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# CHEQUES CASHED IN CLEARING CENTRES

1967

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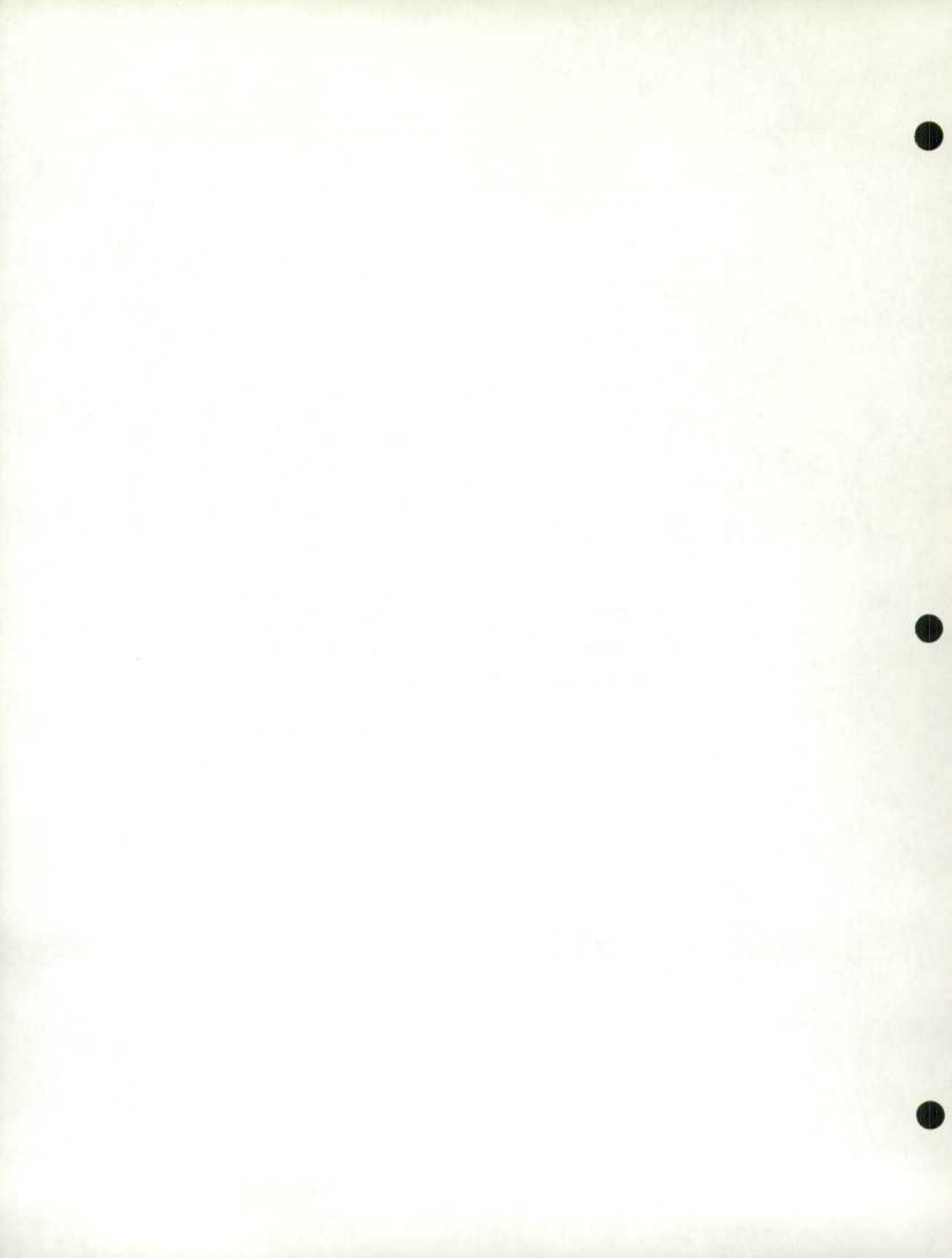
## FOREWORD

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 1967. 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.*



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## INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached new record levels during 1967. The value of cheques cleared in the fifty-one centres rose to \$585,082 million, an increase of 9.8 per cent above the value for 1966. The value

of cheques cleared in the Atlantic Provinces increased by 10.6 per cent followed by the Prairie Provinces with 10.3 per cent, Ontario with 9.3 per cent, British Columbia with 8.5 per cent and Quebec with 7.2 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

Forty-five of the fifty-one centres showed a higher value of cheques cleared in 1967 as compared with 1966. Cheques cleared in Halifax, the leading centre in the Atlantic Provinces was 7.2 per cent above the figure for 1966. Bank clearings in Montreal increased by 6.7 per cent and in Toronto by 9.0 per cent. In the Western regions cheques cashed in Winnipeg rose by 4.7 per cent and in Vancouver by 6.2 per cent.

Over 45 per cent of the cheques cashed in Canada are cleared in Ontario. Cheques cleared in

Toronto accounted for over 80 per cent of the provincial total for 1967. Cheques cleared in Quebec, were over 30 per cent of the Canada total whilst the Prairie Provinces accounted for over 14 per cent. Value of cheques cashed in Winnipeg was over 41 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 over 7 per cent of the national total for 1967. 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 88.32 for 1967 as compared with 89.50 for 1966 and 89.15 for 1965. The annual turnover ratio of savings accounts was 1.86 in comparison with 1.80 for 1966 and 1.65 for 1965.

### 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
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 1966 and 1967 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>

**TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres  
in Canada for the Years 1939, 1946, 1965, 1966 and 1967**

Clearing house centres	1939	1946	1965	1966	1967
thousands of dollars					
<b>Atlantic Provinces:</b>					
Halifax .....	381,824	870,736	4,649,283	5,768,603	6,182,636
Moncton .....	108,892	276,711	1,035,278	1,075,397	1,269,034
Saint John .....	189,232	456,571	1,835,482	2,077,876	2,183,938
St. John's .....	-	-	2,147,199	2,684,823	3,077,124
<b>Totals</b> .....	<b>679,948</b>	<b>1,604,018</b>	<b>9,667,242</b>	<b>11,606,699</b>	<b>12,712,732</b>
<b>Quebec:</b>					
Montreal .....	8,759,472	18,828,185	132,793,252	149,105,805	159,094,150
Quebec .....	977,211	1,722,533	10,599,128	11,549,732	13,248,373
Sherbrooke .....	83,716	198,642	1,193,746	1,235,405	1,400,594
<b>Totals</b> .....	<b>9,820,399</b>	<b>20,749,360</b>	<b>144,586,126</b>	<b>161,890,942</b>	<b>173,743,117</b>
<b>Ontario:</b>					
Brantford .....	107,113	269,742	1,037,147	1,229,858	1,538,214
Chatham .....	102,260	185,640	932,891	997,126	1,153,382
Cornwall .....	-	-	684,950	864,691	854,930
Fort William .....	67,033	185,151	678,252	767,934	809,191
Hamilton .....	644,434	1,460,388	9,968,268	10,734,804	10,882,411
Kingston .....	72,713	205,647	940,493	1,019,805	1,104,544
Kitchener .....	145,302	363,578	2,322,531	2,764,606	2,871,119
London .....	385,768	871,611	7,062,318	7,234,046	7,866,449
Ottawa .....	1,266,268	5,170,462	8,687,423 <sup>1</sup>	9,624,047 <sup>1</sup>	12,363,375 <sup>1</sup>
Peterborough .....	70,496	197,282	927,069	1,071,951	1,217,405
St. Catharines .....	-	253,814	1,796,657	2,020,306	2,123,929
Sarnia .....	76,490	244,696	888,766	1,094,866	1,253,850
Sudbury .....	85,813	153,373	973,684	1,095,945	1,274,936
Toronto .....	10,173,867	19,907,027	178,642,251	188,901,897	205,975,596
Windsor .....	420,933	933,545	4,234,667	5,038,315	5,722,255
<b>Totals</b> .....	<b>13,618,490</b>	<b>30,401,956</b>	<b>219,777,367</b>	<b>234,460,197</b>	<b>257,011,586</b>
<b>Prairie Provinces:</b>					
Brandon .....	33,810	104,140	322,078	401,616	497,111
Calgary .....	661,676	1,602,018	15,495,880	16,474,804	18,430,118
Edmonton .....	470,280	1,213,184	11,937,495	13,046,914	15,492,153
Lethbridge .....	56,702	146,971	695,785	808,376	922,236
Medicine Hat .....	27,707	74,791	323,256	371,788	398,806
Moose Jaw .....	83,327	185,849	475,891	567,925	425,698
Prince Albert .....	27,796	104,870	296,308	322,877	393,465
Regina .....	555,513	977,251	6,323,104	7,886,732	9,036,179
Saskatoon .....	121,854	349,201	1,834,178	2,389,089	2,903,177
Winnipeg .....	3,439,565	6,366,405	30,599,418	33,312,945	34,874,642
<b>Totals</b> .....	<b>5,478,230</b>	<b>11,124,680</b>	<b>68,303,393</b>	<b>75,583,066</b>	<b>83,373,585</b>
<b>British Columbia:</b>					
New Westminster .....	78,647	226,076	2	2	2
Vancouver .....	1,587,411	4,354,230	29,323,153	33,171,639	35,223,762
Victoria .....	354,226	787,288	4,323,590	4,885,371	6,057,540
<b>Totals</b> .....	<b>2,020,284</b>	<b>5,367,594</b>	<b>33,646,743</b>	<b>38,057,010</b>	<b>41,281,302</b>
<b>CANADA</b> .....	<b>31,617,351</b>	<b>69,247,608</b>	<b>475,980,871</b>	<b>521,597,914</b>	<b>568,122,322</b>

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

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

CHART-I

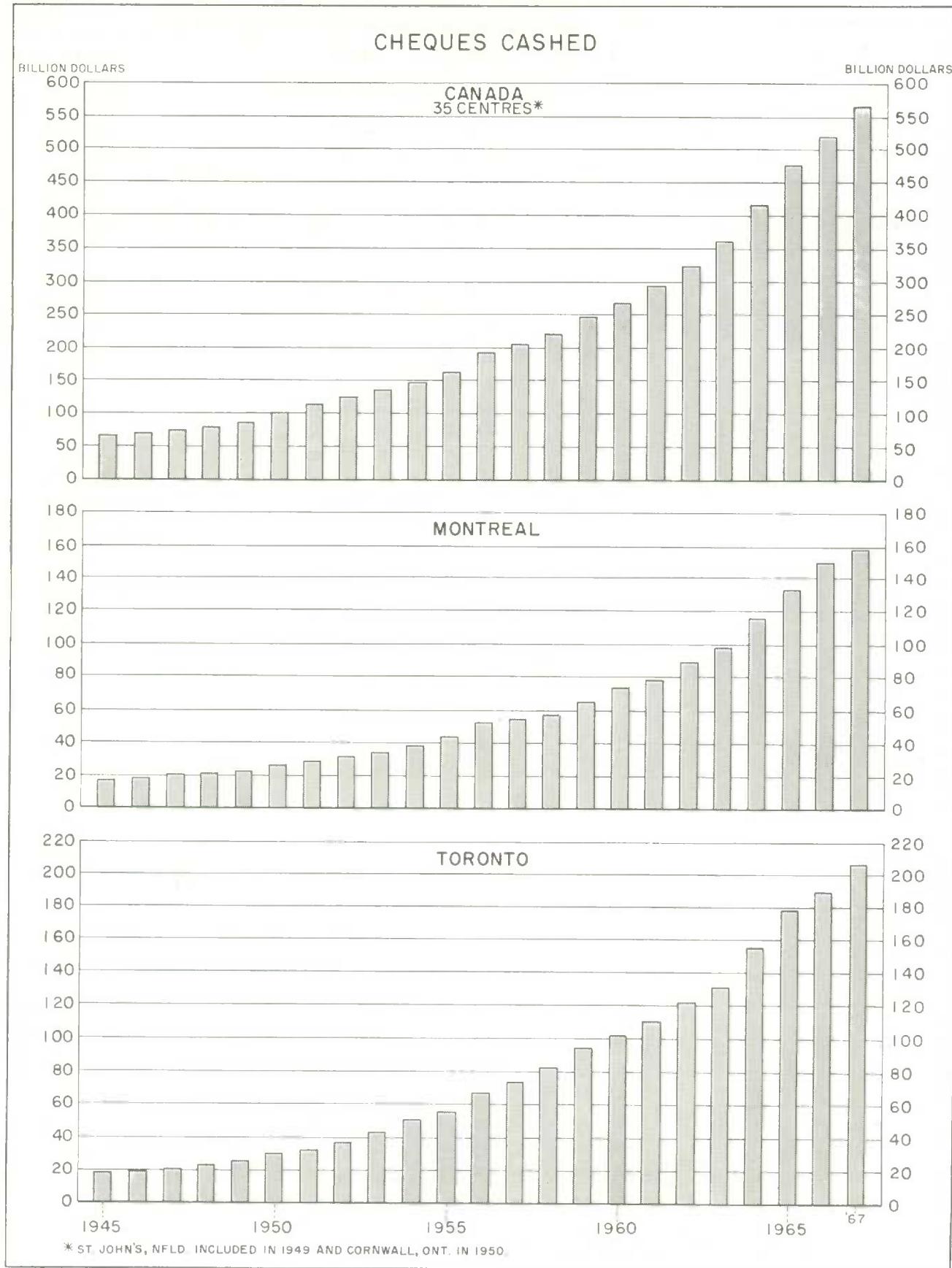


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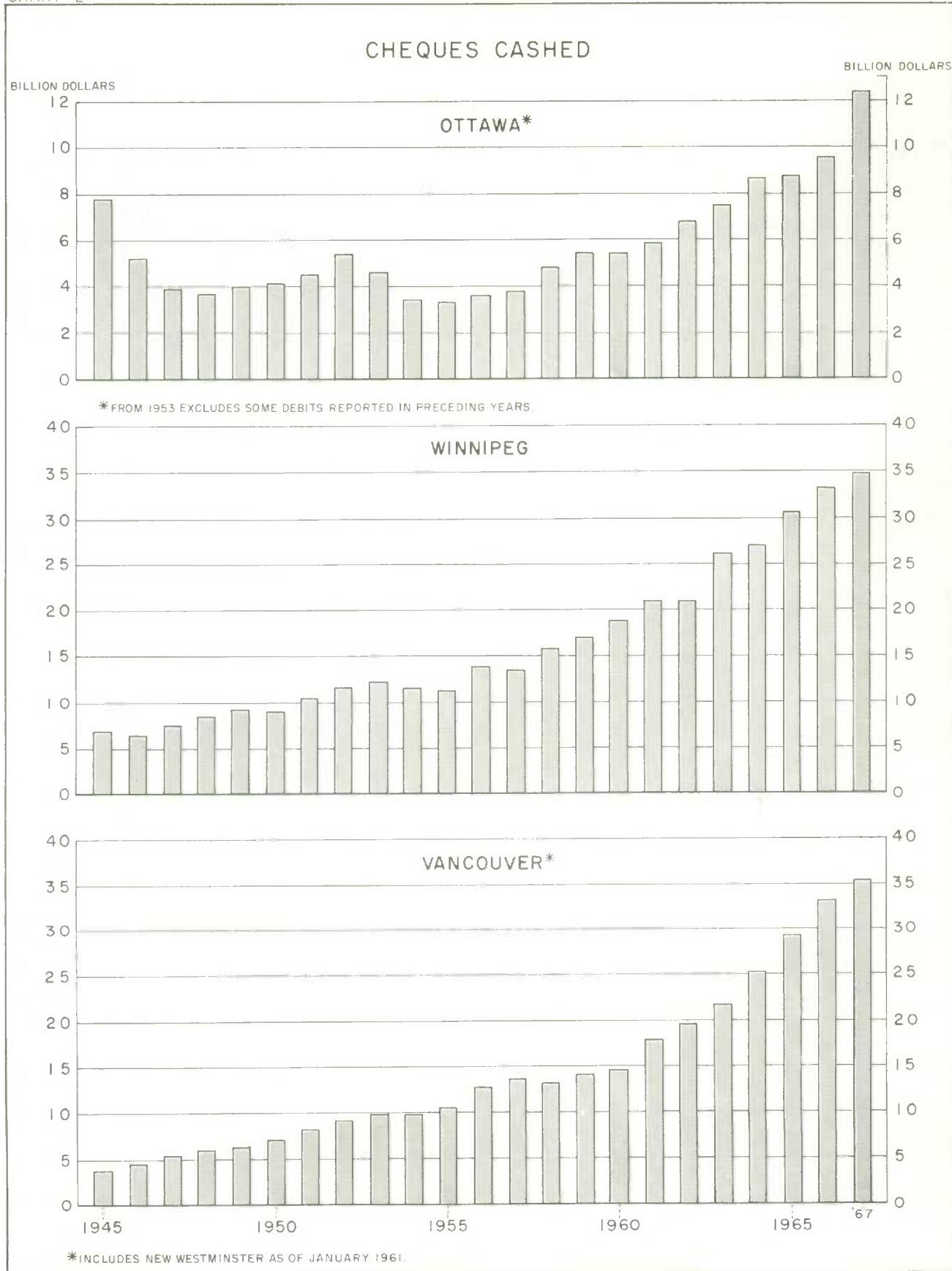


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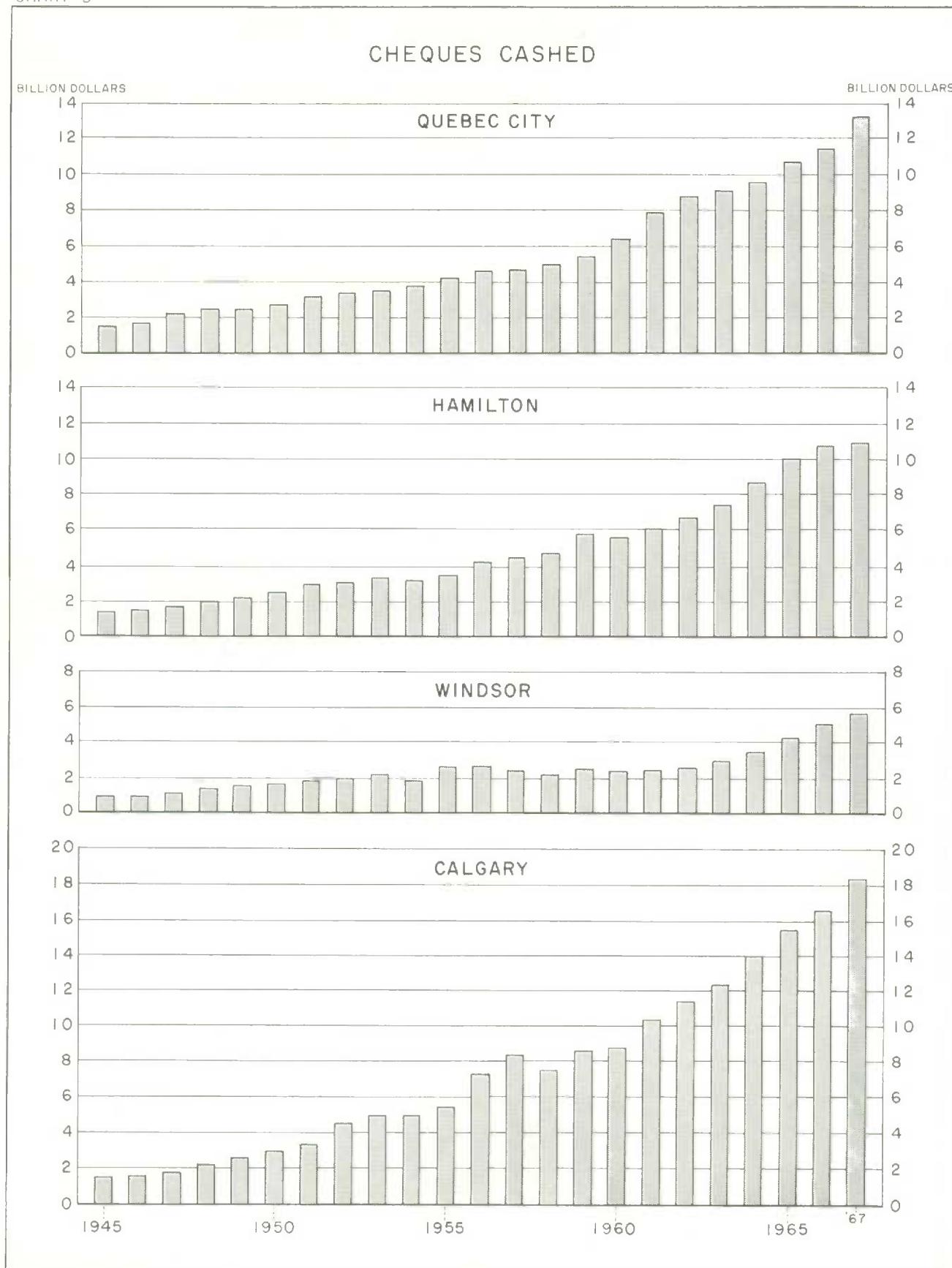


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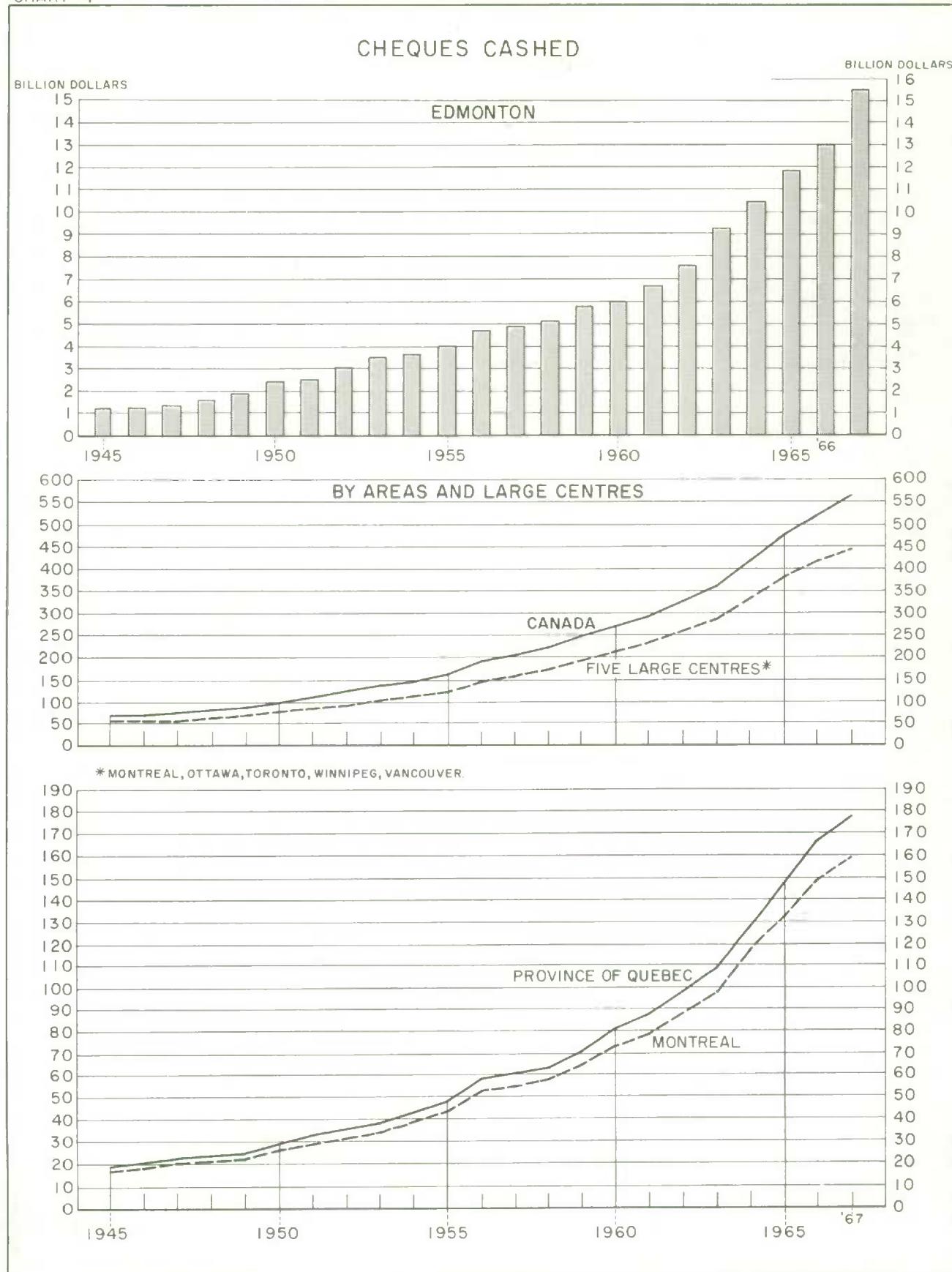
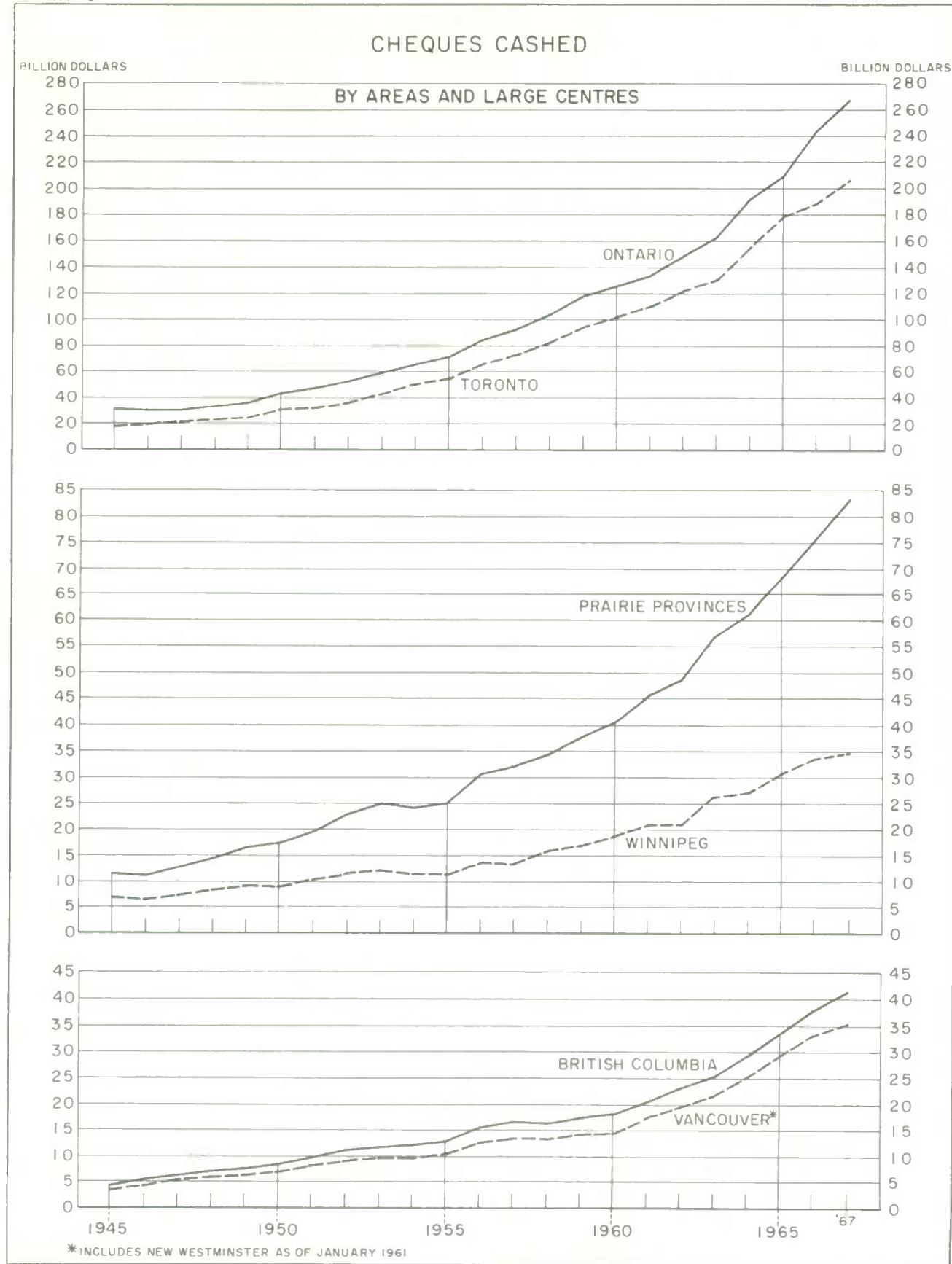


CHART - 5



**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	1965	1966	1967
Atlantic Provinces:										
Halifax.....	73.3	125.3	74.9	112.4	208.3	575.0	814.3	1,368.9	1,698.4	1,820.3
Moncton.....	67.8	92.1	67.1	100.7	214.1	596.3	671.2	957.3	994.4	1,173.5
Saint John.....	136.7	142.2	80.4	98.6	202.6	507.6	668.3	956.5	1,082.8	1,138.1
<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>1,175.6</b>	<b>1,394.7</b>	<b>1,506.3</b>
Quebec:										
Montreal.....	83.3	172.8	88.2	97.3	171.5	641.6	872.7	1,474.5	1,655.7	1,766.6
Quebec.....	61.0	90.0	63.7	111.6	186.5	570.4	903.6	1,210.4	1,318.9	1,512.9
Sherbrooke.....	116.1	164.1	77.9	100.0	176.9	649.7	844.9	1,425.6	1,475.3	1,672.6
<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>1,450.9</b>	<b>1,624.6</b>	<b>1,743.5</b>
Ontario:										
Brantford.....	78.1	152.2	73.4	97.8	218.6	558.2	633.8	947.4	1,123.5	1,405.2
Chatham.....	81.2	108.7	62.1	99.0	140.0	619.6	633.5	903.3	965.5	1,116.8
Fort William.....	138.8	149.9	70.1	98.4	248.0	673.3	709.6	995.5	1,127.2	1,187.7
Hamilton.....	88.3	145.6	73.7	103.1	220.1	749.0	958.1	1,594.8	1,717.5	1,741.1
Kingston.....	89.3	117.8	72.3	102.1	233.9	702.0	788.7	1,320.7	1,432.0	1,551.0
Kitchener.....	67.9	112.9	66.0	103.0	204.3	744.6	937.1	1,646.8	1,960.3	2,035.8
London.....	68.3	109.1	76.9	99.1	171.6	708.2	958.0	1,814.5	1,858.6	2,021.1
Ottawa.....	162.6	166.3	111.2	105.2	639.8	400.7 <sup>1</sup>	492.0 <sup>1</sup>	721.6 <sup>1</sup>	799.4 <sup>1</sup>	1,027.0 <sup>1</sup>
Peterborough.....	98.2	132.7	69.9	100.3	212.3	760.7	805.8	1,319.3	1,525.5	1,732.5
Sarnia.....	—	194.5	114.4	101.3	246.1	781.5	929.4	1,177.3	1,450.3	1,660.9
Sudbury.....	—	40.3	49.4	101.3	133.0	723.6	839.6	1,149.4	1,293.7	1,505.0
Toronto.....	73.4	131.5	98.0	97.6	138.5	788.4	1,050.7	1,713.1	1,811.5	1,975.2
Windsor.....	64.3	135.0	43.7	95.6	229.2	481.7	545.0	961.8	1,144.3	1,299.7
<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>1,573.5</b>	<b>1,676.9</b>	<b>1,839.4</b>
Prairie Provinces:										
Brandon.....	147.7	189.7	83.1	102.9	274.4	697.3	819.1	980.6	1,222.7	1,513.5
Calgary.....	98.1	192.7	85.7	101.7	230.3	1,175.1	1,587.0	2,381.5	2,532.0	2,832.5
Edmonton.....	79.8	140.3	85.2	109.3	246.4	1,196.8	1,550.7	2,774.4	3,032.2	3,600.5
Lethbridge.....	102.8	169.9	64.5	99.1	204.1	771.8	875.9	1,215.9	1,412.6	1,611.6
Medicine Hat.....	183.1	192.7	76.4	98.4	234.5	715.6	865.3	1,148.1	1,320.5	1,416.4
Moose Jaw.....	141.4	187.2	71.0	121.5	247.0	571.7	552.4	693.7	827.8	620.5
Prince Albert.....	95.1	151.8	69.2	107.8	317.1	792.4	958.9	1,148.9	1,251.9	1,525.6
Regina.....	59.1	124.2	86.6	109.5	227.6	713.7	959.5	1,245.8	1,553.9	1,780.4
Saskatoon.....	102.0	195.1	87.1	106.1	230.0	846.2	1,019.1	1,596.8	2,079.9	2,527.5
Winnipeg.....	142.8	180.3	180.6	129.5	263.0	588.5	785.3	1,151.9	1,254.1	1,312.8
<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>1,493.8</b>	<b>1,653.0</b>	<b>1,823.4</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	1,810.0	2,047.5	2,174.2
Victoria.....	80.7	142.5	74.8	111.8	158.0	718.3	841.3	1,364.1	1,541.3	1,911.1
<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>1,737.0</b>	<b>1,964.7</b>	<b>2,131.1</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>1,524.2</b>	<b>1,668.7</b>	<b>1,817.6</b>

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

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

TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1965	1966	1967
percentage of Canada total										
<b>Atlantic Provinces:</b>										
Halifax .....	0.92	0.91	0.85	1.21	1.17	0.89	0.94	0.98	1.10	1.09
Moncton .....	0.27	0.21	0.24	0.34	0.38	0.29	0.25	0.22	0.21	0.22
Saint John .....	0.96	0.59	0.51	0.60	0.64	0.44	0.44	0.38	0.40	0.39
St. John's .....	—	—	—	—	—	0.39 <sup>1</sup>	0.37	0.45	0.51	0.54
<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>2.03</b>	<b>2.22</b>	<b>2.24</b>
<b>Quebec:</b>										
Montreal .....	27.62	33.34	26.50	27.71	25.45	26.11	26.75	27.90	28.59	28.00
Quebec .....	1.97	1.69	1.86	3.09	2.69	2.26	2.69	2.23	2.21	2.33
Sherbrooke .....	0.36	0.29	0.22	0.26	0.24	0.24	0.24	0.25	0.24	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>30.38</b>	<b>31.04</b>	<b>30.58</b>
<b>Ontario:</b>										
Brantford .....	0.32	0.36	0.27	0.34	0.39	0.28	0.24	0.22	0.24	0.27
Chatham .....	0.31	0.24	0.21	0.32	0.24	0.29	0.22	0.20	0.19	0.20
Cornwall .....	—	—	—	—	—	0.18 <sup>2</sup>	0.15	0.14	0.16	0.15
Fort William .....	0.35	0.22	0.16	0.21	0.28	0.21	0.16	0.14	0.15	0.14
Hamilton .....	2.03	1.95	1.54	2.04	2.27	2.12	2.04	2.09	2.06	1.92
Kingston .....	0.23	0.18	0.17	0.23	0.27	0.22	0.19	0.20	0.20	0.19
Kitchener .....	0.35	0.34	0.31	0.46	0.47	0.47	0.45	0.49	0.53	0.51
London .....	0.99	0.91	1.00	1.22	1.10	1.25	1.27	1.48	1.39	1.39
Ottawa .....	7.21	4.29	4.47	4.01	12.69	2.18 <sup>3</sup>	2.02 <sup>3</sup>	1.83 <sup>3</sup>	1.84 <sup>3</sup>	2.18 <sup>3</sup>
Peterborough .....	0.25	0.20	0.16	0.22	0.25	0.24	0.19	0.19	0.20	0.21
St. Catharines .....	—	—	—	4	0.41	0.36	0.33	0.38	0.39	0.37
Sarnia .....	—	0.31	0.29	0.24	0.31	0.26	0.24	0.19	0.21	0.22
Sudbury .....	—	0.07	0.14	0.27	0.19	0.28	0.24	0.20	0.21	0.22
Toronto .....	28.20	29.39	34.09	32.18	23.81	37.15	37.30	37.53	36.22	36.26
Windsor .....	1.04	1.27	0.64	1.33	1.66	0.96	0.82	0.89	0.96	1.01
<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>46.17</b>	<b>44.95</b>	<b>45.24</b>
<b>Prairie Provinces:</b>										
Brandon .....	0.18	0.13	0.09	0.11	0.15	0.10	0.09	0.07	0.08	0.09
Calgary .....	2.35	2.69	1.86	2.09	2.47	3.46	3.52	3.26	3.16	3.24
Edmonton .....	1.26	1.29	1.22	1.49	1.75	2.33	2.27	2.51	2.50	2.73
Lethbridge .....	0.22	0.21	0.12	0.18	0.19	0.20	0.17	0.15	0.15	0.16
Medicine Hat .....	0.19	0.12	0.07	0.09	0.11	0.09	0.08	0.07	0.07	0.07
Moose Jaw .....	0.36	0.28	0.16	0.26	0.28	0.18	0.13	0.10	0.11	0.07
Prince Albert .....	0.09	0.08	0.06	0.09	0.13	0.09	0.08	0.06	0.06	0.07
Regina .....	1.10	1.35	1.47	1.76	1.90	1.64	1.66	1.33	1.51	1.59
Saskatoon .....	0.43	0.48	0.33	0.39	0.44	0.44	0.40	0.38	0.46	0.51
Winnipeg .....	13.97	10.26	16.01	10.87	11.51	7.06	7.10	6.42	6.39	6.14
<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>14.35</b>	<b>14.49</b>	<b>14.67</b>
<b>British Columbia:</b>										
New Westminster .....	0.22	0.22	0.16	0.25	0.29	0.37	6	6	6	6
Vancouver .....	5.19	5.07	4.03	5.02	5.04	5.94	6.05	6.16	6.36	6.20
Victoria .....	0.94	0.97	0.79	1.12	0.83	1.03	0.91	0.91	0.94	1.07
<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>7.07</b>	<b>7.30</b>	<b>7.27</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.

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
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
1966	521,597,914	11,606,699	161,890,942	234,460,197	75,583,066	38,057,010
1967	568,122,322	12,712,732	173,743,111	257,011,586	83,373,585	41,281,302
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
1966 <sup>8</sup>	537,826,117	14,142,694	165,757,599	244,285,748	75,583,066	38,057,010
1967 <sup>8</sup>	585,081,687	15,641,555	177,754,008	267,031,237	83,373,585	41,281,302

See footnotes at end of table.

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
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
1966 .....	1,686.7	5,768,603	1,075,397	2,077,876	2,684,823	149,105,805
1967 .....	1,837.1	6,182,636	1,269,034	2,183,938	3,077,124	159,094,150

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
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
1966 .....	11,549,732	1,235,405	1,229,858	997,126	864,691	767,934	10,734,804
1967 .....	13,248,373	1,400,594	1,538,214	1,153,382	854,930	809,191	10,882,411

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	—
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
1966 .....	1,019,805	2,764,606	7,234,046	9,624,047 <sup>11</sup>	1,071,951	2,020,306
1967 .....	1,104,544	2,871,119	7,866,449	12,363,375 <sup>11</sup>	1,217,405	2,123,929

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
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
1966 .....	1,094,866	1,095,945	188,901,897	5,038,315	401,616	16,474,804
1967 .....	1,253,850	1,274,936	205,975,596	5,722,255	497,111	18,430,116

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
1942 .....	725,038	79,006	47,557	110,843	54,804	635,558
1943 .....	988,229	95,167	59,420	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
1966 .....	13,046,914	808,376	371,788	567,925	322,877	7,886,732
1967 .....	15,492,153	922,236	398,806	425,698	393,465	9,036,179

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
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
1966 .....	2,389,089	33,312,945	-	-	33,171,639	4,885,371
1967 .....	2,903,177	34,874,642	-	-	35,223,762	6,057,540

<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 1966 and 1967

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glace Bay	
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January .....	47,190	58,717	96,870	118,996	8,811	9,933
February .....	41,457	45,187	80,153	119,252	7,545	9,690
March .....	46,039	52,724	86,909	103,985	8,554	9,698
April .....	49,463	51,036	99,499	146,812	9,681	12,847
May .....	46,792	52,706	102,333	152,141	9,188	13,109
June .....	51,354	52,964	106,232	110,647	10,644	12,908
July .....	44,956	69,505	99,537	106,005	10,196	11,614
August .....	54,098	74,958	108,744	139,128	10,199	10,599
September .....	49,371	52,758	98,261	120,140	10,136	9,906
October .....	48,508	62,545	111,056	131,319	9,869	11,149
November .....	55,572	61,578	123,898	137,843	10,303	12,069
December .....	53,646	62,937	115,630	98,523	11,524	11,486
Totals .....	588,446	697,615	1,229,122	1,484,791	116,650	135,008
Halifax						
	Moncton		Saint John			
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January .....	459,388	554,661	81,802	106,949	161,655	184,401
February .....	467,240	561,616	79,642	89,004	156,762	155,940
March .....	574,028	498,896	94,710	103,797	161,260	192,939
April .....	504,245	411,642	88,791	97,563	184,572	201,850
May .....	501,226	653,678	93,341	112,346	187,588	159,504
June .....	436,880	543,554	95,372	107,329	193,949	189,405
July .....	409,413	461,939	85,908	107,127	172,963	186,899
August .....	407,604	508,000	90,769	113,359	176,856	198,612
September .....	464,638	462,798	86,426	97,004	174,681	170,076
October .....	432,152	507,544	90,859	108,545	153,461	180,065
November .....	562,545	501,239	89,376	114,339	169,804	192,643
December .....	549,244	517,069	98,401	111,672	184,325	171,604
Totals .....	5,768,603	6,182,636	1,075,397	1,269,034	2,077,876	2,183,938
St. John's						
	Sydney		Total for 8 centres			
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January .....	205,980	260,409	43,782	48,407	1,105,478	1,342,473
February .....	171,126	208,613	43,008	38,856	1,046,933	1,228,158
March .....	169,463	225,068	46,353	46,420	1,187,316	1,233,527
April .....	180,930	247,686	49,537	45,338	1,166,718	1,214,774
May .....	352,061	237,279	55,939	62,317	1,348,468	1,443,080
June .....	219,644	252,832	56,134	54,201	1,170,209	1,323,840
July .....	198,215	244,136	51,343	44,461	1,072,531	1,231,686
August .....	260,662	253,731	51,712	52,595	1,160,644	1,350,982
September .....	207,200	272,424	51,004	49,005	1,141,717	1,234,111
October .....	215,989	284,694	45,708	57,032	1,107,602	1,342,893
November .....	240,620	281,068	53,098	55,530	1,305,216	1,356,309
December .....	262,933	309,184	54,159	57,247	1,329,862	1,339,722
Totals .....	2,684,823	3,077,124	601,777	611,409	14,142,694	15,641,555

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1966 and 1967 - Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January .....	43,573	48,800	31,554	36,488	34,323	38,946
February .....	46,748	45,976	30,020	31,977	32,904	35,157
March .....	53,880	54,753	33,433	38,059	38,520	41,142
April .....	53,330	54,117	33,113	36,489	35,031	38,652
May .....	55,458	64,322	36,666	44,246	42,969	49,028
June .....	54,249	60,164	37,952	42,015	41,220	45,399
July .....	47,811	49,592	36,520	39,642	39,553	43,692
August .....	49,475	53,890	36,209	43,359	39,540	44,385
September .....	48,927	46,748	37,323	40,552	42,480	47,541
October .....	53,977	59,412	39,211	44,823	43,293	47,677
November .....	56,697	66,268	40,466	47,996	43,277	48,597
December .....	54,721	64,044	40,267	42,776	41,950	43,863
<b>Totals .....</b>	<b>618,846</b>	<b>668,086</b>	<b>432,734</b>	<b>488,422</b>	<b>475,060</b>	<b>524,079</b>
Montreal						
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January .....	11,228,550	13,999,225	888,099	1,036,462	50,306	58,640
February .....	11,455,903	13,681,693	945,697	976,278	51,354	54,388
March .....	11,617,681	13,743,568	1,049,484	1,077,619	58,984	60,489
April .....	11,992,199	13,968,279	921,235	1,043,406	54,433	48,234
May .....	12,580,206	14,068,229	1,014,693	1,142,387	63,700	69,132
June .....	11,893,158	13,806,394	939,268	1,167,498	64,685	60,539
July .....	11,727,989	12,125,252	888,177	1,043,607	57,898	55,668
August .....	12,506,628	12,270,466	1,053,589	1,215,242	62,373	51,081
September .....	12,784,497	11,567,326	932,400	1,025,256	61,760	56,809
October .....	13,019,769	13,526,468	990,078	1,132,697	63,305	60,747
November .....	14,339,864	13,561,656	923,473	1,240,063	71,419	64,433
December .....	13,959,361	12,775,594	1,003,539	1,147,858	70,875	64,975
<b>Totals .....</b>	<b>149,105,805</b>	<b>159,094,150</b>	<b>11,549,732</b>	<b>13,248,373</b>	<b>731,092</b>	<b>705,185</b>
Shawinigan Falls						
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January .....	24,830	23,566	92,916	110,308	76,268	83,236
February .....	22,810	19,614	86,888	95,307	76,212	86,398
March .....	25,913	22,129	107,186	116,317	96,726	73,547
April .....	22,818	21,072	106,252	111,168	76,935	72,924
May .....	26,851	25,836	113,522	131,849	84,446	105,924
June .....	27,178	26,260	98,153	131,017	110,194	90,086
July .....	23,760	22,285	104,496	115,795	76,769	85,766
August .....	20,848	22,232	107,829	114,796	85,829	84,202
September .....	22,585	20,366	100,790	105,829	89,154	81,823
October .....	21,496	23,038	98,208	121,079	87,604	91,547
November .....	23,650	26,571	113,642	119,855	99,096	106,918
December .....	23,390	27,456	105,523	127,274	93,340	94,454
<b>Totals .....</b>	<b>286,129</b>	<b>280,425</b>	<b>1,235,405</b>	<b>1,400,594</b>	<b>1,052,573</b>	<b>1,056,825</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1966 and 1967 — Continued

Month	2. Province of Quebec — Concluded					
	Valleyfield		Total for 10 centres			
	1966	1967	1966	1967		
thousands of dollars						
January .....	19,909	23,436	12,490,328	15,459,107		
February .....	17,392	18,477	12,765,928	15,045,265		
March .....	21,063	22,672	13,102,870	15,250,295		
April .....	21,661	21,166	13,317,007	15,415,507		
May .....	22,709	25,303	14,041,220	15,726,306		
June .....	23,451	26,451	13,289,508	15,455,823		
July .....	22,556	22,984	13,025,529	13,604,283		
August .....	23,810	23,655	13,986,130	13,923,308		
September .....	23,370	21,609	14,143,286	13,013,859		
October .....	22,949	24,880	14,439,890	15,132,368		
November .....	26,131	28,330	15,737,715	15,310,687		
December .....	25,222	28,906	15,418,188	14,417,200		
<b>Totals .....</b>	<b>270,223</b>	<b>287,869</b>	<b>165,757,599</b>	<b>177,754,008</b>		
3. Province of Ontario						
	Brantford		Chatham		Cornwall	
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January .....	87,481	133,245	93,319	114,096	61,944	64,858
February .....	83,752	96,845	77,694	91,276	55,601	59,099
March .....	94,676	113,333	71,737	95,561	76,300	78,991
April .....	88,574	112,796	64,905	79,941	63,872	67,477
May .....	107,703	149,185	77,807	96,126	79,416	79,177
June .....	102,839	159,048	85,122	91,883	70,877	73,714
July .....	92,167	144,641	77,463	85,589	72,688	72,983
August .....	92,697	136,113	85,636	89,818	68,028	70,669
September .....	106,799	125,070	74,292	77,018	83,634	72,698
October .....	114,204	131,104	81,254	108,614	65,497	71,794
November .....	124,891	122,159	96,794	111,195	75,410	75,231
December .....	134,075	114,675	111,103	112,265	91,424	68,239
<b>Totals .....</b>	<b>1,229,858</b>	<b>1,538,214</b>	<b>997,126</b>	<b>1,153,382</b>	<b>864,691</b>	<b>854,930</b>
	Fort William		Guelph		Hamilton	
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January .....	55,408	70,750	63,949	73,821	898,357	861,295
February .....	48,537	57,293	55,699	64,628	777,182	769,172
March .....	60,474	64,839	65,673	74,928	894,974	904,312
April .....	59,012	64,637	63,658	63,106	871,313	878,176
May .....	65,159	71,524	69,618	90,440	896,665	1,118,399
June .....	70,575	72,167	72,425	88,568	977,707	907,764
July .....	64,661	71,284	58,072	81,203	876,541	910,766
August .....	68,651	61,001	65,348	78,386	867,763	886,250
September .....	64,720	68,460	69,701	87,712	912,070	829,288
October .....	65,505	70,330	67,829	80,674	893,218	897,386
November .....	75,343	71,443	81,060	107,886	947,734	972,715
December .....	69,889	65,463	77,836	81,429	921,280	946,888
<b>Totals .....</b>	<b>767,934</b>	<b>809,191</b>	<b>810,868</b>	<b>972,781</b>	<b>10,734,804</b>	<b>10,882,411</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1966 and 1967 - Continued

Month	3. Province of Ontario - Continued					
	Kingston		Kitchener		London	
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January .....	75,140	86,070	197,819	242,779	597,854	636,865
February .....	68,586	73,957	194,182	191,855	541,670	565,881
March .....	88,462	85,452	218,006	214,070	616,193	622,777
April .....	76,238	77,477	214,605	216,034	595,654	610,023
May .....	95,122	101,791	236,801	231,598	634,300	718,132
June .....	92,121	89,344	252,631	270,607	627,589	855,102
July .....	84,334	99,107	234,853	236,519	641,766	711,843
August .....	83,049	91,769	234,273	235,997	574,792	624,895
September .....	85,268	86,542	233,299	238,211	549,496	581,264
October .....	83,683	98,583	236,907	238,708	554,596	626,474
November .....	96,756	113,857	262,791	266,192	647,648	653,824
December .....	91,046	100,595	248,439	288,549	652,488	659,369
<b>Totals .....</b>	<b>1,019,805</b>	<b>1,104,544</b>	<b>2,764,606</b>	<b>2,871,119</b>	<b>7,234,046</b>	<b>7,866,449</b>
Niagara Falls						
	Oshawa		Ottawa			
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January .....	69,219	68,730	535,639	663,878	724,193	933,482
February .....	69,018	62,775	484,623	509,202	733,905	865,333
March .....	82,311	68,254	571,177	473,477	771,851	892,668
April .....	78,962	71,184	533,270	561,841	693,546	890,926
May .....	79,736	89,975	544,355	561,783	777,951	1,024,784
June .....	87,797	82,209	496,560	567,875	936,261	1,217,084
July .....	80,877	80,910	424,223	417,895	798,131	1,054,176
August .....	81,939	84,886	328,553	291,483	795,049	959,188
September .....	74,700	82,972	378,239	282,396	804,915	1,004,623
October .....	92,927	89,837	388,782	413,985	858,249	1,001,299
November .....	77,496	92,442	521,109	518,881	843,824	1,274,808
December .....	76,259	82,683	727,417	651,882	886,172	1,245,004
<b>Totals .....</b>	<b>951,241</b>	<b>956,857</b>	<b>5,933,947</b>	<b>5,914,578</b>	<b>9,624,047</b>	<b>12,363,375</b>
Peterborough						
	Port Arthur					
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January .....	73,646	89,699	41,991		53,474	
February .....	75,338	157,882	41,142		42,843	
March .....	87,527	86,057	48,794		46,869	
April .....	81,764	80,874	43,441		51,109	
May .....	92,350	101,647	48,911		61,185	
June .....	97,322	105,211	57,388		61,903	
July .....	93,778	96,386	47,564		55,014	
August .....	90,025	102,210	49,274		54,105	
September .....	96,769	94,229	52,660		53,898	
October .....	87,842	98,326	51,686		60,977	
November .....	97,218	105,807	57,527		55,859	
December .....	98,372	99,077	52,083		49,893	
<b>Totals .....</b>	<b>1,071,951</b>	<b>1,217,405</b>	<b>592,461</b>		<b>647,129</b>	

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1966 and 1967 — Continued

Month	3. Province of Ontario — Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January .....	157,865	166,353	77,388	99,686	89,585	100,099
February .....	150,422	154,236	74,900	86,867	85,706	73,470
March .....	169,507	161,669	86,476	102,283	96,510	89,499
April .....	165,771	197,424	77,666	90,717	88,735	78,981
May .....	169,891	189,349	91,663	116,842	95,655	98,279
June .....	187,553	195,938	103,855	108,243	111,649	114,811
July .....	172,548	185,901	98,362	105,764	96,880	95,515
August .....	147,783	160,808	95,669	100,630	92,531	96,765
September .....	142,823	156,742	93,529	102,094	92,290	96,067
October .....	163,519	169,065	93,638	110,647	89,236	124,836
November .....	197,009	202,276	95,861	124,817	101,168	118,417
December .....	195,615	184,168	105,859	105,260	109,082	91,832
Totals .....	2,020,306	2,123,929	1,094,866	1,253,850	1,149,027	1,178,571
Sudbury						
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January .....	88,683	99,460	25,632	24,005	14,852,560	17,969,076
February .....	80,307	79,925	27,110	26,659	13,993,325	15,124,575
March .....	90,434	95,579	30,103	29,523	16,651,954	17,217,809
April .....	84,948	86,595	27,330	24,577	14,748,183	17,323,825
May .....	94,738	114,659	34,703	33,817	16,450,177	17,412,914
June .....	93,399	119,983	36,340	32,989	15,931,853	17,365,927
July .....	88,710	104,196	31,073	28,978	14,777,020	15,099,019
August .....	91,630	108,760	33,697	27,840	14,764,887	16,407,241
September .....	92,639	108,311	34,854	28,801	16,319,338	15,902,592
October .....	92,188	117,103	35,540	30,354	15,636,931	18,601,987
November .....	98,054	125,059	38,759	31,787	17,061,419	18,927,905
December .....	100,215	115,306	32,866	30,405	17,714,250	18,622,726
Totals .....	1,095,945	1,274,936	388,007	349,735	188,901,897	205,975,596
Windsor				Total for 21 centres		
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January .....	386,936	472,339	19,254,608		23,024,060	
February .....	352,103	449,222	18,070,802		19,602,995	
March .....	420,299	511,702	21,293,438		22,029,652	
April .....	427,931	427,961	19,149,378		22,055,681	
May .....	451,285	475,141	21,194,006		22,936,747	
June .....	412,079	503,608	20,903,942		23,083,978	
July .....	407,028	460,551	19,318,739		20,198,240	
August .....	367,335	406,721	19,078,609		21,075,535	
September .....	394,733	434,133	20,756,768		20,513,121	
October .....	475,356	526,155	20,228,587		23,668,238	
November .....	484,098	562,224	22,081,969		24,634,784	
December .....	459,132	492,498	22,954,902		24,208,206	
Totals .....	5,038,315	5,722,255	244,285,748		267,031,237	

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1966 and 1967 - Continued

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January .....	27,514	36,579	1,452,331	1,516,904	958,176	1,068,515
February .....	25,022	28,714	1,207,792	1,370,650	868,947	978,082
March .....	30,168	33,357	1,387,661	1,515,977	1,009,402	1,069,669
April .....	29,825	35,511	1,437,309	1,563,833	1,259,393	1,363,784
May .....	31,006	49,603	1,322,884	1,495,967	1,102,192	1,410,444
June .....	35,576	46,132	1,281,404	1,520,243	1,041,312	1,492,510
July .....	31,181	37,159	1,289,413	1,402,560	1,077,055	1,212,255
August .....	34,234	43,064	1,338,245	1,549,685	1,090,074	1,252,484
September .....	33,131	44,199	1,274,481	1,400,085	1,163,177	1,302,567
October .....	39,518	46,867	1,410,965	1,537,665	1,073,457	1,365,940
November .....	46,210	51,029	1,583,216	1,753,633	1,374,887	1,380,569
December .....	38,231	44,897	1,489,103	1,802,916	1,028,842	1,595,334
<b>Totals .....</b>	<b>401,616</b>	<b>497,111</b>	<b>16,474,804</b>	<b>18,430,118</b>	<b>13,046,914</b>	<b>15,492,153</b>
Lethbridge						
Month	Lethbridge		Medicine Hat		Moose Jaw	
	1966	1967	1966	1967	1966	1967
	thousands of dollars					
January .....	59,895	67,342	31,122	27,753	53,193	48,823
February .....	51,876	62,399	23,823	24,889	49,261	29,575
March .....	66,316	76,683	29,121	28,035	43,733	29,931
April .....	65,743	68,943	26,993	27,685	51,018	30,495
May .....	70,116	86,883	28,787	31,721	54,232	35,998
June .....	69,295	85,287	35,511	39,234	57,142	36,306
July .....	63,728	74,460	32,007	34,036	38,378	35,836
August .....	70,144	75,813	31,519	35,460	38,207	33,822
September .....	68,615	74,921	31,535	33,156	38,364	31,608
October .....	66,275	70,740	31,228	39,578	39,953	38,352
November .....	81,760	96,215	37,666	43,248	51,320	39,784
December .....	74,613	82,550	32,476	34,011	53,124	35,168
<b>Totals .....</b>	<b>808,376</b>	<b>922,236</b>	<b>371,788</b>	<b>398,806</b>	<b>567,925</b>	<b>425,698</b>
Prince Albert						
Month	Prince Albert		Regina		Saskatoon	
	1966	1967	1966	1967	1966	1967
	thousands of dollars					
January .....	22,649	26,760	571,391	890,706	151,757	240,694
February .....	21,921	25,998	483,080	599,579	161,619	211,514
March .....	24,600	27,657	694,496	953,437	207,766	219,681
April .....	24,839	27,874	695,015	687,374	185,663	223,584
May .....	28,573	33,568	588,036	768,068	181,916	349,947
June .....	26,966	35,095	658,225	830,124	180,164	233,223
July .....	25,666	35,632	690,635	758,682	210,976	218,189
August .....	29,485	36,214	639,518	695,517	222,009	248,986
September .....	26,982	30,609	748,795	625,445	216,342	219,693
October .....	31,285	39,226	705,898	822,268	213,285	252,702
November .....	30,797	38,655	737,213	691,152	235,348	254,169
December .....	29,114	36,177	674,430	713,827	222,244	230,795
<b>Totals .....</b>	<b>322,877</b>	<b>393,465</b>	<b>7,886,732</b>	<b>9,036,179</b>	<b>2,389,089</b>	<b>2,903,177</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1966 and 1967 — Concluded

	4. Prairie Provinces — Concluded			
	Winnipeg		Total for 10 centres	
	1966	1967	1966	1967
thousands of dollars				
January .....	2,409,150	2,807,114	5,737,178	6,731,190
February .....	2,232,621	2,727,968	5,125,962	6,059,368
March .....	2,860,686	2,621,077	6,353,949	6,575,504
April .....	2,642,535	2,780,519	6,418,333	6,809,602
May .....	2,820,766	3,370,449	6,228,508	7,632,648
June .....	2,840,154	3,205,418	6,225,749	7,523,572
July .....	2,876,126	2,841,399	6,335,165	6,650,208
August .....	2,897,357	2,896,360	6,390,792	6,867,405
September .....	2,681,089	2,913,090	6,282,511	6,675,373
October .....	2,911,945	3,003,923	6,523,809	7,217,261
November .....	2,949,081	2,936,897	7,127,498	7,285,351
December .....	3,191,435	2,770,428	6,833,612	7,346,103
Totals .....	33,312,945	34,874,642	75,583,066	83,373,585
5. British Columbia				
	Vancouver <sup>1</sup>		Victoria	
	1966	1967	1966	1967
	thousands of dollars			
January .....	2,445,247	2,805,517	317,913	426,922
February .....	2,411,725	2,473,677	319,992	467,511
March .....	2,900,161	2,958,790	403,923	490,677
April .....	2,838,987	2,702,629	512,676	493,807
May .....	2,789,049	3,037,625	408,337	430,547
June .....	2,909,152	3,107,138	401,613	503,327
July .....	2,809,062	2,896,269	425,991	507,809
August .....	2,846,660	3,078,365	411,144	579,687
September .....	2,715,248	2,903,670	419,935	467,078
October .....	2,702,385	3,050,243	382,755	549,322
November .....	2,930,825	3,141,176	386,043	589,710
December .....	2,873,138	3,068,663	495,049	551,143
Totals .....	33,171,639	35,223,762	4,885,371	6,057,540
Total for 2 centres				
	1966	1967	1966	1967
	thousands of dollars			
	2,763,160	3,232,439	41,350,752	49,789,269
January .....	2,731,717	2,941,188	39,741,342	44,876,974
February .....	3,304,084	3,449,467	45,241,657	48,538,445
March .....	3,351,663	3,196,436	43,403,099	48,692,000
April .....	3,197,386	3,468,172	46,009,588	51,206,953
May .....	3,310,765	3,610,465	44,900,173	50,997,678
June .....	3,235,053	3,404,078	42,987,017	45,088,495
July .....	3,257,804	3,658,052	43,873,979	46,875,282
August .....	3,135,183	3,370,748	45,459,465	44,807,212
September .....	3,085,140	3,599,565	45,385,028	50,960,325
October .....	3,316,868	3,730,886	49,569,266	52,318,017
November .....	3,368,187	3,619,806	49,904,751	50,931,037
Totals .....	38,057,010	41,281,302	537,826,117	585,081,687

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

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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
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
1966 .....	515,543,767	5,760,324	89.50	22,282,350	12,404,781	1.80
1967 .....	559,102,515	6,330,387	88.32	25,979,172	13,945,717	1.86
1966						
January .....	39,835,081	5,720,736	83.56	1,515,671	11,832,230	1.54
February .....	38,155,771	5,581,464	82.03	1,585,571	11,961,068	1.59
March .....	43,592,414	5,508,748	94.96	1,649,243	12,123,168	1.63
April .....	41,780,105	5,503,909	91.09	1,622,994	12,301,781	1.58
May .....	44,205,765	5,597,993	94.76	1,803,823	12,335,778	1.76
June .....	43,076,409	5,617,963	92.01	1,823,764	12,345,212	1.77
July .....	41,192,905	5,722,956	86.37	1,794,112	12,468,964	1.73
August .....	41,973,985	5,823,167	88.23	1,899,994	12,574,053	1.81
September .....	43,441,186	5,847,314	89.15	2,018,279	12,675,298	1.91
October .....	43,503,414	6,042,214	86.40	1,881,614	12,867,542	1.75
November .....	46,789,144	6,115,138	91.82	2,780,122	12,787,100	2.61
December .....	47,997,588	6,156,886	93.55	1,907,163	12,585,179	1.82
1967						
January .....	47,899,089	6,149,821	93.46	1,890,180	12,749,800	1.78
February .....	43,131,684	6,063,342	85.36	1,745,290	12,932,017	1.62
March .....	46,583,352	6,110,077	91.49	1,955,093	13,075,788	1.79
April .....	46,824,887	6,148,989	91.38	1,867,113	13,233,465	1.69
May .....	48,211,413	6,211,384	93.14	2,995,540	13,377,988	2.69
June .....	48,795,574	6,331,730	92.48	2,202,104	13,586,704	1.94
July .....	43,021,020	6,500,367	79.42	2,067,475	13,872,435	1.79
August .....	44,909,552	6,425,083	83.88	1,965,730	14,184,436	1.66
September .....	42,932,117	6,390,497	80.62	1,875,095	14,586,591	1.54
October .....	48,826,964	6,557,371	89.35	2,133,361	15,199,095	1.68
November .....	49,393,658	6,495,477	91.25	2,924,359	15,404,010	2.28
December .....	48,573,205	6,580,503	88.58	2,357,832	15,146,278	1.87

<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.