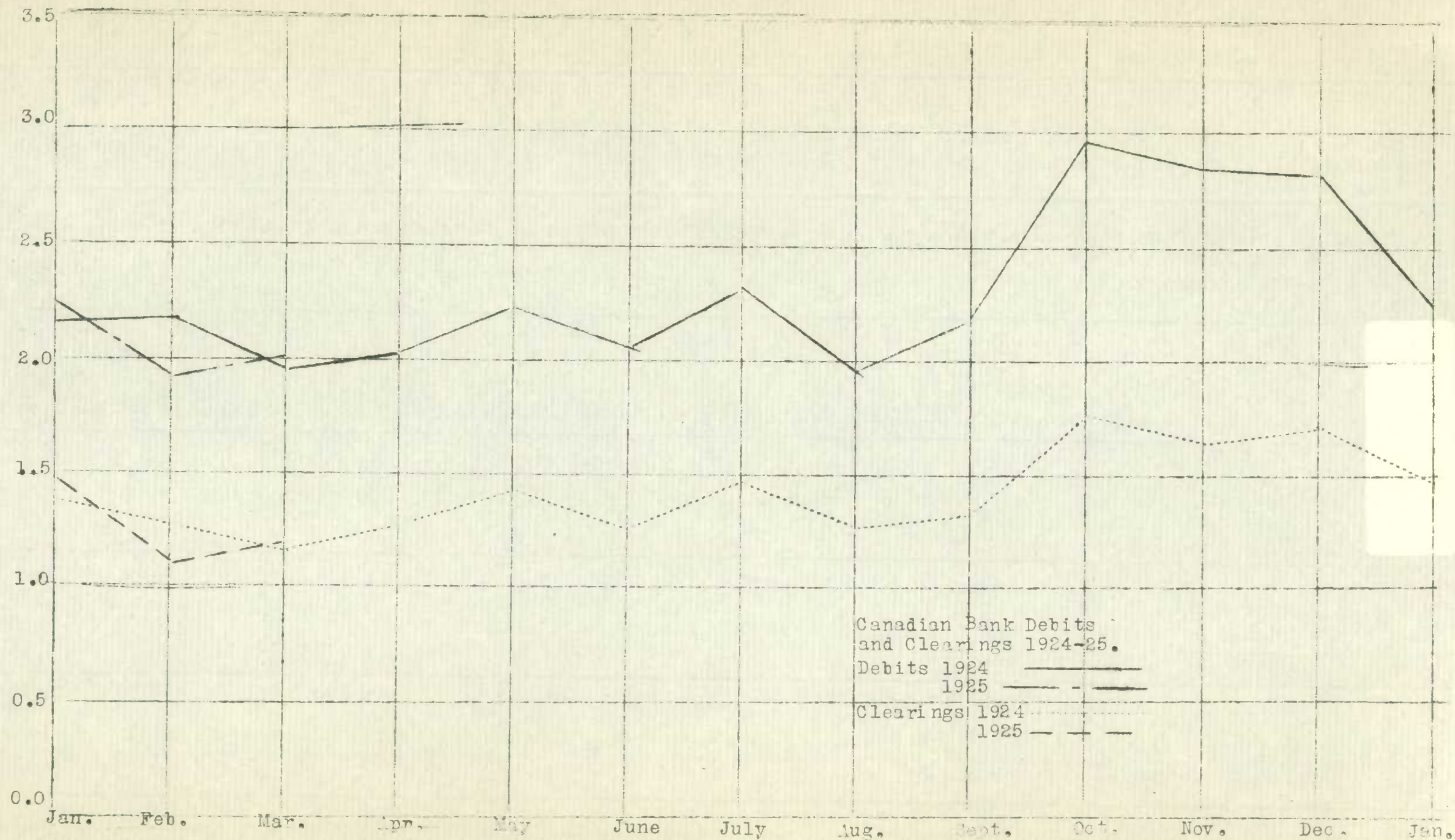
Bank Deposits and Bank Debits, and Ratio
of Debits to Deposits, Jan. 1924 to March 1925.

Month	Demand and Notice Deposits in Canada as at last day of preceding month. (000's omitted)	Bank Debits (000's omitted)	Percentage of Bank Debits to Deposits in Canada.
	\$	\$	%
<u>1924</u>			
January	1,739,877	2,177,586	125.2
February	1,701,061	2,189,003	129.8
March	1,684,271	1,973,629	117.1
April	1,686,487	2,029,382	120.3
May	1,715,793	2,290,110	133.5
June	1,684,127	2,056,775	122.2
July	1,718,129	2,322,636	135.2
August	1,678,706	1,967,070	117.1
September	1,664,299	2,198,413	132.0
October	1,674,794	2,963,268	176.9
November	1,707,859	2,848,725	166.8
December	1,765,161	2,824,661	160.1
<u>1925</u>			
January	1,832,936	2,230,036	121.6
February	1,752,412	1,915,042	109.2
March	1,743,706	2,005,027	115.0

Percentage of
Monthly Average 1924



Billions of Dollars.



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