

Statistics
CanadaStatistique
Canada

Price: Canada, \$1.50, \$15.00 a year
 Other Countries, \$1.80, \$18.00 a year

CHEQUES CASHED

SEPTEMBER 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.

November 1981
 5-4404-509

Prix: Canada, \$1.50, \$15.00 par année
 Autres pays, \$1.80, \$18.00 par année

CHÈQUES ENCAISSEÉS

SEPTEMBRE 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.

Novembre 1981
 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

	September		First nine months			
	September		Neuf premiers mois			
	1980	1981	1980	1980	1981	1981
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Newfoundland - Terre-Neuve:						
St. John's	2,152,262	1,909,990	0.89	18,711,524	19,919,669	1.06
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	279,659	399,847	1.43	2,443,563	2,946,305	1.21
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	20,447	24,197	1.18	184,940	208,990	1.13
Halifax	3,182,462	4,537,697	1.43	27,576,599	33,042,494	1.20
Sydney	605,485	378,336	0.62	3,419,275	3,239,166	0.95
Total - 3 centres	3,808,394	4,940,238	1.30	31,180,814	36,490,650	1.17
New Brunswick - Nouveau-Brunswick:						
Fredericton	602,714	1,130,886	1.88	6,416,149	8,197,455	1.28
Moncton	360,354	442,747	1.23	3,247,345	3,906,716	1.20
Saint John	1,256,392	1,382,593	1.10	9,337,498	12,858,301	1.38
Total - 3 centres	2,219,460	2,956,226	1.33	19,000,992	24,962,472	1.31
Quebec:						
Outaouais	391,561	368,635	0.94	3,302,449	3,403,864	1.03
Dumondville	151,856	173,827	1.14	1,302,623	1,540,591	1.18
Granby	195,591	236,974	1.21	1,711,003	1,929,362	1.13
Montreal	57,980,335	69,748,468	1.20	529,180,664	632,819,016	1.20
Quebec	10,447,602	11,597,292	1.11	93,617,487	99,033,587	1.06
St-Hyacinthe	363,315	418,881	1.15	3,109,915	3,307,830	1.06
Shawinigan	83,782	79,141	0.94	708,333	853,388	1.18
Sherbrooke	466,353	484,597	1.04	3,919,338	4,379,472	1.12
Trois-Rivieres	301,616	410,318	1.36	2,793,229	3,367,649	1.21
Valleyfield	107,682	131,039	1.22	936,651	1,144,679	1.22
Total - 10 centres	70,489,693	83,649,172	1.19	640,581,692	751,761,438	1.17
Ontario:						
Brantford	441,618	476,823	1.08	3,838,658	4,934,018	1.29
Chatham	812,742	1,432,775	1.76	9,334,026	10,676,870	1.14
Cornwall	224,970	322,838	1.44	1,905,854	2,568,326	1.35
Guelph	348,206	557,194	1.60	3,774,553	4,581,037	1.21
Hamilton	5,145,840	7,327,150	1.42	43,563,874	55,706,290	1.28
Kingston	422,241	544,040	1.29	3,332,810	4,086,172	1.23
Kitchener	1,092,110	1,200,369	1.10	9,589,877	10,111,457	1.05
London	3,009,871	6,254,707	2.08	28,333,724	34,882,143	1.23
Niagara Falls	364,436	410,193	1.13	2,782,739	3,294,040	1.18
Oshawa	2,160,134	1,835,778	0.85	18,798,960	18,155,490	0.97
Ottawa	6,086,909	7,822,518	1.29	52,769,601	78,116,079	1.40
Peterborough	331,535	395,881	1.19	2,678,047	3,261,316	1.22
St. Catharines	722,956	860,614	1.19	6,524,166	7,299,701	1.12
Sarnia	603,993	1,346,587	2.23	6,526,467	9,849,082	1.51
Sault Ste. Marie	348,776	542,687	1.56	3,205,212	4,148,311	1.29
Sudbury	446,129	517,333	1.16	3,581,913	4,211,675	1.18
Thunder Bay	596,055	769,222	1.29	5,239,301	6,526,938	1.25
Timmins	171,870	249,703	1.45	1,431,187	1,963,351	1.37
Toronto	267,315,284	337,294,201	1.26	2,202,446,265	2,905,283,671	1.32
Windsor	1,804,184	1,663,948	0.92	14,724,653	16,833,733	1.14
Total - 20 centres	292,449,859	371,824,561	1.27	2,424,381,887	3,182,489,700	1.31
Manitoba:						
Brandon	177,802	321,998	1.81	1,708,240	2,168,700	1.27
Winnipeg	13,015,802	17,327,022	1.33	112,312,791	141,613,132	1.26
Total - 2 centres	13,193,604	17,649,020	1.34	114,021,031	143,781,832	1.26
Saskatchewan:						
Moose Jaw	161,512	182,836	1.13	1,317,124	1,672,923	1.27
Prince Albert	141,931	224,800	1.58	1,468,016	1,909,040	1.30
Regina	3,430,767	3,964,299	1.16	29,373,148	33,747,936	1.15
Saskatoon	1,355,841	1,369,758	1.01	11,090,833	12,525,392	1.13
Total - 4 centres	5,090,051	5,741,693	1.13	43,249,121	49,855,291	1.15

TABLE 1. Cheques Cashed Against Individual Accounts - Septembre

TABLEAU 1. Chèques tirés sur les comptes individuels - Septembre

	September		Septembre			
	September		Neuf premiers mois			
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	21,355,207	30,074,870	1.41	170,808,818	243,103,508	1.42
Edmonton	15,271,966	17,361,501	1.16	119,450,188	149,568,787	1.25
Lethbridge	462,207	566,957	1.28	3,841,989	4,875,684	1.27
Medicine Hat	337,511	331,736	0.98	2,829,328	3,321,643	1.17
Total - 4 centres	37,406,891	48,335,064	1.29	296,930,323	400,869,622	1.35
British Columbia - Colombie-Britannique:						
Vancouver	23,968,314	35,166,317	1.47	200,556,371	295,886,783	1.48
Victoria	5,818,195	11,930,074	2.05	52,336,461	96,900,953	1.85
Total - 2 centres	29,786,509	47,096,391	1.58	252,892,832	392,787,736	1.55
TOTAL - 50 CENTRES	456,826,382	584,502,194	1.28	3,843,393,779	5,005,864,715	1.30

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	September		Septembre			
	September		Neuf premiers mois			
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Vancouver	396,527	432,297	1.09	3,743,094	4,182,611	1.12
Calgary	294,255	339,089	1.15	2,740,234	3,234,983	1.18
Regina	107,761	128,444	1.19	1,031,334	1,190,471	1.15
Winnipeg	237,121	249,013	1.05	2,143,096	2,384,445	1.11
Toronto	1,020,677	1,105,745	1.08	10,050,643	11,156,182	1.11
Ottawa	2,926,772	5,771,515	1.97	44,055,027	44,700,119	1.01
Montréal	946,444	957,898	1.01	8,419,680	9,085,086	1.08
Saint John	53,419	50,663	0.95	503,903	604,460	1.20
Halifax	353,030	356,902	1.01	3,267,593	3,633,465	1.11
CANADA	6,336,006	9,391,566	1.48	75,954,604	80,171,822	1.06

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	September - Septembre					
	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	1,978,731	1,721,914	106,082	130,963	67,449	57,113
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	242,392	355,424	20,584	25,724	16,683	18,699
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	14,561	16,790	3,151	4,771	2,735	2,632
Halifax	2,959,917	4,271,818	108,628	152,380	113,917	113,499
Sydney	577,533	285,884	13,701	17,487	14,251	14,251
Total - 3 centres	3,552,011	4,574,496	125,480	174,638	130,903	191,096
New Brunswick - Nouveau-Brunswick:						
Fredericton	550,854	1,052,648	29,364	50,122	22,516	28,116
Moncton	303,590	373,008	25,462	37,337	31,302	32,402
Saint John	1,179,325	1,296,506	42,438	51,571	34,629	34,516
Total - 3 centres	2,033,749	2,722,162	97,264	139,030	88,447	95,034
Quebec:						
Chicoutimi	360,873	333,869	19,700	24,877	10,988	9,889
Bromont	134,712	152,610	13,590	17,990	3,554	3,227
Carillon	175,931	216,463	11,623	13,510	8,037	7,001
Montreal	55,305,209	66,221,516	2,085,080	2,911,096	590,046	615,856
Quebec	10,048,196	10,934,898	352,159	618,705	47,249	43,689
St-Hyacinthe	331,708	381,531	24,770	29,727	6,837	7,623
Shawinigan	72,682	66,630	7,800	9,232	3,220	3,279
Sherbrooke	418,797	423,394	31,162	43,973	16,394	17,230
Trois-Rivières	268,514	372,768	24,202	28,584	8,900	8,966
Valleyfield	91,557	113,721	11,581	13,078	4,544	4,240
Total - 10 centres	67,208,177	79,217,400	2,581,747	3,710,772	699,769	721,000
Ontario:						
Brantford	378,233	402,046	40,239	51,008	23,146	23,769
Chatham	763,571	1,374,971	28,740	36,410	20,431	21,394
Cornwall	188,598	278,071	23,934	32,883	12,438	11,884
Guelph	281,468	460,565	42,204	69,175	24,534	27,454
Hamilton	4,695,884	6,682,058	305,211	488,396	144,745	156,696
Kingston	300,411	377,555	75,510	121,295	46,320	45,190
Kitchener	943,825	987,173	96,820	162,050	51,465	51,146
London	2,730,793	5,743,120	182,915	408,417	96,163	103,170
Niagara Falls	312,927	334,015	34,246	57,026	17,263	19,152
Oshawa	2,050,425	1,681,368	71,756	113,295	37,953	41,115
Ottawa	5,461,852	6,905,526	359,330	531,284	265,719	385,708
Peterborough	263,971	287,231	39,555	78,411	28,009	30,239
St. Catharines	623,618	731,603	61,376	89,768	37,962	39,243
Sarnia	539,355	1,224,384	38,601	85,683	26,037	36,520
Sault Ste. Marie	284,865	460,716	38,809	55,500	25,102	28,471
Sudbury	348,200	402,479	61,114	80,262	36,815	34,592
Thunder Bay	477,354	606,663	73,472	114,739	45,229	47,820
Timmins	137,271	203,112	21,395	31,890	13,204	14,701
Toronto	262,930,017	331,649,546	2,779,263	3,839,872	1,606,004	1,804,783
Windsor	1,568,100	1,338,963	144,758	237,051	91,326	87,934
Total - 20 centres	285,280,738	362,131,165	4,519,256	6,682,415	2,649,865	3,010,981
Manitoba:						
Brandon	129,711	261,733	20,681	36,690	27,410	23,575
Winnipeg	12,281,257	16,376,010	452,824	643,805	281,721	307,207
Total - 2 centres	12,410,968	16,637,743	473,505	680,495	309,131	330,782
Saskatchewan:						
Regina	119,625	121,342	21,325	39,678	20,562	21,816
Prince Albert	110,966	179,725	14,382	25,666	16,583	19,409
Saskatoon	3,261,663	3,716,044	78,975	134,091	90,129	114,164
Total - 4 centres	4,678,695	5,122,863	193,380	359,658	217,576	259,172

TABLE 3. Cheques Cashed by Type of Account - Conclusion

TABLEAU 3. Chèques tirés par type de compte - fin

	September - Septembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	20,173,244	28,496,441	529,635	814,613	652,328	763,816
Edmonton	14,339,055	16,134,526	480,050	670,643	452,861	556,332
Lethbridge	353,448	443,582	35,228	62,456	53,531	60,919
Medicine Hat	289,440	265,380	20,550	37,893	27,521	28,463
Total - 4 centres	35,155,187	45,339,929	1,065,463	1,585,605	1,186,241	1,409,530
British Columbia - Colombie-Britannique:						
Vancouver	22,012,897	32,404,710	1,096,317	1,850,176	859,100	911,431
Victoria	5,367,574	11,487,771	281,820	287,292	168,801	155,011
Total - 2 centres	27,380,471	43,892,481	1,378,157	2,137,468	1,027,901	1,066,442
TOTAL - 50 CENTRES	439,921,119	561,715,577	10,561,298	15,626,768	6,393,965	7,159,849

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	
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
1980	5,250,661,140	18,473,954	284.22	124,674,470	104,726,669	1.19
1980						
September - Septembre	446,315,084	18,985,986	282.09	10,561,298	106,871,079	1.19
October - Octobre	499,740,559	19,173,363	312.72	11,631,072	107,282,011	1.30
November - Novembre	479,056,938	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	18,363,919	327.42	12,069,723	112,275,742	1.29
February - Février	479,264,157	17,658,077	325.70	11,162,439	115,712,138	1.16
March - Mars	538,178,295	18,047,085	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	602,039,956	19,633,674	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	130,505,464	1.44

(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: Le chiffre dans la section mensuelle reflète le tourne-over sur une base annuelle.

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

TABLE 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	19,202,604(1)	445,776	5,725,400	7,704,396	4,071,267	1,255,765
1925	19,346,701	415,611	5,979,550	7,765,533	3,850,626	1,335,381
1929	33,976,109	590,226	11,946,822	13,804,420(2)	5,424,023	2,210,618
1930	27,887,943	523,889	9,756,360	11,239,311	4,583,278	1,785,105
1932	18,926,189	395,867	5,758,164	8,269,208	3,372,175(3)	1,130,775
1935	22,684,735	409,535	6,498,154	10,173,299	4,389,716	1,214,031
1940	24,653,182	598,179	7,280,759	10,778,685	4,427,768	1,567,791
1945	47,970,222	1,095,244	13,593,691	22,088,957(4)	8,158,326	3,034,004
1950	70,921,289	1,912,962(5)	20,156,822	30,676,688(5)	12,169,870	6,004,947
1955	120,837,068	3,288,488	35,593,296	54,481,921	18,195,250	9,278,113
1960	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,327
1965	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1970	578,646,206	14,228,352	150,809,406	292,350,586(7)	79,497,626	41,760,236
1971	639,996,394	14,632,935	167,167,142	329,204,320	81,779,056	47,212,941
1972	758,352,540	16,263,608	198,834,339	395,165,549	91,545,840	56,543,204
1973	967,645,488	18,411,135	237,418,320	526,158,985	112,343,718	73,313,330
1974	1,188,073,574	23,834,507	309,669,303	602,447,309	155,658,865	96,463,590
1975	1,521,904,457	28,120,563	395,982,023	787,746,644	189,497,383	120,558,044
1976	1,768,575,172	35,840,664	467,470,835	890,531,849	231,574,248	143,157,576
1977	1,962,600,531	37,677,550	517,876,950	992,120,217	258,867,083	156,058,731
1978	2,209,051,614	39,945,092	521,099,555	1,191,775,634	288,062,210	168,169,123
1979	2,823,895,890	52,011,538	532,776,936	1,678,175,311	354,286,018	206,646,087
1980	3,784,564,857	58,872,966	626,717,489	2,391,881,095	454,200,475	252,892,832
1981	4,940,481,122	69,727,180	736,232,075	3,147,227,386	594,506,745	392,787,736

(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) Port 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 Port William figure.

(7) En 1970, Port 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 Port William.



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Value of Cheques Cashed in Canada

Valeur des chèques encaissés au Canada

