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#### CHEQUES CASHED

MAY 1984

#### 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.

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#### CHÈQUES ENCAISSEÉS

MAI 1984

#### 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.

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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 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

	May		First five months			
	Mai		Cinq premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
<b>Newfoundland - Terre-Neuve:</b>						
St. John's	1,438,133	1,546,424	1.08	11,579,305	9,428,582	0.81
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>						
Charlottetown	397,030	410,514	1.03	1,831,057	1,962,090	1.07
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay	27,623	27,224	0.99	108,291	112,742	1.04
Halifax	5,997,934	5,629,794	0.94	25,196,246	26,667,929	1.06
Sydney	414,161	621,994	1.50	2,302,991	2,569,278	1.12
<b>Total - 3 centres</b>	<b>6,439,718</b>	<b>6,279,012</b>	<b>0.98</b>	<b>27,607,528</b>	<b>29,349,949</b>	<b>1.06</b>
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton	1,433,134	2,229,881	1.56	6,274,603	8,768,794	1.40
Moncton	584,374	676,009	1.16	2,563,351	3,214,023	1.25
Saint John	1,328,710	1,676,629	1.26	6,291,517	7,561,748	1.20
<b>Total - 3 centres</b>	<b>3,346,218</b>	<b>4,582,519</b>	<b>1.37</b>	<b>15,129,271</b>	<b>19,544,565</b>	<b>1.29</b>
<b>Québec:</b>						
Chicoutimi	382,401	258,811	0.68	1,773,905	1,137,396	0.64
Drummondville	199,158	189,619	0.95	927,194	870,757	0.94
Granby	247,676	217,195	0.88	1,094,699	1,028,998	0.94
Monttréal	71,279,706	68,392,194	0.96	330,847,240	335,248,100	1.01
Québec	10,546,981	7,860,477	0.75	57,284,836	59,764,164	0.69
St-Hyacinthe	474,223	442,088	0.93	2,240,371	2,034,764	0.91
Shawinigan	541,247	542,459	1.00	2,667,822	2,722,398	1.02
Sherbrooke	564,256	601,435	1.07	2,676,456	2,619,086	0.98
Trois-Rivières	441,843	429,963	0.97	1,905,597	2,021,490	1.06
Valleyfield	191,434	154,019	0.80	786,633	724,860	0.92
<b>Total - 10 centres</b>	<b>84,868,925</b>	<b>79,088,260</b>	<b>0.93</b>	<b>402,204,753</b>	<b>388,172,013</b>	<b>0.97</b>
<b>Ontario:</b>						
Brantford	581,880	573,449	0.99	2,943,507	2,767,718	0.94
Chatham	895,414	894,144	1.00	5,269,803	4,242,420	0.81
Cornwall	390,160	466,377	1.20	1,876,432	2,327,160	1.24
Guelph	465,167	703,205	1.51	2,097,876	3,208,834	1.53
Hamilton	5,470,219	5,427,673	0.99	29,750,192	25,932,141	0.87
Kingston	595,365	613,564	1.03	2,640,636	2,861,335	1.08
Kitchener	1,462,821	1,513,593	1.03	7,180,396	7,192,108	1.00
London	4,549,619	3,604,026	0.79	18,512,040	15,675,731	0.85
Niagara Falls	440,855	477,084	1.08	2,010,962	2,222,225	1.11
Oshawa	1,920,353	2,123,977	1.11	8,510,630	10,633,687	1.25
Ottawa	9,171,651	9,435,379	1.03	62,490,907	53,423,454	0.85
Peterborough	475,164	568,512	1.20	2,068,895	2,435,101	1.18
St. Catherines	913,093	1,007,529	1.10	3,512,600	4,458,544	1.27
Sarnia	1,297,756	1,465,813	1.13	6,699,684	6,508,992	0.97
Sault Ste. Marie	514,107	588,716	1.15	2,361,158	2,248,488	0.95
Sudbury	680,004	590,141	0.87	3,256,307	3,064,374	0.94
Thunder Bay	954,006	1,118,218	1.71	4,321,328	4,632,501	1.07
Timmins	372,842	272,242	0.73	1,621,326	1,647,233	1.02
Toronto	435,933,785	537,391,632	1.23	2,207,235,599	2,520,046,414	1.14
Windsor	2,307,689	2,039,376	0.88	10,265,780	9,654,893	0.94
<b>Total - 20 centres</b>	<b>469,391,950</b>	<b>570,874,650</b>	<b>1.22</b>	<b>2,384,626,038</b>	<b>2,685,183,353</b>	<b>1.13</b>
<b>Manitoba:</b>						
Brandon	290,538	319,833	1.10	1,376,781	1,367,029	0.99
Winnipeg	20,871,643	19,158,804	0.92	119,465,980	97,249,487	0.81
<b>Total - 2 centres</b>	<b>21,162,181</b>	<b>19,478,637</b>	<b>0.92</b>	<b>120,842,761</b>	<b>98,616,516</b>	<b>0.82</b>
<b>Saskatchewan:</b>						
Moos Jaw	240,536	195,387	0.81	1,019,317	977,387	0.96
Prince Albert	206,928	227,859	1.10	990,154	1,077,368	1.09
Regina	3,079,383	2,534,962	0.82	14,638,043	12,566,605	0.86
Saskatoon	1,868,152	1,750,353	0.94	8,503,342	10,254,452	1.21
<b>Total - 4 centres</b>	<b>5,394,999</b>	<b>4,708,561</b>	<b>0.87</b>	<b>25,150,856</b>	<b>24,875,812</b>	<b>0.99</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Continued

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	May		First five months			
	Mai				Cinq premiers mois	
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
<b>Alberta:</b>						
Calgary	27,207,740	25,725,553	0.95	155,015,644	131,473,923	0.85
Edmonton	20,418,786	21,200,524	1.04	108,635,631	108,743,103	1.00
Lethbridge	599,504	705,846	1.18	2,687,347	3,036,963	1.13
Medicine Hat	251,736	293,175	1.16	1,647,959	1,389,963	0.84
<b>Total - 4 centres</b>	<b>48,477,766</b>	<b>47,925,098</b>	<b>0.99</b>	<b>267,986,581</b>	<b>244,643,952</b>	<b>0.91</b>
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver	28,532,217	31,860,022	1.12	135,314,101	150,844,635	1.11
Victoria	14,407,244	40,092,959	2.78	75,703,211	142,063,648	1.88
<b>Total - 2 centres</b>	<b>42,939,461</b>	<b>71,952,981</b>	<b>1.68</b>	<b>211,017,312</b>	<b>292,908,283</b>	<b>1.39</b>
<b>TOTAL - 50 CENTRES</b>	<b>683,856,381</b>	<b>806,846,656</b>	<b>1.18</b>	<b>3,467,975,462</b>	<b>3,794,685,115</b>	<b>1.09</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	May		First five months			
	Mai				Cinq premiers mois	
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	754,391	1,004,160	1.33	2,990,476	3,739,696	1.25
Calgary	588,483	813,414	1.38	2,265,507	2,948,876	1.30
Regina	191,958	236,685	1.23	761,136	925,076	1.22
Winnipeg	457,533	486,079	1.06	1,617,500	1,860,279	1.15
Toronto	2,000,262	2,522,219	1.26	7,562,539	9,006,903	1.19
Ottawa	5,415,579	4,650,588	0.86	34,693,326	25,100,995	0.72
Montréal	1,522,900	1,773,617	1.16	6,508,142	7,750,580	1.19
Saint John	110,872	14,423	0.13	428,467	132,618	0.31
Halifax	605,528	836,743	1.38	2,538,731	3,383,044	1.33
<b>CANADA</b>	<b>11,647,506</b>	<b>12,337,928</b>	<b>1.06</b>	<b>59,365,824</b>	<b>54,848,067</b>	<b>0.92</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
thousands of dollars - milliers de dollars						
<b>Newfoundland - Terre-Neuve:</b>						
St. John's	1,252,602	1,381,721	118,635	94,416	66,896	70,287
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>						
Charlottetown	347,576	349,688	27,253	36,583	22,201	24,243
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay	18,069	17,040	5,739	6,338	3,815	3,846
Halifax	5,687,617	5,284,953	171,463	179,173	143,854	165,668
Sydney	371,581	579,043	23,930	23,921	18,650	19,030
<b>Total - 3 centres</b>	<b>6,072,267</b>	<b>5,881,036</b>	<b>201,132</b>	<b>209,432</b>	<b>166,319</b>	<b>188,544</b>
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton	1,337,950	2,124,255	59,424	50,374	35,760	55,252
Moncton	493,309	580,267	50,421	50,936	40,644	44,806
Saint John	1,221,500	1,557,525	65,492	73,909	41,718	45,195
<b>Total - 3 centres</b>	<b>3,052,759</b>	<b>4,262,047</b>	<b>175,337</b>	<b>175,219</b>	<b>118,122</b>	<b>145,253</b>
<b>Québec:</b>						
Chicoutimi	336,907	212,181	33,774	32,768	11,720	13,862
Drummondville	166,078	162,054	26,260	21,587	6,820	5,978
Granby	206,194	191,318	30,136	17,562	9,346	8,315
Montréal	67,357,366	65,618,219	3,175,901	2,041,092	746,439	732,883
Québec	9,827,925	7,604,097	645,898	196,820	73,158	59,560
St-Hyacinthe	419,335	402,084	40,627	31,242	14,261	8,362
Shawinigan	518,141	523,552	16,148	12,466	6,958	6,441
Sherbrooke	477,450	537,604	62,425	43,629	24,381	20,202
Trois-Rivières	384,560	376,807	42,757	41,428	14,526	11,728
Valleyfield	157,706	131,540	25,804	15,998	7,924	6,481
<b>Total - 10 centres</b>	<b>79,853,662</b>	<b>75,759,856</b>	<b>4,099,730</b>	<b>2,454,592</b>	<b>915,533</b>	<b>873,812</b>
<b>Ontario:</b>						
Brantford	474,035	466,383	77,082	72,841	30,763	34,225
Chatham	821,711	810,606	47,002	51,777	26,701	31,761
Cornwall	341,562	398,284	33,537	50,341	15,061	17,752
Guelph	357,834	579,953	73,641	85,821	33,692	37,431
Hamilton	4,572,832	4,740,063	705,066	482,394	192,321	205,216
Kingston	414,643	428,458	120,379	122,428	60,343	62,678
Kitchener	1,210,900	1,227,704	185,257	213,394	66,664	72,495
London	4,095,113	3,107,154	311,750	358,729	142,756	138,143
Niagara Falls	359,548	394,992	58,251	56,726	23,056	25,366
Oshawa	1,730,206	1,566,340	142,340	505,026	47,807	52,611
Ottawa	8,001,844	8,234,956	816,723	729,299	353,084	471,124
Peterborough	344,438	406,443	93,701	123,292	37,025	38,777
St. Catharines	749,232	825,342	117,918	128,940	45,943	53,247
Sarnia	1,172,263	1,355,182	80,468	75,502	45,025	35,129
Sault Ste. Marie	624,224	485,522	60,631	59,938	29,252	43,256
Sudbury	536,821	445,019	98,490	99,382	44,693	45,740
Thunder Bay	772,449	933,492	125,859	120,847	55,698	63,879
Timmins	311,494	215,415	42,280	36,711	19,068	20,116
Toronto	429,735,922	530,545,079	4,175,981	4,619,673	2,021,882	2,226,880
Windsor	1,794,362	1,699,635	385,260	234,890	128,067	104,851
<b>Total - 20 centres</b>	<b>458,221,433</b>	<b>558,866,022</b>	<b>7,751,616</b>	<b>8,227,951</b>	<b>3,418,901</b>	<b>3,780,677</b>
<b>Manitoba:</b>						
Brandon	223,810	253,413	36,357	37,691	30,371	28,729
Winnipeg	19,723,000	18,086,117	773,389	689,378	375,294	383,309
<b>Total - 2 centres</b>	<b>19,946,810</b>	<b>18,339,530</b>	<b>809,706</b>	<b>727,069</b>	<b>405,665</b>	<b>412,038</b>
<b>Saskatchewan:</b>						
Prince Albert	153,049	125,240	51,218	39,017	36,269	31,130
Regina	150,600	172,080	31,156	30,053	25,172	25,726
Saskatoon	2,763,556	2,208,308	174,906	198,688	140,921	127,966
<b>Total - 4 centres</b>	<b>4,457,106</b>	<b>3,810,614</b>	<b>586,689</b>	<b>561,068</b>	<b>351,204</b>	<b>336,879</b>

TABLE 3. Cheques Cashed by Type of Account - fin

TABLEAU 3. Chèques tirés par type de compte - fin

	May - Mai					
	Current		Savings		Personal chequing	
	Courant	Espargne	Cheques personnels			
	1983	1984	1983	1984	1983	1984
thousands of dollars - milliers de dollars						
<b>Alberta:</b>						
Calgary	25,382,820	24,208,528	992,708	660,593	832,212	856,432
Edmonton	18,560,011	19,590,623	1,297,452	1,057,250	561,323	552,651
Lethbridge	453,762	563,950	76,161	74,139	69,581	67,757
Medicine Hat	174,871	187,335	42,913	63,618	33,952	42,222
<b>Total - 4 centres</b>	<b>44,571,464</b>	<b>44,550,436</b>	<b>2,409,234</b>	<b>1,855,600</b>	<b>1,497,068</b>	<b>1,519,062</b>
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver	25,548,127	29,463,680	1,980,427	1,579,730	1,003,663	816,612
Victoria	13,905,430	39,368,540	337,276	555,839	164,538	168,580
<b>Total - 2 centres</b>	<b>39,453,557</b>	<b>68,832,220</b>	<b>2,317,703</b>	<b>2,135,569</b>	<b>1,168,201</b>	<b>985,192</b>
<b>TOTAL - 50 CENTRES</b>	<b>657,229,236</b>	<b>782,033,170</b>	<b>18,497,035</b>	<b>16,477,499</b>	<b>8,130,110</b>	<b>8,335,987</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative year	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	10,657,710(1)	249,263	3,201,134	4,310,880	2,200,389	696,044
1925	10,661,063	221,017	3,240,833 <sup>r</sup>	4,291,263	2,195,320	712,630
1929	19,255,760	324,976	6,694,400	7,987,367(2)	2,956,913	1,292,104
1930	15,627,428	285,818	5,471,191	6,399,226	2,449,117	1,022,076
1932	10,334,208	220,956	3,152,682	4,537,891	1,778,240(3)	644,439
1935	12,505,825	210,182	3,573,680	5,816,365	2,244,929	660,669
1940	14,352,769	370,775	4,325,526	6,235,612	2,541,802	879,054
1945	26,581,560	603,979	7,659,764	12,330,829(4)	4,318,138	1,669,850
1950	36,469,576	951,471(5)	10,743,830	15,574,074(6)	6,083,703	3,114,498
1955	63,084,617	1,351,953	18,924,010	28,603,222	9,344,705	4,860,727
1960	108,659,710	2,191,534	32,187,836	51,781,571	15,310,045	7,188,724
1965	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1970	308,630,218	7,891,418	79,963,211	156,086,332(7)	41,985,009	22,704,248
1971	343,892,094	8,074,500	91,252,260	176,526,591	43,135,471	24,903,272
1972	406,530,893	8,835,639	106,755,808	211,531,191	49,242,607	30,165,648
1973	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563
1974	635,582,393	12,831,812	159,956,872	327,717,346	83,026,575	52,049,788
1975	825,166,873	15,060,788	209,971,362	431,918,944	103,441,746	64,774,033
1976	951,850,227	19,100,745	250,373,962	481,658,092	124,902,719	75,814,709
1977	1,068,938,631	21,127,139	286,602,608	534,474,580	141,686,692	85,047,612
1978	1,182,572,240	21,574,960	295,905,029	619,608,302	155,938,591	89,745,358
1979	1,483,060,907	26,322,896	286,389,743	873,276,168	189,374,898	107,697,202
1980	2,061,950,601	32,126,351	342,158,963	1,302,563,269	247,962,596	137,139,422
1981	2,622,998,178	37,015,749	392,051,652	1,665,476,802	324,223,132	204,230,843
1982	2,817,691,020	37,848,206	389,345,390	1,819,681,140	375,325,104	195,491,180
1983	3,427,411,405	45,630,219	390,808,532	2,365,975,144	413,980,198	211,017,312
1984	3,748,571,815	46,872,282	377,631,350	2,663,023,620	368,136,280	292,908,283

(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.

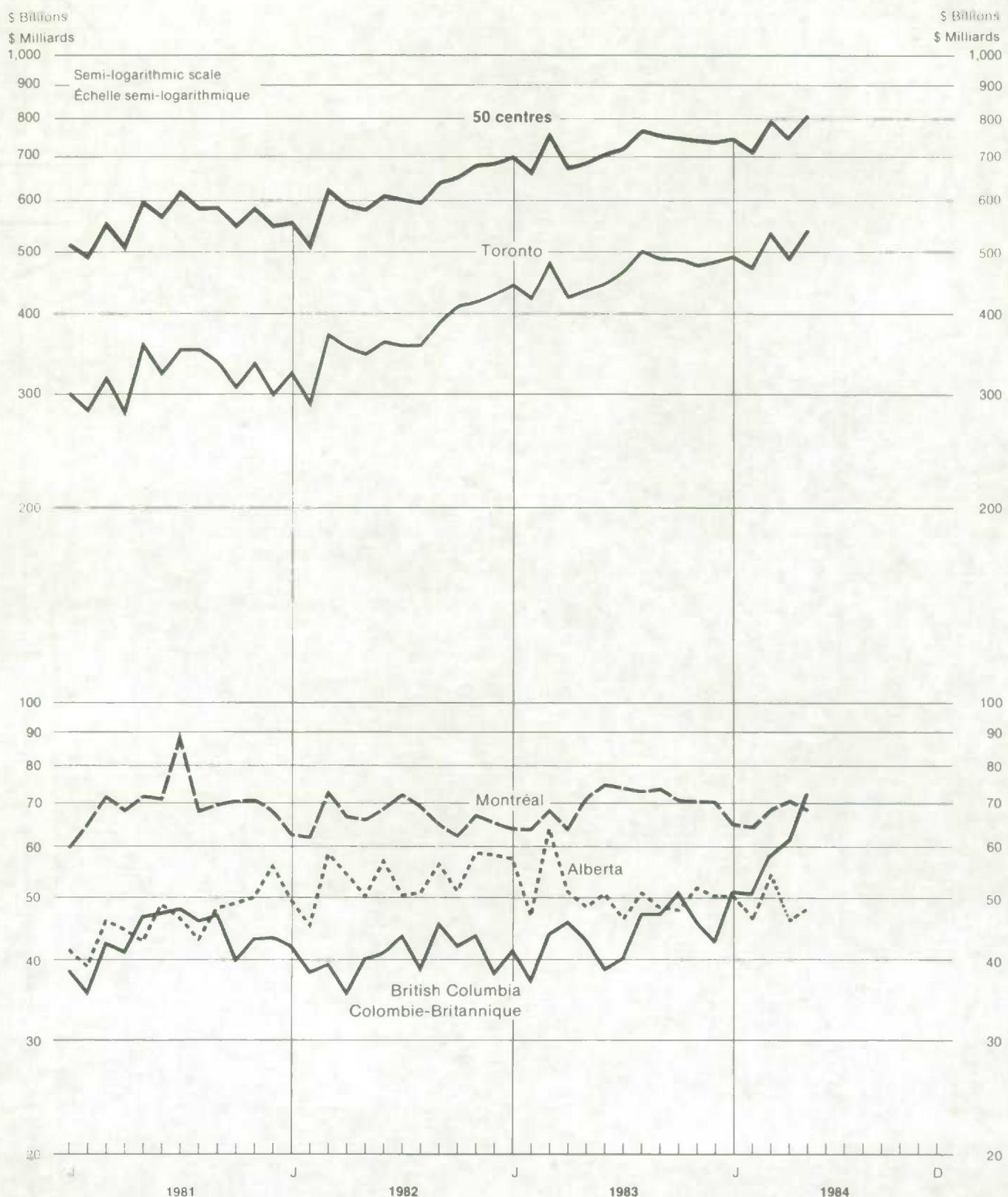
(6) Cornwall data added as of May 1950.

(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 centres. 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 figures.

(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.

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**Valeur des chèques encaissés au Canada**



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