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CHEQUES CASHED
IN
CLEARING CENTRES
JUNE, 1948



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CHEQUES CASHED AGAINST INDIVIDUAL ACCOUNTS, JUNE, 1948.

The cheques cashed in 33 clearing centres were 8.4 per cent greater in June than in the same month of 1947. The total was \$6,475 million, compared with \$5,975 million in June, 1947, and advances were shown in the totals for each of the five economic areas except the Maritimes, where a decline of 22.3 per cent was shown. Twenty-nine of the 33 clearing centres recorded advances.

Halifax showed a marked decrease, compared with the same month of last year. The total was \$77 million, against \$123 million, a decline of 37.5 per cent, resulting in a severe drop for the area, even though advances were shown in Moncton and Saint John.

Each of the three clearing centres in the province of Quebec recorded increases over June, 1947, Quebec showing the largest advance, a gain of 34.2 per cent. Cheques cashed in the area as a whole were more than seven per cent higher than in the same month last year. The total was \$1,919 million, against \$1,786 million in June, 1947. Montreal was nearly five per cent higher.

All clearing centres in Ontario showed advances except Ottawa, which recorded a decline of 12.6 per cent. The aggregate for the area was \$2,703 million, compared with \$2,403 million in June of last year, an increase of 12.5 per cent. The two largest advances were in Sarnia and Windsor, which recorded gains of 32 and 23.5 per cent, respectively. Toronto showed an increase of 16.6 per cent.

Two of the 10 centres in the Prairie Provinces recorded declines in June. These were Calgary and Moose Jaw, which dropped 5.4 and 1.8 per cent, respectively. The total for the three provinces was \$1,129 million, compared with \$1,085 million last year, a gain of 4.1 per cent.

Victoria recorded the largest percentage increase of the 33 centres, in June. The total was \$91 million, against \$64 million last year, an advance of 41.4 per cent. Accompanied by gains in New Westminster and Vancouver, the total for the area advanced 12.4 per cent, compared with June, 1947.

First Six Months

Cheques cashed in the first half of 1948 rose 4.7 per cent over the same period of 1947. The total was \$38,108 million, against \$36,409 million. All economic areas showed increases except Quebec, which receded 3.1 per cent, owing to the reduced level recorded in Montreal. In this comparison, the only other centre in Canada which showed a decline was Ottawa, where a drop of 16.8 per cent was recorded.

All three centres in the Maritimes increased compared with the first six months of 1947, the total having been 8.4 per cent higher. The aggregate in Ontario showed a gain of 6.7 per cent.

All centres in the three Western Provinces recorded gains in the first six months. Prince Albert, with an increase of 161 per cent, showed the largest advance in Canada. The total for the three provinces was 13.1 per cent greater. New Westminster recorded an increase of nearly 28 per cent. With relatively moderate gains in Vancouver and Victoria, the total for British Columbia rose 8 per cent, compared with the first half of 1947.

Long Term Comparison

The cumulative total of cheques cashed for the first six months of 1948 was greater than in the same period of any other year. The gain over 1929 was nearly 67 per cent, while that over 1938 was 161 per cent. In this comparison, all economic areas except Quebec reached record levels. The total for that province was greatest in 1947. The greatest percentage increase over 1929 was shown in the Maritimes, where cheques cashed in the first half of 1948 were 138.3 per cent higher. Next in line was British Columbia, with a gain of 121.7 per cent. Quebec, with an increase of 43.3 per cent, showed the smallest advance. The greatest increase over 1938 was recorded in British Columbia, where cheques cashed rose nearly 279 per cent. The Prairie Provinces and the Maritimes followed with gains of 241 and 201 per cent, respectively. Quebec advanced 140.5 per cent, while Ontario rose 137 per cent.

Deposit Turnover

Cheques cashed against current accounts were higher in June than in the same month last year, the total having been \$6,051 million, against \$5,611 million. All areas except the Maritimes showed increases. Similarly, cheques cashed against savings accounts recorded an advance over June, 1947. Here, all economic areas showed gains. The aggregate for Canada was \$423.4 million, against \$364.4 million.

The turnover of current accounts declined in May, compared with the same month of 1947. Cheques cashed against these accounts showed a relatively greater recession than deposits. The turnover on an annual footing was 26.71, compared with 27.58 in the same month of last year. Similarly, the turnover in savings deposits declined from 1.31 to 1.23. In this connection, both cheques cashed and savings deposits increased, but the latter showed a greater proportionate gain, resulting in a lower turnover.

Economic Setting

Most of the main economic factors shown on Page 8 of this report recorded increases for the latest month for which statistics are available, compared with the same month of 1947. Gains were shown in 36 out of 43 items. Cheques cashed advanced 8.4 per cent. Industrial Production and Employment in nine leading industries were at higher levels, with mining showing a marked recovery. Aggregate payrolls in nine industries were 14.8 per cent higher, reflecting gains of 10.4 per cent in average weekly earnings and 3.4 per cent in numbers employed. Decreased activity was shown for May in rubber consumption, cigarette releases, cheese production and automobiles, compared with May, 1947. Cattle slaughterings and cotton consumption showed marked increases in June. Steel production was up 18.6 per cent in May, compared with the same month of last year. Gold mint receipts showed a marked gain of over 20 per cent in the same comparison.

Construction contracts awarded rose sharply in June of this year. The total was \$133.8 million, compared with \$75.5 million, a gain of 77.2 per cent. Imports recorded a decline of 6.3 per cent in May, while exports rose 5.4 per cent. Government revenues and expenditures were down 9.8 and 15.8 per cent, respectively, in May, compared with the same month of last year.

TABLE 1. CHEQUES CASHED AGAINST INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE CENTRES IN CANADA, JUNE, 1948 WITH COMPARATIVE FIGURES FOR MAY, 1948 AND JUNE, 1947

CHEQUES CASHED AGAINST INDIVIDUAL ACCOUNTS				
Province and Clearing House Centres	June 1948	May 1948	June 1947	Percentage of June, 1948 to June, 1947
	\$	\$	\$	
Maritime Provinces -				
Halifax	76,800,235	115,255,123	122,786,567	62.5
Moncton	27,555,673	27,414,074	24,146,681	114.1
Saint John	42,733,188	40,336,842	42,280,174	101.1
Total - Maritime Provinces	147,089,096	183,006,039	189,213,422	77.7
Quebec -				
Montréal	1,694,568,082	1,659,605,702	1,616,487,733	104.8
Quebec	200,365,677	200,432,320	149,281,225	134.2
Sherbrooke	23,924,136	23,514,019	20,304,396	117.8
Total - Quebec	1,918,857,895	1,883,552,041	1,786,073,354	107.4
Ontario -				
Brantford	32,298,990	32,584,168	28,590,726	113.0
Chatham	20,207,811	19,013,593	18,519,495	109.1
Fort William	19,235,142	16,982,689	16,781,373	114.6
Hamilton	161,264,627	161,380,243	145,013,385	111.2
Kingston	19,992,115	20,755,629	18,268,363	109.4
Kitchener	37,285,502	42,242,093	34,030,301	109.6
London	89,053,137	84,698,042	85,368,132	104.3
Ottawa	249,717,583	288,240,666	285,600,069	87.4
Peterborough	21,880,197	21,858,708	19,900,097	110.0
St. Catharines	31,495,573	29,388,561	26,344,812	119.6
Sarnia	28,300,288	22,476,600	21,435,081	132.0
Sudbury	19,465,269	19,117,270	15,311,482	127.1
Toronto	1,863,470,789	1,822,687,562	1,598,530,897	116.6
Windsor	109,815,486	111,085,756	88,897,951	123.5
Total - Ontario	2,703,482,509	2,692,511,580	2,402,592,164	112.5
Prairie Provinces -				
Brandon	10,960,786	11,784,351	10,344,374	106.0
Calgary	164,497,386	145,802,750	173,916,122	94.6
Edmonton	138,330,901	121,952,011	129,618,530	106.7
Lethbridge	16,443,084	14,637,169	13,919,691	118.1
Medicine Hat	7,928,109	7,282,703	7,850,601	101.0
Moose Jaw	17,794,833	18,058,726	18,114,077	98.2
Prince Albert	9,336,216	9,245,260	8,784,756	106.3
Regina	99,546,695	80,313,002	95,299,473	104.5
Saskatoon	38,292,397	37,636,620	32,853,349	116.6
Winnipeg	626,325,332	664,827,656	594,479,605	105.4
Total - Prairie Provinces	1,129,455,739	1,111,540,248	1,085,180,578	104.1
British Columbia -				
New Westminster	26,521,534	26,716,556	23,789,972	111.5
Vancouver	458,309,860	465,898,785	424,291,704	108.0
Victoria	90,828,530	82,334,885	64,217,867	141.4
Total - British Columbia	575,659,924	574,950,226	512,299,543	112.4
GRAND TOTAL FOR CANADA				
	6,474,545,163	6,445,560,134	5,975,359,061	108.4

TABLE 2. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE CENTRES OF CANADA DURING THE FIRST SIX MONTHS OF 1948 COMPARED WITH THE SAME PERIOD OF 1947

Province and Clearing House Centres	First Six Months 1948	First Six Months 1947	Increase (+) Decrease(-)	Percentage of 1948-1947
	\$' 000	\$' 000	\$' 000	
Maritime Provinces -				
Halifax	490,246	454,108	+ 36,138	108.0
Moncton.....	160,446	146,070	+ 14,376	109.8
Saint John.....	270,357	249,699	+ 20,658	108.3
Total - Maritime Provinces	921,049	849,876	+ 71,173	108.4
Quebec -				
Montreal	9,994,689	10,622,881	- 628,192	94.1
Quebec	1,168,486	928,031	+ 240,455	125.9
Sherbrooke	129,007	105,741	+ 23,266	122.0
Total - Quebec	11,292,181	11,656,653	- 364,472	96.9
Ontario -				
Brantford	177,602	156,091	+ 21,511	113.8
Chatham	120,889	115,933	+ 4,956	104.3
Fort William.....	104,958	94,271	+ 10,687	111.3
Hamilton	931,631	833,399	+ 98,232	111.8
Kingston	112,021	102,703	+ 9,318	109.1
Kitchener	231,276	209,254	+ 22,022	110.5
London	514,694	481,655	+ 33,039	106.9
Ottawa	1,770,650	2,127,112	- 356,462	83.2
Peterborough	122,027	108,273	+ 13,754	112.7
St. Catharines.....	169,726	145,273	+ 24,453	116.8
Sarnia	135,791	126,912	+ 8,879	107.0
Sudbury.....	103,021	86,314	+ 16,707	119.4
Toronto.....	11,108,014	10,116,272	+ 991,742	109.8
Windsor.....	636,076	520,536	+ 115,540	122.2
Total - Ontario	16,238,377	15,223,999	+ 1,014,378	106.7
Prairie Provinces -				
Brandon	60,223	50,091	+ 10,132	120.2
Calgary	907,143	842,522	+ 64,621	107.7
Edmonton.....	723,544	630,312	+ 93,232	114.8
Lethbridge	84,986	80,061	+ 4,925	106.2
Medicine Hat	42,201	42,109	+ 92	100.2
Moose Jaw	97,347	93,980	+ 3,367	103.6
Prince Albert	136,074	52,107	+ 83,967	261.1
Regina	504,976	501,506	+ 3,470	100.7
Saskatoon.....	198,567	177,734	+ 20,833	111.7
Winnipeg	3,515,879	3,073,782	+ 442,097	114.4
Total - Prairie Provinces	6,270,940	5,544,205	+ 726,735	113.1
British Columbia -				
New Westminster	162,086	126,731	+ 35,355	127.9
Vancouver	2,763,911	2,570,946	+ 192,965	107.5
Victoria	459,110	437,005	+ 22,105	105.1
Total - British Columbia	3,385,107	3,134,683	+ 250,424	108.0
GRAND TOTAL FOR CANADA	38,107,655	36,409,416	+ 1,698,230	104.7

TABLE 3. CHEQUES CASHED IN CLEARING CENTRES, FIRST SIX MONTHS -
1925 - 1948
Thousands Dollars

Year	Canada	Maritime Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
1925	12,812,265	269,042	3,899,800	5,199,569	2,577,295	866,559
1926	14,540,657	301,954	4,597,026	6,010,765	2,675,331	955,581
1927	16,018,186	289,732	5,493,202	6,702,140	2,566,873	966,238
1928	21,125,932	362,690	7,559,751	8,527,462	3,444,038	1,231,991
1929	22,835,608	386,505	7,878,276	9,511,588	3,532,048	1,527,191
1930	19,025,170	345,181	6,692,407	7,763,046	3,006,687	1,217,849
1931	16,425,144	325,540	5,690,954	7,123,493	2,362,208	922,949
1932	12,536,993	264,528	3,846,040	5,482,129	2,175,723	768,573
1933	13,195,272	226,055	3,823,504	5,854,301	2,591,106	700,305
1934	15,442,712	249,039	4,553,942	7,138,805	2,706,864	794,063
1935	15,216,136	262,825	4,379,881	7,080,080	2,696,220	797,130
1936	17,246,853	300,965	5,256,267	7,585,115	3,102,481	1,002,025
1937	18,186,008	371,303	5,932,432	8,463,665	2,349,505	1,069,103
1938	14,585,068	306,080	4,695,354	6,850,827	1,839,311	893,496
1939	15,133,304	309,608	4,941,995	6,889,974	2,005,275	986,452
1940	17,001,691	400,017	5,070,783	7,488,653	2,997,222	1,045,016
1941	18,810,100	449,532	5,220,758	8,923,543	3,047,814	1,168,452
1942	21,591,707	525,328	5,930,543	10,686,170	3,123,812	1,325,854
1943	25,467,387	604,021	7,309,699	12,016,508	3,978,675	1,558,483
1944	29,927,013	635,892	8,539,184	13,332,018	5,523,707	1,896,212
1945	32,667,134	725,659	9,364,105	15,147,937	5,407,461	2,021,971
1946	34,484,468	786,022	10,197,354	15,769,959	5,069,402	2,661,730
1947	36,409,416	849,876	11,656,653	15,223,999	5,544,205	3,134,683
1948	38,107,655	921,049	11,292,181	16,238,377	6,270,940	3,385,107
Percentage increase over:						
1929	+ 66.9	+ 138.3	+ 43.3	+ 70.7	+ 77.5	+ 121.7
1938	+ 161.3	+ 200.9	+ 140.5	+ 137.0	+ 240.9	+ 278.9

TABLE 4. CHEQUES CASHED - DISTRIBUTED BY TYPE OF ACCOUNTS \$ '000

Economic Area and Clearing House Centres	CURRENT ACCOUNTS		SAVINGS ACCOUNTS	
	June		June	
	1948	1947	1948	1947
Maritime Provinces -				
Halifax	72,600	118,667	4,201	4,120
Moncton.....	25,931	22,533	1,625	1,613
Saint John.....	39,769	39,390	2,964	2,890
Total - Maritime Provinces	138,300	180,590	8,789	8,624
Quebec -				
Montreal	1,596,795	1,533,844	97,774	82,644
Quebec	187,064	138,011	13,302	11,270
Sherbrooke.....	22,208	18,715	1,716	1,590
Total - Quebec	1,806,067	1,690,569	112,791	95,504
Ontario -				
Brantford	29,898	26,412	2,401	2,179
Chatham	17,833	16,432	2,375	2,088
Fort William.....	17,554	15,225	1,682	1,557
Hamilton	148,296	133,848	12,969	11,165
Kingston	17,106	15,595	2,886	2,673
Kitchener.....	34,212	32,074	3,073	1,956
London	81,914	78,950	7,140	6,418
Ottawa	229,563	268,057	20,154	17,543
Peterborough.....	19,490	17,710	2,390	2,190
St. Catharines.....	28,244	23,265	3,252	3,080
Sarnia	25,982	19,744	2,319	1,691
Sudbury	16,584	13,167	2,881	2,145
Toronto	1,751,654	1,505,090	111,817	93,441
Windsor	101,311	80,455	8,504	8,443
Total - Ontario	2,519,640	2,246,025	183,843	156,567
Prairie Provinces -				
Brandon	9,913	9,348	1,048	997
Calgary	153,579	163,800	10,919	10,116
Edmonton.....	127,627	114,607	10,704	15,011
Lethbridge	15,260	12,554	1,183	1,365
Medicine Hat.....	6,971	7,088	957	763
Moose Jaw.....	16,217	16,737	1,578	1,377
Prince Albert.....	8,643	7,907	694	878
Regina.....	90,246	91,335	9,301	3,965
Saskatoon.....	35,054	29,539	3,238	3,314
Winnipeg	605,570	576,751	20,756	17,728
Total - Prairie Provinces ..	1,069,079	1,029,667	60,377	55,514
British Columbia -				
New Westminster	22,668	20,204	3,854	3,586
Vancouver	414,773	387,715	43,537	36,576
Victoria	80,645	56,146	10,183	8,072
Total - British Columbia ...	518,086	464,065	57,574	48,235
GRAND TOTAL FOR				
CANADA	6,051,171	5,610,916	423,374	364,443

TABLE 5. CHEQUES CASHED AGAINST CURRENT AND SAVINGS ACCOUNTS \$ '000

	CURRENT ACCOUNTS			SAVINGS ACCOUNTS		
	Cheques Cashed	Deposits	Turn- over	Cheques Cashed	Savings Deposits	Turn- over
1942	43,574,261	1,733,109	25.14	1,951,993	1,644,670	1.19
1943	51,575,324	2,193,173	23.52	2,221,391	1,852,737	1.20
1944	58,023,253	2,489,552	23.31	2,653,701	2,252,774	1.18
1945	64,971,186	2,752,211	23.61	3,413,627	2,731,926	1.25
1946	65,174,276	2,828,331	23.05	4,073,331	3,301,891	1.23
1947	70,160,625	2,758,232	25.44	4,337,468	3,669,934	1.18
1946 - May	5,755,695	2,823,887	24.46	359,947	3,271,605	1.32
June	5,266,566	2,638,763	23.95	342,854	3,334,588	1.23
July	5,203,838	2,585,662	24.15	343,024	3,387,165	1.22
Aug.	4,566,334	2,605,143	21.03	300,206	3,438,294	1.05
Sept.	5,548,916	2,601,723	25.59	341,593	3,494,938	1.17
Oct.	5,863,706	2,737,185	25.71	448,848	3,500,438	1.54
Nov.	5,836,163	2,945,564	23.78	375,332	3,468,438	1.30
Dec.	5,590,455	2,991,043	22.43	344,724	3,464,733	1.19
1947 - Jan.	5,894,883	2,934,916	24.10	320,957	3,501,077	1.10
Feb.	5,307,938	2,904,427	21.93	288,772	3,559,548	0.97
Mar.	5,411,880	2,834,521	22.93	325,242	3,602,793	1.08
Apr.	5,700,878	2,888,442	23.69	342,355	3,628,301	1.13
May	6,442,146	2,802,471	27.58	399,005	3,659,831	1.31
Jun.	5,610,916	2,644,490	25.46	364,443	3,663,069	1.19
July	5,745,137	2,668,264	25.84	378,761	3,666,613	1.24
Aug.	4,926,324	2,636,199	22.42	310,003	3,731,745	1.00
Sept.	5,545,663	2,632,258	25.28	388,712	3,789,946	1.23
Oct.	6,757,891	2,661,218	30.47	451,060	3,779,294	1.43
Nov.	6,391,279	2,730,178	28.09	382,772	3,731,567	1.23
Dec.	6,425,689	2,761,395	27.92	385,387	3,725,430	1.24
1948 - Jan.	6,129,572	2,684,740	27.40	361,218	3,782,221	1.15
Feb.	5,251,195	2,521,814	24.99	299,942	3,852,274	0.93
Mar.	5,905,048	2,541,549	27.88	372,081	3,903,616	1.14
Apr.	6,480,265	2,649,266	29.35	388,228	3,938,843	1.18
May	6,041,737	2,714,719	26.71	403,823	3,953,027	1.23

Note: Turnover in the monthly section is placed on an annual footing.

TABLE 6. RELATION OF CHEQUES CASHED TO OTHER FACTORS

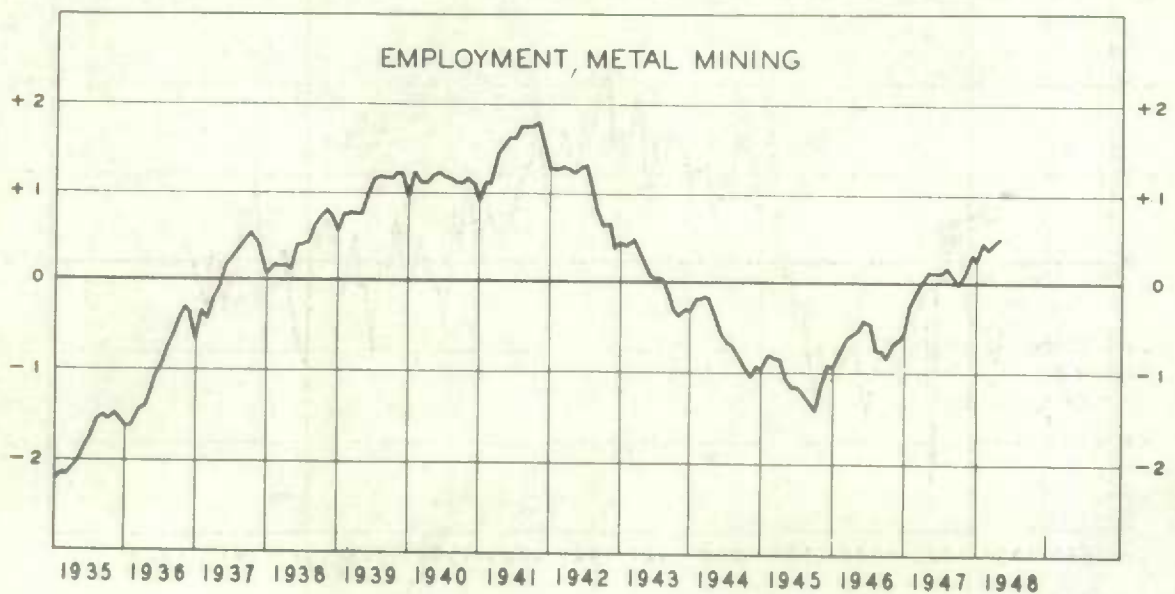
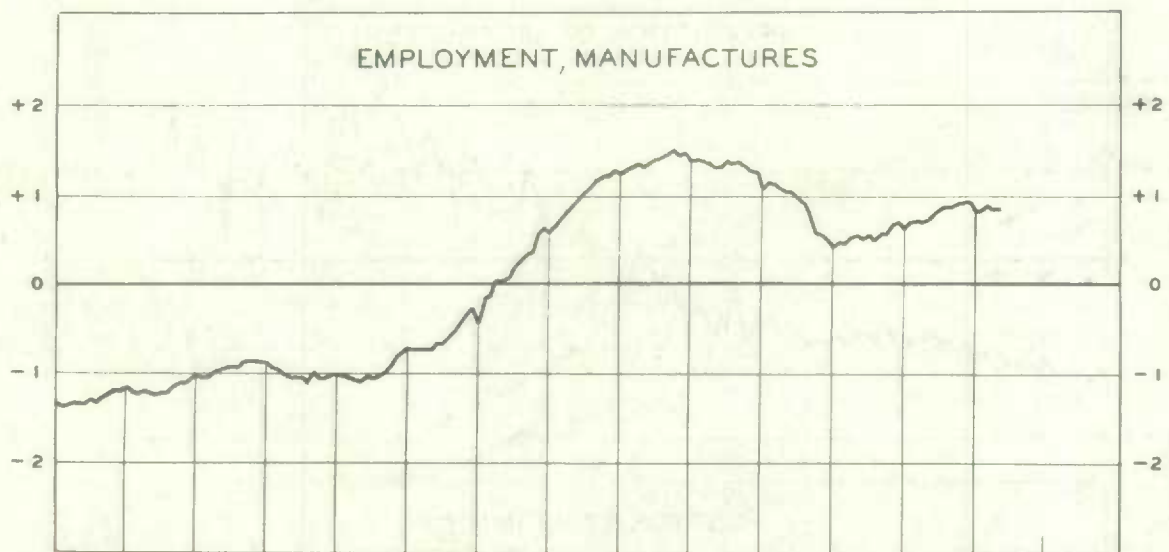
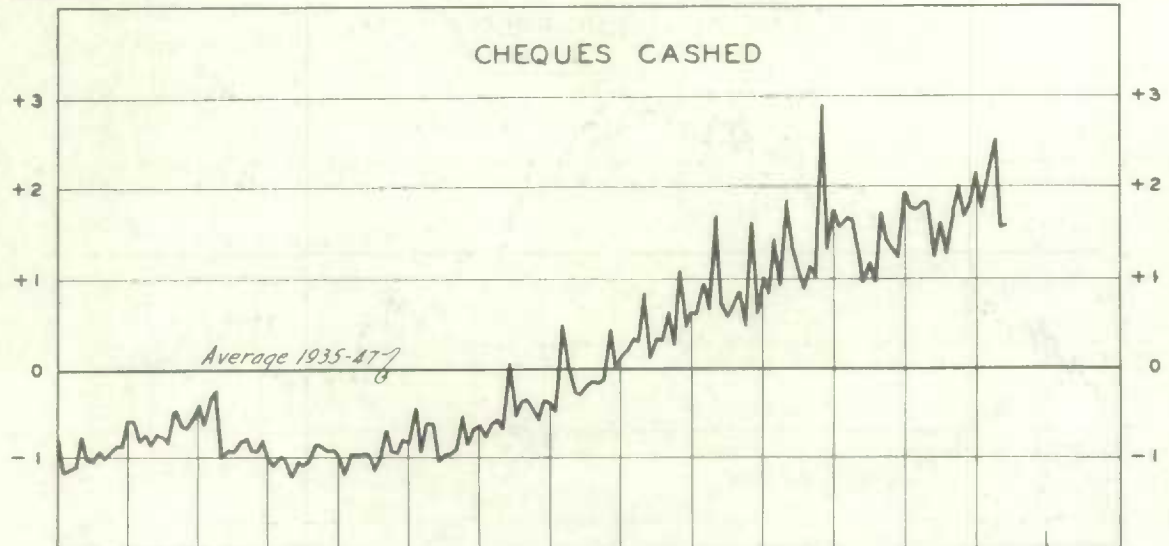
	Name of Unit		Latest month per Col.(1)	Same month 1947 (3)	Percentage change 1948 to 1947 (4)
		(1)	(2)	(3)	(4)
Cheques Cashed	Million \$	June	6,475	5,975	+ 8.4
Industrial Production - Total	1935-39=100	May	181.6(1)	174.9	+ 3.8
Manufactures	1935-39=100	May	189.6(1)	185.4	+ 2.3
Mining	1935-39=100	May	132.3(1)	112.0	+ 18.1
Employment - 9 Leading Industries	1936 = 100	May	184.5	178.4	+ 3.4
Manufactures	1926 = 100	May	201.7	195.8	+ 3.0
Rough and dressed lumber	1926 = 100	May	128.3	114.5	+ 12.1
Textile Products	1926 = 100	May	181.5	174.6	+ 4.0
Mining	1926 = 100	May	172.4	139.5	+ 23.6
Aggregate Payrolls - 9 Industries	Thousand \$	May	79,671	69,375	+ 14.8
Average Weekly Earnings -					
9 Industries	Dollars	May	39.69	35.95	+ 10.4
Rubber Consumption	Million lb.	May	13.3	15.6	- 14.7
Cigarettes Released	Millions	May	1,265	1,379	- 8.3
Inspected Slaughterings - Cattle	Thousands	June	94	81	+ 16.0
- Hogs	Thousands	June	345	331	+ 4.2
Creamery Butter	Million lb.	June	44.52	43.13	+ 3.2
Cheese	Million lb.	May	9.89	13.71	- 27.9
Cotton - Bale Openings	Thousand lb.	June	15,396	13,850	+ 11.2
Wood Pulp Production	Thousand tons	May	641.2	615.1	+ 4.2
Newsprint Production	Thousand tons	June	382.9	355.6	+ 7.7
Steel Production	Thousand tons	May	289.6	244.1	+ 18.6
Automobile Production	Thousands	May	21.37	21.67	- 1.4
Gold - Mint Receipts	Thousand fine ounces	May	268	223	+ 20.2
Contracts Awarded	Million \$	June	133.8	75.5	+ 77.2
Primary Power - Consumption	Million kwh.	May	3,459	3,154	+ 9.7
Tons Loaded	Thousand tons	May	9,595	9,315	+ 3.0
Retail Trade	(unadjusted) 1935-39=100	May	267.2	247.4	+ 8.0
Exports	Million \$	May	282.3	267.8	+ 5.4
Imports	Million \$	May	225.1	240.3	- 6.3
Cost of Living	1935-39=100	June	154.3	134.9	+ 14.4
Wholesale Prices - General	1926 = 100	May	150.0	125.7	+ 19.3
Raw and Partly Manufactured	1926 = 100	May	152.5	128.4	+ 18.8
Fully and Chiefly Manufactured	1926 = 100	May	137.4	114.1	+ 20.4
Consumer Goods	1926 = 100	May	138.4	113.9	+ 21.5
Producers' Goods	1926 = 100	May	148.6	126.1	+ 17.8
Building Materials	1926 = 100	May	192.5	161.1	+ 19.5
Common Stock Prices	1935-39=100	June	120.3	105.3	+ 14.2
Bond Yields Index	1935-39=100	June	95.3	84.3	+ 13.0
Dividend Payments	Million \$	June	55.16	47.82	+ 15.3
Chartered Bank Cash	Million \$	May	717.5	620.0	+ 15.7
Current Loans	Million \$	May	1,858	1,623	+ 14.5
Dominion - Expenditures	Million \$	May	147	163	- 9.8
- Revenues	Million \$	May	272	323	- 15.8

(1) Preliminary.

CHEQUES CASHED AND RELATED FACTORS

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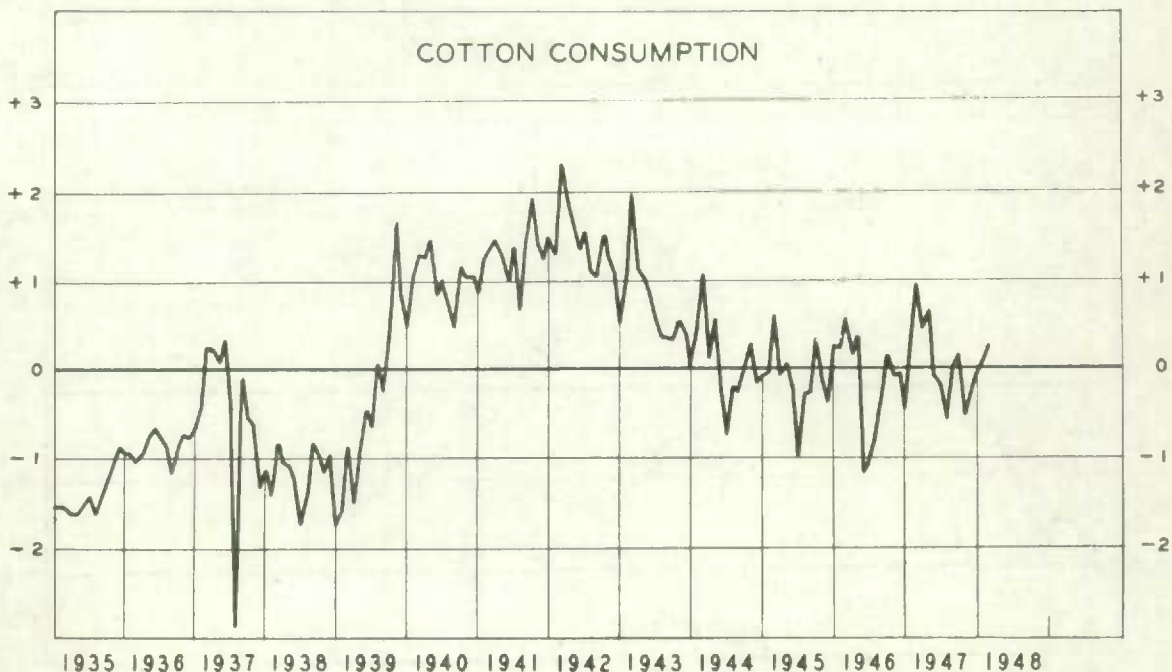
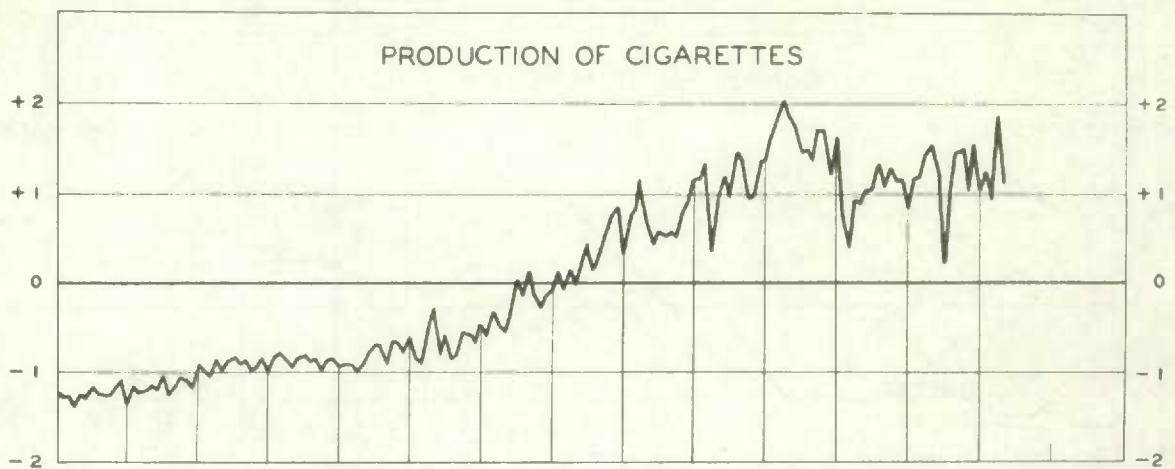
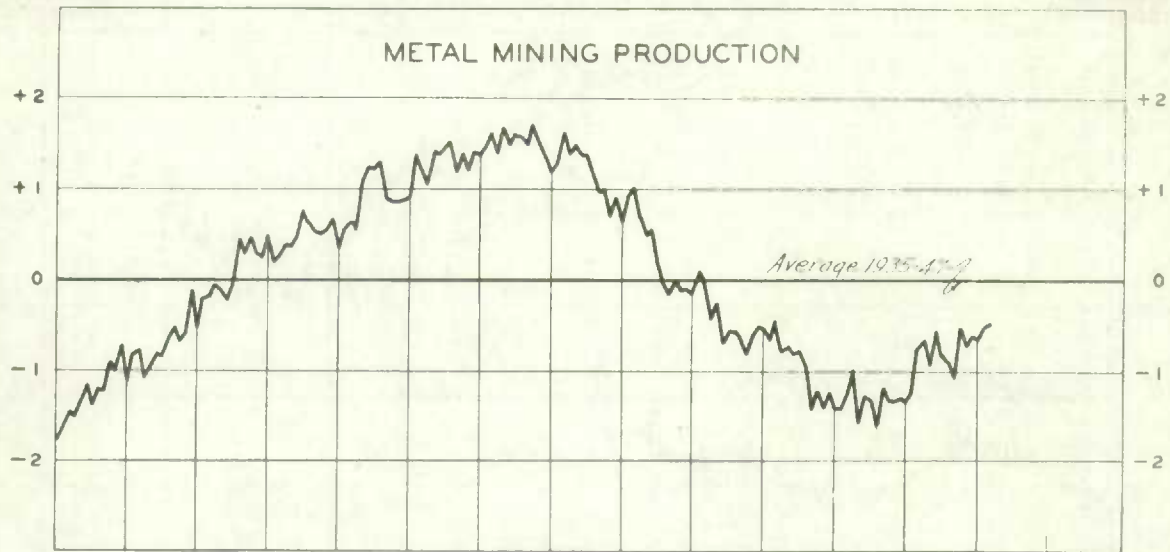
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