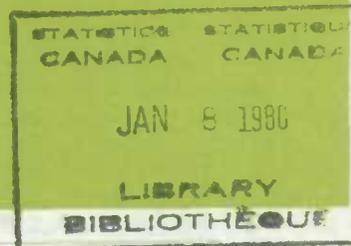




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CHEQUES CASHED

OCTOBER 1980

Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that

December 1980
5-4404-509

CHÈQUES ENCAISSÉS

OCTOBRE 1980

Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient

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month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

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: 995-9771).

TABLE 1. Cheques Cashed Against Individual Accounts

TABEAU 1. Chèques tirés sur les comptes individuels

	October		First ten months			
	Octobre		Dix premiers mois			
	1979	1980	1980 1979	1979	1980	1980 1979
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,504,350	1,664,370	1.11	16,461,813	20,375,894	1.24
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	219,096	308,864	1.41	2,185,506	2,752,427	1.26
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	23,826	21,150	0.89	210,832	206,090	0.98
Halifax	3,068,084	3,223,568	1.05	29,435,752	30,800,167	1.05
Sydney	240,271	382,714	1.59	2,475,405	3,801,989	1.54
Total - 3 centres	3,332,181	3,627,432	1.09	32,121,989	34,808,246	1.08
New Brunswick - Nouveau-Brunswick:						
Fredericton	756,419	788,329	1.04	6,588,162	7,204,478	1.09
Moncton	366,941	430,787	1.17	3,556,065	3,678,132	1.03
Saint John	920,939	1,327,629	1.44	8,418,222	10,665,127	1.27
Total - 3 centres	2,044,299	2,546,745	1.25	18,562,449	21,547,737	1.16
Québec:						
Chicoutimi	338,848	409,839	1.21	3,040,013	3,712,288	1.22
Drummondville	169,221	160,712	0.95	1,344,336	1,463,335	1.09
Granby	199,922	211,026	1.06	1,891,142	1,922,029	1.02
Montréal	60,887,485	65,407,163	1.07	507,455,114	594,587,827	1.17
Québec	10,175,373	9,674,820	0.95	92,813,833	103,292,307	1.11
St-Hyacinthe	407,747	374,640	0.92	3,293,617	3,484,555	1.06
Sherbrooke	81,072	90,506	1.12	707,922	798,839	1.13
Sherbrooke	450,209	497,276	1.10	4,021,056	4,416,614	1.10
Trois-Rivières	354,597	332,388	0.94	2,689,138	3,125,617	1.16
Valleyfield	108,664	108,480	1.00	960,792	1,045,131	1.09
Total - 10 centres	73,173,138	77,266,850	1.06	618,216,963	717,848,542	1.16
Ontario:						
Brantford	434,958	461,565	1.06	4,016,783	4,300,223	1.07
Chatham	1,281,480	987,778	0.77	8,299,090	10,321,804	1.24
Cornwall	232,886	255,062	1.10	1,894,713	2,160,916	1.14
Guelph	434,176	497,194	1.15	3,778,401	4,271,747	1.13
Hamilton	5,014,020	5,772,990	1.15	40,747,965	49,336,864	1.21
Kingston	361,466	426,225	1.18	3,013,275	3,759,035	1.25
Kitchener	1,091,187	1,068,149	0.98	10,122,422	10,658,026	1.05
London	3,144,066	3,132,086	1.00	25,936,204	31,465,810	1.21
Niagara Falls	301,257	422,884	1.40	2,462,514	3,205,623	1.30
Oshawa	1,987,218	1,918,092	0.97	16,399,846	20,717,052	1.26
Ottawa	4,857,200	8,266,886	1.70	48,785,508	61,036,487	1.25
Peterborough	336,034	375,028	1.12	2,892,314	3,053,075	1.06
St. Catharines	868,714	889,089	1.02	7,796,624	7,413,255	0.95
Sarnia	821,525	743,934	0.91	6,628,549	7,270,401	1.10
Sault Ste. Marie	356,633	400,131	1.12	4,007,870	3,605,343	0.90
Sudbury	368,353	479,082	1.30	3,357,085	4,060,995	1.21
Thunder Bay	674,838	759,084	1.12	5,708,912	5,998,385	1.05
Timmins	146,166	195,871	1.34	1,380,921	1,627,058	1.18
Toronto	203,326,539	301,256,976	1.48	1,719,121,739	2,503,703,241	1.46
Windsor	2,078,929	1,948,010	0.94	17,149,192	16,672,663	0.97
Total - 20 centres	228,117,645	330,256,116	1.45	1,933,499,927	2,754,638,003	1.42
Manitoba:						
Brandon	198,996	213,240	1.07	1,640,541	1,921,480	1.17
Winnipeg	11,517,594	15,181,764	1.32	98,340,090	127,494,555	1.30
Total - 2 centres	11,716,590	15,395,004	1.31	99,980,631	129,416,035	1.29
Saskatchewan:						
Moose Jaw	169,313	180,312	1.06	1,322,199	1,497,436	1.13
Prince Albert	186,729	195,880	1.05	1,498,401	1,663,896	1.11
Regina	3,330,755	3,869,222	1.16	26,618,766	33,242,370	1.25
Saskatoon	1,185,529	1,357,884	1.15	9,267,278	12,448,717	1.34
Total - 4 centres	4,872,326	5,603,298	1.15	38,706,644	48,852,419	1.26

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	October			First ten months		
	Octobre			Dix premiers mois		
	1979	1980	$\frac{1980}{1979}$	1979	1980	$\frac{1980}{1979}$
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	16,567,608	20,054,857	1.21	147,547,008	190,863,675	1.29
Edmonton	12,461,776	14,414,896	1.16	108,336,410	133,865,084	1.24
Lethbridge	440,962	434,256	0.98	3,662,291	4,276,245	1.17
Medicine Hat	297,331	394,243	1.33	2,409,627	3,223,571	1.34
<u>Total - 4 centres</u>	29,767,677	35,298,252	1.19	261,955,336	332,228,575	1.27
British Columbia - Colombie-Britannique:						
Vancouver	21,074,853	31,941,519	1.52	186,943,052	232,497,890	1.24
Victoria	6,031,110	7,463,161	1.24	46,808,998	59,799,622	1.28
<u>Total - 2 centres</u>	27,105,963	39,404,680	1.45	233,752,050	292,297,512	1.25
<u>TOTAL - 50 CENTRES</u>	381,853,265	511,371,611	1.34	3,255,443,308	4,354,765,390	1.34

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	October			First ten months		
	Octobre			Dix premiers mois		
	1979	1980	$\frac{1980}{1979}$	1979	1980	$\frac{1980}{1979}$
	\$'000	\$'000		\$'000	\$'000	
Vancouver	348,134	331,116	0.95	3,763,917	4,074,210	1.08
Calgary	248,239	234,617	0.95	2,592,519	2,974,851	1.15
Regina	91,312	88,170	0.97	1,068,354	1,119,504	1.05
Winnipeg	211,606	185,725	0.88	2,168,818	2,328,821	1.07
Toronto	894,443	896,548	1.00	9,884,116	10,947,191	1.11
Ottawa	4,610,405	5,432,522	1.18	46,201,936	49,487,549	1.07
Montréal	820,744	775,239	0.94	9,025,437	9,194,919	1.02
Saint John	41,875	39,614	0.95	492,591	543,517	1.10
Halifax	311,537	294,920	0.95	3,328,523	3,562,513	1.07
<u>CANADA</u>	7,578,295	8,278,471	1.09	78,526,211	84,233,075	1.07

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	October - Octobre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,359,643	1,510,548	90,894	95,596	53,813	58,226
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	186,900	272,062	14,064	20,489	18,132	16,313
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	18,300	14,323	2,957	4,269	2,569	2,558
Halifax	2,858,108	2,997,019	87,974	112,101	122,002	114,448
Sydney	216,321	353,665	11,464	13,306	12,486	15,743
Total - 3 centres	3,092,729	3,365,007	102,395	129,676	137,057	132,749
New Brunswick - Nouveau-Brunswick:						
Fredericton	691,625	730,272	41,281	32,444	23,513	25,613
Moncton	310,519	370,563	26,118	27,933	30,304	32,291
Saint John	844,017	1,247,150	45,103	42,881	31,819	37,598
Total - 3 centres	1,846,161	2,347,985	112,502	103,258	85,636	95,502
Québec:						
Chicoutimi	307,129	378,237	22,003	20,338	9,716	11,264
Drummondville	152,667	143,213	12,476	13,873	4,078	3,626
Granby	181,713	190,948	11,088	11,767	7,121	8,311
Montréal	58,607,678	62,652,977	1,699,989	2,112,831	579,818	641,355
Québec	9,815,940	9,197,993	315,468	425,409	43,965	51,418
St-Hyacinthe	381,335	341,763	20,570	25,090	5,842	7,787
Shawinigan	71,284	78,749	7,314	8,450	2,474	3,307
Sherbrooke	403,674	450,466	30,100	29,930	16,435	16,880
Trois-Rivières	327,749	298,908	18,376	23,676	8,472	9,804
Valleyfield	96,872	93,721	7,966	10,479	3,826	4,280
Total - 10 centres	70,346,041	73,826,975	2,145,350	2,681,843	681,747	758,032
Ontario:						
Brantford	376,494	386,721	33,531	49,639	24,933	25,205
Chatham	1,224,668	931,308	27,461	30,084	29,351	26,386
Cornwall	199,280	215,493	20,534	26,904	13,072	12,665
Guelph	375,111	428,560	34,082	42,821	24,983	25,813
Hamilton	4,438,610	5,243,523	420,487	363,618	154,923	165,849
Kingston	253,142	308,822	64,617	70,542	43,707	46,861
Kitchener	980,340	918,685	62,098	94,775	48,749	54,689
London	2,920,781	2,857,616	109,036	167,377	114,249	107,093
Niagara Falls	254,996	365,982	29,424	39,561	16,837	17,341
Oshawa	1,889,396	1,812,536	60,051	68,598	37,771	36,958
Ottawa	4,316,936	7,603,563	289,176	389,650	251,088	273,673
Peterborough	274,623	301,191	33,956	42,023	27,455	31,814
St. Catharines	783,320	778,574	51,221	66,004	34,173	44,511
Sarnia	691,900	676,881	29,174	39,143	100,451	27,910
Sault Ste. Marie	294,947	332,579	36,890	41,086	24,796	26,466
Sudbury	290,055	380,963	47,916	60,107	30,382	38,012
Thunder Bay	561,792	628,960	65,396	82,906	47,650	47,218
Timmins	110,093	159,149	24,896	23,730	11,177	12,992
Toronto	199,544,072	296,235,043	2,366,462	3,448,677	1,416,005	1,573,256
Windsor	1,847,902	1,711,875	146,054	161,990	84,973	74,145
Total - 20 centres	221,628,458	322,278,024	3,952,462	5,309,235	2,536,725	2,668,857
Manitoba:						
Brandon	158,352	162,319	20,366	28,843	20,278	22,078
Winnipeg	10,988,767	14,460,652	282,157	427,960	246,670	293,152
Total - 2 centres	11,147,119	14,622,971	302,523	456,803	266,948	315,230
Saskatchewan:						
Moose Jaw	132,139	136,819	17,916	22,287	19,258	21,206
Prince Albert	156,034	155,909	12,581	21,607	18,114	18,364
Regina	3,173,351	3,687,000	64,774	85,692	92,630	96,530
Saskatoon	1,031,555	1,184,786	65,032	79,767	88,942	93,331
Total - 4 centres	4,493,079	5,164,514	160,303	209,353	218,944	229,431

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	October - Octobre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	15,586,674	18,809,250	379,331	577,053	601,603	668,554
Edmonton	11,654,767	13,422,500	353,492	447,128	453,517	545,268
Lethbridge	346,920	337,725	39,624	35,172	54,418	61,359
Medicine Hat	249,385	343,204	20,495	20,520	27,451	30,519
Total - 4 centres	27,837,746	32,912,679	792,942	1,079,873	1,136,989	1,305,700
British Columbia - Colombie-Britannique:						
Vancouver	19,466,037	29,688,655	828,728	1,309,517	780,088	943,347
Victoria	5,738,145	7,065,954	164,998	235,429	127,967	161,778
Total - 2 centres	25,204,182	36,754,609	993,726	1,544,946	908,055	1,105,125
TOTAL - 50 CENTRES	367,142,058	493,055,374	8,667,161	11,631,072	6,044,046	6,685,165

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	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
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
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
1979						
October - Octobre	373,186,104	17,592,017	254.56	8,667,161	93,830,987	1.11
November - Novembre	371,624,900	17,598,470	253.40	12,804,469	95,633,131	1.61
December - Décembre	370,053,329	18,273,687	243.01	8,303,797	97,690,887	1.02
1980						
January - Janvier	390,378,452	17,669,739	265.12	8,116,238	99,001,320	0.98
February - Février	362,347,638	17,555,343	247.68	8,505,203	100,266,307	1.02
March - Mars	419,018,609	18,572,122	270.74	8,333,065	100,694,086	0.99
April - Avril	431,231,119	18,262,624 ^F	283.35 ^F	11,272,234	102,060,803 ^F	1.33
May - Mai	443,709,763	17,481,224	304.58	11,089,778	104,487,273	1.27
June - Juin	428,085,534	18,322,705	280.36	9,930,190	105,845,853	1.13
July - Juillet	438,504,937	18,981,118	277.23	10,602,057	107,892,669	1.18
August - Août	394,813,860	13,492,607	256.20	10,578,720	107,360,870	1.18
September - Septembre	446,315,084	18,985,986	282.09	10,561,298	106,871,079	1.19
October - Octobre	499,740,539	19,173,363	312.72	11,631,072	107,282,011	1.30

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) 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.

TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	21,923,800(1)	490,810	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
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	46,564,851	578,515,237	1,346,620,830	324,079,066	189,633,872
1979	3,199,313,264	57,871,852	604,290,003	1,902,756,748	400,642,611	233,752,050
1980	4,288,964,137	65,519,320	702,296,748	2,718,353,528	510,497,029	292,297,512

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) 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.

(7) 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.



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Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

\$ Billions
\$ Milliards

\$ Billions
\$ Milliards

