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DOMINION BUREAU OF STATISTICS

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DEPARTMENT OF TRADE AND COMMERCE

DOMINION BUREAU OF STATISTICS

GENERAL STATISTICS BRANCH

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No. 4

# BANK DEBITS TO INDIVIDUAL ACCOUNTS

or

Amount of Cheques Passing Through the Banks

at

Clearing House Centres in Canada

APRIL 1928

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Published by authority of the Hon. James Malcolm, M. P.,

Minister of Trade and Commerce.

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OTTAWA

1928

1. The first part of the document is a letter from the President of the United States to the Congress, dated January 1, 1801. It is a very important document, as it is the first time the President has addressed the Congress since the establishment of the new government.

2. The second part of the document is a report from the Secretary of the Treasury, dated January 1, 1801. It contains information about the state of the nation's finances at the time.

3. The third part of the document is a report from the Secretary of the Navy, dated January 1, 1801. It contains information about the state of the navy at the time.

4. The fourth part of the document is a report from the Secretary of the War, dated January 1, 1801. It contains information about the state of the army at the time.

5. The fifth part of the document is a report from the Secretary of the Interior, dated January 1, 1801. It contains information about the state of the interior at the time.

6. The sixth part of the document is a report from the Secretary of the State, dated January 1, 1801. It contains information about the state of the foreign relations at the time.

GENERAL STATISTICS BRANCH  
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Chief, General Statistics: S. A. Cudmore, M.A., F.S.S.

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BANK DEBITS TO INDIVIDUAL ACCOUNTS

or

Amount of cheques charged against Bank Accounts at the Clearing House Centres:  
April, 1928.

Bank debits to individual accounts at the clearing house centres were nearly 25 p.c. greater in April than in the same month of last year. The total, as reported to the Dominion Bureau of Statistics by the Canadian Bankers' Association, was \$3,298,000,000 compared with \$2,640,000,000 in April, 1927. After adjustment for seasonal tendencies, the decline from the preceding month was about 2.5 p.c., but the recession was due mainly to the fact that April had only 23 or 24 working days as compared with 27 in March.

Bank clearings amounted to \$1,800,000,000 in April compared with \$1,539,000,000 in the same month last year, an increase of 17 p.c.

Cumulative Totals in the First Four Months

Bank debits in the first four months were 28 p.c. greater than in the same period last year. British Columbia showed the greatest percentage gain of any of the economic areas, the increase in the western province being 34.5 p.c. Outstanding increases, due in part to speculative activity, were shown in Quebec and Ontario, the gains being 34 p.c. and 32 p.c. respectively. The increase in the debits in the Prairie Provinces was 26 p.c., while the Maritime Provinces showed a gain of 22 p.c.

Comparison by Areas with April, 1927

Maritime Provinces.- Each of the centres in the Maritime Provinces showed increases in April as compared with the same month of last year, the aggregate increase being nearly 30 p.c.

Quebec.- Debits in Quebec Province were 34.5 p.c. greater in April, 1928, important gains being shown in the three centres of Montreal, Quebec City and Sherbrooke. The debits in Montreal were \$1,123,000,000, an increase of 36 p.c.

Ontario.- Aside from Chatham and Fort William, the 12 clearing centres of Ontario showed increases in this comparison. The increase in Toronto was 20 p.c. and marked gains were shown in most of the remaining centres. The net result in the Province was a gain of 19 p.c.

Prairie Provinces.- The ten centres of the Prairie Provinces showed increases in April, 1928, as compared with the corresponding month of 1927, the gain in Winnipeg being nearly 7 p.c. The total in the three provinces was \$525,000,000, an increase of 17.5 p.c.

British Columbia.- The increase in Vancouver was 29.6 p.c., and larger proportionate increases were shown at Victoria and New Westminster. The aggregate debits in the three centres of British Columbia showed a gain of 30 p.c. (See Table 2)



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Comparison with Other Factors

Productive activity was probably fully maintained in April, although the actual output was somewhat less owing to the shortness of the month and the holidays. Industrial employment, after adjustment for seasonal tendencies, increased during April. The physical volume of production showed a decline, the index declining from 164.1 in March to 145.4 in April. Speculation was active in April, trading on the Montreal exchange being the greatest in history. After the usual adjustments bank debits showed moderate recession in April.

1. Indexes of Canadian Business Conditions Based on the Six  
Year Period from 1919-1924 and Corrected where  
necessary for Seasonal Variation.

Month	Bank Debits	Physical Volume of Business	Industrial Employment First of Month	Shares Traded on Montreal Exchange
<u>1926</u>				
January	105.7	127.8	99.3	204.1
February	129.6	135.7	98.4	323.0
March	112.6	129.9	98.2	229.3
April	121.9	134.3	99.9	127.7
May	103.9	135.0	99.9	132.5
June	121.2	138.4	102.1	113.0
July	111.5	134.1	103.5	106.8
August	119.0	134.4	102.5	385.1
September	113.1	132.9	103.4	310.9
October	105.0	142.9	102.9	290.5
November	106.0	138.6	101.0	191.1
December	110.0	132.0	102.0	256.4
<u>1927</u>				
January	124.4	136.8	105.0	201.8
February	127.6	140.0	103.4	209.8
March	129.8	149.3	103.5	245.9
April	125.5	147.8	108.9	276.4
May	129.0	151.2	105.6	343.0
June	131.0	150.8	108.1	373.0
July	123.3	138.6	108.0	166.6
August	128.5	144.1	107.5	247.7
September	137.5	143.6	107.9	463.1
October	130.8	144.5	106.6	466.0
November	152.0	148.0	105.5	423.1
December	161.6	157.9	107.7	530.1
<u>1928</u>				
January	160.4	159.6	110.1	600.0
February	171.6	163.7	109.4	502.1
March	159.6	164.1	109.0	550.0
April	155.5	145.4	110.8	634.0
May	-	-	111.8	-

1. The first part of the report is a general introduction to the subject of the study. It discusses the importance of the study and the objectives of the research. It also provides a brief overview of the methodology used in the study.

2. The second part of the report is a detailed description of the methodology used in the study. It discusses the data sources, the data collection methods, and the data analysis methods. It also provides a brief overview of the results of the study.

3. The third part of the report is a detailed description of the results of the study. It discusses the findings of the study and the implications of the findings. It also provides a brief overview of the conclusions of the study.

4. The fourth part of the report is a detailed description of the conclusions of the study. It discusses the findings of the study and the implications of the findings. It also provides a brief overview of the conclusions of the study.

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9. The ninth part of the report is a detailed description of the conclusions of the study. It discusses the findings of the study and the implications of the findings. It also provides a brief overview of the conclusions of the study.



2. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE CENTRES  
OF CANADA, APRIL, 1928, WITH COMPARATIVE FIGURES FOR  
MARCH, 1928 AND APRIL, 1927

	Debits to Individual Accounts		
	April, 1928	March, 1928	April, 1927
<u>Maritime Provinces -</u>	\$	\$	\$
Halifax.....	35,274,885	34,820,674	25,494,374
Moncton.....	6,850,667	7,328,754	6,552,451
Saint John.....	20,486,843	21,374,625	16,219,735
Total - Maritime Provinces.....	62,612,395	63,524,053	48,266,560
<u>Quebec -</u>			
Montreal.....	1,123,296,694	1,012,891,611	824,147,770
Quebec.....	63,352,225	59,189,439	56,754,841
Sherbrooke.....	11,390,551	10,709,494	9,842,540
Total - Quebec.....	1,198,039,470	1,082,790,544	890,745,151
<u>Ontario -</u>			
Brantford.....	9,792,338	9,617,101	8,908,544
Chatham.....	7,765,578	9,591,152	7,997,032
Fort William.....	6,367,969	7,155,571	7,218,355
Hamilton.....	71,506,303	59,302,134	55,547,269
Kingston.....	5,815,985	6,006,760	5,534,344
Kitchener.....	11,019,425	10,171,203	9,387,365
London.....	33,837,605	30,626,877	29,035,877
Ottawa.....	169,832,728	148,597,331	141,708,915
Peterborough.....	7,418,464	7,125,048	7,174,744
Sarnia.....	7,368,248	7,512,301	6,541,291
Toronto.....	932,885,593	924,175,989	777,881,330
Windsor.....	43,166,591	43,916,457	39,309,742
Total - Ontario.....	1,306,776,827	1,323,797,924	1,096,294,808
<u>Prairie Provinces -</u>			
Brandon.....	4,227,654	3,746,522	3,707,643
Calgary.....	85,968,045	96,857,102	52,741,566
Edmonton.....	42,213,601	41,749,752	34,173,688
Lethbridge.....	5,669,083	5,248,575	4,435,743
Medicine Hat.....	4,601,945	4,531,515	2,799,842
Moose Jaw.....	3,603,580	8,401,794	7,770,051
Prince Albert.....	2,773,901	2,741,267	2,462,595
Regina.....	37,273,824	32,845,382	27,790,043
Saskatoon.....	14,522,828	13,072,277	11,789,881
Winnipeg.....	316,266,754	315,337,516	296,623,807
Branches of the Weyburn Security Bank.....	3,125,176	3,545,634	3,208,875
Total - Prairie Provinces.....	525,246,391	528,077,336	447,003,734
<u>British Columbia -</u>			
New Westminster.....	7,738,253	7,641,972	6,420,620
Vancouver.....	164,089,351	168,848,725	126,649,988
Victoria.....	33,571,886	40,727,222	24,590,219
Total - British Columbia.....	205,399,490	217,217,919	157,660,827
Grand Total for Canada.....	3,298,074,573	3,215,407,776	2,639,971,080

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3. DEBITS TO INDIVIDUAL ACCOUNTS AT CLEARING HOUSE CENTRES IN THE ECONOMIC AREAS OF CANADA BY MONTHS, JANUARY 1927 TO APRIL 1928, TOGETHER WITH A COMPARISON OF BANK DEBITS AND BANK CLEARINGS.

	Maritime Provinces	Quebec	Ontario	Prairie Provinces
1927	\$	\$	\$	\$
January	47,297,852	854,175,011	1,120,590,208	432,795,066
February	45,436,824	785,162,631	1,019,539,877	309,465,139
March	47,796,386	865,484,547	1,073,432,247	453,330,275
April	48,266,560	890,745,151	1,096,294,808	447,003,734
May	50,990,737	1,010,369,112	1,238,136,019	506,052,834
June	49,943,300	1,089,266,034	1,154,146,732	418,226,359
July	56,128,635	958,681,466	1,026,088,849	480,934,541
August	51,687,787	856,640,002	1,035,153,797	492,374,721
September	55,410,540	965,072,998	1,208,181,028	446,819,579
October	56,580,253	1,251,099,935	1,396,931,330	618,129,572
November	54,757,949	1,556,050,946	1,561,056,691	791,438,689
December	63,447,226	1,561,158,482	1,712,259,445	730,415,529
1928				
January	53,045,851	1,172,611,553	1,432,408,949	533,571,698
February	50,707,396	1,104,521,068	1,266,622,252	482,728,741
March	63,524,053	1,082,790,544	1,323,797,924	528,077,336
April	62,612,395	1,198,039,470	1,306,776,827	525,246,391
First 4 Months, 1928	229,889,695	4,557,962,635	5,329,605,952	2,069,624,166
1927	188,796,622	3,393,567,340	4,309,857,140	1,642,594,212
1926	202,135,536	3,027,222,740	3,847,336,037	1,722,662,388
1925	173,901,710	2,572,072,272	3,331,098,950	1,733,764,742
1924	198,754,814	2,551,002,305	3,390,763,425	1,476,665,486
Percentage of 1928 to 1926	113.5	150.5	138.5	120.0
Percentage of 1928 to 1927	121.6	134.1	132.0	126.0
	British Columbia	Total of Dominion	Bank Clearings	Per cent of Bk. Debits to Bank Clearings.
1927	\$	\$	\$	%
January	163,972,493	2,618,850,630	1,514,206,719	172.9
February	135,472,472	2,293,076,943	1,303,763,659	176.0
March	160,324,118	2,600,367,571	1,506,275,855	172.6
April	157,660,827	2,639,971,080	1,538,651,564	171.5
May	180,686,957	2,986,235,659	1,716,975,010	173.9
June	168,121,426	2,879,703,851	1,654,615,026	174.0
July	165,595,453	2,687,428,944	1,544,361,169	174.0
August	169,465,179	2,607,321,486	1,542,320,379	169.0
September	168,449,846	2,843,933,991	1,651,747,261	127.3
October	189,089,155	3,511,830,245	1,976,388,747	177.9
November	187,420,521	4,150,724,796	2,238,338,084	185.6
December	206,797,220	4,274,077,902	2,380,883,750	179.5
1928				
January	207,474,985	3,399,113,036	1,938,661,762	175.4
February	197,403,959	3,101,983,416	1,727,813,235	179.7
March	217,217,919	3,215,407,776	1,880,783,469	170.4
April	205,399,490	3,298,074,573	1,799,923,031	183.2
First 4 Months, 1928	827,496,353	13,014,578,801	7,347,181,497	177.3
1927	617,429,910	10,152,246,224	5,833,807,788	174.1
1926	641,867,444	9,441,224,145	5,422,778,955	174.0
1925	568,402,558	8,379,240,232	4,993,549,599	167.7
1924	554,911,088	8,172,097,118	5,101,840,295	160.1
Percentage of 1928 to 1926	129.4	137.9	135.5	-
Percentage of 1928 to 1927	134.5	128.1	126.0	-





4. BANK DEBITS IN MILLIONS OF DOLLARS IN ECONOMIC AREAS AND PRINCIPAL  
CLEARING CENTRES OF CANADA IN APRIL 1925 to 1928

	Month of April				Per	Per
	1925	1926	1927	1928	centage of 1925 to 1926	centage of 1928 to 1927
	Millions of Dollars					
Maritime Provinces	48.0	50.0	48.3	62.6	125.3	129.6
Quebec	699.5	850.9	890.7	1,198.0	140.8	134.5
Montreal	645.8	794.4	824.1	1,123.3	141.4	136.3
Ontario	884.5	1,155.1	1,096.3	1,306.8	113.0	119.1
Toronto	591.4	774.0	777.9	932.9	120.5	120.0
Prairie Provinces	450.8	416.6	447.0	525.2	126.0	117.5
Winnipeg	327.4	246.5	296.6	316.3	128.4	106.8
British Columbia	146.3	158.8	157.7	205.4	129.4	130.1
Vancouver	120.1	124.4	126.6	164.1	132.0	129.6
Canada.....	2,229.1	2,631.5	2,640.0	3,298.1	125.1	124.9

5. BANK DEPOSITS AND BANK DEBITS AND RATIO OF DEBITS TO DEPOSITS  
JANUARY 1926 TO APRIL 1928

	Demand and Notice Deposits in Canada as at last day of pre- ceding month	Bank Debits	Percentage of Bank Debits to Deposits in Canada
1926	(000'0 omitted)	(000's omitted)	%
January	1,916,325	2,368,210	123.5
February	1,840,297	2,132,220	116.0
March	1,842,302	2,309,312	125.2
April	1,897,262	2,631,481	138.9
May	1,877,713	2,415,276	128.6
June	1,840,297	2,684,157	145.7
July	1,880,723	2,424,356	128.9
August	1,868,987	2,446,245	131.0
September	1,875,592	2,357,181	127.0
October	1,894,311	2,830,783	149.5
November	1,923,494	2,915,659	151.5
December	1,970,178	2,843,154	144.4
Average.....	1,885,623	2,529,836	134.0
1927			
January	1,981,653	2,618,831	132.0
February	1,941,218	2,293,077	118.1
March	1,926,134	2,600,368	135.0
April	1,947,947	2,639,971	135.5
May	1,970,085	2,986,236	151.5
June	1,973,122	2,879,704	145.9
July	1,975,750	2,687,429	136.0
August	1,930,142	2,607,321	135.0
September	1,961,037	2,843,934	145.0
October	1,991,484	3,511,830	176.4
November	2,054,414	4,150,724	202.2
December	2,141,279	4,274,078	199.5
Average.....	1,982,855	3,007,792	151.6
1928			
January	2,128,959	3,399,113	159.8
February	2,101,489	3,101,983	147.5
March	2,106,660	3,215,408	148.9
April	2,135,531	3,298,075	154.5

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