

CATALOGUE No.

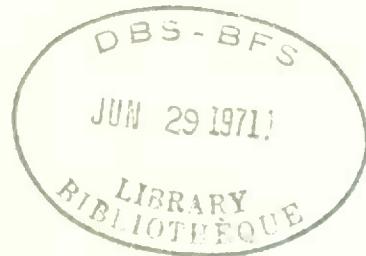
61-201

ANNUAL

e.1



CANADA



# CHEQUES CASHED IN CLEARING CENTRES

1970

*Published by Authority of*  
The Minister of Industry, Trade and Commerce

DOMINION BUREAU OF STATISTICS  
Business Finance Division

June 1971  
6609-510

Price: 50 cents

Volume 49

Information Canada  
Ottawa

## 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 1970. 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 reducing the number of clearing centres to 51. As of January 1970 Fort William and Port Arthur have merged and are now designated as Thunder Bay. This lowers the number of clearing centres to 50 rather than the 51 carried in recent issues of this series.

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

This report was prepared by the Business Finance Division.

WALTER E. DUFFETT,

*Dominion Statistician.*



## TABLE OF CONTENTS

	Page
Analytical Text .....	7
Definition and Coverage .....	7 - 9
 <b>Charts</b>	
1, 2, 3. Canada and Principal Cities, 1945-70 .....	11, 12, 13
4, 5. Canada, Economic Areas and Large Centres, 1945-70 .....	14, 15
 <b>Tables</b>	
1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1968, 1969 and 1970.....	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 1969 and 1970	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 1970. The value of cheques cashed in the fifty centres rose to \$817,910 million, an increase of 11.2 per cent above the value of \$735,404 million for 1969.

The value of cheques cashed in Ontario increased by 15.4 per cent, in the Prairie Provinces by 9.3 per cent, in the Atlantic Provinces by 8.5 per cent, in Quebec by 7.9 per cent and in British Columbia by 1.0 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. As of January 1970 Fort William and Port Arthur have merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

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

Thirty-nine of the fifty centres showed a higher value of cheques cashed in 1970 as compared with 1969. Cheques cashed in Halifax, the leading centre in the Atlantic Provinces was 7.0 per cent above the value for 1969. Cheques cashed in Montreal increased by 6.6 per cent and in Toronto by 18.5 per cent. In the Western regions cheques cashed in Winnipeg was higher by 9.6 per cent and in Vancouver by 1.5 per cent.

Over 50 per cent of the cheques cashed in Canada were cashed in Ontario. Cheques cashed in

Toronto accounted for over 83 per cent of the provincial total. Cheques cashed in Quebec were over 26 per cent 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. 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 cashed 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. As of January 1970 Fort William and Port Arthur have merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

The ratio of annual turnover of current deposits averaged 116.31 for 1970 as compared with 103.43 for 1969 and 92.56 for 1968. The annual turnover of savings deposits was 1.69 in comparison with 1.91 for 1969 and 1.81 for 1968.

### 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.	\$'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 1969 and 1970 for all 50 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>

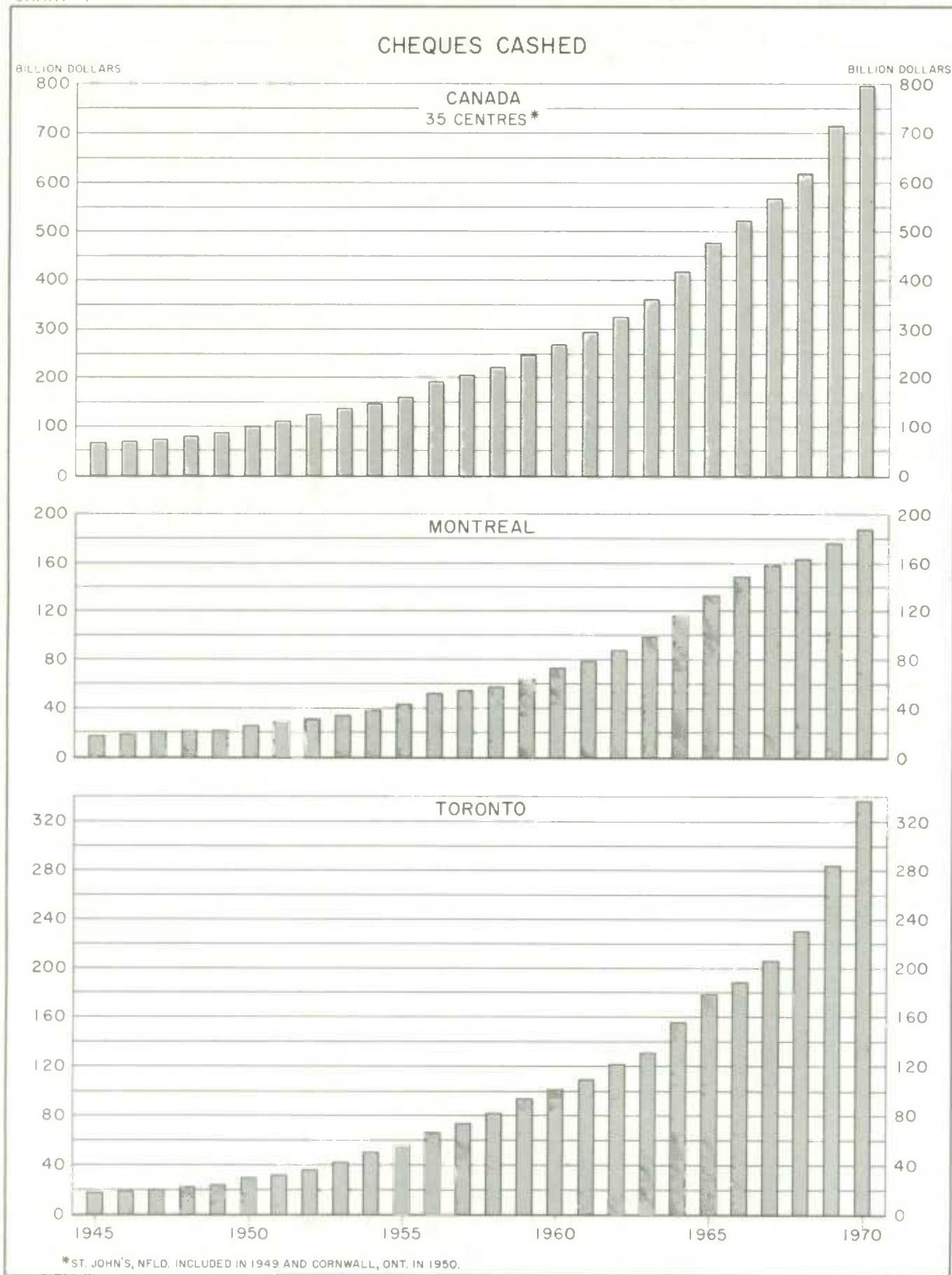
**TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres  
in Canada for the Years 1939, 1946, 1968, 1969 and 1970**

Clearing house centres	1939	1946	1968	1969	1970
thousands of dollars					
<b>Atlantic Provinces:</b>					
Halifax .....	381,824	870,736	6,637,572	8,180,766	8,757,516
Moncton .....	108,892	276,711	1,453,887	1,655,550	1,621,304
Saint John .....	189,232	456,571	2,135,591	2,354,765	2,484,568
St. John's .....	—	—	4,212,773	5,281,371	6,217,484
<b>Totals</b> .....	<b>679,948</b>	<b>1,604,018</b>	<b>14,439,823</b>	<b>17,472,452</b>	<b>19,080,872</b>
<b>Quebec:</b>					
Montreal .....	8,759,472	18,828,185	163,784,505	176,195,327	187,895,615
Quebec .....	977,211	1,722,533	15,671,370	16,415,280	19,607,462
Sherbrooke .....	83,716	198,642	1,511,610	1,688,385	1,785,224
<b>Totals</b> .....	<b>9,820,399</b>	<b>20,749,360</b>	<b>180,967,485</b>	<b>194,298,992</b>	<b>209,288,301</b>
<b>Ontario:</b>					
Brantford .....	107,113	269,742	1,453,105	1,569,803	1,785,387
Chatham .....	102,260	185,640	1,307,569	1,403,253	1,560,325
Cornwall .....	—	—	883,854	1,064,134	999,264
Fort William .....	67,033	185,151	748,861	887,569	995,954
Hamilton .....	644,434	1,460,388	12,293,037	14,877,229	15,484,281
Kingston .....	72,713	205,647	1,253,610	1,448,269	1,496,145
Kitchener .....	145,302	363,578	3,279,098	4,107,962	4,237,706
London .....	385,768	871,611	8,488,986	9,540,367	10,272,665
Ottawa .....	1,266,268	5,170,462	13,090,133 <sup>1</sup>	14,705,592 <sup>1</sup>	15,386,126 <sup>1</sup>
Peterborough .....	70,496	197,282	1,209,206	1,230,405	1,266,631
St. Catharines .....	—	253,814	2,261,310	2,421,445	2,262,528
Sarnia .....	76,490	244,696	1,427,132	1,559,025	1,538,798
Sudbury .....	85,813	153,373	1,477,068	1,698,729	1,937,429
Toronto .....	10,173,867	19,907,027	230,701,009	284,035,312	336,567,159
Windsor .....	420,933	933,545	6,235,946	7,120,960	7,155,279
<b>Totals</b> .....	<b>13,618,490</b>	<b>30,401,956</b>	<b>286,109,924</b>	<b>347,670,054</b>	<b>402,945,677</b>
<b>Prairie Provinces:</b>					
Brandon .....	33,810	104,140	537,494	531,444	546,946
Calgary .....	661,676	1,602,018	22,356,723	25,470,161	28,896,068
Edmonton .....	470,280	1,213,184	18,021,245	20,419,917	21,106,965
Lethbridge .....	56,702	146,971	1,088,964	1,213,452	1,233,107
Medicine Hat .....	27,707	74,791	440,580	487,684	472,695
Moose Jaw .....	83,327	185,849	431,455	443,314	419,306
Prince Albert .....	27,796	104,870	451,454	488,525	489,757
Regina .....	555,513	977,251	10,114,316	10,469,343	12,309,253
Saskatoon .....	121,854	349,201	3,068,410	3,283,315	3,084,537
Winnipeg .....	3,439,565	6,366,405	33,646,372	35,904,430	39,350,014
<b>Totals</b> .....	<b>5,478,230</b>	<b>11,124,680</b>	<b>90,157,013</b>	<b>98,711,585</b>	<b>107,908,648</b>
<b>British Columbia:</b>					
New Westminster .....	78,647	226,076	2	2	2
Vancouver .....	1,587,411	4,354,230	40,316,936	49,414,299	50,153,771
Victoria .....	354,226	787,288	6,322,025	7,425,774	7,259,684
<b>Totals</b> .....	<b>2,020,284</b>	<b>5,367,594</b>	<b>46,638,961</b>	<b>56,840,073</b>	<b>57,413,455</b>
<b>CANADA</b> .....	<b>31,617,351</b>	<b>69,247,608</b>	<b>618,313,206</b>	<b>714,993,156</b>	<b>796,636,953</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



\*ST. JOHN'S, NFLD. INCLUDED IN 1949 AND CORNWALL, ONT. IN 1950.

CHART - 2

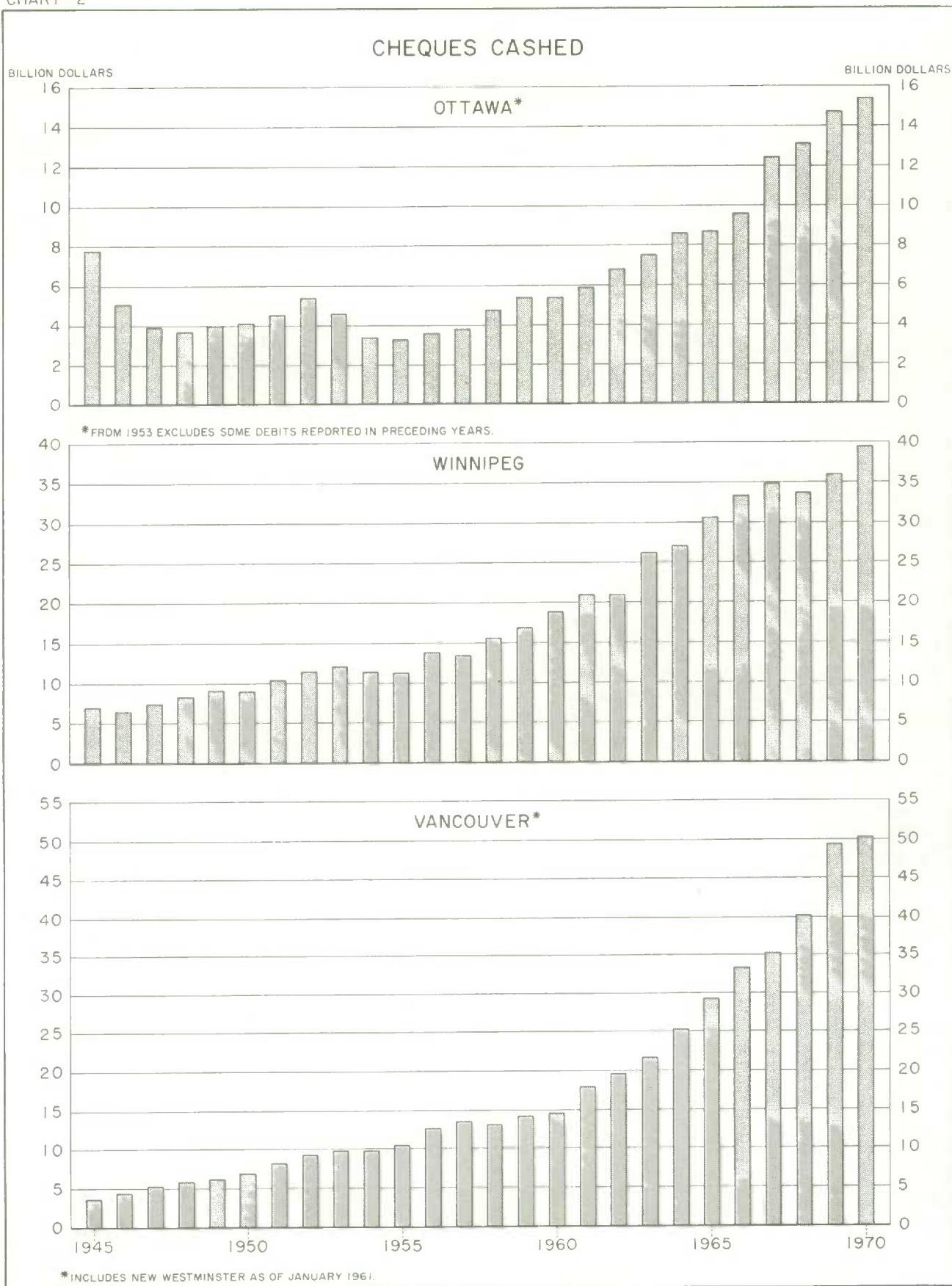


CHART - 3

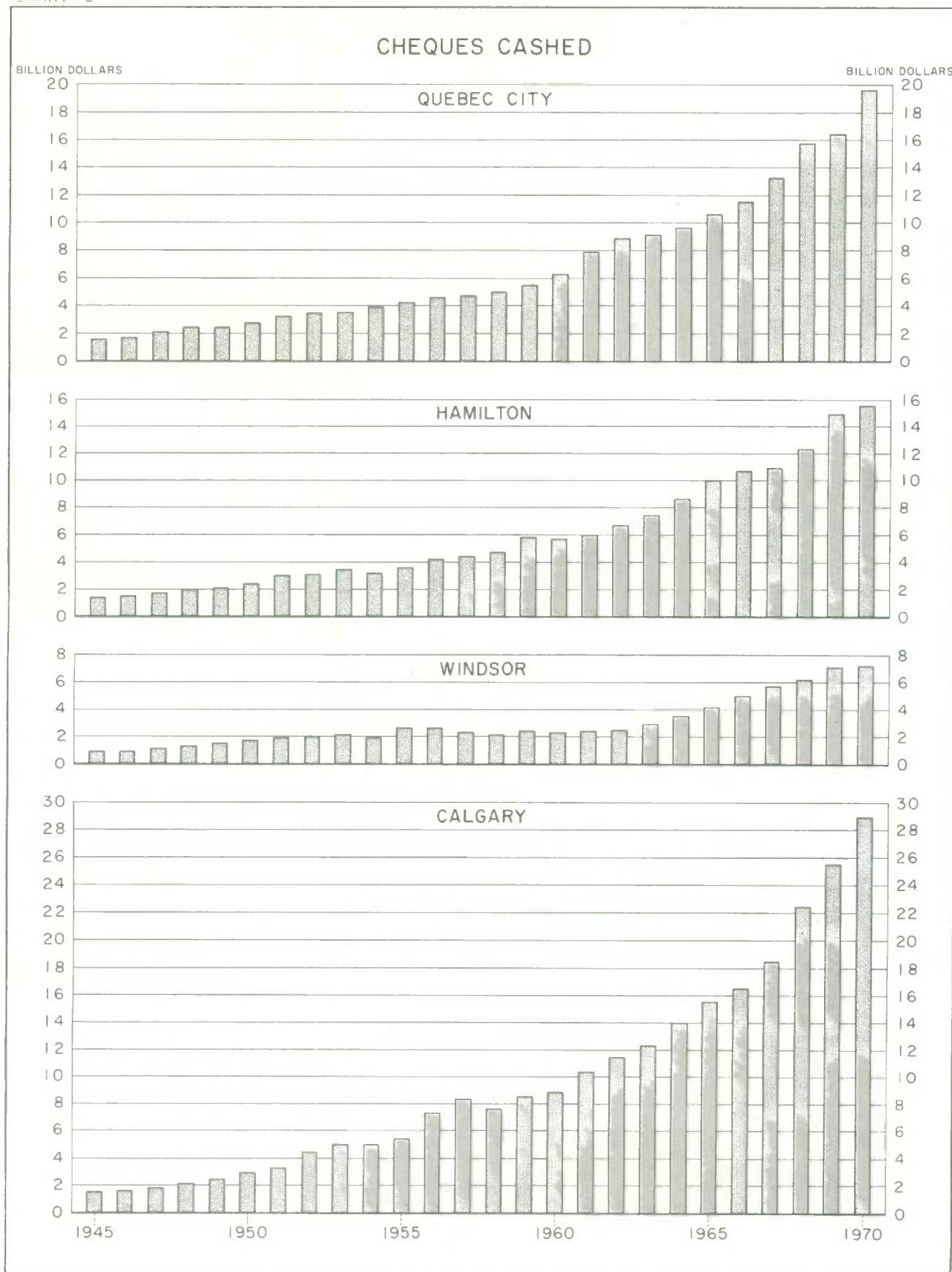


CHART - 4

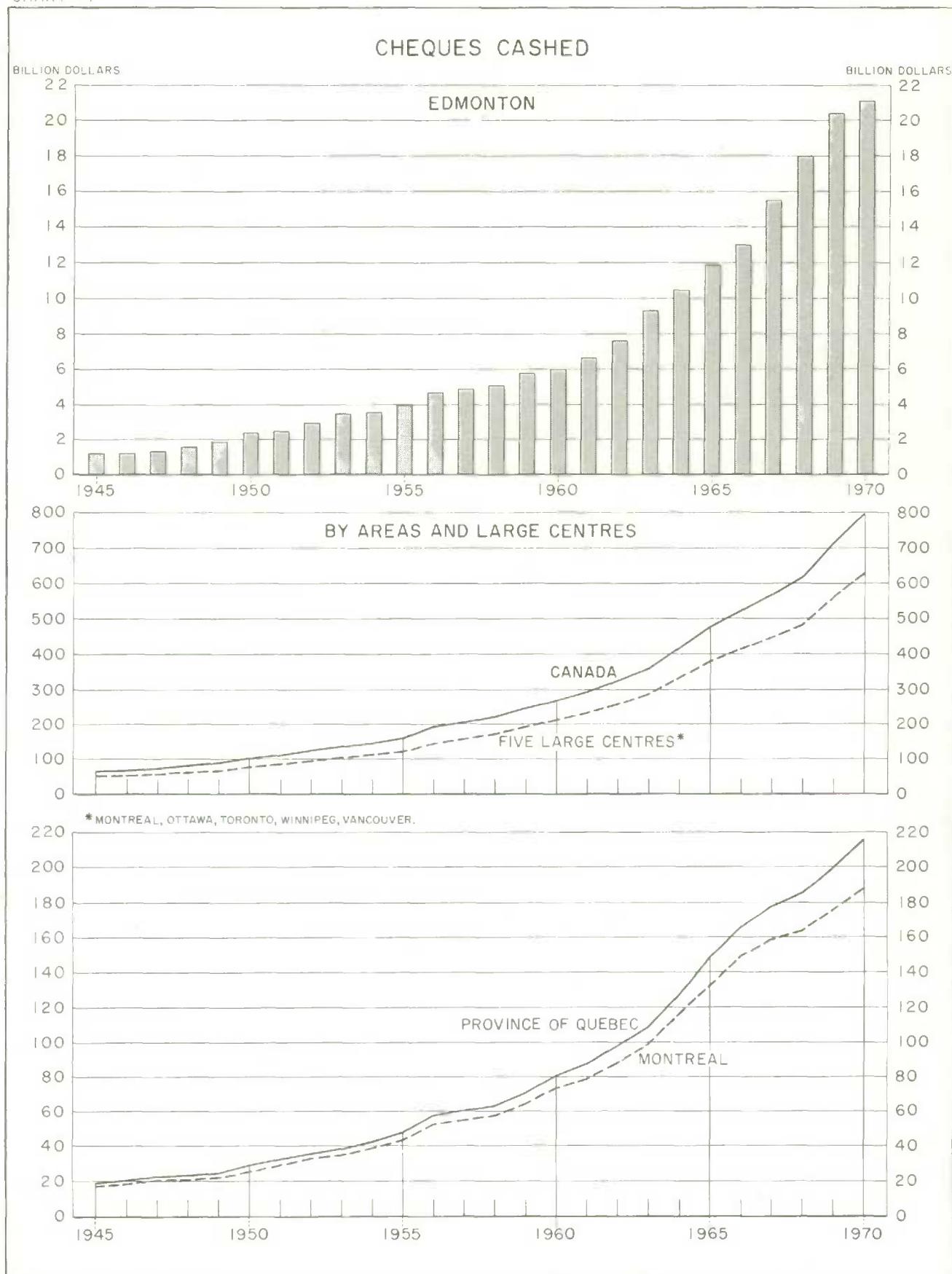
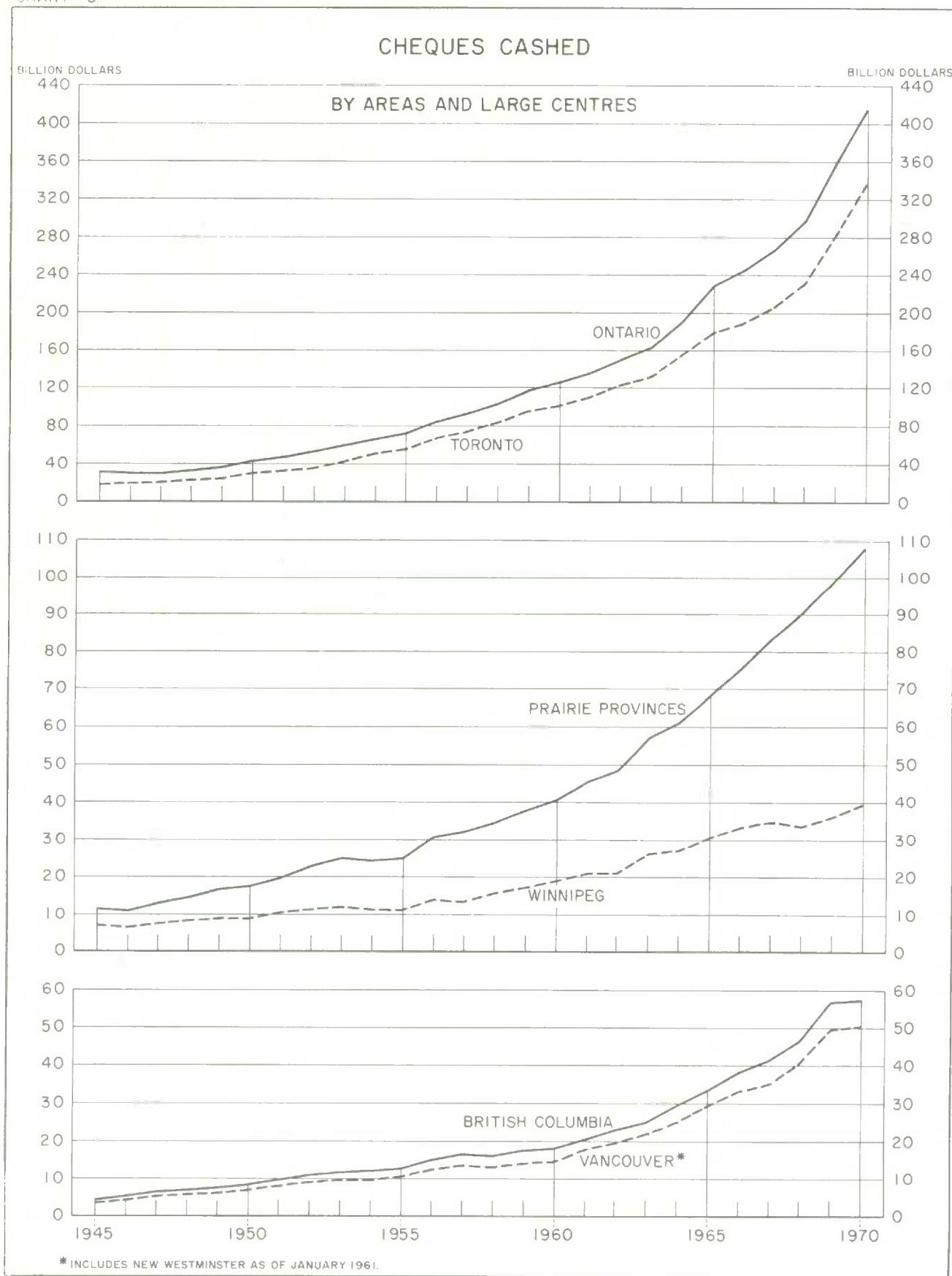


CHART - 5



**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	1968	1969	1970
Atlantic Provinces:										
Halifax.....	73.3	125.3	74.9	112.4	208.3	575.0	814.3	1,954.3	2,408.6	2,586.1
Moncton.....	67.8	92.1	67.1	100.7	214.1	596.3	671.2	1,344.4	1,530.9	1,499.2
Saint John.....	136.7	142.2	80.4	98.6	202.6	507.6	668.3	1,112.9	1,227.1	1,294.7
<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>1,598.8</b>	<b>1,905.8</b>	<b>2,010.9</b>
Quebec:										
Montreal.....	83.3	172.8	88.2	97.3	171.5	641.6	872.7	1,818.7	1,956.5	2,086.4
Quebec.....	61.0	90.0	63.7	111.6	186.5	570.4	903.6	1,789.6	1,874.5	2,239.1
Sherbrooke.....	116.1	164.1	77.9	100.0	176.9	649.7	844.9	1,805.1	2,016.2	2,131.9
<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>1,816.0</b>	<b>1,949.8</b>	<b>2,100.2</b>
Ontario:										
Brantford.....	78.1	152.2	73.4	97.8	218.6	558.2	633.8	1,327.4	1,434.0	1,631.0
Chatham.....	81.2	108.7	62.1	99.0	140.0	619.6	633.5	1,266.1	1,358.8	1,510.9
Fort William.....	138.8	149.9	70.1	98.4	248.0	673.3	709.6	1,099.2	1,302.8	1,461.9
Hamilton.....	88.3	145.6	73.7	103.1	220.1	749.0	958.1	1,966.8	2,380.2	2,477.4
Kingston.....	89.3	117.8	72.3	102.1	233.9	702.0	788.7	1,760.3	2,033.7	2,100.9
Kitchener.....	67.9	112.9	66.0	103.0	204.3	744.6	937.1	2,325.1	2,912.8	3,004.8
London.....	68.3	109.1	76.9	99.1	171.6	708.2	958.0	2,181.0	2,451.1	2,639.3
Ottawa.....	162.6	166.3	111.2	105.2	639.8	400.7 <sup>1</sup>	492.0 <sup>1</sup>	1,087.3 <sup>1</sup>	1,221.5 <sup>1</sup>	1,278.0 <sup>1</sup>
Peterborough.....	98.2	132.7	69.9	100.3	212.3	760.7	805.8	1,720.8	1,751.0	1,802.5
Sarnia.....	—	194.5	114.4	101.3	246.1	781.5	929.4	1,890.5	2,065.2	2,038.4
Sudbury.....	—	40.3	49.4	101.3	133.0	723.6	839.6	1,743.6	2,005.2	2,287.0
Toronto.....	73.4	131.5	98.0	97.6	138.5	788.4	1,050.7	2,212.3	2,723.8	3,227.5
Windsor.....	64.3	135.0	43.7	95.6	229.2	481.7	545.0	1,416.3	1,617.3	1,625.1
<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>2,049.0</b>	<b>2,492.3</b>	<b>2,894.1</b>
Prairie Provinces:										
Brandon.....	147.7	189.7	83.1	102.9	274.4	697.3	819.1	1,636.4	1,618.0	1,665.2
Calgary.....	98.1	192.7	85.7	101.7	230.3	1,175.1	1,587.0	3,436.0	3,914.5	4,441.0
Edmonton.....	79.8	140.3	85.2	109.3	246.4	1,196.8	1,550.7	4,188.3	4,745.8	4,905.5
Lethbridge.....	102.8	169.9	64.5	99.1	204.1	771.8	875.9	1,902.9	2,120.4	2,154.8
Medicine Hat.....	183.1	192.7	76.4	98.4	234.5	715.6	865.3	1,564.8	1,732.1	1,678.8
Moose Jaw.....	141.4	187.2	71.0	121.5	247.0	571.7	552.4	628.9	646.2	611.2
Prince Albert.....	95.1	151.8	69.2	107.8	317.1	792.4	958.9	1,750.5	1,894.2	1,899.0
Regina.....	59.1	124.2	86.6	109.5	227.6	713.7	959.5	1,992.8	2,062.8	2,425.3
Saskatoon.....	102.0	195.1	87.1	106.1	230.0	846.2	1,019.1	2,671.3	2,858.4	2,685.4
Winnipeg.....	142.8	180.3	180.6	129.5	263.0	588.5	785.3	1,266.6	1,351.6	1,481.3
<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>1,971.8</b>	<b>2,158.9</b>	<b>2,360.0</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	2,607.6	3,196.0	3,243.9
Victoria.....	80.7	142.5	74.8	111.8	158.0	718.3	841.3	1,994.5	2,342.8	2,290.4
<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>2,407.7</b>	<b>2,934.4</b>	<b>2,964.0</b>
<b>CANADA</b> .....	<b>87.8</b>	<b>150.9</b>	<b>97.0</b>	<b>102.2</b>	<b>196.2</b>	<b>709.9</b>	<b>941.9</b>	<b>1,975.6</b>	<b>2,283.7</b>	<b>2,545.4</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	1968	1969	1970
percentage of Canada total										
Atlantic Provinces:										
Halifax .....	0.92	0.91	0.85	1.21	1.17	0.89	0.94	1.07	1.14	1.10
Moncton .....	0.27	0.21	0.24	0.34	0.38	0.29	0.25	0.24	0.23	0.21
Saint John .....	0.96	0.59	0.51	0.60	0.64	0.44	0.44	0.35	0.33	0.31
St. John's .....	—	—	—	—	—	0.39 <sup>1</sup>	0.37	0.68	0.74	0.78
<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>2.34</b>	<b>2.44</b>	<b>2.40</b>
Quebec:										
Montreal .....	27.62	33.34	26.50	27.71	25.45	26.11	26.75	26.49	24.64	23.59
Quebec .....	1.97	1.69	1.86	3.09	2.69	2.26	2.69	2.53	2.30	2.46
Sherbrooke .....	0.36	0.29	0.22	0.26	0.24	0.24	0.24	0.25	0.24	0.22
<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>29.27</b>	<b>27.18</b>	<b>26.27</b>
Ontario:										
Brantford .....	0.32	0.36	0.27	0.34	0.39	0.28	0.24	0.24	0.22	0.22
Chatham .....	0.31	0.24	0.21	0.32	0.24	0.29	0.22	0.21	0.20	0.20
Cornwall .....	—	—	—	—	—	0.18 <sup>2</sup>	0.15	0.14	0.15	0.13
Fort William .....	0.35	0.22	0.16	0.21	0.28	0.21	0.16	0.12	0.12	0.13
Hamilton .....	2.03	1.95	1.54	2.04	2.27	2.12	2.04	1.99	2.08	1.94
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	0.53	0.57	0.53
London .....	0.99	0.91	1.00	1.22	1.10	1.25	1.27	1.37	1.33	1.29
Ottawa .....	7.21	4.29	4.47	4.01	12.69	2.18 <sup>3</sup>	2.02 <sup>3</sup>	2.12 <sup>3</sup>	2.06 <sup>3</sup>	1.93 <sup>3</sup>
Peterborough .....	0.25	0.20	0.16	0.22	0.25	0.24	0.19	0.19	0.17	0.16
St. Catharines .....	—	—	—	—	0.41	0.36	0.33	0.37	0.34	0.28
Sarnia .....	—	0.31	0.29	0.24	0.31	0.26	0.24	0.23	0.22	0.19
Sudbury .....	—	0.07	0.14	0.27	0.19	0.28	0.24	0.24	0.24	0.24
Toronto .....	28.20	29.39	34.09	32.18	23.81	37.15	37.30	37.31	39.73	42.25
Windsor .....	1.04	1.27	0.64	1.33	1.66	0.96	0.82	1.01	1.00	0.90
<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>46.27</b>	<b>48.63</b>	<b>50.58</b>
Prairie Provinces:										
Brandon .....	0.18	0.13	0.09	0.11	0.15	0.10	0.09	0.09	0.07	0.07
Calgary .....	2.35	2.69	1.86	2.09	2.47	3.46	3.52	3.61	3.56	3.63
Edmonton .....	1.26	1.29	1.22	1.49	1.75	2.33	2.27	2.91	2.86	2.65
Lethbridge .....	0.22	0.21	0.12	0.18	0.19	0.20	0.17	0.18	0.17	0.15
Medicine Hat .....	0.19	0.12	0.07	0.09	0.11	0.09	0.08	0.07	0.07	0.06
Moose Jaw .....	0.36	0.28	0.16	0.26	0.28	0.18	0.13	0.07	0.06	0.05
Prince Albert .....	0.09	0.08	0.06	0.09	0.13	0.09	0.08	0.07	0.07	0.06
Regina .....	1.10	1.35	1.47	1.76	1.90	1.64	1.66	1.64	1.46	1.54
Saskatoon .....	0.43	0.48	0.33	0.39	0.44	0.44	0.40	0.50	0.46	0.39
Winnipeg .....	13.97	10.26	16.01	10.87	11.51	7.06	7.10	5.44	5.02	4.94
<b>Totals .....</b>	<b>20.27<sup>4</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>14.58</b>	<b>13.80</b>	<b>13.54</b>
British Columbia:										
New Westminster .....	0.22	0.22	0.16	0.25	0.29	0.37	— <sup>6</sup>	— <sup>6</sup>	— <sup>6</sup>	— <sup>6</sup>
Vancouver .....	5.19	5.07	4.03	5.02	5.04	5.94	6.05	6.52	6.91	6.30
Victoria .....	0.94	0.97	0.79	1.12	0.83	1.03	0.91	1.02	1.04	0.91
<b>Totals .....</b>	<b>6.35</b>	<b>6.26</b>	<b>4.98</b>	<b>6.39</b>	<b>6.16</b>	<b>7.34</b>	<b>6.96</b>	<b>7.54</b>	<b>7.95</b>	<b>7.21</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
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	23,089,745
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
1970	796,636,953	19,080,872	209,288,301	402,945,677	107,908,648	57,413,455
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
1970 <sup>8</sup>	817,910,483	22,739,807	215,068,885	414,779,688	107,908,648	57,413,455

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
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
1970 .....	2,576.1	8,757,516	1,621,304	2,484,568	6,217,484	187,895,615

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
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	14,877,229
1970 .....	19,607,462	1,785,224	1,785,387	1,560,325	999,264	995,954 <sup>11</sup>	15,484,281

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	—
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>12</sup>	365,075	632,551
1954 .....	366,275	766,280	2,047,498	3,415,300 <sup>12</sup>	368,850	616,343
1955 .....	419,088	817,143	2,055,088	3,267,768 <sup>12</sup>	380,474	683,521
1956 .....	464,435	940,310	2,279,949	3,567,496 <sup>12</sup>	515,641	780,623
1957 .....	449,613	978,856	2,489,582	3,823,158 <sup>12</sup>	533,262	795,132
1958 .....	499,922	1,050,153	2,756,333	4,823,537 <sup>12</sup>	534,561	800,629
1959 .....	530,388	1,212,701	3,248,221	5,441,744 <sup>12</sup>	597,133	847,322
1960 .....	520,401	1,268,458	3,438,475	5,428,618 <sup>12</sup>	588,320	861,905
1961 .....	561,700	1,321,571	3,728,758	5,923,469 <sup>12</sup>	566,260	959,735
1962 .....	627,367	1,580,719	4,184,759	6,765,125 <sup>12</sup>	615,616	1,089,736
1963 .....	709,932	1,796,074	4,759,177	7,472,755 <sup>12</sup>	696,514	1,162,836
1964 .....	809,636	2,006,150	5,763,605	8,601,107 <sup>12</sup>	850,500	1,504,844
1965 .....	940,493	2,322,531	7,062,318	8,687,423 <sup>12</sup>	927,069	1,796,657
1966 .....	1,019,805	2,764,606	7,234,046	9,624,047 <sup>12</sup>	1,071,951	2,020,306
1967 .....	1,104,544	2,871,119	7,866,449	12,363,375 <sup>12</sup>	1,217,405	2,123,929
1968 .....	1,253,610	3,279,098	8,488,986	13,090,133 <sup>12</sup>	1,209,206	2,261,310
1969 .....	1,448,269	4,107,962	9,540,367	14,705,592 <sup>12</sup>	1,230,405	2,421,445
1970 .....	1,496,145	4,237,706	10,272,665	15,386,126 <sup>12</sup>	1,206,631	2,262,528

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
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	5,020,583
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	18,430,118
1968 .....	1,427,132	1,477,068	230,701,009	6,235,946	537,494	22,356,773
1969 .....	1,559,025	1,698,729	284,035,312	7,120,960	531,444	25,470,161
1970 .....	1,538,798	1,937,429	336,567,159	7,155,279	546,946	28,896,068

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
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
1970 .....	21,106,965	1,233,107	472,695	419,306	489,757	12,309,253

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	216,965
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	2,356,004
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>13</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
1970 .....	3,084,537	39,350,014	-	-	50,153,771	7,259,684

<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, 1958.<sup>9</sup> Nine months.<sup>10</sup> Eight months.<sup>11</sup> Fort William merged with Port Arthur in January 1970 to form the Thunder Bay cleaning centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.<sup>12</sup> Excludes some items reported in preceding years.<sup>13</sup> New Westminster included in Vancouver.

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1969 and 1970

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glace Bay	
	1969	1970	1969	1970	1969	1970
thousands of dollars						
January .....	62,843	65,921	148,174	126,349	12,667	15,631
February .....	50,101	59,722	135,480	122,463	9,644	8,291
March .....	79,157	66,361	124,640	127,889	12,826	8,528
April .....	60,412	64,538	129,211	134,311	17,988	8,575
May .....	58,347	61,608	130,602	145,518	12,635	10,734
June .....	65,098	79,445	130,308	146,517	12,614	11,737
July .....	69,848	72,723	161,266	163,174	11,637	19,573
August .....	60,362	68,548	132,583	157,043	10,041	12,185
September .....	60,595	75,515	136,723	144,717	16,751	12,096
October .....	79,885	68,168	150,829	148,419	11,753	13,219
November .....	65,798	73,499	120,189	172,314	13,002	9,996
December .....	74,866	70,964	140,168	149,236	10,820	11,038
<b>Totals .....</b>	<b>787,312</b>	<b>827,012</b>	<b>1,640,173</b>	<b>1,737,950</b>	<b>152,378</b>	<b>141,603</b>
Halifax						
Moncton						Saint John
1969	1970	1969	1970	1969	1970	
thousands of dollars						
January .....	629,402	739,480	133,756	128,293	178,511	191,265
February .....	557,970	724,216	117,524	116,429	163,585	164,463
March .....	608,912	884,051	135,392	135,352	163,604	192,576
April .....	811,310	886,780	140,420	145,116	191,525	220,297
May .....	791,831	712,710	147,117	130,786	190,509	214,057
June .....	623,950	668,488	142,046	144,298	192,994	238,067
July .....	577,327	746,507	145,722	138,710	217,632	223,406
August .....	600,255	587,190	125,378	130,714	171,903	206,044
September .....	662,205	649,892	137,021	134,983	191,237	199,510
October .....	677,324	672,934	145,222	142,155	218,560	199,367
November .....	852,998	758,127	131,934	131,553	188,610	206,131
December .....	787,282	727,141	154,018	142,915	286,095	229,385
<b>Totals .....</b>	<b>8,180,766</b>	<b>8,757,516</b>	<b>1,655,550</b>	<b>1,621,304</b>	<b>2,354,765</b>	<b>2,484,568</b>
St. John's						
Sydney						Total for 8 centres
1969	1970	1969	1970	1969	1970	
thousands of dollars						
January .....	343,315	426,836	78,612	82,601	1,587,280	1,776,376
February .....	391,065	373,102	65,769	62,605	1,491,138	1,631,291
March .....	355,378	486,035	61,654	73,058	1,541,563	1,973,850
April .....	358,434	478,874	64,630	79,268	1,773,930	2,017,759
May .....	346,096	540,700	86,847	67,512	1,763,984	1,883,625
June .....	357,157	555,898	74,597	80,549	1,598,764	1,924,999
July .....	366,198	516,082	78,732	99,613	1,628,362	1,979,788
August .....	638,359	598,608	69,726	78,078	1,808,607	1,838,410
September .....	572,966	598,537	76,842	81,648	1,854,340	1,896,898
October .....	572,319	602,732	72,850	83,160	1,928,742	1,930,154
November .....	501,240	556,429	74,571	72,021	1,948,342	1,980,070
December .....	478,844	483,651	93,645	92,257	2,025,738	1,906,587
<b>Totals .....</b>	<b>5,281,371</b>	<b>6,217,484</b>	<b>898,475</b>	<b>952,370</b>	<b>20,950,790</b>	<b>22,739,807</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1969 and 1970 - Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1969	1970	1969	1970	1969	1970
thousands of dollars						
January .....	57,461	60,241	44,280	53,392	45,702	47,809
February .....	59,854	65,951	41,682	48,579	41,435	43,962
March .....	72,553	74,019	45,762	48,869	48,092	49,139
April .....	77,399	75,079	46,292	55,566	47,078	53,457
May .....	78,548	83,048	50,114	52,806	53,432	47,532
June .....	78,735	80,678	52,049	57,012	69,907	64,798
July .....	75,685	84,445	52,186	51,036	63,522	66,837
August .....	66,049	72,154	47,675	66,741	50,898	67,995
September .....	75,207	79,306	54,535	107,761	48,002	87,136
October .....	73,273	86,365	58,236	102,361	58,443	92,597
November .....	77,596	79,189	57,646	95,307	54,693	87,919
December .....	84,453	92,704	64,787	97,902	56,403	82,294
<b>Totals</b> .....	<b>876,813</b>	<b>933,179</b>	<b>615,244</b>	<b>837,332</b>	<b>637,605</b>	<b>791,475</b>
Montreal						
		Quebec City		St. Hyacinthe		
1969	1970	1969	1970	1969	1970	
thousands of dollars						
January .....	14,159,079	13,087,146	1,285,682	1,376,882	71,242	74,246
February .....	13,793,248	13,504,187	1,164,862	1,250,608	64,906	77,539
March .....	15,114,544	15,094,874	1,247,090	1,492,066	72,532	61,666
April .....	14,112,654	16,089,372	1,363,527	1,592,361	75,298	53,362
May .....	15,091,963	14,353,421	1,330,630	1,464,545	82,707	49,452
June .....	15,178,757	15,044,046	1,309,687	1,414,751	77,937	53,752
July .....	16,188,981	16,219,848	1,373,666	2,220,512	54,245	90,471
August .....	13,711,522	16,073,553	1,378,254	1,852,475	72,885	87,231
September .....	14,833,661	15,619,715	1,376,134	1,790,000	82,400	114,259
October .....	14,853,122	17,297,338	1,421,763	1,661,354	83,588	109,818
November .....	14,283,402	16,865,158	1,509,913	1,629,089	87,724	116,763
December .....	14,874,394	18,646,957	1,654,072	1,862,819	94,406	92,648
<b>Totals</b> .....	<b>176,195,327</b>	<b>187,895,615</b>	<b>16,415,280</b>	<b>19,607,462</b>	<b>919,870</b>	<b>981,207</b>
Shawinigan Falls						
		Sherbrooke		Trois-Rivières		
1969	1970	1969	1970	1969	1970	
thousands of dollars						
January .....	27,384	26,928	145,679	130,182	95,436	109,041
February .....	26,381	25,382	123,056	122,923	81,986	103,396
March .....	27,766	34,066	137,291	137,211	97,525	106,703
April .....	29,536	34,984	143,330	144,727	100,141	124,399
May .....	29,483	28,006	136,794	122,706	103,458	119,192
June .....	34,378	30,271	129,027	159,174	119,583	136,502
July .....	29,800	27,729	145,758	157,217	113,634	127,780
August .....	25,541	26,430	124,101	141,187	100,000	124,556
September .....	27,136	28,225	134,550	153,717	112,254	124,327
October .....	30,565	28,323	145,890	161,010	106,210	144,470
November .....	30,029	32,210	155,913	163,912	157,514	150,116
December .....	30,343	33,329	166,996	191,258	127,552	159,574
<b>Totals</b> .....	<b>348,342</b>	<b>355,883</b>	<b>1,688,385</b>	<b>1,785,224</b>	<b>1,315,293</b>	<b>1,530,056</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1969 and 1970 - Continued

	2. Province of Quebec - Concluded			
	Valleyfield		Total for 10 centres	
	1969	1970	1969	1970
thousands of dollars				
January .....	26,108	27,043	15,958,053	14,992,910
February .....	24,233	24,700	15,421,643	15,267,227
March .....	24,952	26,154	16,888,107	17,124,767
April .....	25,792	28,649	16,021,047	18,251,956
May .....	30,031	28,898	16,987,160	16,349,606
June .....	27,884	29,419	17,077,944	17,070,403
July .....	29,399	30,231	18,126,876	19,076,106
August .....	25,738	26,066	15,602,661	18,538,388
September .....	43,125	31,180	16,787,004	18,135,626
October .....	34,422	32,355	16,865,512	19,715,991
November .....	36,258	33,080	16,450,688	19,252,743
December .....	36,347	33,677	17,189,753	21,293,162
<b>Totals .....</b>	<b>364,289</b>	<b>351,452</b>	<b>199,376,448</b>	<b>215,068,885</b>
3. Province of Ontario				
	Brantford		Chatham	
	1969	1970	1969	1970
	thousands of dollars			
January .....	113,034	147,556	117,582	121,996
February .....	102,955	135,664	113,780	121,090
March .....	107,100	138,370	119,714	127,658
April .....	129,755	140,188	96,936	135,756
May .....	139,811	148,706	109,062	112,167
June .....	133,850	168,404	108,686	111,325
July .....	140,693	151,833	109,346	120,433
August .....	119,721	128,499	102,932	118,495
September .....	122,373	146,504	106,927	124,232
October .....	161,663	163,937	119,709	138,919
November .....	155,712	167,151	155,716	168,708
December .....	143,136	148,575	142,863	159,546
<b>Totals .....</b>	<b>1,569,803</b>	<b>1,785,387</b>	<b>1,403,253</b>	<b>1,560,325</b>
	Cornwall		Guelph	
	1969	1970	1969	1970
	thousands of dollars			
January .....	121,104	74,340	94,601	97,000
February .....	67,427	62,930	78,396	82,211
March .....	128,711	79,506	87,929	94,475
April .....	70,244	83,241	89,213	98,019
May .....	79,379	74,953	106,715	98,772
June .....	82,776	83,788	102,385	105,704
July .....	86,230	91,713	116,945	97,221
August .....	71,213	79,640	91,962	91,517
September .....	76,874	80,930	106,383	106,997
October .....	92,848	92,673	104,335	102,232
November .....	91,132	92,545	102,597	105,995
December .....	96,196	103,005	111,231	119,334
<b>Totals .....</b>	<b>1,064,134</b>	<b>999,264</b>	<b>1,192,692</b>	<b>1,199,477</b>
	Hamilton			
	1969	1970	1969	1970
	thousands of dollars			
January .....	1,146,045	1,146,045	1,146,045	1,165,705
February .....	994,077	994,077	994,077	1,184,378
March .....	1,230,609	1,230,609	1,230,609	1,409,716
April .....	1,282,761	1,282,761	1,282,761	1,270,380
May .....	1,343,313	1,343,313	1,343,313	1,412,607
June .....	1,322,752	1,322,752	1,322,752	1,342,230
July .....	1,394,690	1,394,690	1,394,690	1,265,222
August .....	1,188,371	1,188,371	1,188,371	1,099,369
September .....	1,213,364	1,213,364	1,213,364	1,218,461
October .....	1,253,344	1,253,344	1,253,344	1,226,419
November .....	1,251,722	1,251,722	1,251,722	1,406,469
December .....	1,256,181	1,256,181	1,256,181	1,483,325
<b>Totals .....</b>	<b>14,877,229</b>	<b>14,877,229</b>	<b>14,877,229</b>	<b>15,484,281</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1969 and 1970 — Continued

Month	3. Province of Ontario — Continued					
	Kingston		Kitchener		London	
	1969	1970	1969	1970	1969	1970
thousands of dollars						
January .....	110,133	107,468	305,190	326,656	738,650	801,252
February .....	102,355	103,777	267,152	300,043	676,307	709,604
March .....	110,421	114,884	303,140	314,318	719,716	786,404
April .....	105,789	120,917	311,543	351,040	773,979	853,792
May .....	130,104	130,061	400,168	344,257	785,604	828,085
June .....	133,714	136,941	385,441	338,744	874,877	872,782
July .....	132,346	126,360	367,170	393,053	839,755	883,425
August .....	112,867	122,700	306,781	340,067	825,748	808,424
September .....	123,341	137,942	331,748	338,253	782,436	960,634
October .....	127,326	132,078	395,958	391,785	784,392	844,526
November .....	130,746	134,697	352,703	381,680	858,006	977,321
December .....	129,127	128,320	380,968	417,810	880,897	946,416
<b>Totals .....</b>	<b>1,448,269</b>	<b>1,496,145</b>	<b>4,107,962</b>	<b>4,237,706</b>	<b>9,540,367</b>	<b>10,272,665</b>
Niagara Falls						
	1969	1970		1969	1970	
thousands of dollars						
January .....	84,374	83,520		673,692		488,234
February .....	72,971	73,989		613,762		582,287
March .....	76,202	80,527		638,202		498,360
April .....	75,090	85,688		599,247		503,777
May .....	91,144	88,898		600,075		516,652
June .....	89,038	97,079		613,707		616,597
July .....	99,300	105,031		535,519		538,993
August .....	87,711	88,650		423,863		430,767
September .....	93,923	99,073		418,789		474,694
October .....	98,020	102,977		660,560		535,357
November .....	94,242	101,768		529,132		212,389
December .....	94,619	100,074		839,983		348,625
<b>Totals .....</b>	<b>1,056,634</b>	<b>1,107,274</b>		<b>7,146,531</b>		<b>5,746,732</b>
Ottawa						
	1969	1970		1969	1970	
thousands of dollars						
January .....	1,167,210	1,183,363		96,197		92,573
February .....	1,049,477	1,032,513		83,665		87,620
March .....	1,172,882	1,180,947		93,784		98,185
April .....	1,195,845	1,352,246		96,496		99,472
May .....	1,167,260	1,190,682		97,093		101,273
June .....	1,200,893	1,393,777		103,330		110,782
July .....	1,343,207	1,422,681		111,952		124,531
August .....	1,159,024	1,170,777		110,110		90,392
September .....	1,353,064	1,305,941		106,062		106,073
October .....	1,262,738	1,318,586		105,467		118,180
November .....	1,310,332	1,340,460		110,502		117,665
December .....	1,323,660	1,494,153		115,747		119,885
<b>Totals .....</b>	<b>14,705,592</b>	<b>15,386,126</b>		<b>1,230,405</b>		<b>1,266,631</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1969 and 1970 - Continued

Month	3. Province of Ontario — Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1969	1970	1969	1970	1969	1970
thousands of dollars						
January .....	203,481	186,804	141,868	123,434	104,575	79,173
February .....	177,756	155,532	108,398	118,012	88,389	128,847
March .....	203,433	182,139	122,193	126,144	101,594	110,698
April .....	208,178	205,813	110,894	146,312	106,790	268,642
May .....	225,326	188,953	117,005	118,999	106,041	238,401
June .....	205,761	205,216	130,286	137,556	116,662	262,981
July .....	223,050	199,067	133,935	145,240	119,828	274,076
August .....	168,622	181,650	117,172	112,138	96,272	205,047
September .....	181,160	197,449	128,759	129,017	105,142	319,218
October .....	193,893	176,664	138,212	123,117	93,331	181,971
November .....	201,272	189,380	151,759	133,058	96,022	170,165
December .....	229,513	193,861	158,544	125,771	93,911	200,840
<b>Totals .....</b>	<b>2,421,445</b>	<b>2,262,528</b>	<b>1,559,025</b>	<b>1,538,798</b>	<b>1,228,557</b>	<b>2,440,059</b>
Sudbury						
		Thunder Bay		Timmins		
1969	1970	1969	1970	1969	1970	
thousands of dollars						
January .....	131,934	149,566	132,476	139,259	33,796	33,328
February .....	121,675	134,685	119,651	128,863	31,020	32,999
March .....	132,085	142,920	124,882	134,697	30,575	35,222
April .....	141,268	153,253	133,895	131,437	32,200	37,347
May .....	153,198	154,984	140,065	143,573	38,387	36,189
June .....	158,443	167,866	136,333	170,698	42,312	38,654
July .....	149,557	178,075	154,204	169,959	37,164	29,721
August .....	133,146	148,595	138,046	151,315	34,950	38,408
September .....	139,194	167,452	147,011	164,294	37,332	39,712
October .....	141,688	181,923	159,955	190,336	38,509	40,386
November .....	136,390	165,214	152,566	180,093	38,030	43,741
December .....	160,151	192,896	143,947	184,031	41,284	42,161
<b>Totals .....</b>	<b>1,698,729</b>	<b>1,937,429</b>	<b>1,683,031</b>	<b>1,888,555</b>	<b>435,559</b>	<b>447,868</b>
Toronto						
		Windsor		Total for 20 centres		
1969	1970	1969	1970	1969	1970	
thousands of dollars						
January .....	22,021,618	25,526,913	557,050	555,332	28,094,610	31,483,472
February .....	20,742,837	24,031,600	588,823	464,681	26,200,873	29,671,325
March .....	21,776,223	26,223,237	557,104	542,255	27,836,499	32,420,662
April .....	23,242,224	27,814,015	600,710	554,182	29,403,057	34,405,517
May .....	24,816,382	26,449,112	625,037	523,768	31,271,169	32,901,092
June .....	24,646,320	30,198,081	622,064	565,396	31,209,630	37,124,601
July .....	25,392,053	29,270,245	617,343	631,730	32,104,287	36,218,609
August .....	21,146,056	25,510,413	543,939	614,579	26,978,506	31,531,442
September .....	22,409,452	28,363,917	555,742	646,468	28,539,076	35,127,261
October .....	26,026,304	30,391,660	648,851	734,989	32,602,103	37,188,715
November .....	24,160,540	30,215,525	592,290	704,314	30,671,411	37,008,338
December .....	27,655,303	32,572,441	617,007	617,585	34,614,268	39,698,654
<b>Totals .....</b>	<b>284,035,312</b>	<b>336,567,159</b>	<b>7,120,960</b>	<b>7,155,279</b>	<b>359,525,489</b>	<b>414,779,688</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1969 and 1970 — Continued

Month	4. Prairie Provinces									
	Brandon		Calgary		Edmonton					
	1969	1970	1969	1970	1969	1970				
thousands of dollars										
January .....	39,022	42,303	2,157,062	2,257,379	1,540,075	1,589,727				
February .....	34,163	35,948	1,310,695	1,997,849	1,324,247	1,396,763				
March .....	41,382	41,217	1,947,441	2,274,649	1,519,423	1,582,725				
April .....	44,923	43,111	2,196,576	2,590,223	1,931,299	2,045,474				
May .....	42,135	50,892	2,152,948	2,026,156	1,638,041	1,705,195				
June .....	43,566	46,090	2,338,549	2,171,185	2,075,851	1,900,302				
July .....	43,525	47,674	2,273,236	2,936,638	1,771,120	1,915,973				
August .....	42,215	39,110	2,021,094	2,810,697	1,513,297	1,616,114				
September .....	44,936	49,089	2,113,034	2,854,711	1,879,645	1,905,470				
October .....	48,419	46,970	2,226,375	2,260,935	1,558,580	1,810,824				
November .....	56,390	54,152	2,316,420	2,225,950	1,732,615	1,799,448				
December .....	50,768	50,390	2,416,731	2,489,696	1,935,724	1,838,950				
<b>Totals</b> .....	<b>531,444</b>	<b>546,946</b>	<b>25,470,161</b>	<b>28,896,068</b>	<b>20,419,917</b>	<b>21,106,965</b>				
Lethbridge										
		Medicine Hat		Moose Jaw						
1969	1970	1969	1970	1969	1970					
thousands of dollars										
January .....	89,799	104,794	37,086	39,408	36,075	36,471				
February .....	84,745	87,201	30,691	31,038	28,215	31,841				
March .....	91,120	97,087	34,597	43,036	33,182	29,782				
April .....	93,922	102,314	39,661	37,895	36,036	34,705				
May .....	97,047	93,159	40,338	37,772	36,757	34,631				
June .....	107,515	106,205	39,982	40,486	37,400	34,036				
July .....	98,963	101,471	36,334	37,385	39,719	33,970				
August .....	98,942	97,348	35,669	34,786	32,706	30,195				
September .....	110,894	101,638	42,413	39,780	33,820	34,241				
October .....	101,809	103,457	50,746	40,069	36,981	36,075				
November .....	121,154	122,884	53,729	49,836	54,313	43,436				
December .....	117,542	115,549	46,438	41,204	38,110	39,923				
<b>Totals</b> .....	<b>1,213,452</b>	<b>1,233,107</b>	<b>487,684</b>	<b>472,695</b>	<b>443,314</b>	<b>419,306</b>				
Prince Albert										
		Regina		Saskatoon						
1969	1970	1969	1970	1969	1970					
thousands of dollars										
January .....	37,919	38,204	758,536	928,216	255,878	252,294				
February .....	34,493	36,154	665,864	684,746	218,980	236,620				
March .....	37,334	39,408	775,777	852,520	243,078	248,052				
April .....	45,950	41,904	1,081,801	1,169,820	284,691	267,816				
May .....	43,045	45,680	900,493	915,443	273,239	257,404				
June .....	41,050	43,171	757,746	1,032,203	280,126	272,906				
July .....	41,009	36,951	879,597	1,062,252	288,732	255,946				
August .....	39,137	37,861	725,812	885,727	263,927	265,250				
September .....	44,018	40,190	1,001,023	1,037,024	290,952	248,121				
October .....	38,191	42,297	1,010,155	1,178,085	298,108	261,598				
November .....	43,496	45,130	1,011,883	1,011,520	306,039	270,948				
December .....	42,883	42,807	900,656	1,551,697	279,565	247,582				
<b>Totals</b> .....	<b>488,525</b>	<b>489,757</b>	<b>10,469,343</b>	<b>12,309,253</b>	<b>3,283,315</b>	<b>3,084,537</b>				

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1969 and 1970 - Concluded

	4. Prairie Provinces - Concluded			
	Winnipeg		Total for 10 centres	
	1969	1970	1969	1970
thousands of dollars				
January .....	2,687,799	2,939,356	7,639,251	8,228,152
February .....	2,416,255	2,925,133	6,148,348	7,463,293
March .....	2,629,569	3,103,958	7,352,903	8,312,434
April .....	3,017,134	3,452,645	8,771,993	9,785,907
May .....	3,014,534	3,028,891	8,238,577	8,195,223
June .....	3,018,903	3,581,020	8,740,688	9,227,604
July .....	2,908,583	3,492,240	8,380,818	9,920,500
August .....	2,687,966	2,919,419	7,460,765	8,736,507
September .....	3,150,878	3,317,742	8,711,613	9,628,006
October .....	3,605,918	3,418,095	8,975,282	9,198,405
November .....	3,271,311	3,461,480	8,967,350	9,084,784
December .....	3,495,580	3,710,035	9,323,997	10,127,833
Totals .....	35,904,430	39,350,014	98,711,585	107,908,648
5. British Columbia				
	Vancouver <sup>1</sup>		Victoria	
	1969	1970	1969	1970
	thousands of dollars			
January .....	3,739,717	4,029,719	513,822	480,289
February .....	3,558,008	3,664,315	486,773	477,002
March .....	3,827,727	3,951,356	633,029	609,793
April .....	4,010,880	4,384,631	630,912	485,699
May .....	4,059,023	4,055,129	559,454	566,315
June .....	4,044,798	4,233,628	710,537	528,035
July .....	4,330,744	4,165,103	646,783	655,711
August .....	3,871,064	3,810,150	589,132	635,376
September .....	4,253,862	4,278,334	703,014	749,651
October .....	4,360,860	4,258,203	601,221	615,402
November .....	4,621,741	4,636,254	655,590	698,725
December .....	4,735,875	4,686,949	695,507	757,686
Totals .....	49,414,299	50,153,771	7,425,774	7,259,684
Total for 2 centres				
	1969	1970	1969	1970
	thousands of dollars			
	4,253,539	4,510,008	57,532,733	60,990,918
January .....	4,044,781	4,141,317	53,306,783	58,174,453
February .....	4,460,756	4,561,149	58,079,828	64,392,862
March .....	4,641,792	4,870,330	60,611,819	69,331,469
April .....	4,618,477	4,621,444	62,879,367	63,950,990
May .....	4,755,335	4,761,663	63,382,361	70,109,270
June .....	4,977,527	4,820,814	65,217,870	72,015,817
July .....	4,460,196	4,445,526	56,310,735	65,090,273
August .....	4,956,876	5,027,985	60,848,909	69,815,776
September .....	4,962,081	4,873,605	65,333,720	72,906,870
October .....	5,277,331	5,334,979	63,315,122	72,660,914
November .....	5,431,382	5,444,635	68,585,138	78,470,871
Totals .....	56,840,073	57,413,455	735,404,385	817,910,483

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



1010536034

## DOMINION BUREAU OF STATISTICS

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

	Current accounts			Savings accounts		
	Cheques cashed <sup>2</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
1970 .....	784,254,858	6,742,830	116.31	33,655,625	19,933,072	1.69
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
1970						
January .....	58,450,665	6,720,362	104.42	2,540,253	18,474,779	1.65
February .....	55,804,813	6,121,162	109.40	2,369,640	18,631,802	1.53
March .....	61,767,507	6,401,844	115.78	2,625,355	18,879,768	1.67
April .....	66,593,802	6,631,904	120.50	2,737,667	19,235,112	1.71
May .....	60,881,729	6,442,625	118.40	3,069,261	19,557,382	1.88
June .....	67,160,258	6,755,902	119.29	2,949,012	19,894,993	1.78
July .....	69,033,312	6,901,539	120.03	2,982,505	20,226,992	1.77
August .....	62,423,118	6,876,236	108.94	2,667,155	20,401,694	1.57
September .....	66,982,180	6,985,526	115.06	2,833,596	20,540,136	1.66
October .....	70,313,935	6,794,296	124.19	2,592,935	21,046,587	1.48
November .....	69,317,023	6,992,469	119.00	3,343,891	21,258,824	1.89
December .....	75,526,516	7,290,092	124.32	2,944,355	21,048,789	1.68

<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.

(F) For 50 centres from 1970.

<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.