C A N A D A DEPARTMENT OF TRADE AND COMMERCE DOMINION BUREAU OF STATISTICS GENERAL STATISTICS BRANCH

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OWNER BUREAU of STATISTIC

BANK DEBITS TO INDIVIDUAL ACCOUNTS

or

Amount of Cheques Passing Through the Banks

at

Clearing House Centres in Canada

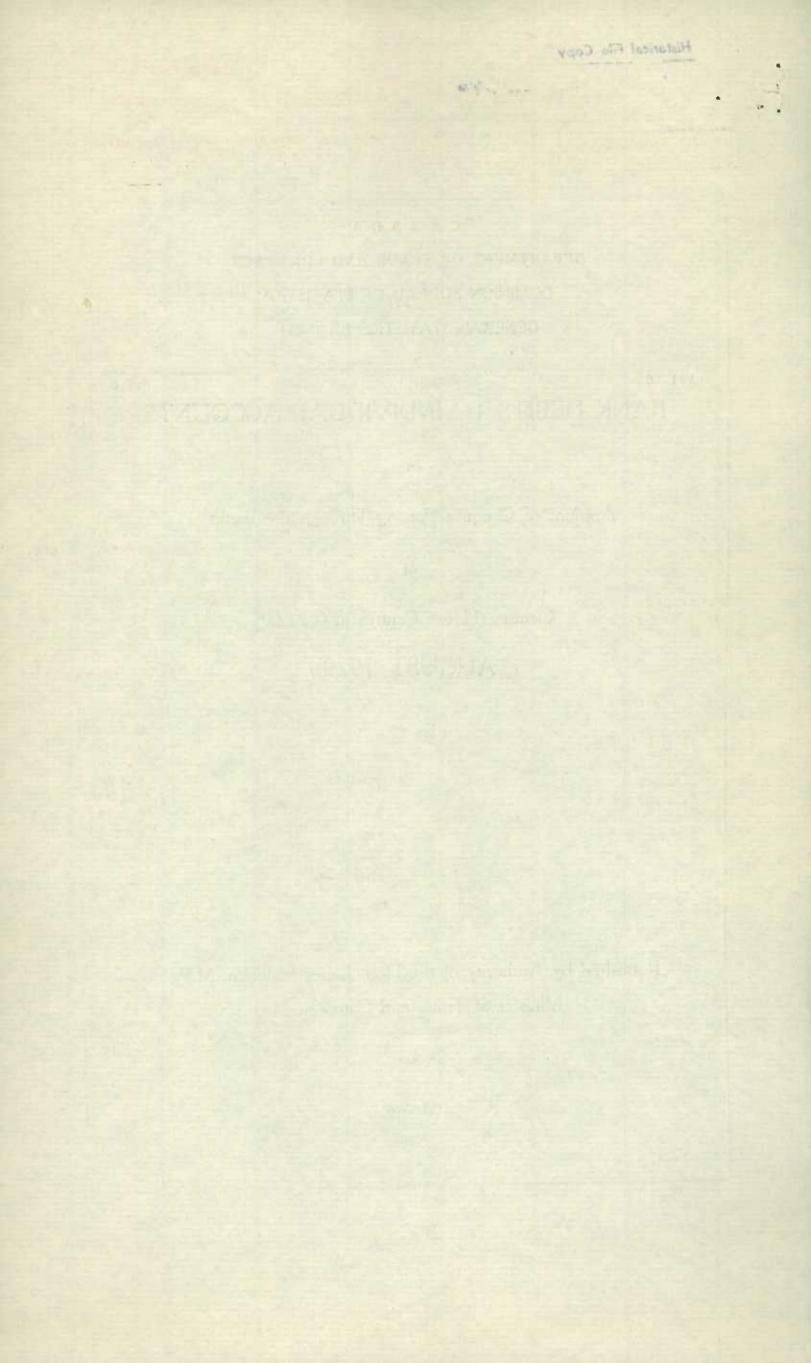
AUGUST 1929

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

* * *

OTTAWA

1929



DOMINION BUREAU OF STATISTICS, OTTAWA GENERAL STATISTICS BRANCH

Dominion Statistician: Chief, General Statistics Branch: S. A. Guamore, M.A., F.S.S. (Hon.), F.R.S.C.

BANK DEBITS TO INDIVIDUAL ACCOUNTS

or

Amount of Cheques Charged Against Bank Accounts at the Clearing House Centres August, 1929

Bank debits were 13 p.c. greater in August than in the same month of last year, according to the statistics furnished to the Dominion Bureau of Statistics by the Canadian Bankers' Association. The aggregate for the Dominion in August was \$3,667,070,000 compared with \$3,243,100,000 in August, 1928. Each of the economic areas showed advances in the month under review over the corresponding month of 1928. Debits in Ontario were 15 p.c. greater, while the gain in Quebec was nearly 1 p.c. The advance in British Columbia was about 13 p.c. Substantial gains were also shown in the Prairie Provinces and the Maritimes, the increases being 8.5 p.c. and 6 p.c., respectively.

Bank Debits in the First Eight Months

The cumulative totals for the first eight months of the present year were 9.5 p.c. greater than in the same period of 1928, the total in 1929 being \$30,506,500,000 compared with \$27,850,700,000. British Columbia showed the greatest percentage gain in this connection, the increase being 21.6 p.c. The debits of Ontario during the first eight months were \$12,415,500,000 compared with \$11,061,000,000 in the same period of 1928, an increase of 12 p.c. Quebec and the Maritimes showed gains of slightly more than 8 p.c. each. Debits in the Prairie Provinces exhibited the moderate gain of nearly 2 p.c.

Comparison with July, 1929

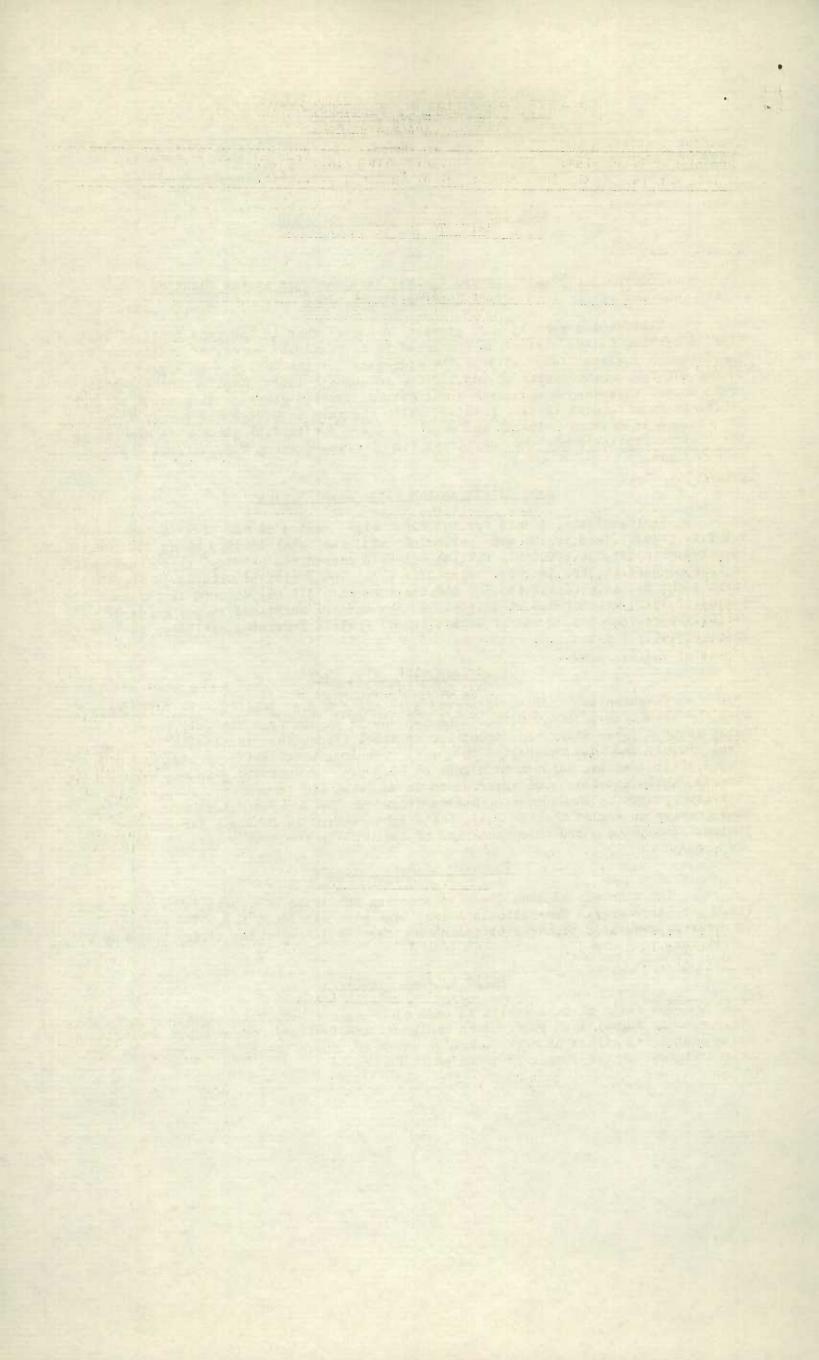
Canadian bank debits in August were about 8 p.c. less than in July last when the total was \$4,004,000,000. The decline in August from the July total is normally about 7 p.c. After adjustment for seasonal tendencies, the decline from the level of July was thus restricted to 1 p.c. Winnipeg with debits of \$428,800,000 showed after seasonal adjustment a gain of 22.3 p.c. A moderate gain was apparent in Toronto, while declines were experienced in Montreal and Vancouver. As speculative activity, judged by the number of shares traded on the Montreal Stock Exchange, was much greater in August than in July, the slight decline in debits after seasonal adjustment indicates a moderate recession of business in the latter part of the summer.

Turnover of Bank Deposits

The turnover of bank deposits denoting the ratio of debits to deposits was 171.0 p.c. in August. The ratio in August last year was 150.0 p.c. The greater turnover is generally regarded as indicating more active speculative and business conditions.

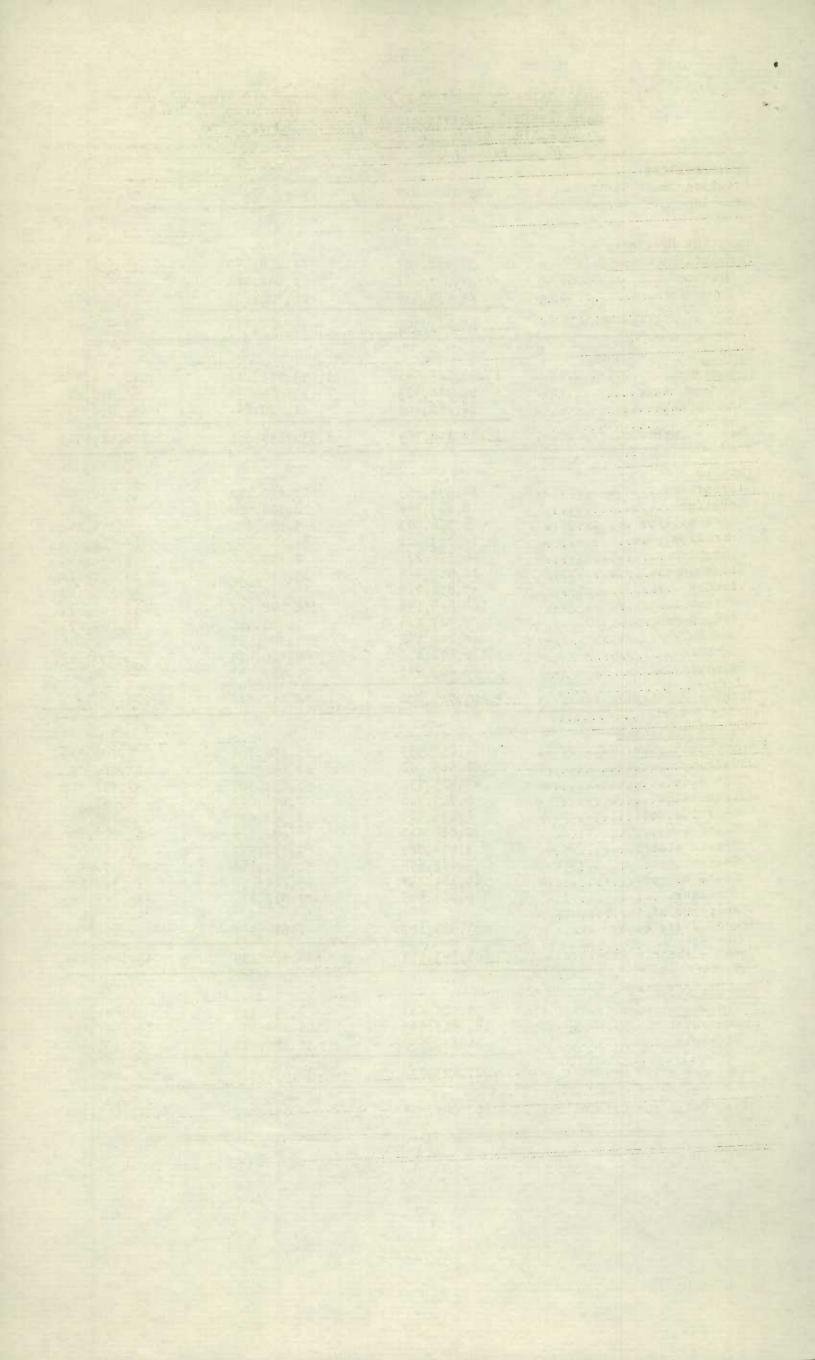
Ratio to Bank Clearings

The ratio of bank debits to bank clearings was 181.0 in August compared with 171.9 p.c. in August last year. Bank amalgamations over any considerable period have had a depressing effect on bank clearings which are therefore of minor value in the interpretation of the long-term trend of business.



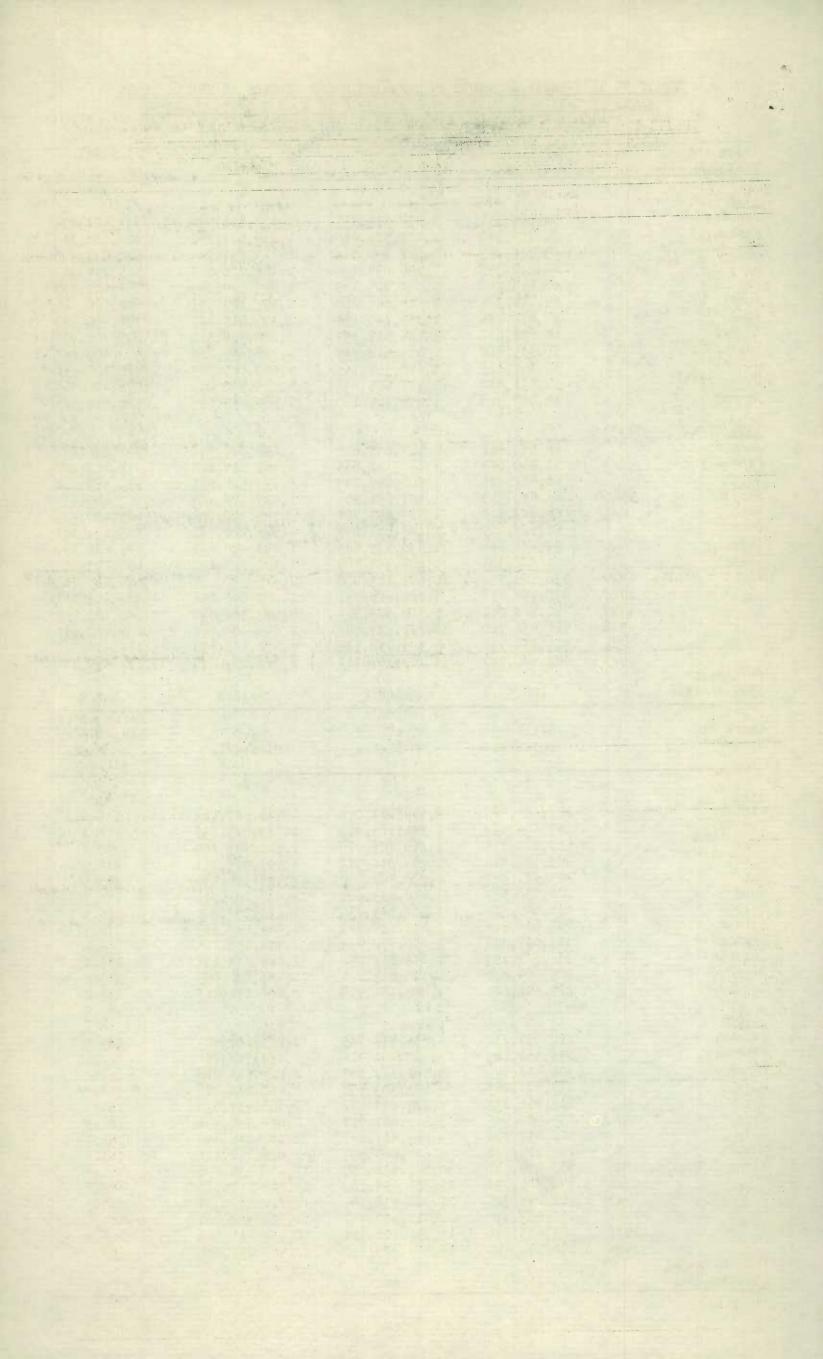
1. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE CENTRES OF CANADA, AUGUST, 1929, WITH COMPARA-TIVE FIGURES FOR JULY, 1929 AND AUGUST, 1928.

Provinces and	Del	oits to Individual Acc	cunts
Clearing House Centres	August, 1929	July, 1929	August, 1928
	\$	\$	\$
Maritime Provinces -			
Halifax	30,986,287	44,018,850	33,391,982
Moncton	9,005,177	8,694,142	7,718,470
Saint John	24,230,839	26,708,504	19,517,440
Fotal - Maritime Provinces.	64,222,303	79,421,496	60,627,892
uebec -			
Montreal	1,200,123,881	1,473,973,244	1,048,612,991
Quebec	69,944,423	53,046,197	68,079,624
Sherbrooke	12,280,405	11,520,244	9,876.738
Total - Quebec	1,282,348,709	1,538,539,685	1,126,569.353
ontario -			
Brantford	14,394,507	15,440,172	12,386,000
Chatham	8,813,566	8,710,005	7, 291, 221
Fort William	8,956,893	9,594,701	8,755,272
Hamilton	74,173,001	81,617,401	65,750,068
Kingston	6,576,271	7,918,260	5,996,948
Kitchener	12,910,442	13, 738, 753	10,378,171
London	31,874,910	35,136,398	32,515,740
Ottawa	166,546,154	166,192,657	137,902,395
Peterborough	7,927,528	7,928,310	7,143,193
Sarnia	14,242,602	12,704,517	11,381,290
Toronto	1,016,691,416	1,088,666,079	. 9"6, 230, 549
Windsor	42,403,912	50,793,593	43,636,504
otal - Ontario	1,405,511,202	1,498,440,846	1,220,368.351
rairie Provinces -			
Brandon	4,855,555	5,550,784	5,108,963
Calgary	106,565,012	84,654,504	91,864.045
Edmonton	43,915,752	55,031,309	43,497.715
Lethbridge	8,963,928	7,676,843	8,737,388
Medicine Hat	4,176,027	4,564,435	4,103,503
Moose Jaw	10,828,511	12,692,866	10,080,770
Prince Albert	3,074,029	3,592,532	3,153,066
Regina	53.793,852	52,024,186	55, 599, 509
Saskatchewan	19,282,239	19,214,458	19,312,533
Winnipeg	428,789,505	407,012,115	388,149,072
Branches of the Weyburn			
Security Bank	3,549,177	2,612,167	4,193,766
otal - Prairie Provinces	687,793,587	654,626,199	633,905,430
ritish Columbia -			
New Westminster	9,405,489	9,732,323	7,894.230
Vancouver	181,617,743	185,106,601	159,647,038
Victoria	36,170,500	37,993,997	34,103,348
otal - British Columbia	227,193,732	232,832,921	201,644,916
RAND TOTAL FOR CANADA	3,667,069,533	4,003,861,147	3,243,115,942



2.	DEBITS TO	INDIVIDUAL ACCOUNTS AT CLEARING HOUSE CENTRES IN THE ECONOMIC	
	AREAS	OF CANADA BY MONTHS, JANUARY 1928 TO AUGUST 1929, TOGETHER	1
		WITH A COMPARISON OF BANK DEBITS AND BANK CLEARINGS	

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Movember 63,631,617 1,377,905,636 1,773,542,065 991,476,314 December 69,080,366 1,256,769,160 1,560,699,055 728,016,746 1229 January 66,652,662 1,527,635,620 1,658,997,991 991,636,221 Pebraary 57,960,079 1,187,112,363 1,467,622,964 1,533,525,035 773,463,112 March 66,162,378 1,506,099,549 1,533,525,035 773,463,112 May 68,807,319 1,147,652,964 1,533,475,183 6,61,249 June 66,1529,205 1,125,475,299 1,224,220,731 775,114,787 Juny 79,411,236 1,536,378,635 1,488,460,646 654,465,199 August 54,222,303 1,222,366,009 1,405,511,202 667,793,587 Peires 8 Months, 1929 550,146,791 10,699,465,978 11,245,570,217 4,674,467,782 1928 550,146,791 10,699,465,978 11,245,570,217 4,674,467,782 Peires 8 Months, 1929 550,146,791 10,699,465,978 11,466,655 1,12,405,467,782,586 1928 550,146,791 10,699,465,978 11,245,570,217 4,674,467,782 1928 550,146,791 10,699,465,978 11,245,550,217 4,674,467,782 1928 550,146,791 10,699,465,978 1,12,45,560,217 4,474,403,467 1928 550,146,791 10,699,712 6,721,012,179 3,251,677 5,46 Percentage of 1929 566,734,493 5,501 2,3454,129 6,182,555,121 3,444,44,535 1924 402,520,925 5,102,509,712 6,721,051,179 3,251,677 546 Percentage of 1924 402,520,925 5,102,509,712 6,721,051,179 3,251,677 546 Percentage of 1924 50,739,737 3,309,113,036 1,938,661,763 175,4 Percent clf Fark Perits to Fank Pertent clf Fark Perits to Clearings 1924 02,537,379,737 3,301 133,2 197,403,395 1,309,413,736 1,973,469 170,4 April 200,396,547 3,34,633,509 2,607 2,356,715,139 179,7 Harnh 217,217,919 3,215,407,776 1,600,783,469 170,4 April 200,396,547 3,34,633,509 2,555 177,9 Harnh 217,217,919 3,215,407,776 1,600,783,469 170,4 April 200,396,547 3,366,313,594 3,179,42,311 179,5 June 200,396,547 3,34,633,509 2,607 2,207,532,684 175,5 171,9 Bay 200,396,547 3,34,633,15,943 1,756,765,165 173,6 Percenter 225,579,641 3,666,31,370 2,207,532,684 175,5 171,9 Percenter 225,579,641 3,666,131,970 2,207,532,684 175,2 1924 1,201,290,425 2,133,429,425 2,203,078,403 145,7 1925 1,201,290,425 2,133,429,426,538 1,970 2,207,5	October					
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November $225, C89, 280$ $4, 431, 843, 134$ $2, 465, 852, 655$ 179.9 December $229, 596, 641$ $3, 866, 181, 970$ $2, 207, 532, 884$ 175.2 1929January $25C, 397, 211$ $4, 095, 329, 745$ $2, 203, 078, 403$ 185.7 February $235, 466, 123$ $3, 427, 281, 316$ $1, 791, 513, 744$ 191.1 March $302, 471, 895$ $3, 982, 171, 969$ $2, 021, 544, 868$ 197.0 April $253, 987, 267$ $3, 623, 303, 192$ $1, 960, 824, 286$ 184.9 May $249, 781, 233$ $4, 127, 674, 286$ $2, 181, 917, 035$ 189.0 June $235, 087, 745$ $3, 579, 847, 707$ $1, 899, 740, 896$ 188.5 July $232, 832, 921$ $4, 003, 861, 147$ $2, 192, 246, 390$ 182.5 August $227, 193, 732$ $3, 667, 069, 533$ $2, 019, 272, 476$ 181.8 First 8 Months, 1929 $1, 987, 218, 127$ $30, 506, 538, 895$ $16, 270, 138, 098$ 187.5 1928 $1, 632, 481, 331$ $27, 850, 691, 782$ $15, 635, 267, 828$ 178.2 1927 $1, 301, 298, 925$ $21, 312, 936, 164$ $12, 292, 079, 372$ 173.5 1926 $1, 277, 683, 330$ $19, 411, 257, 391$ $11, 175, 568, 608$ 173.8 1924 $1, 116, 350, 490$ $16, 594, 229, 852$ $10, 507, 132, 286$ 158.0	October		235,749,193			
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$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	1000					
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June 235,087,745 3,579,847,707 1,899,740,896 188.5 July 232,832.921 4,003,861,147 2,192,246,390 182.5 August 227,193,732 3,667,069,533 2,019,272,476 181.8 First 8 Menths, 1929 1,987,218,127 30,506,538,895 16,270,138,098 187.5 1928 1,632,481,331 27,850,691,782 15,635,267,828 178.2 1927 1,301,298,925 21,312,936,164 12,292,079,372 173.5 1926 1,277,683,330 19,411,257,391 11,175,568,608 173.8 1925 1,193,605,101 17,150,778,314 10,154,461,743 168.9 1924 1,116,350,490 16,594,229,852 10,507,132,286 158.0	-					
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August 227,193,732 3,667,069,533 2,019,272,476 181.8 First 8 Months, 1929 1,987,218,127 30,506,538,895 16,270,138,098 187.5 1928 1,632,481,331 27,850,691,782 15,635,267,828 178.2 1927 1,301,298,925 21,312,936,164 12,292,079,372 173.5 1926 1,277,683,330 19,411,257,391 11,175,568,608 173.8 1925 1,193,605,101 17,150,778,314 10,154,461,743 168.9 1924 1,116,350,490 16,594,229,852 10,507,132,286 158.0	D WILL					
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$\begin{array}{cccccccccccccccccccccccccccccccccccc$	August	1929	227,193,732	3,667,069,533	2,019,272,476	181.8
1926 1,277,683,330 19,411,257,391 11,175,568,608 173.8 1925 1,193,605,101 17,150,778,314 10,154,461,743 168.9 1924 1,116,350.490 16,594,229,852 10,507,132,286 158.0	August		227,193,732 1,987,218,127	3,667,069,533 30,506,538,895	2,019,272,476 16,270,138,098	181.8 187.5
19251,193,605,10117,150,778,31410,154,461,743168.919241,116,350.49C16,594,229,85210,507,132,286158.0Percentage of	August	1928	227,193,732 1,987,218,127 1,632,481,331	3,667,069,533 30,506,538,895 27,850,691,782	2,019,272,476 16,270,138,098 15,635,267,828	181.8 187.5 178.2
1924 1,116,350.490 16,594,229,852 10,507,132,286 158.0 Percentage of	August	1928 1927	227,193,732 1,987,218,127 1,632,481,331 1,301,298,925	3,667,069,533 30,506,538,895 27,850,691,782 21,312,936,164	2,019,272,476 16,270,138,098 15,635,267,828 12,292,079,372	181.8 187.5 178.2 173.5
Percentage of	August	1928 1927 1926	227,193,732 1,987,218,127 1,632,481,331 1,301,298,925 1,277,683,330	3,667,069,533 30,506,538,895 27,850,691,782 21,312,936,164 19,411,257,391	2,019,272,476 16,270,138,098 15,635,267,828 12,292,079,372 11,175,568,608	181.8 187 5 178.2 173.5 173.8
2020 1 2020	August	1928 1927 1926 1925	227,193,732 1,987,218,127 1,632,481,331 1,301,298,925 1,277,683,330 1,193,605,101	3,667,069,533 30,506,538,895 27,850,691,782 21,312,936,164 19,411,257,391 17,150,778,314	2,019,272,476 16,270,138,098 15,635,267,828 12,292,079,372 11,175,568,608 10,154,461,743	181.8 187.5 178.2 173.5 173.8 168.9
	August First 8 Months, Percentage of	1928 1927 1926 1925	227,193,732 1,987,218,127 1,632,481,331 1,301,298,925 1,277,683,330 1,193,605,101	3,667,069,533 30,506,538,895 27,850,691,782 21,312,936,164 19,411,257,391 17,150,778,314	2,019,272,476 16,270,138,098 15,635,267,828 12,292,079,372 11,175,568,608 10,154,461,743	181.8 187.5 178.2 173.5 173.8 168.9



		M	onth of Augus	st		Fer- centage
and Cities	1925	1926	1927	1928	1929	of 1929 to
		Millions of Dollars				
Saritime Frovinces	46.8	50.5	51.7	60.6	64.2	106.0
.usbec	666.4	872.1	858.6	1,126.6	1,282.3	113.9
Lontreal	604.5	810.7	786.5	1,048.6	1,200.1	114.5
Ontario	812.4	898.6	1,035.2	1,220.4	1,405.5	115.1
Toronto	506.4	619.1	737.4	876.2	1,016.7	115.9
Frairie Provinces	405.7	466.1	492.4	633.9	687.8	108.5
./innipeg	265.9	313.3	311.6	388.1	428.8	110.5
British Columbia	158.8	158.9	169.5	201.6	227.2	112.9
Vancouver	128.6	124.1	132.8	159.6	181.6	113.9
Ganada	2,090.2	2,446.2	2,607.3	3,243.1	3,667.1	113.0

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

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

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	Demand and Notice Deposits		Fercentage of Bank Debits
ars and Months	in Canada as at	Bank Debits	to Deposits
	last day of pre-		in Canada
	ceding month		
	(000's omitted)	(000's omitted)	%
9.46			
unuary	2,128,959	3,399,113	159.8
abruary	2,101,489	3,101,983	147.5
uch .	2,106,660	3,215,408	148.9
Fril	2,135,531	3,298,075	154.5
ay	2,190,617	4,230,510	193.0
une	2,212,279	3,880,844	175.5
uly .	2,185,176	3,481,644	159.5
agust	2,163,599	3,243,116	150.0
optember	2,142,066	3,050,951	142.5
ctober	2,138,011	4,272,541	200.0
ovember	2,228,453	4,431,843	199.1
ucomber	2,249,719	3,866,182	172.0
Average	2,165,213	3,624,684	167.5
9.19	2,235,308	4,095,330	183.3
lnuary Unuary	2,200,431	3,427,281	155.6
roh	2,166,014	3,982,172	184.0
ril	2,161,382	3,623,303	167.6
1Y	2,197,167	4,127,674	188.0
ane	2,149,970	3,579,848	166.5
ly	2,136,943	4,003,861	187.5
a su	2,146,061	3,667,070	171.0

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