

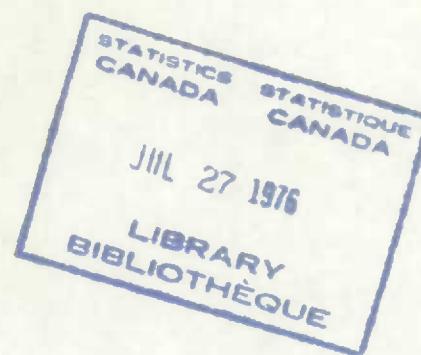
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# CHEQUES CASHED IN CLEARING CENTRES

1969

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## FOREWORD

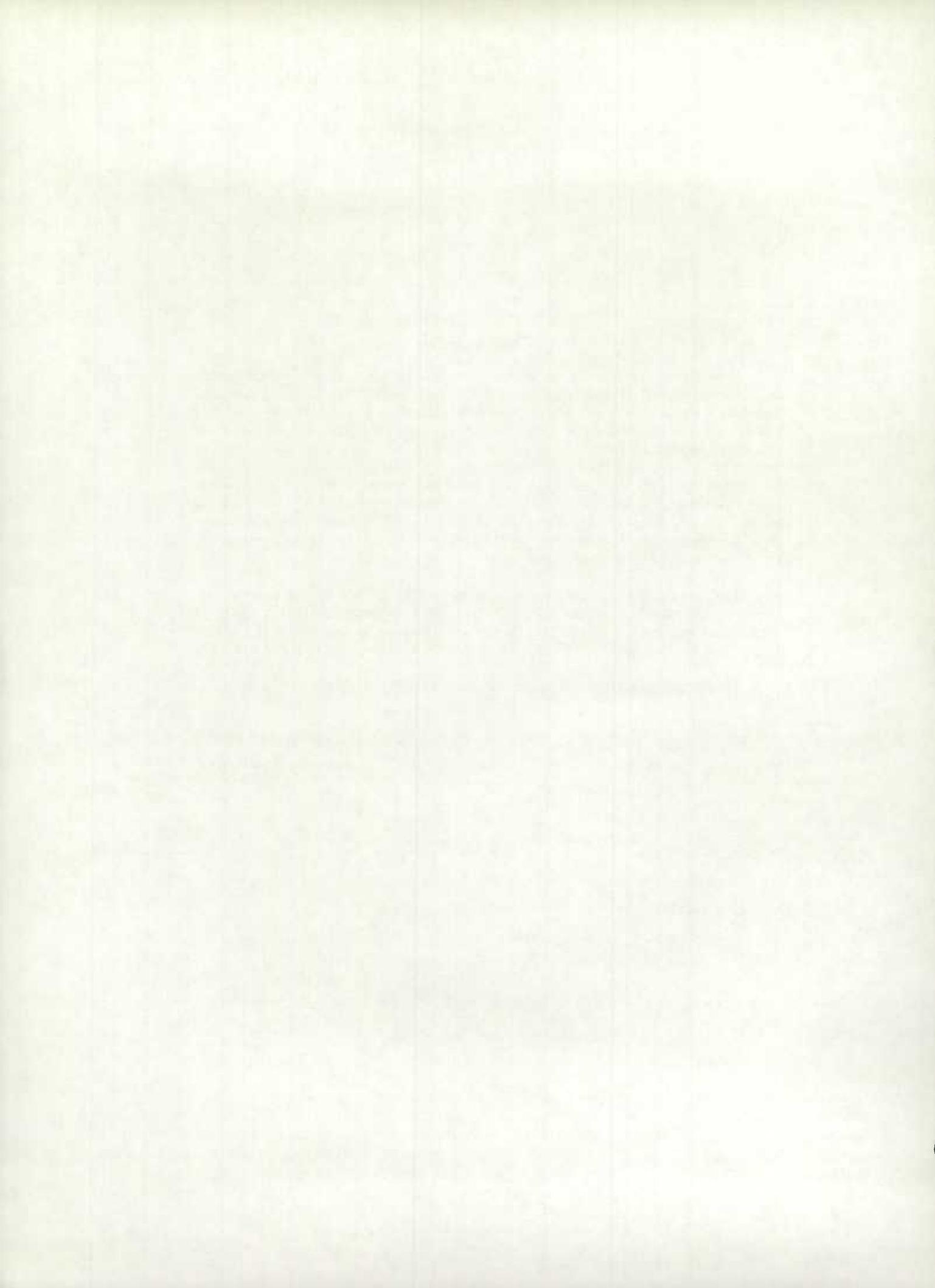
This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1969. 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.

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*Dominion Statistician.*



## TABLE OF CONTENTS

	Page
Analytical Text .....	7
Definition and Coverage .....	7 - 9
 <b>Charts</b> 	
1, 2, 3. Canada and Principal Cities, 1945-69 .....	11, 12, 13
4, 5. Canada, Economic Areas and Large Centres, 1945-69 .....	14, 15
 <b>Tables</b> 	
1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1967, 1968 and 1969 .....	10
2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100 .....	16
3. Relative Importance of Individual Clearing House Centres .....	17
4. Cheques Cashed against Individual Accounts, by Regions and Centres	18, 19-24
5. Cheques Cashed by Clearing Centres and Months, during 1968 and 1969	25-31
6. Cheques Cashed against Current and Savings Accounts .....	32



## INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached new record levels in 1969. The value of cheques cashed in the fifty-one centres rose to \$735,404 million, an increase of 15.5 per cent above the value of \$636,699 million for 1968.

The value of cheques cashed in British Columbia increased by 21.9 per cent, Ontario 21.0 per cent, the Atlantic Provinces 19.7 per cent, the Prairie Provinces 9.5 per cent and Quebec 7.5 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 Sudbury in 1929. In May, 1931 branches in Weyburn were absorbed by the Imperial Bank. In May, 1941 cheques cashed in St. Catharines were included and in April of 1949 cheques cashed in St. John's, Newfoundland were added bringing the number to 34. In May, 1950 cheques cashed 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. Cheques cashed in New Westminster 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 cashed in these centres has increased steadily and rapidly.

### The Centres

Forty-nine of the fifty-one centres showed a higher value of cheques cashed in 1969 as compared with 1968. Cheques cashed in Halifax, the leading centre in the Atlantic Provinces was 13.9 per cent above the figure for 1968. Cheques cashed in Montreal increased by 7.6 per cent and in Toronto by 23.1 per cent. In the Western regions cheques cashed in Winnipeg was higher by 6.7 per cent and Vancouver by 22.6 per cent.

Over 48 per cent of the cheques cashed in Canada during 1969 were cashed in Ontario. Cheques

cashed in Toronto accounted for over 81 per cent of the provincial total. Cheques cashed in Quebec were over 27 per cent of the Canada total and the Prairie Provinces over 13 per cent of the Canada total. Value of cheques cashed in Winnipeg was over 36 per cent of the total for the Prairie Provinces although the relative importance of cheques cashed in Winnipeg has declined since the war. Value of cheques cashed in British Columbia was over 7 per cent of the national total. 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 103.43 for 1969 as compared with 92.56 for 1968 and 88.32 for 1967. The annual turnover ratio of savings accounts was 1.91 in comparison with 1.81 for 1968 and 1.86 for 1967.

### 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.

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, as it is felt that their inclusion would be misleading.

### 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 in 1943. 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, Trois-Rivières, 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.
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 1968 and 1969 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, 1967, 1968 and 1969**

Clearing house centres	1939	1946	1967	1968	1969
thousands of dollars					
Atlantic Provinces:					
Halifax .....	381,824	870,736	6,182,636	6,637,572	8,180,766
Moncton .....	108,892	276,711	1,269,034	1,453,887	1,655,550
Saint John .....	189,232	456,571	2,183,938	2,135,591	2,354,765
St. John's .....	-	-	3,077,124	4,212,773	5,281,371
<b>Totals</b> .....	<b>679,948</b>	<b>1,604,018</b>	<b>12,712,732</b>	<b>14,439,823</b>	<b>17,472,452</b>
Quebec:					
Montreal .....	8,759,472	18,828,185	159,094,150	163,784,505	176,195,327
Quebec .....	977,211	1,722,533	13,248,373	15,671,370	16,415,280
Sherbrooke .....	83,716	198,642	1,400,594	1,511,610	1,688,385
<b>Totals</b> .....	<b>9,820,399</b>	<b>20,749,360</b>	<b>173,743,117</b>	<b>180,967,485</b>	<b>194,298,992</b>
Ontario:					
Brantford .....	107,113	269,742	1,538,214	1,453,105	1,569,803
Chatham .....	102,260	185,640	1,153,382	1,307,569	1,403,253
Cornwall .....	-	-	854,930	883,854	1,064,134
Fort William .....	67,033	185,151	809,191	748,861	887,569
Hamilton .....	644,434	1,460,388	10,882,411	12,293,037	14,877,229
Kingston .....	72,713	205,647	1,104,544	1,253,610	1,448,269
Kitchener .....	145,302	363,578	2,871,119	3,279,098	4,107,962
London .....	385,768	871,611	7,866,449	8,488,986	9,540,367
Ottawa .....	1,266,268	5,170,462	12,363,375 <sup>1</sup>	13,090,133 <sup>1</sup>	14,705,592 <sup>1</sup>
Peterborough .....	70,496	197,282	1,217,405	1,209,206	1,230,405
St. Catharines .....	-	253,814	2,123,929	2,261,310	2,421,445
Sarnia .....	76,490	244,696	1,253,850	1,427,132	1,559,025
Sudbury .....	85,813	153,373	1,274,936	1,477,068	1,698,729
Toronto .....	10,173,867	19,907,027	205,975,596	230,701,009	284,035,312
Windsor .....	420,933	933,545	5,722,255	6,235,946	7,120,960
<b>Totals</b> .....	<b>13,618,490</b>	<b>30,401,956</b>	<b>257,011,586</b>	<b>286,109,924</b>	<b>347,670,054</b>
Prairie Provinces:					
Brandon .....	33,810	104,140	497,111	537,494	531,444
Calgary .....	661,676	1,602,018	18,430,118	22,356,723	25,470,161
Edmonton .....	470,280	1,213,184	15,492,153	18,021,245	20,419,917
Lethbridge .....	56,702	146,971	922,236	1,088,964	1,213,452
Medicine Hat .....	27,707	74,791	398,806	440,580	487,684
Moose Jaw .....	83,327	185,849	425,698	431,455	443,314
Prince Albert .....	27,796	104,870	393,465	451,454	488,525
Regina .....	555,513	977,251	9,036,179	10,114,316	10,469,343
Saskatoon .....	121,854	349,201	2,903,177	3,068,410	3,283,315
Winnipeg .....	3,439,565	6,366,405	34,874,642	33,646,372	35,904,430
<b>Totals</b> .....	<b>5,478,230</b>	<b>11,124,680</b>	<b>83,373,585</b>	<b>90,157,013</b>	<b>98,711,585</b>
British Columbia:					
New Westminster .....	78,647	226,076	2	2	2
Vancouver .....	1,587,411	4,354,230	35,223,762	40,316,936	49,414,299
Victoria .....	354,226	787,288	6,057,540	6,322,025	7,425,774
<b>Totals</b> .....	<b>2,020,284</b>	<b>5,367,594</b>	<b>41,281,302</b>	<b>46,638,961</b>	<b>56,840,073</b>
<b>CANADA</b> .....	<b>31,617,351</b>	<b>69,247,608</b>	<b>568,122,322</b>	<b>618,313,206</b>	<b>714,993,156</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

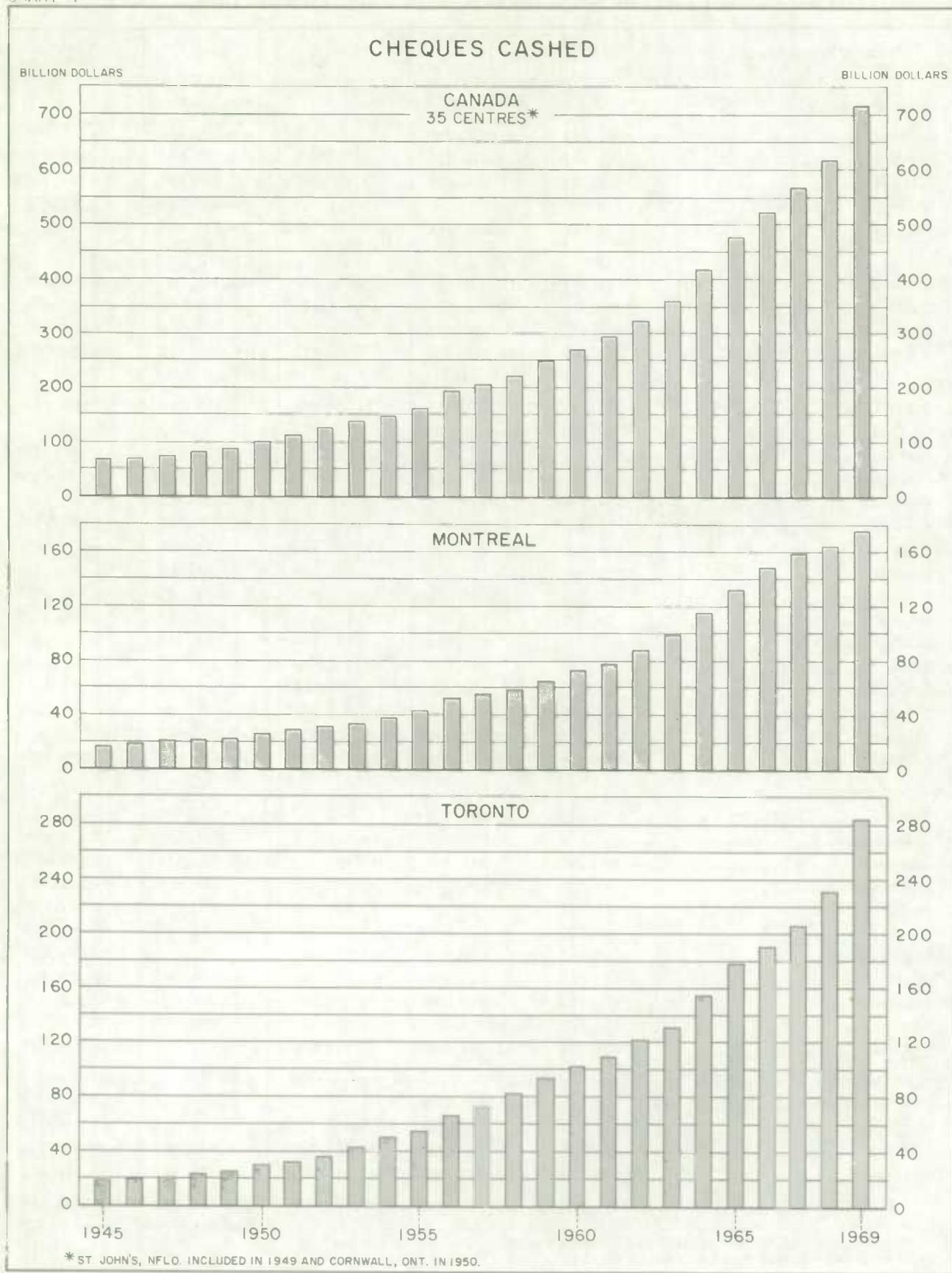


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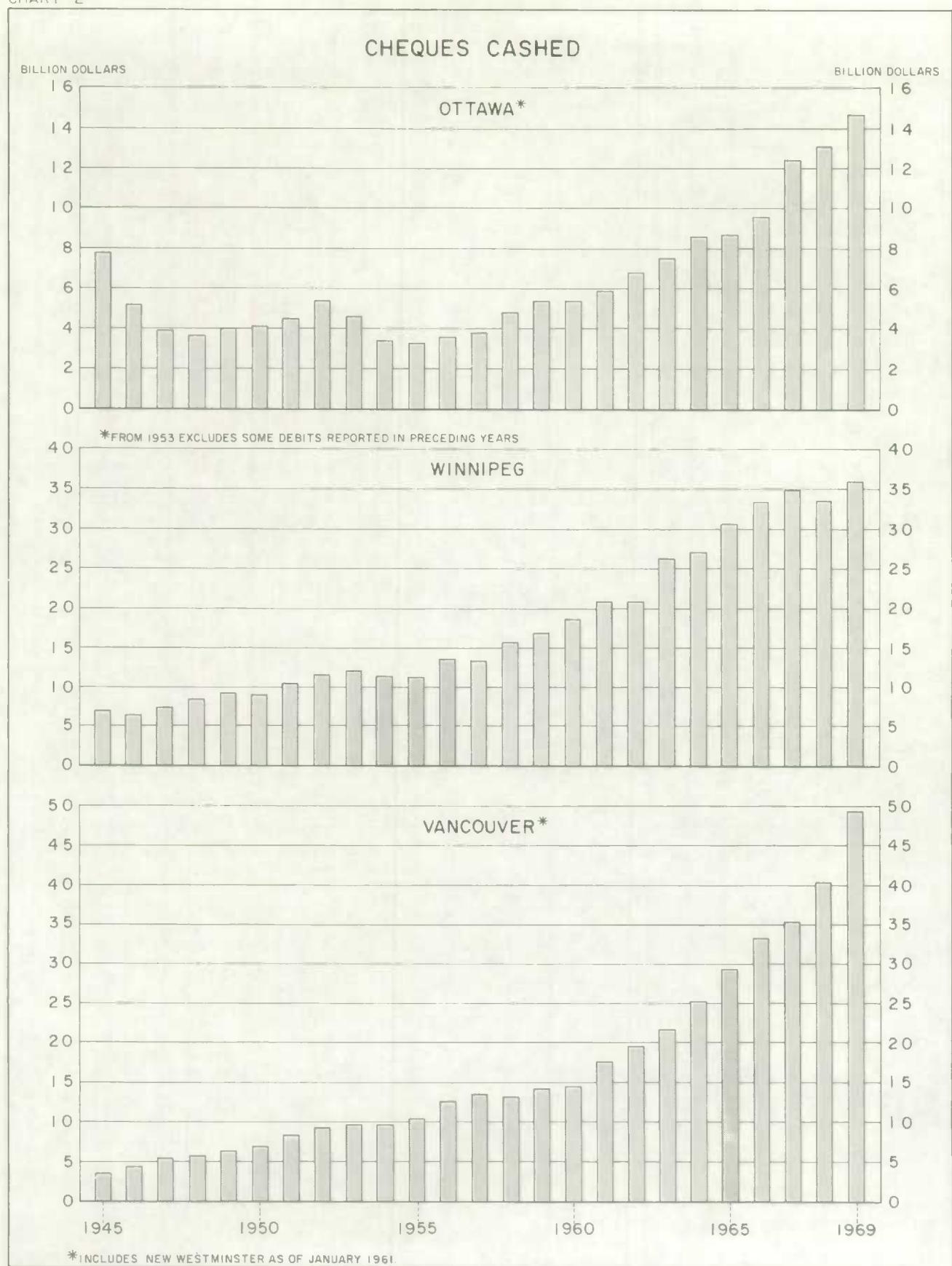


CHART-3

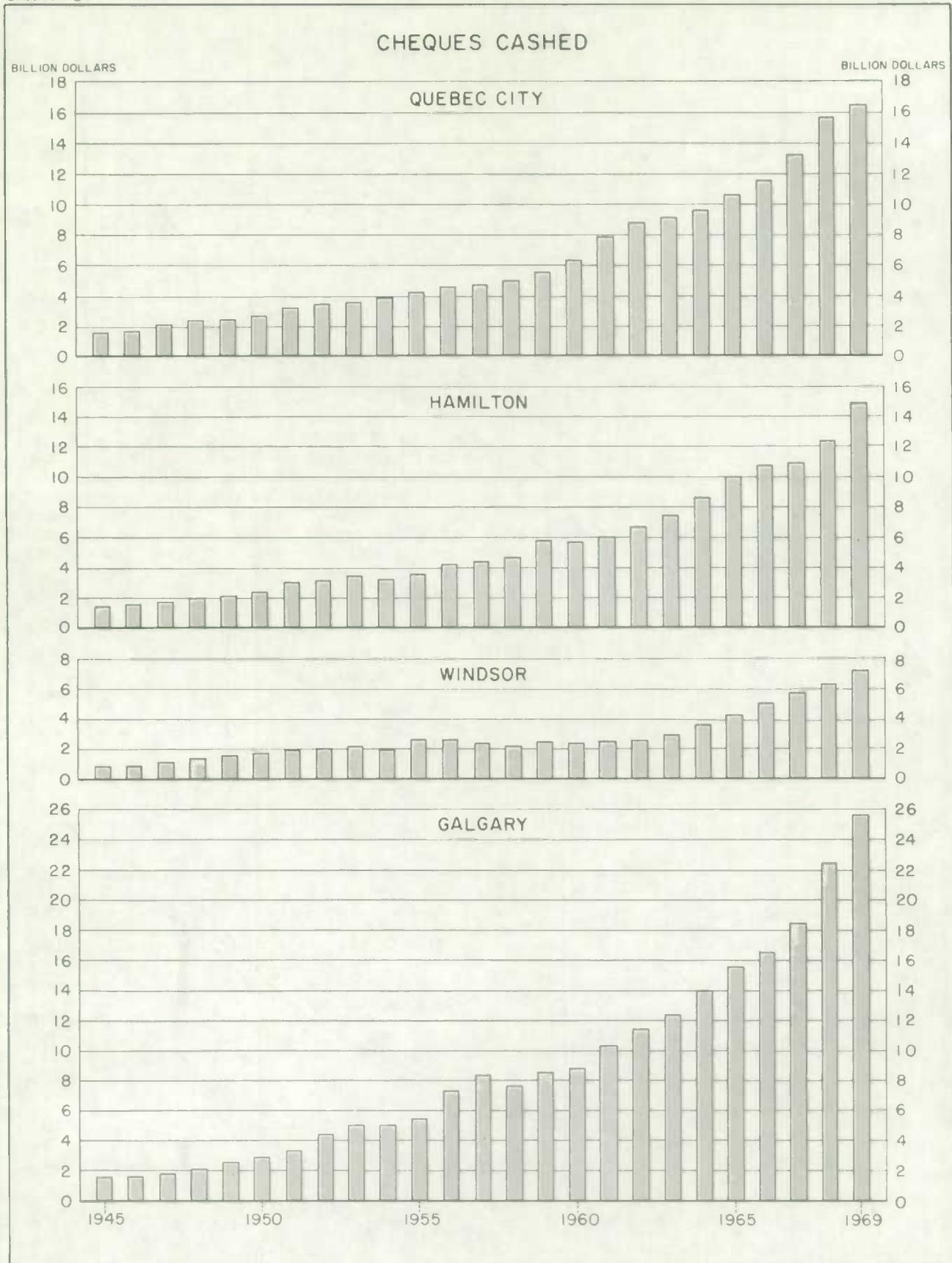
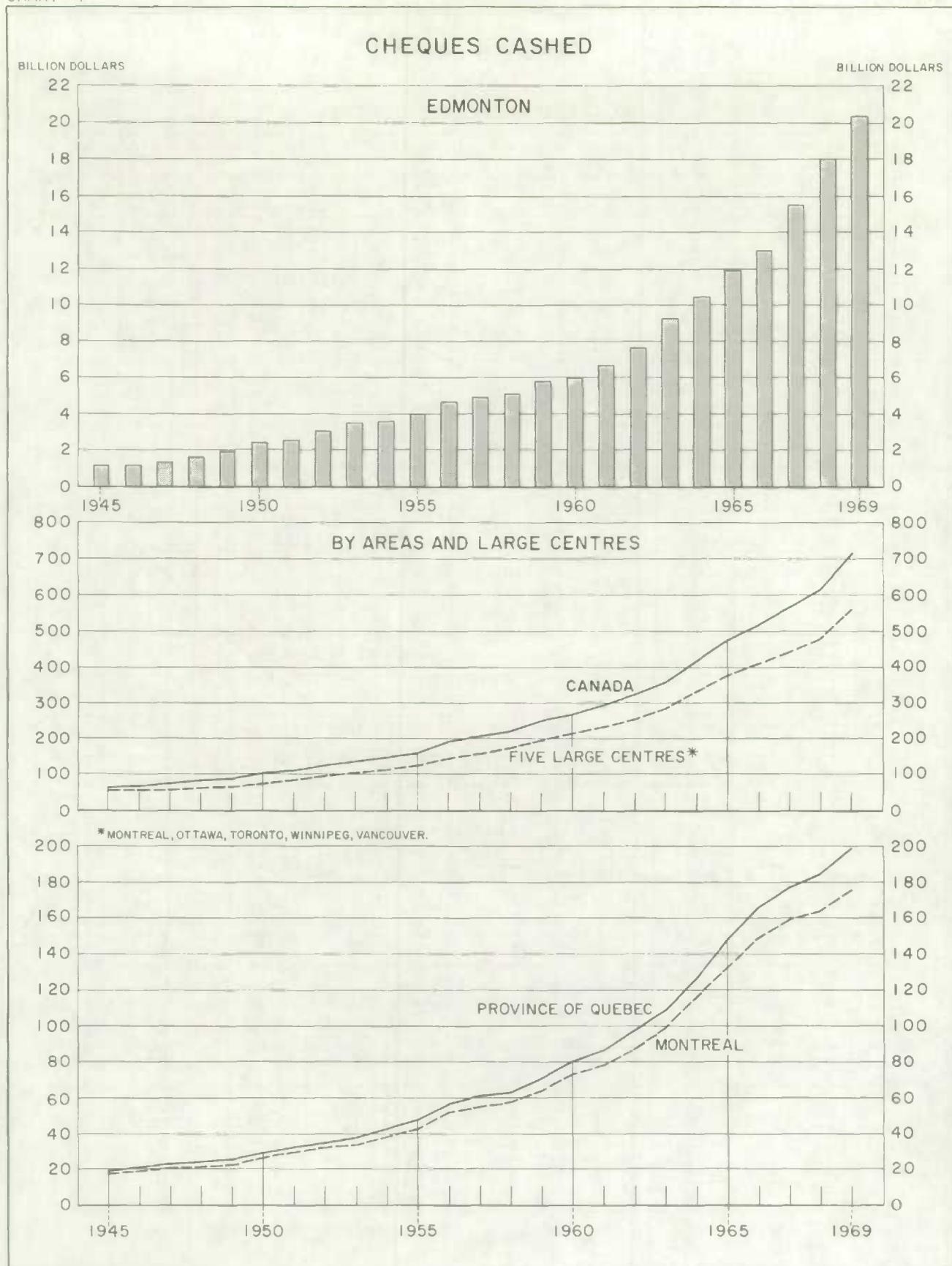
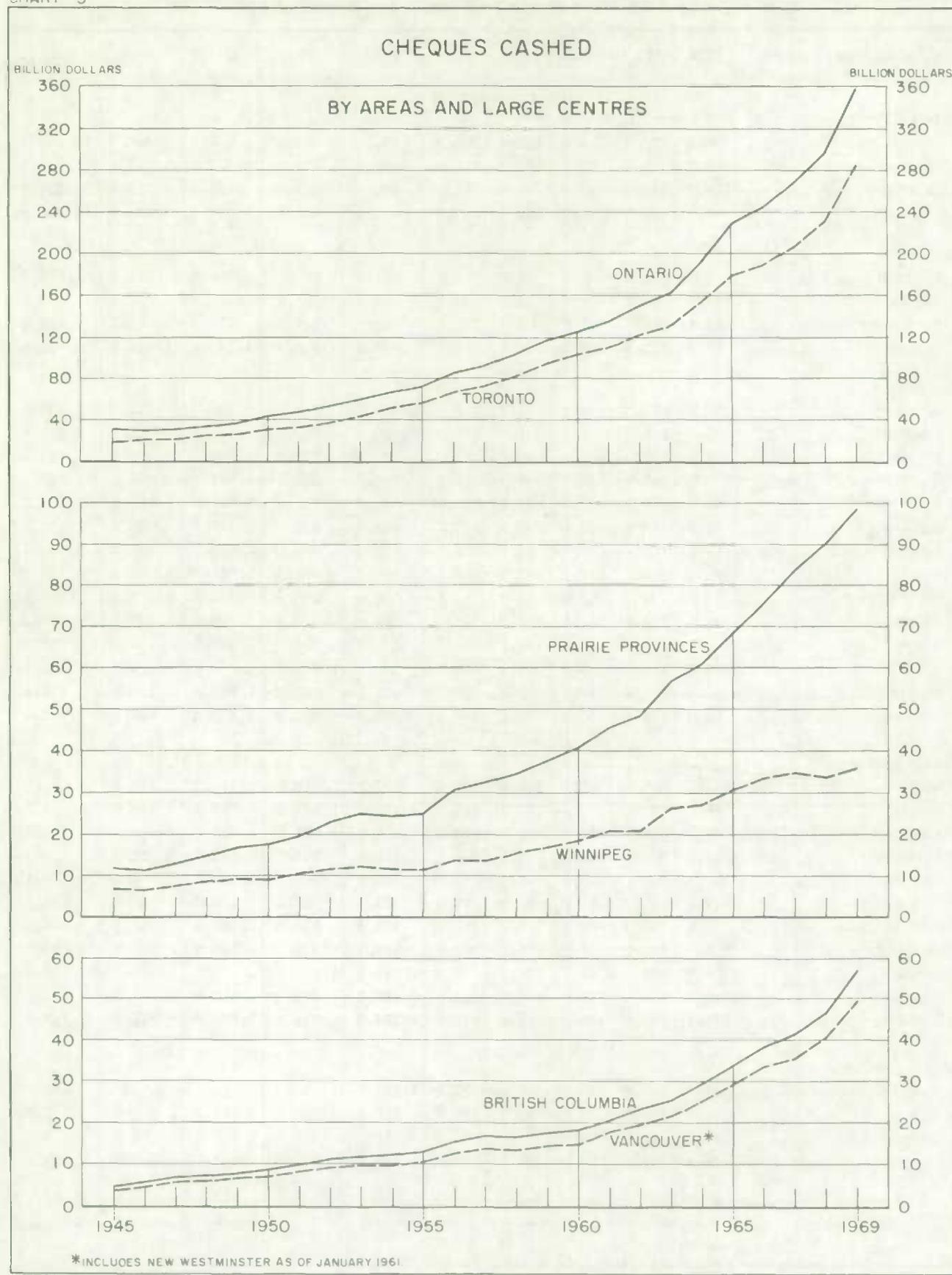


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CHART—5



**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	1967	1968	1969
Atlantic Provinces:										
Halifax .....	73.3	125.3	74.9	112.4	208.3	575.0	814.3	1,820.3	1,954.3	2,408.6
Moncton .....	67.8	92.1	67.1	100.7	214.1	596.3	671.2	1,173.5	1,344.4	1,530.9
Saint John .....	136.7	142.2	80.4	98.6	202.6	507.6	668.3	1,138.1	1,112.9	1,227.1
<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>1,506.3</b>	<b>1,598.8</b>	<b>1,905.8</b>
Quebec:										
Montreal .....	83.3	172.8	88.2	97.3	171.5	641.6	872.7	1,766.6	1,818.7	1,956.5
Quebec .....	61.0	90.0	63.7	111.6	186.5	570.4	903.6	1,512.9	1,789.6	1,874.5
Sherbrooke .....	116.1	164.1	77.9	100.0	176.9	649.7	844.9	1,672.6	1,805.1	2,016.2
<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>1,743.5</b>	<b>1,816.0</b>	<b>1,949.8</b>
Ontario:										
Brantford .....	78.1	152.2	73.4	97.8	218.6	558.2	633.8	1,405.2	1,327.4	1,434.0
Chatham .....	81.2	108.7	62.1	99.0	140.0	619.6	633.5	1,116.8	1,266.1	1,358.8
Fort William .....	138.8	149.9	70.1	98.4	248.0	673.3	709.6	1,187.7	1,099.2	1,302.8
Hamilton .....	88.3	145.6	73.7	103.1	220.1	749.0	958.1	1,741.1	1,966.8	2,380.2
Kingston .....	89.3	117.8	72.3	102.1	233.9	702.0	788.7	1,551.0	1,760.3	2,033.7
Kitchener .....	67.9	112.9	66.0	103.0	204.3	744.6	937.1	2,035.8	2,325.1	2,912.8
London .....	68.3	109.1	76.9	99.1	171.6	708.2	958.0	2,021.1	2,181.0	2,451.1
Ottawa .....	162.6	166.3	111.2	105.2	639.8	400.7 <sup>1</sup>	492.0 <sup>1</sup>	1,027.0 <sup>1</sup>	1,087.3 <sup>1</sup>	1,221.5 <sup>1</sup>
Peterborough .....	98.2	132.7	69.9	100.3	212.3	760.7	805.8	1,732.5	1,720.8	1,751.0
Sarnia .....	—	194.5	114.4	101.3	246.1	781.5	929.4	1,660.9	1,890.5	2,065.3
Sudbury .....	—	40.3	49.4	101.3	133.0	723.6	839.6	1,505.0	1,743.6	2,005.2
Toronto .....	73.4	131.5	98.0	97.6	138.5	788.4	1,050.7	1,975.2	2,212.3	2,723.8
Windsor .....	64.3	135.0	43.7	95.6	229.2	481.7	545.0	1,299.7	1,416.3	1,617.3
<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>1,839.4</b>	<b>2,049.0</b>	<b>2,492.3</b>
Prairie Provinces:										
Brandon .....	147.7	189.7	83.1	102.9	274.4	697.3	819.1	1,513.5	1,636.4	1,618.0
Calgary .....	98.1	192.7	85.7	101.7	230.3	1,175.1	1,587.0	2,832.5	3,436.0	3,914.5
Edmonton .....	79.8	140.3	85.2	109.3	246.4	1,196.8	1,550.7	3,600.5	4,188.3	4,745.8
Lethbridge .....	102.8	169.9	64.5	99.1	204.1	771.8	875.9	1,611.6	1,902.9	2,120.4
Medicine Hat .....	183.1	192.7	76.4	98.4	234.5	715.6	865.3	1,416.4	1,564.8	1,732.1
Moose Jaw .....	141.4	187.2	71.0	121.5	247.0	571.7	552.4	620.5	628.9	646.2
Prince Albert .....	95.1	151.8	69.2	107.8	317.1	792.4	958.9	1,525.6	1,750.5	1,894.2
Regina .....	59.1	124.2	86.6	109.5	227.6	713.7	959.5	1,780.4	1,992.8	2,062.8
Saskatoon .....	102.0	195.1	87.1	106.1	230.0	846.2	1,019.1	2,527.5	2,671.3	2,858.4
Winnipeg .....	142.8	180.3	180.6	129.5	263.0	588.5	785.3	1,312.8	1,266.6	1,351.6
<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>1,823.4</b>	<b>1,971.8</b>	<b>2,158.9</b>
British Columbia:										
New Westminster .....	80.3	142.4	63.8	106.3	237.3	1,113.9	— <sup>2</sup>	— <sup>2</sup>	— <sup>2</sup>	— <sup>2</sup>
Vancouver .....	91.2	153.0	78.1	102.7	197.9	850.1	1,096.7	2,174.2	2,607.6	3,196.0
Victoria .....	80.7	142.5	74.8	111.8	158.0	718.3	841.3	1,911.1	1,994.5	2,342.8
<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>2,131.1</b>	<b>2,407.7</b>	<b>2,934.4</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>1,817.6</b>	<b>1,975.6</b>	<b>2,283.7</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	1967	1968	1969
percentage of Canada total										
Atlantic Provinces:										
Halifax .....	0.92	0.91	0.85	1.21	1.17	0.89	0.94	1.09	1.07	1.14
Moncton .....	0.27	0.21	0.24	0.34	0.38	0.29	0.25	0.22	0.24	0.23
Saint John .....	0.96	0.59	0.51	0.60	0.64	0.44	0.44	0.39	0.35	0.33
St. John's .....	—	—	—	—	—	0.39 <sup>1</sup>	0.37	0.54	0.68	0.74
<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>2.24</b>	<b>2.34</b>	<b>2.44</b>
Quebec:										
Montreal .....	27.62	33.34	26.50	27.71	25.45	26.11	26.75	28.00	26.49	24.64
Quebec .....	1.97	1.69	1.86	3.09	2.69	2.26	2.69	2.33	2.53	2.30
Sherbrooke .....	0.36	0.29	0.22	0.26	0.24	0.24	0.24	0.25	0.25	0.24
<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>30.58</b>	<b>29.27</b>	<b>27.18</b>
Ontario:										
Brantford .....	0.32	0.36	0.27	0.34	0.39	0.28	0.24	0.27	0.24	0.22
Chatham .....	0.31	0.24	0.21	0.32	0.24	0.29	0.22	0.20	0.21	0.20
Cornwall .....	—	—	—	—	—	0.18 <sup>2</sup>	0.15	0.15	0.14	0.15
Fort William .....	0.35	0.22	0.16	0.21	0.28	0.21	0.16	0.14	0.12	0.12
Hamilton .....	2.03	1.95	1.54	2.04	2.27	2.12	2.04	1.92	1.99	2.08
Kingston .....	0.23	0.18	0.17	0.23	0.27	0.22	0.19	0.19	0.20	0.20
Kitchener .....	0.35	0.34	0.31	0.46	0.47	0.47	0.45	0.51	0.53	0.57
London .....	0.99	0.91	1.00	1.22	1.10	1.25	1.27	1.39	1.37	1.33
Ottawa .....	7.21	4.29	4.47	4.01	12.69	2.18 <sup>3</sup>	2.02 <sup>3</sup>	2.18 <sup>3</sup>	2.12 <sup>3</sup>	2.06 <sup>3</sup>
Peterborough .....	0.25	0.20	0.16	0.22	0.25	0.24	0.19	0.21	0.19	0.17
St. Catharines .....	—	—	—	4	0.41	0.36	0.33	0.37	0.37	0.34
Sarnia .....	—	0.31	0.29	0.24	0.31	0.26	0.24	0.22	0.23	0.22
Sudbury .....	—	0.07	0.14	0.27	0.19	0.28	0.24	0.22	0.24	0.24
Toronto .....	28.20	29.39	34.09	32.18	23.81	37.15	37.30	36.26	37.31	39.73
Windsor .....	1.04	1.27	0.64	1.33	1.66	0.96	0.82	1.01	1.01	1.00
<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>45.24</b>	<b>46.27</b>	<b>48.63</b>
Prairie Provinces:										
Brandon .....	0.18	0.13	0.09	0.11	0.15	0.10	0.09	0.09	0.09	0.07
Calgary .....	2.35	2.69	1.86	2.09	2.47	3.46	3.52	3.24	3.61	3.56
Edmonton .....	1.26	1.29	1.22	1.49	1.75	2.33	2.27	2.73	2.91	2.86
Lethbridge .....	0.22	0.21	0.12	0.18	0.19	0.20	0.17	0.16	0.18	0.17
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	0.07	0.07	0.06
Prince Albert .....	0.09	0.08	0.06	0.09	0.13	0.09	0.08	0.07	0.07	0.07
Regina .....	1.10	1.35	1.47	1.76	1.90	1.64	1.66	1.59	1.64	1.46
Saskatoon .....	0.43	0.48	0.33	0.39	0.44	0.44	0.40	0.51	0.50	0.46
Winnipeg .....	13.97	10.26	16.01	10.87	11.51	7.06	7.10	6.14	5.44	5.02
<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>14.67</b>	<b>14.58</b>	<b>13.80</b>
British Columbia:										
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	6.20	6.52	6.91
Victoria .....	0.94	0.97	0.79	1.12	0.83	1.03	0.91	1.07	1.02	1.04
<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>7.27</b>	<b>7.54</b>	<b>7.95</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
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	20,433,553
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	173,743,117	257,011,586	83,373,585	41,281,302
1968	618,313,206	14,439,823	180,967,485	286,109,924	90,157,013	46,638,961
1969	714,993,156	17,472,452	194,298,992	347,670,054	98,711,585	56,840,073
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
1968 <sup>8</sup>	636,698,635	17,508,882	185,383,684	297,010,095	90,157,013	46,638,961
1969 <sup>8</sup>	735,404,385	20,950,790	199,376,448	359,525,489	98,711,585	56,840,073

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
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
1968 .....	1,999.4	6,637,572	1,453,887	2,135,591	4,212,773	163,784,505
1969 .....	2,312.1	8,180,766	1,655,550	2,354,765	5,281,371	176,195,327

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
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
1968 .....	15,671,370	1,511,610	1,453,105	1,307,569	883,854	748,861	12,293,037
1969 .....	16,415,280	1,688,385	1,569,803	1,403,253	1,064,134	887,569	14,377,220

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	—
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
1968 .....	1,253,610	3,279,098	8,488,986	13,090,133 <sup>11</sup>	1,209,206	2,261,310
1969 .....	1,448,269	4,107,962	9,540,367	14,705,592 <sup>11</sup>	1,230,405	2,421,445

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
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	3,531,256	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	18,430,118
1968 .....	1,427,132	1,477,068	230,701,009	6,235,946	537,494	22,356,723
1969 .....	1,559,025	1,698,729	284,035,312	7,120,960	531,444	25,470,161

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
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
1968 .....	18,021,245	1,088,964	440,580	431,455	451,454	10,114,316
1969 .....	20,419,917	1,213,452	487,684	443,314	488,525	10,469,343

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
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
1968 .....	3,068,410	33,646,372	-	-	40,316,936	6,322,025
1969 .....	3,283,315	35,904,430	-	-	49,414,299	7,425,774

<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 1968 and 1969

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glace Bay	
	1968	1969	1968	1969	1968	1969
thousands of dollars						
January .....	63,564	62,843	130,641	148,174	10,055	12,667
February .....	57,487	50,101	121,126	135,480	9,771	9,644
March .....	55,807	79,157	118,899	124,640	9,534	12,826
April .....	53,363	60,412	103,023	129,211	10,029	17,988
May .....	56,035	58,347	126,437	130,602	11,790	12,635
June .....	65,796	65,098	98,912	130,308	11,236	12,614
July .....	59,692	69,848	122,454	161,266	10,332	11,637
August .....	62,751	60,362	108,223	132,583	9,199	10,041
September .....	59,062	60,595	123,120	136,723	8,249	16,751
October .....	63,280	79,885	127,567	150,829	10,857	11,753
November .....	56,929	65,798	133,483	120,189	10,563	13,002
December .....	72,044	74,866	130,039	140,168	11,863	10,820
<b>Totals .....</b>	<b>725,810</b>	<b>787,312</b>	<b>1,443,924</b>	<b>1,640,173</b>	<b>123,478</b>	<b>152,378</b>
Halifax						
		Moncton		Saint John		
1968	1969	1968	1969	1968	1969	
thousands of dollars						
January .....	510,040	629,402	117,708	133,756	163,872	178,511
February .....	558,831	557,970	101,628	117,524	151,559	163,585
March .....	520,271	608,912	121,076	135,392	171,024	163,604
April .....	573,190	811,310	125,210	140,420	176,180	191,525
May .....	609,496	791,831	131,858	147,117	194,122	190,509
June .....	632,051	623,950	117,561	142,046	188,065	192,994
July .....	467,358	577,327	118,547	145,722	173,461	217,632
August .....	466,392	600,255	121,362	125,378	171,447	171,903
September .....	497,397	662,205	122,909	137,021	160,851	191,237
October .....	658,865	677,324	131,628	145,222	191,605	218,560
November .....	558,905	852,998	129,420	131,934	185,999	188,610
December .....	584,776	787,282	114,980	154,018	207,406	286,095
<b>Totals .....</b>	<b>6,637,572</b>	<b>8,180,766</b>	<b>1,453,887</b>	<b>1,655,550</b>	<b>2,135,591</b>	<b>2,354,765</b>
St. John's						
		Sydney		Total for 8 centres		
1968	1969	1968	1969	1968	1969	
thousands of dollars						
January .....	306,998	343,315	56,393	78,612	1,359,271	1,587,280
February .....	298,377	391,065	55,749	65,769	1,354,528	1,491,138
March .....	246,679	355,378	54,405	61,654	1,297,695	1,541,563
April .....	430,965	358,434	70,577	64,630	1,542,537	1,773,930
May .....	331,406	346,096	87,944	86,847	1,549,088	1,763,984
June .....	343,428	357,157	63,800	74,597	1,520,849	1,598,764
July .....	379,828	366,198	61,646	78,732	1,393,318	1,628,362
August .....	399,872	638,359	58,405	69,726	1,397,651	1,808,607
September .....	338,406	572,966	60,725	76,842	1,370,719	1,854,340
October .....	377,257	572,319	67,982	72,850	1,629,041	1,928,742
November .....	350,089	501,240	68,925	74,571	1,494,313	1,948,342
December .....	409,468	478,844	69,296	93,645	1,599,872	2,025,738
<b>Totals .....</b>	<b>4,212,773</b>	<b>5,281,371</b>	<b>775,847</b>	<b>898,475</b>	<b>17,508,882</b>	<b>20,950,790</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1968 and 1969 - Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1968	1969	1968	1969	1968	1969
thousands of dollars						
January .....	51,832	57,461	42,489	44,280	43,099	45,702
February .....	54,692	59,854	42,567	41,682	37,092	41,435
March .....	57,781	72,553	38,489	45,762	37,771	48,092
April .....	68,983	77,399	43,679	46,292	43,588	47,078
May .....	73,367	78,548	43,668	50,114	50,668	53,432
June .....	67,372	78,735	43,516	52,049	46,108	69,907
July .....	68,735	75,685	42,530	52,186	51,310	63,522
August .....	61,457	66,049	44,041	47,675	47,427	50,896
September .....	61,311	75,207	46,697	54,535	43,587	48,002
October .....	72,050	73,273	47,994	58,236	48,073	58,443
November .....	77,694	77,596	48,142	57,646	47,882	54,693
December .....	77,257	84,453	48,653	64,787	44,737	56,403
<b>Totals .....</b>	<b>792,531</b>	<b>876,813</b>	<b>532,465</b>	<b>615,244</b>	<b>541,342</b>	<b>637,605</b>
Montreal						
	1968	1969	1968	1969	1968	1969
thousands of dollars						
January .....	13,730,178	14,159,079	1,060,243	1,285,682	56,845	71,242
February .....	11,980,286	13,793,248	1,120,070	1,164,862	56,773	64,906
March .....	12,069,838	15,114,544	1,154,463	1,247,090	57,299	72,532
April .....	12,856,804	14,112,654	1,152,971	1,363,527	59,999	75,298
May .....	14,041,142	15,091,963	1,477,001	1,330,630	68,642	82,707
June .....	12,868,081	15,178,757	1,250,851	1,309,687	62,511	77,937
July .....	13,856,974	16,188,981	1,348,171	1,373,666	66,046	54,245
August .....	13,819,393	13,711,522	1,355,145	1,378,254	64,256	72,885
September .....	14,265,616	14,833,661	1,429,476	1,376,134	65,748	82,400
October .....	15,060,993	14,853,122	1,448,963	1,421,763	73,037	83,588
November .....	14,600,670	14,283,402	1,464,767	1,509,913	76,299	87,724
December .....	14,634,530	14,874,394	1,409,249	1,654,072	83,238	94,406
<b>Totals .....</b>	<b>163,784,505</b>	<b>176,195,327</b>	<b>15,671,370</b>	<b>16,415,280</b>	<b>790,693</b>	<b>919,870</b>
Shawinigan Falls						
	1968	1969	1968	1969	1968	1969
thousands of dollars						
January .....	22,085	27,384	120,880	145,679	86,133	95,436
February .....	21,735	26,381	105,262	123,056	99,475	81,986
March .....	28,622	27,766	105,807	137,291	82,677	97,525
April .....	23,571	29,536	121,539	143,330	89,679	100,141
May .....	25,410	29,483	126,358	136,794	112,661	103,458
June .....	22,862	34,378	108,780	129,027	92,241	119,583
July .....	23,996	29,800	127,147	145,758	86,197	113,634
August .....	24,925	25,541	123,740	124,101	92,425	100,000
September .....	23,242	27,136	118,252	134,550	90,733	112,254
October .....	26,691	30,565	152,141	145,890	103,062	106,210
November .....	30,583	30,029	150,464	155,913	106,908	157,514
December .....	31,024	30,343	151,240	166,996	104,182	127,552
<b>Totals .....</b>	<b>304,746</b>	<b>348,342</b>	<b>1,511,610</b>	<b>1,688,385</b>	<b>1,146,373</b>	<b>1,315,293</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1968 and 1969 — Continued

Month	2. Province of Quebec — Concluded				
	Valleyfield		Total for 10 centres		
	1968	1969	1968	1969	
thousands of dollars					
January .....	23,438	26,108	15,237,222	15,958,053	
February .....	23,654	24,233	13,541,606	15,421,643	
March .....	24,581	24,952	13,657,328	16,888,107	
April .....	24,202	25,792	14,485,015	16,021,047	
May .....	26,643	30,031	16,045,560	16,987,160	
June .....	22,507	27,884	14,584,829	17,077,944	
July .....	25,225	29,399	15,696,331	18,126,876	
August .....	26,035	25,738	15,658,844	15,602,661	
September .....	25,904	43,125	16,170,566	16,787,004	
October .....	27,723	34,422	17,060,727	16,865,512	
November .....	31,117	36,258	16,634,526	16,450,688	
December .....	27,020	36,347	16,611,130	17,189,753	
<b>Totals .....</b>	<b>308,049</b>	<b>364,289</b>	<b>185,383,684</b>	<b>199,376,448</b>	
3. Province of Ontario					
	Brantford		Chatham		Cornwall
	1968	1969	1968	1969	1968
thousands of dollars					
January .....	123,819	113,034	107,180	117,582	73,956
February .....	110,566	102,955	124,837	113,780	58,508
March .....	119,638	107,100	104,902	119,714	62,578
April .....	117,353	129,755	97,115	96,936	66,117
May .....	137,276	139,811	112,320	109,062	81,165
June .....	117,926	133,850	85,430	108,686	72,515
July .....	122,190	140,693	93,206	109,346	72,792
August .....	111,518	119,721	122,985	102,932	81,771
September .....	117,060	122,373	96,290	106,927	79,567
October .....	130,106	161,663	111,955	119,709	77,965
November .....	130,298	155,712	124,707	155,716	74,906
December .....	115,355	143,136	126,642	142,863	82,014
<b>Totals .....</b>	<b>1,453,105</b>	<b>1,569,803</b>	<b>1,307,569</b>	<b>1,403,253</b>	<b>883,854</b>
Fort William					
	Guelph		Hamilton		
	1968	1969	1968	1969	1968
thousands of dollars					
January .....	68,089	67,344	84,833	94,601	950,140
February .....	55,019	60,667	80,217	78,396	959,143
March .....	55,041	66,300	82,961	87,929	921,004
April .....	57,761	72,784	79,220	89,213	1,027,428
May .....	64,270	74,401	97,741	106,715	1,123,521
June .....	57,859	65,788	87,172	102,385	982,290
July .....	67,366	81,936	87,655	116,945	991,785
August .....	62,682	76,691	84,407	91,962	1,044,315
September .....	64,803	78,582	99,455	106,383	1,213,364
October .....	63,230	86,091	95,945	104,335	1,046,919
November .....	66,450	83,024	102,590	102,597	1,131,580
December .....	66,291	73,961	99,143	111,231	1,209,866
<b>Totals .....</b>	<b>748,861</b>	<b>887,569</b>	<b>1,081,339</b>	<b>1,192,692</b>	<b>12,293,037</b>
					<b>14,877,229</b>

**TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1968 and 1969 — Continued**

Month	3. Province of Ontario — Continued					
	Kingston		Kitchener		London	
	1968	1969	1968	1969	1968	1969
thousands of dollars						
January .....	97,561	110,133	271,434	305,190	643,763	738,650
February .....	87,246	102,355	262,721	267,152	623,408	676,307
March .....	90,563	110,421	248,175	303,140	648,009	719,716
April .....	94,165	105,789	251,861	311,543	609,391	773,979
May .....	115,453	130,104	295,121	400,168	759,804	785,604
June .....	108,448	133,714	289,896	385,441	688,865	874,877
July .....	116,726	132,346	263,763	367,170	761,411	839,755
August .....	102,641	112,867	256,933	306,781	703,424	825,748
September .....	104,589	123,341	248,695	331,748	668,704	782,436
October .....	114,999	127,326	278,538	395,958	745,454	784,392
November .....	109,543	130,746	299,513	352,703	805,665	858,006
December .....	111,676	129,127	312,448	380,968	831,088	880,897
<b>Totals .....</b>	<b>1,253,610</b>	<b>1,448,269</b>	<b>3,279,098</b>	<b>4,107,962</b>	<b>8,488,986</b>	<b>9,540,367</b>
Niagara Falls						
	Oshawa		Ottawa			
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January .....	75,156	84,374	644,706	673,692	1,080,283	1,167,210
February .....	73,912	72,971	516,508	613,762	1,016,140	1,049,477
March .....	71,086	76,202	385,454	638,202	1,094,517	1,172,882
April .....	81,028	75,090	382,936	599,247	1,058,874	1,195,845
May .....	83,847	91,144	630,910	600,075	1,059,945	1,167,260
June .....	72,006	89,038	532,874	613,707	1,042,738	1,200,893
July .....	90,346	99,300	612,802	535,519	1,091,454	1,343,207
August .....	85,137	87,711	445,884	423,863	1,041,514	1,159,024
September .....	80,909	93,923	368,310	418,789	1,175,102	1,353,064
October .....	82,756	98,020	648,275	660,560	1,139,373	1,262,738
November .....	90,696	94,242	644,728	529,132	1,156,748	1,310,332
December .....	83,447	94,619	736,851	839,983	1,133,445	1,323,660
<b>Totals .....</b>	<b>970,326</b>	<b>1,056,634</b>	<b>6,550,238</b>	<b>7,146,531</b>	<b>13,090,133</b>	<b>14,705,592</b>
Peterborough						
	Port Arthur			Port Arthur		
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January .....	102,425	96,197	53,759		65,132	
February .....	90,272	83,665	51,048		58,984	
March .....	94,321	93,784	49,729		58,582	
April .....	92,020	96,496	51,046		61,111	
May .....	108,644	97,093	57,708		65,664	
June .....	100,733	103,330	57,176		70,545	
July .....	107,206	111,952	57,651		72,268	
August .....	99,251	110,110	55,383		61,355	
September .....	93,200	106,062	57,832		68,429	
October .....	103,493	105,467	65,225		73,804	
November .....	110,885	110,502	62,996		69,542	
December .....	106,756	115,747	65,190		69,936	
<b>Totals .....</b>	<b>1,209,206</b>	<b>1,230,405</b>	<b>684,743</b>		<b>795,462</b>	

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1968 and 1969 — Continued

Month	3. Province of Ontario — Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1968	1969	1968	1969	1968	1969
thousands of dollars						
January .....	188,519	203,481	125,962	141,868	119,788	104,575
February .....	177,192	177,756	95,719	108,398	86,021	88,389
March .....	153,841	203,433	117,911	122,193	89,693	101,594
April .....	169,971	208,178	111,998	110,894	103,841	106,790
May .....	201,130	225,326	137,250	117,005	104,355	106,041
June .....	209,168	205,761	102,998	130,286	98,191	116,662
July .....	200,330	223,050	107,828	133,935	111,425	119,828
August .....	173,770	168,622	124,570	117,172	100,836	96,272
September .....	173,744	181,160	118,621	128,759	101,469	105,142
October .....	186,343	193,893	118,894	138,212	99,538	93,331
November .....	221,644	201,272	133,134	151,759	117,119	96,022
December .....	205,658	229,513	132,247	158,544	110,325	93,911
<b>Totals</b> .....	<b>2,261,310</b>	<b>2,421,445</b>	<b>1,427,132</b>	<b>1,559,025</b>	<b>1,242,601</b>	<b>1,228,557</b>
Sudbury						
	1968	1969	1968	1969	1968	1969
thousands of dollars						
January .....	114,682	131,934	28,852	33,796	19,843,776	22,021,618
February .....	109,423	121,675	25,856	31,020	17,442,604	20,742,837
March .....	112,264	132,085	26,399	30,575	17,623,409	21,776,223
April .....	116,063	141,268	29,374	32,200	19,190,914	23,242,224
May .....	135,430	153,198	35,672	38,387	19,793,439	24,816,382
June .....	124,084	158,443	33,316	42,312	19,306,826	24,646,320
July .....	119,314	149,557	30,034	37,164	18,155,920	25,392,053
August .....	122,051	133,146	29,409	34,950	19,771,922	21,146,056
September .....	124,469	139,194	32,074	37,332	18,205,440	22,409,452
October .....	130,040	141,688	31,345	38,509	20,306,995	26,026,304
November .....	137,037	136,390	35,296	38,030	19,781,613	24,160,540
December .....	132,211	160,151	33,297	41,284	21,278,151	27,655,303
<b>Totals</b> .....	<b>1,477,068</b>	<b>1,698,729</b>	<b>370,924</b>	<b>435,559</b>	<b>230,701,009</b>	<b>284,035,312</b>
Windsor				Total for 21 centres		
	1968	1969		1968	1969	
thousands of dollars						
January .....	572,432	557,050		25,371,115		28,094,610
February .....	480,360	588,823		22,526,720		26,200,873
March .....	481,129	557,104		22,632,624		27,836,499
April .....	560,132	600,710		24,348,608		29,403,057
May .....	573,443	625,037		25,708,444		31,271,169
June .....	506,884	622,064		24,677,395		31,209,630
July .....	526,384	617,343		23,787,588		32,104,287
August .....	509,959	543,939		25,130,362		26,978,506
September .....	444,570	555,742		23,359,949		28,539,076
October .....	559,803	643,851		26,137,191		32,602,103
November .....	498,481	592,290		25,835,629		30,671,411
December .....	522,369	617,007		27,494,470		34,614,268
<b>Totals</b> .....	<b>6,235,946</b>	<b>7,120,960</b>		<b>297,010,095</b>		<b>359,525,489</b>

**TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1968 and 1969 — Continued**

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1968	1969	1968	1969	1968	1969
thousands of dollars						
January .....	40,457	39,022	1,784,927	2,157,062	1,559,388	1,540,075
February .....	37,269	34,163	1,594,378	1,310,695	1,155,582	1,324,247
March .....	40,714	41,382	1,667,586	1,947,441	1,238,042	1,519,423
April .....	42,183	44,923	1,919,629	2,196,576	1,645,719	1,931,299
May .....	49,637	42,135	2,019,238	2,152,948	1,584,737	1,638,041
June .....	40,040	43,566	1,722,346	2,338,549	1,576,879	2,075,851
July .....	45,509	43,525	1,865,002	2,273,236	1,454,034	1,771,120
August .....	44,011	42,215	1,780,353	2,021,094	1,376,297	1,513,297
September .....	46,305	44,936	1,770,871	2,113,034	1,581,135	1,879,645
October .....	49,948	48,419	2,014,150	2,226,375	1,537,117	1,558,580
November .....	55,912	56,390	2,141,601	2,316,420	1,479,997	1,732,615
December .....	45,509	50,768	2,076,642	2,416,731	1,832,318	1,935,724
<b>Totals .....</b>	<b>537,494</b>	<b>531,444</b>	<b>22,356,723</b>	<b>25,470,161</b>	<b>18,021,245</b>	<b>20,419,917</b>
Lethbridge						
	1968	1969	1968	1969	1968	1969
thousands of dollars						
January .....	79,152	89,799	32,793	37,086	37,199	36,075
February .....	74,825	84,745	28,057	30,691	29,084	28,215
March .....	85,178	91,120	30,659	34,597	29,622	33,182
April .....	89,058	93,922	40,081	39,661	37,783	36,036
May .....	96,452	97,047	39,596	40,338	41,547	36,757
June .....	87,409	107,515	34,365	39,982	34,631	37,400
July .....	92,668	98,963	38,226	36,334	34,025	39,719
August .....	85,023	98,942	34,694	35,669	33,370	32,706
September .....	89,692	110,894	34,629	42,413	30,861	33,820
October .....	96,816	101,809	38,226	50,746	35,462	36,981
November .....	107,885	121,154	47,693	53,729	51,738	54,313
December .....	104,806	117,542	41,561	46,438	36,133	38,110
<b>Totals .....</b>	<b>1,088,964</b>	<b>1,213,452</b>	<b>440,580</b>	<b>487,684</b>	<b>431,455</b>	<b>443,314</b>
Prince Albert						
	1968	1969	1968	1969	1968	1969
thousands of dollars						
January .....	35,660	37,919	869,135	758,536	248,930	255,878
February .....	35,445	34,493	674,256	665,864	211,319	218,980
March .....	33,085	37,334	671,174	775,777	222,156	243,078
April .....	37,860	45,950	1,081,717	1,081,801	283,968	284,691
May .....	40,254	43,045	908,489	900,493	274,037	273,239
June .....	36,671	41,050	739,429	757,746	234,253	280,126
July .....	36,564	41,009	831,987	879,597	248,756	288,732
August .....	38,736	39,137	831,448	725,812	255,033	263,927
September .....	39,783	44,018	733,101	1,001,023	259,603	290,952
October .....	39,039	38,191	937,348	1,010,155	280,951	298,103
November .....	39,360	43,496	987,694	1,011,883	286,399	306,039
December .....	38,997	42,883	848,538	900,656	263,005	279,585
<b>Totals .....</b>	<b>451,454</b>	<b>488,525</b>	<b>10,114,316</b>	<b>10,469,343</b>	<b>3,068,410</b>	<b>3,283,315</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1968 and 1969 — Concluded

	4. Prairie Provinces — Concluded			
	Winnipeg		Total for 10 centres	
	1968	1969	1968	1969
thousands of dollars				
January .....	2,717,163	2,687,799	7,404,804	7,639,251
February .....	2,551,619	2,416,255	6,391,834	6,148,348
March .....	2,423,710	2,629,569	6,441,926	7,352,903
April .....	3,275,649	3,017,134	8,453,647	8,771,993
May .....	2,823,216	3,014,534	7,877,203	8,238,577
June .....	2,668,632	3,018,903	7,174,655	8,740,688
July .....	2,753,216	2,908,583	7,399,987	8,380,818
August .....	2,589,124	2,687,966	7,068,089	7,460,765
September .....	2,796,974	3,150,878	7,382,954	8,711,613
October .....	3,118,013	3,605,918	8,147,070	8,975,282
November .....	3,088,125	3,271,311	8,286,404	8,967,350
December .....	2,840,931	3,495,580	8,128,440	9,323,997
<b>Totals .....</b>	<b>33,646,372</b>	<b>35,904,430</b>	<b>90,157,013</b>	<b>98,711,585</b>
5. British Columbia				
	Vancouver <sup>1</sup>		Victoria	
	1968	1969	1968	1969
	thousands of dollars			
January .....	3,201,339	3,739,717	440,182	513,822
February .....	2,760,070	3,558,008	396,546	486,773
March .....	2,927,438	3,827,727	483,588	633,029
April .....	3,181,039	4,010,880	425,258	630,912
May .....	3,300,877	4,059,023	523,280	559,454
June .....	3,203,987	4,044,798	515,979	710,537
July .....	3,398,115	4,330,744	485,938	646,783
August .....	3,440,377	3,871,064	707,743	589,132
September .....	3,474,081	4,253,862	536,080	703,014
October .....	3,650,682	4,360,860	602,350	601,221
November .....	4,029,225	4,621,741	545,681	655,590
December .....	3,749,706	4,735,875	659,400	695,507
<b>Totals .....</b>	<b>40,316,936</b>	<b>49,414,299</b>	<b>6,322,025</b>	<b>7,425,774</b>
Total for 2 centres		Canada — 51 centres		
	1968	1969	1968	1969
	thousands of dollars			
	3,641,521	4,253,539	53,013,933	57,532,733
January .....	3,156,616	4,044,781	46,971,304	53,306,783
February .....	3,411,026	4,460,756	47,440,599	58,079,828
March .....	3,606,297	4,641,792	52,436,104	60,611,819
April .....	3,824,157	4,618,477	55,004,452	62,879,367
May .....	3,719,966	4,755,335	51,677,694	63,382,361
June .....	3,884,053	4,977,527	52,161,277	65,217,870
July .....	4,148,120	4,460,196	53,403,066	56,310,735
August .....	4,010,161	4,956,876	52,294,349	60,848,909
September .....	4,253,032	4,962,081	57,227,061	65,333,720
October .....	4,574,906	5,277,331	56,825,778	63,315,122
November .....	4,409,106	5,431,382	58,243,018	68,585,138
<b>Totals .....</b>	<b>46,638,961</b>	<b>56,840,073</b>	<b>636,698,635</b>	<b>735,404,385</b>

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



1010536073

## DOMINION BUREAU OF STATISTICS

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					
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
1968 .....	606,647,464	6,554,230	92.56	30,051,171	16,577,362	1.81
1969 .....	700,098,600	6,768,534	103.43	35,305,785	18,617,191	1.91
1968						
January .....	50,429,633	6,414,158	94.35	2,584,300	15,096,903	2.05
February .....	44,719,825	6,344,587	84.58	2,251,479	15,305,913	1.77
March .....	45,212,231	5,920,554	91.64	2,228,368	15,560,587	1.72
April .....	50,173,442	6,223,110	91.75	2,262,662	15,854,331	1.71
May .....	52,076,290	6,297,513	99.23	2,928,162	16,198,382	2.17
June .....	49,320,251	6,316,146	93.70	2,357,443	16,561,577	1.71
July .....	49,708,384	6,529,824	91.35	2,452,893	16,886,919	1.74
August .....	51,200,380	6,640,428	92.52	2,202,686	17,137,746	1.54
September .....	49,993,469	6,943,570	86.40	2,300,880	17,289,637	1.60
October .....	54,821,901	6,970,128	94.38	2,405,160	17,690,842	1.63
November .....	53,348,348	6,780,201	94.42	3,477,430	17,712,288	2.36
December .....	55,643,310	7,270,539	91.84	2,599,708	17,633,223	1.77
1969						
January .....	54,887,937	7,032,419	93.66	2,644,796	17,940,206	1.77
February .....	50,495,928	6,313,005	96.00	2,810,855	18,392,306	1.83
March .....	55,315,498	6,757,297	98.23	2,764,330	18,615,098	1.78
April .....	57,703,255	7,033,212	98.45	2,908,564	18,572,229	1.88
May .....	59,735,049	6,765,509	106.00	3,144,318	18,502,803	2.04
June .....	60,375,892	6,892,496	105.12	3,006,469	18,531,744	1.95
July .....	62,284,643	6,893,502	108.42	2,933,227	18,521,743	1.90
August .....	53,718,484	6,555,102	98.34	2,592,251	18,602,988	1.67
September .....	58,189,950	6,780,934	103.00	2,658,959	18,791,598	1.70
October .....	62,544,422	6,731,960	111.49	2,789,298	19,021,802	1.70
November .....	59,095,151	6,557,858	108.14	4,219,971	18,893,978	2.68
December .....	65,752,391	6,909,113	114.20	2,832,747	19,019,805	1.79

<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.