Harten File Copy 1

CANADA

DEPARTMENT OF TRADE AND COMMERCE

DOMINION BUREAU OF STATISTICS

GENERAL STATISTICS BRANCH

Vol. 6

No. 7

BANK DEBITS TO INDIVIDUAL ACCOUNTS

or

Amount of Cheques Passing Through the Banks

at

Clearing House Centres in Canada

JULY 1929

Published by Authority of the Hon. James Malcolm, M.P., Minister of Trade and Commerce

OTTAWA

1929

Hotolean File Cox The state of the s

DOMINION BUREAU OF STATISTICS, OFTANA GENERAL STATISTICS BRANCH

Dominion Statistician: Chief. General Statist

R. H. Coats, B.A., F.S.S., (Hon.), F.R.S.C. S. A. Cudmore, M.A., F.S.S.

Chief, General Statistics Branch: S. A. Cudmore, M.A., F.S.

BANK DEBIES TO INDIVIDUAL ACCOUNTS

or

Amount of Chaques Charged Against Bank Accounts at the Clearing House Centres, July, 1929.

band debits at \$4,004,000.000 were 15 p.c. greater in July than in the same month of last year and after seasonal adjustments nearly 13 p.c. greater than in June last. The gain in financial transfers during July was due to greater activity in the stock markets, as well as to the high level of industrial production. While several industries showed recession in July, the general level of operations was decidedly favorable.

Statistics of bank debits are published by the Dominion Bureau of Statistics under an arrangement with the Canadian Bankers' Association.

Bank Debits in the First Seven Months

Bank debits in the first seven months of 1929 amounted to \$26,839,000,000, a gain of 9 p.c. over the same period of 1928. Increases were shown in each of the economic areas, the greatest absolute gain being shown in Ontario, where the debits amounting to more than \$11,000,000,000 were nearly 12 p.c. greater than in the first seven months of 1928. The greatest percentage increase, amounting to 23 p.c., was shown in British Columbia. The gain in the Maritime Provinces was 8 p.c., while Quebec registered an increase of 7.5 p.c. The debits in the Prairie Provinces were more than maintained, the gain being about 1 p.c.

Turnover of Bank Deposits

The turnover of bank deposits, denoting the ratio of bank debits to bank deposits, was more than 8 p.c. greater during the first seven months of 1929 than in the same period of 1928. In July the percentage of debits to deposits was 187.5 compared with 159.5 in July, 1928. In the interval, deposits showed a decline of more than 2 p.c., while debits were 15 p.c. greater.

Comparison by Economic Areas, with July, 1928.

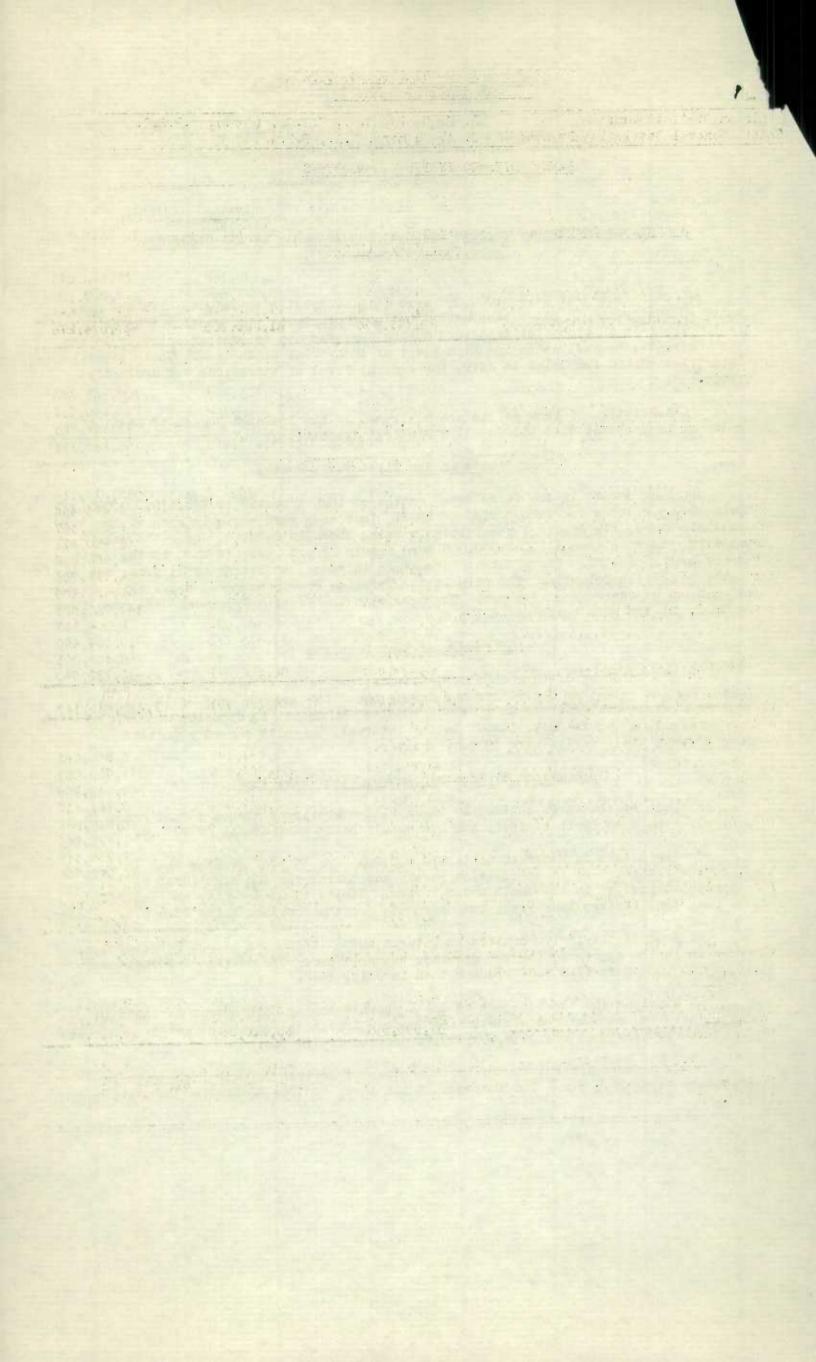
Each of the three centres in the Maritime Provinces showed marked gains in July over the same month of 1928, the net result being an increase of 17 p.c.

The debits in Montreal at \$1,474,000,000 Mere 33 p.c. greater than in July 1928, revived interest in speculation partly accounting for the high level of financial transfers in the month under review. Debits in Quebec city and Sherbrooke showed a decline from last year, the aggregate for the province being 28.6 p.c. greater.

Each of the twelve centres in Ontario showed increases except Peterborough, the gain in the aggregate for the province being 14 p.c. The debits of Toronto at \$1,089,000,000 were 17.8 p.c. greater than in July, 1928.

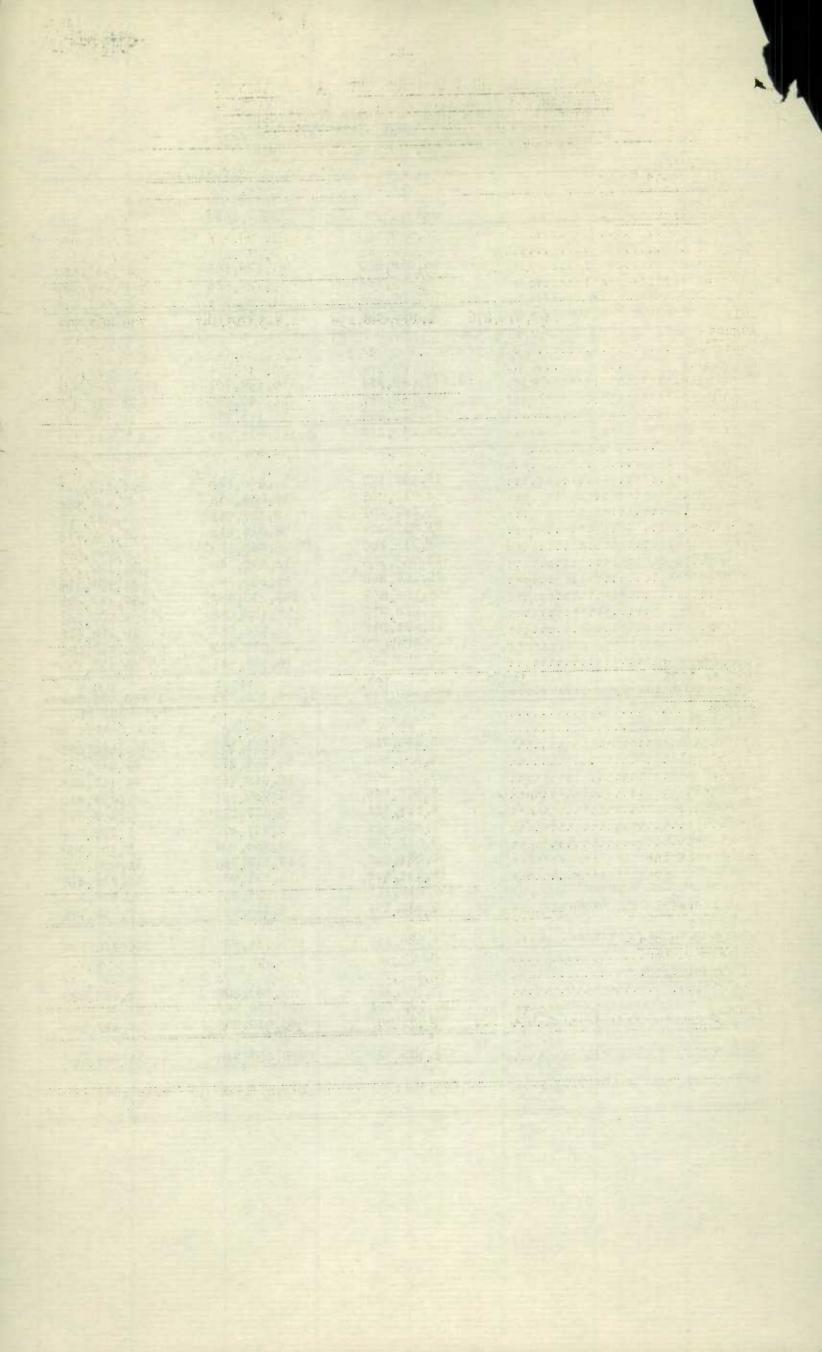
Winnipeg and the branches of the Weyburn Security Bank showed declines in July, while the remaining centres in the Prairie Provinces registered gains. The total in the three provinces was \$654,600,000, a decline of 7.4 p.c.

Gains were general in the three centres of British Columbia, the gain in Vancouver being 20.5 p.c. The increase in the three centres of British Columbia was 17 p.c.



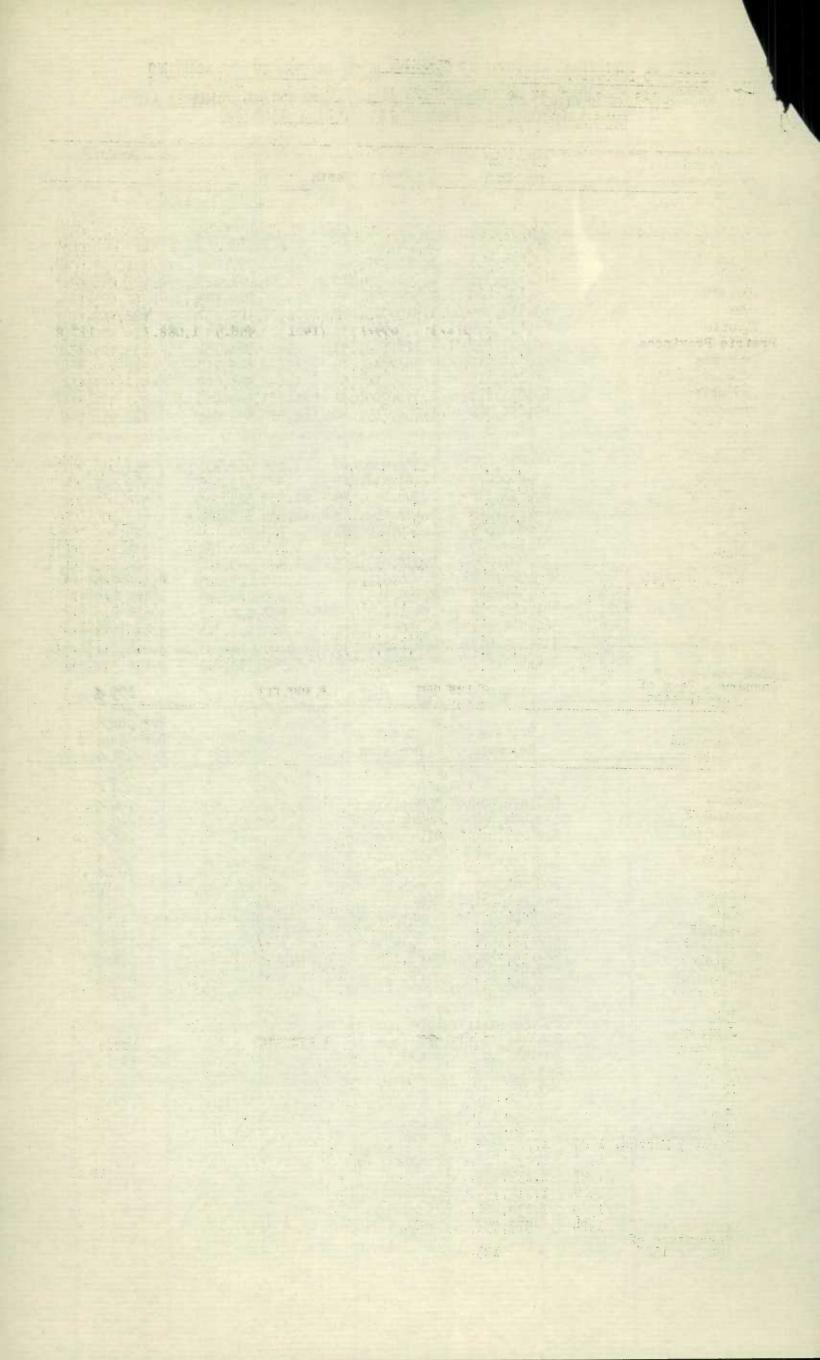
1. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE CENTRES OF CANADA, JUNE, 1929, WITH COMPARATIVE FIGURES FOR JUNE, 1929 and JULY, 1928.

Clearing House Centres Caritime Provinces - Halifax	July, 1929	its to Individual Adjune, 1929	July, 1928
Malifax			
Malifax			
(lanata)	44,018,850	31,629,165	37,443,640
	8,694,142	8,737,666	7,909,199
Saint John	26,708,504	21,162,374	22,321,437
total - Maritime Provinces	79,421,496	61,529,205	67,674,276
Cuebec -			
Iontreal	1,473,973,244	1,110,720,761	1,108,261,323
Quebec	53,046,197	62,040,699	75,240,707
Sherbrooke	11,520,244	11,113,779	12,146,124
Total - Quebec	1,538,539,685	1,183,875,239	1,195,648,154
intario -	36.440.355		
Frantford	15,440,172	14,576,233	13,618,119
Chatham	8,710,005	10,006,875	7,494,496
Port William	9,594,701	7,427,645	9,092,467
Mamilton	81,617,401 7,918,260	76,014,811	65,750,671
Kitchener	13,738,753	6,640,198 13,599,447	6,954,635
London	35,136,398	35, 383, 295	11,112,703
Ottawa	166,192,657	198, 130, 682	147,767,628
Peterborough	7,928,310	7,426,068	8,006,167
Sarnia	12,704,517	12,446,253	10,194,495
Toronto	1,088,666,079	1,076,030,383	956,469,001
indsor	50,793,593	66,538,841	45, 123, 580
Potal - Ontario	1,498,440,846	1,524,220,731	1,313,015,147
Desirie Drawinson			
Prairie Provinces - Francon	5,550,784	4,631,197	4,840,083
Calgary	84,654,504	84,764,275	71,618,001
dmonton	55,031,309	56,640,763	44,142,848
ethbridge	7,676,843	7,039,486	7,184,610
Medicine Hat	4,564,435	4,327,125	4,246,892
oose Jaw	12,692,866	9,967,459	9,756,544
Frince Albert	3,592,532	2,960,702	2,768,589
legina	52,024,186	44,113,760	46,023,706
Caskatoon	19,214,458	16,131,932	16,218,319
Branches of the Weyburn	407,012,115	341,829,464	496,678,855
Security Bank	2,612,167	2,728,624	2,982,152
The Toronto Decima	054 000 200	CDE 3.84 BOD	F00 400 F00
otal - Prairie Provinces	654,626,199	575, 134, 787	706,460,599
British Columbia -			
New Westminster	9,732,323	8,660,805	7,666,560
Vancouver	185,106,601	187,508,352	153,761,535
Victoria	37,993,997	38,918,588	37,417,559
Total - British Columbia	232,832,921	235,087,745	198,845,654
CHAID DODALL DOD CANADA	4 002 901 347	2 670 047 707	7 401 647 070
GHAND TOTAL, FOR CANADA	4,003,861,147	3,579,847,707	3,481,643,830



DEBITS TO INDIVIDUAL ACCOUNTS AT CLEARING HOUSE CENTRES IN THE ECONOMIC AREAS OF CANADA BY MONTHS, JANUARY 1920 TO JULY 1929, TOGETHER WITH A COMPARISON OF BANK DEBITS AND BANK CHARINGS

			the same of the sa	Market and the second of the s	
Tears and		. Maritime Provinces	Quobec	Cutario	Prairie
0.001		\$	\$	0	\$
1928				.	
January		53,045,851	1,172,611,553	1,432,403,949	553,571.698
February March		50,707,396 63,524,053	1,104,521,068	1,266,622,252	452,725,741
April		62,612,395	1,198,039,470	1,323.797.924 1,306,776,827	528,077,336 525.246,391
iiay		69,656,260	1,584,905,149	1,620,726,549	751,623.765
June		63, 144, 354	1,416,883,260	1,577.129,857	622,789,607
July		67,674,276	1,195,648,154	1,313,015,147	706 460,599
August		60,627,892	1,126,569,353	1,220,368,351	633,905,430
September October		56,395,918 65,167,115	983,642,245 1,410,352,155	1,248,645,218	588,409,664 912,707,558
Jovember		63,831,817	1,377,905,638	1,773,540,085	991,476,314
December		69,080,368	1,258,789,160	1,580.699.055	728,016,746
1929					
January		66,662,682	1,527,635,620	1,658,997,991	591,636,241
February		57,960,079	1,187,112,885	1,467,619,125	479,123,104
liarch		66,612,378	1,506,099,549	1,533,525.035	573,463,112
April May		64,897,319 68,843,329	1,147,652,984	1,533,475,183 1,793,750,104	623,290,439 689,400.313
June		61,529,205	1,183,875,239	1,524,220,731	575,134,787
July		79,421,496	1,538,539,685	1,498,440,846	654,626,199
First 7 Months,		465,926,488	9,416,815,269	11,010,029,015	4,186,674,195
	1928	430,364,585	8,755,399,195% 6,451,883,952	9,540,477,505	4,150,498,137
	1926	360,524,144	5,380,393,171	7,225,228,740 6,965,567,384	3,047,807,946 3,139,737,105
	1925	319,885,613	4,637,061,998	6,060,186,538	3,008,711,675
Percentage of	1924	348,488,691	4, 4,92,627, 568	5,968,374,241	2,880,572,762
1929 to 1923		108,2	107.5	111.9	100.9
					2002)
				Cast age to T.	Per cent of
Tears and		British	Total of	Bank	Per cent of Bank Debits to
Years and Months		Columbia	Total of Dominion	Bank Cloarings	Per cent of Bank Debits to Pank Clearings
Nonths		Columbia \$	Total of	Bank	Per cent of Bank Debits to
1928 January		Columbia \$ 207,474,985	Total of Dominion \$	Bank Clearings \$ 1,938,661,763	Per cent of Bank Debits to Pank Clearings
1928 January February		Columbia \$ 207,474,985 197,403,959	Total of Dominion \$ 3,399,113.056 3,101,933,416	Bank Clearings \$ 1,938,661,763 1,727,813,235	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7
1928 January February Liarch		Columbia \$ 207,474,985 197,403,959 217,217,919	Total of Dominion \$ 3,399,113.036 3,101,933,416 3,215,407,776	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,783,469	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4
1928 January February		Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490	Total of Dominion \$ 3:399,113.056 3,101,533,416 3.215,407,776 3,298,074,573	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,783,469 1,799,923,031	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2
January February March April Liay June		Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531	Total of Dominion \$ 3,399,113.036 3,101,933,416 3,215,407,776 3,298,074,573 4,230,509,600 5,880,843,609	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,783,469 1,799,923,031 2,358,715,139 2,067,583,836	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 167.9
Jonths 1928 January February March April Lay June July		\$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,345,654	Total of Dominion \$ 3,399,113,036 3,101,933,416 3,215,407,776 3,298,074,573 4,230,509,600 3,860,843,609 3,431,649,830	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,783,469 1,799,923,031 2,358,715,139 2,067,483,336 2,972,394,031	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 167.9 175.5
Jonths 1928 January February March April Liay June July August		Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,845,654 201,644,916	Total of Dominion \$ 3,399,113.056 3,101,933,416 3,215,407,776 3,298,074,573 4,230,509,600 5,880,845,609 3,230,509,830 3,230,115,945	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,783,469 1,799,923,031 2,358,715,139 2,067,483,336 1,972,394,031 1,889,092,555	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 167.9 175.5 177.9
Jonths 1928 January February March April May June July August September		Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,845,654 201,644,916 173,857,898	Total of Dominion \$ 3:399,113.056 3,101,933,416 3.215,407,776 3,298,074,573 4,230,509,600 5,880,843,609 3,881,609 3,881,609 3,881,609 3,881,609 3,881,609	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,783,469 1,799,923,031 2,358,715,139 2,067,483,336 1,972,394,031 1,889,092,555	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 167.9 175.5 177.9 175.5
Jonths 1928 January February March April Liay June July August September October November		\$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,345,654 201,644,916 173,857,898 235,749,193 225,089,280	Total of Dominion \$ 3,399,113.056 3,101,933,416 3,215,407,776 3,298,074,573 4,230,509,600 5,860,845,609 5,860,845,609 5,860,845,609 5,860,845,609 5,860,845,609 5,860,845,609	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,793,469 1,799,923,031 2,358,715,139 2,067,483,336 1,974,394,081 1,889,092,555 1,756,763,165 2,489,471,195	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 167.9 175.5 177.9 175.6 172.0
Jonths 1928 January February March April Liay June July August September October November December		Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,845,654 201,644,916 173,857,898 235,749,193	Total of Dominion \$ 3:399,113.056 3,101,933,416 3.215,407,776 3,298,074,573 4,230,509,600 5,880,843,609 3,831,545,830 3,245,115,945 3,060,910,010	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,783,469 1,799,923,031 2,358,715,139 2,067,483,336 1,972,394,031 1,889,092,555	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 167.9 175.5 171.0 173.6
Jonths 1928 January February March April May June July August September October Movember December		Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,845,654 201,644,916 173,857,898 235,749,193 225,089,280 229,596,641	Total of Dominion \$ 3,399,113.036 3,101,933,416 3,215,407,776 3,298,074,573 4,230,509,600 5,860,843,609 3,880,843,609 3,880,843,609 3,880,843,609 3,880,843,609 3,880,843,830 3,886,151,970	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,793,469 1,799,923,031 2,358,715,139 2,067,483,336 1,974,394,031 1,889,092,555 1,756,76,165 2,489,471,195 2,465,852,655 2,207,532,864	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 187.9 175.5 177.9 175.5 177.9 175.6 172.0 179.9 175.2
Jonths 1928 January February March April Lay June July August September October Movember December 1929 January		Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,845,654 201,644,916 173,857,898 235,749,193 225,089,280 229,596,641	Total of Dominion \$ 3,399,113,056 3,101,933,416 3,215,407,776 3,298,074,573 4,230,509,600 5,880,843,609 5,031,045,830 3,245,115,945 3,060,950,950,950 4,272,541,050 6,431,845,134 3,866,151,970	Bank Clearings \$ 1,938,661,763 1,727,813,835 1,880,783,469 1,799,923,031 2,358,715,139 2,067,583,316 1,972,394,011 1,889,092,555 1,756,765,165 2,489,471,195 2,465,852,655 2,207,532,864	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 167.9 175.5 172.0 179.9 175.2
Jonths 1928 January February March April May June July August September October Movember December		Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,345,654 201,644,916 173,857,898 235,749,193 225,089,280 229,596,641 250,397,211 235,466,123	Total of Dominion \$ 3,399,113.056 3,101,933,416 3,215.407,776 3,298,074,573 4,230,509,600 5,860,843,609 3,860,843,609 3,860,843,609 3,860,843,609 4,272,541,050 4,431,845,134 3,866,161,970	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,783,469 1,799,923,031 2,358,715,139 2,067,883,316 2,074,294,021 1,889,092,555 1,756,765,165 2,489,471,195 2,489,471,195 2,489,471,195 2,489,852,655 2,207,532,884	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 167.9 175.5 171.9 175.6 172.0 179.9 175.2
January February March April May June July August September October November December 1929 January February March April		Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,845,654 201,644,916 173,857,898 235,749,193 225,089,280 229,596,641 250,397,211 235,466,123 302,471,895 253,987,267	Total of Dominion \$ 3,399,113.056 3,101,933,416 3,215.407,776 3,298,074,573 4,230,509,600 5,860,843,609 3,860,843,609 3,860,843,609 3,860,843,609 4,272,541,050 4,431,845,134 3,866,161,970	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,860,733,469 1,799,923,031 2,358,715,139 2,067,883,316 1,972,394,001 1,889,092,555 1,756,760,165 2,469,471,195 2,469,471,195 2,469,471,195 2,469,471,195 2,469,471,195 2,469,471,195 2,469,471,195 2,469,471,195 2,469,471,195 2,469,471,195 2,469,471,195 2,165,852,655 2,207,532,864 2,203,078,463 1,791,513,704 2,021,544,565 1,960,824,266	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 187.9 175.5 177.0 179.5 175.6 172.0 179.9 175.2
January February March April May June July August September October Movember December 1929 January February March April May		Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,345,654 201,644,916 173,857,898 235,749,193 225,089,280 229,596,641 250,397,211 235,466,123 302,471,895 253,987,267 249,781,233	Total of Dominion \$ 3,399,113.056 3,101,933,416 3,215,407,776 3,298,074,573 4,230,509,600 5,860,843,609 3,860,843,609 3,860,843,609 3,860,843,830 3,243,115,943 3,060,950,950 4,431,843,134 3,866,151,970 4,095,329,745 5,427,231,310 3,982,171,369 7,623,303,192 4,127,674,236	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,793,469 1,799,923,031 2,358,715,139 2,067,483,336 1,994,394,001 1,889,092,555 1,756,760,165 2,469,471,195 2,469,471,195 2,469,471,195 2,469,471,195 2,469,471,195 2,469,471,195 2,469,471,195 2,165,852,655 2,207,532,864 2,207,532,865 2,207,532,865 2,207,532,865 2,207,532,865 2,207,532,865 2,207,532,865 2,207,532,865 2,207,532,865	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 167.9 175.5 172.0 179.9 175.2 185.7 191.0 189.0 189.0
January February March April May June July August September October Movember December 1929 January February Merch April May June		Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,845,654 201,644,916 173,857,898 235,749,193 225,089,280 229,596,641 250,397,211 235,466,123 302,471,895 253,987,267 249,781,233 235,087,745	Total of Dominion \$ 3.399,113.056 3,101,933.416 3,215.407,776 3,298,074,573 4,230,509.600 5,860,843,609 3,431,843,830 3,245,115,943 3,050,050,050,050,050,050,050,050,050,05	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,860,763,469 1,799,923,031 2,358,715,139 2,067,583,316 1,972,394,011 1,889,092,555 1,756,760,165 2,469,471,195 2,465,852,655 2,207,532,864 2,207,532,864 2,207,532,864 2,207,532,865 2,021,544,668 1,960,824,266 2,161,917,035 1,399,740,396	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 187.9 175.5 172.0 179.9 175.2 185.7 191.1 197.0 180.0 180.0 185.5
January February March April May June July August September October Movember December 1929 January February Merch April May	1929	Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,845,654 201,644,916 173,857,898 235,749,193 225,089,280 229,596,641 250,397,211 235,466,123 302,471,895 253,987,267 249,781,233 235,087,745 232,832,921	Total of Dominion \$ 3.399,113.056 3,101,933.416 3,215.407,776 3,298,074,573 4,230,509.600 5,860,843,609 3,431,843,830 3,245,115,943 3,050,050,050,050,050,050,050,050,050,05	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,783,469 1,799,923,031 2,358,715,139 2,067,583,316 1,972,394,021 1,889,392,355 1,756,765,165 2,489,471,195 2,489,471,195 2,489,471,195 2,489,471,195 2,489,471,195 2,489,471,195 2,489,471,195 2,489,471,195 2,489,471,195 2,489,471,195 2,189,834,868 2,191,544,668 2,191,740,835 1,960,824,866 2,191,246,330	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 187.9 175.5 187.9 175.5 172.0 179.9 175.2 185.7 191.1 197.0 180.9 180.0 180.5 182.5
January February March April Lay June July August September October November December L929 January February Merch April May June	1923	Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,845,654 201,644,916 173,857,898 235,749,193 225,089,280 229,596,641 250,397,211 235,466,123 302,471,895 253,987,267 249,781,233 235,087,745 232,832,921 1,760,024,395 1,430,836,415	Total of Dominion \$ 3,399,113,056 3,101,933,416 3,215,407,776 3,298,074,573 4,230,509,600 3,860,843,609 3,441,050 4,272,541,050 4,431,845,134 3,866,161,970 4,095,329,745 3,982,171,969 7,623,303,192 4,127,674,256 3,579,847,707 4,003,661,147 26,839,469,362 24,607,575,840	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,783,469 1,799,923,031 2,358,715,139 2,067,483,316 2,074,756,76,165 2,489,471,195 2,489,471,195 2,489,471,195 2,489,471,195 2,489,471,195 2,489,471,195 2,489,471,195 2,489,471,195 2,189,740,855 2,207,534,868 1,791,513,701 2,021,544,868 1,960,824,266 2,101,917,035 1,899,740,896 2,192,246,390 14,250,865,622 1,746,175,273	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 167.9 175.5 172.0 179.9 175.2 185.7 191.1 197.0 180.0 180.0 180.0 180.5 182.5 188.5
January February March April Lay June July August September October November December L929 January February Merch April May June	1923	Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,845,654 201,644,916 173,857,898 235,749,193 225,089,280 229,596,641 250,397,211 235,466,123 302,471,895 253,987,267 249,781,233 235,087,745 232,832,921 1,760,024,395 1,430,836,415 1,131,833,746	Total of Dominion \$ 3.399,113.056 3,101,933.416 3,215.407,776 3,298.074,573 4,230.509.600 5,860,845,609 3,431,645,830 3,245,115.943 3,050.910.915 4,272,541,050 4,431,845,134 3,866,161,970 4,095,329,745 5,427,231,325 3,982.171,369 7,623,303.192 4,127,674,236 3,579.847,707 4,003.661,147 26,330,469,362 24,607.575,840 16,705.614,678	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,793,469 1,799,923,031 2,358,715,139 2,067,483,336 1,938,092,555 1,756,769,165 2,489,471,195 2,489,471,195 2,489,871,195 2,107,532,884 2,207,532,884 2,203,078,408 1,791,513,701 2,021,544,868 1,960,824,266 2,161,917,035 1,899,740,836 2,192,246,390 14,250,865,628 13,746,175,273 10,749,758,993	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 127.9 175.5 127.9 175.5 127.9 175.2 185.7 191.1 197.0 180.9 180.0 180.5 182.5 188.5 188.5 188.5 179.1
January February March April Lay June July August September October November December L929 January February Merch April May June	1923 1927 1926	Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,345,654 201,644,916 173,857,898 235,749,193 225,089,280 229,596,641 250,397,211 235,466,123 302,471,895 253,987,267 249,781,233 235,087,745 232,832,921 1,760,024,395 1,430,836,415 1,131,833,746 1,118,790,595	Total of Dominion \$ 3,399,113.056 3,101,933,416 3,215.407,776 3,298,074,573 4,230,509,600 5,860,843,609 3,861,843,830 3,245,115,943 3,060,950,915 4,272,541,050 4,431,843,134 3,866,161,970 4,095,329,745 3,962,171,969 3,623,303,192 4,127,674,256 3,579,847,707 4,003,661,147 26,339,469,362 24,607,575,840 16,705,614,678 16,965,012,399	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,783,469 1,799,923,031 2,358,715,139 2,067,583,316 1,989,92,555 1,756,763,165 2,489,471,195 2,469,471,195 2,469,471,195 2,165,852,655 2,207,532,864 2,203,078,403 1,791,513,704 2,021,544,868 1,960,824,266 2,161,917,035 1,399,740,835 1,390,849,856 2,192,246,390 14,250,865,622 13,746,175,273 10,749,758,993 9,772,061,690	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 187.9 175.5 172.0 179.9 175.2 185.7 191.1 197.0 180.5 182.5 183.5 183.6 172.0 173.7
January February March April May June July August September October Movember December 1929 January February Merch April May June July Anne July First 7 Months,	1923	Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,845,654 201,644,916 173,857,898 235,749,193 225,089,280 229,596,641 250,397,211 235,466,123 302,471,895 253,987,267 249,781,233 235,087,745 232,832,921 1,760,024,395 1,430,836,415 1,131,833,746 1,118,790,595 1,034,780,525	Total of Dominion \$ 3,399,113.056 3,101,933,416 3,215.407,776 3,298,074,573 4,230,509,600 5,880,843,609 3,040,950,953 4,272,541,050 4,431,845,134 3,866,151,970 4,095,329,745 5,427,231,315 3,982,171,959 7,623,303,192 4,127,674,236 3,579,847,707 4,003,661,147 26,350,469,362 24,607,575,840 18,705,614,678 16,965,012,399 15,060,626,347	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,783,469 1,799,923,031 2,358,715,139 2,067,583,316 1,972,394,021 1,889,092,555 1,756,765,165 2,489,471,195 2,489,471,195 2,489,471,195 2,165,852,655 2,207,532,884 2,203,078,403 1,791,513,704 2,021,544,668 1,791,513,704 2,021,544,668 1,960,824,266 2,161,917,035 1,960,824,266 2,161,917,035 1,960,865,628 1,706,175,273 10,749,758,993 9,772,061,690 8,906,356,519	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 167.9 175.5 172.0 179.9 175.2 185.7 191.1 197.0 184.9 186.5 182.5 186.4 172.4 173.7 169.1
January February March April May June July August September October Movember December 1929 January February Merch April May June	1928 1927 1926 1925	Columbia \$ 207,474,985 197,403,959 217,217,919 205,399,490 203,597,877 200,896,531 198,345,654 201,644,916 173,857,898 235,749,193 225,089,280 229,596,641 250,397,211 235,466,123 302,471,895 253,987,267 249,781,233 235,087,745 232,832,921 1,760,024,395 1,430,836,415 1,131,833,746 1,118,790,595	Total of Dominion \$ 3,399,113.056 3,101,933,416 3,215.407,776 3,298,074,573 4,230,509,600 5,860,843,609 3,861,843,830 3,245,115,943 3,060,950,915 4,272,541,050 4,431,843,134 3,866,161,970 4,095,329,745 3,962,171,969 3,623,303,192 4,127,674,256 3,579,847,707 4,003,661,147 26,339,469,362 24,607,575,840 16,705,614,678 16,965,012,399	Bank Clearings \$ 1,938,661,763 1,727,813,235 1,880,783,469 1,799,923,031 2,358,715,139 2,067,583,316 1,989,92,555 1,756,763,165 2,489,471,195 2,469,471,195 2,469,471,195 2,165,852,655 2,207,532,864 2,203,078,403 1,791,513,704 2,021,544,868 1,960,824,266 2,161,917,035 1,399,740,835 1,390,849,856 2,192,246,390 14,250,865,622 13,746,175,273 10,749,758,993 9,772,061,690	Per cent of Bank Debits to Pank Clearings \$ 175.4 179.7 170.4 183.2 179.5 187.9 175.5 172.0 179.9 175.2 185.7 191.1 197.0 180.5 182.5 183.5 183.6 172.0 173.7





BANK DEBITS IN MILLIONS OF DOLLARS IN ECONOMIC AREAS AND PRINCIPAL CLEARING CENTRES OF CANADA IN JULY, 1925 TO 1929

and Cities	1925	1926	Month of 1927 lions of	1928	1929	Per- centage of 1929 to 1928
Maritime Provinces Quebec Montreal Ontario Toronto Prairie Provinces Winnipeg Eritish Columbia Vancouver Canada	50.8 737.3 668.0 860.6 571.9 431.4 282.4 168.2 133.2 2,248.4	58.6 783.4 700.7 954.8 659.7 464.4 309.2 163.2 129.2 2,424.4	56.1 958.7 878.8 1,026.1 714.1 1480.9 302.8 165.6 123.1 2,687.4	1,195.6 1,108.3 1,313.0	1,474.0 1,498.4 1,088.7 654.6	117.3 128.6 133.0 114.1 117.8 92.6 82.0 117.0 120.5 115.0

4. BANK DEPOSITS AND BANK DEBITS AND RATIO OF DEBITS TO DEPOSITS JANUARY, 1928 TO JULY, 1929.

	Demand and		Percentage of	
	Notice Deposits		Bank Debits	
Years and Months	in Canada as at	Bank Debits	to Deposits	
	last day of pre-	in Canada		
	ceding month			
	(000's omitted)	(000's omitted)	0,0	
1928				
January	2,128,959	3,399,113	159.8	
Teoruary	2,101,489	3,101,983	147.5	
arch	2,106,660	3,215,408	148.9	
April	2,135,531	3,298,075	154.5	
ay	2,190,617	4,230,510	193.0	
June	2,212,279	3,880,844	175.5	
July	2,185,176	3,481,644	159.5	
august	2,163,599	3,243,116	150.0	
September	2,142,066	3,050,951	142.5	
October	2,138,011	4,272,541	200.0	
Fovember	2,228,453	4,431,843	199.1	
December	2,249,719	3,866,182	172.0	
Average	2,165,213	3,624,684	167.5	
	-,10),11)	7,024,004	101.)	
7.000				
1929	2 275 700), 005 DZ0		
January	2,235,308	4,095,330	183.3	
Pebruary	2,200,431	3,427,281	155.6	
Warch	2,166,014	3,982,172	184.0	
April	2,161,382	3,623,303	167.6	
May	2,197,167	4,127,674	188.0	
June	2,149,970	3,579,848	166.5	
July	2,136,943	4,003,861	187.5	



....