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DEPARTMENT OF TRADE AND COMMERCE

DOMINION BUREAU OF STATISTICS

GENERAL STATISTICS BRANCH

Vol. 9

No. 9

# BANK DEBITS TO INDIVIDUAL ACCOUNTS

OR

Amount of Cheques Passing Through the Banks

at

Clearing House Centres in Canada

SEPTEMBER 1932

Published by Authority of the Hon. H. H. Stevens, M.P.,

Minister of Trade and Commerce

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OTTAWA

1932

REPORT OF THE  
COMMISSIONER OF THE  
GENERAL STATISTICS BRANCH

BANK DEBITS TO INDIVIDUAL ACCOUNTS

Clearing House for the Province of Ontario

SEPTEMBER 1932

Printed by the Government of Ontario



DOMINION BUREAU OF STATISTICS OTTAWA  
GENERAL STATISTICS BRANCH

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BANK DEBITS TO INDIVIDUAL ACCOUNTS, SEPTEMBER, 1932.

Bank debits at the clearing house centres of Canada totalled \$2,097,931,000 in September which after seasonal adjustment represented a decline of 5 p.c. from the preceding month. In the Maritime provinces the gain after seasonal adjustment, was nearly 9 p.c., the total in September being \$43,300,000. Debits in Quebec were \$623,300,000 compared with \$641,000,000, a decline of 5.2 p.c. after seasonal adjustment, the drop in Montreal being 5.7 p.c. The gain in Ontario was less than normal for the season, a total of \$916,972,000 comparing with \$894,178,000 in August, representing a decline of 10.2 p.c. after seasonal adjustment. Debits in Toronto at \$692,700,000 showed a decline of 11.4 p.c. after seasonal adjustment.

In the Prairie provinces the gain after seasonal adjustment was nearly 2 p.c., the total for Winnipeg showing a moderate decline. Debits in British Columbia were \$112,146,000, a decline of 13.2 p.c. after the usual adjustment, while Vancouver registered a decline of 11.4 p.c.

Comparison with September, 1931.

The decline in September bank debits in the thirty-two clearing centres of Canada as compared with the same month of 1931 was 14.4 p.c., a total of \$2,097,930,000 in September comparing with \$2,450,545,000. The Prairie provinces made the best showing in this comparison, the gain being 1.2 p.c. Debits in Winnipeg were \$264,569,000 compared with \$254,500,000, a gain of 4 p.c. The decline in the Maritime provinces was 14.9 p.c., while Quebec and Ontario registered decreases of 30.4 and 5.8 p.c., respectively. The decline in British Columbia was only 5.6 p.c.

Comparison with the First Nine Months of 1931.

Bank debits in the first nine months of 1932 aggregated \$18,926,000,000 compared with \$23,520,000,000 in the same period of last year. The Maritime provinces showed a decline of 17.2 p.c. The cumulative total for Quebec was \$5,758,000,000, a decline of 28.9 p.c. The Ontario total during the first nine months was \$8,269,000,000, a decline of 17.5 p.c. The decline in the Prairie provinces was limited to 5.5 p.c., the total for the elapsed period of the present year being \$3,372,000,000. The decline in British Columbia was 16.6 p.c.

Turnover of Bank Deposits

The ratio of bank debits in September to the sum of the notice and demand deposits at the end of the preceding month was 113.9 compared with 120.8 in the same month of 1931. During the elapsed period the decline in deposits was 9.2 p.c. while September, 1932 debits declined 14.4 p.c. as compared with September, 1931.

Comparison with other Factors

Bank debits after seasonal adjustment showed a decline of about 5 p.c. in September from the preceding month. The index of industrial employment on October 1, with the usual adjustment was 1.2 p.c. higher than at the beginning of September. Wholesale prices strengthened slightly, the index of 66.8 in August advancing to 66.9 in September. Common stocks averaged higher than in August despite reaction in the latter part of September, the index being 63.0 in the month under review compared with 59.0. The index of the number of shares traded on the Montreal stock exchange was 90.0 in September compared with 96.6 in the preceding month. The index of industrial production based on manufacturing, mining, construction and electric power was 71.9 compared with 73.6 in August.

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

	Debits to Individual Accounts		
	September, 1932	August, 1932	September, 1931
	\$	\$	\$
<b>Maritime Provinces -</b>			
Halifax.....	22,612,132	20,325,981	25,791,452
Moncton.....	5,585,471	5,554,296	6,788,931
Saint John.....	15,139,745	15,947,907	18,297,950
<b>Total - Maritime Provinces.....</b>	<b>43,337,348</b>	<b>41,828,184</b>	<b>50,878,333</b>
<b>Quebec -</b>			
Montreal.....	576,551,433	592,553,062	837,591,815
Quebec.....	40,903,708	43,076,662	51,127,857
Sherbrooke.....	5,815,793	5,774,039	6,674,124
<b>Total - Quebec.....</b>	<b>623,270,934</b>	<b>641,403,763</b>	<b>895,393,796</b>
<b>Ontario -</b>			
Brantford.....	6,585,046	6,213,446	7,914,223
Chatham.....	10,985,813	4,806,496	9,127,509
Fort William.....	4,436,934	4,633,602	4,361,775
Hamilton.....	45,358,577	43,226,631	53,334,707
Kingston.....	5,292,282	4,171,329	5,130,963
Kitchener.....	7,642,792	6,880,379	8,578,961
London.....	22,651,720	23,283,353	27,848,935
Ottawa.....	83,840,457	124,388,352	116,681,900
Peterborough.....	4,406,544	3,939,407	5,258,785
Sarnia.....	11,792,485	6,842,583	7,882,601
Sudbury.....	3,212,191	2,873,087	4,346,365
Toronto.....	692,712,677	644,554,209	703,663,641
Windsor.....	18,054,135	18,365,226	19,932,174
<b>Total - Ontario.....</b>	<b>916,971,653</b>	<b>894,178,100</b>	<b>974,062,537</b>
<b>Prairie Provinces -</b>			
Brandon.....	3,064,802	2,657,281	3,015,556
Calgary.....	43,367,340	37,264,282	45,618,722
Edmonton.....	28,216,525	30,559,173	38,347,266
Lethbridge.....	3,589,826	3,260,369	4,121,530
Medicine Hat.....	1,731,545	1,477,864	2,239,599
Moose Jaw.....	5,105,090	4,438,048	5,522,335
Prince Albert.....	1,566,313	1,590,261	2,077,295
Regina.....	41,012,553	36,717,133	31,263,105
Saskatoon.....	9,982,008	9,728,027	10,700,396
Winnipeg.....	264,568,950	278,789,321	254,509,379
<b>Total - Prairie Provinces.....</b>	<b>402,204,952</b>	<b>406,481,759</b>	<b>397,415,183</b>
<b>British Columbia -</b>			
New Westminster.....	4,159,494	4,209,073	5,256,450
Vancouver.....	89,083,895	105,082,435	105,584,846
Victoria.....	18,902,357	22,491,589	21,953,935
<b>Total - British Columbia.....</b>	<b>112,145,746</b>	<b>131,783,097</b>	<b>132,795,231</b>
<b>GRAND TOTAL FOR CANADA.....</b>	<b>2,097,930,633</b>	<b>2,115,674,903</b>	<b>2,450,545,080</b>





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

	Maritime Provinces	Quebec	Ontario	Prairie Provinces
1931				
September	50,878,333	895,393,796	974,062,537	397,415,183
October	56,170,800	879,549,507	1,026,765,348	490,072,601
November	60,978,977	799,846,028	1,133,761,916	686,586,092
December	57,434,608	774,119,533	1,194,031,654	457,684,545
1932				
January	48,422,245	665,973,971	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	352,801,137
April	42,521,838	595,905,221	925,260,022	379,104,133
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	43,337,348	623,270,934	916,971,653	402,204,952
First 9 months, 1932	395,866,905	5,758,163,982	8,269,207,881	3,372,175,545
1931	477,959,084	8,096,557,911	10,022,281,436	3,566,868,492
1930	523,888,312	9,756,359,093	11,239,311,581	4,583,277,783
1929	590,226,609	11,946,821,552	13,804,420,507	5,424,024,335
1928	547,388,395	10,865,510,796	12,309,491,074	5,372,813,231
1927	452,958,621	8,275,596,952	9,971,563,565	3,987,002,246
1926	456,751,154	7,068,264,763	8,775,122,842	4,032,955,902
1925	415,610,399	5,979,548,845	7,765,531,821	3,850,624,005
1924	445,776,009	5,725,401,780	7,704,393,465	3,633,354,641
Percentage of 1932 to 1931	82.8	71.1	82.5	94.5
	British Columbia	Total of Dominion	Bank Clearings	Per cent of Bank Debits to Bank Clearings
1931				
September	132,795,231	2,450,545,080	1,255,420,217	195.2
October	134,299,302	2,586,858,058	1,369,121,853	188.9
November	160,659,814	2,841,832,827	1,515,785,243	187.5
December	154,852,224	2,638,122,564	1,350,353,770	195.3
1932				
January	134,732,579	2,071,034,426	1,055,910,480	190.6
February	123,334,811	1,990,046,321	1,014,976,318	196.1
March	130,388,330	2,024,037,771	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	131,783,097	2,115,674,903	1,058,288,904	199.9
September	112,145,746	2,097,930,633	1,087,028,943	193.0
First 9 months, 1932	1,130,775,125	18,926,189,438	9,547,427,284	198.2
1931	1,355,987,890	23,519,654,813	12,592,241,905	186.9
1930	1,785,106,240	27,887,943,009	14,952,234,401	186.4
1929	2,210,617,698	33,976,110,701	18,235,481,875	186.4
1928	1,806,339,229	30,901,642,725	17,392,032,993	177.8
1927	1,469,748,771	24,156,870,155	13,943,826,633	173.4
1926	1,435,343,857	21,768,438,518	12,559,196,705	173.4
1925	1,335,380,000	19,346,695,070	11,486,841,454	168.5
1924	1,255,765,383	18,764,691,273	11,870,785,350	158.0
Percentage of 1932 to 1931	83.4	80.5	75.8	-





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

	First Nine Months 1931	First Nine Months 1932	Decrease	Percentage of 1932 to 1931
<u>Maritime Provinces -</u>				
Halifax.....	239,656,909	195,232,929	44,423,980	81.5
Moncton.....	64,389,621	55,598,446	8,791,175	86.3
Saint John.....	173,912,554	145,035,530	28,877,024	83.4
Total - Maritime Provinces..	477,959,084	395,866,905	82,092,179	82.8
<u>Quebec -</u>				
Montreal.....	7,504,484,248	5,293,501,984	2,210,982,264	70.5
Quebec.....	521,300,282	411,784,400	109,515,882	79.0
Sherbrooke.....	70,773,381	52,877,598	17,895,783	74.7
Total Quebec.....	8,096,557,911	5,758,163,982	2,338,393,929	71.1
<u>Ontario -</u>				
Brantford.....	79,117,987	63,394,851	15,723,136	80.1
Chatham.....	58,552,917	52,637,940	5,914,977	89.9
Fort William.....	48,454,618	40,153,516	8,301,102	82.9
Hamilton.....	490,584,779	403,068,401	87,516,378	82.2
Kingston.....	47,222,769	41,298,145	5,924,624	87.2
Kitchener.....	85,691,653	71,503,083	14,188,570	83.4
London.....	270,503,939	238,099,849	32,404,090	88.0
Ottawa.....	1,265,241,223	1,187,646,246	77,594,977	93.9
Peterborough.....	52,240,277	41,674,490	10,565,787	79.8
Sarnia.....	76,208,929	71,156,915	5,052,014	93.4
Sudbury.....	44,965,729	30,736,836	14,228,893	68.4
Toronto.....	7,259,738,772	5,863,458,806	1,396,279,966	80.8
Windsor.....	243,757,844	164,378,803	79,379,041	67.4
Total - Ontario.....	10,022,281,436	8,269,207,881	1,753,073,555	82.5
<u>Prairie Provinces -</u>				
Brandon.....	28,731,478	24,682,136	4,049,342	85.9
Calgary.....	475,200,489	370,072,223	105,128,266	77.9
Edmonton.....	359,786,799	302,289,544	57,497,255	84.0
Lethbridge.....	36,961,319	26,553,687	10,407,632	71.8
Medicine Hat.....	18,338,380	14,883,509	3,454,871	81.2
Moose Jaw.....	59,160,076	44,413,094	14,746,982	75.1
Prince Albert.....	22,006,396	15,678,810	6,327,586	71.2
Regina.....	289,580,208	337,415,804	47,835,596	116.5
Saskatoon.....	104,110,529	84,468,624	19,641,905	81.1
Winnipeg.....	2,169,819,405	2,151,718,114	18,101,291	99.2
Weyburn Security Bank.....	3,173,413	-	-	-
Total - Prairie Provinces...	3,566,868,492	3,372,175,545	194,692,947	94.5
<u>British Columbia -</u>				
New Westminster.....	52,190,721	39,155,614	13,035,107	75.0
Vancouver.....	1,071,158,963	892,355,334	178,803,629	83.3
Victoria.....	232,638,206	199,264,177	33,374,029	85.7
Total - British Columbia....	1,355,987,890	1,130,775,125	225,212,765	83.4
GRAND TOTAL FOR CANADA.....	23,519,654,813	18,926,189,438	4,593,465,375	80.5

# STATE OF TEXAS DEPARTMENT OF COMMERCE BUREAU OF MARITIME AFFAIRS MARITIME SAFETY DIVISION

Period		1961		1962		1963		1964		1965		1966		1967		1968		1969		1970		1971		1972		1973		1974		1975		1976		1977		1978		1979		1980		1981		1982		1983		1984		1985		1986		1987		1988		1989		1990		1991		1992		1993		1994		1995		1996		1997		1998		1999		2000		2001		2002		2003		2004		2005		2006		2007		2008		2009		2010		2011		2012		2013		2014		2015		2016		2017		2018		2019		2020		2021		2022		2023		2024		2025		2026		2027		2028		2029		2030		2031		2032		2033		2034		2035		2036		2037		2038		2039		2040		2041		2042		2043		2044		2045		2046		2047		2048		2049		2050		2051		2052		2053		2054		2055		2056		2057		2058		2059		2060		2061		2062		2063		2064		2065		2066		2067		2068		2069		2070		2071		2072		2073		2074		2075		2076		2077		2078		2079		2080		2081		2082		2083		2084		2085		2086		2087		2088		2089		2090		2091		2092		2093		2094		2095		2096		2097		2098		2099		2100		2101		2102		2103		2104		2105		2106		2107		2108		2109		2110		2111		2112		2113		2114		2115		2116		2117		2118		2119		2120		2121		2122		2123		2124		2125		2126		2127		2128		2129		2130		2131		2132		2133		2134		2135		2136		2137		2138		2139		2140		2141		2142		2143		2144		2145		2146		2147		2148		2149		2150		2151		2152		2153		2154		2155		2156		2157		2158		2159		2160		2161		2162		2163		2164		2165		2166		2167		2168		2169		2170		2171		2172		2173		2174		2175		2176		2177		2178		2179		2180		2181		2182		2183		2184		2185		2186		2187		2188		2189		2190		2191		2192		2193		2194		2195		2196		2197		2198		2199		2200		2201		2202		2203		2204		2205		2206		2207		2208		2209		2210		2211		2212		2213		2214		2215		2216		2217		2218		2219		2220		2221		2222		2223		2224		2225		2226		2227		2228		2229		2230		2231		2232		2233		2234		2235		2236		2237		2238		2239		2240		2241		2242		2243		2244		2245		2246		2247		2248		2249		2250		2251		2252		2253		2254		2255		2256		2257		2258		2259		2260		2261		2262		2263		2264		2265		2266		2267		2268		2269		2270		2271		2272		2273		2274		2275		2276		2277		2278		2279		2280		2281		2282		2283		2284		2285		2286		2287		2288		2289		2290		2291		2292		2293		2294		2295		2296		2297		2298		2299		2300		2301		2302		2303		2304		2305		2306		2307		2308		2309		2310		2311		2312		2313		2314		2315		2316		2317		2318		2319		2320		2321		2322		2323		2324		2325		2326		2327		2328		2329		2330		2331		2332		2333		2334		2335		2336		2337		2338		2339		2340		2341		2342		2343		2344		2345		2346		2347		2348		2349		2350		2351		2352		2353		2354		2355		2356		2357		2358		2359		2360		2361		2362		2363		2364		2365		2366		2367		2368		2369		2370		2371		2372		2373		2374		2375		2376		2377		2378		2379		2380		2381		2382		2383		2384		2385		2386		2387		2388		2389		2390		2391		2392		2393		2394		2395		2396		2397		2398		2399		2400		2401		2402		2403		2404		2405		2406		2407		2408		2409		2410		2411		2412		2413		2414		2415		2416		2417		2418		2419		2420		2421		2422		2423		2424		2425		2426		2427		2428		2429		2430		2431		2432		2433		2434		2435		2436		2437		2438		2439		2440		2441		2442		2443		2444		2445		2446		2447		2448		2449		2450		2451		2452		2453		2454		2455		2456		2457		2458		2459		2460		2461		2462		2463		2464		2465		2466		2467		2468		2469		2470		2471		2472		2473		2474		2475		2476		2477		2478		2479		2480		2481		2482		2483		2484		2485		2486		2487		2488		2489		2490		2491		2492		2493		2494		2495		2496		2497		2498		2499		2500		2501		2502		2503		2504		2505		2506		2507		2508		2509		2510		2511		2512		2513		2514		2515		2516		2517		2518		2519		2520		2521		2522		2523		2524		2525		2526		2527		2528		2529		2530		2531		2532		2533		2534		2535		2536		2537		2538		2539		2540		2541		2542		2543		2544		2545		2546		2547		2548		2549		2550		2551		2552		2553		2554		2555		2556		2557		2558		2559		2560		2561		2562		2563		2564		2565		2566		2567		2568		2569		2570		2571		2572		2573		2574		2575		2576		2577		2578		2579		2580		2581		2582		2583		2584		2585		2586		2587		2588		2589		2590		2591		2592		2593		2594		2595		2596		2597		2598		2599		2600		2601		2602		2603		2604		2605		2606		2607		2608		2609		2610		2611		2612		2613		2614		2615		2616		2617		2618		2619		2620		2621		2622		2623		2624		2625		2626		2627		2628		2629		2630		2631		2632		2633		2634		2635		2636		2637		2638		2639		2640		2641		2642		2643		2644		2645		2646		2647		2648		2649		2650		2651		2652		2653		2654		2655		2656		2657		2658		2659		2660		2661		2662		2663		2664		2665		2666		2667		2668		2669		2670		2671		2672		2673		2674		2675		2676		2677		2678		2679		2680		2681		2682		2683		2684		2685		2686		2687		2688		2689		2690		2691		2692		2693		2694		2695		2696		2697		2698		2699		2700		2701		2702		2703		2704		2705		2706		2707		2708		2709		2710		2711		2712		2713		2714		2715		2716		2717		2718		2719		2720		2721		2722		2723		2724		2725		2726		2727		2728		2729		2730		2731		2732		2733		2734		2735		2736		2737		2738		2739		2740		2741		2742		2743		2744		2745		2746		2747		2748		2749		2750		2751		2752		2753		2754		2755		2756		2757		2758		2759		2760		2761		2762		2763		2764		2765		2766		2767		2768		2769		2770		2771		2772		2773		2774		2775		2776		2777		2778		2779		2780		2781		2782		2783		2784		2785		2786		2787		2788		2789		2790		2791		2792		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4. BANK DEBITS IN MILLIONS OF DOLLARS IN ECONOMIC AREAS AND PRINCIPAL CLEARING CENTRES OF CANADA IN SEPTEMBER 1926 to 1932.

	Month of September							Percent-
	1926	1927	1928	1929	1930	1931	1932	age of
								1932 to
	Millions of Dollars							1931
Maritime Provinces	45.7	55.4	56.4	60.1	57.3	50.9	43.3	85.1
Quebec.....	815.7	965.1	983.6	1,247.7	934.4	895.4	623.3	69.6
Montreal.....	756.0	899.2	898.1	1,164.9	866.0	837.6	576.6	68.8
Ontario.....	911.0	1,208.2	1,248.6	1,338.9	1,221.4	974.1	917.0	94.1
Toronto.....	631.8	901.8	872.7	1,030.3	882.3	703.7	692.7	98.4
Prairie Provinces..	427.1	446.8	588.4	549.6	537.8	397.4	402.2	101.2
Winnipeg.....	289.9	284.1	366.6	288.6	360.0	254.5	264.6	104.0
British Columbia..	157.7	168.4	173.9	223.4	186.3	132.8	112.1	84.4
Vancouver.....	126.1	129.1	134.8	178.8	142.6	105.6	89.1	84.4
CANADA.....	2,357.2	3,845.9	3,081.0	3,469.6	2,967.2	2,450.5	2,097.9	85.6

5. BANK DEPOSITS AND BANK DEBITS AND RATIO OF DEBITS TO DEPOSITS SEPTEMBER, 1931 to SEPTEMBER, 1932.

	Demand and Notice Deposits in Canada as at last day of pre- ceding month (000's omitted)	Bank Debits (000's omitted)	Percentage of Bank Debits to Deposits in Canada P.C.
1931			
September.....	2,029,554	2,450,545	120.8
October.....	2,049,794	2,586,858	120.7
November.....	2,042,901	2,841,833	139.1
December.....	2,012,868	2,338,123	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.....	1,841,907	2,097,931	113.9

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 following month)					
1931						
September.....	104.6	90.9	102.6	70.0	68.6	77.8
October.....	89.5	85.1	99.3	70.4	64.6	54.9
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	80.0	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	63.4	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

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