

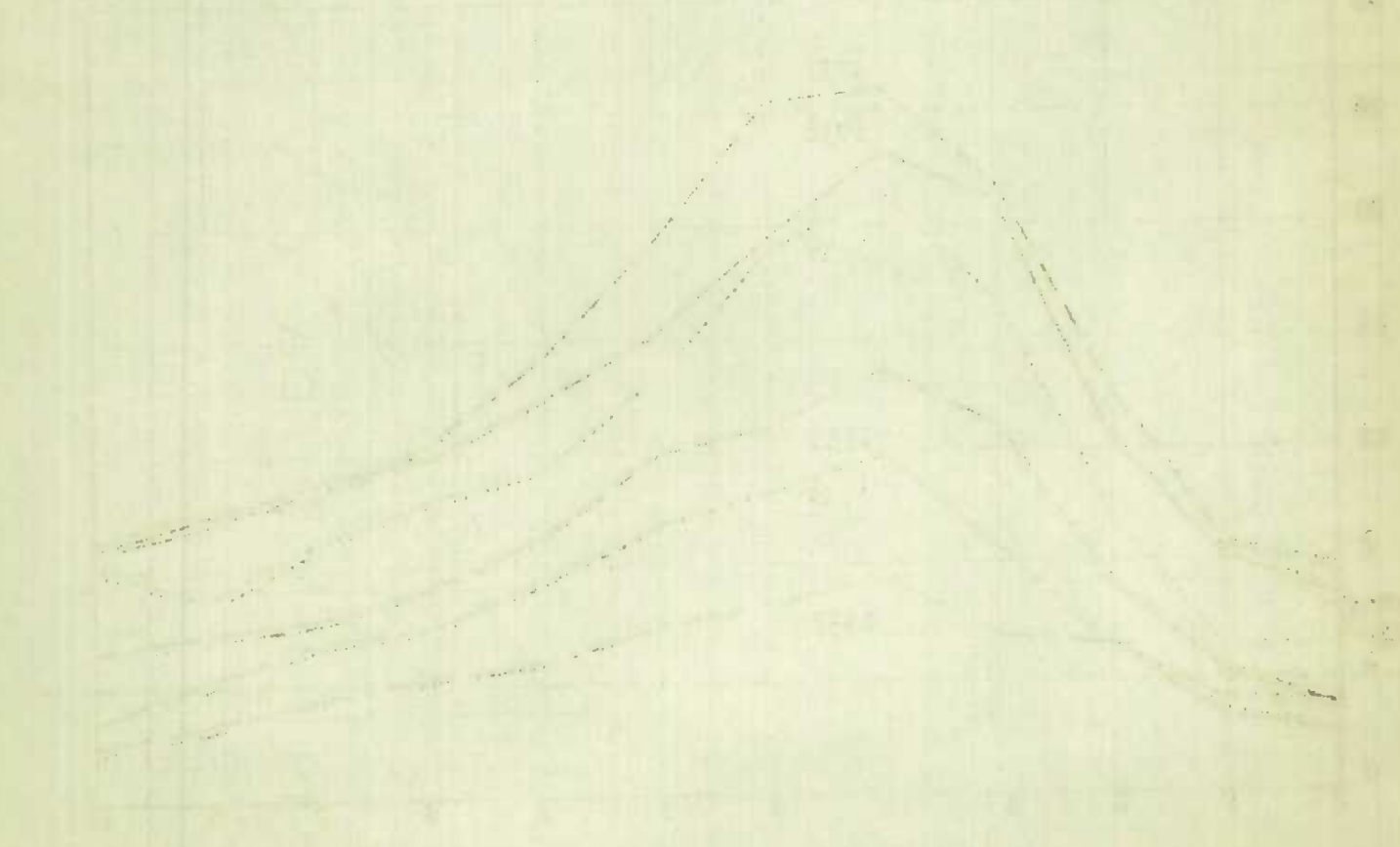
RESEARCH REPORT
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The following report was prepared by the author for the purpose of providing information on the subject of the title. It is based on a study of the literature on the subject and on the author's own observations. The results of the study are presented in the following pages.

The author wishes to express his appreciation to the following persons for their assistance and cooperation during the course of the study:

Dr. J. H. ...
Dr. ...



FINANCING OF MOTOR VEHICLE SALES IN CANADA, 1937 - 1939

(Figures for the current year are subject to final revision)

Month	Number of Vehicles				Amount of Financing			
	1937	1938 ^(x)	1939	% of Change, 1939/38	1937	1938 ^(x)	1939	% of Change, 1939/38
New Vehicles(a)								
January.....	2,709	2,265	1,683	- 25.7	1,865,784	1,740,832	1,222,943	- 29.7
February.....	2,756	2,304			1,950,724	1,741,945		
March.....	4,789	3,568			3,323,023	2,594,953		
April.....	7,257	6,809			5,021,353	5,012,238		
May.....	8,175	7,024			5,810,739	5,318,246		
June.....	7,929	5,050			5,746,656	3,817,376		
July.....	5,951	3,605			4,375,854	2,719,524		
August.....	4,372	3,219			3,187,305	2,501,978		
September....	3,196	2,978			2,436,106	2,228,910		
October.....	2,734	2,921			2,060,611	2,035,587		
November.....	3,117	2,674			2,378,587	1,940,071		
December.....	3,262	2,850			2,507,933	2,049,964		
12 months....	56,247	45,267			40,664,675	33,701,624		
Used Vehicles(a)								
January.....	4,901	4,461	4,68	+ 4.9	1,432,212	1,464,853	1,511,037	+ 3.2
February.....	5,789	5,811			1,647,923	1,817,042		
March.....	9,229	9,007			2,632,994	2,746,365		
April.....	14,125	14,101			4,067,595	4,390,244		
May.....	16,655	15,616			4,754,834	4,829,349		
June.....	16,405	14,575			4,690,985	4,455,952		
July.....	13,626	12,599			3,919,664	3,748,860		
August.....	11,113	10,719			3,179,395	3,231,692		
September....	9,280	8,885			2,646,699	2,660,351		
October.....	7,757	8,472			2,262,682	2,549,356		
November.....	6,989	7,130			2,068,064	2,178,540		
December.....	5,782	6,060			1,882,451	1,911,625		
12 months....	121,651	117,436			35,185,498	35,984,229		
TOTAL - New and Used Vehicles(a)								
January.....	7,610	6,726	6,363	- 5.4	3,297,996	3,205,685	2,733,980	- 14.7
February.....	8,545	8,115			3,598,647	3,558,987		
March.....	14,018	12,575			5,956,017	5,341,318		
April.....	21,382	20,910			9,088,948	9,402,482		
May.....	24,830	22,640			10,565,573	10,147,595		
June.....	24,334	19,625			10,437,641	8,273,328		
July.....	19,577	16,204			8,295,518	6,468,384		
August.....	15,485	13,938			6,366,700	5,733,670		
September....	12,476	11,863			5,082,805	4,889,261		
October.....	10,491	11,393			4,323,293	4,584,943		
November.....	10,106	9,804			4,446,651	4,118,611		
December.....	9,044	8,910			4,390,384	3,961,589		
12 months....	177,898	162,703			75,850,173	69,685,853		

(a) Includes passenger cars, trucks and buses.

(x) Revised.

FINANCING OF MOTOR VEHICLE SALES IN CANADA BY PROVINCES, JANUARY, 1938 and 1939

Province	Number of Vehicles			Amount of Financing		
	January 1938	January 1939	% Change, 1939/38	January 1938	January 1939	% Change, 1939/38

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New Vehicles(a)

CANADA	2,265	1,683	- 25.7	1,740,832	1,222,943	- 29.7
Maritime Provinces	133	79	- 40.6	105,054	61,509	- 41.5
Quebec	284	235	- 17.3	241,602	184,981	- 23.4
Ontario	1,218	779	- 36.0	915,881	547,707	- 40.2
Manitoba & Saskatchewan	174	132	- 24.1	125,058	92,018	- 26.4
Alberta	258	293	+ 13.6	195,386	202,333	+ 3.6
British Columbia	198	165	- 16.7	157,851	134,395	- 14.9

Used Vehicles(a)

CANADA	4,461	4,680	+ 4.9	1,464,853	1,511,037	+ 3.2
Maritime Provinces	196	211	+ 7.7	70,115	71,783	+ 2.4
Quebec	497	526	+ 5.8	182,697	192,250	+ 5.2
Ontario	2,558	2,502	- 2.2	793,359	752,451	- 5.2
Manitoba & Saskatchewan	278	343	+ 23.4	95,649	103,748	+ 8.5
Alberta	384	483	+ 25.8	130,357	163,707	+ 25.6
British Columbia	548	615	+ 12.2	192,676	227,098	+ 17.9

TOTAL - New and Used Vehicles(a)

CANADA	6,726	6,363	- 5.4	3,205,685	2,733,980	- 14.7
Maritime Provinces	329	290	- 11.9	175,169	133,292	- 23.9
Quebec	781	761	- 2.6	424,299	377,231	- 11.1
Ontario	3,776	3,281	- 13.1	1,709,240	1,300,158	- 23.9
Manitoba & Saskatchewan	452	475	+ 5.1	220,707	195,766	- 11.3
Alberta	642	776	+ 20.9	325,743	366,040	+ 12.4
British Columbia	746	780	+ 4.6	350,527	361,493	+ 3.1

(a) Includes passenger cars, trucks and buses.

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