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COMMERCIAL FAILURESUNDER THE PROVISIONS OF THE BANKRUPTCY AND WINDING UP ACTS

According to preliminary figures, the total number of business failures recorded under the provisions of the Bankruptcy and Winding Up Acts was 512 during the third quarter of 1957, a 13 per cent increase over the 454 insolvencies reported in the same period of 1956. The estimated total of defaulted liabilities, however, rose by almost 62 per cent, from \$12,596,000 in the third quarter of 1956 to \$20,351,000. Average liability per failure therefore, rose from \$27,700 to \$39,700. The number of failures of establishments with liabilities of over \$50,000 increased from 49 to 68 in the third quarter comparison.

Failures and Liabilities by Industries

As in the past, bankruptcies of trading establishments accounted for the largest number of failures during the third quarter of 1957. There were 219 such bankruptcies in the third quarter, as compared with 174 during the same period of 1956. Insolvencies of furniture, appliance and radio stores rose sharply in this comparison, as did failures of filling stations and automotive products dealers. The number of bankruptcies showed comparatively little change in total for other types of trading establishments.

Number of failures in the construction industry fell off from 91 in the third quarter of 1956 to 85, and insolvencies in manufacturing declined from 81 to 79. The number of bankruptcies in the services field was 58, unchanged from the same quarter of the previous year.

Although the number of manufacturing and construction failures declined in the third quarter, total estimated liabilities rose sharply in both sectors. Liabilities of bankrupt trading establishments showed a moderate advance and liabilities also rose slightly in the service industries. Liabilities of insolvent mines and financial establishments showed large increases.

Failures and Liabilities by Economic Areas

During the third quarter of 1957, the number of failures in Quebec fell off to 287 as compared with 319 for the same quarter of the preceding year. Estimated liabilities, however advanced from \$7,507,000 to \$8,230,000 in this comparison, with average liability per failure rising from \$23,500 to \$28,700. The number of failures in Ontario rose substantially from 94 in the third quarter of 1956 to 161. Liabilities increased from \$3,021,000 to \$9,096,000 with average liability per failure rising from \$32,100 to \$56,500. Number of bankruptcies in the Prairie Provinces rose from 20 to 32 in the third quarter comparison, with total liabilities rising from \$544,000 to \$1,914,000; average liability per failure went up from \$27,200 to \$59,800. Number of failures in British Columbia advanced from 8 to 19 in the third quarter comparison. Total liabilities increased from \$551,000 to \$706,000, but average liability per failure declined from \$68,800 to \$37,100. In the Atlantic Provinces, the number of insolvencies remained unchanged, but the amount of liabilities showed a large drop from the third quarter of the preceding year.

Failures by Size of Liability

The data presented in Table 4 indicate that over 71% of all failures during the third quarter involved relatively small businesses with liabilities of less than \$25,000. In Quebec, 80 per cent of all failures were in this category, while in Ontario only 62 per cent of third quarter failures involved businesses with liabilities of less than \$25,000. In the manufacturing sector, defaulting businesses with liabilities exceeding \$25,000 accounted for one-third of the failures in the third quarter and in the trade division failures of the larger concerns represented 28 per cent of the total.

Coverage

The statistics in this report are limited to bankruptcies made under federal legislation (The Bankruptcy Act and the Winding Up Act) but not failures, sales or seizures carried out apart from such federal legislation. Proposals from insolvent persons are not included with the bankruptcy data, but when proposals are rejected by the creditors or fail in their purpose, the proceedings may then come under the Bankruptcy Act. In Table 6 of this report the number of proposals is shown so as to give a general impression of the trend.

Prepared in the Business Statistics Section, Research and Development Division.

2103-502-97

Table 1 - Commercial Failures by
Third Quarter, 1957

	THIRD QUAR-				
	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
	- Number -				
AGRICULTURE	-	11	1	-	-
FORESTRY, FISHING & TRAPPING	-	2	-	-	1
MINING	-	1	-	-	-
MANUFACTURES -					
Foods and Beverages	-	5	3	1	-
Textiles	-	-	-	-	-
Clothing	-	10	1	-	-
Wood Products	2	10	2	-	2
Paper Products & Printing Trades	-	3	-	-	-
Iron & Steel & Transportation Equipment	1	18	2	-	-
Electrical Apparatus & Non-ferrous Metals	-	5	4	-	-
Chemical Products	-	-	-	-	-
Other Industries	-	10	2	-	-
Total Manufactures	3	61	14	1	2
CONSTRUCTION -					
General Contractors	1	25	14	1	1
Special Trade Contractors	1	31	13	3	1
Total Construction	2	56	27	4	2
TRANSPORTATION ST. & C.	-	13	1	1	-
TRADE -					
Food	-	29	9	1	-
General Merchandise	2	8	2	3	-
Automotive Products	1	1	2	-	-
Filling Stations	-	5	2	-	-
Clothing	-	13	6	2	-
Shoes	-	-	2	-	-
Hardware & Building Materials	-	7	3	3	-
Furniture, Appliance & Radios	-	12	4	1	2
Fuel	1	5	-	-	-
Drugs	-	3	1	-	-
Jewellery	-	2	-	-	-
Other Trades	1	34	7	-	-
Total Trade	5	119	38	10	2
FINANCE & PUBLIC UTILITIES	-	4	-	-	-
SERVICE -					
Community Service	-	5	-	-	-
Recreational Service	-	1	2	-	-
Business Service	-	3	1	-	-
Personal Service	1	33	9	3	-
Total Service	1	42	12	3	-
NOT CLASSIFIED	2	10	1	1	1
TOTAL	13	319	94	20	8

Economic Areas and Industries

with Comparisons

TER 1956		THIRD QUARTER 1957						
Total		Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia	Total	
Number	Liabilities \$'000						Number	Liabilities \$'000
12	100	-	7	1	-	1	9	236
3	95	-	2	1	-	-	3	210
1	5	-	1	1	2	-	4	1,525
9	648	-	7	4	-	-	11	417
-	-	-	1	2	-	-	3	228
11	158	-	2	3	-	-	5	117
16	786	-	7	5	-	2	14	1,267
3	59	-	3	2	-	-	5	104
21	274	-	13	7	2	1	23	1,504
9	132	-	2	-	-	-	2	69
-	-	-	-	-	-	-	-	-
12	355	-	9	5	2	-	16	434
81	2,412	-	44	28	4	3	79	4,139
42	2,074	-	22	15	1	1	39	4,393
49	848	-	24	15	5	2	46	807
91	2,922	-	46	30	6	3	85	5,199
15	151	-	18	5	-	1	24	287
39	499	5	22	8	1	1	37	658
15	692	-	8	2	3	-	13	201
4	103	1	4	8	3	1	17	523
7	81	-	9	4	1	1	15	288
21	402	-	13	8	2	1	24	511
2	87	-	1	3	-	1	5	52
13	515	1	4	5	1	1	12	606
19	926	2	13	19	-	2	36	1,087
6	137	-	2	1	-	-	3	65
4	75	-	1	-	-	1	2	98
2	15	-	2	1	-	-	3	46
42	1,722	1	34	12	4	1	52	1,582
174	5,254	10	113	71	15	10	219	5,716
4	46	-	3	2	-	1	6	826
5	90	-	4	-	-	-	4	22
3	311	-	-	-	-	-	-	-
4	43	-	5	3	-	-	8	243
46	971	1	35	8	2	-	46	1,210
58	1,415	1	44	11	2	-	58	1,475
15	196	2	9	11	3	-	25	739
454	12,596	13	287	161	32	19	512	20,351

Table 2 - Commercial Failures and Estimated Liabilities by Months and Industries with Cumulative data.

	Total		Agriculture		Manufactures																																																																																																																																																												
	Number	Liab.	Number	Liab.	Total		Wood Products																																																																																																																																																										
					Number	Liab.	Number	Liab.																																																																																																																																																									
		\$'000		\$'000		\$'000		\$'000																																																																																																																																																									
<u>1955</u>																																																																																																																																																																	
April	145	5,222	1	18	32	1,504	8	492																																																																																																																																																									
May	154	3,787	6	65	20	543	5	122																																																																																																																																																									
June	139	3,841	5	65	19	699	4	240																																																																																																																																																									
July	107	2,682	5	58	16	297	4	118																																																																																																																																																									
August	113	3,306	3	45	20	515	4	123																																																																																																																																																									
September	147	3,586	5	22	15	785	1	19																																																																																																																																																									
October	156	4,008	1	5	26	1,335	6	621																																																																																																																																																									
November	168	6,327	2	25	36	3,088	4	408																																																																																																																																																									
December	156	8,104	6	32	25	4,087	5	340																																																																																																																																																									
<u>1956</u>																																																																																																																																																																	
January	166	3,825	2	21	26	1,386	2	8																																																																																																																																																									
February	145	6,150	6	130	34	3,797	6	1,081																																																																																																																																																									
March	180	8,893	3	70	29	2,317	4	211																																																																																																																																																									
April	174	5,084	4	61	29	1,212	7	262																																																																																																																																																									
May	164	3,716	2	17	28	477	1	12																																																																																																																																																									
June	140	3,908	3	44	32	1,334	2	375																																																																																																																																																									
July	170	4,085	7	70	31	954	4	79																																																																																																																																																									
August	155	4,918	3	24	29	849	5	330																																																																																																																																																									
September	129	3,594	2	7	21	609	7	377																																																																																																																																																									
October	184	5,015	3	20	30	513	4	58																																																																																																																																																									
November	185	5,718	5	65	28	667	5	98																																																																																																																																																									
December	175	9,349	5	96	25	970	2	33																																																																																																																																																									
<u>1957</u>																																																																																																																																																																	
January	236	7,721	9	111	40	1,755	8	541																																																																																																																																																									
February	209	6,495	5	107	34	1,118	9	218																																																																																																																																																									
March	175	5,787	4	57	30	720	7	280																																																																																																																																																									
April	169	4,171	3	126	27	790	8	165																																																																																																																																																									
May	157	3,837	3	22	24	545	2	209																																																																																																																																																									
June	175	4,282	3	31	30	919	4	213																																																																																																																																																									
July	168	5,683	2	18	23	910	4	89																																																																																																																																																									
August	172	9,518	1	59	27	1,626	3	191																																																																																																																																																									
September	172	5,151	6	158	29	1,603	7	988																																																																																																																																																									
Nine months 1955	1,315	35,338	50	548	203	6,174	35	1,296																																																																																																																																																									
Nine months 1956	1,423	44,172	32	444	259	12,935	38	2,735																																																																																																																																																									
Nine months 1957	1,633	52,645	36	689	264	9,986	52	2,894																																																																																																																																																									
<table border="1"> <thead> <tr> <th rowspan="4"></th> <th colspan="2">Manufactures</th> <th colspan="2">Construction</th> <th colspan="2">Transportation St. & C.</th> <th colspan="2">Trade Total</th> </tr> <tr> <th rowspan="2">Number</th> <th rowspan="2">Liab.</th> <th rowspan="2">Number</th> <th rowspan="2">Liab.</th> <th rowspan="2">Number</th> <th rowspan="2">Liab.</th> <th rowspan="2">Number</th> <th rowspan="2">Liab.</th> </tr> <tr> <th colspan="2">Iron & Steel & Transportation Equipment</th> </tr> <tr> <th></th> <th>\$'000</th> <th></th> <th>\$'000</th> <th></th> <th>\$'000</th> <th></th> <th>\$'000</th> </tr> </thead> <tbody> <tr> <td colspan="9"><u>1955</u></td> </tr> <tr> <td>April</td> <td>9</td> <td>236</td> <td>16</td> <td>517</td> <td>5</td> <td>98</td> <td>64</td> <td>2,091</td> </tr> <tr> <td>May</td> <td>6</td> <td>214</td> <td>25</td> <td>1,255</td> <td>8</td> <td>80</td> <td>75</td> <td>1,531</td> </tr> <tr> <td>June</td> <td>4</td> <td>25</td> <td>19</td> <td>581</td> <td>5</td> <td>173</td> <td>60</td> <td>1,951</td> </tr> <tr> <td>July</td> <td>2</td> <td>6</td> <td>19</td> <td>321</td> <td>5</td> <td>98</td> <td>43</td> <td>1,186</td> </tr> <tr> <td>August</td> <td>6</td> <td>45</td> <td>19</td> <td>716</td> <td>2</td> <td>43</td> <td>46</td> <td>1,500</td> </tr> <tr> <td>September</td> <td>4</td> <td>447</td> <td>25</td> <td>507</td> <td>8</td> <td>93</td> <td>64</td> <td>1,661</td> </tr> <tr> <td>October</td> <td>7</td> <td>149</td> <td>30</td> <td>567</td> <td>5</td> <td>35</td> <td>58</td> <td>1,189</td> </tr> <tr> <td>November</td> <td>17</td> <td>1,916</td> <td>25</td> <td>574</td> <td>4</td> <td>509</td> <td>70</td> <td>1,822</td> </tr> <tr> <td>December</td> <td>11</td> <td>359</td> <td>44</td> <td>2,387</td> <td>6</td> <td>30</td> <td>57</td> <td>1,233</td> </tr> <tr> <td colspan="9"><u>1956</u></td> </tr> <tr> <td>January</td> <td>7</td> <td>68</td> <td>29</td> <td>528</td> <td>6</td> <td>34</td> <td>65</td> <td>1,231</td> </tr> <tr> <td>February</td> <td>10</td> <td>1,685</td> <td>26</td> <td>733</td> <td>8</td> <td>41</td> <td>52</td> <td>1,213</td> </tr> <tr> <td>March</td> <td>12</td> <td>170</td> <td>38</td> <td>3,129</td> <td>9</td> <td>119</td> <td>70</td> <td>1,619</td> </tr> </tbody> </table>										Manufactures		Construction		Transportation St. & C.		Trade Total		Number	Liab.	Number	Liab.	Number	Liab.	Number	Liab.	Iron & Steel & Transportation Equipment			\$'000		\$'000		\$'000		\$'000	<u>1955</u>									April	9	236	16	517	5	98	64	2,091	May	6	214	25	1,255	8	80	75	1,531	June	4	25	19	581	5	173	60	1,951	July	2	6	19	321	5	98	43	1,186	August	6	45	19	716	2	43	46	1,500	September	4	447	25	507	8	93	64	1,661	October	7	149	30	567	5	35	58	1,189	November	17	1,916	25	574	4	509	70	1,822	December	11	359	44	2,387	6	30	57	1,233	<u>1956</u>									January	7	68	29	528	6	34	65	1,231	February	10	1,685	26	733	8	41	52	1,213	March	12	170	38	3,129	9	119	70	1,619
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Table 2 - Commercial Failures and Estimated Liabilities by Months and Industries with Cumulative data. (Concluded)

	Manufactures		Construction		Transportation St. & C.		Trade Total	
	Iron & Steel & Transportation Equipment		Number	Liab.	Number	Liab.	Number	Liab.
	Number	Liab.						
		\$'000		\$'000		\$'000		\$'000
1956								
April	12	162	32	1,341	5	46	79	2,117
May	10	143	32	835	7	46	72	2,077
June	12	419	15	296	9	182	59	1,687
July	7	29	33	1,006	5	69	67	1,248
August	9	144	30	961	9	79	54	2,489
September	5	101	28	955	1	2	53	1,518
October	9	150	46	1,877	6	47	68	1,891
November	11	318	35	2,800	10	115	72	1,626
December	7	103	31	2,327	8	254	71	1,725
1957								
January	14	558	48	2,187	12	88	94	2,199
February	9	129	44	1,834	13	393	80	2,491
March	5	66	30	1,409	6	135	65	2,703
April	8	132	27	711	8	73	74	1,741
May	10	100	29	1,362	6	80	70	1,480
June	8	343	19	539	8	82	88	1,863
July	7	85	32	800	2	22	73	2,463
August	8	1,114	34	4,068	11	107	69	1,502
September	8	305	19	332	11	157	77	1,752
Nine months 1955	63	1,462	210	6,123	53	836	587	17,308
Nine months 1956	84	2,921	263	9,784	59	618	571	15,199
Nine months 1957	77	2,831	282	13,242	77	1,137	690	18,194
	T r a d e				Furniture Appliances and Radios		Service	
	Food		Clothing		Number	Liab.	Number	Liab.
	Number	Liab.	Number	Liab.				
		\$'000		\$'000		\$'000		\$'000
1955								
April	11	172	9	156	12	362	22	949
May	14	260	8	294	10	222	16	249
June	17	632	12	408	9	190	29	359
July	7	82	7	340	3	74	17	348
August	14	603	5	115	6	83	21	468
September	18	357	9	135	8	149	26	434
October	14	214	8	164	5	134	31	620
November	18	463	11	228	6	261	24	228
December	11	104	6	86	3	40	15	170
1956								
January	16	163	8	141	11	246	32	414
February	8	141	10	85	11	450	14	149
March	22	577	11	138	6	189	24	1,459
April	19	309	4	124	13	595	22	245
May	13	287	5	40	19	1,008	15	109
June	7	154	4	38	10	555	16	163
July	19	259	10	168	7	176	23	697
August	8	143	7	159	9	412	21	366
September	12	98	4	76	3	337	14	352
October	9	84	8	79	18	883	18	368
November	23	583	11	172	7	295	23	367
December	18	258	12	168	11	357	24	265
1957								
January	14	153	17	169	12	758	25	197
February	15	287	13	304	13	589	20	281
March	12	123	9	212	11	349	24	461
April	15	438	10	173	10	308	21	355
May	14	290	12	172	12	445	18	238
June	16	292	13	346	12	378	19	303
July	16	331	10	273	11	261	21	710
August	10	116	7	160	11	409	19	227
September	11	212	7	78	14	417	18	538
Nine months 1955	132	3,393	81	2,193	79	2,546	180	3,625
Nine months 1956	124	2,131	63	969	89	3,968	181	3,954
Nine months 1957	123	2,242	98	1,887	106	3,914	185	3,310

Table 3 - Commercial Failures and Estimated Liabilities by Months, Provinces and Selected Cities, with Cumulative Data.

	Canada		Atlantic Provinces		Province of Quebec		Montreal		Ontario	
	Number	Liab.	Number	Liab.	Number	Liab.	Number	Liab.	Number	Liab.
		\$'000		\$'000		\$'000		\$'000		\$'000
1955 - July	107	2,682	4	218	69	1,278	36	686	23	587
August	113	3,306	3	466	74	1,467	35	783	22	906
September	147	3,586	1	150	101	1,889	45	1,071	31	1,170
October	156	4,008	1	12	110	2,873	45	1,656	35	823
November	168	6,327	3	64	110	3,981	52	2,797	38	1,086
December	156	8,104	4	43	112	3,659	39	1,337	31	4,152
1956 - January	166	3,825	-	-	110	2,409	55	727	45	1,293
February	145	6,150	4	162	81	2,020	43	1,169	48	3,587
March	180	8,893	3	41	115	4,345	54	2,999	52	1,967
April	174	5,084	3	248	106	1,796	45	535	47	2,342
May	164	3,716	1	11	117	2,510	38	1,012	28	832
June	140	3,908	3	60	77	1,980	36	1,051	41	677
July	170	4,085	3	82	126	2,246	61	1,013	33	1,431
August	155	4,918	5	368	108	3,435	43	2,269	32	689
September	129	3,594	5	523	85	1,825	33	590	29	901
October	184	5,015	3	124	116	2,269	57	1,466	54	2,388
November	185	5,718	2	82	113	2,337	45	1,132	53	2,557
December	175	9,349	5	348	111	5,531	49	4,587	45	3,177
1957 - January	236	7,721	5	97	155	3,594	64	1,333	53	2,554
February	209	6,495	6	294	139	3,368	61	1,442	50	2,435
March	175	5,787	6	76	102	2,235	39	1,113	49	2,611
April	169	4,171	2	73	97	1,761	50	867	46	1,712
May	157	3,837	4	156	95	1,491	37	483	49	1,719
June	175	4,282	7	268	102	1,701	42	819	49	1,673
July	168	5,683	2	12	89	2,750	42	1,796	55	1,876
August	172	9,518	7	198	89	3,300	42	2,299	54	4,718
September	172	5,151	4	195	109	2,180	42	985	52	2,502
Nine months 1955	1,315	35,338	28	2,129	848	18,233	368	9,445	302	10,238
Nine months 1956	1,423	44,173	27	1,495	925	22,566	408	11,365	355	13,719
Nine months 1957	1,633	52,645	43	1,369	977	22,380	419	11,137	457	21,800

	Toronto		Manitoba		Saskatchewan		Alberta		British Columbia	
	Number	Liab.	Number	Liab.	Number	Liab.	Number	Liab.	Number	Liab.
		\$'000		\$'000		\$'000		\$'000		\$'000
1955 - July	4	57	1	23	2	452	3	49	5	75
August	6	201	-	-	4	259	-	-	10	208
September	4	480	3	48	3	37	4	249	4	42
October	9	244	1	33	2	72	3	31	4	163
November	11	305	3	136	5	131	5	83	4	846
December	8	329	2	115	2	26	2	25	3	85
1956 - January	12	589	2	37	2	30	3	22	4	34
February	15	1,350	-	-	4	145	1	48	7	187
March	14	1,312	2	2,329	2	120	3	35	3	56
April	10	847	4	102	2	47	5	297	7	252
May	7	178	2	36	4	33	3	43	9	251
June	16	374	2	101	4	165	6	413	7	512
July	5	107	1	16	3	261	2	21	2	28
August	6	121	3	52	2	30	2	46	3	296
September	8	275	1	18	1	2	5	97	3	226
October	13	742	3	100	2	8	3	56	3	69
November	18	1,482	2	92	4	99	2	81	9	470
December	10	2,031	1	60	4	60	6	118	3	55
1957 - January	26	1,886	2	54	8	127	10	661	3	633
February	17	996	2	39	2	87	4	145	6	128
March	18	583	4	61	3	173	6	561	5	71
April	16	652	1	3	4	50	11	278	8	293
May	21	861	2	128	1	30	2	51	4	263
June	16	506	4	339	4	54	5	102	4	145
July	16	790	5	333	3	226	6	136	8	351
August	21	598	2	35	3	931	10	186	7	149
September	19	646	-	-	2	19	1	49	4	205
Nine months 1955	82	3,969	21	859	28	1,655	32	773	56	1,454
Nine months 1956	93	5,153	17	2,691	24	833	30	1,022	45	1,842
Nine months 1957	170	7,518	22	992	30	1,697	55	2,169	49	2,238

Table 4 - Commercial Failures by Major Industries, and Provinces, according to Size of Liabilities.

	1955				1956					1957		
	2nd Quarter	3rd Quarter	4th Quarter	Total	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total	1st Quarter	2nd Quarter	3rd Quarter
Manufacturing												
Under \$5,000	12	15	16	59	15	15	15	9	54	17	7	11
\$ 5,000 - \$ 25,000	29	25	35	134	38	43	48	51	180	53	52	42
\$25,000 - \$ 50,000	10	3	13	36	16	13	10	15	54	21	15	8
\$50,000 - \$100,000	12	5	12	37	9	15	3	6	33	5	1	11
Over \$100,000	8	3	11	24	11	3	5	2	21	8	6	7
Total	71	51	87	290	89	89	81	83	342	104	81	79
Construction												
Under \$5,000	8	12	18	57	15	7	13	14	49	15	3	7
\$ 5,000 - \$ 25,000	30	35	53	167	50	40	43	49	182	59	41	54
\$25,000 - \$ 50,000	12	12	14	45	17	20	16	18	71	23	15	16
\$50,000 - \$100,000	4	-	10	24	8	9	12	14	43	14	10	5
Over \$100,000	6	4	4	16	3	3	7	17	30	11	6	3
Total	60	63	99	309	93	79	91	112	375	122	75	85
Trade												
Under \$5,000	33	19	29	122	28	35	23	31	117	37	26	32
\$ 5,000 - \$ 25,000	117	98	106	450	113	108	116	119	456	136	143	125
\$25,000 - \$ 50,000	21	16	33	100	26	36	21	38	121	29	38	36
\$50,000 - \$100,000	18	10	12	58	17	22	9	15	63	22	22	18
Over \$100,000	10	10	5	42	3	9	5	8	25	15	3	8
Total	199	153	185	772	187	210	174	211	782	239	232	219
Service												
Under \$5,000	22	15	25	81	18	21	19	17	75	19	15	17
\$ 5,000 - \$ 25,000	30	31	30	106	38	27	25	36	126	41	30	29
\$25,000 - \$ 50,000	8	13	11	44	9	4	8	7	28	4	11	9
\$50,000 - \$100,000	5	4	4	16	1	-	3	5	9	5	2	-
Over \$100,000	2	1	-	3	4	1	3	-	8	-	-	3
Total	67	64	70	250	70	53	58	65	246	69	58	58
Total Canada												
Under \$5,000	87	74	98	380	91	83	88	90	352	102	59	83
\$ 5,000 - \$ 25,000	228	205	249	944	265	252	256	295	1,068	342	300	283
\$25,000 - \$ 50,000	56	50	70	241	75	79	61	88	303	88	86	78
\$50,000 - \$100,000	40	19	40	139	37	47	29	41	154	52	36	40
Over \$100,000	27	19	23	91	23	17	20	30	90	36	20	28
Total	438	367	480	1,795	491	478	454	544	1,967	620	501	512
Quebec												
Under \$5,000	70	68	84	318	68	58	81	79	286	86	49	68
\$ 5,000 - \$ 25,000	139	130	170	604	168	160	174	197	699	224	193	160
\$25,000 - \$ 50,000	24	28	43	134	38	51	39	36	164	47	36	32
\$50,000 - \$100,000	23	8	18	75	19	25	14	18	76	24	11	16
Over \$100,000	11	10	17	49	13	6	11	10	40	15	5	11
Total	267	244	332	1,180	306	300	319	340	1,265	396	294	287
Ontario												
Under \$5,000	14	1	10	45	16	20	6	9	51	14	5	14
\$ 5,000 - \$ 25,000	56	47	57	222	76	61	52	75	264	73	77	86
\$25,000 - \$ 50,000	19	16	20	74	30	15	21	33	99	29	35	35
\$50,000 - \$100,000	9	9	13	41	16	15	11	17	59	22	18	14
Over \$100,000	12	3	4	24	7	5	4	18	34	14	9	12
Total	110	76	104	406	145	116	94	152	507	152	144	161



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Table 5 - Average Estimated Liability per Failure by Months, Economic Areas and Selected Industry Groups

	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia	Manu- fac- tures	Con- struc- tion	Trade	Service
- Thousand dollars -										
1955 - July	25.1	54.5	18.5	25.5	87.3	15.0	18.6	16.9	27.6	20.5
August	29.2	155.3	19.8	41.2	64.7	20.8	25.8	37.7	32.6	22.3
September	24.4	75.0	18.7	37.7	33.4	10.5	52.3	20.3	26.0	16.7
October	25.7	12.0	26.1	23.5	22.6	40.8	51.3	18.9	20.5	20.0
November	37.7	21.3	36.2	28.6	26.9	211.5	85.8	23.0	26.0	9.5
December	51.9	10.7	32.7	133.9	27.6	28.3	163.5	54.3	21.6	11.3
1956 - January	23.0	-	21.9	28.7	12.8	8.5	53.3	18.2	18.9	12.9
February	42.4	40.4	24.9	74.7	38.7	26.8	111.7	28.2	23.3	10.7
March	49.4	13.7	37.8	37.8	354.8	18.5	79.9	82.3	23.1	60.8
April	29.2	82.5	16.9	49.8	40.6	36.0	41.8	41.9	26.8	11.1
May	22.7	10.7	21.5	29.7	12.5	27.9	17.0	26.1	28.8	7.3
June	27.9	20.2	25.7	16.5	56.6	73.1	41.7	19.7	28.6	10.2
July	24.0	27.4	17.8	43.3	49.6	14.2	30.8	30.5	18.6	30.3
August	31.7	73.7	31.8	21.5	18.4	98.8	29.3	32.0	46.1	17.4
September	27.9	104.6	21.5	31.1	16.9	75.3	29.0	34.1	28.6	25.2
October	27.3	41.4	19.6	44.2	20.5	21.3	17.1	40.8	27.8	20.4
November	30.9	40.9	20.7	48.2	34.0	52.2	23.8	80.0	22.6	16.0
December	53.4	69.6	49.8	70.6	21.6	18.3	38.8	75.1	24.3	11.0
1957 - January	32.7	19.4	23.2	48.2	42.1	211.0	43.9	45.6	23.4	7.9
February	31.1	48.9	24.2	48.7	33.9	21.3	32.9	41.7	31.1	14.0
March	33.1	12.6	21.9	53.3	61.1	14.2	24.0	47.0	41.6	19.2
April	24.7	36.4	18.2	37.2	20.7	36.6	29.2	26.3	23.5	16.9
May	24.4	39.0	15.7	35.1	41.8	65.7	22.7	47.0	21.1	13.2
June	24.5	38.2	16.7	34.1	38.1	36.3	30.6	28.4	21.2	16.0
July	33.8	5.9	30.9	34.1	49.6	43.9	39.6	25.0	33.7	33.8
August	55.3	28.3	37.1	87.4	76.8	21.4	60.2	119.6	21.8	12.0
September	29.9	48.8	20.0	48.1	22.8	51.3	55.3	17.5	22.7	29.9
Nine months 1955	26.9	76.0	21.5	33.9	40.6	26.0	30.4	29.2	29.5	20.1
Nine months 1956	31.0	55.4	24.4	38.6	64.1	40.9	49.9	37.2	26.6	21.8
Nine months 1957	32.2	31.8	22.9	47.7	45.4	45.7	37.8	47.0	26.4	17.9

Table 6 - Wage-Earner Failures and Proposals, by Months and Economic Areas

	Wage-Earner Failures						Proposals			
	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia	Canada	Quebec	Ontario	Other Provinces
1955 - July	54	-	52	1	-	1	40	36	4	-
August	64	-	62	2	-	-	52	49	2	1
September	51	1	48	1	-	1	34	33	1	-
October	61	1	54	6	-	-	52	51	1	-
November	54	-	54	-	-	-	50	49	-	1
December	58	-	57	1	-	-	48	41	3	4
1956 - January	59	-	57	2	-	-	59	56	-	3
February	83	-	80	3	-	-	67	60	4	3
March	86	-	84	1	1	-	64	56	4	4
April	68	-	68	-	-	-	63	54	6	3
May	65	-	63	2	-	-	74	70	4	-
June	83	-	76	6	-	1	65	59	6	-
July	69	-	68	1	-	-	62	60	2	-
August	84	1	83	-	-	-	47	44	2	1
September	81	-	81	-	-	-	50	49	1	-
October	116	-	116	-	-	-	101	90	8	3
November	110	-	107	2	-	1	81	66	8	7
December	70	-	67	3	-	-	79	74	4	1
1957 - January	119	-	112	3	2	2	53	49	2	2
February	104	-	99	4	-	1	36	28	6	2
March	121	-	116	5	-	-	42	37	4	1
April	111	-	103	4	3	1	43	40	2	1
May	94	-	89	5	-	-	36	32	4	-
June	85	-	76	5	2	2	32	27	3	2
July	115	-	110	5	-	-	26	23	2	1
August	110	1	105	3	4	1	38	32	2	4
September	113	1	110	2	-	-	43	42	-	1
Nine months 1955	484	1	468	9	2	4	368	325	32	11
Nine months 1956	678	1	660	15	1	1	551	508	29	14
Nine months 1957	972	2	920	36	11	7	349	310	25	14