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**BUSINESS STATISTICS BRANCH** 

## ANNUAL REPORT

OF

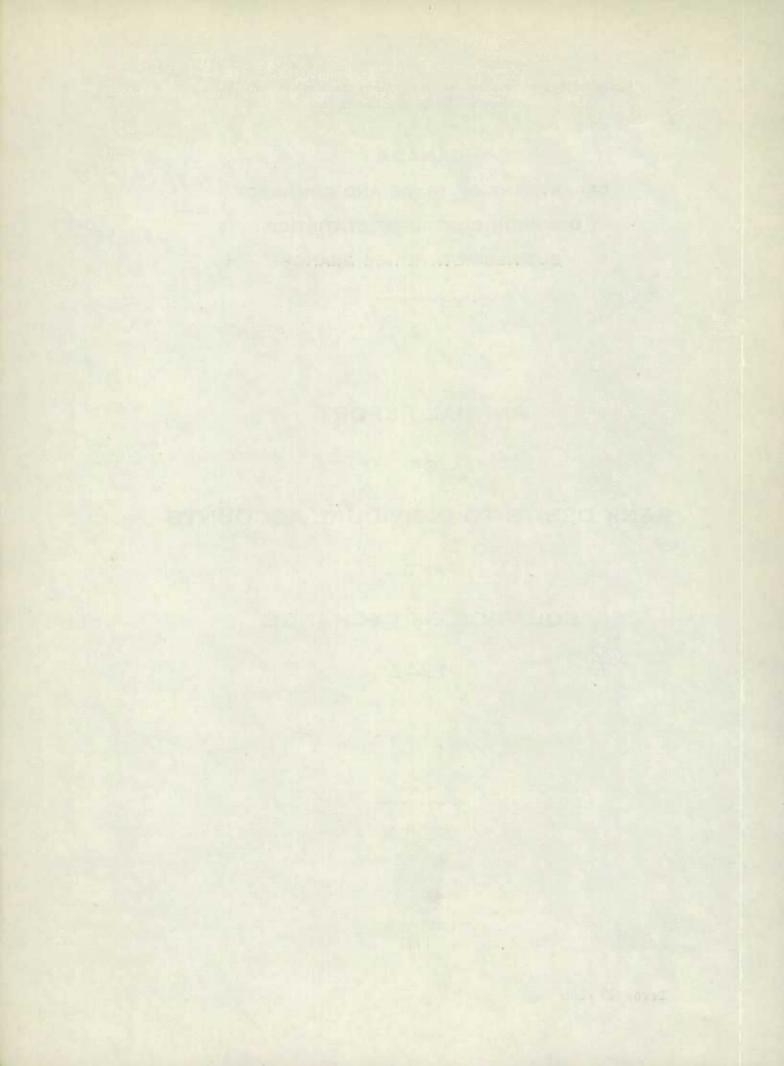
### BANK DEBITS TO INDIVIDUAL ACCOUNTS

AND

EQUATION OF EXCHANGE

1942





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DOMINION BUREAU OF STATISTICS - OTTAWA BUSINESS STATISTICS BRANCH

Dominion Statistician: Chief, Business Statistics Branch: S. A. Cudmore, M.A. (Oxon.), F.S.S., F.R.S.C. Sydney B. Smith, M.A.

#### BANK DEBITS IN 1942

The seasonally adjusted index of bank debits continued its steady upward trend during 1942, broken only by abrupt rises in March and November, when Victory Bond purchases added sharply to the amount of cheques cashed. Final payments on the income tax assessment for the calendar year 1941 contributed to a relatively more pronounced increase in March. The dollar volume of bank debits in the 33 clearing centres for the whole of 1942 amounted to \$45,526 million, a gain of \$6,283 million or 16 p.c. over 1941, and the largest volume recorded for any year, except 1929. When it is recalled that 1941 debits were 14 p.c. greater than in 1940, it is evident that not only has the dollar volume of debits increased sharply, but the rate of increase has itself registered a pronounced advance.

Other economic indicators, moreover, showed increases exceeding that of bank debits. The revised index of the physical volume of business in a year marked by rapid advances, averaged 201.7, a gain of 22 p.c. over 1941. Employment in manufacturing rose nearly 23 p.c. Wholesale prices advanced to a considerably lesser degree and the index of common stock prices, down 3.3 points from 67.5 in 1941, nevertheless showed a strong upward trend during the later part of the year, undoubtedly due to speculation occasioned by war optimism.

All economic areas contributed to the rise in bank debits, increases ranging from 1.9 p.c. in the Prairie Provinces to 17.7 p.c. in Ontario.

Individual clearing centres contributing over a billion dollars to the total were: Montreal, Quebec, Hamilton, Toronto, Ottawa, Winnipeg and Vancouver. The combined total of the three Maritime centres passed the billion dollar mark for the first time, and Montreal crossed the ten billion dollar line, moving into a stratum hitherto occupied only by Toronto. Notable increases were recorded by Ottawa and St. Catharines, rising 89 p.c. and 72 p.c., respectively, while declines were noted in two centres only, debits in Winnipeg receding by 3.4 p.c. and in Chatham by 4 p.c.

# II - CANADA'S EQUATION OF EXCHANGE, 1942

Total cheque payments in Canada, estimated at 12.5 p.c. above debits in the 33 clearing centres, were \$51,217 million. Aggregate cash and cheque payments were placed at \$61,765 million, the increase in cash payments over 1941 levels being relatively much the greater. Cheque payments rose by 16 p.c. whereas cash payments were up by more than 40 p.c., accounting for 17 p.c. of the aggregate cash and cheque payments in 1942. The latter showed a rise of about 20 p.c.

Notes and coin in the hands of Canadians averaged about \$589 millions during the year, 34 p.c. more than in 1941, and more than twice as much as in 1929.

TABLE 1. INDEX NUMBERS OF BANK DEBITS IN CANADA BASED ON THE AVERAGE FOR 1935 - 1939

EQUALLING 100, CORRECTED FOR SEASONAL VARIATION ACCORDING TO

EXPERIENCE WITH BANK DEBITS OVER A TERM OF YEARS

Year and Month	Montreal	Toronto	Winnipeg	Vancouver	CANADA
1942					
January	112.6	39.5	101.6	112.8	122.8
February	111.5	79.8	102.1	134.4	118.5
March	184.3	127.6	132.2	161.6	165.2
April	120.1	118.4	104.0	130.4	143.6
May	113.3	190.1	96.2	135.4	127.9
June	1.01.7	100.8	11.7.1	133.8	127.7
July	119.2	98.8	82.2	141.9	133.0
August	122.3	99.0	86.2	132.0	136.0
September	120.4	101.5	35.4	140.9	134.5
October	123.8	95.1	92.4	149,1	135.7
Hovember	151.5	128.5	135.7	174.3	164.0
December	127.1	115.8	123.3	151.4	142.1

TABLE 2. BANK DEBITS, BANK CLEARINGS AND PERCENTAGE OF BANK DEBITS TO CLEARINGS BY MONTHS DURING 1941 AND 1942.

	20 1 20 1 1 1	D 1 (1)	Percentage of
Year and Month	Bank Debits	Bank Clearings	Bank Debits to Bank Clearings
1941	SP.	\$	
- January	2,941,104,197	1,624,413,259	181.1
February	2,540,182,412	1,445,652,847	175.7
March	2,838,145,853	1,613,379,358	175.9
April	2,084,165,460	1,652,991,682	180.5
May	3,265,871,770	1,934,456,685	168.3
June	4,240,629,935	1,914,148,154	221.6
July	3,241,706,647	1,801,514,111	179.9
August	3,149,790,606	1,759,220,717	179.0
September	3,300,731,342	1,817,825,387	181.6
October	3,627,176,887	2,064,633,378	175.7
November	3,426,905,805	2,015,185,321	1.70.1
December	3,686,546,270	2,086,983,265	176.6
Total	39,242,957,184	21,730,204,164	130.6
1942			
January	3,230,788,844	1,908,360,342	169.3
February	2,892,863,582	1,575,982,770	183.6
March	4,176,830,029	2,068,610,287	201.9
April	3,753,218,977	2,047,807,939	182.3
May	2,790,983,595	2,174,309,537	174.4
June	3,767,042,291	1,970,568.946	191.2
July	3,704,132,691	2,009,274,893	184.4
August	3,479,744,886	1,932,895,388	180.0
September	3,516,107,197	1,961,499,771	179.3
October	4,073,390,537	2, 387, 440, 706	170,6
November	4,966,558,098	2,438,575,891	203.7
December	4,194,613,475	2,291,851,441	183.0
Total	45,526,254,202	24,767,677,911	183.8

Average demand deposits soured 23 p.c. to pass the billion dollar mark, while notice deposits effected a slight rise to 1940 levels, after a recession in 1941. Government deposits followed closely the average advance for all classes of deposits, which was about 10 p.c.

The following tables bearing on the equation of exchange in Canada for the last twenty-one years may be of interest. The equation takes the form of  $\text{M.V.+M}_1\text{V}_1\text{=}$  PT. M. signifies the amount of circulating media in the hands of the public. V is the velocity of the money in circulation or the number of times the media is used in making payments. MV consequently signifies the total amount of cash payments within a stated period.

M<sub>l</sub> signifies the amount of the bank deposits and V<sub>l</sub> the velocity or turnover of such deposits. The symbol M<sub>l</sub>V<sub>l</sub>stands for the total amount of payments by cheque against individual accounts during a given period. In the present study, the year is taken as the unit.

On the other side of the equation, PT symbolizes the index of the estimated national income.

#### Method of Compilation

Bank notes in the hands of the public were obtained by deducting the "notes held by other banks" from the total circulation of bank notes. Previous to March 1935, Dominion notes in the possession of the banks and the central gold reserves were deducted from the total issue of such notes. For the last nine months of 1935, the holdings of the chartered banks of Bank of Canada notes were deducted from the total amount of such notes outstanding. This method was continued in subsequent years.

The amount of subsidiary coin held by the Bank of Canada and the chartered banks in Canada is reported monthly. The outstanding silver, nickel and bronze coins at the end of each year are reported by the Mint. The average bank holdings were deducted from the outstanding coin to obtain the amount in the hands of the public.

Adding the notes and subsidiary coin items obtained, we have the amount of circulating media in the hands of the public.

M<sub>1</sub> The sum of the Dominion and provincial government deposits and the notice and demand deposits in Canada is regarded as M<sub>1</sub>, i.e. deposit liabilities of the banks subject to cheque. The average of the twelve month-end totals was used as annual data.

M1V1 Bank debits as published by the Bureau are available from January, 1924 for thirty-two clearing centres. By using bank clearings and a constant, determined by the relationship between clearings and debits, bank debits were interpolated for the period from January, 1919 to December, 1923. By a test made for January, 1935, it was found that cheques cashed outside of clearing centres amounted to 12½ per cent of the published totals. Adding 12½ per cent to clearing-house returns, a series roughly equivalent to M1V1 is obtained.

 $V_1$  Upon dividing bank debits plus the  $12\frac{1}{2}$  per cent, by bank deposits, we ascertain the velocity of deposits, the  $V_1$  of the equation.

TABLE Z BANK DEBITS BY CLEARING CENTRES AND MONTHS, DURING 1941 AND 1942

TABLE 3 BANK DEBI		ENTRES AND MONTHS RITIME PROVINCES	, DURING 1941 A	ND 1942
Year and Month	Hallfax	Moncton	Saint John	Total for Maritime Provinces
	Ç	\$	Ş	Ş
1941			30 044 740	E0 E0E 10E
January	41,380,777	11,471,944	19,944,742	72, 797, 463
February	31,579,107	10,426,983	17,688,529	59,694,619
March	40,110,067	10,812,935	20,851,618	71,774,620
April	41,937,300	11,202,499	20,623,024	73,762,823
May	42,114,807	12,016,763	21,767,499	75,899,069
June	54,028,662	13,748,774	27,826,457	95,603,893
July	42,928,889	12,577,856	19,860,124	75,364,669
August	45,460,407	12,729,551	19,848,485	78,038,443
September	44,664,965	13,235,629	20,481,483	78,382,077
October	46,233,347	15,604,443	22,419,965	84,257,755
November	50,127,250	15,124,535	19,918,327	85,170,112
December	51,802,990	15,796,155	22, 567, 464	89,966,609
Total	532,366,368	154,748,067	253,597,717	940,712,152
1.942				
January	40,592,579	14,944,241	21,618,272	77,155,092
February	41,138,547	14,819,382	21,752,901	77,890,830
March	60,648,142	14,789,549	30,111,583	105,549,274
April	47,548,881	14,067,344	23,960,866	85,577,591
May	55,200,205	13,688,425	22,850,501	91,739,129
June	47,520,341	16,018,819	24,077,405	87,816,585
July	48,032,363	14,888,675	22,503,708	85,424,746
August	44,216,215	15,061,615	22,025,859	31,303,689
September	51,992,813	14,832,838	20,723,708	37,579,759
October	53,794,132	16,952,365	26,714,184	97,460,681
November	62,206,007	16,330,409	29,308,705	107,845,121
December	49,073,163	1.7, 741, 445	23,930,205	90,794,813
Total	601,963,888	184,165,605	289,607,397	1,075,736,890
	2. PI	ROVINCE OF QUEBEC		
Year and Month	Montreal	Quebec	Sherbrooke	Total for Quebec Province
1941	() () () () () () () () () () () () () (	Ş	\$	٥
January	699,934,547	72,355,040	8,034,632	780, 324, 219
February	630,099,933	76,849,808	7,503,752	714,453,493
March	709,334,920	89,869,91.6	7,872,194	307,077,030
April	736,691,678	75,804,436	8,920,588	821,216,702
May	813,554,511	95,514,439	10,003,339	924,072,289
June	1,080,267,910	81,465,810	11,880,955	1,173,614,675
July	817,741,230	79,427,930	9,834,296	907,053,456
August	814,703,823	103,955,407	9,503,248	928, 162, 478
	000 000 000	01 070 001	0 255 020	045 117 205

81,870,281

98,926,057

105,472,376 88,688,721

853,888,096

899,895,122

865,650,936

978,145,166

September ....

. . . . . .

. . . . .

October .....

November

Total.

Dacember

9,355,230

10,645,458

9,798,010

10,356,785

113,758,487

945,113,607

1,016,012,956

964,137,667

1,087,428,008

11,068,666,580

V As no statistics are available showing the amount of money paid into the chartered banks during any given period, it is impossible to directly obtain the velocity of circulating media in the hands of the public.

It is inferred from American experience that the turnover of money is about 13.5 per cent greater than the turnover of deposits. The estimated velocity of money in the United States from 1896 to 1909 was nearly 21 according to statistics given in Irving Fisher's "Purchasing Power of Money". The average turnover of deposits in Canada from 1919 to 1939 was 17.5. The turnover of money on this basis was regarded as being 16.5 per cent greater than that of deposits. These assumptions admittedly involve a margin of error, but money payments play a small part in comparison with cheque payments and the resulting error in total payments is not regarded as important.

MV Multiplying the circulating media in the hands of the public by the velocity, the total cash payments were obtained. Total payments by cash and cheque, MV +  $M_1V_1$ , were obtained in millions of dollars by addition, the results being shown in Table 9.

A detailed revision of the national income during the period from the end of the last world war has been carried to the point of justifying the publication of the totals. The national income estimates, embracing in terms of value the entire economic activities of the Dominion, should correlate with the sum of cheque and cash payments.

As stated, statistics of bank debits as published in this bulletin are limited to returns from clearing house centres only. For the purpose of establishing the ratio of the debits in clearing centres to the total amount of debits charged to all accounts at all branch banks in Canada in a particular month, a special enquiry was made by the Canadian Bankers' Association as of January, 1935. It was ascertained that the total debits outside of clearing house centres were in that month only 12.5 per cent of the debits in clearing centres.

The main factors in the equation of exchange are shown by years during the period from 1921 to the present in Tables 6 to 9.

# TABLE 3 BANK DEBITS BY CLEARING CHATRES AND MONTHS, DURING 1941 AND 1942 (Contid.)

2. PROVINCE OF QUEBEC (Concluded).

January 12,258,505 8,300,735 6,634,190 80,833,217 8,200,973 February 10,298,633 8,157,032 6,538,949 73,836,019 5,251,117 March 11,508,499 8,358,037 7,413,507 82,265,967 7,197,080 April 12,721,422 9,258,509 8,003,181 81,397,257 7,831,954 May 14,415,468 8,551,256 9,463,192 99,075,149 8,649,573 June 16,419,217 16,542,242 13,200,463 110,696,173 11,194,813 July 13,36,822 10,281,510 11,010,333 90,830,405 8,612,845 August 12,830,215 9,459,073 8,648,548 92,203,162 9,232,405 September 13,814,878 10,304,951 9,438,446 90,391,535 8,884,867 October 15,130,036 9,325,002 9,236,524 102,929,353 10,040,585 November 14,270,078 12,174,989 9,874,775 97,168,325 9,264,560 December 163,477,014 124,725,615 110,017,118 1,105,198,410 105,212,274 Total 163,477,014 124,725,615 110,017,118 1,105,198,410 105,212,274  January 14,772,299 11,235,298 9,310,032 105,575,270 10,275,208 February 13,673,945 8,894,254 8,444,260 93,015,297 9,037,339 March 19,952,583 11,351,276 11,667,662 118,528,521 12,557,755 April 17,110,159 8,614,279 8,478,205 110,342,208 10,226,793 May 18,322,511 10,933,435 11,257,350 106,497,623 11,353,703 June 16,304,891 9,706,419 10,697,301 100,752,181 11,330,007 July 16,328,221 9,121,279 10,129,920 111,044,960 11,103,824 August 15,762,355 8,221,859 9,780,597 106,754,339 9,933,005 September 15,743,031 7,455,059 9,384,025 101,677,671 10,899,534 October 18,314,334 10,422,004 10,133,777 116,905,424 12,157,155 Hovember 19,335,322 12,148,966 12,363,720 125,509,718 13,210,744 December 19,335,322 12,148,966 12,363,720 125,509,718 13,210,744 December 19,335,322 12,148,966 12,363,720 125,509,718 13,210,744 December 19,335,326 10,432,304 109,135,004 109,125,950 12,157,165	Year and Month	Mont	eal.		Quebec	Sherbrooke		Total for bec Province
January	3040	\$		an addressed white a fire state	e e	Č V		di.
February 746, 315, 440 70,007,455 9,357,785 825,610,321 March 997,534,228 128,744,516 10,649,150 1,121,358,904 April 907,510,519 83,664,006 10,305,522 1,001,570,227 May 952,975,702 01,600,432 10,609,950 1,055,455,725 June 660,203,037 104,529,733 11,228,5393 975,303,809 July 044,950,862 120,119,552 10,122,835 1,001,202,240 August 930,300,253 117,182,809 9,557,781 1,015,120,015 September 889,057,577 104,788,325 10,202,452 1,004,133,352 0ctober 1,026,079,301 105,635,670 12,402,703 1,144,156,474 Hovember 1,204,544,904 105,625,970 12,402,703 1,144,156,474 Hovember 1,204,544,904 105,625,970 12,402,703 1,144,156,474 Hovember 1,042,140,120 99,515,587 12,701,593 12,751,003,327 10 11,302,049,905 1,231,242,120 127,801,593 12,751,003,327 10 11,302,049,905 1,231,242,120 127,801,593 12,751,003,327 10 12,402,403 11,302,049,905 1,231,242,120 127,801,593 12,751,003,327 10 12,402,403 11,302,049,905 1,231,242,120 127,801,593 12,751,003,327 10 12,402,403 11,302,049,905 1,231,242,120 127,801,593 12,751,003,327 10 12,402,403 11,402,403 11,302,404,905 1,231,242,120 127,801,593 12,751,003,327 10 12,402,403 11,402,403	The state of the s	241 720	957	22	707 197	9 705 181		070 781 030
March 997,534,528 128,744,518 10,649,160 1,131,988,004 April 907,510,519 83,664,068 10,395,522 1,005,570,227 May 982,975,502 91,600,943 10,689,500 1,036,455,735 June 860,203,607 104,529,735 11,232,539 375,963,839 July 944,950,867 136,110,552 10,123,633 1,001,203,248 August 983,007,577 104,788,323 10,202,452 1,004,150,352 October 1,025,978,501 105,885,870 12,492,207 1,144,186,474 November 1,204,524,804 105,325,570 12,492,207 1,144,186,474 November 1,043,140,130 99,515,597 12,447,764 1,162,000,532 Total 11,392,049,905 1,231,242,129 127,601,593 12,751,002,527  **S. PROVINCE OF ONTARIO** Cear and Month** Brantford Chatham Fort William Hamilton Kimgston  **S. PROVINCE OF ONTARIO**  **Company 10,288,623 8,157,052 6,583,949 72,986,019 5,251,117 March 11,388,499 8,356,687 7,443,507 82,255,957 7,197,960 April 12,721,422 9,258,500 8,005,131 0,324,227 7,831,934 May 14,415,468 8,551,256 9,463,192 09,073,149 8,643,573 June 16,410,217 16,542,242 17,220,465 110,996,173 11,194,013 July 12,383,212 10,201,310 11,010,333 09,680,405 8,612,343 August 12,880,215 9,459,073 8,643,548 09,201,555 10,964,357 September 13,614,878 10,204,931 9,438,446 09,201,535 10,040,535 September 15,150,563 3,255,002 9,266,524 102,999,535 10,964,567 December 15,150,636 3,265,002 9,266,524 102,999,535 10,964,567 September 15,150,636 3,265,002 9,266,524 102,999,535 10,964,567 December 14,377,078 12,174,989 9,874,775 97,163,535 10,964,567 December 15,150,636 3,925,002 9,266,524 102,999,535 10,964,567 December 15,150,636 3,925,002 9,266,524 102,999,535 10,964,567 December 16,377,904 124,725,615 110,017,118 1,105,108,410 155,612,724  **January 14,772,999 11,255,298 9,100,032 105,575,270 10,275,208 February 15,673,945 8,894,254 8,444,260 93,015,297 9,037,339 March 19,952,858 11,351,276 11,367,362 110,562,527 10,575,270 December 16,377,3045 8,894,254 8,444,260 93,015,297 9,037,339 March 19,952,858 11,351,276 11,367,362 110,562,521 12,557,755 April 17,110,159 8,614,279 8,478,505 110,567,771 10,909,951 May 16,628,621 10,963,435 10,163,777 110,909,951 May 16,628,								
April 907, 510, 519 85, 634,083 10, 305, 322 1,001,570,227 May 952,975, 502 91,690,642 10,899,590 1,055,455,735 June 860,205,037 104,529,733 11,225,593 975,305, 389 July 944,950,862 136,110,552 10,122,835 1,001,202,848 August 963,302,52 117,182,803 9,857,761 1,015,130,912 September 889,037,577 104,788,323 10,302,452 1,004,153,352 October 1,026,7078,301 105,385,870 12,482,905 1,144,156,474 November 1,294,544,804 105,525,872 12,840,542 1,415,001,314 December 1,043,149,130 99,515,537 12,444,764 1,152,300,501 Fotal 11,392,049,905 1,231,242,129 127,001,593 12,751,002,627  8. PROVINCE OF ONTARIO  (car and Month Brantford Chatham Fort William Hamilton Kimgston February 10,238,623 8,157,032 6,634,190 80,333,217 8,200,978 February 10,238,623 8,157,032 6,538,049 73,806,019 5,251,117 March 11,508,409 3,558,037 7,413,507 82,265,067 7,197,060 April 12,721,422 9,258,500 8,003,131 81,387,227 7,321,364 May 14,415,468 8,551,266 9,453,192 99,078,149 8,649,573 June 16,419,217 16,542,242 13,200,463 110,393,173 11,134,913 July 12,360,22 10,231,316 11,010,333 90,803,405 8,612,845 August 12,809,215 9,459,073 8,648,548 90,203,162 9,232,405 September 15,130,630 3,325,002 9,268,500 10,585,586 8,634,600 93,01,555 8,834,807 Novaber 14,870,078 12,174,989 9,874,775 97,168,925 9,264,500 Novaber 14,870,078 12,174,989 9,874,775 97,168,925 9,264,500 December 18,372,940 11,255,298 9,010,002 111,003,193,193 11,339,027 June 16,447,014 124,725,615 110,017,118 1,105,139,410 135,2727 December 18,372,940 13,532,463 10,445,180 108,522,888 11,152,724 Detal 16,477,014 124,725,615 110,017,118 1,105,139,410 135,275,500 June 16,004,301 9,706,440 10,697,301 100,752,181 11,339,007 June 16,004,301 9,706,440 10,697,301 100,752,181 11,339,007 June 16,004,301 9,706,440 10,697,301 100,752,181 11,339,007 June 16,004,301 9,706,400 10,697,301 100,752,800 11,309,000 11,309,000 11,309,000 11,			*				1	
May 956,975,302 01,000,342 10,809,500 1,055,485,735 June 860,203,037 104,579,733 11,233,530 975,036,389 July 944,950,862 153,110,552 10,182,855 1,001,203,244 August 883,200,232 117,182,999 9,557,781 1,015,130,012 September 889,007,577 104,788,328 10,302,452 1,004,153,352 October 1,020,778,301 105,585,870 12,492,505 1,144,156,474 November 1,294,524,804 105,525,570 12,840,542 1,415,001,314 December 1,043,140,130 99,515,587 12,840,542 1,415,001,314 December 1,043,140,130 99,515,587 12,244,764 1,415,002,314 December 1,043,140,130 99,515,587 12,244,764 1,415,002,314  Fotal 11,392,049,905 1,231,242,129 127,601,593 12,751,002,327  8. PROVINCE OF ONTARIO  Gear and Month Brantford Chatham Fort William Hamilton Kingston 1941  \$\text{\$ \text{\$ \			-					
June 860,203,037 104,579,732 11,235,539 975,036,389 July 344,980,863 138,110,582 10,128,853 1,091,208,249 August 886,300,235 117,182,899 9,557,701 1,015,120,318 September 886,007,577 104,786,328 10,502,452 1,004,133,352 October 1,026,798,301 125,585,870 12,482,503 1,144,156,474 Movember 1,294,524,804 105,625,870 12,480,542 1,143,001,314 December 1,048,149,130 99,513,537 12,344,764 1,152,909,501 Fotal 11,392,049,905 1,231,242,129 127,001,593 12,751,002,627  8. PROVINCE OF ONTARIO  Gear and Month Brantford Chatham Fort William Hamilton Kingston  1941 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$								
July 044,950,863 186,119,532 10,129,635 1,001,205,248 August 888,300,252 117,182,803 9,857,781 1,015,130,912 September 889,037,577 104,788,328 10,302,452 1,004,153,352 October 1,026,578,301 105,865,876 12,402,306 1,144,156,453,52 October 1,026,578,301 105,865,876 12,402,306 1,144,156,401,410 November 1,024,584,844 105,655,876 12,402,306 1,144,156,01,744 December 1,043,140,120 99,511,537 10,244,764 1,152,000,501 Notal 11,302,049,905 1,231,242,129 127,801,593 12,751,002,627  3. PROVINCE OF ONTARIO  (ear and Month Brantford Chatham Fort William Hamilton Kiagston  1941								
August								
September			*					
October 1,023,078,301 105,585,870 12,482,208 1,144,156,474 November 1,204,534,804 105,625,878 12,840,542 1,415,001,314 December 1,043,140,120 99,515,587 12,840,542 1,415,001,314 1,525,005,501								
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December 1,043,140,130 99,515,537 10,244,764 1,152,900,501 Potal 11,392,049,905 1,231,242,129 127,801,593 12,751,002,327							-	
Total								
Cear and Month								
Cear and Month   Brantford   Chatham   Fort William   Hamilton   Kingston	Total	. II, 592, 048	905	1,201,	, 242, 120	127,001,000	ونقط	751,035,027
January 12,259,505			3. PRO	VINCE	OF ONTARIO	The Management and the transport of		
January 12,258,505 8,300,765 6,634,190 80,833,217 8,200,978 February 10,298,633 8,157,032 6,538,949 73,806,019 5,251,117 March 11,508,499 8,258,509 7,413,307 82,265,967 7,197,060 April 12,721,422 9,258,509 8,005,181 81,387,237 7,831,954 May 14,415,468 8,551,256 9,463,192 99,073,149 8,649,573 June 16,419,217 16,542,242 13,260,463 110,396,173 11,194,813 July 12,36,522 10,281,716 11,010,333 90,830,405 8,612,843 August 12,830,215 9,459,073 8,648,548 92,203,162 9,232,405 September 13,614,878 10,304,381 9,438,448 92,203,162 9,232,405 November 14,270,078 12,174,989 9,874,775 97,168,325 9,264,560 December 15,130,636 9,325,002 9,286,524 102,929,353 10,040,585 November 14,270,078 12,174,989 9,874,775 97,168,325 9,264,560 December 163,372,840 13,532,463 10,445,160 108,222,868 11,152,724 163,477,014 124,725,615 110,017,118 1,105,198,416 105,612,724 1942 14,772,299 11,235,298 9,310,032 105,575,270 10,275,208 March 19,952,588 11,351,276 11,367,662 118,583,521 12,557,755 April 17,110,159 8,614,279 8,478,305 110,342,208 10,236,793 June 16,904,391 9,706,419 10,697,301 110,424,208 10,236,793 June 16,904,391 9,706,419 10,697,301 100,752,181 11,339,007 July 16,828,621 9,121,379 10,129,920 111,404,960 11,103,824 August 15,762,355 8,221,859 9,780,597 106,754,339 9,335,906 September 15,743,031 7,455,059 8,834,025 101,674,339 9,335,906 September 15,743,031 7,455,059 8,834,025 101,674,339 9,335,906 September 15,743,031 7,455,059 8,834,025 101,674,339 9,335,906 September 15,743,031 7,455,059 8,834,025 101,675,371 10,899,534 October 18,314,934 10,427,904 10,163,777 116,905,424 15,110,010,010,010,010,000,000,000,000,0	Year and Month	Brantford	Chat	ham	Fort William	Hamilto	n	Kingston
January 12,258,505 8,300,765 6,634,190 80,833,217 8,200,973 February 10,298,633 8,157,032 6,538,949 72,306,019 5,251,117 March 11,508,499 3,558,037 7,413,307 82,265,067 7,197,060 April 12,721,422 9,258,509 8,005,181 81,387,237 7,831,954 May 14,415,468 8,551,256 9,463,192 99,075,149 8,649,573 June 16,419,217 16,542,242 13,260,463 110,396,173 11,194,813 July 12,736,627 10,301,716 11,010,332 90,830,405 8,612,843 August 12,830,215 9,459,073 8,648,548 92,203,162 9,232,405 September 13,614,978 10,304,931 9,438,446 90,391,535 6,884,667 October 15,130,636 9,325,002 9,286,524 102,929,353 10,040,585 November 14,270,076 12,174,989 9,874,775 97,168,325 9,264,560 December 16,372,840 13,532,463 10,445,160 102,322,868 11,152,724 Total 163,477,014 124,725,615 110,017,118 1,105,198,410 1.08,612,274 March 19,952,583 11,331,276 11,667,662 118,528,521 12,557,755 April 17,110,159 3,614,279 8,478,305 110,342,208 10,236,793 June 16,904,891 9,706,419 10,697,301 100,752,281 11,239,007 July 16,328,621 9,121,779 10,129,700 111,404,960 11,103,824 August 15,763,355 8,221,859 9,786,597 106,754,339 9,933,096 September 15,743,031 7,455,059 8,834,025 101,377,371 10,399,534 October 18,314,934 10,425,049 10,163,777 116,905,424 13,180,015 November 19,935,632 12,148,936 12,363,720 122,369,718 13,210,144	1047	Ş	\$		\$	\$		\$
February 10,298,633 8,157,032 6,538,049 73,896,019 5,251,117 March 11,508,409 8,358,037 7,413,307 82,265,967 7,197,060 April 12,721,422 9,258,509 8,005,131 81,987,237 7,831,954 May 14,415,468 8,551,256 9,463,192 99,075,149 8,649,573 June 16,419,217 16,542,242 13,260,463 110,696,173 11,194,813 July 13,36,323 10,201,316 11,010,333 90,830,405 8,612,848 August 12,830,215 9,459,073 8,648,548 92,203,162 9,232,405 September 13,614,378 10,204,931 9,438,446 90,391,535 8,884,667 October 15,130,636 9,325,002 9,286,524 102,929,353 10,040,585 November 14,570,078 12,174,989 9,874,775 97,168,325 9,264,560 December 16,372,840 13,532,463 10,445,160 102,922,868 11,152,724 Potal 163,477,014 124,725,615 110,017,118 1,105,198,410 105,617,274  1942  January 14,772,299 11,235,298 9,310,032 193,575,270 10,275,208 February 13,673,945 8,894,254 8,444,260 93,015,297 9,037,339 March 19,952,585 11,331,276 11,367,662 118,526,521 12,557,755 April 17,110,159 8,614,279 8,478,305 110,342,208 10,236,793 May 18,622,511 10,936,455 11,257,350 106,497,623 11,353,703 June 16,904,391 9,706,419 10,697,301 100,752,181 11,330,007 July 16,228,621 9,121,379 10,129,920 111,404,960 11,103,824 August 15,762,555 8,221,859 9,780,597 106,754,339 9,933,096 September 15,743,031 7,455,059 8,384,025 101,677,671 10,899,534 October 18,214,934 10,425,904 10,163,777 116,905,444 12,180,015 November 19,935,632 12,148,936 12,863,720 122,569,718 13,210,744 December 20,993,216 11,869,133 10,589,004 109,125,555 12,157,165		12 258 505	8.30	0.785	6,634,190	80,833.	217	8,200,973
March 11,508,499 8,558,037 7,413,507 82,265,967 7,197,060 April 12,721,422 9,258,509 8,003,101 81,987,237 7,831,954 May 14,415,468 8,551,256 9,463,192 99,075,149 8,642,573 June 16,419,217 16,542,242 13,230,463 110,696,173 11,194,813 July 13,36,623 10,231,516 11,010,333 90,830,405 8,612,845 August 12,830,215 9,459,073 8,648,548 92,203,162 9,232,405 September 13,314,378 10,204,931 9,438,446 90,391,535 8,684,667 October 15,130,636 9,825,002 9,286,524 102,999,353 10,040,585 November 14,370,078 12,174,989 9,874,775 97,168,325 9,264,560 December 163,477,014 124,725,615 110,017,118 1,105,198,410 108,612,274 Total 163,477,014 124,725,615 110,017,118 1,105,198,410 108,612,274 Total 1942  January 14,772,299 11,235,298 9,310,032 105,575,270 10,275,208 February 13,673,945 8,894,254 8,444,260 93,015,207 9,037,339 March 19,952,583 11,351,276 11,367,862 118,523,521 12,557,755 April 17,110,159 8,614,279 8,478,305 110,342,208 10,235,793 May 18,322,511 10,936,435 11,257,350 106,497,623 11,352,703 June 16,904,391 9,706,419 10,697,301 100,752,181 11,330,007 July 16,328,321 9,121,379 10,129,920 111,404,960 11,103,824 August 15,763,355 8,221,859 9,780,597 106,754,339 9,933,096 September 15,743,031 7,455,059 8,334,025 101,677,371 10,989,534 October 18,314,934 10,432,904 10,103,777 116,905,444 13,180,015 November 19,935,632 12,148,936 12,363,700 125,550 12,157,165								
April 12,721,422 9,258,509 8,003,181 81,387,237 7,831,954 May 14,415,468 8,531,256 9,463,192 99,075,149 8,649,573 June 16,410,217 16,542,242 13,230,463 110,6396,173 11,194,813 July 15,36,623 10,281,316 11,010,333 90,830,405 8,612,843 August 12,830,215 9,459,073 8,648,548 92,203,162 9,232,405 September 13,614,378 10,304,931 9,438,446 90,391,535 8,884,667 October 15,130,636 9,325,002 9,236,524 102,929,353 10,040,585 November 14,770,078 12,174,989 9,874,775 97,168,325 9,264,560 December 16,372,840 13,532,463 10,445,160 102,222,868 11,152,724 Notal 163,477,014 124,725,615 110,017,118 1,105,198,410 105,612,274 Petruary 12,673,945 8,894,254 8,444,260 93,015,297 9,037,339 March 19,952,583 11,331,276 11,367,662 118,523,521 12,557,755 April 17,110,159 8,614,279 8,478,305 110,422,208 10,236,793 May 18,622,511 10,936,435 11,257,350 106,497,623 11,353,703 June 16,904,891 9,706,419 10,697,301 100,752,181 11,330,007 July 16,328,621 9,121,779 10,129,920 111,494,960 11,103,824 August 15,762,355 8,221,859 9,780,597 106,754,339 9,933,096 September 15,743,031 7,455,659 8,384,025 101,977,671 10,399,584 October 18,314,334 10,432,904 10,133,777 116,905,424 12,180,015 November 19,935,632 12,148,986 12,363,720 122,569,718 13,210,714 December 20,993,216 11,869,132 10,535,004								
May 14,415,468 8,551,256 9,463,192 99,073,149 8,649,573 June 16,419,217 16,542,242 13,230,463 110,696,173 11,194,813 July 13,76,322 10,281,216 11,010,333 90,830,405 8,612,843 August 12,830,215 9,459,073 8,648,548 92,203,162 9,232,405 September 13,314,878 10,304,931 9,438,446 90,391,535 8,684,667 October 15,130,636 9,825,002 9,236,524 102,929,353 10,040,555 November 14,270,078 12,174,989 9,874,775 97,168,825 9,264,560 December 16,372,840 13,532,463 10,445,160 102,022,868 11,152,724 Notal 163,477,014 124,725,615 110,017,118 1,105,198,416 108,512,274  1942 January 14,772,299 11,235,298 9,610,032 105,575,270 10,275,208 February 13,673,945 8,894,254 8,444,260 93,015,297 9,037,389 March 19,952,583 11,331,276 11,567,662 118,523,521 12,557,755 April 17,110,159 8,614,279 8,478,305 110,342,208 10,236,793 May 18,622,511 10,936,435 11,257,350 106,497,323 11,352,703 June 16,904,391 9,706,419 10,697,301 100,752,181 11,330,007 July 16,228,621 9,121,379 10,129,920 111,404,960 11,103,824 August 15,763,355 8,221,859 9,780,597 106,754,339 9,933,096 September 15,743,031 7,455,059 8,354,025 101,677,371 10,899,594 October 18,314,934 10,432,904 10,163,777 116,905,444 13,180,015 November 19,935,632 12,148,936 12,963,790 122,569,718 13,210,744 December 20,993,216 11,869,138 10,530,094 109,135,950 13,157,165				-				
June 16,419,217 16,542,242 13,230,463 110,696,173 11,194,813 July 13,36,623 10,231,316 11,010,333 90,830,405 8,612,845 August 12,830,215 9,459,073 8,648,548 92,203,162 9,232,405 September 13,314,878 10,304,931 9,438,446 90,391,535 8,884,667 October 15,130,636 9,325,002 9,286,524 102,929,353 10,040,585 November 14,270,078 12,174,989 9,874,775 97,168,325 9,264,560 December 163,477,014 124,725,615 110,017,118 1,105,198,410 105,512,274  Potal 163,477,014 124,725,615 110,017,118 1,105,198,410 105,512,274  January 14,772,299 11,235,298 9,310,032 106,575,270 10,275,208 February 13,673,945 8,894,254 8,444,260 93,015,207 9,027,339 March 19,952,583 11,331,276 11,367,662 118,523,521 12,557,755 April 17,110,159 8,614,279 8,478,305 110,342,208 10,236,793 May 18,622,511 10,936,435 11,257,350 106,497,623 11,352,703 June 16,904,891 9,706,419 10,697,301 100,752,181 11,230,007 July 16,228,621 9,121,279 10,129,920 111,404,960 11,103,824 August 15,763,355 8,221,859 9,780,597 106,754,339 9,933,096 September 15,743,031 7,455,059 8,834,025 101,677,371 10,899,534 October 18,314,334 10,432,904 10,163,777 116,905,444 13,180,015 November 19,935,632 12,148,936 12,363,720 132,569,718 13,210,744 December 20,993,216 11,869,138 10,539,004 109,135,950 13,157,165								
July 13, 36,523 10,201,516 11,010,333 90,830,405 8,612,845 August 12,830,215 9,459,073 8,648,548 92,203,162 9,232,405 September 13,614,878 10,304,931 9,438,446 90,391,535 8,884,667 October 15,130,636 9,325,002 9,236,524 102,929,353 10,040,585 November 14,370,078 12,174,989 9,874,775 97,168,325 9,264,560 December 16,372,840 13,532,463 10,445,160 102,222,868 11,152,724 Total 163,477,014 124,725,615 110,017,118 1,105,198,410 105,512,274  January 14,772,299 11,235,298 9,310,032 105,575,270 10,275,208 February 13,673,945 8,894,254 8,444,260 93,015,297 9,037,339 March 19,952,583 11,331,276 11,567,362 118,528,521 12,557,755 April 17,110,159 3,614,279 8,478,305 110,342,208 10,236,793 May 18,622,511 10,936,435 11,257,350 106,497,623 11,352,703 June 16,904,391 9,706,419 10,697,301 100,752,181 11,330,007 July 16,328,621 9,121,379 10,129,920 111,404,960 11,103,824 August 15,763,355 8,221,359 9,780,597 106,754,339 9,933,096 September 15,743,031 7,455,059 8,834,025 101,677,671 10,899,534 October 18,314,334 10,432,304 10,163,777 116,905,424 13,180,015 November 19,935,332 12,148,306 12,863,720 132,569,718 13,210,744 December 20,993,216 11,869,138 100,559,004 109,135,950 13,157,165								
August 12,830,215 9,459,073 8,648,548 92,203,162 9,232,405 September 13,614,878 10,304,931 9,438,446 90,391,535 8,884,667 October 15,130,636 9,825,002 9,286,524 102,929,353 10,040,585 November 14,270,078 12,174,989 9,874,775 97,168,325 9,264,560 December 163,772,840 13,532,463 10,445,180 102,922,868 11,152,724 Notal 163,477,014 124,725,615 110,017,118 1,105,198,416 105,512,274  1942 January 14,772,299 11,235,298 9,610,032 108,575,270 10,275,208 February 13,673,945 8,894,254 8,444,260 93,015,297 9,037,339 March 19,952,583 11,331,276 11,367,362 118,528,521 12,557,755 April 17,110,159 8,614,279 8,478,305 110,342,208 10,236,793 May 18,622,511 10,936,435 11,257,350 106,497,623 11,257,703 June 16,304,391 9,706,419 10,697,301 100,752,181 11,380,007 July 16,328,621 9,121,379 10,129,920 111,404,960 11,103,824 August 15,763,355 8,221,859 9,780,597 106,754,339 9,933,096 September 15,743,031 7,455,059 8,834,025 101,677,671 10,939,584 October 18,314,934 10,432,304 10,168,777 116,905,424 13,180,015 November 19,935,632 12,148,986 12,363,720 122,569,718 13,210,744 December 20,993,216 11,869,138 10,539,094 109,135,950 13,157,165								
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December . 16,372,840 13,532,463 10,445,160 102,922,868 11,152,724 10tal								
Total 163,477,014 124,725,615 110,017,118 1,105,198,410 105,812,274  1942  January 14,772,299 11,235,298 9,310,032 105,575,270 10,275,208 February 13,673,945 8,894,254 8,444,260 93,015,297 9,037,389 March 19,952,583 11,331,276 11,367,662 118,528,521 12,557,755 April 17,110,159 8,614,279 8,478,205 110,342,208 10,236,793 May 18,622,511 10,936,435 11,257,350 106,497,623 11,352,703 June 16,004,891 9,706,419 10,697,301 100,752,181 11,330,007 July 16,328,621 9,121,379 10,129,920 111,404,960 11,103,824 August 15,763,355 8,221,859 9,780,597 106,754,339 9,933,096 September 15,743,031 7,455,059 8,834,025 101,677,671 10,899,584 October 18,314,934 10,432,904 10,168,777 116,905,424 12,180,015 November 19,935,632 12,148,966 12,863,720 132,569,718 13,210,744 December 20,993,216 11,869,138 10,539,094 109,135,950 13,157,165								
January 14,772,299 11,235,298 9,310,032 105,575,270 10,275,208 February 13,673,945 8,894,254 8,444,260 93,015,297 9,037,389 March 19,952,583 11,331,276 11,367,662 118,523,521 12,557,755 April 17,110,159 8,614,279 8,478,305 110,342,208 10,236,793 May 18,622,511 10,936,435 11,257,350 106,497,623 11,352,703 June 16,904,891 9,706,419 10,697,301 100,752,181 11,389,907 July 16,828,621 9,121,379 10,129,920 111,404,960 11,103,824 August 15,763,355 8,221,859 9,780,597 106,754,339 9,933,096 September 15,743,031 7,455,059 8,834,025 101,677,671 10,899,584 October 18,314,934 10,432,904 10,163,777 116,905,424 13,180,015 November 19,935,632 12,148,966 12,863,720 132,569,718 13,210,744 December 20,993,216 11,869,138 10,539,094 109,135,950 13,157,165					to the real name of the second of the second of	The second secon	-	the transfer of the telephone of
January 14,772,299 11,235,298 9,310,032 105,575,270 10,275,208 February 13,673,945 8,894,254 8,444,260 93,015,297 9,037,389 March 19,952,583 11,331,276 11,367,662 118,528,521 12,557,755 April 17,110,159 8,614,279 8,478,305 110,342,208 10,236,793 May 18,622,511 10,936,435 11,257,350 106,497,623 11,353,703 June 16,904,891 9,706,419 10,697,301 100,752,181 11,380,007 July 16,828,621 9,121,379 10,129,920 111,404,960 11,103,824 August 15,763,355 8,221,859 9,780,597 106,754,339 9,933,096 September 15,743,031 7,455,059 8,834,025 101,677,671 10,899,534 October 18,314,934 10,432,904 10,168,777 116,905,424 13,180,015 November 19,935,632 12,148,966 12,863,720 132,569,718 13,210,744 December 20,993,216 11,869,138 10,539,094 109,125,950 12,157,165	consideration and with soft and discountered allocate our existing out to a			and a remained	a a a a a a la la la aminama a			gaggery on garyent of all effections
February 13,673,945 8,894,254 8,444,260 93,015,297 9,037,389 March 19,952,583 11,331,276 11,567,662 118,528,521 12,557,755 April 17,110,159 8,614,279 8,478,305 110,342,208 10,236,793 May 18,622,511 10,936,435 11,257,350 106,497,623 11,353,703 June 16,904,891 9,706,419 10,697,301 100,752,181 11,389,007 July 16,828,621 9,121,379 10,129,920 111,404,960 11,103,824 August 15,763,355 8,221,859 9,780,597 106,754,339 9,933,096 September 15,743,031 7,455,059 8,834,025 101,677,671 10,899,534 October 18,314,934 10,432,904 10,163,777 116,905,424 13,180,015 November 19,935,632 12,148,966 12,863,720 132,569,718 13,210,744 December 20,993,216 11,869,138 10,539,094 109,135,950 13,157,165		14.772.299	11.27	5,298	9,610,032	103,575,	270	10,275,208
March 19,952,583 11,331,276 11,367,662 118,523,521 12,557,755  April 17,110,159 8,614,279 8,478,305 110,342,208 10,236,793  May 18,622,511 10,936,435 11,257,350 106,497,623 11,353,703  June 16,904,891 9,706,419 10,697,301 100,752,181 11,380,007  July 16,828,621 9,121,379 10,129,920 111,404,960 11,103,824  August 15,763,355 8,221,859 9,780,597 106,754,339 9,933,096  September 15,743,031 7,455,059 8,834,025 101,677,671 10,899,534  October 18,314,934 10,432,904 10,163,777 116,905,424 13,180,015  November 19,935,632 12,148,966 12,863,720 132,569,718 13,210,744  December 20,993,216 11,869,138 10,539,094 109,135,950 13,157,165			_					
April 17,110,159 8,614,279 8,478,305 110,342,208 10,236,793  May 18,622,511 10,936,435 11,257,350 106,497,623 11,353,703  June 16,904,891 9,706,419 10,697,301 100,752,181 11,380,907  July 16,828,621 9,121,379 10,129,920 111,404,960 11,103,824  August 15,763,355 8,221,859 9,780,597 106,754,339 9,933,096  September . 15,743,031 7,455,059 8,834,025 101,677,671 10,899,534  October 18,314,934 10,432,904 10,163,777 116,905,424 13,180,015  November 19,935,632 12,148,966 12,863,720 132,569,718 13,210,744  December 20,993,216 11,869,138 10,539,094 109,135,950 13,157,165			-					
May 18,622,511 10,936,435 11,257,350 106,497,623 11,353,703  June 16,904,891 9,706,419 10,697,301 100,752,181 11,330,907  July 16,828,621 9,121,379 10,129,920 111,404,960 11,103,824  August 15,763,355 8,221,859 9,780,597 106,754,339 9,933,096  September 15,743,031 7,455,059 8,834,025 101,677,671 10,899,534  October 18,314,934 10,432,904 10,163,777 116,905,424 13,180,015  November 19,935,632 12,148,966 12,363,720 132,569,718 13,210,744  December 20,993,216 11,869,138 10,539,094 109,135,950 13,157,165			,					
June 16,004,891 9,706,419 10,697,301 100,752,181 11,380,007  July 16,828,621 9,121,379 10,129,920 111,404,960 11,103,824  August 15,763,355 8,221,859 9,780,597 106,754,339 9,933,096  September 15,743,031 7,455,059 8,834,025 101,677,671 10,899,584  October 18,314,934 10,432,904 10,163,777 116,905,424 13,180,015  November 19,935,632 12,148,966 12,863,720 132,569,718 13,210,744  December 20,993,216 11,869,138 10,539,094 109,125,950 13,157,165	-							
July 16,828,621 9,121,379 10,129,920 111,404,960 11,103,824 August 15,763,355 8,221,859 9,780,597 106,754,339 9,933,096 September . 15,743,031 7,455,059 8,834,025 101,677,671 10,899,534 October 18,314,934 10,432,904 10,163,777 116,905,424 13,180,015 November 19,935,632 12,148,966 12,863,720 132,569,718 13,210,744 December 20,993,216 11,869,138 10,539,094 109,135,950 13,157,165								
August 15,763,355 8,221,859 9,780,597 106,754,339 9,933,096 September . 15,743,031 7,455,059 8,834,025 101,677,671 10,899,584 October 18,314,934 10,432,004 10,163,777 116,905,424 13,180,015 November 19,935,632 12,148,966 12,863,720 132,569,718 13,210,744 December 20,993,216 11,869,138 10,539,094 109,135,950 13,157,165								
September . 15,743,031 7,455,059 8,834,025 101,677,671 10,899,584 October . 18,314,934 10,432,904 10,163,777 116,905,424 13,180,015 November . 19,935,632 12,148,966 12,863,720 132,569,718 13,210,744 December . 20,993,216 11,869,138 10,539,094 109,135,950 13,157,165					, ,			
October 18,314,934 10,432,904 10,163,777 116,905,424 13,180,015 November 19,935,632 12,148,966 12,863,720 132,569,718 13,210,744 December 20,993,216 11,869,138 10,539,094 109,135,950 13,157,165						, ,		,
November 19,935,632 12,148,986 12,863,720 132,569,718 13,210,744 December 20,993,216 11,869,138 10,539,094 109,135,950 13,157,165	-							
December 20,993,216 11,869,138 10,539,094 109,135,950 13,157,165								
220 005 000 200 451 047 7 511 150 160 176 705 005								
			119,98	7,266	122,471,043	1,311,159,	162	136,325,283

TABLE 3. BANK DEBITS BY CLEARING CENTRES AND MONTHS, DURING 1941 AND 1942 (Cont.d.)

Z. PROVINCE OF ONTARIO (Cont.d.)

Year and Month	Kitchener	London	Ottawa	Peterborough	St.Catharines
1941	\$	\$	\$	\$	\$
January	15,348,118	41,829,642	248,616,500	8,326,490	
February	13,649,044	30,306,515	219,284,174	6,694,005	
March	15,307,568	33,835,413		7,725,032	
April	17,047,346	37,876,426	242,001,324	8,925,816	NAME OF THE OWNER OWNER OF THE OWNER OWNE
May	17,757,274	39,898,204	215,858,623	9,759,001	16,938,371
June	28,811,836	65,036,097	296,121,167	12,237,133	21,884,727
July	17,006,259	40,631,753	288,316,625	8,974,013	17,541,600
August	16,322,212	40,329,294		9,924,323	
September	17,473,570	37,463,240	284,134,071	9,418,813	
October	19,411,205	45,278,357	324,997,134	10,774,954	15,744,646
November	18,776,914	40,214,048	337,859,207	9,798,525	
December	21,003,544	44,765,759	342,146,824	11,943,231	
December	21,000,011				
AND DESCRIPTION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUM	218,414,390	497,464,748	3,354,459,483	114,549,341	140,738,986
1.942			243 A23 EA2	23 Mar 200	7
January	18,515,330	44,445,624	341,651,787	11,725,660	17,535,124
February	18,289,940	33,733,812	534,587,455	11,612,739	17,159,709
March	32,863,199	52,031,121	593,104,476	9,469,323	20,922,093
April	21,733,033	44,066,372	500,560,052	11,486,319	19,287,130
May	19,803,425	43,109,096	614,210,791	12,169,992	23,317,319
June	19,848,429	48,323,846	529,143,504	12,011,697	19,022,864
July	19,205,656	40,490,342	513,828,133	11,617,881	20,013,932
August	17,139,607	40,441,382	584,126,560	11,264,811	19,474,489
September	17,767,148	39,844,359	478, 377,004	11,578,350	17,779,035
October	20,292,799	42,044,782	602,361,717	13,538,755	22,925,735
November	33,850,642	62,564,825	718,748,498	12,070,955	24,295,510
December	21,907,360	48,483,645	556,252,461	13,065,125	21,488,337
Total	261,214,568	543,131,606	6,303,952,483	141,611,607	243,221,277
Year and Month	Sarnia	Sudbury	Toronto	Windsor	Total for Ontario
1941	\$	di. Se	ch est	₹5 \$1	Ş
January	9,223,217	7,307,764	960,539,821	54,685,722	1,462,604,924
February	5,512,484	8,355,628	773,204,984	53,622,123	1,217,770,707
March	5,628,344	7,204,514	862,661,003	56,597,925	1,358,051,700
April	6,787,044	6,590,722	891,451,798	59,287,991	1,389,858,770
May	9,237,012	8,379,353	925, 258, 584	66,207,853	1,449,427,413
June	9,986,214	9,423,298	1,357,932,987	76,233,053	2,045,829,420
July	8,711,072	8,997,575	846,309,018	55,644,500	1,426,403,990
August	8,831,584	8,419,663	808,881,874	58,331,808	1,583,087,127
September	10,296,775	8,461,508	961,637,341	58,737,340	1,536,169,260
October	10,193,996	8,560,350	1,011,984,146	66,405,860	1,660,563,248
November	11,000,714	8,443,245	957,022,266	60,967,870	1,603,544,759
December	10,362,129	8,669,145	992,942,649	76,048,116	1,681,477,523
Total	105,820,585	96,812,765	11,354,826,471	742,770,161	18,214,788,841

TABLE 3. BANK DEBITS BY CLEARING CENTRES AND MONTHS, DURING 1941 AND 1942 (Cont'd.)

	P. A. Constant of the constant	PROVINCE C	F ONTARIO (Concl	Luded)	
Year and Month	Sarnia	Sudbury	Toronto	Windsor	Total for Ontario
1942	\$	\$	ول	\$	\$
January	9,925,690	8,624,227	844,051,677	71,518,907	1,517,460,133
February .	8,371,634	8,101,877	715,205,524	64,136,924	1,344,264,159
March	9,832,421	8,731,676	1,167,083,281	86,045,781	2,154,171,168
April	10,732,611	8,508,387	1,052,796,125	71,054,834	1,894,816,607
May	9,972,441	8,555,580	914,733,771	82,359,970	1,886,900,007
June	10,644,740	8,559,350	1,009,068,961	81,888,310	1,888,557,500
July	10,756,128	8,807,475	867,211,718	78,056,013	1,731,574,037
August	11,629,789	8,620,182	804,544,154	81,040,000	1,668,734,310
September.	11,373,333	8,691,067	888,130,612	83,095,785	1,701,246,063
October	13,366,036	9,236,652	912,989,788	101,211,312	1,906,969,630
November .	12,809,310	8,308,455	1,248,864,880	86,458,042	2,399,299,897
December .	12,897,802	8,879,153	1,115,941,493	77,560,300	2,042,170,739
Total	THE RESERVE AND ADDRESS OF THE PARTY OF THE	104,074,081	11,540,621,984	964,436,773	22,136,164,250
		4. PRAIR	IE PROVINCES		
Year and Month		Brandon	Calgary	Edmonton	Lethbridge
terme i vice reco i si i i gi majoringo i da i discripe i gazzana con i que	nda, norma agante destatores calculares agai	\$	Ch.	Ş	4
1941					
January .		3,198,649	72,932,174	51,497,700	4,598,830
		3,287,707	57,448,036	41,641,951	4,076,248
		3,074,906	63,252,872	47,177,001	4,475,478
		3,632,635	71,959,844	48,498,979	5, 348, 396
		4,576,718	79,544,794	51,052,547	5,481,634
		5,623,147	99,792,644	60,204,533	6,086,049
		3,999,334	75,587,081	50,343,970	5,212,292
		4,990,762	74,795,518	50,227,717	5,782,703
September		5,228,427	74,365,074	51,067,791	5,858,127
		5,799,303	87,313,185	53,983,653	6,942,743
November		5,480,251	79,810,307	55,987,496	6,853,133
December		5,662,068	87,161,317	58,962,852	7,007,943
Total		54,553,907	923,982,846	620,645,790	67,723,576
1942					
January .		4,599,497	78,272,465	54,428,851	5,956,641
February		4,739,452	73,464,539	52,320,136	5,444,716
March		5,244,494	86,844,882	60,199,152	5,730,469
April		4,840,549	74,337,663	59,958,311	7,006,264
May		4,949,256	71,799,356	56,796,097	6,015,844
June		5,642,640	77,507,18].	53,208,013	6,167,377
		5,699,060	70,253,270	57,440,971	6,227,616
		5,832,628	71,397,334	55,887,064	5,948,129
September		6,771,739	67,735,073	53,509,824	6,442,510
		7,300,722	93,074,771	66,928,079	8,085,348
Movember		6,780,535	102,197,532	76,856,707	8,110,002
December		6,432,829	80,628,890	72,404,688	7,871,010
Total		63,833,401	948,012,956	725,037,893	79,005,926

TABLE Z. BANK DEBITS BY CLEARING CENTRES AND MONTHS, DURING 1941 AND 1942. (Cont'd.)

4. PRAIRIE PROVINCES (Cont'd.)

	4. PRAI	IRLE PRO	OVINCES (	Jont'd.	
Year and Month	Medicine Hat	Moos	se Jaw	Prince Albert	t Regina
1943	\$		\$	\$	('h
January	2,865,882	6,6	551,434	3,317,168	41,490,576
February	2,623,799		68,529	2,710,999	33,518,097
March	2,604,523		911,357	3,214,996	32,075,116
April	3,159,831		000,347	3,230,255	54,785,085
May	3,066,553		132,686	3,638,268	42,465,700
June	4,198,620		199,636	3,980,760	77,190,915
July	3,701,213		345,375	3,808,915	50,247,366
August	4,006,314	_	076,081	3,638,382	43,583,345
September	5,817,286		115,597	4,015,739	37,556,010
October	4,697,883		292,868	4,450,909	55,990,770
November	3,819,442		305,099	4,521,012	46,791,671
December	4,177,877		233,079	4,819,160	45,421,386
	the same of the sa		732,088	45,346,563	561,116,037
Total	42,537,323	100,	7273,000	45, 540, 505	301,110,007
1942				4 707 400	46 500 007
January	3,056,058		888,494	4,191,426	42,309,881
February	3,290,113		38,682	3,993,458	38,458,471
March	3,588,153		515,678	4,767,690	41,371,365
April	3,537,934		044,650	3,852,640	36,839,135
May	3,439,760	8,	196,973	4,039,315	53,091,359
June	3,070,112	8,9	994,511	4,611,340	47,685,298
July	3,481,756	9,5	571,751	4,420,971	64,219,498
August	3,454,291	8,8	321,787	4,257,446	45,958,029
September	4,881,897	9,4	404,270	4,257,632	57,225,526
October	6,198,317	10,	770,758	5,623,942	78,097,788
November	4,877,780	11,:	231,208	5,515,386	74,820,248
December	4,681,139	10,0	064,684	5,272,740	55,480,963
Total	47,557,340	The second second	345,446	54,603,986	635,557,561
Year and Month	Saskatoo	n	Win	nipeg	Total for Prairie Provinces
	\$			6	Ç
1941	11 700 0	7Ω	250	013,810	448,855,061
January	11,390,8			251,379	374,910,072
February	9,683,3				424,559,605
March	10,502,0			271,305	515,896,022
April	12,148,23			232,430	633,268,597
May	14,120,76		,	889,135	
June	15,062,0			686,428	650, 324, 600
July	13,741,9		,	233,283	622,220,753
August	13,474,2		,	532,698	547,107,736
September	14,007,8			282,289	540,134,327
October	15,466,8		,	286,585	648,224,704
November	15,236,4			571,744	566,676,625
December	15,855,5	86	380,	165,857	619,466,925
Total	160,689,9	54	4,011,	316,943	6,591,645,027

TABLE 3. BANK DEBITS BY CLEARING CENTRES AND MONTHS, DURING 1941 AND 1942 (Concluded)

PRAIRIE PROVINCES (Concluded)

77 7 76 (7	C.	1 1	W: was in a		Total for
Year and Month	Sas	skatoon	Winnipe	Pra	irie Provinces
1040		\$	\$		\$
1942	7.2	332 500	285,276,	70. Z	499,858,274
January		113,598			
V	2.0	058,776	233,917,		435, <b>326</b> , 084
March		856,449	299,338,0		529,456,339
April		366,683	323,890,8		537,074,731
May		225,139	313,919,		536,470,667
June		689,198	265,055,		585,630,904
July		608,241	281,634,8		519,557,992
August		823,081	271,569,		488,949,527
September .		779,532	271,816,0		501,924,089
October	17,	381,594	377,360,0		670,821,384
November	17,	049,309	454,585,		762,924,496
December	16,	086,396	394,563,	796	654,387,135
Total	179,	836,046	3,872,888,0	067	6,722,376,622
underdamphaseds registration (ig., experience in the second control of the second contro	A The St. of Configuration Springers on the	5. BRITIS	H COLUMBIA		
		allerander de allerande de la companyo de como um der de la la la		Total for	erellines allitiere alli eller e
Year and Month	New West-	Vancouver	Victoria	British	CANADA
rear and month	minster	Validedvel	7 1 0 001 3.0	Columbia	
	\$	¢	Ş	Č	8
1941	44	₩	<sup>4</sup> H <sup>2</sup>	Ж.	Y
January	7,463,561	133,620,693	30,438,276	176,522,530	2,941,104,197
February	7,618,679	138,484,506	27,250,336	173, 353, 521	2,540,182,412
March	8,781,065	1.36, 735, 600	31,586,233	176,682,398	2,838,145,853
April	3,632,770	143,118,872	31,679,501	183,431,143	2,984,165,460
May	8,851,809	143,424,695		183,204,402	3,265,871,770
June	9,041,227	215,081,389	51,134,731	275, 257, 347	4,240,629,935
	9,478,256	167,561,087		210,363,779	3,241,706,647
-	9,580,973	164,264,039		213,394,822	3,149,790,606
August	9,565,960	156,478,951	34,887,160	200,932,071	3,300,731,342
September	10,688,274	170,597,824		218,118,224	3,627,176,887
October	10,209,423	164,530,311	32,636,908	207, 376, 642	3,426,905,805
November		166,173,388		208,207,205	
December	10,535,699				
Total	110,025,696	1,905,071,855	412,047,033	2,427,144,584	39,242,957,184
1942					
January	9,670,117	154,505,400	32,362,989	1.96,538,506	3,230,788,844
February	10,010,004	168,313,035		209,771,878	2,892,863,582
March	11,297,599	211,239,915		255,695,244	4,176,830,029
April	10,922,441	172,358,382		214,179,821	
May	11,073,876	1.76,756,624		220,898,057	
	11,275,389	176,347,634		229,270,933	
June	11,381,750	186,286,651			
July	10,803,814	176,995,101			
August		171,492,333			
September	11,330,925	198, 783, 246			
October	13,725,745	225,049,439		283,487,270	
November	13,448,263	204,040,551			
December	12,191,767				
Total	138,131,490	2,222,168,311	480,583,012	2,840,882,813	45,526,254,202
many control and the first of the same appearance of the same and the					The second secon

- 11 TABLE 4. BANK DEBITS IN CANADA AND IN ECONOMIC AREAS FROM 1923 TO 1942

Year	CANADA	Maritime Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
the same of the law one		Percent	ge of Prece	oding Years t	0 1942	
1.926	 66.7	56.2	77.7	54.2	87.6	69.0
1927	 79.3	58.4	39.2	66.1	91,1	72.3
1928	 95.5	09.3	117.0	78.2	119.1	88.1
1929	 102.5	74.2	129.3	83.8	117.9	102.9
1930	 32.4	65.9	103.0	68.0	93.4	81.8
1.031	 69.4	60.7	32.7	60.4	77.4	63.6
1932	 56.8	48.3	60.9	50.9	71.4	52.9
1933	 65.0	44.7	67.2	58.9	95.4	52.5
1934	 72.2	50.0	74.1	67.4	94.3	57.2
1.935	 69.3	53.4	70.4	62.7	95.9	58.9
1936	 78.9	58.6	85.8	71.3	96.8	73.1
1937	 77.2	68.2	90.7	72.0	71.8	73.9
1938	 67.9	59.5	78.2	62.4	68.0	68.2
1939	 69.4	63.2	77.0	61.5	81.5	71.1
1940	 75.6	76.6	78.2	69.5	91.0	75.2
1941	 86.2	87.5	86.8	82.3	98.1	85.4

TABLE 5. INDEXES OF FIVE ECONOMIC FACTORS, WITH SEASONAL ADJUSTMENT WHERE NECESSARY

1941 - 1942

Year and Month	Bank Debits	Physical Volume of Business	Employment in Manufacturing	Wholesale Prices	Common Stocks
1941	1935-1	939 = 100	1926	= 100	1935-1939=100
January	111.8	144.1	152.1	84.6	71.3
February	104.1	144.3	152.9	85.2	66.5
March	112.3	144.5	154.0	85.9	66.8
April	11.4.8	153.0	131.1	86.6	65.8
May	110.2	156.4	161.0	88.5	63.9
June	143.8	163.8	164.7	90.0	64.0
July	116.4	166.6	169.0	91.1	67.5
August	123.1	172.4	172.9	91.8	67.8
September	126.3	177.6	176.4	93.2	71.0
October	120.8	178.7	179.1	93.8	69.1
November	113.2	183.7	185.9	94.0	68.8
December	124.9	193.9	190.7	93.6	67.2
Average	118.5	185.0	168.3	90.0	67.5
1942					Marriago - Ago - Marriago Marriago - Marriag
Jenuary	122.3	192:3	200.2	94.3	66.8
February	11.3.5	192.9	193.0	94.6	34.7
March	165.2	189.3	199.9	95.1	62.3
April	143.6	198.1	200.8	95.0	61.1
May	127.9	195.5	200.5	95.2	62.0
June	127.7	200.0	201.9	95.8	62.8
July	133.0	203.7	205.2	96.1	62.4
August	136.0	205.7	207.6	95.6	61.6
September	134.5	206.1	209.5	96.0	62.6
October	135.7	207.2	211.3	96.8	65.0
November	164.0	207.8	213.4	97.1	57.6
December	142.1	221.2	204.4	97.2	71.8
Average	137.6	201.7	206.4	25.7	64.2

Year	Dominion and Bank of Canada Notes /3	Circu- lation of Bank Notes/3	Total Notes in Hands of Public/1/3	Subsidiary Coin Out- standing	Subsidiary Coin in Hands of Public	Circulating Media in Hands of Public (M)
1922	 240.4	166.5	151.7	30.19	24.39	1.76.09
1923	 240.9	170.4	160.1	30.23	24.43	184.53
1924	 220.0	166.1	179.0	30.13	24.33	205.33
1925	 212.7	165.2	175.8	30.13	24.33	200.13
1926	 1.90.0	168.9	180.3	30.04	24.24	204.54
1027	 104.3	172.1	134.1	30.00	24.20	208.30
1928	 201.2	3.78.7	139.0	30.07	25.17	214.17
1029	 204.4	178.3	191.5	32.26	26.46	217.96
1930	 174.6	159.3	173.0	32.35	26.55	199.55
1931	 153.1	142.0	156.7	32.83	27.03	1.83.73
1932	 1.65.9	132.2	149.1	33.35	27.55	170.65
1923	 179.2	130.4	140.8	33.27	27.47	1.77.27
1934	 190.3	135.5	1.55.7	33.70	27.90	183.60
1935	 127.3/2	125.6	165.9	33.67	27.87	193.77
1936	 105.3	119.5	179.9	34.00	28,20	208.10
1937	 141.1	110.3	193.1	55.29	29.49	228.58
1933	 181.1	99.9	203.7	36.63	30.97	234.67
1939	 1.84.9	94.1	218.1	38.87	33.18	251.28
1940	 277.1	91.1	294.1	45.05	39.15	233.25
1941	 406.4	81.8	398.9	49.46	42.16	441.06
1942	 572.3	71.7	541.5	54.43	47.41	508.01

1/ Holdings of chartered Banks and of Central Gold Reserves are deducted from the sum of the first and second columns to give total notes in hands of public. 2/ Bank of Canada notes first appear in the last ten months of the year 1935.

3/ Average of monthly data. The letters in the headings represent symbols used in

the Cormula.

TABLE 7. DEPOSITS IN CANADA, AVERAGE OF MONTHLY DATA

Year	VO	Notice Deposits	Demand Deposits	Dominion Government Deposits	Provincial Government Deposits	Sum of Deposits (M1)
1.922 1.923 1.924 1.925 1.926 1.927 1.928 1.929 1.930 1.931 1.932 1.933 1.934 1.935 1.936 1.937 1.938 1.939 1.940		1,191.6 1,197.3 1,198.2 1,269.5 1,240.6 1,399.1 1,496.6 1,479.9 1,427.6 1,428.0 1,376.3 1,378.5 1,272.3 1,445.3 1,518.2 1,573.7 1,630.5 1,699.2 1,646.9	502.8 525.2 511.2 531.2 553.3 596.1 677.5 696.4 622.9 578.6 486.3 488.5 514.0 568.6 618.3 691.3 690.5 741.7 825.1	35.7 50.6 55.9 34.5 21.3 45.4 42.2 77.3 47.7 49.0 55.6 28.3 25.1 25.5 37.8 47.2 49.4 92.3 163.4	28.8 24.3 24.8 23.8 21.6 21.8 24.5 28.0 24.4 26.2 23.2 30.8 39.3 42.7 44.9 53.6	1,806.9 1,805. <b>3</b> 1,708.1 1,859.1 1,946.8 2,056.1 2,258.1 2,278.6 2,123.2 2,099.9 1,944.3 1,929.0 1,952.6 2,078.7 2,213.7 2,354.9 2,415.3 2,586.7 2,749.0
1941 1942		1,616.1 1,644.8	1,088.2	254.3 267.2	67,3 79.4	3,025.9 3,333.0

TABLE 8. BANK DEBITS AND VELOCITY OF DEPOSITS AND MONEY
Millions of Dollars

Year	Bank Clearings	Bank Debits in 32 Centres <sup>X</sup>	Bank Debits adding 122 p.c. (M <sub>1</sub> V <sub>1</sub> )	Velocity of Bank Deposits (V <sub>1</sub> )	Velocity of Money or 116.5 p.c. of V1(V)	Bank Debits less five large Centres
1922 1923 1924 1925 1926 1927 1928 1929 1930 1931 1932 1933 1934 1935 1936 1937 1938 1939 1940	17,232.6 17,008.0 16,761.5 17,715.1 20,568.4 24,554.9 25,105.2 20,091.9 16,627.6 12,914.2 14,720.6 15,963.6 16,927.5 19,202.5 13,850.4 17,263.6 17,742.8 18,506.0	26,567.0 28,354.0 27,159.5 28,126.1 30,358.0 36,093.5 43,477.0 46,670.5 57,491.3 31,586.5 25,844.3 29,981.5 32,866.7 31,546.1 35,928.6 35,166.1 30,924.4 31,617.4 34,437.5 39,243.0	29,887.9 31,898.3 30,554.4 31,341.8 34,152.8 40,305.2 48,911.6 52,504.3 42,177.7 35,534.8 29,074.8 29,074.8 33,729.1 36,975.0 35,499.3 40,419.7 39,531.8 34,810.0 35,569.6 38,742.2 44,148.4	16.54 17.67 16.99 17.02 17.54 19.65 21.85 23.04 19.84 17.00 14.95 17.49 18.94 17.07 13.26 16.30 14.41 13.75 14.09 14.54	19.27 20.59 19.80 19.83 20.44 22.90 25.46 26.85 23.12 19.81 17.42 20.38 22.07 19.89 21.27 19.59 16.79 16.02 16.42 16.42	4,836.3 5,095.7 5,716.6 6,253.1 7,579.9 8,241.9 7,135.4 5,751.4 4,724.1 4,471.6 4,725.3 5,169.6 5,797.1 6,312.9 6,084.2 6,390.8 7,500.7 8,364.3
1942	04 7707 77	45,526 3	51,217.1	15.37	17.91	10,191.6

TABLE 9. TOTAL PAYMENTS BY CHEQUE AND CASH, MONEY SUPPLY AND REVISED NATIONAL INCOME
Millions of Dollars and Indexes, 1935-39 = 100

			Cash and		Velocity	Natio	National Income	
		Cash	Cheque	Money	of	In	Real Income	National
Year		Payments	Payments	Supply	Money	Money	1935-39	Income
1 001		(MV)	$M_1V_1 + MV$	$M_1 + M$	Supply	Form	Prices	PT
1922	9 0 2 2	3,333.3	33,261.2	1,983	16.78	3,672	3,050	90.0
1923		3,820.1	35,718.4	1,990	17.95	3,848	3,188	94.3
1924		4,025.9	34,580.3	2,001	17.28	3,867	1,255	94.8
1925		3,968.6	35,610.4	2,059	17.29	4,240	3,539	1.03.9
1926		4,191.0	38,343.8	2,151	17.33	4,509	3,702	110.5
1927		4,770.1	45,375.3	2,274	19.95	4,740	3,953	116.2
1928		5,452.8	54,364.4	2,452	22.17	5,271	4,374	129.2
1929		5,852.2	58,356.5	2,497	23.37	5,274	4,534	129.2
1930		4,613.6	46,791.3	2,326	20.12	4,454	3,687	109.1
1931		3,639.7	39,174.5	2,274	17.23	3,581	3,282	87.3
1932		3,077.2	32,152.0	2,121	15.16	2,814	2,343	69.0
1933		3,612.8	37,341.9	2,106	17 73	2,724	2,885	36.7
1954		4,052.1	41,027.1	2,136	19-21	3,149	3, 293	77.2
1935		3,854.1	39,343.3	2,272	17.32	3,373	3,506	32.7
1936		4,426.3	44,846.0	2,422	18.52	3,829	3,903	93.8
1937		4,477.9	44,039.7	2,583	17.05	4,548	4,296	106.6
1938		3,940.1	38,728.8	2,650	. 14.61	4,283	4,191	105.0
1939		4,025.5	39,595.1	2,838	13.95	4,570	4,502	112.0
1940		5,472.0	44,210.8	3,082	14.34	5,385	5,099	132.0
1941		7,471.6	51,620.0	3,467	14.89	6,514	5,832	159.6
1942	4	10,547.4	61,764.5	3,022	15.75	7,500	6,410	133.8
エジせん		20902102	011,1011	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				

x Thirty-three centres since May, 1941.

