

16.—Bank Debits at the Clearing-House Centres of Canada, by Individual Centres, 1936-40

NOTE.—Figures for earlier years will be found in the corresponding table in previous Year Books.

Clearing-House Centre	1936	1937	1938	1939	1940
	\$	\$	\$	\$	\$
Maritime Provinces—					
Halifax.....	341,775,552	406,591,857	339,640,504	381,824,396	466,407,830
Moncton.....	98,641,301	112,550,923	108,145,304	108,891,549	131,876,159
Saint John.....	189,985,161	214,216,666	191,897,145	189,232,027	226,205,847
Totals, Maritime Provinces.	630,402,014	733,359,446	639,682,953	679,947,972	824,489,836
Quebec—					
Montreal.....	10,150,016,770	10,596,261,705	9,005,746,968	8,759,472,109	8,714,457,293
Quebec.....	717,146,205	888,524,702	875,695,644	977,211,370	1,160,797,219
Sherbrooke.....	71,484,756	83,635,135	83,739,779	83,715,973	97,806,095
Totals, Quebec.....	10,938,647,731	11,568,421,542	9,965,182,391	9,820,399,452	9,973,060,607
Ontario—					
Brantford.....	103,221,469	120,088,991	109,468,693	107,113,483	133,916,143
Chatham.....	100,652,126	111,553,991	103,272,854	102,259,833	114,928,963
Fort William.....	63,348,734	68,085,229	68,129,478	67,033,183	81,267,814
Hamilton.....	601,358,570	691,483,173	625,033,425	644,434,304	837,849,771
Kingston.....	67,867,438	76,687,282	71,213,576	72,712,646	92,306,524
Kitchener.....	128,018,389	143,265,155	141,030,659	145,302,026	174,497,496
London.....	420,889,625	413,075,352	389,223,524	385,768,062	441,622,178
Ottawa.....	1,469,292,434	1,348,844,155	1,203,891,077	1,266,268,210	2,191,382,511
Peterborough.....	68,620,664	75,770,408	70,269,426	70,496,391	90,582,623
Sarnia.....	74,160,267	81,347,420	75,489,832	76,489,776	79,516,191
Sudbury.....	72,735,265	88,780,681	84,715,014	85,812,435	90,337,448
Toronto.....	12,168,836,487	12,226,885,028	10,428,035,428	10,173,866,946	10,510,504,381
Windsor.....	439,678,369	493,282,632	440,290,022	420,933,103	545,391,437
Totals, Ontario.....	15,778,679,837	15,939,149,497	13,810,063,008	13,618,490,448	15,384,403,480
Prairie Provinces—					
Brandon.....	28,313,991	31,358,553	32,845,981	33,810,275	41,906,493
Calgary.....	636,145,594	658,768,183	650,666,363	661,675,521	764,328,600
Edmonton.....	387,386,725	417,969,669	430,271,739	470,279,314	553,324,680
Lethbridge.....	45,780,043	51,787,553	57,226,409	56,702,076	56,707,586
Medicine Hat.....	26,842,729	26,611,236	28,155,429	27,707,009	32,705,936
Moose Jaw.....	77,376,584	73,307,647	68,605,328	83,327,283	89,420,019
Prince Albert.....	25,976,662	28,790,736	25,789,444	27,796,295	33,392,384
Regina.....	495,621,447	428,357,691	507,534,686	555,513,335	558,939,062
Saskatoon.....	121,553,190	121,374,564	114,863,759	121,853,807	140,267,276
Winnipeg.....	4,660,521,712	2,988,695,575	2,656,424,383	3,439,564,964	3,847,415,165
Totals, Prairie Provinces.	6,505,518,677	4,827,021,407	4,572,383,521	5,478,229,879	6,118,407,201
British Columbia—					
New Westminster.....	70,089,850	74,751,206	73,972,517	78,647,117	92,380,530
Vancouver.....	1,682,786,803	1,692,513,585	1,546,113,353	1,587,410,731	1,673,281,545
Victoria.....	322,481,831	330,844,455	316,964,989	354,226,232	371,451,280
Totals, British Columbia.....	2,075,358,484	2,098,109,246	1,937,050,859	2,020,284,080	2,137,113,355
Grand Totals.....	35,928,606,743	35,166,061,138	30,924,362,732	31,617,351,831	34,437,474,479

Long-Term Trend.—A study of the long-term trend, covering the period 1924-40, is included in the "Annual Report of Bank Debits to Individual Accounts and Equation of Exchange, 1940". Using the period 1935-39 as a base, the Dominion total without adjustment recorded a declining trend but, when price adjustments are made by dividing by the index of the general price level, a definitely rising trend was recorded. Local declines were chiefly associated with districts in the Prairie Provinces most seriously affected by drought and the general difficulties of the grain trade. Analyses showing the standard deviation from the base period and the city and regional coefficients of correlation with the Dominion total are given in the report, which is obtainable from the Dominion Statistician.