# $C A N A D A$ <br> DEPARTMENT OF TRADE AND COMMERCE <br> DOMINION BUREAU OF STATISTICS CENERAL STATISTICS BRANCH 

## ANNUAL REPORT <br> of

## BANK DEBITS TO INDIVIDUUAL ACCOUNTS

Cr
Amount of Cheçues Péssing Through the Banks
at
Clearing House Centres in Carada

1928

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# $\overline{\text { Tominion Statistioian: }}$ i. H, Coats, B.A. F.S.B.(Hor.), F.R.S.C. 

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BANK DEBITS TO INDIVIDUAT ACCOUNTS

## 2r.

Amount of Cheques Charged against Bank Accounts at the
Clear in House centres in 1928

The dollar volume of Canadian business in 1928 was 20.5 p.c. greater than in the preceding year, while the increise over 1926 was $43 \mathrm{p} . \mathrm{c}$. Substantial increases over 1927 were shown in each of the thirty-one clearing centres and in the branches of the Weyburn Security bark. The deb之ts in 1928, as reported to the Dominion Bureau of Statisti: by the Caradian Bankers' Association, were $\$ 43,477,000,000$, as compured with $\$ 36,094,000,000$ in the preceding year, an increase of $\$ 7,383,000,000$. Though trading on the stock exchanges showed an extruordinary increase in 1928, general business operations also contributed substantially to the expansion in bank debits as compared with 1927.

Incieases were especiully marked in the Prairie Provinces, where the gain in the aggregute was 30.6 p.c. Calgary showed the pronounced gain of 49.4 p.c., while Lethbridge and hedicine Hat had increases of $40 \mathrm{p} . \mathrm{c}$. and 39.6 p.c., respectively. A succession of bountiful grain crops in the Prairig Provinces during the last four years has done much to quicken business activity ir the area, and the prosperous conditions were reflected in the hank debits during 1928. The increase in the debits in British Columbia was 21.5 p.c., while each of the three areas of Eastern Canada showed gairis of $18 \mathrm{~N} . \mathrm{c}$. or more.

## SCONOMIC AREAS

Maritime Provinces. - Corsiderable progress was irdicated in Halifax where bank debits showed i gairr of 24 p.c. over 1927. The increase in Saint John was neurly 14 p.c., while the gain in Monctor was 8.5 p.c. The ret result in the Naritime Provinces was debits to the amount of $\$ 745,500,000$, an increase of 18.7 p.c.

Quebec.- The debits of Montreal showed an increase of $\$ 2,183,000,000$ to $\$ 13,962,000,000$ the percentage gain being 18.5 p.c. The gain of 90 p.c. In the trading on the Montreal Stock Exchange accounted for a part of the marked increase in bank debits to the highest poirt in the history of the city. The increase in the debits of Sherbrooke was 30.5 p.c., while quebec city showed : increase of 6.7 p.c. Total debits in the provirce of quebec, amounting to $\$ 14,913,000,000$ in 1928 , exceeded by $18 \mathrm{p} . \mathrm{c}$. the total of the preceding yeur.

Ontario.- Toronto und Hamilton showed increases of more than 20 p.c. while the gain in windsor wus 19.6 p.c. The debits in Toronto were $\$ 12,673,000,000$, representing a gain of $\$ 2,136,000,000$ ove: 2927. Large increases were shown in industrial certes such as Hamilton, Brantford and Kitchener, where the gains were 20.4 p.c., 19.8 p.c. and 16 p.c., respectively. The debits ill the province on Ontario during 1928 were $\$ 17,313,000,000$, leading any of the other areas by a considerable margin. The increase over 1927 was $\$ 2,671,000,000$ or 18 p.c.

Prairie Frovinces - Pronounced increases were shown in Calgary, Lethbridge and Medicine Hat, where the gains rere 49.4 p.c., 40.0 p.c. and 39.6 p.c. The debits of winnipeg were $\$ 5,188,000,000$, an increase of 29.5 p.c. Regina shoved an increuse of 25.5 p.c., and Saskatoon vas up 26.5 p.c. The grand taigl debits in the Prairie Provinces were $\$ 8,007,000,000$, an ircrease of $\$ 1,880,000,000$ or 30.6 p.c.

British Columbia.- The increase ir British Columbia was 21.5 p.c. to a total of $\$ 2,499,000,000$. The increuse in Vancouver was 24 p.c., while ir Victoria and New westminster the incrases waie in evess of 12 p.c.

## CCMPARISON MITH 1926

The increast in barik debits in Canada during 1928 as compared with 1926 was about 43 p.c. Each of the economic areas participated in the advance, the greatest gain of 50.5 p.c. being shown in quebec Province. The increase ir Ontario was $44.5 \mathrm{p} . \mathrm{c}$. , the total in 1928 being $\$ 17,313,000,000$ compared with $\$ 11,998,000-$ 000 in 1926. The increases in the Prairie Provinces and in British Columbia were 36 p.c. and 27.5 p.c., respectively, while a gain of 23 p.c. Was shown in the Maritime Provinces.

## RURNOVER OF BANK DEPOSITS

The average turnover of bank deposits increased in 1928 as compared with the preceding year; the average monthiy percentage of bank debits to the demand and notice deposits as at the end of each month was 167.5 compared with 151.6 in 1927. The increase in the deposits was 13.4 p.c., while the gain in the debits was 20.5 p.c.

## COMPARISON WITH OTHER FACTORS

Bank debits in 1928 were 20.5 p.c. greater than in the preceding year. The irdex of the physical volume of business published in the Monthly Review of Business Statistics showed an increase of $15.5 \mathrm{p} . \mathrm{c}$. in the same comparison. The index of industrial emplcyment, which is normally less subject to fluctuation than indexes of the volume of production, averaged 6.7 higher in 1928. The number of shares traded or the Montreal Stock Excharge increased $90 \mathrm{p} . \mathrm{c}$., indicating the marked activity in spoculation during 1928.

## STATISTICAL TABLES

In Table l will be found the bank debits in each of the clearing house centres of Canada in 1928, with the comparative figures for 1927 and the absolute and percentage incroases. Table 2 shows index numbers of bank debits in the four chief clearing house centres with the 1924 monthly debits as a base, with adjustment for seascnal variaticr:. Table 3 shows the relation of bank debits to deposits for each month of 1927 and 1928 , while Table 5 gives the bank debits at each clearing house centre for each month of 1927 and 1928.

1. BANK DEBITS TO INDIVILUAL ACCOUNTS AT TVE CLEARING HOUSE CENTRES CF CANITA, 1228 and 2227 TOCFTHER ATHSOLUIL AND ESCENTAGB

IMCFASES $19: 9$

| Clearing House Centres | 1927 | 1923 | Ircreases $=1$ 1923 as coripared with 1927 | Percentages of 1928 to 1927 |
| :---: | :---: | :---: | :---: | :---: |
|  | \% | \$ | \$ | p.c. |
| Maritime Provinces - |  |  |  |  |
| Halifax | 324,547,787 | 404,665,405 | 80,117,618 | 124.2 |
| Moncton | 84,077,243 | 91. 37.3.729 | 7,236,481 | 108.5 |
| Saint John | 219,179,014 | 240,438,661 | $30,369,417$ | 113.8 |
| Total-iNaritime Frov. | 627.744,049 | $755,467.795$ | 117,723,746 | 118.7 |
| Suebec- |  |  |  |  |
| Montreal | 11,779,679,473 | 13,90́2,318,025 | 2,182,638,552 | 118,5 |
| Queboc | 745,180,824 | 79,4,833,137 | 49,652,313 | 106.7 |
| Sherbrooke | 119,046,01.8 | 155,506,587 | 36,460,569 | 130.5 |
| Total-quebec | 12,643,0,06,315 | 14,912,657,749 | 2,268,751,434 | 118.0 |
| Or,taric - |  |  |  |  |
| Brantf ord | 120,130,422 | 二 ., 039 | 23,812,617 | 119.8 |
| Chatham | 92,586,934 | 101,383,642 | 8,796,708 | 109.5 |
| Fort William | 98,596,600 | 108,176,187 | 9,579.587 | 109.7 |
| Hamiltor. | 677,172,777 | 814,420,963 | 137,248,186 | 220.4 |
| Kingston | 74,495,420 | 70,595,640 | 5,100,220 | 106.8 |
| Kitchenar | 123,259,396 | 142, 295,237 | 19,735,841 | 116.0 |
| Londor, | 355,621,944 | 404,700,773 | 49,073,829 | 113.6 |
| Ottawa | 1,922,946,801 | 2,089,409,00 | 166,462,207 | 108.5 |
| Peterborough | 84,632,975 | 92,760,882 | 8,227,977 | 109.5 |
| Sarnia | 103,209,342 | 120,923,729 | 17,714,387 | 117.0 |
| Toronto | 10,5-6,876,258 | 12,673,220,316 | 2 135,344,058 | 120.4 |
| windsor | 452,282,232 | 541, 319,833 | 89,037,601 | 119.6 |
| Total-Crtario | 14,641.811.031 | 17,312,849,249 | 2, 671, 038,2? | 118.3 |
| Prairie Frovinces - |  |  |  |  |
| Brardor | 51,370,740 | 61,324,007 | 9,953,267 | 119.5 |
| Calgary | 734,173,249 | 1, $956,733,543$ | 362,550,294 | 149.4 |
| Edmonton | 437,356,863 | 546,841,716 | 109,484,853 | 125.0 |
| Lethbritge | 64,105,290 | 89,863,419 | 25,758,129 | 140.1 |
| Medicire Hat | 40,757,596 | 56,953,944 | 16,196,348 | 139.6 |
| Moose Jaw | 109,425,240 | 119,937, 245 | 10,512,005 | -29.5 |
| Prince Albert | 31,358,6¢7 | 35,799,271 | 4.440,604 | 114.0 |
| Ragina | 441,328,792 | 552,941,674 | 111,612,882 | 125.5 |
| Saskatoon | 160,732,823 | 203,264,797 | 42,531,974 | 126.5 |
| Winnipeg | 4,004,980,180 | 5,187,630,265 | 1,182,700,086 | 129.5 |
| Branches of the Weyburr. Security Bank | 51,396,596 | 55,37< , 926 | 3,975,330 | 107.8 |
| Total-Prairie Prov. | $6.126,986,036$ | 8,006 , 712, 803 | 1,879,125,772 | 130.6 |
| British Columbia - |  |  |  |  |
| New Westmirister | 82,663,727 | 32,705,331 | 10,041,604 | 112.7 |
| Varcouver | 1,595,939,598 | 1,984,485,791 | 388.546 .173 | 124.1 |
| Victoria | 374,452,312 | -422,080,397 | 47,628.055 | 112.6 |
| Total-Br.Columbia | 2,053,055,667 | 2,499, 271,499 | $446,215,83$, | 121.5 |
| Grard Total for Canada | 36,053,503,098 | 43,476, 359,100 | $7,383,456,002$ | 120.5 |

Funk Clearings $\quad 20,568,437,223 \quad 24,554$ 938,119 $\quad 3,986,500,896 \quad 119,5$
2. INDEX NUMBERS OF BAFKK DEBITS IN CANADA BASED ON THE AVERAGE FOR 1224 EUULIING 100 , CORRECTED FOR SEASONAL VARIATION ACCORDING TO EXFERIENCE ITTH BANK CIEARINGS FOR EACH CENTRE IN THE TWELVE YEARS 1913-1924 INCLUSIVE

|  | Montreal | Toronto | Winripeg | Vancouver | Canada |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 1927 |  |  |  |  |  |
| January | 137 | 134 | 98 | 125 | 123 |
| February | 143 | 143 | 78 | 107 | 127 |
| March | 142 | 131 | 122 | 115 | 129 |
| April | 142 | 129 | 105 | 114 | 125 |
| May | 141 | 130 | 109 | 122 | 127 |
| June | 158 | 126 | 101 | 114 | 129 |
| July | 136 | 112 | 126 | 102 | 122 |
| August | 134 | 126 | 151 | 107 | 127 |
| September | 157 | 157 | 98 | 105 | 136 |
| october | 188 | 142 | 88 | 109 | 129 |
| November | 198 | 154 | 106 | 119 | 150 |
| December | 210 | 164 | 108 | 132 | 148 |
| 1928 |  |  |  |  |  |
| January | 117 | 177 | 103 | 158 | 160 |
| February | 204 | 182 | 131 | 162 | 172 |
| March | 179 | 166 | 128 | 152 | 160 |
| April | 193 | 152 | 113 | 147 | 156 |
| May | 225 | 180 | 164 | 140 | 180 |
| June | 209 | 174 | 156 | 139 | 174 |
| July | 172 | 150 | 206 | 128 | 158 |
| August | 178 | 151 | 188 | 129 | 158 |
| September | 157 | 152 | 126 | 110 | 146 |
| October | 193 | 162 | 126 | 145 | 157 |
| November | 190 | 182 | 136 | 141 | 160 |
| December | 168 | 176 | 101 | 152 | 134 |

3. BANK IEPDSITS AND BANK DEBITS, AND RATIO OF

ЗEBITS TO IEPOSITS 1927 AND 1928

|  | Demand and Notice Deposits ir: Canada as at last day of prevedirg month. | Bunk Debits | Percertage of Bank Debits to Deposits in Canada |
| :---: | :---: | :---: | :---: |
|  | (000's omitted) | (000's omittec) | \% |
| 1927 |  |  |  |
| Jaruary | 1,981,653 | 2,618,831 | $132 . \mathrm{C}$ |
| February | 1,941,218 | 2,293,077 | 118.1 |
| March | 1,926,134 | 2,600,368 | 135.0 |
| April | 1,947,947 | 2,639,971 | 135.5 |
| Muy | 1,970,085 | 2,986,236 | 151.5 |
| June | 1,973,122 | 2,879,704 | 145.9 |
| July | 1,975,750 | 2,687,429 | 136.0 |
| August | 2,930,142 | 2,607,321 | 135.0 |
| September | 1,961,037 | 2,843,934 | 145.0 |
| October | 1,991,484 | 3,511,830 | 176.4 |
| November | 2,054,414 | 4,150,724 | 202.2 |
| Decomber | 2,141,279 | 4,274,078 | 199.5 |
| Average | 1,982,855 | 3,007,792 | 151.6 |
| 1228 |  |  |  |
| January | 2,128,959 | 3,399,113 | 159.8 |
| February | 2,101,489 | 3,101,983 | 147.5 |
| March | 2,106,660 | 3,215,408 | 148.9 |
| April | 2,135,531 | 3,298,075 | 154.5 |
| May | 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 |
| Augst | 2,163,599 | 3,243,116 | 150.0 |
| Soptember | 2,142,066 | 3,050,951 | 142.5 |
| october | 2,138,011 | 4,272,541 | 200.0 |
| Novamber | 2,228,453 | 4,431,843 | 199.1 |
| Ducomber | 2,249,719 | 3,866,182 | 172.0 |
| Average | 2,165,213 | 3,624,684 | 167.5 |


is
$\qquad$
$\qquad$
$\qquad$

| Months | Bank Debits | Bank Clearings | Percentage of Bank Debits to Bank Clearings |
| :---: | :---: | :---: | :---: |
| $\frac{1927}{\text { January }}$ | $\begin{gathered} \$ \\ 2,618,830,630 \end{gathered}$ | $\begin{gathered} \$ \\ 1,514,206,719 \end{gathered}$ | $172.9$ |
| Fenuary | $2,618,830,630$ $2,293,076,943$ | $1,514,206,719$ $1,303,763,659$ | 172.9 176.0 |
| March | 2,600,367,571 | 1,506,275,855 | 172.6 |
| April | 2,639,971,080 | 1,538,651,564 | 171.5 |
| May | 2,986,235,659 | 1,716,975,010 | 173.9 |
| June | 2,879,703,851 | 1,654,615,026 | 174.0 |
| July | 2,687,428,944 | $1,544,361,169$ | 174.0 |
| August | 2,607,321,485 | $1,542,320,379$ | 169.0 |
| September | 2,843,933,991 | $1,551,747,261$ | 127.3 |
| October | 3,511,830,245 | 1,976,388,747 | 177.9 |
| November | 4,150,724,796 | 2,238,338,084 | 185.6 |
| December | 4,274,077,902 | 2,380,883,750 | 179.5 |
| Total. | $36,093,503,098$ | 20,568, 437,223 | 175.5 |
| 1928 |  |  |  |
| January | 3,399,113,036 | 1,938,661,762 | 175.4 |
| February | 3,101,983,416 | 1,727,813,235 | 179.7 |
| March | 3,215,407,776 | 1,880,783,469 | 170.4 |
| April | 3,298,074,573 | 1,799,923,031 | 183.2 |
| May | 4,230,509,600 | 2,358,715,139 | 179.5 |
| June | 3, 880, 843,609 | 2,067,483,816 | 187.9 |
| July | 3,481,643,830 | 1,972,778,538 | 176.5 |
| August | 3,243,115,942 | 1,889,092,555 | 171.9 |
| September | 3,050,950,943 | 1,756,765,165 | 173.6 |
| October | 4,272,541,050 | 2,489,170,389 | 172.0 |
| November | 4,436,593,355 | 2,466,218,050 | 179.9 |
| December | 3,866,181,970 | 2,207,532,884 | 175.2 |
| Total............. | 43,476,959,100 | $24,554,938,119$ | 177.0 |

5.- BANK DEBITS AT THE CLEARING HOUSE CENTRES OF CANADA, BY INDIVITCAL CEITRES AND BY KONTHS, DURING 1927 AND 1928

5. BANK DEBITS AI THE CLEARTNG HOUSE CENTRES OF CAITADA, BY INDI MAAL CENTRES AND BY MONTHS, DURING 1927 AND 1928. (Con't.)

| 2. Province of quebec. |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Months | Miontreal | City of Quebec | Sherorooke | Total for Quebec Province |
| 1927 |  |  |  |  |
| January | 798,715,756 | 46,143,623 | 9,315.632 | 854.175.011 |
| February | 727,355,514 | 47,234,635 | 8,572,482 | 753, 162,631 |
| March | 805,197,624 | 50,167,606 | 10,119, 317 | $865,184,5147$ |
| April | 824,147.770 | 56,754, 841 | 9,842,540 | 890,745:151 |
| May | 939,069,499 | 60,924:604 | 10,375,009 | 1,010, 369,21? |
| June | 1,012,728,429 | 66,585,943 | 9:951:662 | 1,089,266:034 |
| July | 878,829,366 | 70,126,219 | 9:725,881 | 958,681,466 |
| August | 786,457,037 | 62,630,101 | 9,552.844 | 858,614, 002 |
| September | 899,185,665 | 56,152,515 | 9,724,818 | 965,072,990' |
| Octaber | 1,176,191,468 | 64,565,682 | 10,342,785 | 1,251,099,935 |
| November | 1,460,606,701 | 84,900,162 | 10,544,083 | 1,556,050,946 |
| December | 1,471,194,644 | 78,984,893 | 10,978,945 | $1,561,158,482$ |
| Total.. | 11,779,679,473 | $745,180,824$ | 119,046,018 | 12,643,906,315 |
| 1228 |  |  |  |  |
| January | 1,103,602,490 | 57,913,986 | 11,095,077 | 1,172,611,553 |
| February | 1,038,182,586 | 58,279,047 | 8,059,435 | 1,104,521,068 |
| itarch | 1,012,891,611 | 59,189,439 | 10,709,494 | 1,082, 790.544 |
| April | 1,123,296,694 | 63,352,225 | 11,300,551 | 1,198,039,470 |
| May | 1,502,984,810 | 69,993,728 | 11,926:611 | 1,584,905,149 |
| June | 1,338,001,051 | $63,432,454$ | 15,449,755 | 1,416,883,260 |
| July | 1,108,261,323 | 75,240,707 | 12,146,124 | 1,195,648, 154 |
| Augus $t$ | 1,048,612,991 | 68,079,624 | 9,876,738 | 1,126.569,353 |
| September | 890, 137,413 | 62,736,158 | 22:768,674 | 983,642,245 |
| October | 1,324,619,177 | 70,931,718 | 14,801,260 | 1,410,352.155 |
| November | 1,289,462,808 | 73,247,000 | 15,195,830 | 1,377,905,636 |
| December | 1,174,265,071 | 72,437.051 | 12,087,038 | 1,258,789,160 |
| Tatal......... | 13,962,318:025 | 794,833,137 | 155,506,587 | 14,912,657.749 |

3. Province of Ontario

|  | Brantford | Chatham | Ft. William | Harnilton |
| :---: | :---: | :---: | :---: | :---: |
| 1927 |  |  |  |  |
| January | 8,329,263 | 6,801,713 | 7,184,403 | 52:952,112 |
| February | 8,294,360 | 6,061,357 | $5,855,456$ | 47,399,913 |
| Werch | 9,229,445 | 7.579.656 | - , 671,739 | 51,617,089 |
| April | 6,908,544 | 7,997,032 | 7,218,355 | 55.547:269 |
| May | 9,479,768 | 8,008:712 | \&:769,525 | 56, 368,974 |
| June | 9,830,069 | 7,641,338 | 7,692,342 | 62, 303,181 |
| July | 9,514,722 | 8:166,14? | 9,045,060 | 57,315:506 |
| August | 11,449,991 | 7,564,943 | 8,500.945 | 54,757,389 |
| September | 10,506,253 | 7,995,692 | 7:940,661 | 57,838,0 |
| October | 11,662,465 | 7,654,915 | 8,433,776 | 52,237,441 |
| November | 10,278, 43 | 8,045,559 | 10,223,027 | 57,824,840 |
| December | 12,344,099 | 8,969,860 | 10,061,311 | 60,981,001 |
| Total. | 120,130,422 | 92,586,934 | 98,596,600 | 677.172 .777 |
| 1928 |  |  |  |  |
| January | 9,557,662 | 8,049.742 |  |  |
| February | 9,679,801 | 7,277,305 | $7.178 .819$ | $62.317: 014$ |
| March | 9,617,101 | 9,591,152 | 7.155,571 | 59.302,134 |
| April | 9,792,338 | 7,765,578 | 6,367,969 | 71,506,303 |
| May | 11,475,352 | 9,958,589 | 10,872,010 | $74,416.931$ |
| June | 14,057,496 | 7,374,863 | 10,108,553 | 77,808, 146 |
| July | 13,616,119 | $7,494,496$ | 9, 092,467 | 65,750,671 |
| Augus $t$ | 12,386,000 | 7.991,221 | 8,755,272 | 65,750:068 |
| September | 11,766,048 | 7.593:194 | 8,278,782 | $70,335,374$ |
| October | 14,042,289 | 7.899:023 | 9.534.626 | 82.595, 4.2 |
| November | 14,020,060 | 9, 6 63,468 | 12,293,082 | C9, 457,617 |
| December | 13,930,773 | 10,725.011 | 10,807,090 | 62,:352:964 |
| Total. | 243.943.039 | 101, 383,642 | 108: 176,187 | 314,4:20,963 |

5. BANK DEBITS AT THE CLEARING HOUSE CENTRES OF CANADA, BY INDJH JAL CENTPES AND BY KONMS DURING 1927 AND 1928. (Cont t)

|  | Kirgston | Kitchener | Sondon | Ottawa |
| :---: | :---: | :---: | :---: | :---: |
| 1927 |  |  |  |  |
| January | 5,399,021 | 9,385,870 | 26,958,320 | 121,687,899 |
| February | 4,598,430 | 8,068,874 | 23,439,342 | 111,978,688 |
| March | 5,009,752 | 9,877,280 | 25,078,562 | 127,572,820 |
| April | 5,534,344 | 9,387,365 | 29,085,877 | 141,708,915 |
| May | 6,331,258 | 10,995,392 | 31,110,427 | 189,650,705 |
| June | 6,207,803 | 10,285,802 | 30,868,536 | 14.1,292,347 |
| July | 6,771,517 | 9,662,983 | 30,421,283 | 126,270,603 |
| August | 6,268,132 | 9,546,050 | 25,933, C7 | 123,720,922 |
| Septembar | 7,300,846 | 9,559,223 | 27,006,565 | 124,921,777 |
| October | 7,339,346 | 12,115,574 | 31,425,365 | 127,17え, 714 |
| November | 6,749,232 | 11,242,737 | 38,662,698 | 267,246,818 |
| December | 6,985, 539 | 13,232,246 | 35,581,895 | 319.23 .593 |
| Total | 74, 495,420 | 123,259,396 | 355,621,944 | 1,922,946,801 |
| 1928 , |  |  |  |  |
| January | 6,145,739 | 11,721,373 | 34,108,196 | 146,759,640 |
| February | 5,118,763 | 10,499,250 | 27,332,202 | 124,927,181 |
| March | 6,006,760 | 10,171,203 | 30,626,877 | 148,597,331 |
| April | 5,815,985 | 11,019,425 | 33,837,605 | 169,832,728 |
| Way | 7,643,107 | 12,733,849 | 38,447,981 | 200,474,170 |
| June | 6,985,378 | 12,061,238 | 35,164,544 | 216,708,743 |
| July | 6,954,635 | 12,112,703 | 31,431,185 | 147, 767,628 |
| August | 5,996,948 | 10,879,171 | 32,515,740 | 137,902,395 |
| September | 5,428,903 | 11,171,200 | 29,331,414 | 165,462,166 |
| October | 7,975,174 | 13,159,918 | 38,386,240 | 177,236,966 |
| November | 8,078,457 | 13,558,914 | 34,339,796 | 250,741,655 |
| Decembar | 7,445,791 | 14,906,993 | 39,118,993 | 202.998 .405 |
| Total | 72.595,640 | 142,995,237 | 404, 700.723 | $2.089+409,008$ |

Peterborough
Toronto
Windsor
Total for

| 1227 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| January | 7,004,181 | 839,194,064 | 2.8,721,524 | 1,120,590,2.08 |
| February | 5,546,601 | 762,243,581 | 29,041,503 | 1,010,539,877 |
| March | 6,530,457 | 776,882,253 | 40,860,060 | 1,073,432,2:7 |
| April | 7,174,744 | 777,881,330 | 39,309,742 | 1,096,294,808 |
| May | 7,028,234 | 859,618,380 | 42,931,584 | 1,238,136,019 |
| June | 7,112,975 | 818,280,048 | 43,621,210 | 1,154,146,732 |
| July | 6,992,618 | 714,130,88? | 38,500,829 | 1,026,088,849 |
| August | 6,025,280 | 737,430,103 | 33,702,534 | 1,035,153,797 |
| Septembar | 6,933,504 | 901,792,956 | 36,453,817 | 1,208,181,028 |
| notober | 8,222,912 | 1,072,033,582 | 37,90;,958 | 1,396,931,330 |
| November | 7,308,440 | 1,094,644,141 | 37,576,279 | 1,561,056,691 |
| December | 8,752.959 | 1,282, 744,233. | $43,657,142$ | $1,712,259,445$ |
| 1228 ( 1 , |  |  |  |  |
|  |  |  |  |  |
| January | 8,350,100 | 1,105, $211, c^{\prime}$ |  | 1,432,408,049 |
| February | 6,776,655 | 967,392,022 | $32,266,594$ | $1,266,622,252$ |
| March | 7,125,048 | 984,175,989 | 43,916,457 | 1,323,797,924 |
| April | $7,418,464$ | $932,885,593$ | 43,166,591 | 1,306,776,827 |
| May | $7,881,591$ | $1,188,452,718$ | 47, 928,423 | 1,620,726,549 |
| June | 7,729,110 | 1,128,584,623 | 50,352,121 | 1,577,129,8:7 |
| July | 8,006,167 | 256,469,00i | 45,123,580 | 1,313,015,147 |
| August | 7,143,193 | 876,230,549 | 43,636,504 | 1,220,368,351 |
| Septamber | 7,271,078 | 872,604,205 | 47,501,923 | 1,24:,545,218 |
| October | 8,339,680 | 1,220,518,294 | 54,460,343 | 1,648,565,029 |
| Novambar | 8,028,892 | 1,289,839,662 | 50,887,776 | 1,774,094,091 |
| December | 8,602, | $1250.766,614$ | 48.64C, 791 | 1,580,699,055 |
| Total | 22, 760,882 | 2,673,220,316 | 54,310 833 | 17,312, 849,249 |

T/The Sarnia debits in 1927 and 1928 vere as follows:-

5. BANK DEBITS AT TE CLEAING HOUSE CNTTRES OF CANADA, BY INDIVIDUAL CENTRES AND BY HONTHS, DURING 1927 AND 1228 . (Corn't)

|  | Brandor | Calgary | Fidmoriton | Lethbridge |
| :---: | :---: | :---: | :---: | :---: |
| 1927 20, |  |  |  |  |
| January | 3,616,710 | 59,165.381 | 34,158,282 | 5,123,662 |
| February | 2,797,404 | 56,701,098 | 26,491,749 | 4,020,983 |
| March | 3,299,251 | 58,768,260 | 29,936,030 | 4,493,219 |
| April | 3,707,643 | 52,741,566 | 34,173,688 | 4,435,743 |
| May | 4,195,047 | 56,938,615 | 33,493,633 | 3,752,577 |
| Junn | 4,044,633 | 49,488,554 | 34,986,396 | 4,080,792 |
| July | 4,226,084 | 59,605,400 | 39,235,561 | 4,412,896 |
| August | 4,469,392 | 54,716,177 | 34,976,532 | 5,189,002 |
| Soptember | 4,377,212 | 47,573,117 | 34,188,705 | 5,513,053 |
| October | 5,375,956 | 53,326,234 | 41,036,545 | 7,619,066 |
| November | 5,829,564 | 89,045,057 | 46,759,324 | 8,536,952 |
| December | 5,431,844 | 96,103,790 | 47,920,328 | 6,927,345 |
| Total | 51,370,740 | 734,173,249 | 437,356,863 | 164,105,290 |
| 1928 - |  |  |  |  |
| January | 3,689,531 | 86,789,021 | 44,353,290 | 4,711,921 |
| February | 3,398,875 | 81,199,287 | 38,745,671 | 5,096,441 |
| March | 3,746,522 | 96,857,102 | 41,749,752 | 5,248,575 |
| April | 4,227,654 | 85,968,045 | 42,213,601 | 5,669,083 |
| May | 4,834,068 | 97,848,363 | 44,310,549 | 6,313,728 |
| June | 4,705,406 | 82,092,87? | 42,253,227 | 6,919,719 |
| July | 4,840,083 | 71,618,001 | 44,142,848 | 7,184,610 |
| August | 5,108,963 | 91, 864, 045 | 43,497,715 | 8,737,388 |
| September | 5,372,747 | 75,552,470 | 42,015,340 | 7,926,058 |
| October | 7,965,139 | 107,080,180 | 57,664,035 | 11,392,216 |
| November | 7,284,132 | 111,672,596 | 52,539,925 | 10,990,795 |
| December | 6,150,887 | 108,191,556 | 53,355,763 | 9,672,885 |
| , Total | 61,324,007 | $1,096,733,543$ | 546,841,716 | 89,863,419 |


|  | Medicine Hat | Moose Jaw | Frince invert | Reginu |
| :---: | :---: | :---: | :---: | :---: |
| 192 |  |  |  |  |
| January | 2,476,766 | 8,982,985 | 2,406,549 | 30,263,722 |
| February | 2,524,754 | 7,077,023 | 2,555,622 | 19,866,439 |
| March | 2,910,281 | 7,796,874 | 2,633,361 | 28,200,967 |
| April | 2,799,842 | 7,770,051 | 2,462,595 | 27,990,043 |
| May | 2,655,576 | 8,212,494 | 2,306,812 | 33,330,161 |
| Jure | 2,984,993 | 8,416,274 | 2,453,635 | 28,840,922 |
| July | 3,111,719 | 8,855,884 | 2,491,682 | 39,486,307 |
| August | 2,953,393 | 9,094,342 | 2,591,467 | 47,519,111 |
| September | 2,998,223 | 9,053,254 | 2,425,294 | 37,997,268 |
| October | 4,575,907 | 10,692,836 | 2,461,725 | 46,363,348 |
| November | 5,600,141 | 11,810,956 | 2,995,450 | 50,358,580 |
| December | 5,166,001 | 11,662,267 | 3,574,475 | 51,311,924 |
| Total | 40,757,596 | 109,425,240 | 31,358,667 | 441,328,792 |
| 1928 |  |  |  |  |
| January | 3,702,672 | 9,467,615 | 2,747,014 | 33,660,492 |
| February | 3,680,119 | 7,279,402 | 2,419,078 | 30,481,107 |
| March | 4,531,515 | 8,401,794 | 2,741,267 | 32,845,382 |
| $A_{i} \mathbf{r i l}$ | 4,601,945 | 8,603,580 | 2,773,901 | 37,273,824 |
| May | 4,704,356 | 8,771,171 | 2,922,433 | 41,752,554 |
| June | 4,690,875 | 9,076,352 | 2,730,483 | 41,133,006 |
| July | 4,246,892 | 9,756,544 | 2,768,589 | 46,023,706 |
| Augus t | 4,108,603 | 10,080,770 | 3,153,066 | 55,699,509 |
| September | 4,649,937 | 9,969,553 | 2,729,011 | $50,510,044$ |
| October | 6,045,967 | 13,230,801 | 3,621,322 | 66,2t8,575 |
| November | 6,253,258 | 12,929,901 | 3,589,959 | $63,655,858$ |
| Lacember | 5,737,805 | 12,369,762 | 3,603,148 | $53,637,617$ |
| Total | 56.953,944 | 119,937,245 | 35,799,271 | 552,941,674 |

5. BANK DEBITS AT THE CLEARING HOUSE CENTRES OF CANADA, BY INDIVIDUAL CENTRES

AND EY MONTHS. DURING 1927 AN 1228 (Con't)


