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Federal Reserve Board
October 25, 1919.

BANK DEBITS.

Below is given the Federal Reserve Board's weekly statement of debits to individual account, reported through the Federal Reserve banks by over 150 of the country's more important clearing houses. Transactions cover the weekly periods ending Wednesday, October 22 and 15, of the present year, and in case of most of the reporting centers also the weekly period ending a year earlier, i.e., Oct. 23, 1918.

Aggregate debits to individual account were about 1,500 millions greater than the low figures for the week before, all the larger centers, except Cleveland and Detroit, participating in the increase. Interest payments by the Treasury on Liberty bonds of the fourth loan due on October 15 contributed to some extent to the larger volume of transactions. The increase for the New York City clearing house banks alone was over one billion dollars, which considerably more than offset the decrease of 734 millions shown for the previous week. As compared with corresponding 1918 figures, available for 143 cities, debits to individual account were about 22 per cent larger, higher figures being reported for all large cities except Minneapolis and Kansas City.

The statement closes with a recapitulation giving comparative figures by reserve districts for 156 centers reporting complete data for the two most recent weeks, also like figures for the 143 centers for which data are available for the past week and the week ending October 23 of last year.

Debits to Individual Account			
	October 22, 1919	October 15, 1919	Oct. 23, 1918
(In thousands of dollars.)			
1. BOSTON			
Bangor	3,416	3,100	2,930
Boston	382,293	324,726	253,581
Fall River	10,177	8,398	10,562
Hartford	25,316	20,794	21,972
Holyoke	4,135	3,426	4,169
Lowell	5,916	5,191	6,469
New Bedford	9,070	7,236	7,213
New Haven	20,162	17,396	15,975
Portland	7,788	10,255	9,368
Providence	51,008	36,772	43,753
Springfield	20,628	17,717	12,501
Waterbury	6,547	6,967	9,727
Worcester	39,443	17,495	17,242
2. NEW YORK			
Albany	22,569	19,979	20,226
Binghamton	3,976	3,357	2,696
Buffalo	72,122	59,628	58,184
New York	5,712,080	4,680,034	4,221,573
Passaic	5,879	5,131	3,984
Rochester	32,126	28,049	28,960
Syracuse	16,378	12,599	14,707
3. PHILADELPHIA			
Altoona	3,612	2,922	3,426
Chester	5,504	2,431	5,647
Harrisburg	4,075	4,226	6,125
Johnstown	3,404	3,142	3,254
Lancaster	6,235	5,347	5,802
Philadelphia	377,703	283,458	341,184
Reading	4,555	3,841	6,831
Scranton	12,622	13,192	12,106
Trenton	11,093	10,634	10,448
Wilkes-Barre	7,776	9,394	7,468
Williamsport	3,690	3,190	3,610
Wilmington	10,615	11,086	11,531
York	4,303	3,615	3,579

Debits to Individual Account
 ' October 22, 1919 ' October 15, 1919 ' October 23, 1918
 (In thousands of dollars.)

4. CLEVELAND

Akron	25,546	18,639	15,940
Cincinnati	63,902	57,562	60,836
Cleveland	162,212	167,589	146,703
Columbus	30,396	30,184	28,194
Dayton	11,832	11,874	13,628
Erie	7,326	6,320	7,845
Greensburg, Pa.	6,190	6,664	2,791
Lexington	4,891	3,865	3,327
Oil City	3,301	2,610	3,326
Pittsburgh	192,566	171,756	-
Springfield	3,426	3,593	2,675
Toledo	22,074	31,365	25,482
Wheeling	11,527	9,213	9,183
Youngstown	13,442	14,812	13,458

5. RICHMOND

Baltimore	111,169	103,178	85,350
Charleston	12,713	10,540	-
Charlotte	4,000	6,400	6,700
Columbia	10,714	8,938	7,963
Norfolk	22,243	20,687	19,789
Raleigh	5,000	4,963	4,579
Richmond	40,946	33,616	25,605

6. ATLANTA

Atlanta	41,388	38,772	27,075
Augusta	15,879	12,858	9,589
Birmingham	16,241	15,139	13,735
Chattanooga	12,130	13,032	9,777
Jacksonville	12,053	11,265	10,370
Knoxville	6,642	6,855	5,600
Macon	11,835	9,809	7,793
Mobile	8,182	8,001	7,110
Montgomery	6,183	6,181	4,969
Nashville	23,208	22,367	21,607
New Orleans	84,556	71,209	54,293
Pensacola	2-2,386	2,273	2,147
Savannah	28,664	22,452	20,662
Tampa	4,800	4,805	3,586
Vicksburg	2,384	2,421	1,730

7. CHICAGO

Bay City	3,269	2,917	2,796
Bloomington	3,042	2,515	2,365
Cedar Rapids	9,759	7,055	-
Chicago	739,158	626,381	593,013
Davenport	8,024	7,008	6,983
Decatur	3,900	3,117	3,387
Des Moines	23,165	22,229	18,060
Detroit	145,039	153,759	104,764
Dubuque	2,977	2,578	3,900
Flint	10,736	8,433	4,998
Ft. Wayne	7,480	5,572	5,747
Grand Rapids	18,684	16,541	14,722
Indianapolis	34,578	33,111	33,491
Jackson	5,421	4,317	-
Kalamazoo	4,193	4,175	2,919
Lansing	6,480	6,078	2,991
Milwaukee	66,962	61,493	58,854
Peoria	10,217	9,670	11,164
Rockford	5,684	5,883	5,463
Sioux City	14,720	14,458	-
South Bend	2,111	5,208	3,982
Springfield	4,759	4,382	4,144
Waterloo, Iowa	3,854	3,238	3,842

Debits to Individual Account
 October 22, 1919 October 15, 1919 October 23, 1918
 (In thousands of dollars.)

8. ST. LOUIS			
Evansville	4,620	4,647	4,680
Little Rock	11,762	13,097	9,061
Louisville	34,653	32,708	48,954
Memphis	42,007	42,099	29,900
St. Louis	166,686	155,773	138,424
9. MINNEAPOLIS			
Aberdeen	2,154	1,988	1,827
Billings	2,823	2,555	2,380
Duluth	24,534	23,498	-
Fargo	10,147	9,860	3,832
Grand Forks	2,376	2,708	1,832
Great Falls	2,441	2,142	-
Helena	2,765	2,817	2,774
Minneapolis	104,046	101,901	112,748
St. Paul	39,690	39,806	45,218
Superior	2,081	2,131	3,007
Winona	2,174	1,215	-
10. KANSAS CITY			
Atchison	541	534	-
Bartlesville, Okla.	3,193	2,789	1,763
Colorado Springs	3,143	3,085	2,827
Denver	35,218	34,112	28,992
Joplin	3,526	3,660	3,707
Kansas City, Kans.	3,322	3,421	3,017
Kansas City, Mo.	91,887	83,484	91,927
Muskogee, Okla.	5,977	5,775	3,617
Oklahoma City	19,619	18,344	15,542
Omaha	66,407	66,359	62,744
Pueblo	3,462	4,061	4,138
St. Joseph	21,457	17,437	18,575
Topeka	5,932	6,311	4,574
Tulsa	23,696	26,586	19,624
Wichita	12,802	11,644	8,265
11. DALLAS			
Albuquerque	1,937	1,590	1,439
Austin	4,220	3,602	3,100
Beaumont	4,427	4,138	4,430
Dallas	53,532	50,805	35,531
El Paso	9,522	8,540	6,390
Ft. Worth	25,387	24,822	15,347
Galveston	13,223	10,304	8,556
Houston	40,934	35,111	29,493
San Antonio	7,824	7,949	-
Shreveport	6,579	8,573	6,292
Texarkana	2,089	1,793	1,738
Tucson	1,240	1,043	1,927
Waco	5,889	3,652	-

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12. SAN FRANCISCO

Berkeley	2,696	2,334	-
Boise	3,764	3,435	2,907
Fresno	14,077	11,651	6,508
Long Beach	3,899	3,729	2,226
Los Angeles	86,318	74,120	59,678
Oakland	18,595	16,450	14,130
Ogden	4,330	4,159	3,655
Pasadena	3,982	3,863	2,253
Portland	55,096	56,040	52,706
Reno	3,729	2,958	2,120
Sacramento	16,464	16,305	11,726
Salt Lake City	19,749	17,749	18,347
San Diego	6,836	5,162	5,941
San Francisco	205,646	192,515	165,541
San Jose	9,419	7,105	-
Seattle	58,270	51,993	56,702
Spokane	15,297	14,524	10,643
Stockton	6,159	3,650	4,498
Tacoma	12,100	11,634	12,178
Yakima	4,533	3,295	2,518

R E C A P I T U L A T I O N

Federal Reserve District	Comparative figures for centers reporting for weeks ending October 22 and 15, 1919			Comparative figures for centers reporting for weeks ending Oct. 22, 1919 and Oct. 23, 1918		
	Number of centers included			Number of centers included		
		Oct. 22, 1919	Oct. 15, 1919		Oct. 22, 1919	Oct. 23, 1918
Boston	13	585,899	479,473	13	585,899	415,462
New York	7	5,865,130	4,808,777	7	5,865,130	4,350,330
Philadelphia	13	455,187	356,478	13	455,187	421,011
Cleveland	14	558,631	536,046	13	366,065	333,388
Richmond	7	206,785	188,322	6	194,072	149,986
Atlanta	15	276,531	248,039	15	276,531	200,043
Chicago	23	1,134,212	1,010,118	20	1,104,312	887,585
St. Louis	5	259,728	248,324	5	259,728	231,019
Minneapolis	11	195,231	190,621	8	166,082	173,618
Kansas City	15	300,182	287,602	14	299,641	269,312
Dallas	13	176,803	161,922	11	163,090	114,243
San Francisco	20	550,959	502,671	18	538,844	434,277
GRAND TOTAL	156	10,565,278	9,018,393	143	10,274,581	7,980,274