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**CHEQUES CASHED
IN
CLEARING CENTRES
JUNE, 1949**



DOMINION BUREAU OF STATISTICS
DEPARTMENT OF TRADE AND COMMERCE

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CHEQUES CASHED AGAINST INDIVIDUAL ACCOUNTS
JUNE, 1949

Business transactions in the form of cheques cashed at the bank branches mounted to a high position during June. The gain over the same month of last year was 11.5 per cent, the aggregate for the 33 clearing centres having been \$7,216 million.

Twenty-nine of the 33 clearing centres for which statistics are available rose to a higher position, indicating that business activity is expanding quite generally throughout the country. The upward movement was evident in each of the five economic areas as the aggregate moved to a higher position.

The Prairie Provinces and British Columbia each showed increases of 13.4 per cent. Ontario advanced 10.2 per cent while the total for the province of Quebec was 8.6 per cent greater. The advances in Moncton, Lethbridge and Calgary were outstanding in this connection. The increase in this connection. The increase in Moncton was 39.6 per cent while Lethbridge and Halifax recorded gains of more than 30 per cent.

Debits in Montreal were \$1,873 million, a gain of 10.5 per cent, while the standing in Toronto was \$1,975 million, the indicated increase having been six per cent.

The great bulk of monetary transfers in Canada and most other countries is made through the banks, payments in notes and coin being of relatively minor proportions. It is estimated that about eighty per cent of our business transactions are financed by cheques. It follows that the amount of the cheques paid through the banks and charged to deposit accounts is widely used as a measure of the volume of financial transactions.

Business operations consist of innumerable individual transactions, the great majority of which employ money either in the form of currency or cheques drawn against bank deposits. The employment of cheques, being the one element normally common to a large proportion of economic transactions, is an excellent index of the business trend at any given time. The changes in direction that take place in the economy are reflected by the amount of cheques cashed or otherwise paid.

Half-year Comparison

Cheques cashed in the first six months were \$41.2 billion compared with \$38.0 billion in the same period of 1948. The percentage increase was 8.3, the best showing having been made in the Prairie Provinces. Each of the centres in Ontario and the Prairie Provinces recorded increases in the half-year comparison. Lethbridge and Regina were outstanding in this comparison, the increases having been 34.3 per cent and 28.5 per cent, respectively.

Debits in the first half were greater than in any other similar period in history. Each of the five economic areas rose to a new high position, the increase in British Columbia having been 313 per cent over 1938 and 142 per cent over 1929. The Maritime Provinces also showed a marked gain over 1938 as indicated by the increase of 240 per cent. The Canadian total rose 80.3 per cent over 1929 and 182 per cent over 1938.

Deposit Turnover

Cheques cashed against current accounts were \$6.5 billion in May compared with \$6.0 billion one year ago. The turnover of current deposits on an annual basis receded during the 12-month period from 26.71 to 26.67. Savings deposits during that interval rose from \$3,955 million to \$4,339 million. Cheques cashed against the savings accounts increased from \$404 million to \$420 million. The turnover was consequently at a somewhat lower standing in May than in the same month of last year.

Economic Setting

As intimated above, the increase in cheques cashed over June of last year was 11.4 per cent. The great majority of factors studied in this connection over the twelve-month period reached a higher position. The rise in wholesale prices over the same month of 1948 was only 4.0 per cent. The gain in the price of raw and partly manufactured goods was 4.5 per cent, and producers' goods were 5.6 per cent higher. The index of the cost of living on the base of 1935-39 rose four per cent to 160.5. The production of manufactured goods was 3.1 per cent greater than in May, 1948.

Employment in nine leading industries showed a minor increase over last year while aggregate payrolls were 11 per cent greater. Automobile production in May was one quarter greater than in the same month of last year. Railway traffic as measured by the number of tons loaded was much the same as in June last year, while retail trade during the twelve months showed a gain of 6.3 per cent.

A minor recession was shown in exports in the twelve months, while imports rose 11.3 per cent. A decline of 17.3 per cent was shown in common stock prices and the index of bond yields was one per cent lower.

As no figures are available of the cheques charged to accounts in bank branches outside of clearing house centres, the coverage is incomplete. The Canadian Bankers' Association collected for January, 1935, the grand total of all cheques cashed or deposited at all branch banks throughout Canada, thus obtaining the first adequate measure of the full volume of Canadian cheque transactions. The results published in February, 1935 showed that transactions outside the clearing centres totalled $12\frac{1}{2}$ per cent of those within the centres. By economic areas the corresponding ratios were as follows: Maritimes, 104.2 per cent; Quebec, 6.9 per cent; Ontario, 13.5 per cent; Prairie Provinces, 8.4 per cent; British Columbia, 16.7 per cent. In four of the main economic areas, therefore, the bank debits as published are a fair sample of the trend of business transactions, the exception being the Maritime Provinces.

TABLE I. CHEQUES CASHED AGAINST INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE CENTRES IN CANADA, JUNE, 1949 WITH COMPARATIVE FIGURES FOR MAY, 1949 AND JUNE, 1948.

Province and Clearing House Centres	June 1949	May 1949	June 1948	Percentage of June 1949 to June 1948
<u>Maritimes and Newfoundland -</u>	\$	\$	\$	%
Halifax	99,986,526	86,709,127	76,800,235	130.2
Moncton	38,470,817	30,429,781	27,555,673	139.6
Saint John	42,000,472	41,389,193	42,733,188	98.3
St. John's	37,389,294	35,121,929	-	-
Maritimes and Newfoundland	217,847,109	193,650,030	147,089,096	148.1
<u>Quebec -</u>				
Montreal	1,872,891,954	1,693,233,184	1,694,568,082	110.5
Quebec	186,244,700	181,444,374	200,365,677	93.0
Sherbrooke	25,314,070	23,941,652	23,924,136	105.8
Total - Quebec	2,084,450,724	1,898,619,210	1,918,857,895	108.6
<u>Ontario -</u>				
Brantford	37,612,796	44,709,944	32,298,990	116.5
Chatham	24,791,370	23,228,444	20,207,811	122.7
Fort William	20,664,017	20,100,365	19,235,142	107.4
Hamilton	200,299,162	184,578,629	161,264,627	124.2
Kingston	22,941,930	18,754,774	19,992,115	114.8
Kitchener	42,584,785	41,533,091	37,285,502	114.2
London	108,397,778	93,023,609	89,053,137	121.7
Ottawa	307,367,186	286,379,037	249,717,583	123.1
Peterborough	25,249,447	23,728,063	21,880,197	115.4
St. Catharines	35,481,368	31,800,780	31,495,573	112.7
Sarnia	27,898,931	24,949,725	28,300,288	98.6
Sudbury	22,721,961	22,540,265	19,465,269	116.7
Toronto	1,975,326,096	1,974,790,560	1,863,470,789	106.0
Windsor	128,660,999	117,208,300	109,815,486	117.2
Total - Ontario	2,979,997,826	2,907,325,586	2,703,482,509	110.2
<u>Prairie Provinces -</u>				
Brandon	12,500,909	12,321,566	10,960,786	114.1
Calgary	207,197,492	186,957,732	164,497,386	126.0
Edmonton	160,113,647	153,164,276	138,330,901	115.7
Lethbridge	21,945,793	20,585,446	16,443,084	133.5
Medicine Hat	8,903,705	8,759,753	7,928,109	112.3
Moose Jaw	21,058,456	22,225,716	17,794,833	118.3
Prince Albert	10,138,769	9,962,311	9,336,216	108.6
Regina	108,764,341	115,981,849	99,546,695	109.3
Saskatoon	41,490,323	39,037,488	38,292,397	108.4
Winnipeg	689,166,448	750,902,171	626,325,332	110.0
Total - Prairie Provinces	1,281,279,883	1,319,898,308	1,129,455,739	113.4
<u>British Columbia -</u>				
New Westminster	28,073,259	26,540,508	26,521,534	105.9
Vancouver	536,507,130	488,482,126	458,309,860	117.1
Victoria	88,098,837	80,365,304	90,828,530	97.0
Total - British Columbia	652,679,226	595,387,938	575,659,924	113.4
GRAND TOTAL				
FOR CANADA	7,216,254,768	6,914,881,072	6,474,545,163	111.5

TABLE 2. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE CENTRES OF CANADA
DURING THE FIRST SIX MONTHS OF 1949 COMPARED WITH THE SAME PERIOD OF
1948

Province and Clearing House Centres	Six Months 1949	Six Months 1948	Increase (+) Decrease (-)	Percentage of 1949-1948 %
<u>Maritimes and Newfoundland -</u>	\$ '000	\$ '000	\$ '000	%
Halifax	502,196	490,246 +	11,950	102.4
Moncton	182,655	160,446 +	22,209	113.8
Saint John	253,036	270,357 -	17,321	93.6
St. John's	102,474	- +	102,474	-
<u>Maritimes and Newfoundland</u>	<u>1,040,360</u>	<u>921,049 +</u>	<u>119,311</u>	<u>113.0</u>
<u>Quebec -</u>				
Montreal	10,516,081	9,994,689 +	521,392	105.2
Quebec	1,162,287	1,168,486 -	6,199	99.5
Sherbrooke	135,675	129,007 +	6,668	105.2
<u>Total - Quebec</u>	<u>11,814,043</u>	<u>11,292,181 +</u>	<u>521,862</u>	<u>104.6</u>
<u>Ontario -</u>				
Brantford	219,777	177,602 +	42,175	123.7
Chatham	150,833	120,889 +	29,944	124.8
Fort William	107,724	104,958 +	2,766	102.6
Hamilton	1,064,753	931,631 +	133,122	114.3
Kingston	116,245	112,021 +	4,224	103.8
Kitchener	239,173	231,276 +	7,897	103.4
London	559,090	514,694 +	44,396	108.6
Ottawa	2,009,731	1,770,650 +	239,081	113.5
Peterborough	133,805	122,027 +	11,778	109.7
St. Catharines	186,133	169,726 +	16,407	109.7
Sarnia	147,315	135,791 +	11,524	108.5
Sudbury	125,197	103,021 +	22,176	121.5
Toronto	11,420,118	11,108,014 +	312,104	102.8
Windsor	717,583	636,076 +	81,507	112.8
<u>Total - Ontario</u>	<u>17,197,477</u>	<u>16,238,377 +</u>	<u>959,100</u>	<u>105.9</u>
<u>Prairie Provinces -</u>				
Brandon	65,238	60,223 +	5,015	108.3
Calgary	1,136,600	907,143 +	229,457	125.3
Edmonton	888,604	723,544 +	165,060	122.8
Lethbridge	114,176	84,986 +	29,190	134.3
Medicine Hat	49,650	42,201 +	7,449	117.7
Moose Jaw	117,503	97,347 +	20,156	120.7
Prince Albert	60,052	55,074 +	4,978	109.0
Regina	648,902	504,976 +	143,926	128.5
Saskatoon	209,123	198,567 +	10,556	105.3
Winnipeg	4,136,212	3,515,879 +	620,333	117.6
<u>Total - Prairie Provinces</u>	<u>7,426,061</u>	<u>6,189,940 +</u>	<u>1,236,121</u>	<u>120.0</u>
<u>British Columbia -</u>				
New Westminster	149,376	162,086 -	12,710	92.2
Vancouver	3,062,137	2,763,911 +	298,226	110.8
Victoria	480,861	459,110 +	21,751	104.7
<u>Total - British Columbia</u>	<u>3,692,374</u>	<u>3,385,107 +</u>	<u>307,267</u>	<u>109.1</u>
GRAND TOTAL				
FOR CANADA	41,170,316	38,026,655 +	3,143,661	108.3

TABLE 3. CHEQUES IN CLEARING CENTRES, FIRST SIX MONTHS,
1926 - 1949
Thousand Dollars

Year	CANADA	Maritime Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
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	38,026,655	921,049	11,292,181	16,238,377	6,189,940	3,385,107
1949	^x 41,170,316	^x 1,040,360	11,814,043	17,197,477	7,426,061	3,692,374
Percentage increase over:	1929 + 80.3	+ 169.2	+ 50.0	+ 80.8	+ 110.2	+ 141.8
	1938 + 182.3	+ 239.9	+ 151.6	+ 151.0	+ 303.7	+ 313.3

^x Includes debits in St. John's, Newfoundland since April only.

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

Economic Area and Clearing Houses Centres	CURRENT ACCOUNTS		SAVINGS ACCOUNTS	
	June		1949	1948
	1949	1948		
<u>Maritimes and Newfoundland -</u>				
Halifax	95,818	72,600	4,169	4,201
Moncton	36,328	25,931	2,143	1,625
Saint John	39,031	39,769	2,970	2,964
St. John's	35,941	-	1,448	-
Total-Maritimes and Newfoundland	207,117	138,300	10,730	8,789
<u>Quebec -</u>				
Montreal	1,766,163	1,596,795	106,729	97,774
Quebec	172,426	187,064	13,819	13,302
Sherbrooke	23,666	22,208	1,648	1,716
Total - Quebec	1,962,255	1,806,067	122,196	112,791
<u>Ontario -</u>				
Brantford	35,180	29,898	2,432	2,401
Chatham	22,143	17,833	2,649	2,375
Fort William	18,804	17,554	1,860	1,682
Hamilton	181,667	148,296	18,632	12,969
Kingston	19,852	17,106	3,090	2,886
Kitchener	40,038	34,212	2,547	3,073
London	101,035	81,914	7,363	7,140
Ottawa	271,403	229,563	35,964	20,154
Peterborough	22,635	19,490	2,614	2,390
St. Catharines	31,642	28,244	3,840	3,252
Sarnia	25,630	25,982	2,269	2,319
Sudbury	19,616	16,584	3,106	2,881
Toronto	1,855,832	1,751,654	119,495	111,817
Windsor	117,772	101,311	10,889	8,504
Total - Ontario	2,763,247	2,519,640	216,751	183,843
<u>Prairie Provinces -</u>				
Brandon	11,403	9,913	1,097	1,048
Calgary	196,371	153,579	10,827	10,919
Edmonton	148,936	127,627	11,177	10,704
Lethbridge	20,178	15,260	1,768	1,183
Medicine Hat	7,665	6,971	1,239	957
Moose Jaw	19,167	16,217	1,891	1,578
Prince Albert	9,165	8,643	973	694
Regina	103,375	90,246	5,389	9,301
Saskatoon	37,856	35,054	3,634	3,238
Winnipeg	667,230	605,570	21,936	20,756
Total - Prairie Provinces ...	1,221,348	1,069,079	59,932	60,377
<u>British Columbia -</u>				
New Westminster	24,234	22,668	3,839	3,854
Vancouver	485,266	414,773	51,242	43,537
Victoria	78,617	80,645	9,482	10,183
Total - British Columbia	588,117	518,086	64,563	57,574
<u>GRAND TOTAL</u>				
FOR CANADA	6,742,084	6,051,171	474,171	423,374

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
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
1948	75,970,063	2,775,050	27.38	4,717,385	3,958,972	1.19
1947 May	6,442,146	2,802,471	27.58	399,005	3,659,831	1.31
June	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.	5,824,048	2,541,549	27.50	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
June	6,051,171	2,785,103	26.07	423,374	3,945,374	1.29
July	6,334,011	2,763,850	27.50	401,560	3,947,450	1.22
Aug.	5,392,566	2,745,623	23.57	347,256	3,980,924	1.05
Sept.	6,329,152	2,847,471	26.67	380,585	4,025,590	1.13
Oct.	7,220,472	2,916,784	29.71	433,117	4,044,221	1.29
Nov.	7,589,604	3,012,721	30.23	432,377	4,062,798	1.28
Dec.	7,326,270	3,116,958	28.21	473,822	4,071,322	1.40
1949 Jan.	6,563,891	3,100,684	25.40	364,620	4,087,444	1.07
Feb.	5,649,733	3,053,956	22.20	326,605	4,138,673	0.95
Mar.	6,452,251	2,932,735	26.40	415,280	4,211,762	1.18
Apr.	6,842,062	2,848,191	28.83	424,738	4,301,503	1.18
May	6,494,777	2,922,294	26.67	420,105	4,338,730	1.16

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

TABLE 6. RELATION OF CHEQUES CASHED TO OTHER FACTORS

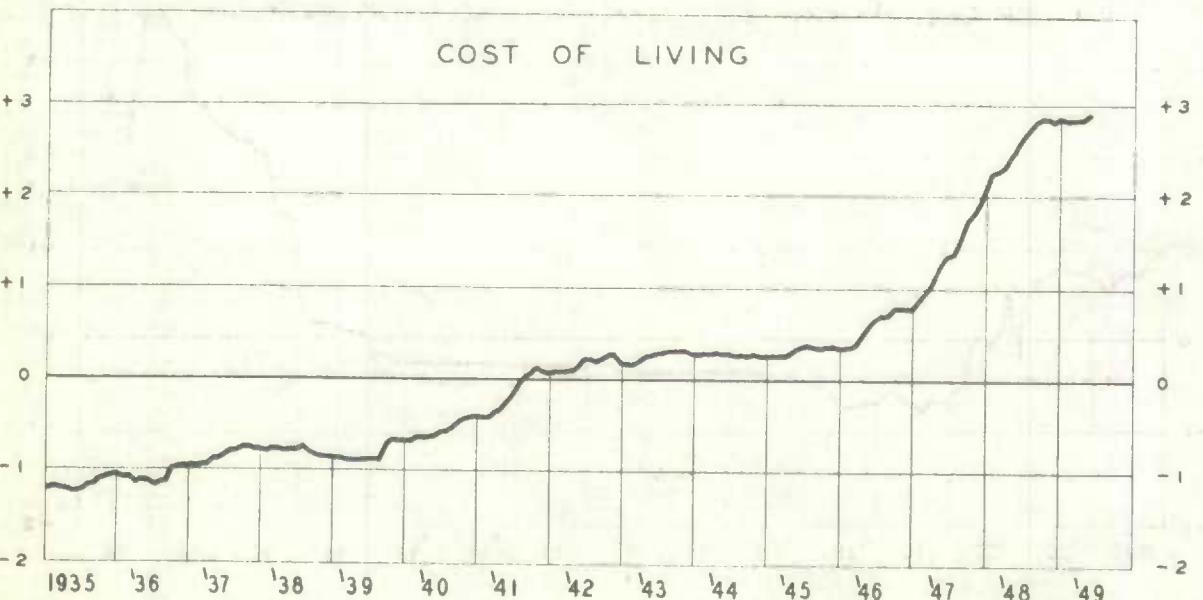
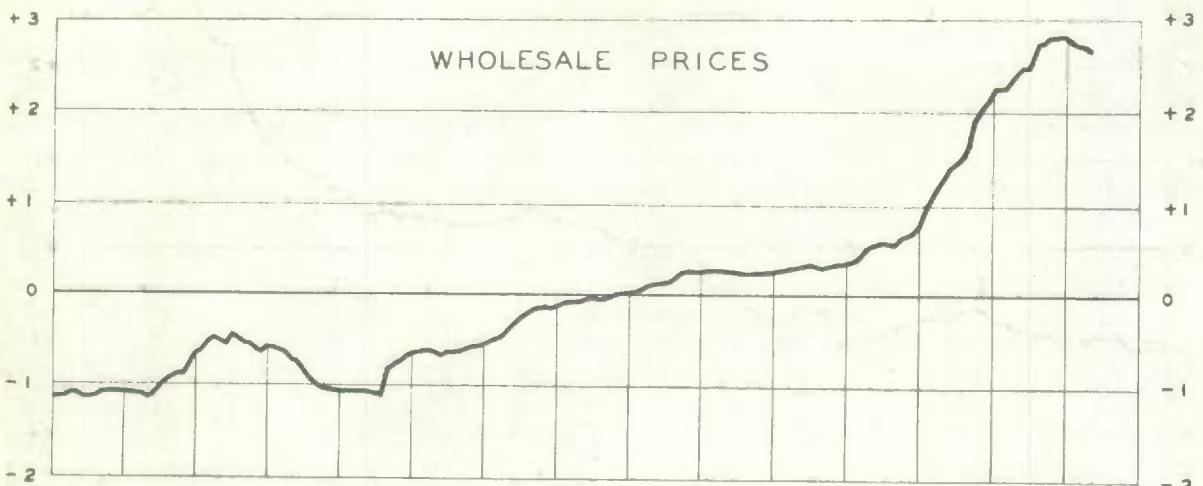
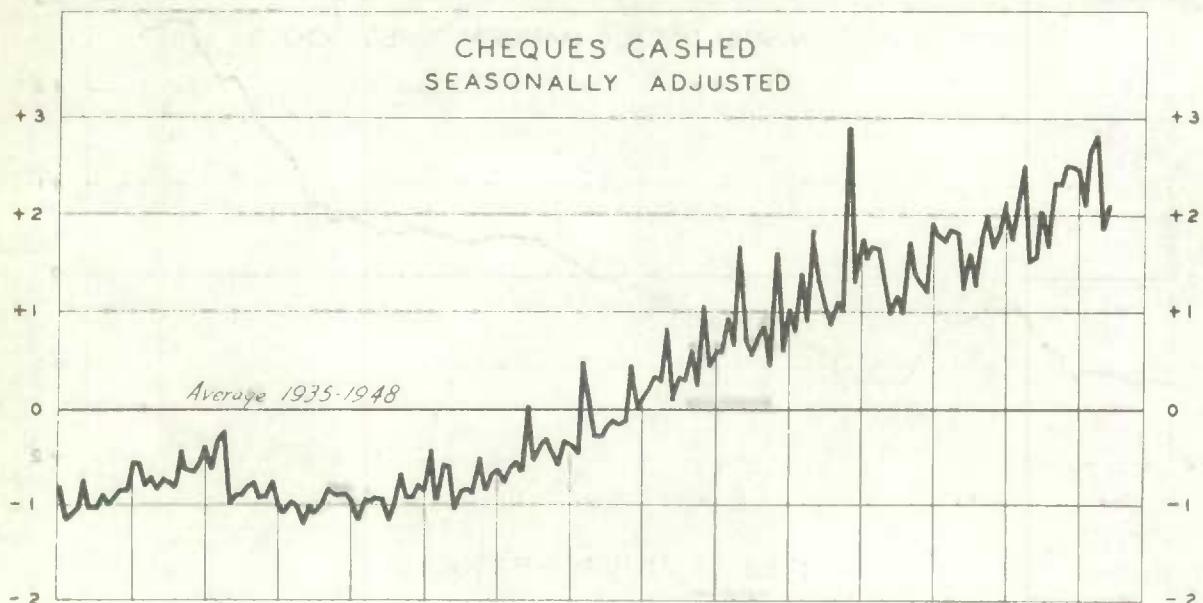
	Name of Unit		Latest month per Col(1)	Same month 1948	Percentage change 1949 to 1948
		(1)	(2)	(3)	(4)
Cheques Cashed	Million \$	June	7,216	647.5 +	11.4
Industrial Production-Total ...	1935-39=100	May	187.0p	182.0 +	2.7
Manufactures	1935-39=100	May	196.5p	190.5 +	3.1
Mining	1935-39=100	May	125.3p	130.2 -	3.8
Employment-9 Leading Industries	1926=100	May	187.6	185.2 +	1.3
Manufactures	1926=100	May	203.2	201.8 +	0.7
Rough and dressed lumber ..	1926=100	May	126.1	128.0 -	1.5
Textile Products	1926=100	May	187.9	181.7 +	3.4
Mining	1926=100	May	171.1	172.3 -	0.7
Aggregate Payrolls-9 Industries	Thousand \$	May	88,419	79,671 +	11.0
Average Weekly Earnings -					
9 Industries	Dollars	May	43.08	39.65 +	8.7
Rubber Consumption	Million lb.	May	13.21	13.31 -	0.8
Cigarettes Released	Millions	June	1,577	1,428 +	10.4
Inspected Slaughterings-Cattle.	Thousands	May	103	96 +	7.3
-Hogs ..	Thousands	May	314	397 -	20.9
Creamery Butter	Million lb.	June	41.26	44.82 -	7.9
Cheese	Million lb.	May	13.96	9.76 +	43.0
Cotton - Bale Openings	Thousand lb.	June	15,213	15,396 -	1.2
Wood Pulp Production	Thousand tons	May	658.7	653.6 +	0.8
Newsprint Production	Thousand tons	June	437.0	415.1 +	5.3
Steel Production	Thousand tons	May	293.2	289.6 +	1.2
Automobile Production	Thousands	May	26.71	21.37 +	25.0
Gold - Mint Receipts	Thousand fine ounces	May	289	268 +	7.8
Building Permits - 58 Municipalities	Thousand \$	Apr.	45,786	38,722 +	18.2
Primary Power-Consumption	Million kwh.	May	3,580	3,455 +	3.6
Tons Loaded	Thousand tons	June	9,094p	9,093	(0)
Retail Trade	Million \$	May	654.0	615.3 +	6.3
Exports	Million \$	May	272.9	282.3 -	3.3
Imports	Million \$	May	250.5	225.1 +	11.3
Cost of Living	1935-39=100	June	160.5	154.3 +	4.0
Wholesale Prices - General	1926=100	May	156.4	150.4 +	4.0
Raw and Partly Manufactured .	1926=100	May	159.5	152.6 +	4.5
Fully and Chiefly Manufactured	1926=100	May	142.3	138.1 +	3.0
Consumer Goods	1926=100	May	143.5	139.3 +	3.0
Producers' Goods	1926=100	May	157.8	149.5 +	5.6
Building Materials	1926=100	May	202.8	193.5 +	4.8
Common Stock Prices	1935-39=100	June	99.5	120.3 -	17.3
Bond Yields Index	1935-39=100	June	94.4	95.4 -	1.0
Dividend Payments	Million \$	June	65.24	55.16 +	18.3
Chartered Bank Cash	Million \$	May	764.7	717.6 +	6.6
Current Loans	Million \$	May	2,085	1,858 +	12.2
Dominion - Expenditures	Million \$	May	156	146 +	6.8
Revenues	Million \$	May	301	272 +	10.7

p = Preliminary.

CHEQUES CASHED
COMPARED WITH
COMMODITY PRICES

UNIT OF
STANDARD
DEVIATION

UNIT OF
STANDARD
DEVIATION



1935 '36 '37 '38 '39 '40 '41 '42 '43 '44 '45 '46 '47 '48 '49

CHEQUES CASHED
WITH COMPARISONS CONCLUDED

UNIT OF
STANDARD
DEVIATION

UNIT OF
STANDARD
DEVIATION

+ 3

+ 3

PRICES OF RAW AND PARTLY MANUFACTURED GOODS

+ 2

+ 2

+ 1

+ 1

0

0

- 1

- 1

- 2

- 2

Average 1935-1948

- 1

- 1

- 2

- 2

PRICES OF ANIMAL PRODUCTS

+ 3

+ 3

+ 2

+ 2

+ 1

+ 1

0

0

- 1

- 1

- 2

- 2

PRICES OF NON-FERROUS METALS AND THEIR PRODUCTS

+ 3

+ 3

+ 2

+ 2

+ 1

+ 1

0

0

- 1

- 1

- 2

- 2

1935 '36 '37 '38 '39 '40 '41 '42 '43 '44 '45 '46 '47 '48 '49

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