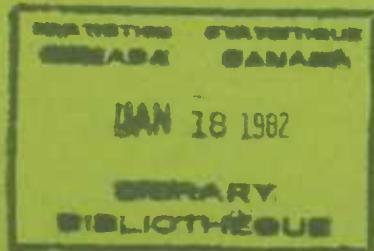




Statistics Canada

Statistique Canada



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CHEQUES CASHED

NOVEMBER 1981

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.

January 1982
 5-4404-509

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 Autres pays, \$1.80, \$18.00 par année

CHÉQUES ENCAISSEÉS

NOVEMBRE 1981

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.

Janvier 1982
 5-4404-509

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

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 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 venue 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

	November		First eleven months			
	Novembre		Onze premiers mois			
	1980	1981	1981 1980	1980	1981	1980
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,559,047	2,604,821	1.67	21,934,941	24,714,798	1.13
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	270,942	330,801	1.22	3,023,369	3,670,808	1.21
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	20,980	29,330	1.40	227,070	263,151	1.16
Halifax	3,283,371	4,492,561	1.37	34,083,538	42,014,636	1.23
Sydney	369,308	391,784	1.06	4,171,297	4,347,395	1.04
Total - 3 centres	3,673,659	4,913,675	1.34	38,481,905	46,625,182	1.21
New Brunswick - Nouveau-Brunswick:						
Fredericton	751,241	772,127	1.03	7,955,719	9,785,140	1.23
Moncton	390,002	441,329	1.13	4,068,134	4,763,046	1.17
Saint John	1,263,616	1,284,756	1.02	11,928,743	15,423,973	1.29
Total - 3 centres	2,404,859	2,498,212	1.04	23,952,596	29,972,159	1.25
Québec:						
Chenoutimi	404,274	397,435	0.98	4,116,562	4,203,451	1.02
Champlainville	164,602	186,615	1.15	1,627,937	1,916,369	1.18
Croabdy	205,893	231,659	1.15	2,127,922	2,382,728	1.12
Montreal	66,302,940	70,814,682	1.07	660,890,767	774,212,455	1.17
Montreal	11,627,813	11,407,889	0.98	114,920,120	122,765,686	1.07
St-Hyacinthe	386,000	448,620	1.16	3,870,555	4,094,965	1.06
Montmagny	87,674	119,756	1.37	886,513	1,069,587	1.21
Sherbrooke	505,974	527,575	1.04	4,922,588	5,386,249	1.09
Trois-Rivieres	350,241	364,234	1.04	3,475,858	4,112,622	1.18
Valleyfield	112,847	146,237	1.30	1,157,978	1,441,213	1.24
Total - 10 centres	80,148,258	84,644,702	1.06	797,996,800	921,585,305	1.15
Ontario:						
Brentford	428,384	629,210	1.47	4,728,607	6,195,154	1.31
Chatham	1,254,989	1,306,095	1.04	11,576,793	13,095,701	1.13
Cornwall	243,126	303,891	1.25	2,404,042	3,168,280	1.32
Guelph	505,035	597,994	1.18	4,776,782	5,780,776	1.21
Hamilton	5,043,096	6,110,722	1.27	54,379,960	68,244,496	1.25
Kingston	439,687	565,340	1.29	4,198,722	5,126,101	1.22
Kitchener	1,075,981	1,329,465	1.24	11,732,007	12,687,953	1.08
London	3,191,081	3,741,174	1.17	34,656,891	42,435,809	1.22
Niagara Falls	388,049	358,654	0.92	3,593,672	4,014,624	1.12
Oshawa	1,765,334	1,749,776	0.99	22,482,386	21,450,912	0.95
Ottawa	8,682,079	10,531,381	1.20	69,718,566	92,555,086	1.33
Peterborough	226,579	440,046	1.94	3,279,454	4,087,639	1.25
St. Catharines	753,884	915,410	1.21	8,167,139	9,116,552	1.12
Sarnia	828,418	1,658,275	2.00	8,098,819	12,951,131	1.60
Sault Ste. Marie	393,034	518,087	1.32	3,998,377	5,317,464	1.33
Sudbury	468,653	600,802	1.34	4,509,448	5,316,711	1.18
Thunder Bay	648,068	730,787	1.13	6,646,453	7,935,933	1.19
Timmins	172,477	274,413	1.59	1,799,555	2,467,436	1.37
Toronto	283,075,973	335,185,688	1.18	2,786,779,214	3,547,916,643	1.27
Windsor	1,798,408	1,864,053	1.04	18,471,071	20,369,437	1.10
Total - 20 centres	311,359,935	369,611,263	1.19	3,065,997,938	3,890,233,838	1.27
Manitoba:						
Brandon	199,086	282,661	1.42	2,120,566	2,748,219	1.30
Winnipeg	14,279,364	17,704,082	1.24	141,773,919	176,395,398	1.25
Total - 2 centres	14,478,450	17,986,743	1.24	143,894,485	179,743,617	1.25
Saskatchewan:						
Moose Jaw	127,720	199,596	1.56	1,625,164	2,059,040	1.27
Prince Albert	175,481	234,621	1.34	1,839,377	2,358,824	1.28
Regina	1,664,493	4,324,642	2.60	34,906,863	42,298,311	1.21
Saskatoon	967,344	1,609,126	1.66	13,416,061	15,662,855	1.17
Total - 4 centres	2,935,046	6,367,985	2.17	51,787,465	62,379,030	1.20

TABLE 1. Cheques Cashed Against Individual Accounts - Continued

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	November		First eleven months			
	Novembre		Onze premiers mois			
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	20,210,208	28,659,372	1.42	211,073,883	301,245,116	1.43
Edmonton	13,722,526	20,514,634	1.49	147,587,610	188,816,248	1.28
Lethbridge	517,861	595,289	1.15	4,794,106	6,016,509	1.25
Medicine Hat	371,016	331,648	0.89	3,594,587	3,987,176	1.11
Total - 4 centres	34,821,611	50,100,943	1.44	367,050,186	500,065,049	1.36
British Columbia - Colombie-Britannique:						
Vancouver	30,520,920	31,388,501	1.03	263,018,810	358,572,260	1.36
Victoria	8,810,841	11,843,464	1.34	68,610,463	117,426,000	1.71
Total - 2 centres	39,331,761	43,231,765	1.10	331,629,273	475,998,260	1.44
TOTAL - 50 CENTRES	490,983,568	582,290,910	1.19	4,845,748,958	6,134,988,046	1.27

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	November		First eleven months			
	Novembre		Onze premiers mois			
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Vancouver	412,731	517,627	1.25	4,486,941	5,136,810	1.14
Calgary	264,602	372,655	1.41	3,239,453	3,952,392	1.22
Regina	118,441	146,483	1.24	1,237,945	1,475,830	1.19
Winnipeg	225,997	266,171	1.18	2,554,818	2,911,350	1.14
Toronto	1,181,426	1,386,017	1.17	12,128,617	13,726,921	1.13
Ottawa	4,527,381	6,172,507	1.36	54,014,930	57,155,922	1.06
Montréal	963,234	1,093,585	1.14	10,158,153	11,164,811	1.10
Saint John	44,115	65,963	1.50	587,632	729,338	1.24
Halifax	325,176	388,921	1.20	3,887,689	4,397,326	1.13
CANADA	8,063,103	10,409,929	1.29	92,296,178	100,650,700	1.09

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	November - Novembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,425,322	2,428,282	75,130	121,487	58,595	55,052
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	233,426	281,683	20,138	32,014	17,378	17,104
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	14,181	16,657	4,580	9,752	2,219	2,921
Halifax	3,062,716	4,159,017	120,949	212,692	99,706	120,852
Sydney	339,309	349,612	16,065	26,054	13,934	16,118
Total - 3 centres	3,416,206	4,525,286	141,594	248,498	115,859	139,891
New Brunswick - Nouveau-Brunswick:						
Fredericton	687,579	674,785	40,360	71,457	23,302	25,885
Moncton	330,808	354,152	29,843	53,860	29,351	33,317
Saint John	1,181,889	1,181,827	49,229	67,379	32,498	35,550
Total - 3 centres	2,200,276	2,210,764	119,432	192,696	85,151	94,752
Québec:						
Chicoutimi	371,476	361,091	21,388	26,876	11,410	9,468
Drummondville	147,528	160,782	13,823	22,236	3,451	3,597
Granby	185,358	200,594	12,284	23,298	8,251	7,767
Montreal	63,387,173	66,553,560	2,290,505	3,469,482	625,262	791,640
Québec	11,128,649	10,765,901	452,347	595,336	46,817	46,652
St-Hyacinthe	353,891	402,743	24,061	36,515	8,048	9,362
Shawinigan	76,157	106,036	8,391	10,525	3,126	3,195
Sherbrooke	454,523	455,983	33,816	52,909	17,635	18,683
Trois-Rivières	318,088	326,591	23,468	28,659	8,685	8,984
Valleyfield	98,275	124,198	10,659	16,348	3,913	5,691
Total - 10 centres	76,520,918	79,457,479	2,890,742	4,282,184	736,598	905,039
Ontario:						
Brantford	352,259	512,536	49,117	90,702	27,008	25,972
Chatham	1,201,249	1,228,864	32,580	53,761	21,160	23,470
Cornwall	200,220	246,161	30,351	44,528	12,555	13,202
Guelph	433,511	482,975	47,374	84,849	24,150	30,170
Hamilton	4,492,788	5,547,282	390,873	689,486	159,435	173,954
Kingston	323,406	384,545	74,756	135,584	41,525	45,211
Kitchener	910,065	1,060,342	114,402	210,498	49,514	58,625
London	2,824,843	3,293,738	267,293	338,263	98,945	109,173
Niagara Falls	329,950	264,904	41,549	72,544	16,550	21,206
Oshawa	1,651,105	1,555,398	80,408	153,117	33,821	41,261
Ottawa	7,870,734	9,298,018	455,571	803,416	355,774	329,947
Peterborough	145,690	314,787	53,913	93,435	26,776	31,824
St. Catharines	640,823	746,533	71,423	125,603	41,638	43,274
Sarnia	762,547	1,390,953	38,633	91,396	27,238	27,926
Sault Ste. Marie	323,542	402,215	43,446	89,861	26,046	26,011
Sudbury	346,569	443,044	69,528	118,444	32,356	39,314
Thunder Bay	517,201	532,826	88,806	151,429	42,061	46,532
Timmins	131,843	215,498	27,439	44,223	13,195	14,692
Toronto	278,454,359	328,462,538	3,100,452	4,876,569	1,521,162	1,846,581
Windsor	1,541,549	1,483,682	187,470	306,939	69,389	73,432
Total - 20 centres	303,454,253	357,866,839	5,265,384	8,574,647	2,640,298	3,169,777
Manitoba:						
Brandon	148,064	207,359	30,128	48,952	20,894	26,350
Winnipeg	13,563,108	16,404,392	455,943	951,365	260,313	348,325
Total - 2 centres	13,711,172	16,611,751	486,071	1,000,317	281,207	374,675
Saskatchewan:						
Est. Jaw	96,105	120,631	18,742	54,487	12,881	24,478
Prince Albert	148,052	179,566	14,355	33,848	13,074	21,207
Bowing	1,540,069	4,036,629	57,189	180,748	67,235	107,265
Gatineau	815,322	1,165,376	89,248	329,253	62,774	114,547
Total - 4 centres	2,599,548	5,502,152	179,534	598,336	155,964	267,497

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	November - Novembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
thousands of dollars - millions de dollars						
Alberta:						
Calgary	18,890,754	26,726,720	646,483	974,901	672,971	957,751
Edmonton	12,813,283	19,012,506	475,166	989,391	434,077	512,737
Lethbridge	411,536	444,579	44,915	85,256	61,410	65,454
Medicine Hat	316,159	250,781	22,612	45,201	32,245	35,666
Total - 4 centres	32,431,732	46,434,586	1,189,176	2,094,749	1,200,703	1,571,608
British Columbia - Colombie-Britannique:						
Vancouver	28,200,911	28,507,812	1,306,988	1,906,597	1,013,021	973,892
Victoria	8,385,681	11,312,354	250,441	364,926	170,719	166,184
Total - 2 centres	36,586,592	39,820,166	1,561,429	2,271,523	1,183,740	1,140,076
TOTAL - 50 CENTRES	472,579,445	555,138,988	11,928,630	19,416,451	6,475,493	7,735,671

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(1) - 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	
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	66,355,722	53,798,772	1.25
1977	2,662,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.06	87,355,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,177	88,061,407	1.04
1980	5,250,661,140	18,473,954	284.22	124,674,470	104,726,669	1.19
1980						
November - Novembre	479,054,938	18,980,755	302.87	11,928,630	107,214,837	1.34
December - Décembre	517,460,667	19,209,859	323.25	12,125,985	107,742,919	1.35
1981						
January - Janvier	501,060,357	18,365,919	327.42	12,069,723	112,275,742	1.29
February - Février	479,264,157	17,650,077	325.70	11,162,439	115,712,138	1.16
March - Mars	558,178,295	18,047,485	357.84	12,458,937	116,358,250	1.28
April - Avril	494,289,504	18,442,091	321.63	13,368,418	117,380,356	1.37
May - Mai	579,877,670	18,559,145	374.94	15,374,015	118,321,420	1.56
June - Juin	549,656,445	19,159,381	344.26	15,435,467	121,688,596	1.52
July - Juillet	602,139,956	19,635,674	367.96	14,962,929	125,398,344	1.43
August - Août	567,126,612	19,317,139	352.30	15,037,597	128,379,183	1.41
September - Septembre	568,875,426	18,487,771	369.24	15,626,768	130,505,064	1.44
October - Octobre	532,568,565	17,705,582	360.95	14,263,856	131,731,404	1.30
November - Novembre	**	**	**	**	**	**

(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.

Note: La rotation dans la section mensuelle est calculée sur une base annuelle.

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

TABLAU 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 - millions de dollars						
1924	24,772,526(1)	536,950	7,225,556	10,155,210	5,288,382	1,566,428
1925	25,005,423	515,634	7,635,121	9,946,220	5,232,134	1,676,314
1929	42,866,331	732,749	15,118,315	17,073,784	7,243,610	2,697,873
1930	34,479,078	646,720	12,132,377	13,768,172(2)	5,784,906	2,146,903
1932	23,759,682	479,732	7,160,097	10,355,080	4,387,199(3)	1,377,574
1935	28,613,765	522,740	8,164,142	12,576,072	5,839,575	1,511,236
1940	31,229,127	754,001	9,022,467	13,921,816	5,584,232	1,946,611
1945	62,300,062	1,415,817	17,565,639	28,697,419(4)	10,613,043	4,008,144
1950	91,320,664	2,001,164(5)	26,267,620	39,311,166(6)	15,700,585	7,640,149
1955	146,322,725	3,445,251	43,132,998	65,293,516	22,820,763	11,630,197
1960	245,472,746	6,978,152	72,671,475	114,408,585	37,016,326	16,396,208
1965	429,882,518	8,725,728	130,769,959	198,327,772	61,869,491	30,189,568
1970	720,785,340	17,497,780	168,587,267	364,950,658(7)	97,780,815	51,968,820
1971	802,065,925	18,313,771	208,617,191	410,174,443	102,244,669	58,715,851
1972	946,890,980	20,369,420	247,200,355	493,620,456	114,020,986	71,679,783
1973	1,220,495,417	22,966,051	300,373,066	662,018,115	142,512,260	92,625,925
1974	1,499,596,952	29,845,450	391,754,890	763,462,133	194,511,535	120,022,944
1975	1,884,573,502	34,997,723	489,814,660	975,126,849	236,424,552	148,209,718
1976	2,177,964,374	44,030,971	578,112,359	1,093,298,661	286,782,338	175,740,045
1977	2,413,526,138	45,724,403	637,483,883	1,220,986,265	319,892,434	189,439,153
1978	2,785,133,088	49,590,877	636,250,975	1,523,838,441	363,010,006	212,442,789
1979	3,576,869,964	63,893,771	670,193,305	2,134,406,702	447,779,097	260,597,089
1980	4,773,304,311	72,015,356	780,733,475	3,026,194,071	562,732,136	331,629,273
1981	6,054,901,572	86,916,453	902,364,390	3,847,434,773	742,187,696	475,998,260

(1) Original 31 centres.

(2) 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) Mewburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Mewburn 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 appliquée la relation existante en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

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

