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

Vol. 9

No. 11

BANK DEBITS TO INDIVIDUAL ACCOUNTS

OR

Amount of Cheques Passing Through the Banks

at

Clearing House Centres in Canada

NOVEMBER 1932

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Published by Authority of the Hon. H.H. Stevens, M.P.,
Minister of Trade and Commerce

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OTTAWA

1932

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GENERAL STATISTICS BRANCH

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BANK DEBITS TO INDIVIDUAL ACCOUNTS, NOVEMBER, 1932

Debits against demand and notice deposit accounts at the branch banks of the clearing centres of Canada, were \$2,466,300,000 in November compared with \$2,367,000,000 in the preceding month, a gain of one per cent after seasonal adjustment. The total for Ontario was \$1,158,000,000 compared with \$927,400,000, the gain after seasonal adjustment being 18.5 p.c. The seasonally adjusted gain in Toronto was 22.1 p.c., the total being \$823,400,000 compared with \$707,200,000. Debits in Ottawa were \$203,000,000 compared with \$89,500,000 in October.

The gain in Quebec was slightly less than normal for the season, contrasting with the more appreciable increase in Montreal, where the total in November was \$654,000,000 compared with \$631,000,000 in October. The decline in the Maritime provinces after seasonal adjustment was 4 p.c. Debits in the Prairie Provinces were \$435,300,000 compared with \$579,700,000 in the preceding month. Decreases were shown in Vancouver and New Westminster, a gain being recorded in Victoria. The result was that the adjusted total for British Columbia showed a decline of 3.8 p.c.

Comparison with the First Eleven Months of 1931

Debits in the first eleven months of 1932 were \$23,760,000,000 compared with \$28,948,000,000 in the same period of 1931, a decline of about 18 p.c. Business and speculative activity were at a lower level in 1932, and prices reached a minimum in post-war history.

The Maritime Provinces showed a decline of 19.4 p.c. in this comparison. Debits in Quebec were \$7,160,000,000 compared with \$9,777,000,000 in the first eleven months of 1931, a decline of 26.8 p.c., the decline in Montreal being 27.3 p.c. In Ontario the total was \$10,355,000,000, compared with \$12,183,000,000, a decline of 15 p.c. Debits in Toronto at \$8,763,000,000 showed a decline of 15.6 p.c.

The Prairie Provinces made a relatively better showing in the eleven months than the other economic areas, the decline being limited to 7.5 p.c. The total for the area was \$4,387,000,000 compared with \$4,744,000,000. The decline in British Columbia was 16.6 p.c., the total being \$1,378,000,000 compared with \$1,651,000,000.

Comparison with November, 1931

Financial transfers in the form of bank debits at \$2,466,000,000 in November compared with \$2,841,800,000 in the same month of 1931, showed a decline of 13.2 p.c. The drop in the Maritime Provinces was 33.4 p.c. The province of Quebec was lower by 11.3 p.c., the decline in Montreal being 10.9 p.c. Toronto was the only centre to show a gain in this comparison, the increase being 9 p.c. The gain in the aggregate for Ontario was 2.2 p.c., the totals being \$1,158,500,000 compared with \$1,133,800,000. The Prairie Provinces and British Columbia showed declines of 36.6 p.c. and 24 p.c., respectively.

Turnover of Bank Deposits

The ratio of bank debits in November to demand and notice deposits at the end of the preceding month was 132.3 compared with 139.1 in the same month of last year. Deposits were 8.8 p.c. less than twelve months before, while a decline of 13.2 p.c. was shown in bank debits.

Comparison with Other Factors

The gain in the bank debits of November over the preceding month after seasonal adjustment, was about 1 p.c., the index on the base of 1926 being 82.7 compared with 81.9. Industrial production was not greatly changed from October when the index was 70.4. The recession in the index of wholesale prices was 0.2 points, the index in November being 64.8. Common stocks averaged moderately lower, the index being 53.4 compared with 54.8. Shares traded on the Montreal Stock Exchange numbered 193,093 compared with 206,902.

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AUGUST 1944

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SECURITY INFORMATION

On 10 August 1944, the Bureau of Investigation, San Francisco, California, received information from the San Francisco Police Department that James W. Clegg, alias "Lester" or "Lester" was wanted in connection with the shooting of a man at a military installation in San Francisco.

ARMED ROBBERY - SAN FRANCISCO

On 10 August 1944, the Bureau of Investigation, San Francisco, California, received information from the San Francisco Police Department that James W. Clegg, alias "Lester" or "Lester" was wanted in connection with the shooting of a man at a military installation in San Francisco.

According to the San Francisco Police Department, on 10 August 1944, at approximately 10:30 p.m., a man, identified as James W. Clegg, alias "Lester" or "Lester", was shot by a man, identified as James W. Clegg, alias "Lester" or "Lester".

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1. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE CENTRES
OF CANADA, NOVEMBER, 1932, WITH COMPARATIVE FIGURES FOR
OCTOBER, 1932, AND NOVEMBER, 1931

	Debits to Individual Accounts		
	November, 1932	October, 1932	November, 1931
<u>Maritime Provinces -</u>			
Halifax	21,128,316	21,709,811	32,128,491
Moncton	6,039,614	5,715,077	7,485,289
Saint John	13,455,878	15,816,225	21,365,197
Total - Maritime Provinces	40,623,808	43,241,113	60,978,977
<u>Quebec -</u>			
Montreal	654,103,260	631,101,928	734,538,128
Quebec	49,929,037	55,437,336	58,497,071
Sherbrooke	5,697,625	5,664,018	6,810,829
TOTAL - Quebec	709,729,922	692,203,282	799,846,028
<u>Ontario -</u>			
Brantford	6,894,705	7,470,085	8,722,595
Chatham	6,803,450	4,433,947	7,306,903
Fort William	5,600,172	4,207,788	5,731,532
Hamilton	43,401,711	41,515,811	50,254,135
Kingston	4,292,442	4,788,689	6,201,152
Kitchener	8,550,215	8,207,136	9,408,783
London	24,945,294	26,296,631	28,857,890
Ottawa	203,122,656	89,546,033	219,806,714
Peterborough	4,258,662	4,045,858	6,178,269
Sarnia	6,597,118	9,224,939	11,188,666
Sudbury	3,300,077	3,211,845	4,512,414
Toronto	823,435,440	707,167,953	755,077,187
Windsor	17,288,448	17,265,633	20,515,676
Total - Ontario	1,158,490,390	927,382,348	1,133,761,916
<u>Prairie Provinces -</u>			
Brandon	2,789,141	3,479,215	3,625,244
Calgary	48,572,444	50,996,953	65,533,440
Edmonton	26,759,594	33,965,096	39,838,434
Lethbridge	3,484,499	3,735,826	4,176,273
Medicine Hat	2,047,423	2,391,041	2,560,668
Moose Jaw	5,236,295	6,101,554	7,352,049
Prince Albert	1,763,506	1,758,087	2,487,911
Regina	34,077,329	61,582,852	44,603,125
Saskatoon	9,799,383	11,486,703	13,451,433
Winnipeg	300,753,983	404,242,190	502,957,515
Total - Prairie Provinces	435,284,097	579,739,517	686,586,092
<u>British Columbia -</u>			
New Westminster	3,649,974	4,200,124	5,074,234
Vancouver	97,937,915	102,058,447	116,290,712
Victoria	20,598,132	18,354,654	39,294,868
Total - British Columbia	122,186,021	124,613,225	160,659,814
GRAND TOTAL FOR CANADA	2,466,314,238	2,367,179,485	2,641,832,827

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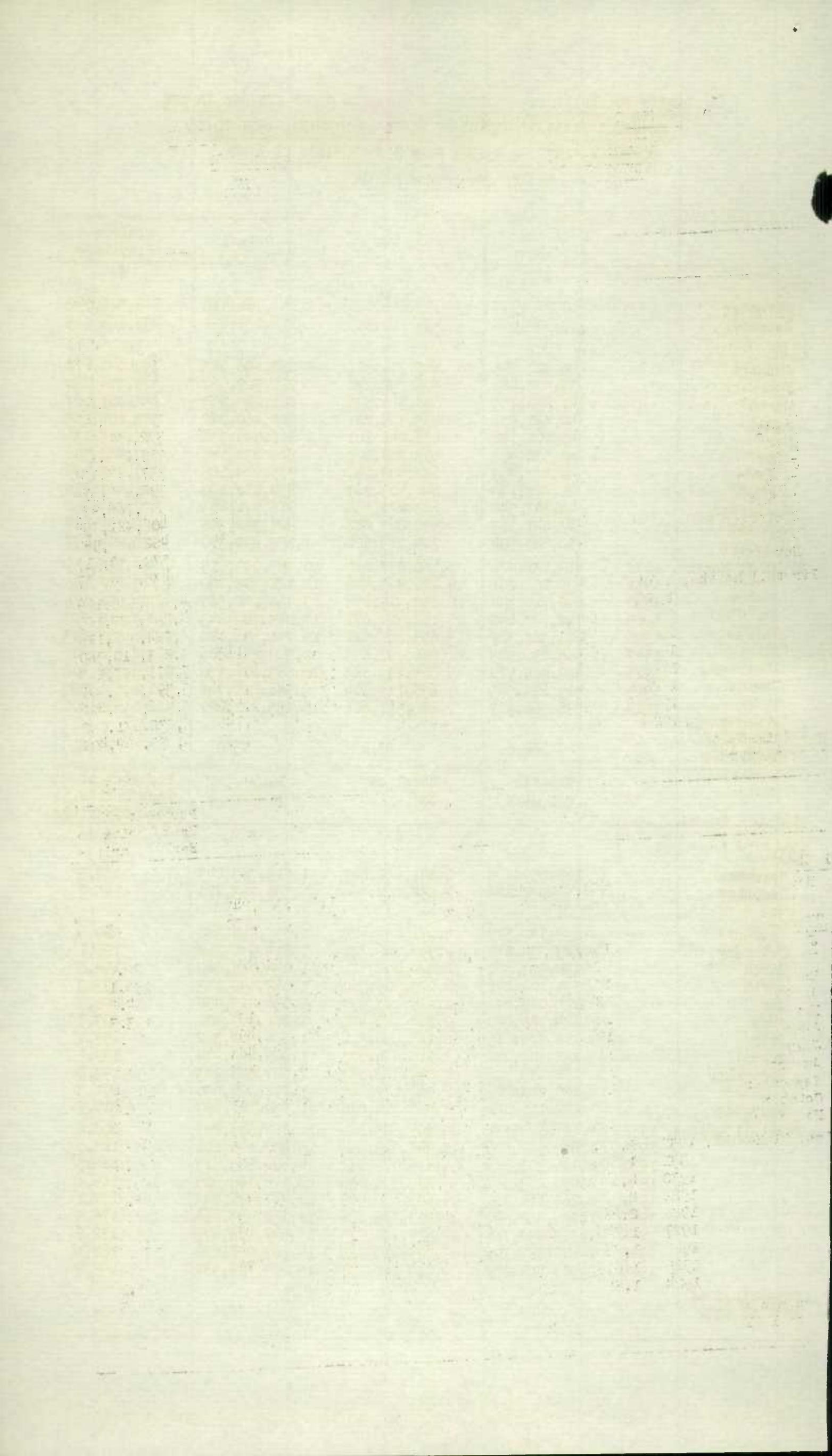
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2. DEBITS TO INDIVIDUAL ACCOUNTS AT CLEARING HOUSE CENTRES IN THE
ECONOMIC AREAS OF CANADA BY MONTHS, NOVEMBER, 1931 TO
NOVEMBER, 1932, TOGETHER WITH A COMPARISON OF BANK
DEBITS AND BANK CLEARINGS

	Maritime Provinces	Quebec	Ontario	Prairie Provinces
	\$	\$	\$	\$
<u>1931</u>				
November	60,971,977	799,846,028	1,133,761,916	666,586,092
December	57,434,608	774,119,533	1,194,031,654	457,684,545
<u>1932</u>				
January	48,422,245	665,978,971	862,856,953	359,043,678
February	39,573,450	576,232,238	921,529,562	329,376,260
March	41,236,733	638,316,536	861,294,985	352,801,187
April	42,521,838	595,905,221	925,260,022	379,104,183
May	49,201,181	676,248,801	966,949,336	357,915,131
June	43,572,463	693,358,378	944,238,145	397,482,396
July	46,173,463	647,449,140	975,929,125	387,765,999
August	41,828,184	641,403,763	894,178,100	406,481,759
September	43,537,348	623,270,934	916,971,653	402,204,952
October	43,241,113	692,203,282	927,382,348	579,739,517
November	40,623,808	709,729,922	1,158,490,390	435,284,097
First 11 Months, 1932	479,731,826	7,160,097,186	10,355,080,619	4,387,199,159
1931	595,108,861	9,776,953,446	12,182,808,700	4,743,527,165
1930	646,719,442	12,132,375,845	13,768,172,582	5,784,906,176
1929	732,749,648	15,118,314,871	17,073,784,243	7,243,610,780
1928	676,387,327	13,653,868,589	15,731,596,188	7,276,997,103
1927	564,296,823	11,062,747,833	12,929,551,586	5,396,570,507
1926	554,965,570	9,005,759,883	10,863,106,530	5,326,132,406
1925	515,633,543	7,635,119,904	9,946,218,746	5,232,131,090
1924	536,950,387	7,225,557,666	10,155,207,297	4,850,669,408
Percentage of 1932 to 1931	80.6	73.2	85.0	92.5

	British Columbia	Total of Dominion	Bank Clearings	Per cent of Bank Debits to Bank Clearings
	\$	\$	\$	%
<u>1931</u>				
November	160,659,814	2,841,832,827	1,515,785,243	187.5
December	154,852,224	2,638,182,564	1,350,353,770	195.3
<u>1932</u>				
January	134,732,579	2,071,034,426	1,055,910,480	190.6
February	125,334,811	1,990,046,321	1,014,976,818	196.1
March	130,385,350	2,024,057,771	1,035,915,660	194.5
April	131,114,296	2,073,905,560	1,072,639,133	193.3
May	124,869,441	2,175,183,890	1,036,815,498	209.8
June	124,134,040	2,202,785,422	1,081,347,486	203.7
July	118,272,785	2,175,590,512	1,104,504,362	197.1
August	151,783,097	2,115,674,903	1,058,285,904	199.9
September	112,145,746	2,097,530,633	1,087,028,943	193.0
October	124,615,225	2,367,179,485	1,176,088,050	201.3
November	122,186,021	2,466,314,238	1,130,127,893	218.2
First 11 Months, 1932	1,377,574,571	23,759,683,161	11,853,643,227	200.2
1931	1,650,947,506	28,945,345,698	15,482,149,001	187.0
1930	2,146,903,886	34,479,077,931	18,486,505,413	185.5
1929	2,097,873,542	42,866,323,084	23,146,765,629	185.1
1928	2,267,177,702	39,606,625,909	22,347,356,843	177.1
1927	1,846,258,447	31,819,425,106	18,158,553,464	175.5
1926	1,764,892,786	27,514,880,175	15,945,116,479	172.6
1925	1,676,312,716	25,005,415,999	14,367,226,724	168.1
1924	1,566,428,229	24,534,812,987	15,289,788,987	159.3
Percentage of 1932 to 1931	83.4	82.1	76.6	-



3. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE CENTRES
OF CANADA DURING THE FIRST ELEVEN MONTHS OF 1932, COMPARED
WITH THE SAME PERIOD OF 1931

	First Eleven Months 1931	First Eleven Months 1932	Decrease	Percentage of 1932 to 1931
Maritime Provinces -			\$	
Halifax	300,660,421	238,071,056	62,589,365	79.2
Moncton	79,514,407	67,353,137	12,161,270	84.7
Saint John	214,934,033	174,307,633	40,626,400	81.1
Total - Maritime Provinces.	595,108,861	479,731,826	115,377,035	80.6
Quebec -			\$	
Montreal	9,051,411,063	6,578,707,172	2,472,703,891	72.7
Quebec	639,309,054	517,150,773	122,158,281	80.9
Sherbrooke	85,233,329	64,239,241	20,994,088	75.4
Total - Quebec	9,775,953,446	7,160,097,186	2,615,856,260	73.2
Ontario -			\$	
Brantford	96,521,637	77,759,641	18,761,996	80.6
Chatham	72,838,038	63,875,337	8,962,701	87.7
Fort William	59,717,434	49,961,476	9,755,958	83.7
Hamilton	596,417,251	487,985,923	108,431,328	81.8
Kingston	59,316,864	50,379,276	8,937,588	84.9
Kitchener	104,975,864	88,260,434	16,715,430	84.1
London	330,003,809	289,341,774	40,662,035	87.7
Ottawa	1,600,437,160	1,480,314,935	120,122,225	92.5
Peterborough	63,935,640	49,979,010	13,956,630	78.2
Sarnia	95,951,610	86,978,972	8,972,638	90.6
Sudbury	54,094,177	37,245,756	16,845,419	68.9
Toronto	8,763,189,150	7,394,062,199	1,319,126,951	84.4
Windsor	285,410,066	198,932,884	86,477,182	69.7
Total - Ontario	12,182,808,700	10,355,080,619	1,827,728,081	85.0
Prairie Provinces -			\$	
Brandon	35,899,622	30,950,492	4,949,130	86.2
Calgary	592,048,922	469,641,620	122,407,302	79.3
Edmonton	436,893,807	363,014,234	73,879,573	83.1
Lethbridge	45,302,437	33,774,012	12,028,425	74.9
Medicine Hat	23,735,598	19,321,973	4,413,625	81.4
Moose Jaw	72,431,024	55,750,943	16,680,081	77.0
Prince Albert	26,785,818	19,200,403	7,585,415	71.7
Regina	367,736,033	433,075,985	65,339,952	117.8
Saskatoon	130,320,472	105,755,210	24,565,262	81.2
Winnipeg	3,008,700,039	2,856,714,287	151,985,752	94.9
Weyburn Security Bank	3,173,413	-	3,173,413	-
Total - Prairie Provinces ,,	4,743,527,185	4,387,199,159	356,328,026	92.5
British Columbia -			\$	
New Westminster	62,681,554	47,005,712	15,675,842	75.0
Vancouver	1,295,677,378	1,092,351,696	203,325,682	84.3
Victoria	292,588,574	238,216,963	54,371,611	81.4
Total - British Columbia ...	1,650,947,506	1,377,574,371	273,373,135	83.4
GRAND TOTAL FOR CANADA	28,948,345,698	23,759,683,161	5,188,662,537	82.1

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**4. BANK DEBITS IN MILLIONS OF DOLLARS IN ECONOMIC AREAS AND PRINCIPAL
CLEARING CENTRES OF CANADA IN NOVEMBER 1926 TO 1932**

Economic Areas and Cities	Month of November							Percent- age of 1932 to 1931
	1926	1927	1928	1929	1930	1931	1932	
	Millions of Dollars							
Maritime Provinces	48.1	54.8	63.8	68.3	58.9	61.0	40.6	66.6
Quebec	952.8	1,556.1	1,377.4	1,455.2	1,022.1	799.8	709.7	88.7
Montreal	881.4	1,460.6	1,289.5	1,371.2	947.6	734.5	654.1	59.1
Ontario	1,078.1	1,561.1	1,773.5	1,626.5	1,168.6	1,133.8	1,158.5	102.2
Toronto	718.4	1,091.6	1,289.8	1,187.5	775.8	755.1	823.4	109.0
Prairie Provinces	664.5	791.4	991.5	795.0	552.5	686.6	435.3	63.4
Winnipeg	448.1	545.3	694.9	514.6	323.8	503.0	300.8	59.8
British Columbia	172.1	187.4	225.1	231.3	171.5	160.7	122.2	76.0
Vancouver	139.8	149.9	176.9	185.2	131.4	116.3	97.9	64.2
Canada.....	2,915.7	4,150.7	4,431.8	4,176.7	2,973.6	2,841.8	2,466.3	86.8

**5. BANK DEPOSITS AND BANK DEBITS AND RATIO OF DEBITS TO DEPOSITS
NOVEMBER, 1931 TO NOVEMBER, 1932**

	Demand and Notice Deposits in Canada as at last day of pre- ceding month	Bank Debits (000's omitted)	Percentage of Bank Debits to Deposits in Canada	Percentage
				p.c.
1931				
November.....	2,042,901	2,841,833	139.1	
December.....	2,012,868	2,638,123	131.1	
1932				
January.....	1,926,627	2,071,034	107.5	
February.....	1,875,221	1,990,046	106.1	
March.....	1,886,563	2,024,038	107.4	
April.....	1,888,999	2,073,906	109.8	
May.....	1,887,530	2,175,184	115.2	
June.....	1,885,014	2,202,785	116.9	
July.....	1,862,203	2,175,591	116.8	
August.....	1,825,260	2,115,675	115.9	
September.....	1,801,907	2,097,931	113.9	
October.....	1,840,052	2,367,179	128.7	
November.....	1,863,838	2,466,314	132.3	

**6. INDEXES OF SIX ECONOMIC FACTORS WITH SEASONAL ADJUSTMENT WHERE
NECESSARY, 1926 = 100**

	Bank Debits	Industrial Production	Employ- ment	Wholesale Prices	Common Stocks	Shares Traded
						(1st of fol- lowing month)
1931						
November.....	95.3	85.5	99.7	70.6	71.9	76.8
December.....	89.3	79.5	98.1	70.3	64.8	22.2
1932						
January.....	84.9	30.0	94.7	69.4	64.8	22.4
February.....	93.3	81.3	93.1	69.2	63.5	24.2
March.....	87.2	76.9	92.7	69.1	64.1	32.0
April.....	86.9	68.2	89.6	68.4	54.0	33.3
May.....	80.6	74.6	86.9	67.7	45.8	36.4
June.....	89.0	76.9	84.9	66.6	43.2	31.3
July.....	90.7	74.2	82.3	66.6	49.6	50.4
August.....	94.4	73.6	82.4	66.8	59.0	96.6
September.....	89.5	71.9	83.4	66.9	63.0	90.0
October.....	81.9	70.4	82.0	65.0	54.8	36.7
November.....	82.7	70.6	82.4	64.8	53.4	34.3

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