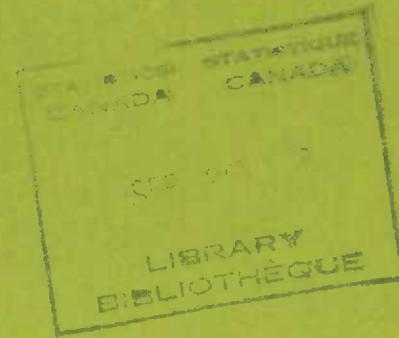




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CHEQUES CASHEDCHÈQUES ENCAISSÉS

JULY - 1978 - JUILLET

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 July totalled \$250,808 million, 13.1% above the value for the corresponding month of 1977. Payments in 10 of the 10 provinces rose in comparison. Debits increased in Newfoundland by 4.2%, Prince Edward Island by 3.6%, Nova Scotia by 19.0%, New Brunswick by 13.8%, Quebec by 2.9%, Ontario by 17.6%, Manitoba by 2.8%, Saskatchewan by 0.5%, Alberta by 23.3% and British Columbia by 13.6%.

La valeur des chèques encaissés dans 50 centres de compensation en juillet s'élevait à \$250,808 millions soit 13.1 % de plus qu'en juillet 1977. Les comparaisons pour le mois de juillet montrent que les versements ont augmenté dans 10 des 10 provinces. Les débits ont augmenté de 4.2 % à Terre-Neuve, de 3.6 % dans l'île-du-Prince-Édouard, de 19.0 % en Nouvelle-Écosse, de 13.8 % au Nouveau-Brunswick, de 2.9 % au Québec, de 17.6 % en Ontario, de 2.8 % au Manitoba, de 0.5 % en Saskatchewan, de 23.3 % en Alberta et de 13.6 % en Colombie-Britannique.

The Centres:Les centres:

Thirty-eight of the fifty centres showed a higher value of cheques cashed than in July of 1977. In respect of the major centres, payments increased in Toronto by 20.3%, Winnipeg by 2.8%, and Vancouver by 7.8%. Debits decreased in Montreal by 0.6%.

Trente-huit des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de juillet 1977. Pour ce qui est des grands centres, les versements ont augmenté de 20.3 % à Toronto, de 2.8 % à Winnipeg et de 7.8 % à Vancouver. Les versements ont baissé de 0.6 % à Montréal.

Deposit Turnover:Volumes des transactions:

The turnover ratio of current deposits (compiled on an annual basis) was 173.09 compared with 165.65 for July 1977. The turnover ratio of savings accounts was 1.06 compared with the July 1977 ratio of 1.18.

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 173.09 comparativement à 165.65 en juillet 1977. Le taux de transactions sur comptes d'épargne était de 1.06 comparativement à 1.18 en juillet 1977.

Financial Institutions Section  
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Division des finances des entreprises  
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September - 1978 - Septembre  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	July - Juillet			First seven months - Sept premiers mois		
	1977	1978	<u>1978</u> <u>1977</u>	1977	1978	<u>1978</u> <u>1977</u>
	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 .....	1,130,301	1,178,042	1.04	9,924,478	9,958,125	1.00
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	212,310	219,950	1.04	1,188,315	1,385,496	1.17
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	19,748	18,366	0.93	124,802	124,461	1.00
Halifax .....	1,779,311	2,074,757	1.17	13,291,635	14,294,024	1.08
Sydney .....	164,672	243,714	1.48	989,406	1,526,073	1.54
Total - 3 centres .....	1,963,731	2,336,837	1.19	14,405,843	15,944,558	1.11
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	651,698	705,185	1.08	3,524,865	3,974,171	1.13
Moncton .....	270,793	327,437	1.21	1,944,981	2,100,269	1.08
Saint John .....	625,849	728,718	1.16	4,066,602	4,257,456	1.05
Total - 3 centres .....	1,548,340	1,761,340	1.14	9,536,448	10,331,896	1.08
Québec:						
Chicoutimi .....	229,835	279,818	1.22	1,478,865	1,932,805	1.31
Drummondville .....	118,860	115,096	0.97	849,757	817,686	0.96
Granby .....	167,673	168,213	1.00	1,021,866	1,176,560	1.15
Montréal .....	48,034,422	47,763,453	0.99	348,500,991	349,298,081	1.00
Québec .....	6,571,985	8,297,314	1.26	49,122,335	60,155,260	1.22
St-Hyacinthe .....	192,698	239,093	1.24	1,471,861	1,785,571	1.21
Shawinigan .....	48,395	53,264	1.10	368,790	416,478	1.13
Sherbrooke .....	294,431	325,269	1.10	2,129,632	2,223,441	1.04
Trois-Rivières .....	183,120	224,410	1.23	1,187,333	1,617,263	1.36
Valleyfield .....	77,057	85,753	1.11	563,468	552,861	0.98
Total - 10 centres .....	55,918,476	57,551,683	1.03	406,694,898	419,976,006	1.03
Ontario:						
Brantford .....	366,777	415,373	1.13	2,641,781	2,868,676	1.09
Chatham .....	464,068	451,164	0.97	3,393,766	3,358,270	0.99
Cornwall .....	170,899	180,283	1.05	1,037,909	1,174,693	1.13
Guelph .....	279,965	283,051	1.01	1,969,861	2,055,084	1.04
Hamilton .....	3,008,943	3,239,135	1.08	20,656,394	21,884,605	1.06
Kingston .....	285,404	324,921	1.14	2,040,323	2,234,014	1.09
Kitchener .....	811,855	808,230	1.00	5,547,486	5,834,496	1.05
London .....	2,216,484	2,326,598	1.05	18,532,347	15,248,572	0.82
Niagara Falls .....	217,084	237,345	1.09	1,295,643	1,473,824	1.14
Oshawa .....	1,832,988	1,590,341	0.87	11,522,661	11,242,095	0.98
Ottawa .....	3,881,260	4,398,221	1.13	25,956,570	28,222,583	1.09
Peterborough .....	237,017	323,612	1.37	1,540,305	1,776,093	1.15
St. Catharines .....	548,505	532,554	0.97	4,634,933	3,750,814	0.81
Sarnia .....	454,802	434,454	0.96	3,126,288	3,962,207	1.27
Sault Ste. Marie .....	872,547	494,486	0.57	10,389,222	3,169,396	0.31
Sudbury .....	317,908	315,204	0.99	2,094,969	2,211,618	1.06
Thunder Bay .....	471,007	529,367	1.12	3,008,023	3,349,811	1.11
Timmins .....	143,483	133,345	0.93	910,840	885,289	0.97
Toronto .....	97,756,673	117,570,100	1.20	660,473,385	800,946,871	1.21
Windsor .....	1,365,868	1,470,256	1.08	10,136,455	10,104,408	1.00
Total - 20 centres .....	115,703,537	136,058,040	1.18	790,909,161	925,753,419	1.17
Manitoba:						
Brandon .....	141,110	147,182	1.04	872,080	935,582	1.07
Winnipeg .....	8,611,928	8,853,935	1.03	62,107,695	60,639,443	0.98
Total - 2 centres .....	8,753,038	9,001,117	1.03	62,979,775	61,575,025	0.98

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	July - Juillet			First seven months - Sept premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
<b>Saskatchewan:</b>						
Moose Jaw .....	91,337	106,894	1.17	640,512	700,127	1.09
Prince Albert .....	109,462	133,550	1.22	716,698	870,818	1.22
Regina .....	1,993,100	2,026,535	1.02	15,880,335	16,333,709	1.03
Saskatoon .....	683,738	625,569	0.91	5,049,401	5,269,665	1.04
Total - 4 centres .....	2,877,637	2,892,548	1.01	22,286,946	23,174,319	1.04
<b>Alberta:</b>						
Calgary .....	8,731,395	11,054,184	1.27	65,995,909	75,834,691	1.15
Edmonton .....	6,904,169	8,281,272	1.20	46,528,802	56,490,051	1.21
Lethbridge .....	267,564	286,328	1.07	1,943,191	2,046,133	1.05
Medicine Hat .....	115,370	136,939	1.19	845,546	951,095	1.12
Total - 4 centres .....	16,018,498	19,758,723	1.23	115,313,448	135,321,970	1.17
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	14,577,142	15,713,995	1.08	100,538,504	105,987,683	1.05
Victoria .....	3,073,099	4,335,711	1.41	19,737,567	22,752,935	1.15
Total - 2 centres .....	17,650,241	20,049,706	1.14	120,276,071	128,740,618	1.07
Total - 50 centres .....	221,776,109	250,807,986	1.13	1,553,515,383	1,732,161,432	1.11

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 .....	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,093
1925 .....	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
1929 .....	26,839,467	465,926	9,416,816	11,010,029(2)	4,186,672	1,760,024
1930 .....	22,119,155	410,322	7,824,022	8,938,991	3,536,779	1,409,041
1932 .....	14,712,583	310,702	4,493,489	6,458,058	2,563,488(3)	886,846
1935 .....	17,761,236	314,331	5,119,396	8,198,527	3,198,188	940,794
1940 .....	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945 .....	38,086,305	845,830	10,849,832	17,630,312(4)	6,393,854	2,366,477
1950 .....	54,616,235	1,467,171(5)	15,632,517	23,565,354(6)	9,285,772	4,665,421
1955 .....	93,266,234	2,522,672	27,487,066	42,298,001	13,924,399	7,034,096
1960 .....	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965 .....	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1967 .....	329,224,129	7,357,062	103,691,658	146,891,072	47,982,092	23,302,245
1968 .....	348,329,517	8,260,789	100,782,846	162,898,190	51,144,056	25,243,636
1969 .....	409,218,771	9,378,682	113,675,305	199,139,999	55,272,578	31,752,207
1970 .....	447,307,437	11,122,874	115,178,759	227,585,966(7)	61,133,113	32,286,725
1971 .....	493,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972 .....	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	43,326,407
1973 .....	741,704,073	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343
1974 .....	912,763,866	18,544,273	232,302,423	466,338,302	120,185,295	75,393,573
1975 .....	1,180,858,009	21,625,699	304,107,674	615,349,319	146,715,650	93,059,667
1976 .....	1,372,802,032	27,569,936	361,434,302	692,917,510	179,981,402	110,898,882
1977 .....	1,513,209,951	29,227,696	399,752,958	763,373,057	200,580,169	120,276,071
1978 .....	1,696,408,597	30,609,874	411,676,782	905,310,009	220,071,314	128,740,618

(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

	July - Juillet					
	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 .....	1,022,698	1,067,162	75,475	74,188	32,128	36,692
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	191,263	196,565	8,967	9,653	12,080	13,732
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	15,137	14,350	2,360	1,830	2,251	2,186
Halifax .....	1,652,091	1,934,033	53,751	58,643	73,469	82,081
Sydney .....	149,323	225,098	6,287	8,513	9,062	10,103
Total - 3 centres .....	1,816,551	2,173,481	62,398	68,986	84,782	94,370
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	610,733	657,128	19,992	26,952	20,973	21,105
Moncton .....	236,523	290,636	14,380	14,994	19,890	21,807
Saint John .....	578,681	675,361	24,420	28,399	22,748	24,958
Total - 3 centres .....	1,425,937	1,623,125	58,792	70,345	63,611	67,870
Québec:						
Chicoutimi .....	208,495	256,593	13,093	14,818	8,247	8,407
Drummondville .....	109,054	104,838	7,402	7,530	2,404	2,728
Granby .....	156,665	156,085	6,441	7,366	4,567	4,762
Montréal .....	46,105,017	46,004,579	1,549,031	1,317,129	380,374	441,745
Québec .....	6,250,292	8,021,845	284,182	237,989	37,511	37,480
St-Hyacinthe .....	174,644	219,470	14,975	15,973	3,079	3,650
Shawinigan .....	41,139	45,277	4,982	5,204	2,274	2,783
Sherbrooke .....	264,629	291,966	16,879	19,710	12,923	13,593
Trois-Rivières .....	162,556	203,403	14,425	13,453	6,139	7,554
Valleyfield .....	68,776	76,811	5,596	6,283	2,685	2,659
Total - 10 centres .....	53,541,267	55,380,867	1,917,006	1,645,455	460,203	525,361
Ontario:						
Brantford .....	328,118	371,944	20,577	22,708	18,082	20,721
Chatham .....	433,651	400,310	15,879	25,064	14,538	25,790
Cornwall .....	148,408	150,205	12,928	17,961	9,563	12,117
Guelph .....	235,979	241,116	25,927	23,941	18,059	17,994
Hamilton .....	2,726,226	2,942,759	163,176	176,008	119,541	120,368
Kingston .....	218,217	250,479	34,817	35,663	32,370	38,779
Kitchener .....	724,237	706,333	47,983	50,791	39,635	51,106
London .....	2,059,171	2,151,616	79,431	82,391	77,882	92,591
Niagara Falls .....	185,969	204,996	17,243	18,476	13,872	13,873
Oshawa .....	1,774,960	1,521,828	34,114	39,835	23,914	28,678
Ottawa .....	3,504,477	3,959,531	185,446	223,728	191,337	214,962
Peterborough .....	187,324	275,365	21,521	26,644	28,172	21,603
St. Catharines .....	491,583	470,078	28,432	33,254	28,490	29,222
Sarnia .....	406,087	381,750	25,885	30,920	22,830	21,784
Sault Ste. Marie .....	835,140	451,715	21,347	24,427	16,060	18,344
Sudbury .....	254,759	250,466	36,373	36,747	26,776	27,991
Thunder Bay .....	400,914	446,580	37,441	45,393	32,652	37,394
Timmins .....	120,585	105,561	14,792	18,800	8,106	8,984
Toronto .....	94,791,157	114,475,301	2,051,913	2,062,698	913,603	1,032,101
Windsor .....	1,230,645	1,300,624	85,225	100,693	49,998	68,939
Total - 20 centres .....	111,057,607	131,058,557	2,960,450	3,096,142	1,685,480	1,903,341
Manitoba:						
Brandon .....	110,598	115,415	17,001	17,146	13,511	14,621
Winnipeg .....	8,234,435	8,440,660	177,005	198,083	200,488	215,192
Total - 2 centres .....	8,345,033	8,556,075	194,006	215,229	213,999	229,813

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	July - Juillet					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	70,214	80,782	8,491	10,736	12,632	15,376
Prince Albert .....	92,082	111,836	6,311	8,337	11,069	13,377
Regina .....	1,888,445	1,909,243	43,865	51,853	60,790	65,439
Saskatoon .....	593,808	529,059	37,288	34,852	52,642	61,658
Total - 4 centres .....	2,644,549	2,630,920	95,955	105,778	137,133	155,850
Alberta:						
Calgary .....	8,249,516	10,422,227	167,679	215,514	314,200	416,443
Edmonton .....	6,451,827	7,696,535	179,485	231,391	272,857	353,346
Lethbridge .....	221,454	230,380	14,535	20,830	31,575	35,118
Medicine Hat .....	93,499	108,597	7,667	10,828	14,204	17,514
Total - 4 centres .....	15,016,296	18,457,739	369,366	478,563	632,836	822,421
British Columbia - Colombie-Britannique:						
Vancouver .....	13,581,902	14,683,534	490,855	494,501	504,385	535,960
Victoria .....	2,904,224	4,150,848	86,926	92,172	81,949	92,691
Total - 2 centres .....	16,486,126	18,834,382	577,781	586,673	586,334	628,651
Total - 50 centres .....	211,547,327	239,978,873	6,320,196	6,351,012	3,908,586	4,478,101

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>						
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
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

(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.





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