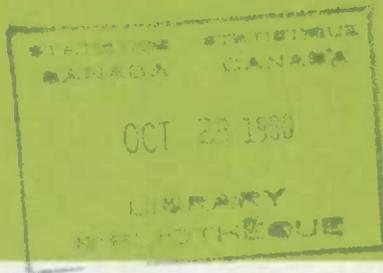




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CHEQUES CASHED

AUGUST 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

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CHÈQUES ENCAISSÉS

AOÛT 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

TABLEAU 1. Chèques tirés sur les comptes individuels

	August			First eight months		
	Août			Huit premiers mois		
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,416,932	1,271,378	0.53	13,180,895	16,559,262	1.26
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	220,086	286,270	1.30	1,763,827	2,163,904	1.23
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	18,613	21,013	1.13	168,557	164,493	0.98
Halifax	3,716,986	3,018,475	0.81	23,368,590	24,394,137	1.04
Sydney	191,783	473,583	2.47	1,979,738	2,813,790	1.42
Total - 3 centres	3,927,382	3,513,071	0.89	25,516,885	27,372,420	1.07
New Brunswick - Nouveau-Brunswick:						
Fredericton	801,807	788,714	0.98	5,076,988	5,813,435	1.15
Moncton	359,303	348,856	0.97	2,871,912	2,886,991	1.01
Saint John	861,542	1,011,360	1.17	6,671,907	8,081,106	1.21
Total - 3 centres	2,022,652	2,148,930	1.06	14,620,807	16,781,532	1.15
Québec:						
Chicoutimi	328,980	371,565	1.13	2,361,040	2,910,888	1.23
Drummondville	152,086	157,430	1.04	1,042,480	1,150,767	1.10
Granby	212,965	186,422	0.88	1,511,642	1,515,412	1.00
Montréal	52,790,556	56,785,142	1.08	394,758,625	471,200,329	1.19
Québec	10,032,751	9,981,005	0.99	73,923,643	83,169,885	1.13
St-Hyacinthe	305,962	347,367	1.14	2,591,943	2,746,600	1.06
Shawinigan	81,146	77,878	0.96	555,655	624,551	1.12
Sherbrooke	414,399	443,173	1.07	3,191,300	3,452,985	1.08
Trois-Rivières	300,353	273,752	0.91	2,039,959	2,491,613	1.22
Valleyfield	110,150	102,966	0.93	760,243	828,969	1.09
Total - 10 centres	64,729,348	68,726,700	1.06	482,736,530	570,091,999	1.18
Ontario:						
Brantford	433,334	386,190	0.89	3,212,909	3,397,040	1.06
Chatham	1,258,446	1,132,554	0.90	6,198,304	8,521,284	1.37
Cornwall	220,023	207,654	0.94	1,477,338	1,680,884	1.14
Guelph	375,799	432,876	1.15	2,963,446	3,426,347	1.16
Hamilton	4,386,878	4,628,567	1.06	31,785,169	38,418,034	1.21
Kingston	318,631	392,340	1.23	2,342,370	2,910,569	1.24
Kitchener	1,030,186	1,028,100	1.00	8,091,108	8,497,767	1.05
London	2,791,834	2,794,375	1.00	20,047,503	25,323,853	1.26
Niagara Falls	305,685	359,073	1.17	1,906,338	2,418,303	1.27
Oshawa	1,570,175	1,777,182	1.13	13,045,321	16,638,826	1.28
Ottawa	4,904,714	6,138,088	1.25	39,348,412	46,682,692	1.19
Peterborough	330,139	270,846	0.82	2,227,113	2,346,512	1.05
St. Catharines	917,812	716,443	0.78	6,292,061	5,801,210	0.92
Sarnia	742,423	727,707	0.98	5,108,195	5,922,474	1.16
Sault Ste. Marie	313,350	302,378	0.96	3,345,253	2,856,436	0.85
Sudbury	353,839	408,711	1.16	2,671,839	3,135,784	1.17
Thunder Bay	611,455	481,679	0.79	4,458,808	4,643,246	1.04
Timmins	140,549	153,289	1.09	1,091,889	1,259,317	1.15
Toronto	172,347,596	229,164,380	1.33	1,304,361,676	1,935,130,981	1.48
Windsor	1,471,632	1,616,865	1.10	13,374,795	12,920,469	0.97
Total - 20 centres	194,824,500	253,119,297	1.30	1,473,349,847	2,131,932,028	1.45
Manitoba:						
Brandon	184,539	176,798	0.96	1,274,698	1,530,438	1.20
Winnipeg	9,141,945	11,495,950	1.26	76,820,087	99,296,989	1.29
Total - 2 centres	9,326,484	11,672,748	1.25	78,094,785	100,827,427	1.29
Saskatchewan:						
Moose Jaw	137,313	151,407	1.10	1,029,822	1,155,612	1.12
Prince Albert	162,212	165,464	1.02	1,178,327	1,326,085	1.13
Regina	2,780,278	3,170,685	1.14	20,904,321	25,942,381	1.24
Saskatoon	990,073	1,143,114	1.15	7,167,723	9,734,992	1.36
Total - 4 centres	4,069,876	4,630,670	1.14	30,280,193	38,159,070	1.26

TABLE 1. Cheques Drawn Against Individual Accounts - Centres

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	August			First eight months		
	Août			Huit premiers mois		
	1979	1980	<u>1980</u> 1979	1979	1980	<u>1980</u> 1979
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	16,859,243	19,686,248	1.17	116,500,522	149,453,611	1.28
Edmonton	11,301,286	11,677,921	1.03	84,988,083	104,178,222	1.23
Lethbridge	379,279	418,671	1.10	2,876,234	3,399,782	1.18
Medicine Hat	273,612	298,813	1.09	1,859,600	2,491,817	1.34
<u>Total - 4 centres</u>	28,813,420	32,081,653	1.11	206,224,439	259,523,432	1.26
British Columbia - Colombie-Britannique:						
Vancouver	19,480,757	21,702,203	1.11	147,746,783	176,588,057	1.20
Victoria	5,031,650	6,239,660	1.24	36,300,220	46,518,266	1.28
<u>Total - 2 centres</u>	24,512,407	27,941,863	1.14	184,047,003	223,106,323	1.21
<u>TOTAL - 50 CENTRES</u>	334,863,087	405,392,580	1.21	2,509,815,211	3,386,517,397	1.35

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	August			First eight months		
	Août			Huit premiers mois		
	1979	1980	<u>1980</u> 1979	1979	1980	<u>1980</u> 1979
	\$'000	\$'000		\$'000	\$'000	
Vancouver	341,595	363,924	1.07	3,123,860	3,346,567	1.07
Calgary	225,374	256,587	1.14	2,145,512	2,445,979	1.14
Regina	88,991	92,051	1.03	899,832	923,573	1.03
Winnipeg	213,195	197,768	0.93	1,795,537	1,905,975	1.06
Toronto	874,721	954,463	1.09	8,238,377	9,029,966	1.10
Ottawa	4,457,411	3,705,625	0.83	38,003,533	41,128,255	1.08
Montréal	1,000,760	862,484	0.86	7,515,795	7,473,236	0.99
Saint John	41,317	46,523	1.13	416,258	450,484	1.08
Halifax	329,794	303,335	0.92	2,757,611	2,914,563	1.06
<u>CANADA</u>	7,573,158	6,782,760	0.90	64,896,315	69,618,598	1.07

TABLE 3. Cheques Cashied by Type of Account

TABLEAU 3. Cheques tirés par type de compte

	August - Août					
	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	2,310,169	1,132,350	62,662	84,758	44,101	54,270
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	189,132	248,615	14,409	20,566	16,545	17,089
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	13,770	14,934	2,871	3,554	1,972	2,525
Halifax	3,521,698	2,814,192	76,783	101,877	118,505	102,406
Sydney	168,960	443,929	9,770	17,317	13,053	12,337
Total - 3 centres	3,704,428	3,273,055	89,424	122,748	133,530	117,268
New Brunswick - Nouveau-Brunswick:						
Fredericton	744,224	729,677	35,288	34,577	22,295	24,460
Moncton	310,014	295,349	20,405	24,803	28,884	28,704
Saint John	800,196	941,995	31,333	38,437	30,013	30,928
Total - 3 centres	1,854,434	1,967,021	87,026	97,817	81,192	84,092
Quebec:						
Châteauguay	303,225	342,893	16,356	18,743	9,399	9,929
Diamondville	138,016	140,519	10,408	13,860	3,662	3,051
Cowansville	197,066	168,916	9,752	10,301	6,147	7,205
Montreal	50,714,615	54,356,671	1,526,060	1,876,329	549,881	552,142
Quebec	9,704,838	9,574,934	286,500	365,384	41,413	40,687
St-Hyacinthe	286,641	320,682	14,478	20,949	4,843	5,736
Shawinigan	71,660	68,195	6,217	6,782	3,269	2,901
Sherbrooke	371,662	395,747	27,115	31,506	15,622	15,920
Trois-Rivières	274,796	243,650	17,107	21,306	8,450	8,796
Valleyfield	98,917	88,981	7,678	10,124	3,555	3,861
Total - 10 centres	62,161,436	65,701,188	1,921,671	2,375,284	646,241	650,228
Ontario:						
Brantford	378,562	325,951	29,149	38,753	25,623	21,486
Chatham	1,211,542	1,089,491	20,582	25,006	26,322	18,057
Cornwall	188,012	173,148	19,615	23,495	12,396	11,011
Guelph	322,555	371,153	28,854	39,398	24,390	22,325
Hamilton	4,032,853	4,209,776	215,915	281,323	138,110	137,468
Kingston	223,110	279,639	50,025	70,817	45,496	41,884
Kitchener	924,139	889,458	55,587	91,635	50,460	47,007
London	2,587,751	2,543,321	106,331	158,089	97,752	92,965
Niagara Falls	265,059	312,550	24,633	31,342	15,993	15,181
Oshawa	1,490,673	1,669,829	48,254	70,633	31,248	36,720
Ottawa	4,379,060	5,478,746	271,067	341,882	254,587	317,460
Peterborough	277,060	210,879	26,521	34,391	26,558	25,576
St. Catharines	844,204	627,021	40,409	56,499	33,199	32,923
Sarnia	688,449	663,552	29,848	38,476	24,126	25,679
Sault Ste. Marie	252,279	244,872	38,077	34,909	22,994	22,597
Sudbury	282,686	321,241	40,448	53,642	30,705	33,828
Thunder Bay	509,624	370,150	56,461	70,863	45,370	40,666
Timmins	113,281	122,692	16,917	18,561	10,351	12,036
Toronto	169,073,150	224,685,902	1,981,400	2,981,559	1,293,046	1,496,919
Windsor	1,267,558	1,390,598	128,161	156,369	75,913	69,898
Total - 20 centres	189,311,607	245,979,969	3,228,254	4,617,642	2,284,639	2,521,686
Manitoba:						
Brandon	144,420	138,738	20,473	21,468	19,646	16,592
Winnipeg	8,624,795	10,750,583	252,706	484,958	264,444	260,409
Total - 2 centres	8,769,215	10,889,321	273,179	506,426	284,090	277,001
Saskatchewan:						
Yamase Jaw	104,686	103,662	13,902	28,014	18,725	19,731
Prince Albert	133,318	137,127	11,268	14,007	17,626	14,330
Regina	2,647,687	3,003,356	53,368	82,161	79,223	85,168
Saskatoon	858,247	963,134	48,303	75,014	83,523	104,966
Total - 4 centres	3,743,938	4,207,279	126,841	199,196	199,097	224,195

TABLE 3. Cheques Cashed by Type of Account - Continued

TABEAU 3. Chèques tirés par type de compte - fin

	August - Août					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	15,930,992	18,282,124	410,148	719,205	518,103	684,919
Edmonton	10,556,740	10,756,504	308,530	491,104	436,016	430,313
Lethbridge	302,390	336,629	29,602	32,724	47,287	49,318
Medicine Hat	232,160	250,810	15,879	22,574	25,573	25,429
Total - 4 centres	27,022,282	29,626,067	764,159	1,265,607	1,026,979	1,189,979
British Columbia - Colombie-Britannique:						
Vancouver	18,107,577	19,872,446	653,484	1,007,361	719,696	822,396
Victoria	4,794,544	5,809,079	122,789	281,315	114,317	149,266
Total - 2 centres	22,902,121	25,681,525	776,273	1,288,676	834,013	971,662
TOTAL - 50 CENTRES	321,968,762	388,706,390	7,343,898	10,578,720	5,550,427	6,107,470

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABEAU 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						
August - Août	327,519,189	17,792,579	220.89	7,343,898	91,054,488	0.97
September - Septembre	356,776,659	17,768,748	240.95	6,998,173	92,678,227	0.91
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 ^r	283.35 ^r	11,272,234	102,060,803 ^r	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	18,492,607	256.20	10,578,720	107,360,870	1.18

(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

TABLÉAU 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	17,004,191(1)	402,621	5,102,508	6,721,054	3,661,658	1,116,350
1925	17,150,784	366,736	5,303,459	6,872,567	3,414,416	1,193,606
1929	30,506,539	530,148	10,699,165	12,415,540	4,874,468	1,987,218
1930	24,920,762	466,590	8,822,001	10,017,924(2)	4,015,450	1,598,797
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	20,258,839	362,817	5,796,513	9,190,900	3,825,951	1,082,658
1940	22,081,946	535,511	6,564,657	9,685,473	3,896,785	1,399,520
1945	42,812,901	950,350	12,195,168	19,669,618(4)	7,296,903	2,700,862
1950	62,174,493	1,684,993(5)	17,781,534	26,781,881(6)	10,648,380	5,277,705
1955	107,201,485	2,903,967	31,576,346	48,355,839	16,167,225	8,198,108
1960	177,829,308	3,586,662	52,790,701	83,461,608	26,091,341	11,898,996
1965	308,658,813	6,082,155	93,450,458	144,231,977	43,839,445	21,054,778
1970	510,756,294	12,645,430	133,245,974	258,263,019(7)	69,869,620	36,732,251
1971	565,971,711	13,036,865	148,038,424	290,941,211	72,287,072	41,668,139
1972	672,070,638	14,423,178	176,542,120	349,114,955	81,722,383	50,268,002
1973	858,873,482	16,330,502	211,124,999	466,856,299	99,355,965	65,205,717
1974	1,051,010,668	21,205,921	271,005,836	534,841,907	138,327,995	85,629,009
1975	1,347,165,294	24,640,088	351,397,880	697,558,567	167,310,437	106,258,322
1976	1,571,241,752	31,789,280	414,799,672	792,137,656	205,935,707	126,579,437
1977	1,733,439,090	33,442,516	458,659,491	872,734,672	230,178,038	138,424,373
1978	1,957,089,442	35,513,305	469,283,982	1,048,514,799	253,938,184	149,839,172
1979	2,465,479,461	46,093,304	471,873,568	1,448,866,169	314,599,417	184,067,003
1980	3,334,467,705	51,921,496	557,823,199	2,103,106,758	398,909,929	223,106,323

- (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

