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CHEQUES CASHED IN CLEARING CENTRES

NOVEMBER, 1950.

All records were broken during November in the financial transactions of Canada. Cheques cashed were about 29 per cent greater than in the same month of last year. Thirty-two of the 34 clearing centres showed advances in this comparison, indicating that expansion was practically general throughout the country. An outstanding feature was the high level of the cheques cashed in Montreal. The gain was 47.7 per cent resulting in a total of \$3,082 million. The transactions in Toronto were one-third larger than in November of last year. An increase of 28 per cent was achieved in Vancouver, while Winnipeg showed a moderate gain.

The increase in the Atlantic Provinces was 6.4 per cent, gains from 16 per cent to 17 per cent having been shown in Saint John and Halifax. The aggregate for Quebec was 45.6 per cent greater than one year ago, advances having been general in the three clearing centres. Transactions were nearly maintained in Brentford, the cheques accounted for having been at a higher level in the remaining 13 centres for which statistics are available. The gains in Ottawa and Hamilton were 21 per cent and 13 per cent, respectively. The increase in Fort William was outstanding at 32 per cent. Advances were shown in each of the ten centres of the Prairie Provinces, Lethbridge having recorded the greatest relative gain with an increase of nearly 33 per cent. The percentage gain in New Westminster was second among the centres of Canada. Cheques cashed rose to \$40 million, an increase of 40.6 per cent. The gain in the province was 28.2 per cent.

Long Term Comparison.

Each of the five economic areas and consequently Canada as a whole, recorded a higher level in the first eleven months of 1950 than in any other similar period. The gain in Toronto was \$5.5 billion and Montreal showed an increase of \$3.6 billion. The total for Winnipeg was somewhat lower than in the first eleven months of 1949 while Vancouver showed a gain of nearly 11 per cent. The net result was a gain of 15.4 per cent in the Canadian total. British Columbia showed an increase of 335 per cent over 1938 and a gain of 183 per cent over 1929. The Atlantic Provinces recorded advances of 313 per cent and 228 per cent, respectively, over the same two years.

Deposit Turnover.

The turnover of current deposits was 31.43 in October on an annual footing compared with 29.52 one year before. The amount of cheques cashed against such deposits rose considerably more than deposits. The turnover of savings accounts rose from 1.24 to 1.45 in the same interval.

Economic Setting.

The cheques cashed in November were \$11,008 million compared with \$8,540 million in the same month of 1949, the increase having been nearly 29 per cent. Industrial production in the October comparison rose nearly 12 per cent while wholesale prices were up 9.8 per cent. The increase in employment in nine leading industrial groups was 3.7 per cent greater at the first of October than in the same period of 1949. Payrolls in the same groups rose 10.2 per cent.

Referring to the charts of this number, cheques cashed rose in November to a higher point than in any other month. Employment in the industries under the heading Land Vehicles and Aircraft was greater in October than at any other time of the last three years. Shipbuilding was at a lower point on October 1 than in 1949 and considerably below the levels of 1948. The comparison in the production of transportation equipment, passenger cars and commercial vehicles was favourable in October as compared with the same month of 1948 and 1949.

TABLE 1. - CHEQUES CASHED AGAINST INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE CENTRES IN CANADA, NOVEMBER, 1950 WITH COMPARATIVE FIGURES FOR OCTOBER, 1950 AND NOVEMBER, 1949

Province and Clearing House Centres	November 1950	October 1950	November 1949	Percentage of Nov. 1950 to Nov. 1949
	\$	\$	\$	%
<u>Atlantic Provinces</u>				
Halifax.....	124,449,894	98,626,060	106,230,457	117.2
Moncton .....	37,098,743	35,094,039	34,548,285	107.4
Saint John .....	47,933,029	48,485,542	41,329,498	116.0
St. John's .....	46,196,511	50,298,090	58,083,097	79.5
Total-Atlantic Provinces.	255,678,177	232,503,731	240,191,337	106.4
<u>Quebec</u>				
Montreal .....	3,082,003,555	2,411,602,743	2,086,640,757	147.7
Quebec .....	245,546,690	315,538,503	192,600,120	127.5
Sherbrooke .....	26,358,020	29,748,293	24,322,118	108.4
Total-Quebec .....	3,353,908,265	2,756,889,539	2,303,562,995	145.6
<u>Ontario</u>				
Brantford .....	37,885,449	39,516,663	37,896,835	100.0
Chatham .....	36,493,654	36,100,512	33,282,603	109.6
Cornwall .....	12,509,385	12,539,530	-	-
Fort William .....	26,322,116	23,565,946	19,925,801	132.1
Hamilton .....	219,069,800	213,121,596	194,172,117	112.8
Kingston .....	23,652,371	24,411,029	23,068,256	102.5
Kitchener .....	51,693,910	48,613,104	46,665,509	110.8
London .....	132,875,731	123,173,381	104,914,546	126.7
Ottawa .....	519,494,595	290,069,439	428,338,500	121.3
Peterborough .....	28,337,062	28,701,383	23,786,012	119.1
St. Catharines .....	44,321,046	41,700,566	36,393,812	121.8
Sarnia .....	32,121,680	29,950,560	27,773,175	115.7
Sudbury .....	27,761,558	26,992,731	24,716,075	112.3
Toronto .....	3,431,304,860	2,779,601,716	2,576,244,441	133.2
Windsor .....	151,049,218	141,527,467	128,317,595	117.7
Total-Ontario .....	4,774,892,435	3,859,585,623	3,705,495,277	128.9
<u>Prairie Provinces</u>				
Brandon .....	14,641,115	14,927,718	13,317,532	109.9
Calgary .....	276,776,984	265,330,300	236,670,906	116.9
Edmonton .....	213,634,273	197,425,184	178,653,068	119.6
Lethbridge .....	30,048,949	29,507,864	22,612,856	132.9
Medicine Hat .....	11,144,307	11,711,935	9,616,608	115.9
Moose Jaw .....	24,822,054	26,830,585	23,382,839	106.2
Prince Albert .....	12,424,049	13,080,270	12,128,838	102.4
Regina .....	177,166,386	180,735,214	151,851,767	116.7
Saskatoon .....	47,613,825	52,168,231	43,448,527	109.6
Winnipeg .....	960,117,442	970,608,444	932,403,634	103.0
Total-Prairie Provinces..	1,768,389,384	1,762,325,745	1,624,086,575	108.9
<u>British Columbia</u>				
New Westminster .....	40,123,911	38,394,013	28,542,376	140.6
Vancouver .....	706,200,005	650,251,066	551,061,894	128.2
Victoria .....	108,684,716	91,547,579	87,175,449	124.7
Total-British Columbia ..	855,008,632	780,192,658	666,779,719	128.2
GRAND TOTAL FOR CANADA ..	11,007,876,893	9,391,497,296	8,540,115,903	128.9

Cornwall data added as of May, 1950.

TABLE 2. - CHEQUES CASHED AGAINST INDIVIDUAL ACCOUNTS AT THE CLEARING HOUSE CENTRES IN CANADA DURING THE FIRST ELEVEN MONTHS OF 1950  
COMPARED WITH THE SAME PERIOD OF 1949

Province and Clearing House Centres	Eleven Months 1950	Eleven Months 1949	Increase(+) Decrease(-)	Percentage of 1950 - 1949
	\$'000	\$'000	\$'000	%
<u>Atlantic Provinces</u>				
Halifax .....	1,067,609	959,269	+ 108,340	111.3
Moncton .....	372,057	348,705	+ 23,352	106.7
Saint John .....	478,909	466,817	+ 12,092	102.6
St. John's .....	482,570	311,097	+ 171,473	155.1
Total-Atlantic Provinces .....	2,401,144	2,085,887	+ 315,257	115.1
<u>Quebec</u>				
Montreal .....	23,532,614	19,914,864	+ 3,617,750	118.2
Quebec .....	2,456,406	2,158,183	+ 298,223	113.8
Sherbrooke .....	278,601	256,342	+ 22,259	108.7
Total-Quebec .....	26,267,621	22,329,389	+ 3,938,232	117.6
<u>Ontario</u>				
Brantford .....	384,516	396,476	- 11,960	97.0
Chatham .....	308,884	284,861	+ 24,023	108.4
Cornwall .....	88,231	-	-	-
Fort William .....	224,024	205,435	+ 18,589	109.0
Hamilton .....	2,145,600	1,927,502	+ 218,098	111.3
Kingston .....	249,675	218,110	+ 31,565	114.5
Kitchener .....	484,966	441,895	+ 43,071	109.7
London .....	1,270,828	1,055,300	+ 215,528	120.4
Ottawa .....	3,858,755	3,692,406	+ 166,349	104.5
Peterborough .....	280,399	253,480	+ 26,919	110.6
St. Catharines .....	398,249	346,047	+ 52,202	115.1
Sarnia .....	306,332	282,801	+ 23,531	108.3
Sudbury .....	262,617	242,214	+ 20,403	108.4
Toronto .....	27,574,577	22,116,812	+ 5,457,765	124.7
Windsor .....	1,473,512	1,323,889	+ 149,623	111.3
Total - Ontario .....	39,311,166	32,787,228	+ 6,523,938	119.9
<u>Prairie Provinces</u>				
Brandon .....	140,642	133,119	+ 7,523	105.7
Calgary .....	2,618,666	2,296,912	+ 321,754	114.0
Edmonton .....	2,168,518	1,692,720	+ 475,798	128.1
Lethbridge .....	260,662	225,454	+ 35,208	115.6
Medicine Hat .....	96,034	94,295	+ 1,739	101.8
Moose Jaw .....	223,403	229,182	- 5,779	97.5
Prince Albert .....	127,727	120,717	+ 7,010	105.8
Regina .....	1,509,193	1,435,058	+ 74,135	105.2
Saskatoon .....	468,726	424,916	+ 43,810	110.3
Winnipeg .....	8,087,015	8,445,109	- 358,094	95.8
Total-Prairie Provinces .....	15,700,585	15,097,482	+ 603,103	104.0
<u>British Columbia</u>				
New Westminster .....	361,689	289,236	+ 72,453	125.0
Vancouver .....	6,231,601	5,624,845	+ 606,756	110.8
Victoria .....	1,046,858	944,488	+ 102,370	110.8
Total-British Columbia .....	7,640,148	6,858,569	+ 781,579	111.4
GRAND TOTAL FOR CANADA .....	91,320,664	79,158,554	+12,162,110	115.4

Cornwall data added as of May, 1950.

TABLE 3. - CHEQUES CASHED IN CLEARING CENTRES, FIRST ELEVEN MONTHS,  
1924 - 1950.  
Thousand Dollars

Year	CANADA	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
1924 .....	24,334,813	536,950	7,225,558	10,155,207	4,850,669	1,566,428
1925 .....	25,005,416	515,634	7,635,120	9,946,219	5,232,131	1,676,313
1926 .....	27,514,880	554,989	9,005,760	10,863,107	5,326,132	1,764,893
1927 .....	31,819,425	564,297	11,082,748	12,929,552	5,396,571	1,846,258
1928 .....	39,610,777	676,387	13,653,869	15,732,150	7,278,696	2,269,675
1929 .....	42,866,333	732,750	15,118,315	17,073,784	7,243,611	2,697,874
1930 .....	34,479,078	646,719	12,132,376	13,768,173	5,784,906	2,146,904
1931 .....	28,948,346	595,109	9,775,953	12,182,809	4,743,527	1,650,948
1932 .....	23,759,683	479,732	7,160,097	10,355,081	4,387,199	1,377,574
1933 .....	27,489,544	439,609	7,773,587	11,912,155	5,994,586	1,369,608
1934 .....	29,826,506	487,002	8,557,010	13,474,792	5,818,805	1,488,897
1935 .....	28,613,763	522,739	8,164,141	12,576,072	5,839,575	1,511,236
1936 .....	32,524,015	573,749	9,879,673	14,137,747	6,053,183	1,879,663
1937 .....	32,084,646	662,857	10,525,767	14,501,478	4,473,892	1,920,651
1938 .....	28,018,238	581,311	9,077,039	12,449,455	4,154,501	1,755,932
1939 .....	28,560,485	611,800	8,943,561	12,342,352	4,828,139	1,834,633
1940 .....	31,229,127	754,001	9,022,466	13,921,816	5,584,232	1,946,611
1941 .....	35,556,411	850,746	9,981,239	16,533,311	5,972,178	2,218,937
1942 .....	41,331,641	984,942	11,598,193	20,093,994	6,067,989	2,586,523
1943 .....	48,946,287	1,136,785	14,000,621	22,521,283	8,271,879	3,015,718
1944 .....	55,613,945	1,207,174	15,750,590	24,633,478	10,572,173	3,450,530
1945 .....	62,300,062	1,415,817	17,565,639	28,697,418	10,613,043	4,008,144
1946 .....	63,332,429	1,464,372	19,051,807	27,779,694	10,151,739	4,884,816
1947 .....	67,687,017	1,586,529	20,911,551	27,661,640	11,608,489	5,918,807
1948 .....	72,887,356	1,789,363	21,468,525	30,067,708	13,200,404	6,361,356
1949 .....	x79,158,554	x2,085,887	22,329,389	32,787,228	15,097,482	6,858,569
1950 .....	91,320,664	2,401,144	26,267,621	39,311,166	15,700,585	7,640,148
Percentage increase over: 1929.	+113.0	+227.7	+ 73.7	+130.2	+116.8	+183.2
1938.	+225.9	+313.1	+189.4	+215.8	+277.9	+335.1

<sup>x</sup> Includes debits in St. John's, Newfoundland, since April, 1949.

Cornwall data added as of May, 1950.

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

Economic Area and Clearing House Centres	CURRENT ACCOUNTS		SAVINGS ACCOUNTS	
	NOVEMBER		NOVEMBER	
	1950	1949	1950	1949
<u>Atlantic Provinces</u>				
Halifax .....	120,062	102,131	4,388	4,100
Moncton .....	35,114	32,987	1,985	1,561
Saint John .....	45,287	38,650	2,646	2,680
St. John's .....	44,119	56,689	2,077	1,394
Total-Atlantic Provinces .....	244,582	230,456	11,096	9,735
<u>Quebec</u>				
Montreal .....	2,955,822	1,977,792	126,182	108,849
Quebec .....	223,746	178,645	21,800	13,955
Sherbrooke .....	24,842	22,849	1,516	1,473
Total-Quebec .....	3,204,410	2,179,286	149,498	124,277
<u>Ontario</u>				
Brantford .....	34,922	35,076	2,963	2,820
Chatham .....	33,035	30,450	3,458	2,832
Cornwall .....	10,812	-	1,697	-
Fort William .....	24,775	18,264	1,548	1,661
Hamilton .....	204,465	177,525	14,604	16,647
Kingston .....	20,142	20,217	3,510	2,851
Kitchener .....	48,276	42,842	3,418	3,824
London .....	123,649	96,920	9,227	7,995
Ottawa .....	494,031	405,469	25,464	22,869
Peterborough .....	25,488	21,029	2,849	2,757
St. Catharines .....	40,392	32,166	3,929	4,227
Sarnia .....	29,126	24,703	2,996	3,070
Sudbury .....	24,025	21,601	3,736	3,115
Toronto .....	3,293,479	2,454,920	137,826	121,325
Windsor .....	140,984	119,725	10,065	8,593
Total-Ontario .....	4,547,601	3,500,909	227,291	204,586
<u>Prairie Provinces</u>				
Brendon .....	13,300	11,892	1,341	1,426
Calgary .....	263,039	223,938	13,738	12,733
Edmonton .....	201,350	166,052	12,284	12,601
Lethbridge .....	27,959	20,782	2,090	1,831
Medicine Hat .....	9,897	8,644	1,248	972
Moose Jaw .....	23,107	21,773	1,715	1,610
Prince Albert .....	11,187	11,016	1,237	1,113
Regina .....	171,915	146,578	5,252	5,274
Saskatoon .....	44,024	40,200	3,590	3,249
Winnipeg .....	936,803	911,367	23,314	21,036
Total-Prairie Provinces .....	1,702,581	1,562,242	65,808	61,844
<u>British Columbia</u>				
New Westminster .....	35,311	25,072	4,813	3,471
Vancouver .....	654,286	502,122	51,914	48,940
Victoria .....	98,984	77,670	9,701	9,505
Total-British Columbia .....	788,581	604,864	66,427	61,916
GRAND TOTAL FOR CANADA .....	10,487,755	8,077,757	520,121	462,359

Cornwall data added as of May, 1950.

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
1949 .....	82,535,118	3,029,861	27.24	5,019,247	4,318,206	1.16
1948 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
June ....	6,742,084	2,999,005	26.98	474,171	4,334,167	1.31
July ....	6,628,950	2,998,381	26.53	388,409	4,335,335	1.08
Aug. ....	6,079,336	3,027,386	24.10	367,870	4,356,567	1.01
Sept. ....	7,228,958	3,182,437	27.26	426,545	4,391,847	1.17
Oct. ....	7,869,565	3,199,552	29.52	458,491	4,432,089	1.24
Nov. ....	8,077,757	3,091,858	31.35	462,359	4,450,018	1.25
Dec. ....	7,905,754	3,001,853	31.60	490,054	4,440,599	1.32
1950 Jan. ....	6,909,491	2,947,141	28.13	397,532	4,463,706	1.07
Feb. ....	5,631,887	2,926,993	23.09	367,912	4,515,410	0.98
Mar. ....	7,273,288	2,980,446	29.28	456,766	4,554,633	1.20
Apr. ....	6,999,997	3,015,761	27.85	442,945	4,566,569	1.16
May ....	7,493,315	3,056,501	29.42	496,443	4,558,797	1.31
June ....	9,447,220	3,145,511	36.04	597,481	4,547,578	1.58
July ....	7,624,747	3,083,496	29.67	477,210	4,533,713	1.16
Aug. ....	7,123,816	3,143,184	27.20	434,443	4,536,357	1.15
Sept. ....	8,246,696	3,287,058	30.11	500,101	4,562,681	1.32
Oct. ....	8,838,786	3,374,666	31.43	552,711	4,570,643	1.45

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)	Seme	Percentage	
			month 1949	month 1949	change 1950 to 1949
		(1)	(2)	(3)	(4)
Cheques Cashed .....	Million \$	Nov.	11,008	8,540	+ 28.9
Industrial Production-Total .....	1935-39=100	Oct.	207.9P	135.9	+ 11.8
Manufactures .....	1935-39=100	Oct.	219.1P	194.2	+ 12.8
Mining .....	1935-39=100	Sept.	153.1P	144.8	+ 5.7
Employment-9 Leading Industries .	1926=100	Oct.	208.1	200.7	+ 3.7
Manufactures .....	1926=100	Oct.	215.5	208.6	+ 3.3
Rough and dressed lumber .....	1926=100	Oct.	156.5	141.4	+ 10.7
Textile Products .....	1926=100	Oct.	189.3	184.1	+ 2.8
Mining .....	1926=100	Oct.	194.1	184.1	+ 5.4
Aggregate Payrolls-9 Industries .	Thousand \$	Oct.	105,300	95,584	+ 10.2
Average Weekly Earnings -					
9 Industries .....	Dollars	Oct.	45.88	43.46	+ 5.6
Rubber Consumption .....	Million lb.	Oct.	17.84	12.85	+ 38.8
Cigarettes Released .....	Millions	Oct.	1,489	1,448	+ 2.8
Inspected Slaughterings-Cattle ..	Thousands	Oct.	119	156	- 23.7
Hogs ....	Thousands	Oct.	398	418	- 4.8
Creamery Butter .....	Million lb.	Nov.	13.26	16.18	- 18.0
Cheddar Cheese .....	Million lb.	Nov.	4.12	6.24	- 34.0
Cotton Openings .....	Thousand lb.	Nov.	21,741	17,601	+ 23.5
Wood Pulp Production .....	Thousand tons	Oct.	733.6	664.1	+ 10.5
Newsprint Production .....	Thousand tons	Nov.	456.7	436.8	+ 4.6
Steel Production .....	Thousand tons	Oct.	293.9	258.9	+ 13.5
Automobile Production .....	Thousands	Oct.	35.57	28.13	+ 26.4
Gold - Mint Receipts .....	Thousand fine ounces	Oct.	<b>369</b>	344	+ 7.3
Building Permits - 58 Muni- cipalities .....	Thousand \$	Oct.	52,554	34,564	+ 52.0
Primary Power-Consumption .....	Million kwh.	Oct.	4,092	3,628	+ 12.8
Tons Loaded .....	Thousand tons	Nov.	10,917P	10,007	+ 9.1
Retail Trade .....	Million \$	Oct.	716.8	697.3	+ 2.8
Exports .....	Million \$	Oct.	315.2	269.1	+ 17.1
Imports .....	Million \$	Oct.	320.6	234.3	+ 36.8
Cost of Living .....	1935-39=100	Nov.	170.7	161.7	+ 5.6
Wholesale Prices - General .....	1926=100	Oct.	172.6	157.2	+ 9.8
Raw and Partly Manufactured ...	1926=100	Oct.	174.0	160.6	+ 8.3
Fully and Chiefly Manufactured.	1926=100	Oct.	156.3	143.0	+ 9.3
Consumers' Goods .....	1926=100	Oct.	158.8	143.8	+ 10.4
Producers' Goods .....	1926=100	Oct.	175.1	159.3	+ 9.9
Building Materials .....	1926=100	Oct.	234.1	199.3	+ 17.5
Common Stock Prices (Investors' Index) .....	1935-39=100	Nov.	144.5	118.2	+ 22.3
Bond Yields Index .....	1935-39=100	Nov.	93.9	89.2	+ 5.3
Dividend Payments .....	Million \$	Nov.	11.15	10.38	+ 7.4
Chartered Bank Cash .....	Million \$	Oct.	<b>833.5</b>	818.8	+ 1.8
Current Loans .....	Million \$	Oct.	2,449	2,213	+ 10.7
Dominion - Expenditures .....	Million \$	Nov.	209	199	+ 5.0
Revenues .....	Million \$	Nov.	252	195	+ 29.2

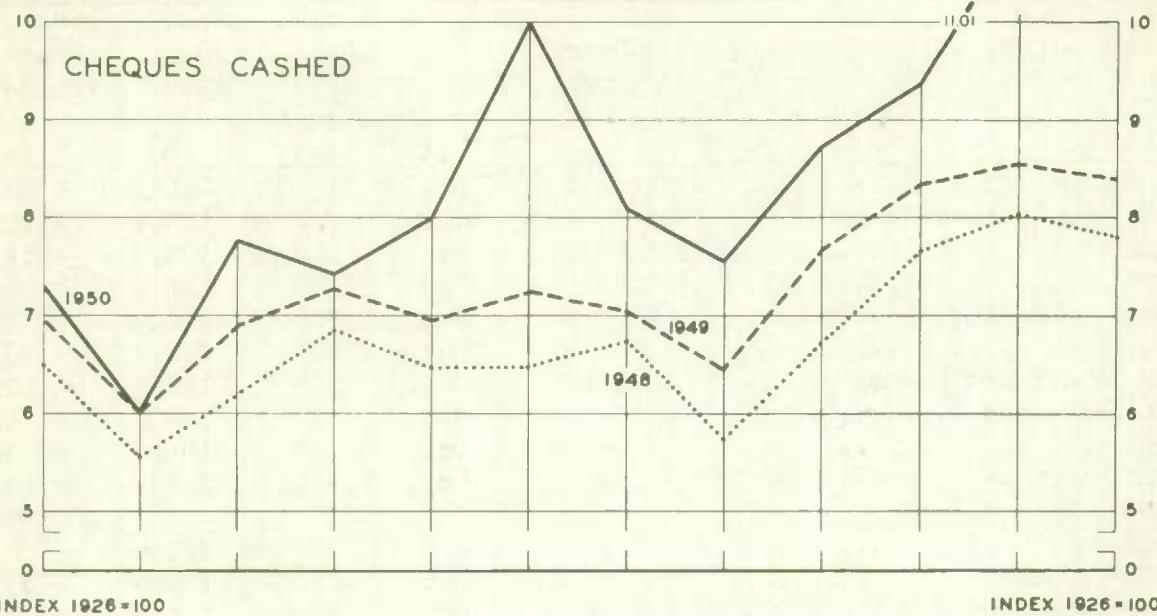
P - Preliminary.

### CHEQUES CASHED

BILLION DOLLARS

WITH COMPARISONS

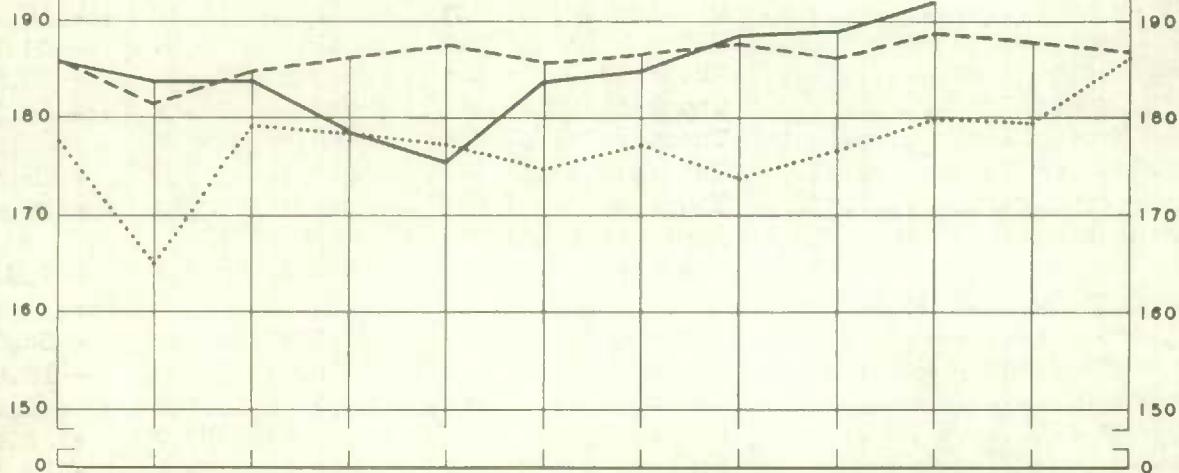
BILLION DOLLARS



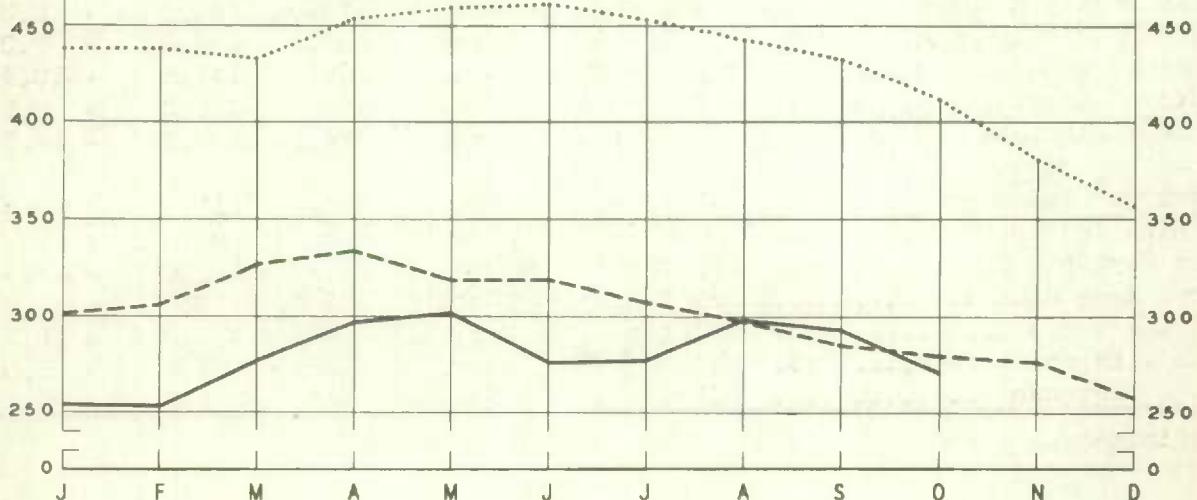
INDEX 1926 = 100

INDEX 1926 = 100

### EMPLOYMENT—LAND VEHICLES AND AIRCRAFT

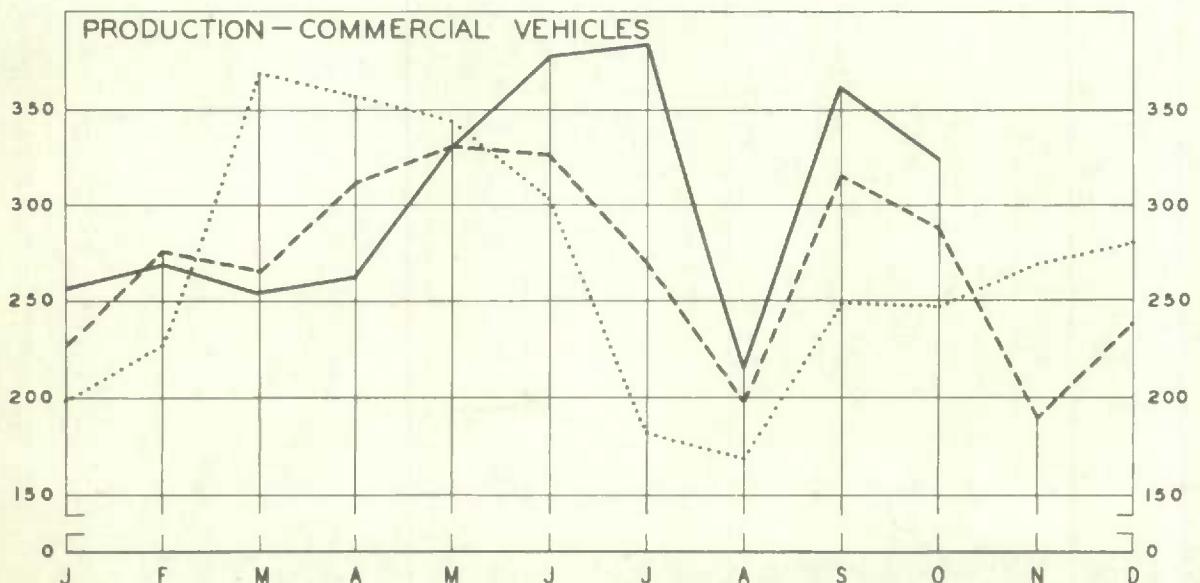
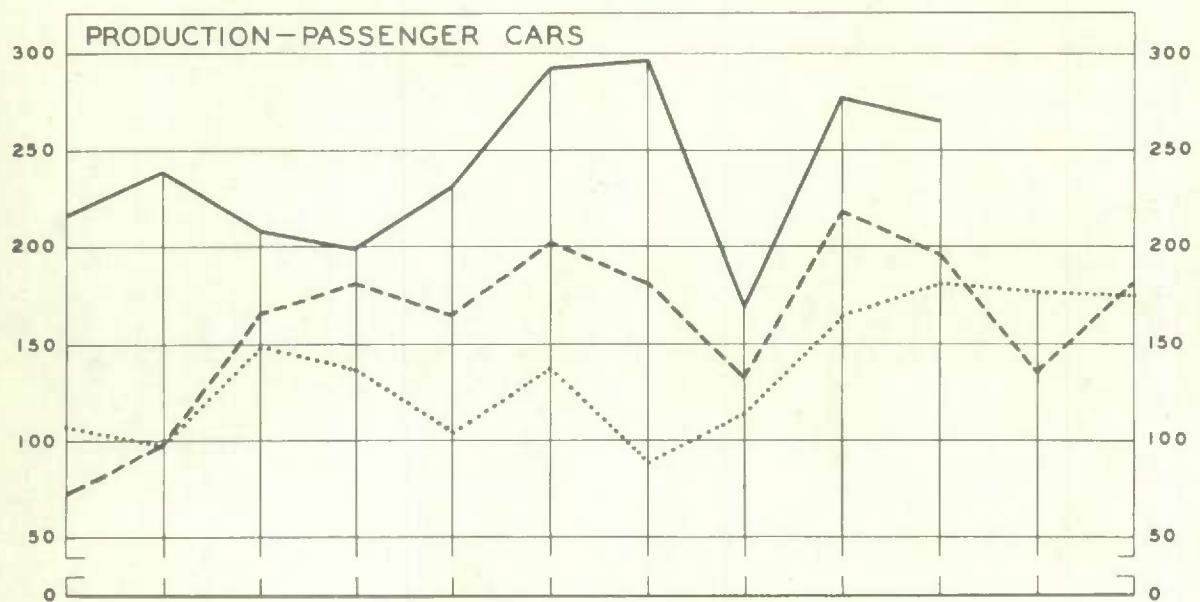
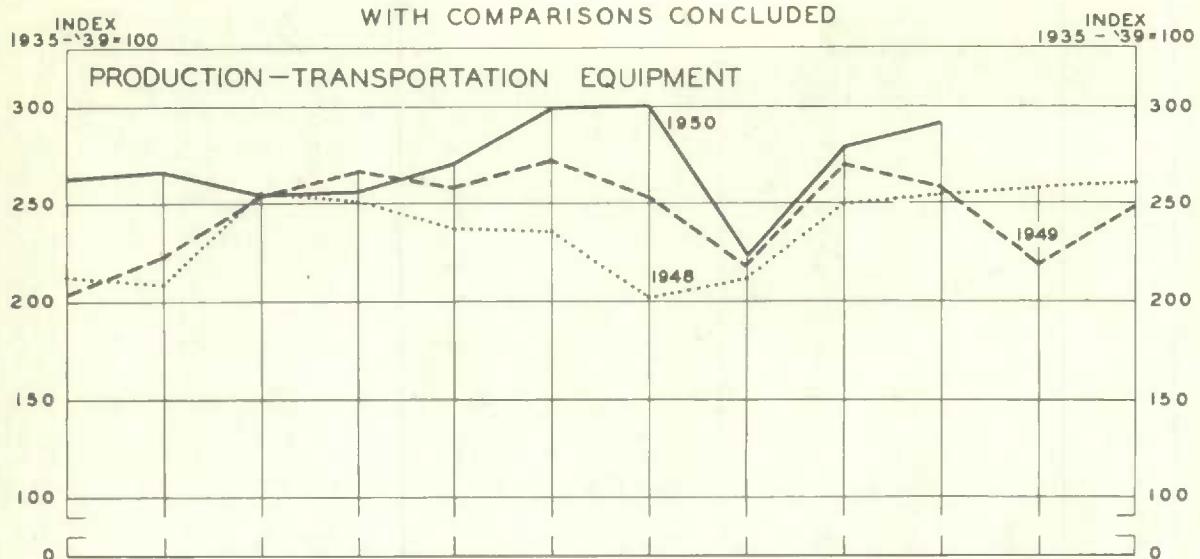


### EMPLOYMENT—SHIPBUILDING



### CHEQUES CASHED

WITH COMPARISONS CONCLUDED



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