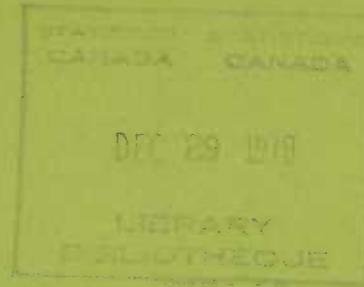




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CHEQUES CASHEDCHÈQUES ENCAISSÉS

OCTOBER - 1978 - OCTOBRE

With the advent of centralized data processing, 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. Also, data in this publication do not include cheques drawn on the Receiver General or cheques drawn on deposit accounts held in the name of the Receiver General. For further information refer to 61-201.

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. De plus, les données de cette publication ne comprennent pas les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général. Pour plus de renseignements, voir le numéro 61-201 du catalogue.

The value of cheques cashed in the 50 clearing centres in October totalled \$279,527 million, 23.9% above the value for the corresponding month of 1977. Payments in 9 of the 10 provinces rose in comparison. Debits increased in Newfoundland by 13.2%, Prince Edward Island by 21.3%, Nova Scotia by 26.5%, New Brunswick by 8.6%, Ontario by 35.1%, Manitoba by 11.4%, Saskatchewan by 18.7%, Alberta by 33.7% and British Columbia by 38.1%. Debits decreased in Quebec by 1.8%.

La valeur des chèques encaissés dans 50 centres de compensation en octobre s'élevait à \$279,527 millions soit 23.9 % de plus qu'en octobre 1977. Les comparaisons pour le mois d'octobre montrent que les versements ont augmenté dans 9 des 10 provinces. Les débits ont augmenté de 13.2 % à Terre-Neuve, de 21.3 % dans l'Île-du-Prince-Édouard, de 26.5 % en Nouvelle-Écosse, de 8.6 % au Nouveau-Brunswick, de 35.1 % en Ontario, de 11.4 % au Manitoba, de 18.7 % en Saskatchewan, de 33.7 % en Alberta et de 38.1 % en Colombie-Britannique. Les débits ont accusé une baisse de 1.8 % au Québec.

The centres:Les centres:

Forty-one of the fifty centres showed a higher value of cheques cashed than in October of 1977. In respect of the major centres, payments increased in Toronto by 40.4%, Winnipeg by 11.3%, and Vancouver by 41.4%. Debits decreased in Montreal by 7.0%.

Quarante et un des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'octobre 1977. Pour ce qui est des grands centres, les versements ont augmenté de 40.4 % à Toronto, de 11.3 % à Winnipeg, et de 41.4 % à Vancouver. Les versements ont baissé de 7.0 % à Montréal.

Deposit Turnover:Volumes des transactions:

The turnover ratio of current deposits (compiled on an annual basis) was 189.84 compared with 168.49 for October 1977. The turnover ratio of savings accounts was 1.17 compared with the October 1977 ratio of 1.10.

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 189.84 comparativement à 168.49 en octobre 1977. Le taux de transactions sur comptes d'épargne était de 1.17 comparativement à 1.10 en octobre 1977.

Inquiries about this publication should be addressed to Financial Institution Section, Business Finance Division, Ottawa, Ontario, K1A 0T6. (Telephone: 996-6631).

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa, Ontario, K1A 0T6. (Téléphone: 996-6631).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	October - Octobre			Financ. ten months Dix premiers mois		
	1977	1978	$\frac{1978}{1977}$	1977	1978	$\frac{1978}{1977}$
	thousands of dollars milliers de dollars	thousands of dollars milliers de dollars		thousands of dollars milliers de dollars	thousands of dollars milliers de dollars	
Newfoundland - Terre-Neuve:						
St. John's	1,269,546	1,437,584	1.13	14,123,808	14,969,763	1.06
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	189,967	230,371	1.21	1,774,682	2,057,022	1.16
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,794	17,428	0.98	185,742	179,431	0.97
Halifax	1,669,208	2,101,598	1.26	18,647,063	20,331,634	1.09
Sydney	177,388	239,012	1.35	1,520,464	2,214,570	1.46
Total - 3 centres	1,864,390	2,358,038	1.26	20,353,269	22,725,635	1.12
New Brunswick - Nouveau-Brunswick:						
Fredericton	619,688	536,340	0.87	5,221,312	5,593,927	1.07
Moncton	289,931	329,443	1.14	2,828,492	3,081,087	1.09
Saint John	579,497	751,134	1.30	5,886,369	6,182,367	1.05
Total - 3 centres	1,489,116	1,616,917	1.09	13,936,173	14,857,381	1.07
Québec:						
Chicoutimi	271,705	267,820	0.99	2,226,096	2,760,837	1.24
Drummondville	127,349	137,831	1.08	1,205,373	1,201,420	1.00
Granby	172,089	177,675	1.03	1,535,531	1,677,390	1.09
Montréal	50,960,098	47,376,699	0.93	502,427,238	488,910,986	0.97
Québec	7,355,882	9,661,160	1.31	71,010,113	86,322,499	1.22
St-Hyacinthe	239,397	298,702	1.25	2,186,620	2,583,168	1.18
Shawinigan	54,335	58,353	1.07	528,278	580,771	1.10
Sherbrooke	294,879	377,823	1.28	3,050,458	3,281,752	1.08
Trois-Rivières	208,323	229,503	1.10	1,773,975	2,296,889	1.29
Valleyfield	79,693	88,086	1.11	804,640	796,439	0.99
Total - 10 centres	59,763,750	58,673,652	0.98	586,748,322	590,412,151	1.01
Ontario:						
Brantford	365,283	428,989	1.17	3,812,711	4,133,674	1.08
Chatham	741,181	682,834	0.92	5,376,285	5,353,024	1.00
Cornwall	158,369	169,997	1.07	1,530,277	1,696,831	1.11
Guelph	257,634	335,737	1.30	2,784,637	3,001,411	1.08
Hamilton	2,910,108	3,498,955	1.20	29,624,536	32,077,014	1.08
Kingston	289,592	339,128	1.17	2,952,872	3,265,658	1.11
Kitchener	803,450	961,234	1.20	7,861,134	8,605,680	1.09
London	2,056,510	2,397,146	1.17	24,887,827	22,198,546	0.89
Niagara Falls	211,567	219,417	1.04	1,932,043	2,142,937	1.11
Oshawa	1,718,015	1,331,461	0.77	15,816,228	15,132,082	0.96
Ottawa	3,812,778	4,113,418	1.08	36,965,521	41,123,660	1.11
Peterborough	245,286	317,056	1.29	2,381,905	2,780,376	1.17
St. Catharines	606,678	705,367	1.16	6,286,255	5,544,591	0.88
Sarnia	437,270	565,876	1.29	4,624,155	5,660,330	1.23
Sault Ste. Marie	1,056,977	598,849	0.57	13,477,756	4,639,303	0.34
Sudbury	333,398	289,811	0.87	3,122,695	3,114,117	1.00
Thunder Bay	469,364	585,918	1.25	4,394,206	5,002,269	1.14
Timmins	143,475	128,827	0.90	1,331,398	1,261,321	0.95
Toronto	98,750,959	138,608,076	1.40	959,647,503	1,193,686,752	1.24
Windsor	1,350,879	1,450,683	1.07	13,853,900	14,737,312	1.06
Total - 20 centres	116,718,773	157,728,779	1.35	1,142,663,844	1,375,176,888	1.20
Manitoba:						
Brandon	136,404	164,446	1.21	1,281,359	1,398,996	1.09
Winnipeg	9,061,184	10,085,246	1.11	88,328,600	89,085,585	1.01
Total - 2 centres	9,197,588	10,249,692	1.11	89,609,959	90,484,581	1.01

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	October - Octobre			First ten months - Dix premiers mois		
	1977	1978	<u>1978</u> 1977	1977	1978	<u>1978</u> 1977
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw	102,408	120,916	1.18	934,752	1,040,045	1.11
Prince Albert	115,271	137,599	1.19	1,067,251	1,278,958	1.20
Regina	2,127,293	2,533,651	1.19	22,263,338	23,337,982	1.05
Saskatoon	679,956	797,100	1.17	6,938,993	7,563,657	1.09
Total - 4 centres	3,024,928	3,589,266	1.19	31,204,334	33,220,642	1.06
Alberta:						
Calgary	8,760,223	12,166,097	1.39	93,324,757	110,093,525	1.18
Edmonton	7,390,976	9,508,265	1.29	69,500,930	85,901,681	1.24
Lethbridge	303,972	332,891	1.10	2,814,606	2,969,169	1.05
Medicine Hat	126,782	170,645	1.35	1,216,966	1,409,468	1.16
Total - 4 centres	16,581,953	22,177,898	1.34	166,857,259	200,373,843	1.20
British Columbia - Colombie-Britannique:						
Vancouver	12,444,342	17,591,748	1.41	142,255,015	155,638,772	1.09
Victoria	3,100,310	3,873,001	1.25	29,348,368	33,995,100	1.16
Total - 2 centres	15,544,652	21,464,749	1.38	171,603,383	189,633,872	1.11
Total - 50 centres	225,644,663	279,526,946	1.24	2,238,875,033	2,533,911,778	1.13

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	21,923,800(1)	490,310	6,515,884	8,907,420	4,596,428	1,413,258
1925	22,218,787	466,520	6,843,394	8,868,721	4,536,664	1,503,488
1929	38,689,582	663,986	13,663,151	15,447,274(2)	6,448,568	2,466,603
1930	31,505,450	587,834	11,110,314	12,599,533	5,232,364	1,975,405
1932	21,293,368	439,108	6,450,367	9,196,590	3,951,915(3)	1,255,388
1935	25,592,252	460,220	7,285,921	11,275,137	5,209,632	1,361,342
1940	28,179,806	675,498	8,198,470	12,494,968	5,039,884	1,770,986
1945	53,719,374	1,215,692	15,087,618	24,660,551(4)	9,313,060	3,442,453
1950	80,312,788	2,145,466(5)	22,913,712	34,536,274(6)	13,932,196	6,785,140
1955	135,197,914	3,681,910	39,799,222	60,957,588	20,374,857	10,384,337
1960	222,165,799	4,505,666	65,865,272	103,492,318	33,428,124	14,874,419
1965	387,557,797	7,673,655	117,926,669	179,144,392	55,698,380	27,114,701
1968	506,813,966	11,898,780	148,556,565	234,961,503	73,742,169	37,654,949
1969	586,862,285	14,091,431	161,654,302	284,564,954	80,420,238	46,131,360
1970	649,680,898	15,845,540	169,929,108	328,576,378(7)	88,696,031	46,633,841
1971	719,638,294	16,288,292	187,025,376	372,420,217	91,442,136	52,462,273
1972	851,036,696	18,154,761	223,181,000	443,692,039	102,392,153	63,616,743
1973	1,097,695,381	20,648,149	268,913,900	597,507,461	127,652,401	82,973,470
1974	1,341,062,043	26,831,332	348,745,115	682,408,521	174,554,035	108,523,040
1975	1,709,216,102	31,514,622	443,655,418	886,146,244	213,425,127	134,474,691
1976	1,963,606,240	39,914,519	518,028,937	988,756,465	258,668,932	158,237,387
1977	2,182,483,922	41,485,732	576,487,809	1,105,235,446	287,671,552	171,603,383
1978	2,483,413,856	44,564,851	573,515,237	1,346,620,830	324,079,066	189,633,872

(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 St. John's, 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 appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	October - Octobre					
	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	1,179,040	1,327,214	57,317	72,467	33,181	37,903
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	169,419	202,605	9,605	12,963	10,943	14,803
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	13,867	13,191	2,014	2,133	1,913	2,104
Halifax	1,539,277	1,940,164	52,971	65,708	76,960	87,726
Sydney	161,233	220,345	6,467	7,902	9,688	10,765
Total - 3 centres	1,714,377	2,181,700	61,452	75,743	88,561	100,595
New Brunswick - Nouveau-Brunswick:						
Fredericton	575,058	484,460	25,499	31,876	19,131	20,004
Moncton	253,181	287,150	15,005	16,857	21,745	25,436
Saint John	536,151	698,212	22,452	28,432	20,894	24,490
Total - 3 centres	1,364,390	1,469,822	62,956	77,165	61,770	69,930
Québec:						
Chicoutimi	245,978	243,694	17,879	15,702	7,848	8,474
Drummondville	117,285	124,686	7,353	9,458	2,711	3,637
Granby	159,324	164,458	7,650	7,452	5,115	5,725
Montréal	49,218,631	45,188,705	1,328,282	1,464,871	413,185	723,123
Québec	7,095,194	9,125,614	226,730	492,091	33,958	43,455
St-Hyacinthe	220,747	278,523	14,940	15,421	3,710	4,758
Shawinigan	46,314	49,478	5,754	5,844	2,267	3,031
Sherbrooke	264,587	343,515	17,462	20,495	12,830	13,813
Trois-Rivières	189,941	207,823	11,622	13,960	6,760	7,720
Valleyfield	70,920	78,214	5,855	6,744	2,918	3,128
Total - 10 centres	57,628,921	55,804,710	1,643,527	2,052,038	491,302	816,904
Ontario:						
Brantford	325,720	384,727	20,505	24,059	19,050	20,203
Chatham	710,096	638,241	15,737	25,651	15,348	18,942
Cornwall	137,133	140,100	11,876	17,689	9,360	12,208
Guelph	217,002	283,693	22,843	31,039	17,789	21,005
Hamilton	2,631,120	3,198,328	164,379	180,436	114,601	120,191
Kingston	220,570	257,166	33,957	43,753	35,065	38,209
Kitchener	717,007	854,885	44,006	54,928	42,437	51,421
London	1,903,812	2,202,267	76,260	90,442	76,438	104,437
Niagara Falls	181,541	174,775	16,048	23,991	13,978	20,651
Oshawa	1,655,476	1,256,656	37,771	45,235	24,768	29,570
Ottawa	3,420,897	3,658,842	196,670	236,003	195,211	218,573
Peterborough	194,730	266,418	20,956	25,713	29,600	24,925
St. Catharines	546,112	633,457	32,247	42,014	28,319	29,896
Sarnia	394,497	513,343	22,981	29,859	19,792	22,674
Sault Ste. Marie	1,017,164	553,286	21,215	25,940	18,598	19,623
Sudbury	274,461	225,138	32,554	38,094	26,383	26,579
Thunder Bay	395,451	497,251	41,706	48,803	32,207	39,864
Timmins	121,544	103,339	14,049	16,504	7,882	8,984
Toronto	95,846,474	135,068,768	2,084,160	2,438,804	820,325	1,100,504
Windsor	1,225,132	1,282,954	78,019	106,405	47,728	61,324
Total - 20 centres	112,135,955	152,193,634	2,987,939	3,545,362	1,594,879	1,989,743
Manitoba:						
Brandon	105,683	128,791	16,340	16,264	14,381	19,391
Winnipeg	8,704,464	9,585,197	168,136	218,643	188,584	281,406
Total - 2 centres	8,810,147	9,713,988	184,476	234,907	202,965	300,797

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	October -- Octobre					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw	78,385	92,540	9,056	12,046	14,967	16,330
Prince Albert	96,892	115,306	5,855	7,146	12,524	15,147
Regina	2,017,967	2,416,772	40,433	46,565	68,893	70,314
Saskatoon	596,212	687,698	28,576	45,651	55,168	63,751
Total - 4 centres	2,789,456	3,312,316	83,920	111,408	151,552	165,542
Alberta:						
Calgary	8,232,317	11,527,094	196,866	234,670	331,040	404,333
Edmonton	6,901,194	8,912,737	205,981	246,562	283,801	348,966
Lethbridge	255,585	268,678	14,387	21,452	34,000	42,761
Medicine Hat	101,999	139,585	8,081	11,224	16,702	19,836
Total - 4 centres	15,491,095	20,848,094	425,315	513,908	665,543	815,896
British Columbia - Colombie-Britannique:						
Vancouver	11,589,896	16,477,119	439,355	527,233	415,091	587,396
Victoria	2,877,952	3,669,066	129,419	109,352	92,939	94,583
Total - 2 centres	14,467,848	20,146,185	568,774	636,585	508,030	681,979
Total - 50 centres	215,750,656	267,200,268	6,085,281	7,332,546	3,808,726	4,994,132

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 - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation
	thousands of dollars - milliers de 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>						
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
February - Février ...	208,189,287	14,875,018	167.95	5,851,361	66,882,050	1.05
March - Mars	240,402,505	15,442,204	186.81	6,328,401	68,043,914	1.12
April - Avril	232,696,735	15,932,703	175.26	6,272,489	69,681,717	1.08
May - Mai	262,899,737	15,690,837	201.06	7,808,381	70,429,237	1.33
June - Juin	266,957,950	16,256,577	197.06	7,232,031	71,149,593	1.22
July - Juillet	244,456,974	16,947,927	173.09	6,351,012	72,165,815	1.06
August - Août	258,847,628	16,649,549	186.56	6,739,381	73,042,977	1.11
September - Septembre	250,015,656	16,638,414	180.32	6,620,735	74,056,762	1.07
October - Octobre	272,194,400	17,205,512	189.84	7,332,546	75,269,591	1.17

(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.

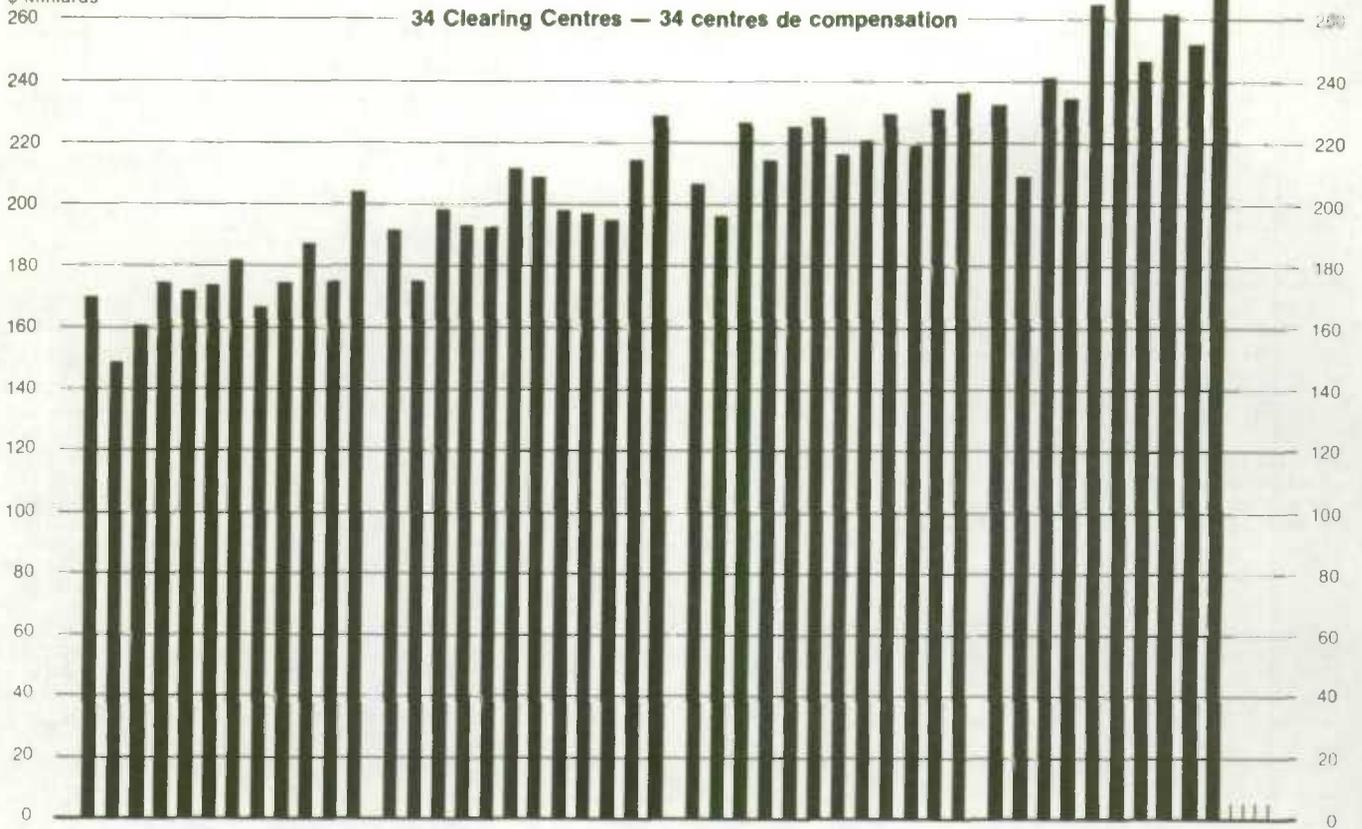
Value of Cheques Cashed in Canada

Valeur des chèques encaissés au Canada

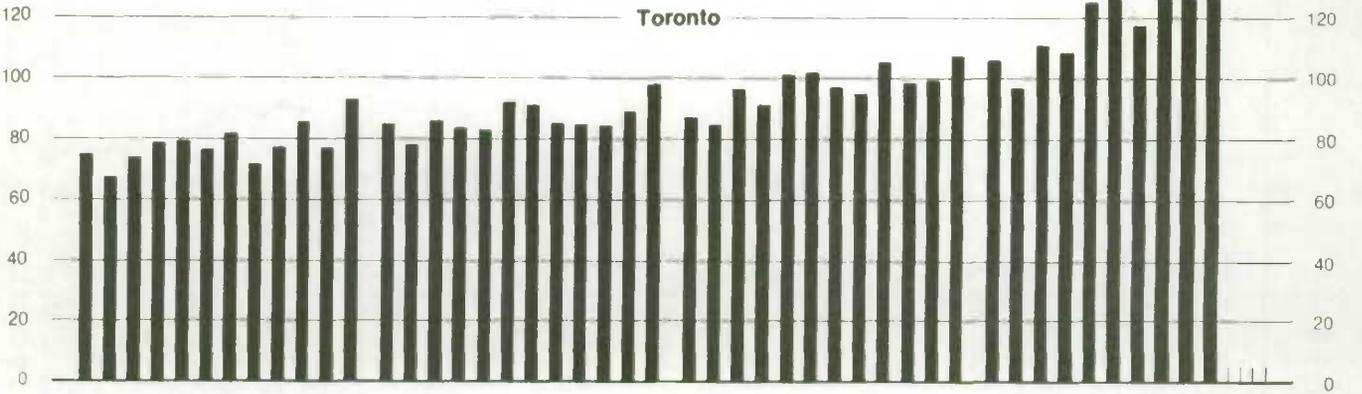
\$ Billions
\$ Milliards

\$ Billions
\$ Milliards

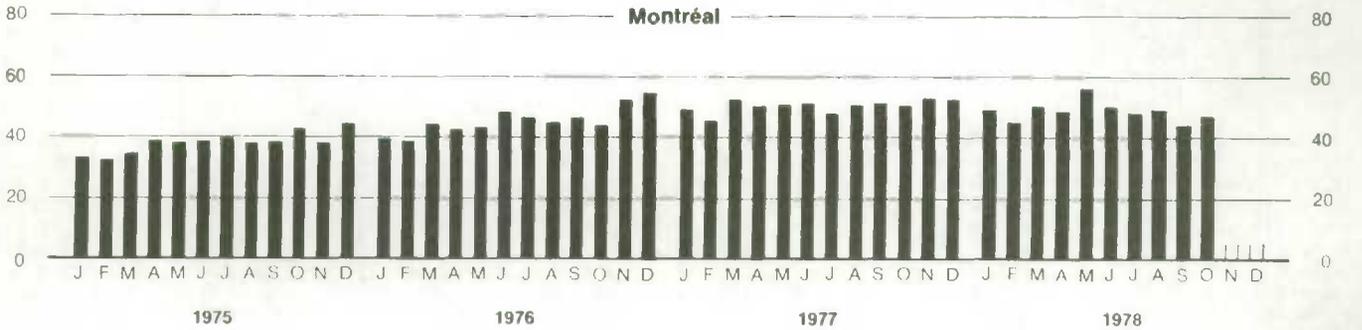
34 Clearing Centres — 34 centres de compensation



Toronto



Montréal

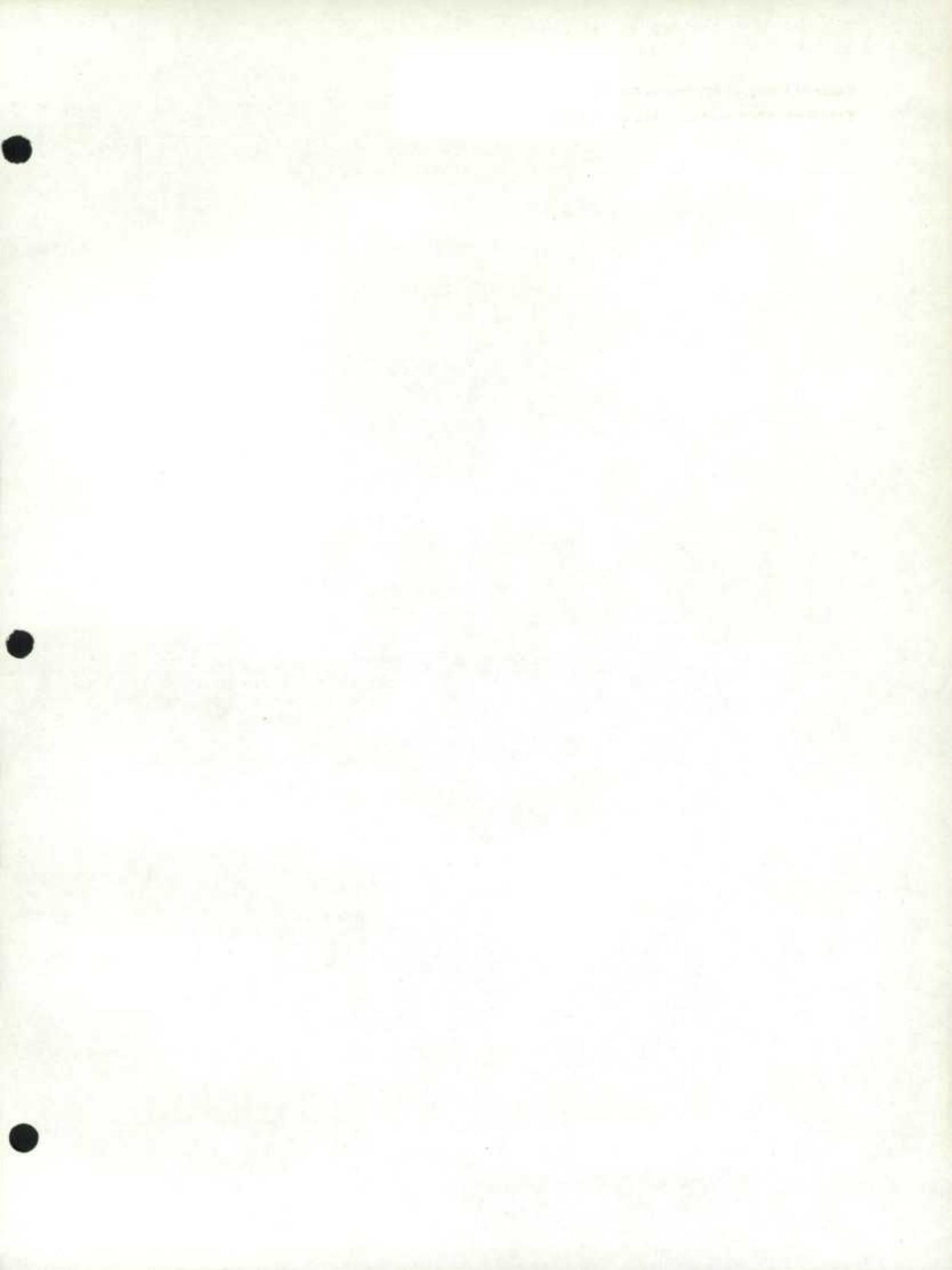


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