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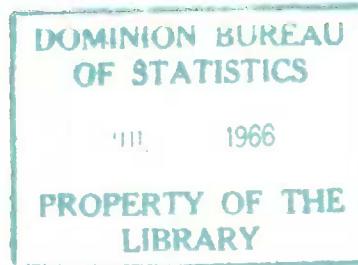
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ANNUAL



# CHEQUES CASHED IN CLEARING CENTRES

1965



DOMINION BUREAU OF STATISTICS

Business Finance Division



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## FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1965. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level. Beginning in January, 1961 cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as a separate clearing centre. The total number of clearing centres is now 51 rather than the 52 carried in previous issues of this series.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Finance Division.

WALTER E. DUFFETT,  
*Dominion Statistician.*



## TABLE OF CONTENTS

	Page
Analytical Text .....	7
Definition and Coverage .....	8-10

### Charts

1, 2, 3. Canada and Principal Cities, 1940-65 .....	11, 13, 15
4, 5. Canada, Economic Areas and Large Centres, 1940-65 .....	17, 19

### Tables

1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1963, 1964 and 1965 ....	12
2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100 .....	14
3. Relative Importance of Individual Clearing House Centres .....	16
4. Cheques Cashed against Individual Accounts, by Regions and Centres 18, 20-25	
5. Cheques Cashed by Clearing Centres and Months, during 1964 and 1965 26-32	
6. Cheques Cashed against Current and Savings Accounts .....	33



## INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached a new record high during 1965. The value of cheques cleared in the fifty-one centres rose to \$491,028 million, a 14.1 per cent increase above the value for 1964. The value of

cheques cleared in the Atlantic Provinces increased by 17.3 per cent, followed by Ontario with 14.8 per cent, British Columbia with 14.6 per cent, Quebec with 13.8 per cent and the Prairie Provinces with 11.9 per cent.

### Historical Trend

Changes in the value of cheques cashed in the original centres are shown in Table 2. Historical data are available since 1924 when there were 31 centres. In 1926 Sarnia was included followed by clearings from Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial bank. In May 1941 clearings from St. Catharines were included and in April of 1949 cheques cleared in St. John's, Newfoundland were added bringing the number to 34. In May 1950, clearings in Cornwall were included making a total of 35 centres. In January 1953, there were 17 new centres added, making a total of 52

centres. New Westminster bank clearings were included with Vancouver in January 1961 reducing the total number of centres to 51.

The value of payments rose steadily throughout the country from 1924 until 1929. From 1929 to 1932 the value declined sharply and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however the total value of cheques cleared in these centres has increased steadily and rapidly.

### The Centres

Fifty of the fifty-one centres showed a higher value of cheques cleared in 1965 as compared with 1964. Bank clearings in Halifax, the leading centre in the Atlantic Provinces were 20.7 per cent above the figure for 1964. Cheques cleared in Montreal increased by 14.1 per cent and in Toronto by 14.9 per cent. In the Western regions, cheques cashed in Winnipeg rose by 13.5 per cent and in Vancouver by 16.2 per cent.

Almost half of the cheques cleared in Canada are cleared in the Ontario clearing centres. Cheques

cashed in Toronto accounted for nearly 78 per cent of the provincial total. Cheques cleared in Quebec stood at 30 per cent of the Canadian total and the Prairie Provinces accounted for over 14 per cent. Value of cheques cashed in Winnipeg was 45 per cent of the total for the Prairie Provinces although the relative importance of bank clearings in Winnipeg has declined since the war. Value of cheques cashed in British Columbia stood at 7 per cent of the national total for 1965. Vancouver remains the predominant centre in this region.

### Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised, beginning in 1957, to exclude government deposits. As of June 1957 cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits were revised to include 52 centres for the years 1958 to 1960. Beginning in January 1961, cheques cleared in the Vancouver clearing houses include

those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51.

The ratio of annual turnover of current deposits averaged 89.15 for 1965 as compared with 84.51 for 1964 and 77.89 for 1963. The annual turnover ratio of savings accounts was 1.65 in comparison with 1.68 for 1964 and 1.59 for 1963.

### DEFINITION AND COVERAGE

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers'

Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Securities purchased from the Government for the banks' accounts are paid for by drawings on the Bank of Canada, while securities purchased from others are paid for by official cheques or settlement drafts. Foreign exchange transactions between the banks are settled by clearing house slips. These

types of payments are not included in the published "cheques cashed" series; it is felt that their inclusion would be misleading in any evaluation of the impact of money payments on the Canadian economy.

### Relation to Bank Clearings

"Bank clearings" record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the "bank clearings" series was discontinued some time ago. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, to 9 in 1956 and to 8 in 1961.

### Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, 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 clearing centres included at that time represented 89 per cent of the Canadian total. Three new centres were added between the years 1941 to 1950.

In January, 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded, accounted for 85 per cent of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89 per cent to 85 per cent. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census indicate that the population living in cities, towns

and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Three Rivers, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 centres	Coverage	52 centres	Coverage
	\$'000		p.c.	\$'000	p.c.
Atlantic Provinces .....	529,207	286,801	54	352,326	67
Quebec .....	3,669,142	3,218,901	88	3,324,414	91
Ontario .....	6,263,916	5,334,720	85	5,563,127	89
Prairie Provinces .....	2,200,893	1,920,500	87	1,920,500	87
British Columbia .....	1,165,383	962,418	83	962,418	83
Yukon and N.W.T. .....	5,288	—	—	—	—
<b>Totals .....</b>	<b>13,833,828</b>	<b>11,723,340</b>	<b>85</b>	<b>12,122,785</b>	<b>88</b>

	January 1935		
	Total Canada	32 centres	Coverage
	\$'000		p.c.
Atlantic Provinces .....	88,866	43,509	49
Quebec .....	835,326	781,272	94
Ontario .....	1,463,621	1,289,471	88
Prairie Provinces .....	472,034	435,391	92
British Columbia .....	154,517	132,408	86
Yukon and N.W.T. ....	-	-	-
<b>Totals .....</b>	<b>3,014,363</b>	<b>2,682,050</b>	<b>89</b>

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's, Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic

Provinces. Monthly data for 1964 and 1965 for all 51 centres now included are shown in Table 5.

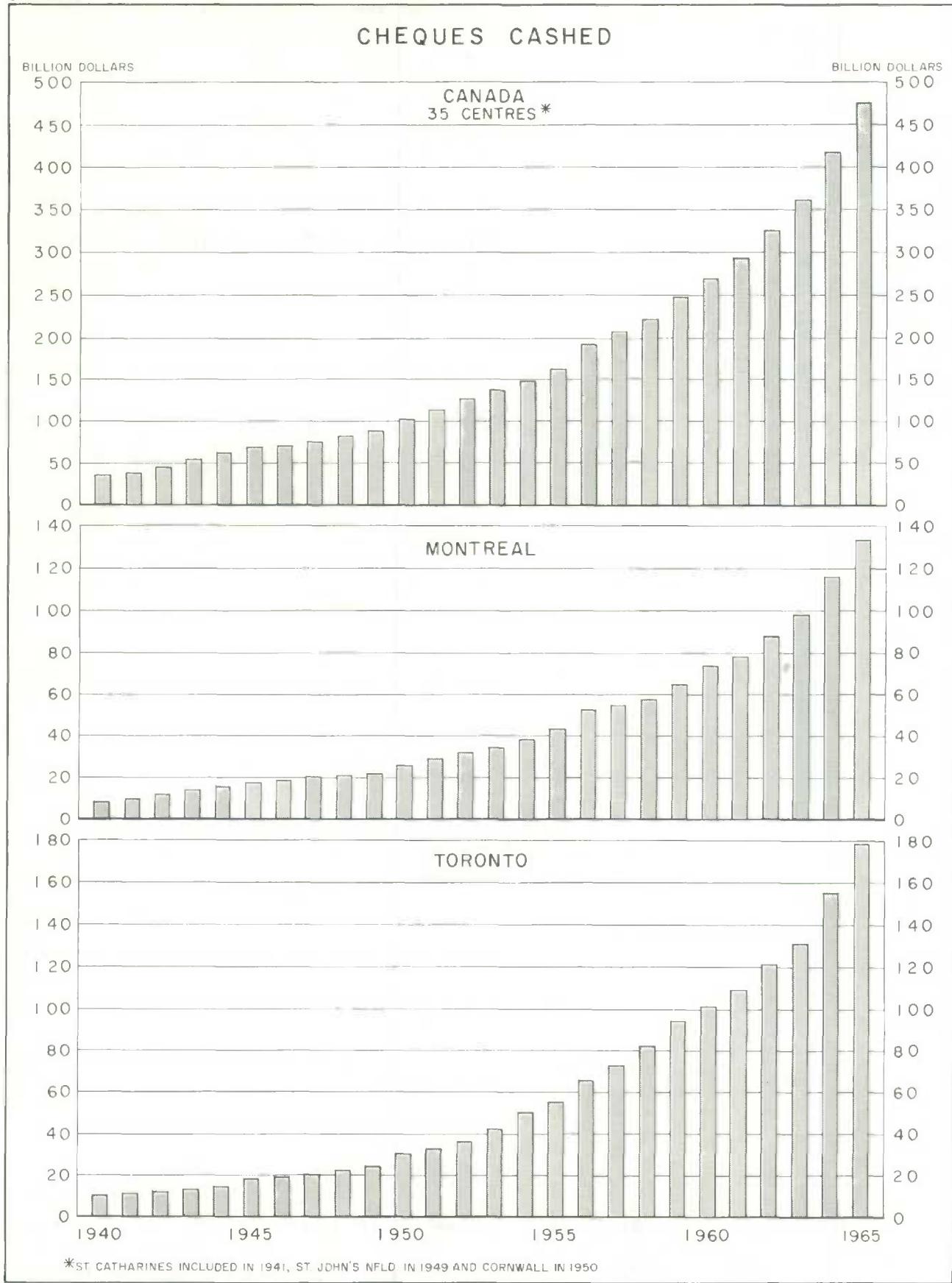
The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

#### Total Cheques Cashed by Provinces, January, 1953

Province	Current	Savings	Total
dollars			
Newfoundland .....	78,625,103	3,326,241	81,951,344
Prince Edward Island .....	23,346,704	1,789,200	25,135,904
Nova Scotia .....	229,393,287	11,869,240	241,262,527
New Brunswick .....	170,480,215	10,376,656	180,856,871
Quebec .....	3,462,804,369	206,337,301	3,669,141,670
Ontario .....	5,916,584,859	347,330,675	6,263,915,534
Manitoba .....	992,880,642	29,320,712	1,022,201,354
Saskatchewan .....	366,316,906	22,983,344	389,300,250
Alberta .....	751,361,812	38,029,770	789,391,582
British Columbia .....	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T. ....	5,224,659	63,429	5,288,088
<b>Totals, all Canada .....</b>	<b>13,078,431,755</b>	<b>755,396,330</b>	<b>13,833,828,085</b>



CHART - I



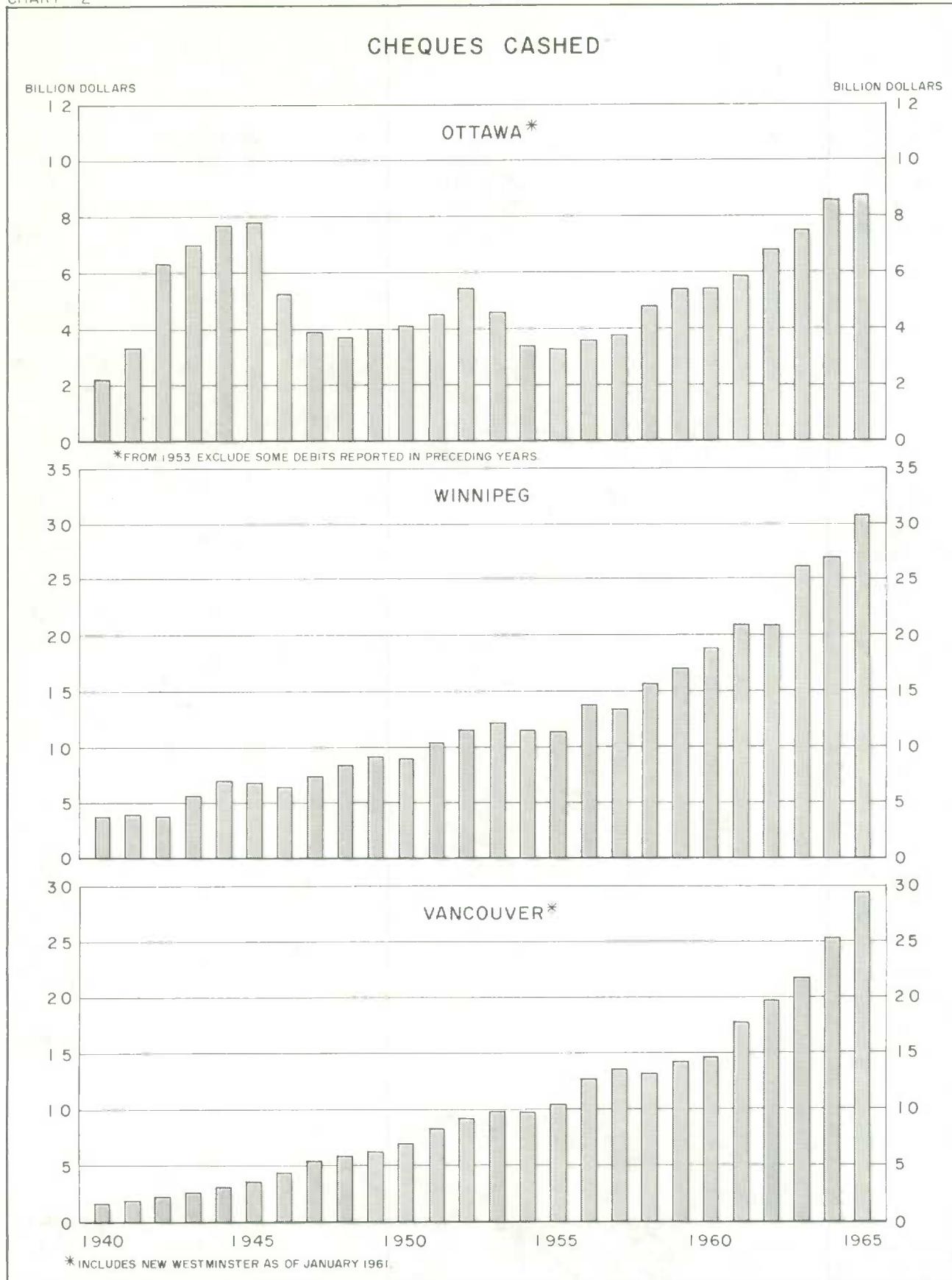
**TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres  
in Canada for the Years 1939, 1946, 1963, 1964 and 1965**

Clearing house centres	1939	1946	1963	1964	1965
thousands of dollars					
Atlantic Provinces:					
Halifax .....	381,824	870,736	3,557,104	3,852,641	4,649,283
Moncton .....	108,892	276,711	819,463	887,873	1,035,278
Saint John .....	189,232	456,571	1,508,102	1,706,178	1,835,482
St. John's .....	—	—	1,521,085	1,854,507	2,147,199
<b>Totals</b> .....	<b>679,948</b>	<b>1,604,018</b>	<b>7,405,754</b>	<b>8,301,199</b>	<b>9,667,242</b>
Quebec:					
Montreal .....	8,759,472	18,828,185	98,803,788	116,379,368	132,793,252
Quebec .....	977,211	1,722,533	9,092,942	9,564,067	10,599,128
Sherbrooke .....	83,716	198,642	917,138	1,034,922	1,193,746
<b>Totals</b> .....	<b>9,820,399</b>	<b>20,749,360</b>	<b>108,813,868</b>	<b>126,978,357</b>	<b>144,586,126</b>
Ontario:					
Brantford .....	107,113	269,742	855,872	921,946	1,037,147
Chatham .....	102,260	185,640	756,246	868,547	932,891
Cornwall .....	—	—	519,027	609,142	684,950
Fort William .....	67,033	185,151	544,409	583,174	678,252
Hamilton .....	644,434	1,460,388	7,429,937	8,570,766	9,968,268
Kingston .....	72,713	205,647	709,932	809,636	940,493
Kitchener .....	145,302	363,578	1,796,074	2,006,150	2,322,531
London .....	385,768	871,611	4,759,177	5,763,605	7,062,318
Ottawa .....	1,266,268	5,170,462	7,472,755 <sup>1</sup>	8,601,107 <sup>1</sup>	8,687,423 <sup>1</sup>
Peterborough .....	70,496	197,282	696,514	850,500	927,069
St. Catharines .....	—	253,814	1,162,836	1,504,844	1,796,657
Sarnia .....	76,490	244,696	745,363	760,770	888,766
Sudbury .....	85,813	153,373	812,918	838,983	973,684
Toronto .....	10,173,867	19,907,027	130,999,231	155,418,798	178,642,251
Windsor .....	420,933	933,545	2,939,769	3,531,255	4,234,667
<b>Totals</b> .....	<b>13,618,490</b>	<b>30,401,956</b>	<b>162,200,060</b>	<b>191,639,223</b>	<b>219,777,367</b>
Prairie Provinces:					
Brandon .....	33,810	104,140	289,517	328,967	322,078
Calgary .....	661,676	1,602,018	12,291,349	14,070,305	15,495,880
Edmonton .....	470,280	1,213,184	9,311,561	10,541,712	11,937,495
Lethbridge .....	56,702	146,971	616,173	643,859	695,785
Medicine Hat .....	27,707	74,791	292,610	309,689	323,256
Moose Jaw .....	83,327	185,849	424,312	441,559	475,891
Prince Albert .....	27,796	104,870	257,849	275,287	296,308
Regina .....	555,513	977,251	5,727,082	5,926,437	6,323,104
Saskatoon .....	121,854	349,201	1,361,303	1,551,490	1,834,178
Winnipeg .....	3,439,565	6,366,405	26,206,089	26,954,757	30,599,418
<b>Totals</b> .....	<b>5,478,230</b>	<b>11,124,680</b>	<b>56,777,845</b>	<b>61,044,062</b>	<b>68,303,393</b>
British Columbia:					
New Westminster .....	78,647	226,076	2	2	2
Vancouver .....	1,587,411	4,354,230	21,679,909	25,239,274	29,323,153
Victoria .....	354,226	787,288	3,389,680	4,132,804	4,323,590
<b>Totals</b> .....	<b>2,020,284</b>	<b>5,367,594</b>	<b>25,069,589</b>	<b>29,372,078</b>	<b>33,646,743</b>
<b>CANADA</b> .....	<b>31,617,351</b>	<b>69,247,608</b>	<b>360,267,116</b>	<b>417,334,919</b>	<b>475,980,871</b>

<sup>1</sup> Excludes some items reported in preceding years.

<sup>2</sup> New Westminster data included in Vancouver since January 1961.

CHART - 2



**TABLE 2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres: Cheques Cashed Expressed in Terms of 1938 = 100**

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1963	1964	1965
Atlantic Provinces:										
Halifax .....	73.3	125.3	74.9	112.4	208.3	575.0	814.3	1,047.3	1,134.3	1,368.9
Moncton .....	67.8	92.1	67.1	100.7	214.1	596.3	671.2	757.7	821.0	957.3
Saint John .....	136.7	142.2	80.4	98.6	202.6	507.6	668.3	785.9	889.1	956.5
<b>Totals</b> .....	<b>91.4</b>	<b>124.7</b>	<b>75.2</b>	<b>106.3</b>	<b>207.5</b>	<b>558.4</b>	<b>746.3</b>	<b>919.9</b>	<b>1,007.8</b>	<b>1,175.6</b>
Quebec:										
Montreal .....	83.3	172.8	88.2	97.3	171.5	641.6	872.7	1,097.1	1,292.3	1,474.5
Quebec .....	61.0	90.0	63.7	111.6	186.5	570.4	903.6	1,038.4	1,092.2	1,210.4
Sherbrooke .....	116.1	164.1	77.9	100.0	176.9	649.7	844.9	1,095.2	1,235.9	1,425.6
<b>Totals</b> .....	<b>81.6</b>	<b>165.4</b>	<b>86.0</b>	<b>98.5</b>	<b>172.8</b>	<b>635.4</b>	<b>875.2</b>	<b>1,091.9</b>	<b>1,274.2</b>	<b>1,450.9</b>
Ontario:										
Brantford .....	78.1	152.2	73.4	97.8	218.6	558.2	633.8	781.8	842.2	947.4
Chatham .....	81.2	108.7	62.1	99.0	140.0	619.6	633.5	732.3	841.0	903.3
Fort William .....	138.8	149.9	70.1	98.4	248.0	673.3	709.6	799.1	856.0	995.5
Hamilton .....	88.3	145.6	73.7	103.1	220.1	749.0	958.1	1,188.7	1,371.3	1,594.8
Kingston .....	89.3	117.8	72.3	102.1	233.9	702.0	788.7	996.9	1,136.9	1,320.7
Kitchener .....	67.9	112.9	66.0	103.0	204.3	744.6	937.1	1,273.5	1,422.5	1,646.8
London .....	68.3	109.1	76.9	99.1	171.6	708.2	958.0	1,222.7	1,480.8	1,814.5
Ottawa .....	162.6	166.3	111.2	105.2	639.8	400.7 <sup>1</sup>	492.0 <sup>1</sup>	620.7 <sup>1</sup>	714.4 <sup>1</sup>	721.6 <sup>1</sup>
Peterborough .....	98.2	132.7	69.9	100.3	212.3	760.7	805.8	991.2	1,210.3	1,319.3
Sarnia .....	—	194.5	114.4	101.3	246.1	781.5	929.4	987.4	1,007.8	1,177.3
Sudbury .....	—	40.3	49.4	101.3	133.0	723.6	839.6	959.6	990.4	1,149.4
Toronto .....	73.4	131.5	98.0	97.6	138.5	788.4	1,050.7	1,256.2	1,490.4	1,713.1
Windsor .....	64.3	135.0	43.7	95.6	229.2	481.7	545.0	667.7	802.0	961.8
<b>Totals</b> .....	<b>81.2</b>	<b>134.3</b>	<b>94.3</b>	<b>98.6</b>	<b>194.8</b>	<b>735.7</b>	<b>965.3</b>	<b>1,162.3</b>	<b>1,372.4</b>	<b>1,573.5</b>
Prairie Provinces:										
Brandon .....	147.7	189.7	83.1	102.9	274.4	697.3	819.1	881.4	1,001.5	980.6
Calgary .....	98.1	192.7	85.7	101.7	230.3	1,175.1	1,587.0	1,889.0	2,162.4	2,381.5
Edmonton .....	79.8	140.3	85.2	109.3	246.4	1,196.8	1,550.7	2,164.1	2,450.0	2,774.4
Lethbridge .....	102.8	169.9	64.5	99.1	204.1	771.8	875.9	1,076.7	1,125.1	1,215.9
Medicine Hat .....	183.1	192.7	76.4	98.4	234.5	715.6	865.3	1,039.2	1,099.9	1,148.1
Moose Jaw .....	141.4	187.2	71.0	121.5	247.0	571.7	552.4	618.5	643.6	693.7
Prince Albert .....	95.1	151.8	69.2	107.8	317.1	792.4	958.9	999.8	1,067.4	1,148.9
Regina .....	59.1	124.2	86.6	109.5	227.6	713.7	959.5	1,128.4	1,167.7	1,245.8
Saskatoon .....	102.0	195.1	87.1	106.1	230.0	846.2	1,019.1	1,185.1	1,350.7	1,596.8
Winnipeg .....	142.8	180.3	180.6	129.5	263.0	588.5	785.3	986.5	1,014.7	1,151.9
<b>Totals</b> .....	<b>120.4</b>	<b>173.3</b>	<b>140.3</b>	<b>119.8</b>	<b>251.3</b>	<b>754.3</b>	<b>996.0</b>	<b>1,241.8</b>	<b>1,335.1</b>	<b>1,493.8</b>
British Columbia:										
New Westminster .....	80.3	142.4	63.8	106.3	237.3	1,113.9	2	2	2	2
Vancouver .....	91.2	153.0	78.1	102.7	197.9	850.1	1,096.7	1,338.2	1,557.9	1,810.0
Victoria .....	80.7	142.5	74.8	111.8	158.0	718.3	841.3	1,069.4	1,303.9	1,364.1
<b>Totals</b> .....	<b>89.1</b>	<b>150.9</b>	<b>77.0</b>	<b>104.8</b>	<b>192.9</b>	<b>838.6</b>	<b>1,054.9</b>	<b>1,294.2</b>	<b>1,516.3</b>	<b>1,737.0</b>
<b>CANADA</b> .....	<b>87.8</b>	<b>150.9</b>	<b>97.0</b>	<b>102.2</b>	<b>196.2</b>	<b>709.9</b>	<b>941.9</b>	<b>1,154.6</b>	<b>1,336.7</b>	<b>1,524.2</b>

<sup>1</sup> Excludes some items reported in preceding years.

<sup>2</sup> New Westminster data are included in Vancouver since January, 1961.

CHART - 3

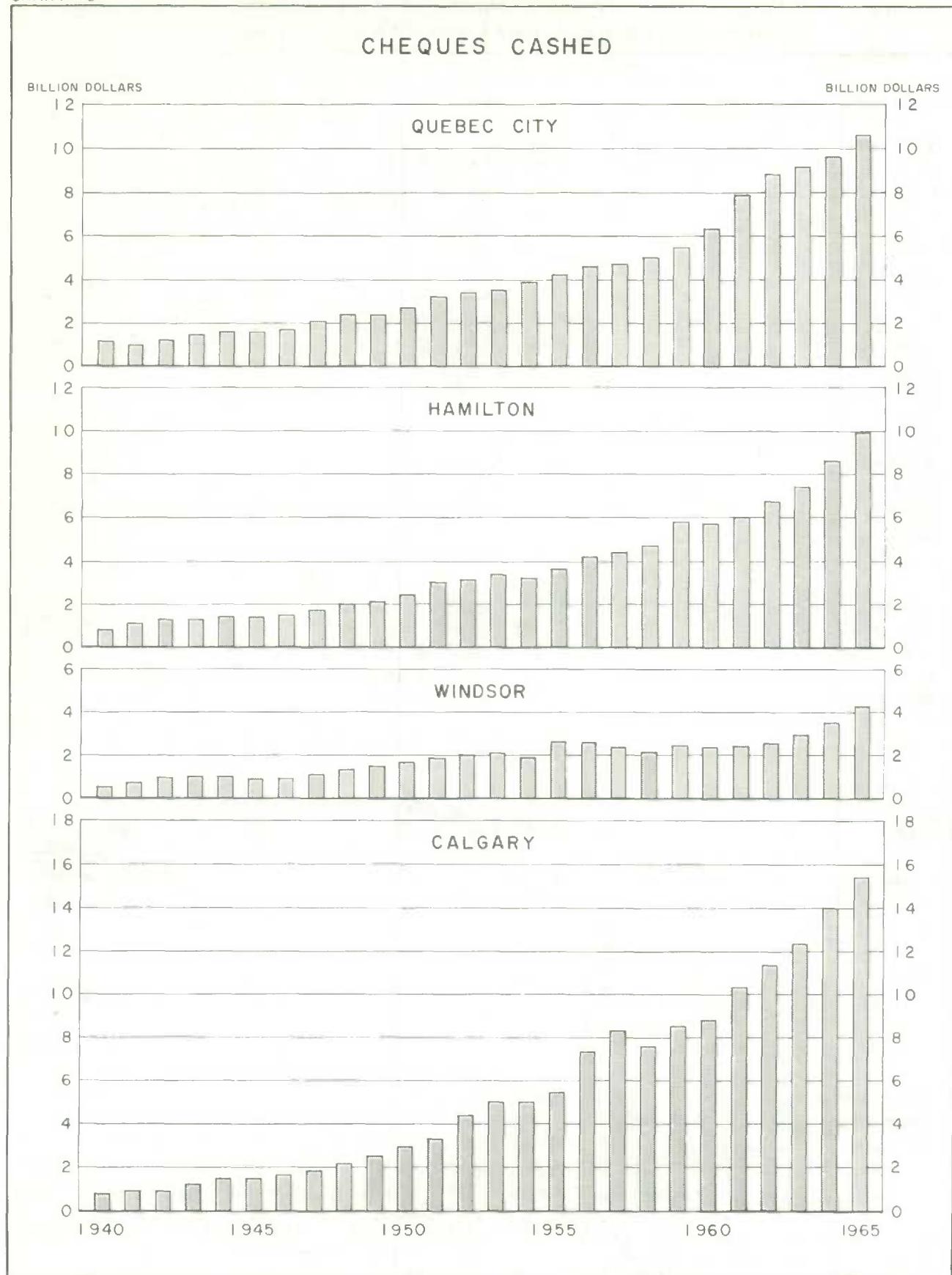


TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1963	1964	1965
percentage of Canada total										
Atlantic Provinces:										
Halifax .....	0.92	0.91	0.85	1.21	1.17	0.89	0.94	0.98	0.92	0.98
Moncton .....	0.27	0.21	0.24	0.34	0.38	0.29	0.25	0.23	0.21	0.22
Saint John .....	0.96	0.59	0.51	0.60	0.64	0.44	0.44	0.42	0.41	0.38
St. John's .....	—	—	—	—	—	0.39 <sup>1</sup>	0.37	0.42	0.45	0.45
<b>Totals .....</b>	<b>2.15</b>	<b>1.71</b>	<b>1.60</b>	<b>2.15</b>	<b>2.19</b>	<b>2.01</b>	<b>2.00</b>	<b>2.05</b>	<b>1.99</b>	<b>2.03</b>
Quebec:										
Montreal .....	27.62	33.34	26.50	27.71	25.45	26.11	26.75	27.43	27.89	27.90
Quebec .....	1.97	1.69	1.86	3.09	2.69	2.26	2.69	2.52	2.29	2.23
Sherbrooke .....	0.36	0.29	0.22	0.26	0.24	0.24	0.24	0.25	0.25	0.25
<b>Totals .....</b>	<b>29.95</b>	<b>35.32</b>	<b>28.58</b>	<b>31.06</b>	<b>28.38</b>	<b>28.61</b>	<b>29.68</b>	<b>30.20</b>	<b>30.43</b>	<b>30.38</b>
Ontario:										
Brantford .....	0.32	0.36	0.27	0.34	0.39	0.28	0.24	0.24	0.22	0.22
Chatham .....	0.31	0.24	0.21	0.32	0.24	0.29	0.22	0.21	0.21	0.20
Cornwall .....	—	—	—	—	—	0.18 <sup>2</sup>	0.15	0.14	0.15	0.14
Fort William .....	0.35	0.22	0.16	0.21	0.28	0.21	0.16	0.15	0.14	0.14
Hamilton .....	2.03	1.95	1.54	2.04	2.27	2.12	2.04	2.06	2.05	2.09
Kingston .....	0.23	0.18	0.17	0.23	0.27	0.22	0.19	0.20	0.19	0.20
Kitchener .....	0.35	0.34	0.31	0.46	0.47	0.47	0.45	0.50	0.48	0.49
London .....	0.99	0.91	1.00	1.22	1.10	1.25	1.27	1.32	1.38	1.48
Ottawa .....	7.21	4.29	4.47	4.01	12.69	2.18 <sup>3</sup>	2.02 <sup>3</sup>	2.07 <sup>3</sup>	2.06 <sup>3</sup>	1.83 <sup>3</sup>
Peterborough .....	0.25	0.20	0.16	0.22	0.25	0.24	0.19	0.19	0.21	0.19
St. Catharines .....	—	—	—	—	0.41	0.36	0.33	0.33	0.36	0.38
Sarnia .....	—	0.31	0.29	0.24	0.31	0.26	0.24	0.21	0.18	0.19
Sudbury .....	—	0.07	0.14	0.27	0.19	0.28	0.24	0.23	0.20	0.20
Toronto .....	28.20	29.39	34.09	32.18	23.81	37.15	37.30	36.36	37.24	37.53
Windsor .....	1.04	1.27	0.64	1.33	1.66	0.96	0.82	0.82	0.85	0.89
<b>Totals .....</b>	<b>41.28</b>	<b>39.73</b>	<b>43.45</b>	<b>43.07</b>	<b>44.34</b>	<b>46.45</b>	<b>45.86</b>	<b>45.03</b>	<b>45.92</b>	<b>46.17</b>
Prairie Provinces:										
Brandon .....	0.18	0.13	0.09	0.11	0.15	0.10	0.09	0.08	0.08	0.07
Calgary .....	2.35	2.69	1.86	2.09	2.47	3.46	3.52	3.41	3.37	3.26
Edmonton .....	1.26	1.29	1.22	1.49	1.75	2.33	2.27	2.58	2.53	2.51
Lethbridge .....	0.22	0.21	0.12	0.18	0.19	0.20	0.17	0.17	0.15	0.15
Medicine Hat .....	0.19	0.12	0.07	0.09	0.11	0.09	0.08	0.08	0.07	0.07
Moose Jaw .....	0.36	0.28	0.16	0.26	0.28	0.18	0.13	0.12	0.11	0.10
Prince Albert .....	0.09	0.08	0.06	0.09	0.13	0.09	0.08	0.07	0.07	0.06
Regina .....	1.10	1.35	1.47	1.76	1.90	1.64	1.66	1.59	1.42	1.33
Saskatoon .....	0.43	0.48	0.33	0.39	0.44	0.44	0.40	0.38	0.37	0.38
Winnipeg .....	13.97	10.26	16.01	10.87	11.51	7.06	7.10	7.28	6.46	6.42
<b>Totals .....</b>	<b>20.27<sup>5</sup></b>	<b>16.98<sup>5</sup></b>	<b>21.39</b>	<b>17.33</b>	<b>18.93</b>	<b>15.59</b>	<b>15.50</b>	<b>15.76</b>	<b>14.63</b>	<b>14.35</b>
British Columbia:										
New Westminster .....	0.22	0.22	0.16	0.25	0.29	0.37	— <sup>6</sup>	— <sup>6</sup>	— <sup>6</sup>	— <sup>6</sup>
Vancouver .....	5.19	5.07	4.03	5.02	5.04	5.94	6.05	6.02	6.04	6.16
Victoria .....	0.94	0.97	0.79	1.12	0.83	1.03	0.91	0.94	0.99	0.91
<b>Totals .....</b>	<b>6.35</b>	<b>6.26</b>	<b>4.98</b>	<b>6.39</b>	<b>6.16</b>	<b>7.34</b>	<b>6.96</b>	<b>6.96</b>	<b>7.03</b>	<b>7.07</b>
<b>CANADA .....</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

<sup>1</sup> St. John's data added as of April, 1949.<sup>2</sup> Cornwall data added as of May, 1950.<sup>3</sup> Excludes some items reported in preceding years.<sup>4</sup> St. Catharines data added as of 1941.<sup>5</sup> Includes Weyburn branches.<sup>6</sup> New Westminster data are included in Vancouver since January, 1961.

CHART - 4

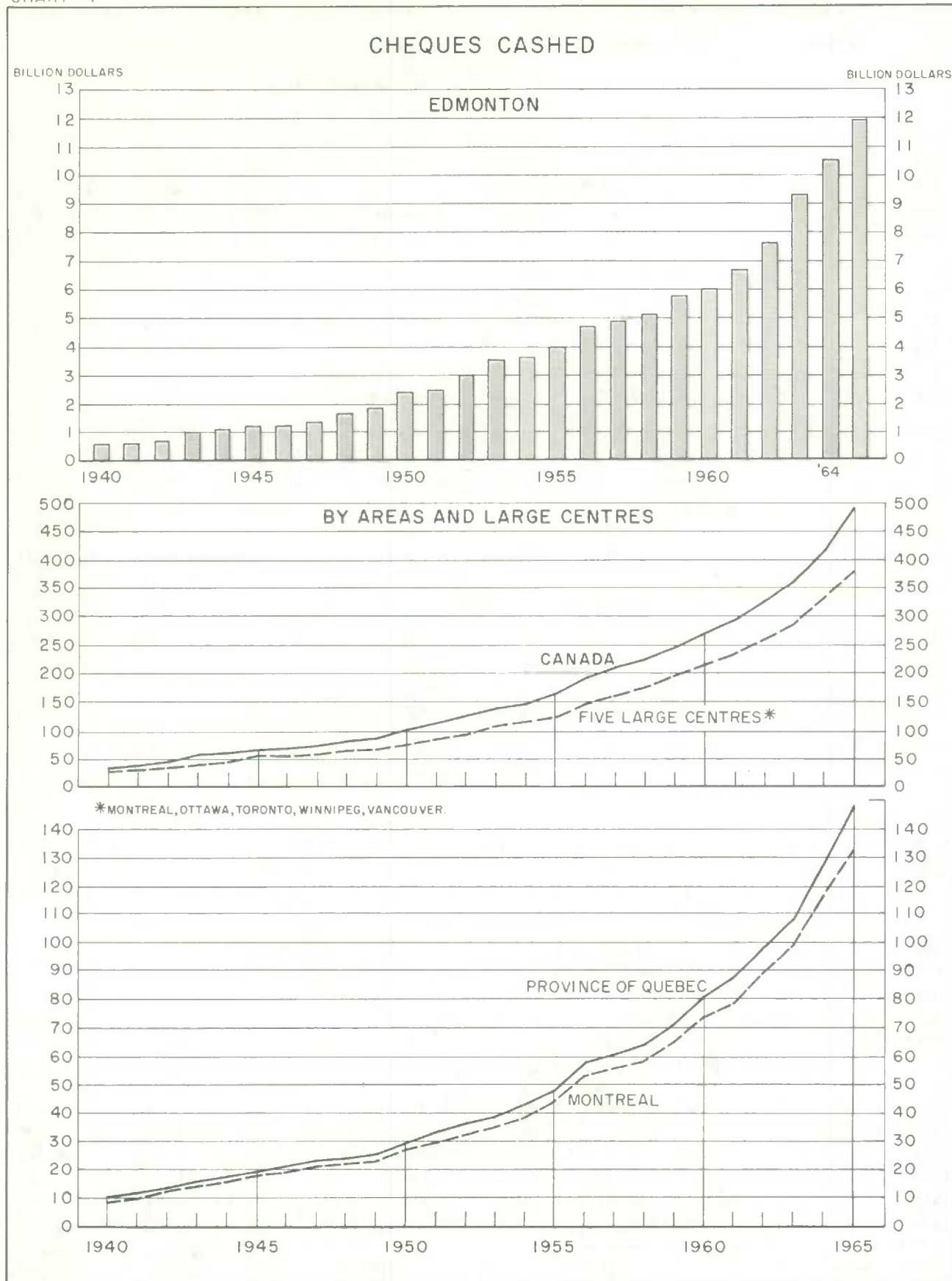


TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousands of dollars						
1924 .....	27,157,475 <sup>1</sup>	584,862	8,132,991	11,209,395	5,505,063	1,725,164
1926 .....	30,358,035 <sup>2</sup>	604,740	9,909,472	11,998,344 <sup>2</sup>	5,885,646	1,959,833
1929 .....	46,670,481 <sup>3</sup>	797,958	16,483,667	18,543,268 <sup>3</sup>	7,922,806	2,922,782
1936 .....	35,928,607 <sup>4</sup>	630,402	10,938,648	15,778,680	6,505,519 <sup>4</sup>	2,075,358
1938 .....	30,924,363	639,683	9,965,182	13,810,063	4,572,384	1,937,051
1940 .....	34,437,474	824,490	9,973,060	15,384,403	6,118,407	2,137,114
1941 .....	39,242,956 <sup>5</sup>	940,712	11,068,666	18,214,788 <sup>5</sup>	6,591,645	2,427,145
1942 .....	45,526,253	1,075,737	12,751,094	22,136,164	6,722,376	2,840,882
1943 .....	53,796,713	1,243,762	15,373,881	24,681,702	9,199,963	3,297,405
1944 .....	60,676,955	1,327,661	17,222,287	26,902,945	11,488,440	3,735,622
1945 .....	68,384,814	1,553,591	19,309,333	31,543,362	11,562,164	4,416,364
1946 .....	69,247,608	1,604,018	20,749,360	30,401,956	11,124,680	5,367,594
1947 .....	74,498,092	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948 .....	80,687,447	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949 .....	87,554,363 <sup>6</sup>	2,317,674 <sup>6</sup>	24,732,490	36,469,081	16,494,526	7,540,592
1950 .....	100,635,459 <sup>7</sup>	2,648,161	29,106,858	43,146,167 <sup>7</sup>	17,287,706	8,446,567
1951 .....	112,184,632	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952 .....	125,196,894	3,066,365	35,494,559	52,717,444	22,807,515	11,111,011
1953 .....	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954 .....	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955 .....	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1956 .....	192,289,897	4,136,064	57,635,781	84,580,096	30,706,483	15,231,473
1957 .....	205,558,447	4,253,883	60,153,466	92,469,365	32,060,427	16,621,306
1958 .....	221,289,954	4,438,573	63,318,152	102,798,608	34,490,157	16,244,464
1959 .....	248,869,351	5,119,612	70,466,038	117,852,356	37,804,428	17,626,917
1960 .....	269,619,054	5,499,101	80,114,230	125,319,946	40,667,168	18,018,609
1961 .....	293,784,342	5,876,687	87,213,839	134,719,363	45,540,898	20,433,555
1962 .....	325,564,498	6,509,096	97,851,664	149,812,492	48,301,500	23,089,746
1963 .....	360,267,116	7,405,754	108,813,868	162,200,060	56,777,845	25,069,589
1964 .....	417,334,919	8,301,199	126,978,357	191,639,223	61,044,062	29,372,078
1965 .....	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1954 <sup>8</sup> .....	153,192,526	4,591,668	44,193,052	68,296,156	24,155,325	11,956,325
1955 <sup>8</sup> .....	166,537,862	4,520,961	49,377,931	74,817,192	25,008,924	12,812,854
1956 <sup>8</sup> .....	198,376,666	5,184,199	59,290,641	87,963,870	30,706,483	15,231,473
1957 <sup>8</sup> .....	212,235,195	5,311,260	61,877,111	96,365,091	32,060,427	16,621,306
1958 <sup>8</sup> .....	228,173,161	5,587,367	65,162,964	106,688,209	34,490,157	16,244,464
1959 <sup>8</sup> .....	256,243,216	6,342,508	72,341,670	122,127,693	37,804,428	17,626,917
1960 <sup>8</sup> .....	277,810,037	6,885,648	82,129,559	130,109,053	40,667,168	18,018,609
1961 <sup>8</sup> .....	302,741,442	7,263,202	89,510,663	139,993,124	45,540,898	20,433,555
1962 <sup>8</sup> .....	335,798,492	7,932,811	100,435,754	156,038,681	48,301,500	23,089,746
1963 <sup>8</sup> .....	371,824,999	9,003,338	111,635,747	169,338,480	56,777,845	25,069,589
1964 <sup>8</sup> .....	430,263,557	10,106,500	130,186,675	199,554,242	61,044,062	29,372,078
1965 <sup>8</sup> .....	491,027,941	11,858,358	148,165,614	229,053,833	68,303,393	33,646,743

See footnotes at end of table.

CHART-5

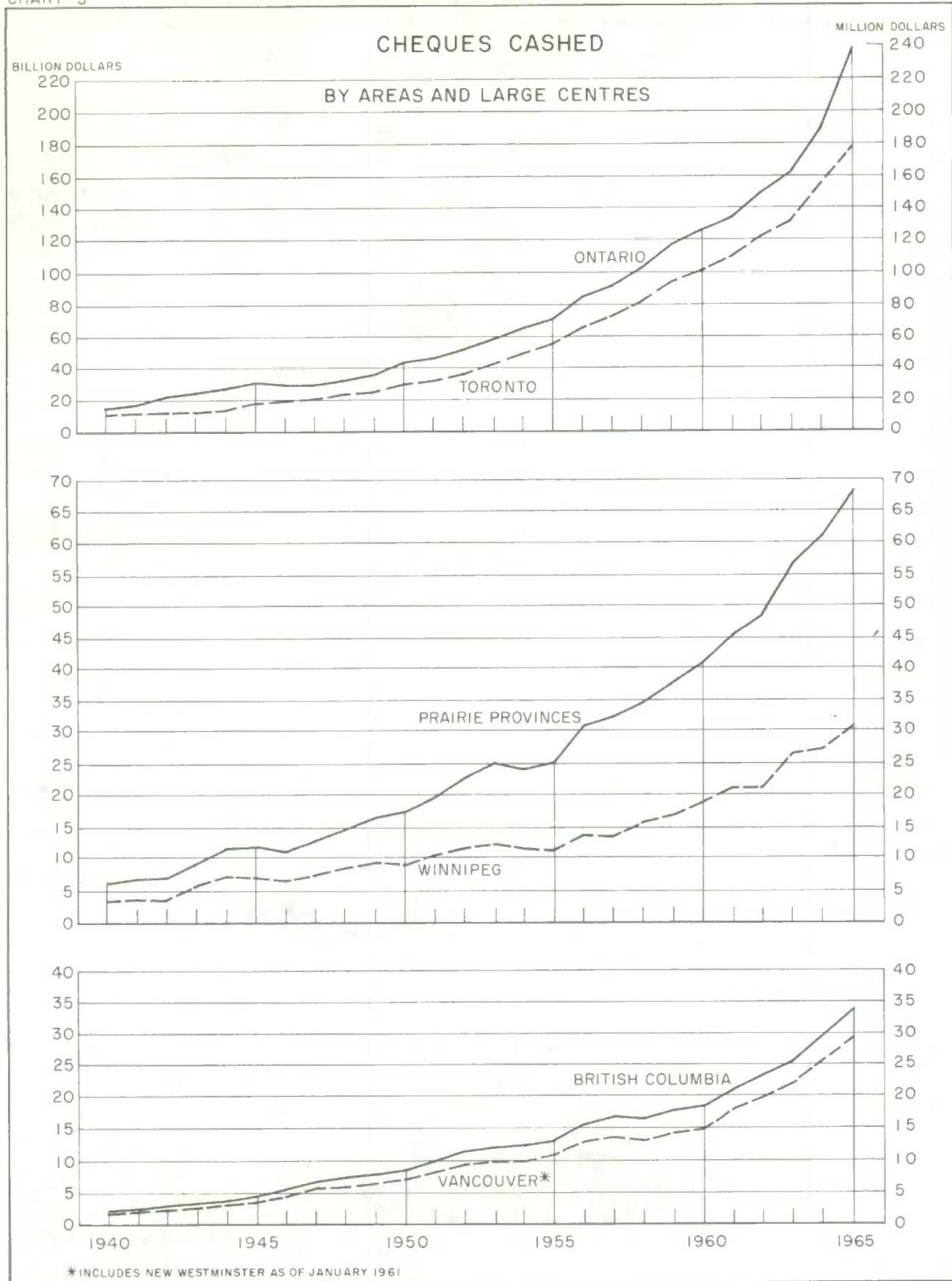


TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres – Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
thousands of dollars						
1924 .....	87.8	249,104	73,360	262,398	—	7,502,004
1926 .....	98.2	310,156	80,080	214,504	—	9,133,358
1929 .....	150.9	425,488	99,598	272,872	—	15,558,094
1937 .....	113.7	406,592	112,551	214,217	—	10,596,262
1938 .....	100.0	339,641	108,145	191,897	—	9,005,747
1940 .....	111.4	466,408	131,876	226,206	—	8,714,457
1941 .....	126.9	532,366	154,748	253,598	—	9,904,908
1942 .....	147.2	601,963	184,166	289,608	—	11,392,050
1943 .....	174.0	672,762	207,076	363,924	—	13,761,657
1944 .....	196.2	707,345	231,548	388,768	—	15,441,044
1945 .....	221.1	850,393	257,723	445,475	—	17,486,993
1946 .....	223.9	870,736	276,711	456,571	—	18,828,185
1947 .....	240.9	932,831	310,451	507,373	—	20,611,366
1948 .....	260.9	1,049,266	353,563	567,250	—	20,978,798
1949 .....	283.1	1,065,169	383,935	511,975	356,595 <sup>a</sup>	22,037,125
1950 .....	325.4	1,186,546	408,605	521,696	531,314	26,099,176
1951 .....	362.8	1,334,026	431,781	568,606	554,032	29,184,504
1952 .....	404.8	1,374,610	437,892	632,357	621,506	31,720,259
1953 .....	444.4	1,473,199	508,737	680,167	735,434	34,178,608
1954 .....	478.8	1,578,538	516,388	686,420	702,227	38,498,288
1955 .....	521.8	1,627,403	558,648	720,697	717,138	43,262,349
1956 .....	621.8	1,900,369	616,098	824,915	794,682	52,524,282
1957 .....	664.7	1,862,262	610,987	974,095	806,539	54,937,930
1958 .....	715.6	1,952,996	644,873	974,038	866,666	57,779,114
1959 .....	804.8	2,240,973	687,497	1,240,454	950,688	64,370,687
1960 .....	871.9	2,470,454	703,300	1,292,907	1,032,440	73,203,832
1961 .....	950.0	2,765,782	725,886	1,282,369	1,102,650	78,593,811
1962 .....	1,052.8	3,101,706	771,911	1,352,215	1,283,264	88,211,663
1963 .....	1,165.0	3,557,104	819,463	1,508,102	1,521,085	98,803,788
1964 .....	1,349.5	3,852,641	887,873	1,706,178	1,854,507	116,379,368
1965 .....	1,539.2	4,649,283	1,035,278	1,835,482	2,147,199	132,793,252

See footnote at end of table.

TABLE 4. Cheques Cashed Against Individual Accounts, by Regions and Centres — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
thousands of dollars							
1924 .....	533,784	97,203	85,522	83,843	—	94,543	551,818
1926 .....	653,975	122,139	104,344	78,113	—	93,313	625,860
1929 .....	788,145	137,428	166,591	112,271	—	102,155	909,897
1937 .....	888,525	83,635	120,089	111,554	—	68,085	691,483
1938 .....	875,696	83,739	109,469	103,273	—	68,129	625,033
1940 .....	1,160,797	97,806	133,916	114,929	—	81,268	837,850
1941 .....	1,050,000	113,758	163,477	124,726	—	110,017	1,105,198
1942 .....	1,231,242	127,802	208,615	119,967	—	122,471	1,311,159
1943 .....	1,476,504	135,720	232,033	132,108	—	131,641	1,331,493
1944 .....	1,633,078	148,165	239,304	144,553	—	168,928	1,375,804
1945 .....	1,648,626	173,714	253,506	171,784	—	171,656	1,360,760
1946 .....	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947 .....	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948 .....	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949 .....	2,410,872	284,493	435,843	315,369	—	225,287	2,124,308
1950 .....	2,695,920	311,762	422,413	346,209	104,524 <sup>10</sup>	248,218	2,369,330
1951 .....	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952 .....	3,358,306	415,994	495,284	404,890	196,278	282,770	3,085,730
1953 .....	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954 .....	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955 .....	4,220,647	448,771	529,527	425,388	292,899	354,324	3,556,485
1956 .....	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957 .....	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
1958 .....	4,994,969	544,069	611,026	639,883	400,905	458,694	4,681,253
1959 .....	5,515,388	579,963	692,885	618,778	430,320	483,014	5,784,746
1960 .....	6,285,281	625,117	688,254	655,467	406,526	454,425	5,730,223
1961 .....	7,912,527	707,501	693,833	654,195	455,088	483,450	5,988,206
1962 .....	8,818,728	821,273	791,851	665,473	476,467	500,329	6,709,167
1963 .....	9,092,942	917,138	855,872	756,246	519,027	544,409	7,429,937
1964 .....	9,564,067	1,034,922	921,946	868,547	609,142	583,174	8,570,766
1965 .....	10,599,128	1,193,746	1,037,147	932,891	684,950	678,252	9,968,268

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Kingston	Kitchener	London	Ottawa	Peterborough	St. Catharines
thousands of dollars						
1924 .....	63,623	95,723	265,782	1,957,362	69,005	—
1926 .....	64,840	107,791	294,440	1,868,014	76,226	—
1929 .....	83,879	159,266	424,805	2,001,694	93,245	—
1937 .....	76,687	143,265	413,075	1,348,845	75,770	—
1938 .....	71,214	141,031	389,224	1,203,891	70,269	—
1940 .....	92,307	174,497	441,622	2,191,383	90,583	—
1941 .....	105,513	218,415	497,465	3,334,459	114,549	140,739
1942 .....	136,325	261,215	543,182	6,306,952	141,612	243,221
1943 .....	155,048	277,984	594,565	7,041,857	148,558	263,820
1944 .....	166,554	288,162	667,833	7,702,609	149,189	246,494
1945 .....	179,185	324,491	819,219	7,810,891	166,316	241,951
1946 .....	205,647	363,578	871,611	5,170,462	197,282	253,814
1947 .....	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948 .....	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949 .....	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950 .....	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951 .....	279,208	623,024	1,528,833	4,459,565	339,003	551,346
1952 .....	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953 .....	341,335	765,741	1,973,402	4,588,480 <sup>11</sup>	365,075	632,551
1954 .....	366,275	766,280	2,047,498	3,415,300 <sup>11</sup>	368,850	616,343
1955 .....	419,088	817,143	2,055,088	3,267,768 <sup>11</sup>	380,474	683,521
1956 .....	464,435	940,310	2,279,949	3,567,496 <sup>11</sup>	515,641	780,623
1957 .....	449,613	978,856	2,489,582	3,823,158 <sup>11</sup>	533,262	795,132
1958 .....	499,922	1,050,153	2,756,333	4,823,537 <sup>11</sup>	534,561	800,629
1959 .....	530,388	1,212,701	3,248,221	5,441,744 <sup>11</sup>	597,133	847,322
1960 .....	520,401	1,268,458	3,438,475	5,428,618 <sup>11</sup>	588,320	861,905
1961 .....	561,700	1,321,571	3,728,758	5,923,469 <sup>11</sup>	566,260	959,735
1962 .....	627,367	1,580,719	4,184,759	6,765,125 <sup>11</sup>	615,616	1,089,736
1963 .....	709,932	1,796,074	4,759,177	7,472,755 <sup>11</sup>	696,514	1,162,836
1964 .....	809,636	2,006,150	5,763,605	8,601,107 <sup>11</sup>	850,500	1,504,844
1965 .....	940,493	2,322,531	7,062,318	8,687,423 <sup>11</sup>	927,069	1,796,657

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
thousands of dollars						
1924 .....	—	—	7,659,056	283,118	48,518	638,162
1926 .....	96,816	—	8,209,526	379,061	50,324	717,870
1929 .....	146,820	34,117	13,714,209	594,319	62,315	1,253,619
1937 .....	81,347	88,781	12,226,886	493,283	31,359	658,767
1938 .....	75,490	84,715	10,428,035	440,290	32,846	650,666
1940 .....	79,516	90,337	10,510,504	545,691	41,906	764,329
1941 .....	105,821	96,813	11,354,826	742,770	54,554	923,983
1942 .....	132,312	104,074	11,540,622	964,437	68,833	948,013
1943 .....	164,342	103,585	13,091,308	1,013,360	78,329	1,201,422
1944 .....	185,770	112,652	14,445,952	1,009,141	90,137	1,498,388
1945 .....	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946 .....	244,696	153,373	19,907,027	933,545	104,140	1,602,018
1947 .....	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948 .....	299,390	231,991	22,655,184	1,308,939	133,695	2,072,826
1949 .....	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950 .....	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951 .....	425,660	352,305	32,271,836	1,872,211	176,870	3,349,247
1952 .....	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953 .....	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954 .....	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955 .....	476,917	497,174	55,628,553	2,589,098	191,778	5,415,909
1956 .....	552,813	580,450	66,301,164	2,574,690	217,917	7,280,077
1957 .....	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
1958 .....	589,935	613,037	82,217,905	2,120,835	229,039	7,646,109
1959 .....	610,219	646,385	94,286,069	2,422,431	247,763	8,528,838
1960 .....	631,965	650,352	101,652,499	2,344,058	255,007	8,773,941
1961 .....	701,576	711,292	109,570,868	2,399,362	269,028	10,326,214
1962 .....	761,867	792,746	121,733,430	2,517,840	271,465	11,415,990
1963 .....	745,363	812,918	130,999,231	2,939,769	289,517	12,291,349
1964 .....	760,770	838,983	155,418,798	3,531,255	328,967	14,070,305
1965 .....	888,766	973,684	178,642,251	4,234,667	322,078	15,495,880

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres—Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
thousands of dollars						
1924 .....	343,501	58,855	51,545	97,033	24,529	299,873
1926 .....	398,020	67,395	35,077	110,068	28,605	404,127
1929 .....	603,871	97,220	54,259	128,436	39,151	630,264
1937 .....	417,969	51,788	26,611	73,308	28,791	428,358
1938 .....	430,272	57,226	28,156	68,605	25,790	507,535
1940 .....	553,325	56,708	32,706	89,420	33,392	558,939
1941 .....	620,646	67,724	42,537	103,732	45,346	561,116
1942 .....	725,038	79,006	47,557	110,843	54,804	635,558
1943 .....	988,229	95,167	59,430	140,276	59,218	776,840
1944 .....	1,060,249	116,810	66,030	169,470	81,775	1,155,130
1945 .....	1,165,857	118,733	65,280	173,806	84,700	1,111,543
1946 .....	1,213,184	146,971	74,791	185,849	104,870	977,251
1947 .....	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948 .....	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949 .....	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950 .....	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951 .....	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952 .....	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953 .....	3,514,626	349,471	157,084	319,040	175,349	2,482,736
1954 .....	3,609,993	344,029	142,905	311,253	160,154	2,297,906
1955 .....	4,051,760	354,899	146,543	295,191	155,490	2,395,122
1956 .....	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957 .....	4,876,157	421,533	193,144	340,910	185,407	3,233,572
1958 .....	5,149,339	441,664	201,480	392,210	204,351	3,622,192
1959 .....	5,823,946	498,787	226,498	394,040	229,736	3,859,211
1960 .....	5,975,975	488,953	225,390	407,835	235,304	4,377,349
1961 .....	6,672,384	501,226	243,630	379,010	247,306	4,869,831
1962 .....	7,550,912	580,068	295,133	422,339	253,269	5,326,695
1963 .....	9,311,561	616,173	292,610	424,312	257,849	5,727,082
1964 .....	10,541,712	643,859	309,689	441,559	275,287	5,926,437
1965 .....	11,937,495	695,785	323,256	475,891	296,308	6,323,104

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousands of dollars						
1924 .....	117,115	3,792,889	33,043	59,364	1,409,852	255,948
1926 .....	146,930	3,877,248	49,982	77,072	1,553,256	329,505
1929 .....	224,156	4,788,953	40,562	105,357	2,365,678	451,747
1937 .....	121,375	2,988,695	—	74,751	1,692,514	330,844
1938 .....	114,864	2,656,424	—	73,973	1,546,113	316,965
1940 .....	140,267	3,847,415	—	92,381	1,673,282	371,451
1941 .....	160,690	4,011,317	—	110,026	1,905,072	412,047
1942 .....	179,836	3,872,888	—	138,131	2,222,168	480,583
1943 .....	208,745	5,592,307	—	153,522	2,636,095	507,788
1944 .....	264,084	6,986,367	—	175,523	3,059,155	500,944
1945 .....	291,705	6,936,060	—	199,962	3,615,096	601,306
1946 .....	349,201	6,366,405	—	226,076	4,354,230	787,288
1947 .....	394,915	7,381,392	—	289,113	5,321,162	929,641
1948 .....	442,603	8,375,791	—	326,958	5,765,371	951,291
1949 .....	465,493	9,186,178	—	319,811	6,157,071	1,063,710
1950 .....	511,782	8,960,146	—	401,103	6,901,611	1,143,853
1951 .....	590,105	10,373,940	—	479,943	8,212,946	1,252,690
1952 .....	637,830	11,508,239	—	491,737	9,193,882	1,425,392
1953 .....	741,432	12,072,972	—	554,709	9,790,943	1,441,171
1954 .....	701,960	11,416,902	—	608,577	9,752,576	1,595,172
1955 .....	708,209	11,294,023	—	673,631	10,398,019	1,741,204
1956 .....	773,856	13,752,975	—	716,804	12,579,751	1,934,918
1957 .....	849,665	13,418,517	—	742,205	13,523,017	2,356,084
1958 .....	971,924	15,631,849	—	824,007	13,143,566	2,276,891
1959 .....	1,085,023	16,910,586	—	925,926	14,230,065	2,470,926
1960 .....	1,101,592	18,825,822	—	863,876	14,653,833	2,500,900
1961 .....	1,170,588	20,861,681	—	<sup>12</sup>	17,766,910	2,666,645
1962 .....	1,265,700	20,919,929	—	—	19,602,381	3,487,365
1963 .....	1,361,303	26,206,089	—	—	21,679,909	3,389,680
1964 .....	1,551,490	26,954,757	—	—	25,239,274	4,132,804
1965 .....	1,834,178	30,599,418	—	—	29,323,153	4,323,590

<sup>1</sup> For the 31 original centres.<sup>2</sup> Includes Sarnia as of January, 1926.<sup>3</sup> Includes Sudbury as of September, 1929.<sup>4</sup> Weyburn branches absorbed by Imperial Bank May, 1931.<sup>5</sup> Includes St. Catharines as of May, 1941.<sup>6</sup> Includes St. John's, Newfoundland as of April, 1949.<sup>7</sup> Includes Cornwall as of May, 1950.<sup>8</sup> Includes the seventeen new centres added in January, 1953.<sup>9</sup> Nine months.<sup>10</sup> Eight months.<sup>11</sup> Excludes some items reported in preceding years.<sup>12</sup> New Westminster included in Vancouver.

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1964 and 1965

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glace Bay	
	1964	1965	1964	1965	1964	1965
thousands of dollars						
January .....	41,073	37,018	56,999	72,033	6,321	5,902
February .....	32,980	30,902	55,696	74,013	5,700	5,069
March .....	29,451	40,289	54,697	80,454	5,834	6,678
April .....	39,824	44,156	58,912	80,421	6,452	6,532
May .....	35,965	45,604	59,385	72,244	7,323	7,043
June .....	44,855	41,666	71,553	79,466	7,145	7,902
July .....	38,596	45,391	74,402	89,564	6,700	7,257
August .....	35,497	41,354	69,873	89,913	6,099	8,353
September .....	35,087	40,358	68,739	97,164	6,570	7,501
October .....	27,299	44,458	65,873	88,098	7,060	7,836
November .....	37,925	51,648	70,746	88,171	6,920	8,644
December .....	41,741	51,273	77,464	94,201	7,210	9,007
<b>Totals .....</b>	<b>440,293</b>	<b>514,117</b>	<b>784,339</b>	<b>1,005,742</b>	<b>79,334</b>	<b>87,724</b>
Halifax						
	Moncton		Saint John			
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January .....	320,807	336,904	66,097	75,918	135,769	141,431
February .....	260,592	342,015	62,345	74,448	113,004	142,271
March .....	361,715	350,682	69,394	86,780	133,450	149,994
April .....	343,840	339,927	77,263	91,994	153,891	152,218
May .....	349,065	458,871	76,427	87,891	151,667	160,070
June .....	308,829	420,582	79,216	83,953	147,062	152,118
July .....	303,847	323,039	64,602	84,608	144,443	151,690
August .....	267,783	363,219	72,078	97,286	142,905	165,064
September .....	306,871	360,059	87,343	86,524	139,858	165,256
October .....	323,783	406,470	80,552	82,330	152,404	137,616
November .....	335,889	458,967	77,171	89,324	138,966	160,414
December .....	369,620	488,548	75,385	94,222	152,759	157,340
<b>Totals .....</b>	<b>3,852,641</b>	<b>4,649,283</b>	<b>887,873</b>	<b>1,035,278</b>	<b>1,706,178</b>	<b>1,835,482</b>
St. John's						
	Sydney		Total for 8 centres			
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January .....	154,419	141,707	40,614	42,325	822,099	853,238
February .....	133,393	121,980	34,136	41,924	697,846	832,622
March .....	130,687	138,856	40,873	50,594	826,101	904,327
April .....	150,024	160,973	39,856	44,036	870,062	920,257
May .....	134,912	159,802	46,041	51,888	860,785	1,043,413
June .....	157,441	193,672	43,573	50,151	859,674	1,029,510
July .....	197,817	169,263	44,894	47,736	875,301	918,548
August .....	137,392	162,929	38,367	45,060	769,994	973,178
September .....	145,174	162,979	42,361	50,202	832,003	970,043
October .....	166,273	190,266	42,592	50,775	865,836	1,007,849
November .....	169,357	343,368	43,433	51,232	880,407	1,251,768
December .....	177,618	201,404	44,595	57,610	946,392	1,153,605
<b>Totals .....</b>	<b>1,854,507</b>	<b>2,147,199</b>	<b>501,335</b>	<b>583,533</b>	<b>10,106,500</b>	<b>11,858,358</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1964 and 1965 – Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1964	1965	1964	1965	1964	1965
thousands of dollars						
January .....	37,850	41,950	27,392	30,200	28,902	32,450
February .....	36,965	42,873	32,129	30,153	26,989	27,941
March .....	38,329	54,933	28,532	34,629	27,202	33,776
April .....	45,488	54,813	31,716	37,211	32,072	35,789
May .....	42,077	55,440	33,497	36,549	34,445	36,387
June .....	48,907	47,743	33,098	39,582	37,046	39,929
July .....	44,836	43,350	35,208	35,953	37,082	36,415
August .....	43,433	46,863	32,155	35,541	33,079	40,282
September .....	46,723	46,794	35,767	35,208	34,355	38,060
October .....	51,018	49,250	36,600	35,398	35,942	37,163
November .....	49,767	48,953	30,950	40,174	35,204	41,365
December .....	54,607	55,849	40,634	43,179	40,289	42,107
<b>Totals .....</b>	<b>540,000</b>	<b>588,811</b>	<b>397,678</b>	<b>433,777</b>	<b>402,607</b>	<b>441,664</b>
Montreal						
		Quebec City		St. Hyacinthe		
1964	1965	1964	1965	1964	1965	
thousands of dollars						
January .....	8,994,908	9,774,664	695,355	901,368	43,908	43,978
February .....	8,304,516	10,152,374	728,340	803,260	42,245	45,722
March .....	8,396,909	11,255,089	676,153	917,233	42,974	50,923
April .....	9,600,631	11,236,619	754,464	927,623	48,668	52,995
May .....	9,950,827	10,980,345	809,855	929,321	47,998	52,100
June .....	10,233,708	11,108,403	881,130	845,188	51,774	56,169
July .....	10,331,353	10,392,185	840,495	945,421	52,717	54,035
August .....	8,255,684	10,804,377	798,365	703,708	44,612	55,882
September .....	9,022,701	11,205,130	869,203	808,614	48,420	60,200
October .....	10,970,936	11,392,337	776,145	868,344	54,067	55,462
November .....	9,981,164	11,823,973	777,819	915,484	54,173	61,837
December .....	12,336,031	12,667,756	956,743	1,033,564	60,158	63,632
<b>Totals .....</b>	<b>116,379,368</b>	<b>132,793,252</b>	<b>9,564,067</b>	<b>10,599,128</b>	<b>591,714</b>	<b>652,935</b>
Shawinigan Falls						
		Sherbrooke		Three Rivers		
1964	1965	1964	1965	1964	1965	
thousands of dollars						
January .....	17,986	19,249	79,561	83,858	62,850	58,767
February .....	16,814	19,535	68,380	82,375	57,969	59,660
March .....	18,159	26,085	75,552	93,394	54,724	57,415
April .....	19,856	22,893	80,446	99,705	63,867	70,405
May .....	20,015	25,649	88,053	102,256	71,725	85,833
June .....	22,793	26,151	88,214	105,628	80,001	80,598
July .....	21,043	22,122	90,811	106,461	70,159	73,259
August .....	22,180	23,495	83,530	99,603	64,214	88,604
September .....	22,371	24,399	89,373	105,059	68,799	83,304
October .....	24,110	23,140	95,005	96,727	73,764	89,529
November .....	25,357	27,055	90,472	103,833	76,147	83,186
December .....	24,812	28,903	105,525	114,847	74,270	115,359
<b>Totals .....</b>	<b>255,496</b>	<b>288,676</b>	<b>1,034,922</b>	<b>1,193,746</b>	<b>818,489</b>	<b>945,919</b>

**TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1964 and 1965 – Continued**

Month	2. Province of Quebec – Concluded					
	Valleyfield		Total for 10 centres			
	1964	1965	1964	1965		
thousands of dollars						
January .....	15,783	15,578	10,004,495	11,002,062		
February .....	13,659	14,906	9,328,006	11,278,799		
March .....	15,371	17,569	9,373,905	12,541,046		
April .....	15,797	17,939	10,693,005	12,555,992		
May .....	18,030	19,069	11,116,522	12,322,949		
June .....	18,469	18,837	11,495,140	12,368,228		
July .....	18,416	17,977	11,542,120	11,727,178		
August .....	16,314	19,336	9,393,566	11,917,691		
September .....	15,264	18,891	10,252,976	12,425,659		
October .....	17,393	20,661	12,134,980	12,668,011		
November .....	18,996	22,895	11,140,049	13,168,755		
December .....	18,842	24,048	13,711,911	14,189,244		
<b>Totals .....</b>	<b>202,334</b>	<b>227,706</b>	<b>130,186,675</b>	<b>148,165,614</b>		
3. Province of Ontario						
	Brantford		Chatham		Cornwall	
	1964	1965	1964	1965	1964	1965
thousands of dollars						
January .....	70,869	72,047	69,059	75,275	60,647	51,906
February .....	70,702	69,473	62,878	73,696	41,338	44,159
March .....	66,423	84,615	63,672	76,111	41,628	48,199
April .....	72,232	82,354	76,284	68,959	44,040	51,482
May .....	80,464	90,521	60,023	68,873	48,570	53,324
June .....	79,050	88,909	69,024	73,805	51,457	58,520
July .....	84,133	89,933	70,910	67,130	51,579	54,959
August .....	75,516	92,361	67,348	72,117	46,287	55,596
September .....	75,492	92,450	63,106	82,292	50,057	55,930
October .....	83,078	84,016	68,500	73,644	53,016	64,196
November .....	79,462	93,312	97,216	94,514	56,781	63,931
December .....	84,525	97,156	100,527	106,475	63,742	82,748
<b>Totals .....</b>	<b>921,946</b>	<b>1,037,147</b>	<b>868,547</b>	<b>932,891</b>	<b>609,142</b>	<b>684,950</b>
	Fort William		Guelph		Hamilton	
	1964	1965	1964	1965	1964	1965
thousands of dollars						
January .....	47,278	47,501	49,901	51,202	659,387	734,354
February .....	36,963	43,180	41,975	50,090	647,324	686,055
March .....	41,254	52,359	46,220	56,920	639,669	767,309
April .....	46,491	54,156	52,980	58,662	687,213	778,708
May .....	51,334	56,292	51,473	60,580	770,130	844,418
June .....	51,075	63,114	54,300	65,591	721,065	867,612
July .....	51,967	55,648	53,865	57,515	774,262	847,773
August .....	48,655	60,040	47,213	58,638	596,403	857,986
September .....	47,503	58,945	55,051	63,798	738,056	837,180
October .....	51,842	56,513	62,543	64,443	759,559	838,803
November .....	50,713	65,327	58,808	72,054	761,573	982,362
December .....	58,099	65,177	63,235	87,166	816,125	925,708
<b>Totals .....</b>	<b>583,174</b>	<b>678,252</b>	<b>637,564</b>	<b>746,659</b>	<b>8,570,766</b>	<b>9,968,268</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1964 and 1965 - Continued

Month	3. Province of Ontario - Continued					
	Kingston		Kitchener		London	
	1964	1965	1964	1965	1964	1965
thousands of dollars						
January .....	63,758	67,836	162,830	157,918	450,811	470,209
February .....	55,964	60,847	146,596	165,561	392,133	476,736
March .....	57,496	74,301	159,826	166,865	423,310	568,397
April .....	66,117	70,643	152,119	176,716	473,997	556,329
May .....	73,671	80,673	157,544	191,989	462,698	585,445
June .....	72,776	85,275	169,293	211,557	551,260	689,081
July .....	73,951	88,566	171,216	198,641	533,172	618,071
August .....	58,664	83,013	159,011	192,614	439,909	595,512
September .....	71,878	83,692	172,194	200,620	474,016	578,645
October .....	70,118	76,763	181,780	203,665	502,763	571,980
November .....	69,706	83,028	168,859	222,020	510,213	654,652
December .....	75,537	85,856	204,882	234,365	549,323	697,261
<b>Totals .....</b>	<b>809,636</b>	<b>940,493</b>	<b>2,006,150</b>	<b>2,322,531</b>	<b>5,763,605</b>	<b>7,062,318</b>
Niagara Falls						
	Niagara Falls		Oshawa		Ottawa	
	1964	1965	1964	1965	1964	1965
thousands of dollars						
January .....	58,289	55,576	505,933	241,869	690,063	754,946
February .....	43,114	64,465	388,774	461,097	656,800	633,560
March .....	49,960	70,595	457,774	569,403	660,542	701,729
April .....	54,631	65,381	477,532	556,114	736,107	728,219
May .....	57,474	76,254	413,340	563,509	700,756	706,111
June .....	60,088	72,464	473,026	527,081	727,345	740,473
July .....	71,427	78,723	485,643	537,636	738,873	750,861
August .....	55,937	83,981	279,008	458,698	643,214	729,314
September .....	53,333	64,806	316,548	319,276	800,055	730,827
October .....	57,897	66,701	340,164	344,717	755,460	691,608
November .....	65,518	78,359	293,642	445,474	699,580	733,688
December .....	58,993	85,681	387,608	725,668	792,312	786,087
<b>Totals .....</b>	<b>686,661</b>	<b>862,986</b>	<b>4,818,992</b>	<b>5,750,542</b>	<b>8,601,107</b>	<b>8,687,423</b>
Peterborough						
	Peterborough		Port Arthur			
	1964	1965	1964	1965	1964	1965
thousands of dollars						
January .....	68,037	70,723	36,250	36,250	39,223	39,223
February .....	56,203	63,356	33,160	33,160	33,329	33,329
March .....	62,353	71,170	34,153	34,153	45,662	45,662
April .....	74,599	67,991	37,955	37,955	46,240	46,240
May .....	65,477	78,559	38,536	38,536	53,508	53,508
June .....	76,677	87,833	42,822	42,822	54,178	54,178
July .....	72,282	82,631	43,242	43,242	49,596	49,596
August .....	66,040	75,585	34,574	34,574	50,705	50,705
September .....	71,980	79,291	45,626	45,626	47,019	47,019
October .....	75,445	74,351	42,107	42,107	47,563	47,563
November .....	78,591	82,673	44,036	44,036	51,320	51,320
December .....	82,816	92,906	47,581	47,581	51,280	51,280
<b>Totals .....</b>	<b>850,500</b>	<b>927,069</b>	<b>480,042</b>	<b>480,042</b>	<b>569,623</b>	<b>569,623</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1964 and 1965 — Continued

Month	3. Province of Ontario — Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1964	1965	1964	1965	1964	1965
thousands of dollars						
January .....	116,251	116,468	62,536	64,080	84,127	73,200
February .....	117,257	119,883	53,266	57,316	73,993	69,764
March .....	126,646	148,918	54,630	72,093	81,873	81,257
April .....	122,465	149,548	62,071	54,047	78,660	83,988
May .....	125,537	149,653	62,055	66,471	82,413	84,854
June .....	130,867	167,358	67,349	84,398	93,743	101,432
July .....	141,604	160,920	71,081	74,057	117,986	91,997
August .....	101,640	148,635	60,226	72,939	73,891	93,696
September .....	123,933	131,861	61,031	86,647	77,975	83,976
October .....	128,686	146,278	67,065	77,151	80,356	93,408
November .....	124,014	163,286	64,997	82,931	83,469	98,109
December .....	145,944	193,849	74,463	96,636	90,574	103,026
<b>Totals .....</b>	<b>1,504,844</b>	<b>1,796,657</b>	<b>760,770</b>	<b>888,766</b>	<b>1,019,060</b>	<b>1,058,707</b>
Sudbury						
	1964	1965	1964	1965	1964	1965
thousands of dollars						
January .....	69,477	69,396	19,065	20,418	12,953,470	14,378,743
February .....	60,710	65,161	17,170	18,893	11,036,132	13,644,931
March .....	63,084	77,597	19,127	21,461	11,452,972	15,767,130
April .....	68,828	72,661	23,451	21,671	12,401,569	15,167,958
May .....	71,622	79,359	25,101	23,721	12,748,934	14,587,165
June .....	74,261	87,147	26,102	27,581	12,868,633	15,875,029
July .....	75,824	81,984	23,927	22,630	13,336,164	14,553,419
August .....	65,333	85,187	21,973	24,468	10,996,778	13,780,526
September .....	70,675	85,176	23,884	23,660	11,575,845	14,428,631
October .....	70,729	81,362	22,561	26,288	14,535,890	13,615,578
November .....	71,026	91,938	23,534	27,413	13,735,567	15,322,102
December .....	77,414	96,716	26,805	29,745	17,776,844	17,521,039
<b>Totals .....</b>	<b>838,983</b>	<b>973,684</b>	<b>272,700</b>	<b>287,949</b>	<b>155,418,798</b>	<b>178,642,251</b>
Windsor						
	1964	1965	1964	1965	1964	1965
thousands of dollars						
January .....	277,462	299,710	16,575,500	16,575,500	17,912,600	17,912,600
February .....	259,679	255,706	14,292,131	14,292,131	17,157,258	17,157,258
March .....	243,764	316,493	14,846,376	14,846,376	19,838,584	19,838,584
April .....	299,545	380,459	16,108,886	16,108,886	19,292,286	19,292,286
May .....	307,773	350,466	16,454,925	16,454,925	18,851,745	18,851,745
June .....	299,913	371,868	16,760,126	16,760,126	20,400,306	20,400,306
July .....	304,240	383,387	17,347,348	17,347,348	18,946,077	18,946,077
August .....	245,697	337,026	14,183,317	14,183,317	18,008,637	18,008,637
September .....	264,591	322,780	15,232,829	15,232,829	18,457,502	18,457,502
October .....	320,546	401,540	18,330,105	18,330,105	17,700,568	17,700,568
November .....	331,356	447,616	17,468,661	17,468,661	19,956,109	19,956,109
December .....	376,689	367,616	21,954,038	21,954,038	22,532,161	22,532,161
<b>Totals .....</b>	<b>3,531,255</b>	<b>4,234,667</b>	<b>199,554,242</b>	<b>199,554,242</b>	<b>229,053,833</b>	<b>229,053,833</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1964 and 1965 – Continued

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1964	1965	1964	1965	1964	1965
thousands of dollars						
January .....	24,773	22,839	1,143,193	1,488,198	781,739	818,499
February .....	21,306	19,419	975,099	1,167,709	671,950	805,566
March .....	25,083	23,004	1,042,360	1,386,129	731,196	892,358
April .....	26,671	25,359	1,247,869	1,406,623	1,009,157	1,233,284
May .....	26,395	25,611	1,050,695	1,116,844	777,808	841,334
June .....	30,296	28,363	1,336,349	1,282,066	1,057,014	1,093,570
July .....	27,410	27,181	1,243,031	1,373,213	1,021,779	992,854
August .....	25,347	24,255	1,081,850	1,145,778	667,708	857,802
September .....	27,915	25,115	1,110,658	1,164,099	799,530	1,069,356
October .....	30,228	29,486	1,316,736	1,315,347	986,597	962,808
November .....	30,606	36,062	1,168,684	1,292,520	914,973	1,060,624
December .....	32,937	35,384	1,353,781	1,357,354	1,122,261	1,309,440
<b>Totals</b> .....	<b>328,967</b>	<b>322,078</b>	<b>14,070,305</b>	<b>15,495,880</b>	<b>10,541,712</b>	<b>11,937,495</b>
Lethbridge						
	1964	1965	1964	1965	1964	1965
thousands of dollars						
January .....	50,091	48,453	29,542	25,136	34,635	35,579
February .....	44,968	44,938	20,264	22,585	32,350	30,744
March .....	49,444	57,324	25,504	27,516	37,719	33,114
April .....	55,948	56,482	27,648	27,267	38,652	33,944
May .....	50,106	56,446	26,320	27,949	32,931	38,946
June .....	56,346	62,546	28,071	28,768	35,745	39,393
July .....	51,869	55,253	23,787	24,174	34,392	37,634
August .....	52,365	57,829	21,236	24,298	34,663	41,057
September .....	52,380	56,290	23,078	25,502	35,232	41,222
October .....	54,854	52,747	25,644	25,006	37,089	41,961
November .....	65,607	75,511	29,642	32,615	43,281	49,109
December .....	59,881	71,966	28,953	32,440	44,870	53,188
<b>Totals</b> .....	<b>643,859</b>	<b>695,785</b>	<b>309,689</b>	<b>323,256</b>	<b>441,559</b>	<b>475,891</b>
Prince Albert						
	1964	1965	1964	1965	1964	1965
thousands of dollars						
January .....	22,983	19,906	595,383	512,349	115,845	124,913
February .....	20,172	19,006	439,388	417,601	108,191	117,038
March .....	21,679	22,929	462,719	554,142	125,257	144,121
April .....	23,764	24,171	519,062	613,856	133,435	148,293
May .....	23,318	25,363	448,276	483,693	122,194	145,735
June .....	24,650	26,551	554,498	569,039	139,439	144,347
July .....	23,194	23,289	578,260	558,656	126,558	144,246
August .....	22,546	25,871	443,588	598,917	132,524	169,886
September .....	24,009	26,472	473,601	490,824	130,213	175,889
October .....	21,120	25,902	479,469	509,576	132,803	158,981
November .....	23,101	28,120	446,384	529,640	142,229	175,029
December .....	24,751	28,728	485,809	484,811	142,802	185,700
<b>Totals</b> .....	<b>275,287</b>	<b>296,308</b>	<b>5,926,437</b>	<b>6,323,104</b>	<b>1,551,490</b>	<b>1,834,178</b>

**TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1964 and 1965 — Concluded**

Month	4. Prairie Provinces — Concluded			
	Winnipeg		Total for 10 centres	
	1964	1965	1964	1965
thousands of dollars				
January .....	1,997,773	1,985,425	4,795,957	5,081,297
February .....	1,879,704	1,951,544	4,213,392	4,596,150
March .....	2,094,631	2,589,559	4,615,592	5,730,196
April .....	2,105,858	2,390,529	5,188,064	5,959,808
May .....	2,137,465	2,388,733	4,695,508	5,150,654
June .....	2,450,463	2,564,936	5,712,871	5,839,579
July .....	2,489,318	2,665,278	5,619,598	5,901,778
August .....	2,116,579	2,634,290	4,598,406	5,579,983
September .....	2,281,911	2,827,112	4,958,527	5,901,881
October .....	2,603,273	2,835,240	5,687,813	5,957,054
November .....	2,192,077	2,891,881	5,056,584	6,171,111
December .....	2,605,705	2,874,891	5,901,750	6,433,902
<b>Totals .....</b>	<b>26,954,757</b>	<b>30,599,418</b>	<b>61,044,062</b>	<b>68,303,393</b>
5. British Columbia				
	Vancouver <sup>1</sup>		Victoria	
	1964	1965	1964	1965
	thousands of dollars			
January .....	1,933,905	1,935,991	248,656	262,910
February .....	1,733,575	2,092,008	219,331	270,457
March .....	1,867,958	2,364,356	266,371	326,072
April .....	2,125,289	2,453,141	291,750	320,560
May .....	2,049,092	2,325,118	275,425	321,726
June .....	2,194,454	2,558,584	264,605	313,486
July .....	2,173,905	2,396,220	301,502	312,629
August .....	2,020,803	2,476,621	416,660	324,899
September .....	2,098,781	2,661,579	939,642	666,436
October .....	2,214,593	2,401,062	274,954	330,846
November .....	2,223,242	2,673,693	319,229	401,174
December .....	2,603,677	2,984,780	314,679	472,395
<b>Totals .....</b>	<b>25,239,274</b>	<b>29,323,153</b>	<b>4,132,804</b>	<b>4,323,590</b>
Total for 2 centres		Canada — 51 centres		
	1964	1965	1964	1965
	thousands of dollars			
	2,182,561	2,198,901	34,380,612	37,048,098
January .....	1,952,906	2,362,465	30,484,281	36,227,294
February .....	2,134,329	2,690,428	31,796,303	41,704,581
March .....	2,417,039	2,773,701	35,277,056	41,502,044
April .....	2,324,517	2,646,844	35,452,257	40,015,605
May .....	2,459,059	2,872,070	37,286,870	42,509,693
June .....	2,475,407	2,708,849	37,859,774	40,202,430
July .....	2,437,463	2,801,520	31,382,746	39,281,009
August .....	3,038,423	3,328,015	34,314,758	41,083,100
September .....	2,489,547	2,731,908	39,508,281	40,065,390
October .....	2,542,471	3,074,867	37,088,172	43,622,610
November .....	2,918,356	3,457,175	45,432,447	47,766,087
<b>Totals .....</b>	<b>29,372,078</b>	<b>33,646,743</b>	<b>430,263,557</b>	<b>491,027,941</b>

<sup>1</sup> New Westminster data included in Vancouver.

TABLE 6. Cheques Cashed<sup>1</sup> against Current and Savings Accounts

	Current accounts			Savings accounts		
	Cheques cashed <sup>1</sup>	Deposits	Turnover ratio	Cheques cashed	Savings deposits	Turnover ratio
thousands of dollars				thousands of dollars		
1943 .....	51,575,324	..	..	2,221,391	1,852,737	1.20
1944 .....	58,023,253	..	..	2,653,701	2,252,774	1.18
1945 .....	64,971,186	..	..	3,413,627	2,731,926	1.25
1946 .....	65,174,276	..	..	4,073,331	3,301,891	1.23
1947 .....	70,160,625	..	..	4,337,468	3,669,934	1.18
1948 .....	75,970,063	..	..	4,717,385	3,958,972	1.19
1949 .....	82,535,118	..	..	5,019,247	4,318,206	1.16
1950 .....	94,845,881	..	..	5,789,578	4,542,669	1.27
1951 .....	105,884,749	..	..	6,299,885	4,590,716	1.37
1952 .....	118,696,247	..	..	6,500,647	4,798,432	1.35
1953 .....	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954 .....	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955 .....	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956 .....	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957 .....	195,351,567 <sup>2</sup>	3,836,702	50.92	10,206,881	6,630,877	1.54
1958 .....	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959 .....	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960 .....	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961 .....	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962 .....	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963 .....	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1964 .....	413,230,047	4,889,983	84.51	17,033,510	10,163,609	1.68
1965 .....	472,195,336	5,296,422	89.15	18,832,605	11,432,154	1.65
1964						
January .....	33,038,049	4,906,224	80.81	1,342,563	9,685,806	1.66
February .....	29,294,674	4,483,451	78.41	1,189,607	9,783,545	1.46
March .....	30,536,946	4,740,243	77.30	1,259,357	9,906,669	1.53
April .....	33,917,795	4,864,263	83.67	1,359,261	10,056,784	1.62
May .....	33,916,095	4,730,403	86.04	1,536,162	10,101,039	1.82
June .....	35,750,403	4,844,194	88.56	1,536,467	10,126,251	1.82
July .....	36,446,135	4,856,167	90.02	1,413,639	10,207,283	1.66
August .....	30,106,342	4,798,628	75.29	1,276,404	10,258,039	1.49
September .....	32,987,684	4,957,839	79.84	1,327,074	10,386,326	1.53
October .....	38,055,944	5,016,498	91.03	1,452,337	10,561,287	1.65
November .....	35,344,713	5,143,831	82.46	1,743,459	10,493,018	1.99
December .....	43,835,267	5,336,057	98.58	1,597,180	10,397,260	1.84
1965						
January .....	35,691,891	5,113,355	83.76	1,356,207	10,560,968	1.54
February .....	34,968,271	4,766,688	88.03	1,259,023	10,755,592	1.40
March .....	40,201,096	4,861,926	99.22	1,503,485	10,982,599	1.64
April .....	40,019,371	5,122,676	93.75	1,482,673	11,245,205	1.58
May .....	38,272,902	5,335,002	86.09	1,742,703	11,311,801	1.85
June .....	40,812,005	5,454,599	89.79	1,697,688	11,355,095	1.79
July .....	38,650,022	5,372,478	86.33	1,552,408	11,542,111	1.61
August .....	37,789,813	5,357,448	84.64	1,491,196	11,732,276	1.53
September .....	39,529,958	5,457,899	86.91	1,553,142	11,873,083	1.57
October .....	38,576,894	5,489,140	84.33	1,488,496	12,035,804	1.48
November .....	41,648,691	5,524,732	90.46	1,973,919	11,990,062	1.98
December .....	46,034,422	5,701,116	96.90	1,731,665	11,801,261	1.76

<sup>1</sup> (A) For 33 centres from 1943 to 1948.

(B) For 34 centres in 1949.

(C) For 35 centres from 1949 to 1957.

(D) For 52 centres from 1957 to 1960.

(E) For 51 centres from 1961.

<sup>2</sup> As of June 1957 includes personal chequing accounts.

Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

.. Figures not available.









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