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Abstract

The rising costs of education could be reduced by substituting a four-quarter rotational school calendar for the traditional school calendar. Under this system, each student would attend three continuous quarters and have the fourth quarter off. One fourth of the students would thus be on vacation each quarter, and one-fourth less teachers would be required. However, teacher salaries would rise to compensate for the 12-month contracts. The need for physical facilities would fall proportionately, providing an additional source of savings which would counteract the taxpayer rebellion that has manifested itself in reduced school revenues. These savings could be applied toward acquiring instructional materials for individualized instruction. Some social problems caused by inactive youth would be reduced since fewer would be on vacation at one time. Economic efficiency would be enhanced if employers could depend on student labor year around. (LN)

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The School Calendar Dilemma— a Solution for the Approaching Crisis*

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Consideration of the public school calendar controversy shows that the public supports a large number of diverse or conflicting solutions to the problem. If a public consensus exists at all, it is in a strong dissatisfaction with the traditional school calendar of 9 or 9½ months. Because of the trend of forces in our society, problems and public dissatisfaction associated with the traditional calendar are expected to increase. The school calendar will be changed only when the public clearly identifies and recognizes the social and economic forces which are causing problems in the educational system today.

There is an incredible number of factors or implications associated with any change in the public school calendar. These factors fall into many areas, including curriculum, public finance, taxation, technology, school administration, economics, child psychology, and even parent psychology. Obviously, no one person can meaningfully and rigorously cope with all of these facets within the confines of a short article. Therefore, special emphasis will be placed on the underlying economic, financial, and educational opportunities offered by a flexible school calendar system.

The first requirement is to identify the major social and economic forces which are leading to a school calendar crisis, and the second is to explain how a flexible calendar system can, to a considerable extent, accommodate these forces.

One reason so little progress has been made in replacing the traditional calendar is that the public does not yet recognize the full dimensions of the problems. What are these problems?

COSTS OF EDUCATION

The first problem is that total expenditures for public education are increasing at an incredible rate. In the six-year period through FY (fiscal year) 1966, annual expenditures of public elementary and secondary schools in the United States increased \$10.6 billion to a total of \$26.2 billion, or an increase of 68 percent [9, p. 59].

Part of this increase, of course, is a result of growth in pupil enrollment, which increased 35.8 percent over the ten years through FY 1968. This national increase of 35.8 percent compares to one of 34.2 percent in Oregon [7, p. 13]. However, an important part of the expenditure in-

crease is attributable to improvement in the quality of education and to inflation. The annual expenditure per pupil in the United States increased 91.0 percent in the ten years through FY 1968; in Oregon, the increase was 66.8 percent [7, p. 56]. During this period, the general price level increased 19 percent.¹

It would be naive to think that these costs will not increase in the future. However, such cost increases will quite likely be less if the traditional calendar is replaced with a flexible calendar.

At least half of a total school budget consists of instructional staff salaries. In 1966, this amounted to about \$12 billion [9, p. 59]. With the adoption of modern teaching techniques which use visual aids, program learning, team teaching, ungraded learning, and laboratory and other specialized equipment, the productivity or effectiveness of the classroom teacher has been slowly increasing. However, it is probably too much to expect a rapid rate of improvement in teacher productivity in the near future in an occupation which renders a highly professional and personalized service, with one exception: to increase the number of weeks of employment per year.

There is growing unrest and organized militancy among the employees of public institutions and governmental agencies regarding their financial status. The average salary of the classroom teacher has increased 60 percent over the ten-year period through FY 1968, to a figure of \$7,300 [6, p. 11]. Pressure for substantial future salary increases appears to be intensifying all across the country.

Part of the justification for this pressure from the standpoint of teacher negotiating or bargaining groups is the comparison of their annual salaries with those of college graduates in other occupations. In 1966, the average salary of a classroom teacher was \$6,830. The average salary for college graduates in accounting and the physical and social sciences was about \$9,000 to \$12,000, or \$2,000 to \$5,000 more than that of teachers [6, pp. 26, 30]. In FY 1968, the beginning salary for a teacher with a bachelor's degree was about \$5,500. The weighted average salary for graduating men in all fields was about \$7,800, and for women in the fields of general business and liberal arts it was \$6,800 [6, pp. 44-45].

Therefore, experienced teachers are paid about \$2,000 to \$5,000 less a year than people in other comparable occupations. School boards point out that people in other occupa-

¹ That is, as measured by the Consumer Price Index. See [2, p. A64].

* This article is based on an address presented by Dr. Bauman to state officials and school administrators at a conference sponsored by the Florida State Department of Education, Tallahassee, on 1 May 1969.

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tions are employed all year around and that teachers who wish to earn additional income may simply get a summer job elsewhere. Teachers, however, point out that there are not enough summer jobs or skilled work available to absorb 1.5 million teachers and to pay them this difference of \$2,000 to \$5,000 in the summer months.

A great economic loss in the United States results from the unemployment during almost one fourth of a year of this large, highly trained professional group. This economic loss in labor productivity is estimated conservatively at \$1.5 billion per summer. In the past, this economic loss was to a large extent assumed or absorbed by the individual teachers. However, with intensification of collective bargaining efforts and with demands for an annual salary which is comparable to that of other college-trained professional people, large salary increases will probably continue to occur in the future, regardless of whether teachers are employed for a full year or not. This prediction is suggested by the history of the American labor movement. If this occurs, then the taxpayers will have to pay for this economic loss or they will have to eliminate this financial waste by utilizing teachers all year around.

Another important economic waste results from the idleness of school plant and equipment. Many costs are fixed overhead; that is, they continue to occur all year long whether the facilities are used or not. A few examples of fixed costs are physical deterioration of school buses, depreciation of buildings, maintenance of grounds, technological obsolescence of equipment, and interest charges on school building bonds. These costs are increasing rapidly. In the six-year period ending in FY 1966, plant maintenance increased \$200 million, up 47 percent; fixed charges increased \$792 million, up 87 percent; interest charges increased \$265 million, up 54 percent; and capital outlays increased \$1,093 million, up 41 percent [8, p. 58]. The average interest rate on school and municipal bonds in 1966 was about 3.9 percent; now it is 5.3 percent [3, p. A32]. Obviously, as these fixed costs go up, larger economic wastes occur when a school system closes down in the summer.

Based on an analysis of these cost trends, the conclusion is that a year-round school calendar would produce more educational output per dollar of tax revenues.

SHORTAGE OF SCHOOL REVENUES

A second major problem is that public officials are finding it much more difficult to get additional revenues to support the costs of the traditional school calendar. Public school revenues have been increasing disproportionately faster than total government revenues and faster than the growth of the economy as a whole. In the six-year period

through FY 1966, the economy as measured by GNP (gross national product) grew 42 percent, and total tax receipts at all levels of government rose 38 percent [8]; however, school revenues increased 73 percent, from \$14.7 billion in FY 1960 to \$25.4 billion in FY 1966, or an increase of \$10.7 billion [9]. Next to national defense expenditures, public education is the second largest activity in the public sector of the economy. Despite this very large increase in school revenues and educational operations, many school districts are plagued with severely restricted budgets, a shortage of classrooms and personnel, and occasional operating deficits.

In many communities, taxpayers are revolting at the polls against further increases in property taxes for schools. In FY 1968, voters defeated 37.5 percent of proposed school bond levies, which is up from the average of 27.3 percent in the ten-year period through FY 1966 [4, p. 1]. State governments have a major stake in local school financing. In FY 1968, state government contributions amounted to 40.3 percent of local school revenues in the United States; in Oregon, the state government contributed only 27.3 percent [7, p. 45]. State legislatures have become major partners in the search for additional financial support for local school districts, and greater pressure is being put on the federal government to share more of its revenues with state and local levels of government.

Future increases in school revenues will be impeded because of a reluctance or resistance by the public to approve tax increases. At least a partial solution to the problem of a revenue shortage is to utilize more efficiently the revenues which are available by the adoption of a year-round school calendar.

KNOWLEDGE AND TECHNOLOGY EXPLOSION

A third major problem arises from the effect of the knowledge explosion on the traditional school year. Valuable new knowledge and technology have been developed and made available at a fantastic rate, especially since World War II.²

If the birth of Christ is used as a starting point, it is estimated that man's knowledge in the world doubled by the year 1750. A second doubling occurred by 1900. With a shift away from an agricultural economy towards an industrial system, man's knowledge doubled a third time by 1950. With the onrush of the scientific-technological revolution, knowledge doubled a fourth time by 1960. At the present, about 600 new books are published every day, and about 100,000 journals and magazines are published regularly.

The United States has benefited more than any other nation from the abilities to generate knowledge and then to use it in creative and innovative ways. The nation has also experienced unusual material prosperity. In 1909, the United States had 5 percent of the world population and 15 percent of its wealth. Although it now has about 6 percent of the world population, it owns over half and wealth and receives 35 to 40 percent of the total annual income in the world. The success of the U.S. social and economic system is a result in large part of mass public education, which provides an education opportunity for each citizen to acquire knowledge, develop skills, and formulate a set of values, with the goal of enjoying a higher standard of living and

² A portion of this section is based on the remarks of Prof. John F. Mee in [5, pp. 23-25].

greater health and social well-being. Within this context, educational outlays are not consumable disbursements but should, in reality, be considered as capitalized long-term investments.

How well citizens in future decades reap the rewards from this stockpile of knowledge is dependent upon their access, or exposure to it. The children in each succeeding generation are becoming educationally more mature and sophisticated. Subjects which are now being taught to this generation in senior high school, for example, were taught to the previous generation in college freshman and sophomore courses. A flexible year-round school system can open yet another door for those pupils and students who can profit from a greater knowledge investment.

ACTIVE URBAN YOUTH

A fourth problem is that the justification for the traditional calendar is incompatible with life today in American urban society. Historically, schools shut down in the summer so that pupils and teachers could perform essential tasks on the farm. In addition, the need for a formal education in a rural community was not critical because most children later worked as adults on the farm, in the home, or in predominately unskilled tasks.

Whether they like it or not, today Americans live in a mobile, fast-moving urban society. Young people are more active and on the go. They seek instant solutions to their needs and aspirations; and when fast solutions are not forthcoming, they, at times, become impatient and frustrated.

The younger generation has time and energy on its hands. Many children are activists who want to be "turned on" and want to become involved in a relevant society. The minds of many children are either "turned off" or get "up tight" with three months of summer idleness. It would be most beneficial to school age children, as well as to urban communities, if the time and energy of children were channeled into productive, stimulating, and rewarding activities which resulted in improving themselves or their society. During each quarter of a year, under a flexible, rotational quarterly calendar, some children in the student body would be attending regular classes, other students would be accelerating, others would be taking remedial work in order to catch up, others would hold temporary jobs in industry, and some would take a vacation.

If children do *not* have the opportunity to be "turned on" to constructive activities, then this increases the possibility that they will be "turned on" to summer juvenile delinquency, including crime, riots, drug usage, and sex activity.

POVERTY AND SOCIAL UNREST

A fifth major problem is highlighted by a curious American paradox of the 1960's in which public policies emphasizing the waging of an economic war on poverty and ignorance exist alongside entrenched public policies that wastefully shut down the very educational system that hopes to overcome the causes of this same poverty. Fortunately, this inconsistency in public policies is becoming recognized, and, under the impetus of federal funds, the educational system is being used, to a rather modest extent, in the summer months to help those citizens who are economically and educationally disadvantaged.

Another aspect of the problem which has manifested itself in this decade is intense social unrest, especially

among the younger generation. This generation is asking complex questions about the very foundations of the American democratic society, including its system of justice and its private capitalistic economy. As society changes more rapidly and becomes more complex, schools are finding it more difficult to cope with these questions within the time allotted. Consequently, some children and young adults are becoming confused and distrustful about what they refer to as the unwholesome American military, industrial, and political establishment. More time is needed to study the complicated political, economic, and social issues of today. The truly well-educated and well-informed man in Western civilization is frequently the man who is understanding, humble, and tolerant, who can analyze problems, and who can discriminate between a leadership that proposes progressive solutions, on the one hand, and false prophets of hate, doom, and destruction on the other hand. Society can be strengthened by an educational system which is given more time and an expanded cultural enrichment program.

A FEASIBLE SOLUTION

What is the solution to these five major problems or forces which are simultaneously converging from different directions on the educational system? It is the contention of the author that the effect of these forces on the traditional school calendar will result in an educational crisis requiring reformation of that calendar.

It is easy, and has become quite fashionable, to criticize the inadequacies of the traditional calendar. It is quite another matter to present a single, feasible solution to these problems that will be widely acceptable to the diverse interests of the public, including parents, students, taxpayers, teachers, and businessmen. One reason the traditional calendar hangs on is that the forces for reform are not being channeled toward a well-defined target. Public action is being dissipated like a shotgun blast. Various calendar plans are being proposed; however, each one tends to be operationally inconsistent with other calendar plans. This leads to indecision and no change, like several captains fighting to turn the steering wheel of a ship in different directions; the ship may end up continuing on the same course.

One of the best solutions may be to develop a comprehensive though very flexible calendar plan which provides not only the best compromise to the current conflicting objectives but also the smoothest possible transition from the traditional schedule. Although such a plan is urgently needed, it will take courage and determination to get it adopted.

A flexible rotational four-quarter plan comes close to being one of the best plans. What exactly is this plan? To begin with, the traditional schedule could be described as a quarterly system in which all the students attend school for three quarters and have a summer vacation in one quarter. Under a rotational four-quarter plan, the student body is divided into four groups or calendar cycles. Three of these groups attend school each quarter, while one group is on vacation. Each child attends school for three consecutive quarters in the same grade or class with the same teachers, followed by a vacation quarter. When this group of children is on vacation, their teachers are assigned to another group of children who are returning from vacation; hence the utilization of teachers, classrooms, and other facilities is increased by approximately 33 percent per year. Because the educational system is being used more intensively, cer-

tain types of variable costs will go up. However, certain types of fixed costs will remain unchanged, and because 25 percent fewer pupils are in school in any one quarter, certain types of annual overhead costs will decrease by as much as 25 percent. For example, if 25 percent fewer students are attending classes, savings would be generated by a reduction in expenses for plant operation, interest on debt, and capital outlays because fewer school facilities and less equipment would be needed.

With a slight increase in the length of the school day, the schools could close down for an entire month, such as July. Because teachers would be employed 11 months instead of only 9, a 20 percent increase in salaries might be considered adequate. This might be a reasonable adjustment from the viewpoint of the teachers, because it would in all probability represent more than could be realized from two months of summer employment. If a teacher were receiving \$7,500 for a 9-month year, for example, then a 20 percent increase would be \$1,500, making a total annual salary of \$9,000 for an 11-month year. If the pupil-teacher ratio were to remain unchanged, the schools would theoretically need only 75 percent of the teachers formerly required under the traditional schedule. This would result in savings of up to 10 percent of the total teacher payroll.

It is estimated that the total savings generated by the rotational schedule would be 10 to 12 percent of total annual expenditures, or about \$2.75 billion a year in the United States. These savings are calculated and described by the author of this article in a published study which is readily available.³ However, one point needs to be made here. Some educators claim that there is no net savings generated by the quarterly system; they give several reasons, such as:

1. Costs to air-condition schools will increase.
2. Major cleaning and building repairs will have to be done at night or on weekends at higher overtime wage rates.
3. Additional administrative staff will need to be hired to handle the complex scheduling and to accommodate extended vacations of administrators.

The answer to this position is that other private and public organizations have solved these cost problems. The managers of industry and government found, long ago, that they could efficiently operate their organizations on a year-round basis; so why not public education?

Although the rotational quarterly plan is an efficient system, it doesn't go far enough in being the best compromise among proposed solutions. Some people want children to have more days of school activities. Neither the traditional plan nor the rotational plan provides for this. Therefore, part of the savings generated by the rotational system could be spent to provide the additional flexibility which is needed. How can this be done? The social and political environment must be carefully examined, including, in particular, how the five major forces described earlier relate to each school district, county, and state.

Also, the diverse objectives of the educational system

³ This 37-page monograph, entitled *The Flexible System* [1], discusses at greater length the financial and educational advantages of this four-quarter plan. Single copies of the study are available free of charge, while they last, from the Business Research Center, University of Toledo, Toledo, Ohio 43606.

must be examined. For example, the educational needs of a first grader are quite different from those of a high school senior; those of the bright, mature student who wants to accelerate his schooling during a vacation quarter differ from those of the slow learner who needs remedial work during a vacation quarter; and the needs of the college-preparatory student and of the vocationally oriented student are not the same.

In addition to the above considerations, some communities and states are wealthier than others and are better able to give public support to a traditional school system.

In designing a flexible calendar, consideration needs to be given to differences of opinion among and between parents, taxpayers, and educators as to the right order of priority regarding these three points:

1. The personal convenience of parents as affected by the school schedule.
2. The tax-cost efficiency of the schedule.
3. The educational needs of a wide variety of children.

A very flexible quarterly plan could possibly win over some of the support which presently is being given to other plans, such as (1) the traditional calendar, (2) the extended school year, and (3) the ordinary summer school program.

Business and industry would benefit from a year-round flexible quarterly system. Parents and school children would have a wider choice of vacation seasons. Industry would be able to stagger the vacations of employees over a large number of months. When only one fourth of the student body is on vacation in any one quarter, it will be easier for industry to absorb this smaller though continuous year-round supply of temporary workers. Some industries would benefit from student help which would be available in the fall, winter, and spring quarters as well as in the summer.

Here's the businessman's analogy to the flexible educational plan: Using computer systems, decentralization, and inventory control, the major car manufacturers are able to mass-produce cars on a "customized" basis. Each manufacturing company has organized its operations in such a way that it can usually meet quickly the individual needs of many customers on the basis of model, hundreds of different accessories, and many different color combinations. Similarly, a basic flexible plan should be devised that can be readily adapted to meet, at least partially, the needs of various states, communities, taxpayer groups, and parents and also the differing educational needs of pupils. Although such a plan may be a bit complicated to administer, computers could be of considerable help in scheduling each child's program and each teacher's class assignment.

If there is merit in a change in the traditional school year, what should be done now? Because the educational system is a major public institution in the nation, action should be initiated at several levels.

At this stage, federal and state funds should be provided to allow and encourage selected school districts to experiment boldly with new calendar schedules, such as the one tried in the state of New York and the one being tried in the state of Michigan. Because state government is an important financial partner in local education, state-aid funds could be used as an inducement and as a reward to local districts for innovations which try to improve the quality and efficiency of school schedules. Also, federal funds

should be obtained for such purposes. State legislatures need to enact, as a minimum, permissive legislation which gives legal recognition to flexible school calendars. State-aid programs should give full credit to staggered enrollments in pupil attendance reports. Also, students on vacation in a particular quarter should be permitted by law to participate in school extracurricular activities, such as varsity sports, school bands, etc.

Public acceptance of change is facilitated if aggressive leadership and guidance is provided by those professionals within whose field a change is needed. The public will more likely make intelligent decisions regarding its school system if it can study and observe the results of new ideas.

These proposals are not novel. Some schools now operate, more or less, on a year-round basis. But the conventional American elementary and secondary school system is the only major institution in the nation which fully functions only about 180 days out of the 365 in a year.

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OREGON LABOR FORCE

Industry	May 1969*	Apr. 1969†	May 1968
Civilian labor force	890,500	884,400	862,000
Unemployment	33,500	37,000	36,800
Unemployment as a percent of labor force	3.8	4.2	4.3
Workers in labor-management disputes	300	1,500	1,700
Total employment	856,700	845,800	823,500
Agricultural employment	48,900	44,800	49,100
Nonagricultural employment	807,800	801,000	774,400
Self-employed and domestics	111,000	111,200	109,600
Wage and salary‡	696,800	689,800	664,800
Total manufacturing	173,100	172,100	164,800
Durable goods	130,400	130,300	122,800
Lumber and wood products	72,700	72,600	71,200
Logging and sawmills	37,200	36,700	36,500
Veneer and plywood	26,000	26,400	25,900
Other durable goods	57,700	57,700	51,600
Nondurable goods	42,700	41,800	42,000
Food and kindred products	18,200	18,700	18,000
Paper and allied products	8,900	7,300	8,800
Other nondurable goods	15,600	15,800	15,200
Mining	1,400	1,400	1,600
Contract construction	34,100	32,000	30,400
Transportation	32,000	32,100	31,300
Communication and utilities	17,100	17,000	16,700
Wholesale trade	42,800	42,700	40,500
Retail trade	113,300	111,200	108,400
Finance, insurance, and realty	33,900	33,900	32,600
Services and miscellaneous	106,600	105,500	101,700
Government	142,500	141,900	136,800
Federal	24,100	23,900	24,600
State and local education	73,900	73,800	68,900
State and local public administration	44,500	44,200	43,300

* Preliminary.

† Revised.

‡ Includes full and part-time wage and salary workers in pay periods including the 12th of the month. Proprietors, self-employed, private household workers, and armed forces excluded.

SOURCE: Oregon State Department of Employment, "Oregon Labor Force," one-sheet report, June 1969.



BUILDING PERMITS

Bureau of Business and Economic Research, University of Oregon

Building permits are a report of plans rather than of construction in actual operation. Interpretation of these data must allow for time elapsed between the issuing of the permit and the beginning of construction. Data for the counties shown do not include data for those cities which are reported separately or for the 121 other reporting centers. The information has been collected by the Bureau of Business and Economic Research from departments in local government.

Reporting Center	New dwelling units May 1969	New non-residential May 1969	Alterations, additions, and repairs May 1969	Totals May 1969	Totals April 1969	Totals May 1968
Albany.....	\$ 390,570	\$ 538,000	\$ 34,964	\$ 963,534	\$ 656,296	\$ 657,518
Astoria.....	24,563	361,745	55,898	442,206	409,209	105,895
Baker.....	12,000	1,800	28,650	42,450	1,609,542	39,880
Beaverton.....	1,527,569	600,725	22,050	2,150,344	2,137,698	1,297,942
Bend.....	142,200	none	2,200	144,400	164,700	218,208
Coos Bay.....	80,400	105,854	129,026	315,280	204,077	275,959
Corvallis.....	630,000	672,400	none	1,302,400	600,053	407,000
Eugene.....	1,164,153	756,000	303,543	2,223,696	1,650,924	1,946,800
Grants Pass.....	none	none	none	none	84,600	200,900
Hillsboro.....	500,200	50,010	40,790	591,000	418,136	526,970
Klamath Falls.....	40,000	none	42,272	82,272	87,107	437,530
La Grande.....	154,107	150,000	30,636	334,743	217,071	66,613
McMinnville.....	906,000	39,850	101,649	1,047,499	423,795	402,565
Medford.....	280,238	176,467	37,775	494,480	715,453	370,679
Milwaukie.....	none	51,502	3,000	54,502	300,300	121,150
North Bend.....	12,000	245	55,385	67,630	168,009	190,228
Ontario.....	81,000	28,395	7,350	116,745	73,300	56,040
Pendleton.....	22,762	none	80,385	103,147	100,647	76,673
Portland.....	2,108,620	567,885	1,369,800	4,046,305	6,014,355	10,279,930
Rosburg.....	42,480	10,000	42,704	95,184	54,337	432,776
Salcm.....	1,047,929	364,862	197,330	1,610,121	1,226,618	1,706,081
Springfield.....	332,525	600	27,350	360,475	531,777	419,932
The Dalles.....	none	none	84,120	84,120	12,800	84,325
Tigard.....	1,043,458	535,036	12,960	1,591,454	160,217	791,666
Clackamas County.....	1,647,132	240,625	195,016	2,082,773	2,247,633	1,903,710
Columbia County.....	none	none	none	none	84,434	123,360
Douglas County.....	173,840	69,150	73,800	336,790	141,800	150,150
Lane County.....	1,133,044	208,307	273,046	1,614,397	2,362,894	1,529,854
Marion County.....	759,940	254,830	66,975	1,081,745	1,322,712	939,568
Multnomah County.....	1,360,143	1,240,105	391,916	2,992,164	2,784,934	2,506,233
Washington County.....	3,473,173	7,340,219	198,337	11,011,729	3,711,918	3,208,735
Yamhill County.....	153,650	none	18,335	171,985	284,850	187,075
121 other reporting centers.....	4,308,050	1,173,746	1,497,027	6,978,823	7,974,352	9,917,634
OREGON.....	\$23,551,746	\$15,538,358	\$ 5,424,289	\$44,514,393	\$38,936,548	\$41,579,579

BANK DEBITS

Bureau of Business and Economic Research, University of Oregon

Bank debits represent the dollar value of checks drawn against the deposit accounts of individuals and business firms and are considered good indicators of current activity. But their value for this purpose can be impaired if they include large checks used to transfer funds for the purchase of certain kinds of capital assets that are not "business activity." There are 52 corporate banking firms in Oregon; this month the Bureau of Business and Economic Research collected data on bank debits from 346 banks and branch banks.

County	Number of banks reporting	Debits May 1969	Debits April 1969	Debits May 1968	Percentage change compared with	
					April 1969	May 1968
Benton.....	6	\$ 62,748,844	\$ 61,083,792	\$ 45,622,866	+ 2.7	+37.5
Clackamas.....	19	113,364,391	112,960,665	92,334,003	+ 0.4	+22.8
Columbia.....	8	16,831,369	17,773,949	15,276,972	- 5.3	+10.2
Coos.....	10	44,862,918	47,591,703	43,757,392	- 5.7	+ 2.5
Curry.....	5	14,301,775	16,044,753	14,263,419	-10.9	+ 0.3
Douglas.....	13	93,247,598	90,847,747	76,818,274	+ 2.6	+21.4
Jackson.....	17	106,051,293	111,004,290	96,198,358	- 4.5	+10.2
Josephine.....	4	31,362,998	33,858,657	29,222,570	- 7.4	+ 7.3
Lane.....	28	269,834,680	287,684,427	252,291,759	- 6.2	+ 7.0
Lincoln.....	11	18,069,025	18,490,572	12,733,615	- 2.3	+41.9
Linn.....	15	78,735,453	84,959,591	68,450,248	- 7.3	+15.0
Multnomah.....	74	2,878,226,551	2,779,922,780	2,274,715,131	+ 3.5	+26.5
Washington.....	21	130,170,210	128,308,551	128,527,484	+ 1.5	+ 1.3
Yamhill.....	10	36,087,036	38,916,388	32,045,490	- 7.3	+12.6
Baker, Union, Wallowa.....	8	31,875,822	33,276,669	28,335,998	- 4.2	+12.5
Clatsop, Tillamook.....	10	45,900,955	45,070,993	40,649,960	+ 1.8	+12.9
Crook, Deschutes, Jefferson.....	10	58,324,928	48,650,606	50,871,628	+19.9	+14.7
Gilliam, Grant, Morrow, Umatilla, Wheeler.....	17	57,829,727	59,030,276	53,037,587	- 2.0	+ 9.0
Hood River, Sherman, Wasco.....	8	34,824,364	42,339,776	38,697,987	-17.8	-10.0
Harney, Malheur.....	6	44,824,125	46,232,306	44,072,433	- 3.1	+ 1.7
Klamath, Lake.....	9	61,515,233	51,792,420	54,316,140	+19.0	+13.4
Marion, Polk.....	37	336,838,992	363,776,694	310,773,100	- 7.4	+ 8.4
OREGON.....	346	\$4,565,928,287	\$4,519,617,605	\$3,803,012,414	+ 1.0	+20.1