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Vol. X - No. 6. Year's Subscription - \$1.00
Single copies - .10

FINANCING OF MOTOR VEHICLE SALES IN CANADA, JUNE, 1938.

Financing of motor vehicle sales in Canada during June, 1938, declined more than seasonally from the May volume, while decreases of 20.5 per cent in number and 21.8 per cent in amount from June, 1937, were recorded. There were 19,346 new and used vehicles financed for \$8,167,039 in June, 1938, compared with 24,334 vehicles at \$10,437,641 in June, 1937. Financing of new vehicles declined to a much greater extent than did that of used models. The number of new vehicles financed in June was 37 per cent lower than in June, 1937, while used vehicles showed a decrease of 13 per cent. The decreases in the corresponding amounts of financing were 34 per cent for new and 6 per cent for used vehicles.

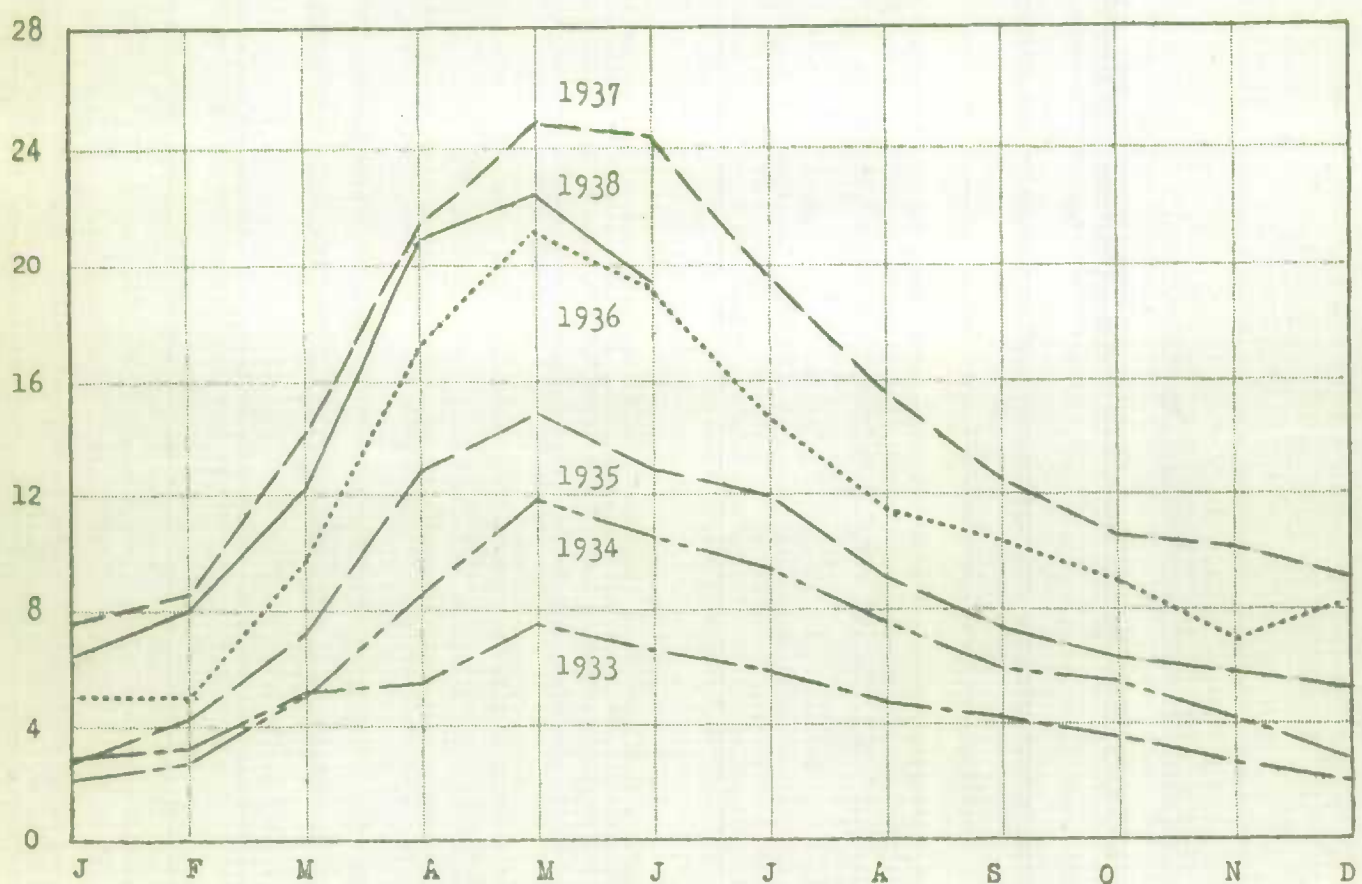
During the first half of 1938, 89,538 motor vehicles have been financed for \$39,516,755, compared with 100,719 vehicles financed for \$42,944,822 in the corresponding period in 1937, declines of 11 per cent in number and 8 per cent in amount being recorded.

Only 4,990 new vehicles were financed in June, 1938, compared with 7,929 in the corresponding month last year. Decreases occurred in all provinces, British Columbia showing a drop of 44 per cent; Ontario, 41 per cent; the Maritime Provinces, 40 per cent; Quebec, 39 per cent; Manitoba and Saskatchewan, 25 per cent; and Alberta, 22 per cent.

Used vehicles financed during June totalled 14,356, as compared with 16,405 last year. Alberta recorded an increase in this field of 19 per cent, while the following decreases occurred in other provinces: British Columbia, 23 per cent; Ontario, 17 per cent; Maritime Provinces and Quebec, 13 per cent; and Manitoba and Saskatchewan, 4 per cent.

Number of Motor Vehicles Financed in Canada, 1933-1938

(000's omitted)

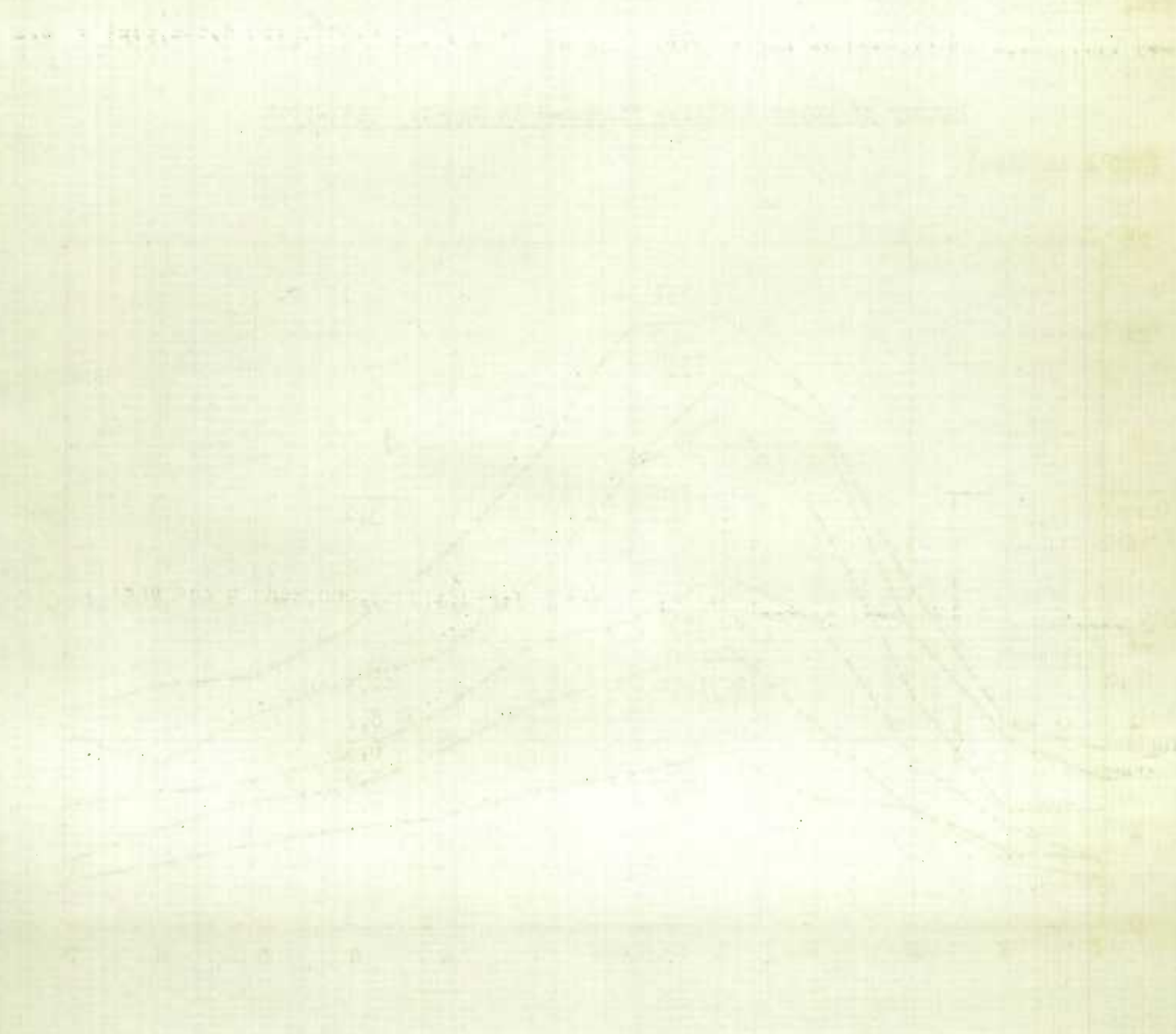


The first part of the document discusses the general principles of the proposed system. It outlines the objectives and the scope of the project, emphasizing the need for a comprehensive and integrated approach to the problem at hand. The text describes the various components and their interactions, highlighting the complexity of the system and the challenges involved in its implementation.

The second part of the document provides a detailed description of the system's architecture. It details the various modules and their functions, as well as the data flow and control mechanisms. This section includes a series of diagrams and flowcharts that illustrate the system's structure and the relationships between its different parts.

The third part of the document discusses the implementation and testing of the system. It describes the various steps involved in the development and deployment of the system, as well as the results of the testing and evaluation. This section includes a series of tables and graphs that show the performance of the system under various conditions and the comparison of the results with the expected outcomes.

The fourth part of the document discusses the conclusions and recommendations of the project. It summarizes the key findings and the lessons learned from the project, and provides recommendations for future work and improvements. This section includes a series of bullet points and a list of references that provide further information on the project and the field of study.



FINANCING OF MOTOR VEHICLE SALES IN CANADA, 1936 - 1938
(Figures for the current year are subject to final revision)

Month	Number of Vehicles				Amount of Financing			
	1936	1937	1938	% of Change, 1938/37	1936	1937	1938	% of Change, 1938/37

New Vehicles (a)

January	1,524	2,709	2,246	- 17.1	1,054,002	1,865,784	1,727,543	- 7.4
February	1,555	2,756	2,274	- 17.5	1,102,521	1,950,724	1,717,079	- 12.0
March	3,172	4,789	3,473	- 27.5	2,192,004	3,323,023	2,531,806	- 23.8
April	6,331	7,257	6,787	- 6.5	4,267,363	5,021,353	5,002,993	- 0.4
May	7,270	8,175	6,988	- 14.5	4,960,491	5,810,739	5,295,003	- 8.9
June	5,615	7,929	4,990	- 37.1	3,980,528	5,746,656	3,771,236	- 34.4
6 mos.	25,467	33,615	26,758	- 20.4	17,556,909	23,718,279	20,045,660	- 15.5
July	4,293	5,951			3,074,640	4,375,851		
August	3,087	4,372			2,216,705	3,187,305		
September	2,672	3,196			1,922,520	2,436,106		
October	2,097	2,734			1,543,324	2,060,611		
November	2,015	3,117			1,459,643	2,378,587		
December	3,232	3,262			2,114,120	2,507,933		
12 mos.	42,863	56,247			29,887,861	40,664,675		

Used Vehicles (a)

January	3,521	4,901	4,301	- 12.2	1,016,336	1,432,212	1,420,847	- 0.8
February	3,434	5,789	5,692	- 1.7	960,796	1,647,923	1,787,178	+ 8.5
March	6,484	9,229	8,735	- 5.4	1,770,044	2,632,994	2,669,854	+ 1.4
April	10,825	14,125	14,128	-	2,897,812	4,067,595	4,402,872	+ 8.2
May	13,902	16,655	15,568	- 6.5	3,680,981	4,754,834	4,794,541	+ 0.8
June	13,448	16,405	14,356	- 12.5	3,467,078	4,690,985	4,395,803	- 6.3
6 mos.	51,614	67,104	62,780	- 6.4	13,793,047	19,226,543	19,471,095	+ 1.3
July	10,349	13,626			2,696,934	3,919,664		
August	8,312	11,113			2,129,282	3,179,395		
September	7,640	9,280			1,939,819	2,646,699		
October	6,752	7,757			1,749,543	2,262,682		
November	4,945	6,989			1,309,686	2,068,064		
December	5,039	5,782			1,353,640	1,882,451		
12 mos.	94,651	121,651			24,971,951	35,185,498		

Total - New and Used Vehicles (a)

January	5,045	7,610	6,547	- 14.0	2,070,338	3,297,996	3,148,390	- 4.5
February	4,989	8,545	7,966	- 6.8	2,063,317	3,598,647	3,504,257	- 2.6
March	9,656	14,018	12,208	- 12.9	3,962,048	5,956,017	5,201,660	- 12.7
April	17,156	21,382	20,915	- 2.2	7,165,175	9,088,948	9,405,865	+ 3.5
May	21,172	24,830	22,556	- 9.2	8,641,472	10,565,573	10,089,544	- 4.5
June	19,063	24,334	19,346	- 20.5	7,447,606	10,437,641	8,167,039	- 21.8
6 mos.	77,081	100,719	89,538	- 11.1	31,349,956	42,944,822	39,516,755	- 8.0
July	14,642	19,577			5,771,574	8,295,518		
August	11,399	15,485			4,345,987	6,366,700		
September	10,312	12,476			3,862,339	5,082,805		
October	8,849	10,491			3,292,867	4,323,293		
November	6,960	10,106			2,769,329	4,446,651		
December	8,271	9,044			3,467,760	4,390,384		
12 mos.	137,514	177,898			54,859,812	75,850,173		

(a) Includes passenger cars, trucks and buses.

SECTION 1

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SECTION 2

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SECTION 3

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SECTION 4

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FINANCING OF MOTOR VEHICLES SALES IN CANADA BY PROVINCES, JUNE, 1937 AND 1938.

Province	June, 1937	June, 1938	% Change, 1938/37	June, 1937	June, 1938	% Change, 1938/37
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New Vehicles (a)

CANADA	7,929	4,990	- 37.1	5,746,656	3,771,236	- 34.4
Maritime Provinces	687	413	- 39.9	533,197	336,025	- 37.0
Quebec	1,469	901	- 38.7	1,183,162	744,675	- 37.1
Ontario	3,560	2,088	- 41.3	2,495,479	1,534,524	- 38.5
Manitoba & Saskatchewan	1,027	774	- 24.6	666,756	542,367	- 18.7
Alberta	691	537	- 22.3	447,715	589,881	- 12.9
British Columbia	495	277	- 44.0	420,347	223,764	- 46.8

Used Vehicles (a)

CANADA	16,405	14,356	- 12.5	4,690,985	4,395,803	- 6.3
Maritime Provinces	1,345	1,169	- 13.1	407,221	380,154	- 6.6
Quebec	2,838	2,465	- 13.1	906,395	838,922	- 7.4
Ontario	8,152	6,788	- 16.7	2,187,417	1,927,938	- 11.9
Manitoba & Saskatchewan	1,774	1,711	- 3.6	501,747	523,464	+ 4.3
Alberta	1,084	1,286	+ 12.6	324,859	398,597	+ 22.7
British Columbia	1,212	937	- 22.7	363,346	326,728	- 10.1

Total--New and Used Vehicles (a)

CANADA	24,334	19,346	- 20.5	10,437,641	8,167,039	- 21.8
Maritime Provinces	2,032	1,582	- 22.1	940,418	716,179	- 23.8
Quebec	4,307	3,366	- 21.8	2,089,567	1,583,597	- 24.2
Ontario	11,712	8,876	- 24.2	4,682,896	3,462,462	- 26.1
Manitoba & Saskatchewan	2,801	2,485	- 11.3	1,168,503	1,065,831	- 8.8
Alberta	1,775	1,823	+ 2.7	772,574	788,478	+ 2.1
British Columbia	1,707	1,214	- 28.9	783,693	550,492	- 29.8

(a) Includes passenger cars, trucks and buses.

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