



# Statistics Canada Statistique Canada



Price: 30 cents, \$3.00 a year

CHEQUES CASHED

JANUARY - 1978 - JANVIER

With the advent of centralized data processings, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in January totalled \$236,715 million, 11.7% above the value for the corresponding month of 1977. Payments in all of the 10 provinces rose in comparison. Debits increased in Newfoundland by 59.4%, Prince Edward Island by 13.8%, Nova Scotia by 19.2%, New Brunswick by 14.9%, Québec by 0.3%, Ontario by 16.3%, Manitoba by 0.9%, Saskatchewan by 24.7%, Alberta by 26.7% and British Columbia by 6.8%.

### The Centres

Forty-three of the 50 centres showed a higher value of cheques cashed than in January of 1977. In respect of the major centres, payments increased in Montreal by 0.6%, Toronto by 21.0%, Winnipeg by 0.7% and Vancouver by 5.3%.

### Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 174.88 compared with 173.61 for January 1977. The turnover ratio of savings accounts was 1.09 compared with the January 1977 ratio of 1.11.

Business Finance Division

March - 1978 - Mars  
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CHEQUES ENCAISSÉS

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en janvier s'élevait à \$236,715 millions soit 11.7 % de plus qu'en janvier 1977. Les comparaisons pour le mois de janvier montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 59.4 % à Terre-Neuve, de 13.8 % dans l'Île-du-Prince-Édouard, de 19.2 % en Nouvelle-Écosse, de 14.9 % au Nouveau-Brunswick, de 0.3 % au Québec, de 16.3 % en Ontario, de 0.9 % au Manitoba, de 24.7 % en Saskatchewan, de 26.7 % en Alberta et de 6.8 % en Colombie-Britannique.

### Les centres

Quarante-trois des 50 centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de janvier 1977. Pour ce qui est des grands centres, les versements ont augmenté de 0.6 % à Montréal, de 21.0 % à Toronto, de 0.7 % à Winnipeg et de 5.3 % à Vancouver.

### Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 174.88 comparativement à 173.61 en janvier 1977. Le taux de transactions sur comptes d'épargne était de 1.09 comparativement à 1.11 en janvier 1977.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	January - Janvier		
	1977	1978	1978 1977
thousands of dollars milliers de dollars			
<b>Newfoundland - Terre-Neuve:</b>			
St. John's .....	1,056,391	1,683,093	1.59
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>			
Charlottetown .....	159,334	181,093	1.14
<b>Nova Scotia - Nouvelle-Écosse:</b>			
Glace Bay .....	15,545	16,099	1.04
Halifax .....	1,907,455	2,200,682	1.15
Sydney .....	129,624	229,806	1.77
Total - 3 centres .....	2,052,624	2,446,587	1.19
<b>New Brunswick - Nouveau-Brunswick:</b>			
Fredericton .....	420,786	539,039	1.28
Moncton .....	266,640	277,458	1.04
Saint John .....	528,993	580,175	1.10
Total - 3 centres .....	1,216,419	1,396,672	1.15
<b>Québec:</b>			
Chicoutimi .....	157,114	235,524	1.50
Drummondville .....	101,530	112,351	1.11
Granby .....	112,445	153,764	1.37
Montréal .....	49,475,737	49,770,099	1.01
Québec .....	7,114,369	6,728,629	0.95
St-Hyacinthe .....	180,568	214,563	1.19
Shawinigan .....	45,834	57,416	1.25
Sherbrooke .....	272,212	295,838	1.09
Trois-Rivières .....	149,360	205,223	1.37
Valleyfield .....	75,168	73,736	0.98
Total - 10 centres .....	57,684,337	57,847,143	1.00
<b>Ontario:</b>			
Brantford .....	331,652	370,115	1.12
Chatham .....	629,020	570,396	0.91
Cornwall .....	111,150	163,398	1.47
Guelph .....	309,075	327,080	1.06
Hamilton .....	2,645,046	3,068,764	1.16
Kingston .....	275,532	284,493	1.03
Kitchener .....	660,614	712,259	1.08
London .....	3,256,525	2,211,840	0.68
Niagara Falls .....	157,741	188,373	1.19
Oshawa .....	1,344,635	1,313,260	0.98
Ottawa .....	3,655,658	4,101,781	1.12
Peterborough .....	183,101	202,377	1.11
St. Catharines .....	593,631	542,020	0.91
Sarnia .....	347,313	570,117	1.64
Sault Ste. Marie .....	1,782,773	442,156	0.25
Sudbury .....	258,908	283,798	1.10
Thunder Bay .....	380,658	451,840	1.19
Timmins .....	109,646	117,854	1.07
Toronto .....	87,384,588	105,711,767	1.21
Windsor .....	1,327,419	1,394,359	1.05
Total - 20 centres .....	105,744,685	123,028,047	1.16
<b>Manitoba:</b>			
Brandon .....	106,189	123,536	1.16
Winnipeg .....	8,446,915	8,508,947	1.01
Total - 2 centres .....	8,553,104	8,632,483	1.01

TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels — fin

	January — Janvier		
	1977	1978	1978 1977
thousands of dollars milliers de dollars			
Saskatchewan:			
Moose Jaw .....	89,251	97,266	1.09
Prince Albert .....	91,894	124,716	1.36
Regina .....	2,015,500	2,499,812	1.24
Saskatoon .....	703,600	895,529	1.27
Total — 4 centres .....	2,900,245	3,617,323	1.25
Alberta:			
Calgary .....	9,758,755	12,203,026	1.25
Edmonton .....	5,882,556	7,648,932	1.30
Lethbridge .....	256,505	306,880	1.20
Medicine Hat .....	104,890	119,083	1.14
Total — 4 centres .....	16,002,706	20,277,921	1.27
British Columbia — Colombie-Britannique:			
Vancouver .....	13,799,686	14,538,086	1.05
Victoria .....	2,680,737	3,066,121	1.14
Total — 2 centres .....	16,480,423	17,604,207	1.07
Total — 50 centres .....	211,850,268	236,714,569	1.12

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years — Années représentatives	Canada	Atlantic provinces — Provinces de l'Atlantique	Québec	Ontario	Prairie provinces — Provinces des Prairies	British Columbia — Colombie-Britannique
thousands of dollars — milliers de dollars						
1924 .....	2,177,587(1)	51,937	616,921	907,190	453,695	147,844
1925 .....	2,230,038	43,433	714,408	899,501	442,998	149,698
1929 .....	4,095,330	66,663	1,527,636	1,658,998(2)	591,636	250,397
1930 .....	3,211,422	60,529	1,055,695	1,339,957	539,595	215,646
1932 .....	20,844,288	519,171	2,766,200	11,258,872	4,797,206(3)	1,502,839
1935 .....	2,682,051	43,509	781,272	1,289,471	435,391	132,408
1940 .....	2,674,335	63,562	808,906	1,135,585	493,748	172,534
1945 .....	5,069,995	111,196	1,553,035	2,226,044(4)	872,432	307,288
1950 .....	7,307,022	197,111(5)	2,284,057	3,105,448(6)	1,155,839	564,567
1955 .....	12,452,938	323,344	3,751,023	5,608,172	1,795,200	975,199
1960 .....	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1965 .....	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1968 .....	51,420,265	1,098,618	14,911,301	24,364,021	7,404,804	3,641,521
1969 .....	55,806,654	1,284,984	15,590,440	27,038,440	7,639,251	4,253,539
1970 .....	59,451,990	1,485,874	14,594,210	30,633,746(7)	8,228,152	4,510,008
1971 .....	61,869,437	1,275,745	16,596,661	32,415,293	7,435,698	4,146,040
1972 .....	76,579,280	1,778,728	19,314,623	41,017,338	9,238,426	5,230,165
1973 .....	100,664,563	1,992,303	25,334,542	54,064,592	12,077,032	7,196,094
1974 .....	121,125,355	2,524,066	29,512,009	63,409,826	16,275,164	9,404,290
1975 .....	169,250,213	2,984,123	41,607,084	87,323,849	23,777,592	13,557,565
1976 .....	191,828,528	3,772,407	50,912,573	96,745,355	26,153,092	14,245,101
1977 .....	206,411,328	3,759,479	56,862,318	101,853,053	27,456,055	16,480,423
1978 .....	232,084,367	4,741,408	56,794,566	120,416,459	32,527,727	17,604,207

(1) Original 31 centres. — À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. — Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. — Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. — Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. — Données sur Saint-Jean, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. — Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliquée la relation existante en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	January - Janvier					
	Current - Courant		Savings - Épargne		Personal chequing Chèques personnels	
	1977	1978	1977	1978	1977	1978
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's .....	962,670	1,577,624	66,407	72,139	27,314	33,330
Prince Edward Island - île-du-Prince-Édouard:						
Charlottetown .....	141,972	160,529	7,168	9,820	10,194	10,744
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	12,308	12,955	1,707	1,499	1,530	1,645
Halifax .....	1,793,984	2,062,015	50,709	55,690	62,762	82,977
Sydney .....	116,418	213,848	5,139	6,404	8,067	9,554
Total - 3 centres .....	1,922,710	2,288,818	57,555	63,593	72,359	94,176
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	387,174	487,859	18,075	33,943	15,537	17,237
Moncton .....	233,652	244,097	13,637	13,648	19,351	19,713
Saint John .....	491,583	537,773	18,933	21,342	18,477	21,060
Total - 3 centres .....	1,112,409	1,269,729	50,645	68,933	53,365	58,010
Québec:						
Chicoutimi .....	140,396	215,435	10,973	13,481	5,745	6,608
Drummondville .....	94,160	102,827	5,591	7,642	1,779	1,882
Granby .....	102,488	142,360	6,126	6,632	3,831	4,772
Montréal .....	47,796,900	48,037,093	1,314,585	1,256,518	364,252	476,488
Québec .....	6,819,173	6,415,515	265,150	276,995	30,046	36,119
St-Hyacinthe .....	164,754	197,969	12,771	13,373	3,043	3,221
Shawinigan .....	39,799	50,862	4,609	4,423	1,426	2,131
Sherbrooke .....	243,092	267,317	18,466	16,332	10,654	12,189
Trois-Rivières .....	134,745	187,867	9,196	10,541	5,419	6,815
Valleyfield .....	67,567	65,372	5,602	5,883	1,999	2,481
Total - 10 centres .....	55,603,074	55,682,617	1,653,069	1,611,820	428,194	552,706
Ontario:						
Brantford .....	301,231	332,198	16,203	20,285	14,218	17,632
Chatham .....	605,353	541,185	11,845	14,969	11,822	14,242
Cornwall .....	94,722	142,655	10,058	11,893	6,370	8,850
Guelph .....	271,374	280,232	20,325	28,412	17,376	18,436
Hamilton .....	2,416,017	2,793,559	130,247	164,612	98,782	110,593
Kingston .....	222,212	216,528	26,527	35,937	26,793	32,028
Kitchener .....	585,612	635,309	39,164	37,784	35,838	39,166
London .....	3,121,731	2,066,096	69,691	75,078	65,103	70,666
Niagara Falls .....	126,340	158,989	19,790	16,859	11,611	12,525
Oshawa .....	1,297,247	1,252,314	28,000	35,885	19,388	25,061
Ottawa .....	3,310,794	3,699,601	174,181	195,611	170,683	206,569
Peterborough .....	149,117	163,714	17,438	19,830	16,546	18,833
St. Catharines .....	546,065	487,260	24,618	30,149	22,948	24,611
Sarnia .....	308,573	526,978	21,230	23,189	17,510	19,950
Sault Ste. Marie .....	1,749,564	402,184	18,936	21,554	14,273	18,418
Sudbury .....	208,392	227,922	27,694	30,428	22,822	25,448
Thunder Bay .....	325,357	382,991	29,235	37,291	26,066	31,558
Timmins .....	93,375	96,393	10,050	14,166	6,221	7,295
Toronto .....	85,092,423	102,882,874	1,600,104	1,951,874	692,061	877,019
Windsor .....	1,215,559	1,256,848	71,697	83,024	40,163	54,487
Total - 20 centres .....	102,041,058	118,545,830	2,367,033	2,848,830	1,336,594	1,633,387
Manitoba:						
Brandon .....	81,586	95,462	12,826	14,446	11,777	13,528
Winnipeg .....	8,098,490	8,131,840	185,151	182,204	163,274	194,903
Total - 2 centres .....	8,180,076	8,227,302	197,977	196,650	175,051	208,531

TABLE 3. Cheques Cashed by Type of Account -- Concluded

TABLEAU 3. Chèques tirés par type de compte -- fin

	January - Janvier					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1977	1978	1977	1978	1977	1978
thousands of dollars - milliers de dollars						
Saskatchewan:						
Moose Jaw .....	64,193	69,650	11,303	13,188	13,755	14,428
Prince Albert .....	75,572	105,088	7,028	7,796	9,294	11,832
Regina .....	1,924,050	2,373,654	40,502	59,833	50,948	66,325
Saskatoon .....	621,165	803,156	32,716	34,438	49,719	57,935
Total - 4 centres .....	2,684,980	3,351,548	91,549	115,255	123,716	150,520
Alberta:						
Calgary .....	9,160,749	11,576,695	276,511	207,558	321,495	418,773
Edmonton .....	5,524,496	7,086,675	139,748	219,992	218,312	342,265
Lethbridge .....	213,838	248,437	14,189	16,961	28,478	41,482
Medicine Hat .....	80,932	92,828	9,039	9,121	14,919	17,134
Total - 4 centres .....	14,980,015	19,004,635	439,487	453,632	583,204	819,654
British Columbia - Colombie-Britannique:						
Vancouver .....	12,956,895	13,519,007	417,735	514,556	425,056	504,523
Victoria .....	2,533,094	2,899,092	68,183	81,552	79,460	85,477
Total - 2 centres .....	15,489,989	16,418,099	485,918	596,108	504,516	590,000
Total - 50 centres .....	203,118,953	226,526,731	5,416,808	6,036,780	3,314,507	4,151,058

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Epargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation
	thousands of dollars			thousands of dollars		
milliers de dollars						
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977 .....	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
<u>1977</u>						
January - Janvier .....	206,433,460	14,269,027	173.61	5,416,808	58,329,978	1.11
February - Février .....	196,664,766	14,202,960	166.16	5,497,748	59,268,202	1.11
March - Mars .....	227,247,284	14,335,328	190.23	5,815,295	60,386,423	1.16
April - Avril .....	214,850,524	14,691,359	175.49	5,237,091	61,889,604	1.02
May - Mai .....	223,666,197	15,063,902	178.17	7,144,140	63,087,975	1.36
June - Juin .....	226,842,419	15,560,976	174.93	6,923,542	63,720,137	1.30
July - Juillet .....	215,455,913	15,608,340	165.65	6,320,196	64,351,418	1.18
August - Août .....	219,335,105	15,114,343	174.14	6,197,549	64,904,191	1.15
September - Septembre .....	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14
October - Octobre .....	219,559,382	15,637,551	168.49	6,085,281	66,401,226	1.10
November - Novembre .....	229,011,305	15,624,443	175.89	8,213,898	66,099,634	1.49
December - Décembre .....	235,898,364	16,130,528	175.49	6,309,668	65,804,350	1.15
<u>1978</u>						
January - Janvier .....	230,677,789	15,828,448	174.88	6,036,780	66,262,755	1.09

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

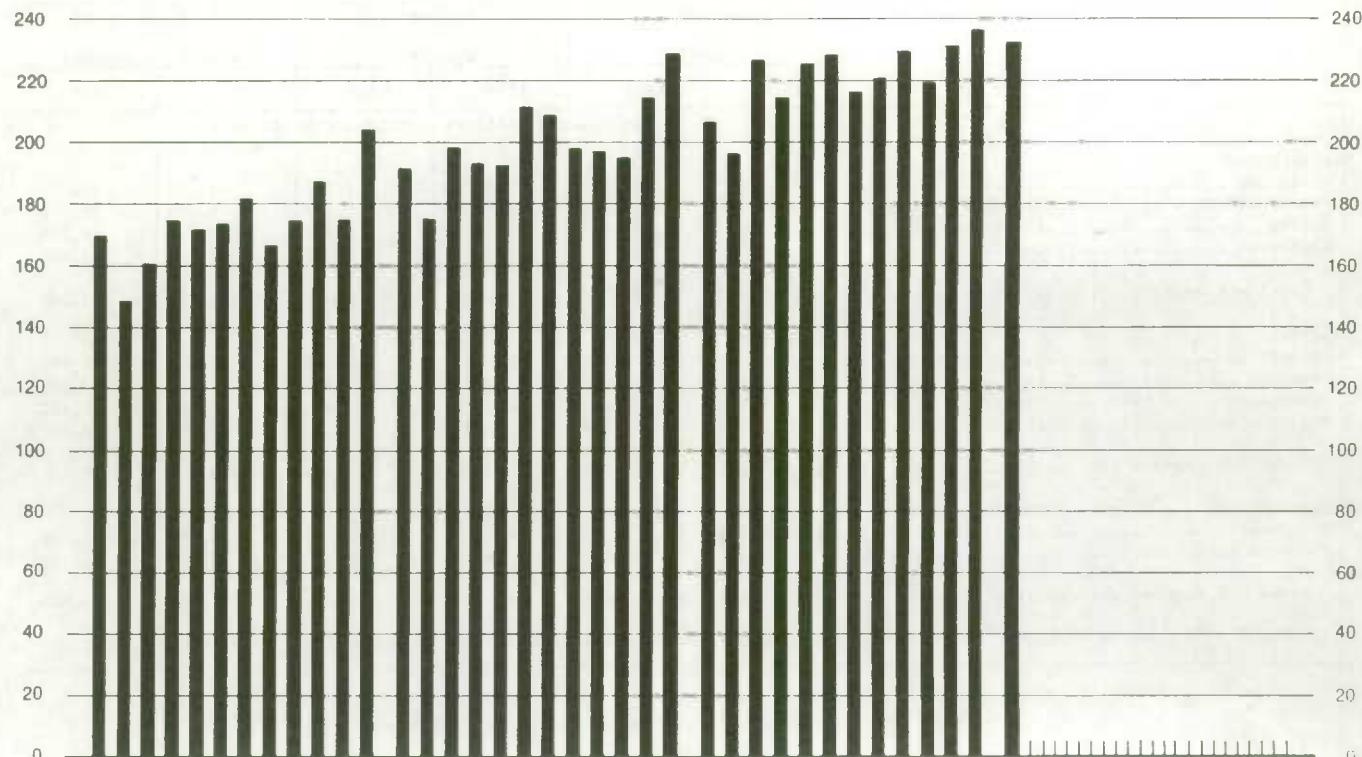
### Value of Cheques Cashed in Canada

### Valeur des chèques encaissés au Canada

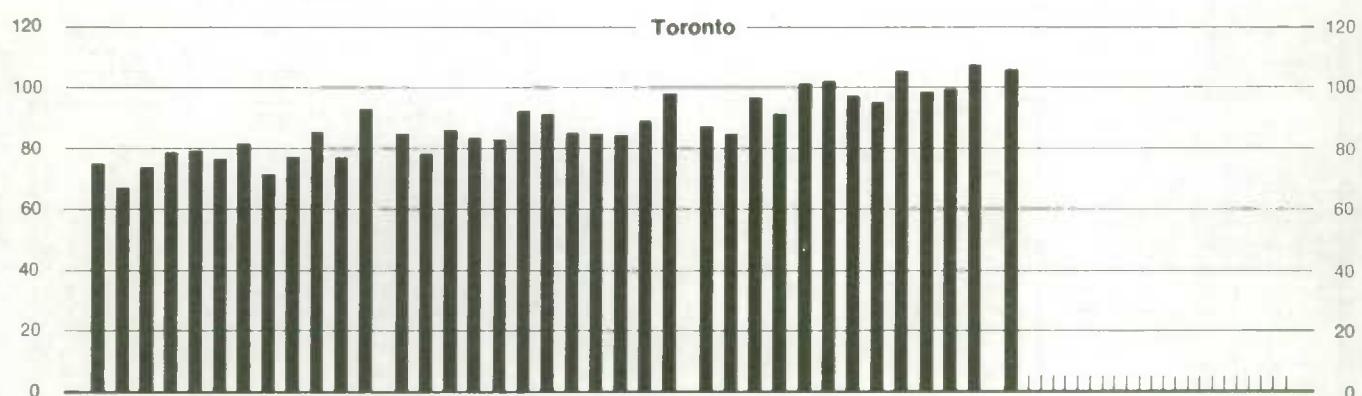
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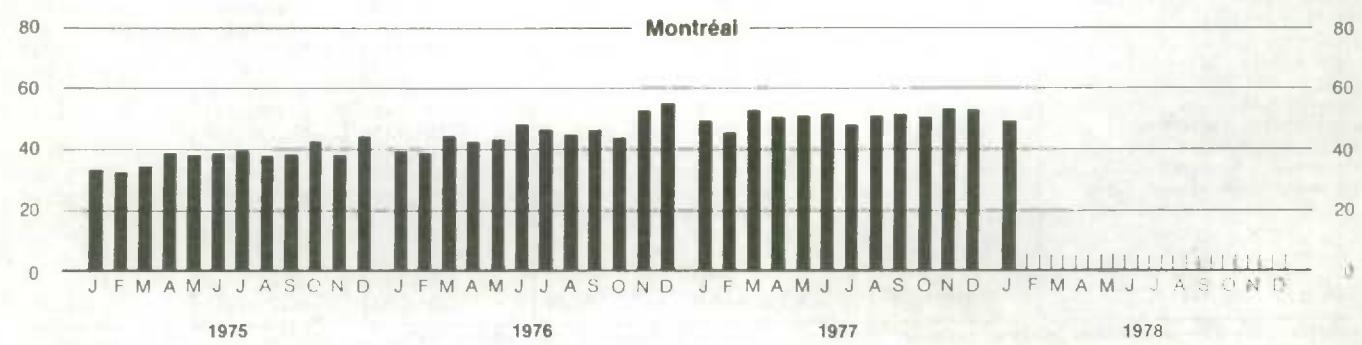
34 Clearing Centres — 34 centres de compensation



Toronto



Montréal



1975

1976

1977

1978

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