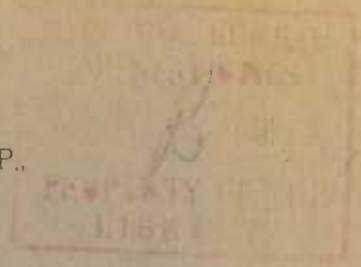


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Minister of Trade and Commerce.

CANADA

DOMINION BUREAU OF STATISTICS

CENSUS OF MERCHANDISING AND SERVICE ESTABLISHMENTS

SALES OF MOTOR VEHICLES

AND

MOTOR VEHICLE FINANCING

IN

CANADA

1939



OTTAWA
1940

Price 25 cents

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INTERNAL TRADE BRANCH
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SALES AND FINANCING OF MOTOR VEHICLES IN CANADA, 1939

Introduction

For several years the Internal Trade Branch of the Dominion Bureau of Statistics has published two series of monthly reports relating to the sale and financing of motor vehicles in Canada. One series shows the number and retail value of new motor vehicles sold each month, making a distinction between sales of new passenger cars and commercial vehicles. The second series covers the number of motor vehicle sales financed by the various finance companies and the corresponding amount of financing. Separate figures are available for the financing of new and used vehicles but no distinction is made between passenger and commercial models. This report summarizes the results of both series for 1939 together with comparative figures for earlier years and brings together in more permanent form the information contained in the monthly bulletins.

Statistics of motor vehicle sales are secured monthly from companies which manufacture or assemble motor vehicles in Canada and from manufacturers in the United States and Great Britain of vehicles made for sale in Canada. In 1939 monthly returns were received from 18 companies, which are listed in the appendix to this report. It is believed that the coverage of sales in this field is very complete. The retail value reported is the price paid by an individual purchaser at the Canadian point of manufacture and includes sales and excise taxes, charges for standard accessories, dealer's commission, etc. Freight charges from factory to place of purchase are excluded. Duty is included in the retail value of imported vehicles.

Statistics of financing are compiled from returns from all large finance companies in Canada which are engaged in purchasing accounts, contracts or notes arising out of retail sales of motor vehicles. The reporting companies give separate data for the financing of new and used vehicles but make no distinction as between passenger and commercial models. Statistics of refinancing are not included in the figures published. Original financing only is included. Data on financing were secured from 66 financing companies in 1939. The names of these companies are listed in the appendix to this report.

Summary

New Motor Vehicle Sales

There were 114,747 new motor vehicles sold at retail for \$125,967,521 in Canada last year, down 5.3 per cent in number and 6.7 per cent in value from the 121,165 units which sold for \$135,011,908 in 1938. The 5.3 per cent decline from 1938 compares with the more pronounced reduction of 16.1 per cent which was recorded

in the comparison of 1938 with the peak year 1937 and represents the net resultant of diverse influences affecting the automotive trade in 1939. Included in the totals for last year are 90,054 new passenger models which retailed for \$97,131,128, down 5.9 per cent in number and 7.5 per cent in value from the 95,751 units which sold for \$105,006,462 in 1938. The annual trend for commercial vehicles was only slightly different from that for passenger models. There were 24,693 new commercial vehicles sold for \$28,336,393 last year, down 2.8 per cent and 3.9 per cent in number and value from 1938.

Complete statistics of used motor vehicle sales are available only for 1937 as the result of a special survey which was conducted for that year.⁽¹⁾ Returns from a large sample of retail firms giving comparative figures for 1938 and 1939 indicate that there were slightly more used vehicles sold last year than in the preceding twelve-month period. An increase of approximately 2 per cent was registered by the firms reporting.

Changing seasonal pattern in the motor trade during recent years, due at least in part to the earlier introduction of new models, renders it difficult to make valid comparisons of sales for corresponding months of consecutive years. Evidence of this shift in seasonal distribution of business is to be found in the increasing proportion of annual sales now transacted in the last four months of the year. Prior to 1935, when new models were first introduced in the fall, available records indicate that only some 14 per cent of total annual purchases of new passenger cars were made in the months from September to December. During 1935, 1936 and 1937 this proportion increased to 20 per cent; in 1938 it was 25 per cent and 1939 witnessed a continuation of the same trend with a ratio of 29 per cent.

Comparison of monthly figures for 1939 and 1938 reveal varying trends for each of three four-month periods. Following an apparent improvement in the latter part of 1938, but which may have been only a reflection of the changing seasonal pattern previously mentioned, motor vehicle retailing fell off in the early part of 1939, with total sales for the first four months standing 17 per cent below the corresponding period in 1938. Considerable improvement was noted in the following three months, aggregate sales for May, June and July standing only 3 per cent below 1938. But hesitancy to take on financial commitments due to the international tension together with the tendency to postpone purchases awaiting the introduction of new models is reflected in results for August when total sales dropped to a level 14 per cent below that of August, 1938.

Results for the last four months of the year must be interpreted in the light of the war conditions prevailing, the still earlier introduction of new models than in previous years and with consideration for the great increase in farm purchasing power consequent upon improved crops and higher prices for farm products. Following some dislocation in business in the days immediately following the outbreak of the war, purchasing of new motor vehicles moved sharply upward with September sales for passenger and commercial vehicles together standing 18.3 per cent above September, 1938. Some purchases were undoubtedly made in anticipation of price increases to which all indications pointed. Just to what extent this factor was instrumental in increasing September sales it is impossible to say. This marked expansion in September was modified by a return to more normal buying in the following months with the result that total sales of new passenger and commercial vehicles for the last four months of the year stood 11.6 per cent above the corresponding period of 1938.

(1) Motor Vehicle Retailing in Canada, 1937. Available at the Dominion Bureau of Statistics, Ottawa. Price, 25 cents.

Trends for passenger and commercial vehicles were somewhat similar in pattern during the first part of the year but differed in the magnitude of the changes recorded. Passenger car sales were 16.0 per cent lower for the first four months of 1939 compared with the preceding year while commercial vehicles were down by 18.6 per cent in the same comparison. During May, June and July sales of both passenger and commercial vehicles were maintained only slightly below the level of the corresponding period in 1938. But August brought a difference in trend with passenger models declining 20.0 per cent while prospects of better crops in the West held the decline in commercial vehicles to only 4.6 per cent.

September sales of passenger models were up 29.2 per cent above September, 1938 and, although the following months witnessed a return to more normal conditions sales of passenger models for the last four months of the year averaged 7.9 per cent above 1938.

Trends in commercial vehicle purchases in the latter part of the year reflect the improvement in purchasing power in the Western Provinces. Gains over 1938 became more impressive as the end of the year approached, sales for November and December standing 52.5 per cent and 83.6 per cent respectively over the corresponding months of 1938. Sales for the four-month period were 29.1 per cent higher in 1939 than in the preceding year.

When results for the various regions of the country are compared the most outstanding feature is the marked increase recorded in Saskatchewan, the total number of new vehicles sold in this province in 1939 standing 55.5 per cent above 1938. Sales in British Columbia were practically unchanged while other regions reported decreases of 2.3 per cent for the Maritime Provinces and Alberta, 7.6 per cent for Quebec, 11.2 per cent for Ontario, and 13.1 per cent for Manitoba.

Motor Vehicle Financing

Financing of new motor vehicle purchases by finance companies declined in 1939 from the preceding year to a greater extent than did the purchases themselves. Declines from 1938 in the early part of the year were more substantial, the narrowing of the spread in the summer months was less marked than in the case of purchases and, although improvement was evident at the end of the year, in no month did financing reach the level of the corresponding period of 1938. There were 57,320 new vehicles whose purchases were financed to the extent of \$27,852,627 in 1939, down 17.6 per cent in number and 17.4 per cent in amount from the preceding year.

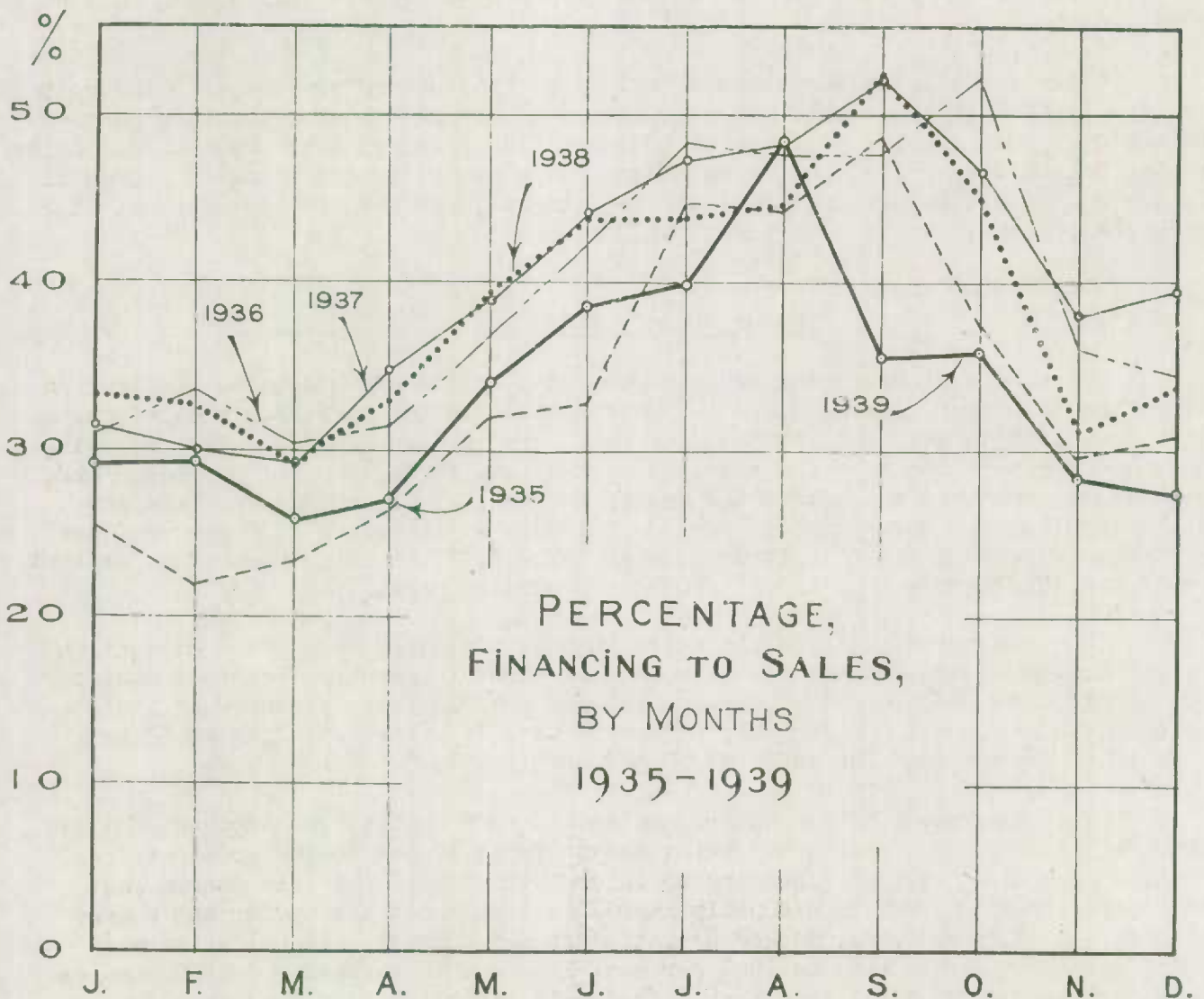
The greater decline in financing than in purchases reflects a diminution in the proportion of new vehicles whose purchases were financed by finance companies. In 1939 about 33 out of every 100 purchases of new vehicles were financed by finance companies. The ratio was considerably higher for earlier years standing at 37 per cent for 1938, 39 per cent for 1937 and 38 per cent for 1936.

The proportion of new vehicle sales financed by finance companies follows a fairly definite seasonal pattern. Reference to Table 12 and to the accompanying chart shows that the ratio of financing to sales is lowest in the late autumn and winter months and that it then gradually increases throughout the spring and summer reaching a peak in September. Marked deviation from the usual seasonal pattern is noted in September, 1939, when an 18.3 per cent increase in purchases over September 1938 was accompanied by a 19.2 per cent decrease in financing resulting in a pronounced diminution in the proportion of financing to sales. Reason for the diverse

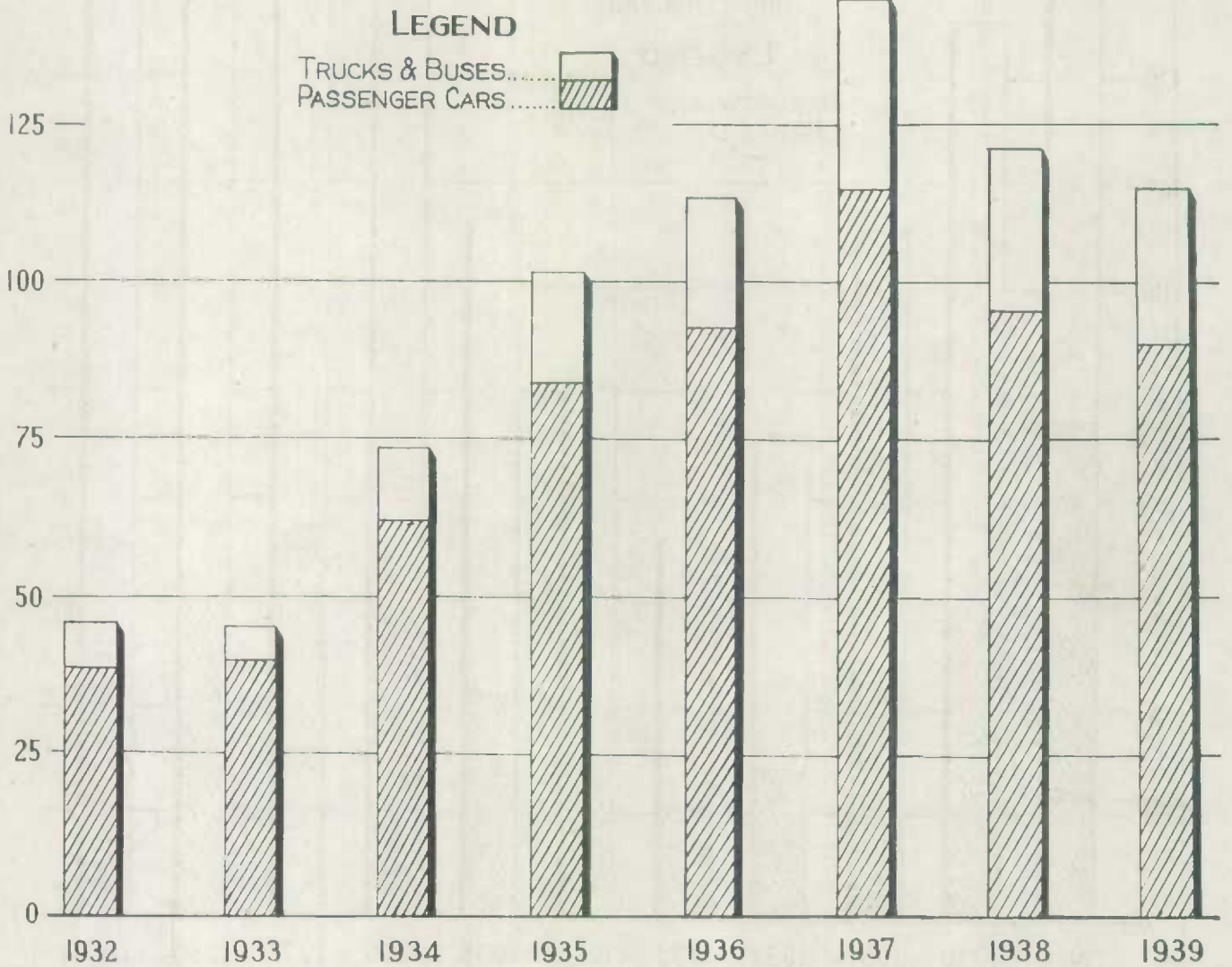
trends in sales and financing for September, 1939, may be attributed at least in part to the appearance on the market of a large number of cash customers immediately following the earlier than usual introduction of new models and who were anxious to have their requirements filled before the anticipated price increases took place.

Declines below 1938 in new vehicle financing were reported for all regions for which separate data are available and were greater in the East than in the West. Financing fell off 19.2 per cent in the Maritime Provinces, 18.8 per cent in Quebec, 26.4 per cent in Ontario, 5.4 per cent for Manitoba and Saskatchewan combined, 4.0 per cent for Alberta, and 5.3 per cent for British Columbia.

Financing is also important in the used-car trade and this division was well maintained last year. There were 115,787 used vehicles whose purchases were financed to the extent of \$34,916,119 in 1939, down only 1.4 per cent in number and 3.0 per cent in amount of financing from the preceding year.



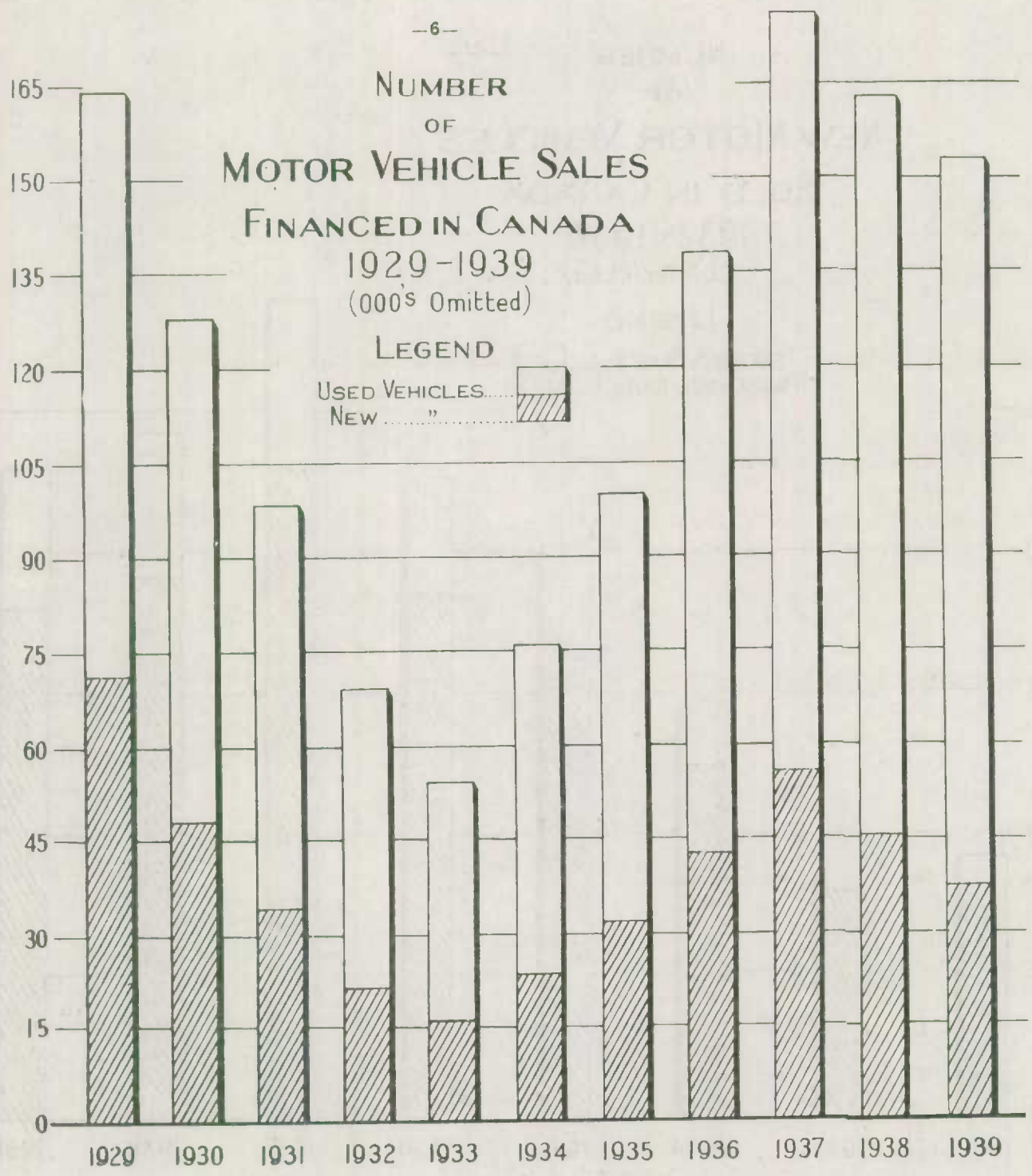
NUMBER
OF
NEW MOTOR VEHICLES
SOLD IN CANADA
1932-1939
(000's Omitted)



NUMBER OF MOTOR VEHICLE SALES FINANCED IN CANADA 1929-1939

(000's Omitted)

LEGEND
USED VEHICLES.....
New....."



List of Tables

	<u>Page</u>
Table 1.--Summary of New Motor Vehicle Sales in Canada, by Years, 1932 - 1939	8
Table 2.--Summary of New Motor Vehicle Sales, by Provinces, 1939	9
Table 3.--New Motor Vehicle Sales, by Provinces, 1938 and 1939 ..	10
Table 4.--Percentage Distribution of New Motor Vehicle Sales, by Provinces, 1934 - 1939	11
Table 5.--New Motor Vehicle Sales in Canada, by Months, 1938 and 1939	12
Table 6.--New Motor Vehicle Sales, by Provinces and Months, 1939	13 - 14
Table 7.--Summary of Motor Vehicle Financing in Canada, by Years, 1929 - 1939	15
Table 8.--Summary of Motor Vehicle Financing, by Provinces, 1939	16
Table 9.--Motor Vehicle Financing, by Provinces, 1938 and 1939 ..	17
Table 10.--Percentage Distribution of Motor Vehicle Financing, by Provinces, 1937, 1938 and 1939	18
Table 11.--Motor Vehicle Financing in Canada, by Months, 1938 and 1939	19
Table 12.--Sales and Financing of Sales of New Motor Vehicles Compared, by Provinces and Months, 1939	20
Table 13.--Sales and Financing of Sales of New Motor Vehicles in Canada Compared, 1932-1939	21
Table 14.--Sales and Financing of Sales of New Motor Vehicles Compared, by Provinces, 1939	21

Table 1.--Summary of New Motor Vehicle Sales in Canada, by Years, 1932-1939.

Year	Total Vehicles			Passenger Cars			Trucks and Buses			
	Number	Retail Value		Number	Retail Value		Number	Retail Value		
		Total	Average per Vehicle		Total	Average per Vehicle		Total	Average per Vehicle	
1932	Number or Amount .. Per cent.	45,870 100.0	\$45,260,742 100.0	\$ 987	38,621 84.2	\$38,919,015 86.0	\$1,008	7,249 15.8	\$ 6,341,727 14.0	\$ 875
1933	Number or Amount .. Per cent.	45,332 100.0	\$45,450,230 100.0	\$1,003	39,568 87.3	\$39,692,630 87.3	\$1,003	5,764 12.7	\$ 5,757,600 12.7	\$ 999
1934	Number or Amount .. Per cent.	73,358 100.0	\$75,785,461 100.0	\$1,033	61,503 83.8	\$63,566,402 83.9	\$1,034	11,855 16.2	\$12,219,059 16.1	\$1,031
1935	Number or Amount .. Per cent.	101,461 100.0	\$101,742,449 100.0	\$1,003	83,242 82.0	\$83,429,114 82.0	\$1,002	18,219 18.0	\$18,313,335 18.0	\$1,005
1936	Number or Amount .. Per cent.	115,514 100.0	\$117,582,796 100.0	\$1,038	92,287 81.4	\$95,403,199 81.1	\$1,034	21,027 18.6	\$22,179,597 18.9	\$1,055
1937	Number or Amount .. Per cent.	144,441 100.0	\$149,170,527 100.0	\$1,033	114,275 79.1	\$116,886,534 78.4	\$1,023	30,166 20.9	\$32,284,123 21.6	\$1,070
1938	Number or Amount .. Per cent.	121,165 100.0	\$135,011,908 100.0	\$1,114	95,751 79.0	\$105,006,462 77.8	\$1,097	25,414 21.0	\$30,005,446 22.2	\$1,131
1939	Number or Amount .. Per cent.	114,747 100.0	\$125,967,521 100.0	\$1,098	90,054 78.5	\$ 97,131,128 77.1	\$1,079	24,693 21.5	\$28,836,393 22.9	\$1,168

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Table 2.--Summary of New Motor Vehicle Sales in Canada, by Provinces, 1939

Province	Total Vehicles			Passenger Cars			Trucks and Buses		
	Number	Retail Value		Number	Retail Value		Number	Retail Value	
		Total	Average per Vehicle		Total	Average per Vehicle		Total	Average per Vehicle
Maritime Provinces, Number or Amount ... Per cent .	9,368 100.0	\$ 9,874,186 100.0	\$1,054	6,982 74.5	\$ 7,320,298 74.1	\$1,048	2,386 25.5	\$ 2,553,888 25.9	\$1,070
Quebec, Number or Amount ... Per cent .	21,329 100.0	\$24,608,625 100.0	\$1,154	16,700 73.3	\$18,916,795 76.9	\$1,133	4,629 21.7	\$ 5,691,830 23.1	\$1,230
Ontario, Number or Amount ... Per cent .	50,175 100.0	\$55,188,547 100.0	\$1,100	41,544 82.8	\$44,707,338 81.0	\$1,076	8,631 17.2	\$10,481,209 19.0	\$1,214
Manitoba, Number or Amount ... Per cent .	6,770 100.0	\$ 7,237,296 100.0	\$1,069	5,287 78.1	\$ 5,641,396 77.9	\$1,067	1,483 21.9	\$ 1,595,900 22.1	\$1,076
Saskatchewan, Number or Amount ... Per cent .	8,941 100.0	\$ 9,331,179 100.0	\$1,044	5,971 66.8	\$ 6,222,402 66.7	\$1,042	2,970 33.2	\$ 3,108,777 33.3	\$1,047
Alberta, Number or Amount ... Per cent .	10,290 100.0	\$11,050,418 100.0	\$1,074	7,361 71.5	\$ 7,702,224 69.7	\$1,046	2,929 28.5	\$ 3,348,194 30.3	\$1,143
British Columbia, Number or Amount ... Per cent .	7,874 100.0	\$ 8,677,270 100.0	\$1,102	6,209 78.9	\$ 6,620,675 76.3	\$1,066	1,665 21.1	\$ 2,056,595 23.7	\$1,235

Table 3.--New Motor Vehicle Sales, in Canada, by Provinces, 1938 and 1939.

Province	Number of Vehicles			Retail Value		
	1938	1939	% Change, 1939/1938	1938	1939	% Change, 1939/1938
<u>Passenger Cars</u>						
				\$	\$	
CANADA	95,751	90,054	- 5.9	108,006,462	97,131,123	- 7.5
Maritimes	7,076	6,982	- 1.3	7,600,737	7,320,298	- 3.7
Quebec	18,147	16,700	- 8.0	20,678,579	18,916,738	- 8.5
Ontario	47,514	41,544	- 12.6	52,080,180	44,707,338	- 14.1
Manitoba	5,575	5,287	- 5.2	6,008,260	5,641,396	- 6.1
Saskatchewan ...	3,753	5,971	+ 59.1	3,965,847	6,222,402	+ 56.9
Alberta	7,543	7,361	- 2.4	8,069,625	7,702,224	- 4.6
British Columbia	6,143	6,209	+ 1.1	6,633,434	6,620,675	- 0.2
<u>Trucks and Buses</u>						
				\$	\$	
CANADA	25,414	24,693	- 2.8	50,005,446	28,836,393	- 3.9
Maritimes	2,510	2,386	- 4.9	2,735,134	2,553,833	- 6.6
Quebec	4,325	4,629	- 6.0	5,995,825	5,691,350	- 5.1
Ontario	9,010	8,651	- 4.2	11,013,133	10,431,202	- 4.8
Manitoba	2,217	1,483	- 33.1	2,423,125	1,595,200	- 34.1
Saskatchewan ...	1,997	2,970	+ 48.7	2,159,563	3,108,777	+ 44.0
Alberta	2,332	2,929	- 2.1	3,419,763	3,348,194	- 2.1
British Columbia	1,765	1,665	- 5.6	2,258,345	2,056,595	- 9.0
<u>Total Vehicles</u>						
				\$	\$	
CANADA	121,165	114,747	- 5.3	138,011,908	125,967,521	- 6.7
Maritimes	9,586	9,368	- 2.3	10,335,871	9,874,136	- 4.5
Quebec	23,072	21,329	- 7.6	26,674,204	24,608,625	- 7.7
Ontario	56,524	50,175	- 11.2	63,063,368	55,188,547	- 12.5
Manitoba	7,792	6,770	- 13.1	8,431,385	7,237,296	- 14.2
Saskatchewan ...	5,750	8,941	+ 55.5	6,125,415	9,331,179	+ 52.3
Alberta	10,535	10,290	- 2.3	11,489,383	11,050,418	- 3.8
British Columbia	7,906	7,874	- 0.4	8,892,277	8,677,270	- 2.4

Table 4.--Percentage Distribution of New Motor Vehicle Sales.
by Provinces, 1934 - 1939.

Province	1934	1935	1936	1937	1938	1939
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Passenger Cars

CANADA	100.0	100.0	100.0	100.0	100.0	100.0
Maritimes	8.5	6.9	7.2	8.1	7.4	7.8
Quebec	17.3	17.3	19.6	19.8	19.0	18.5
Ontario	53.2	53.3	50.3	48.5	49.6	46.1
Manitoba	4.8	5.2	4.7	5.4	5.8	5.9
Saskatchewan	3.5	3.9	4.5	5.0	3.9	6.6
Alberta	6.4	6.8	5.9	6.0	7.9	8.2
British Columbia	6.3	6.6	7.8	7.2	6.4	6.9

Trucks and Buses

CANADA	100.0	100.0	100.0	100.0	100.0	100.0
Maritimes	10.5	11.1	12.3	12.5	9.9	9.7
Quebec	17.5	18.0	18.4	22.5	19.4	18.7
Ontario	43.5	40.9	39.4	37.1	35.4	35.0
Manitoba	7.1	7.5	7.1	7.4	8.7	6.0
Saskatchewan	3.2	4.4	5.3	4.6	7.9	12.0
Alberta	9.5	8.6	8.0	7.1	11.8	11.9
British Columbia	8.7	9.5	9.5	8.8	6.9	6.7

Total Vehicles

CANADA	100.0	100.0	100.0	100.0	100.0	100.0
Maritimes	8.8	7.6	8.2	9.0	7.9	8.2
Quebec	17.4	17.5	19.4	20.4	19.1	18.6
Ontario	51.6	51.1	48.2	46.2	46.7	43.7
Manitoba	5.2	5.6	5.1	5.8	6.4	5.9
Saskatchewan	3.4	4.0	4.7	4.9	4.7	7.8
Alberta	6.9	7.1	6.3	6.2	8.7	9.0
British Columbia	6.7	7.1	8.1	7.5	6.5	6.8

Table 5.--New Motor Vehicle Sales in Canada,
by Months, 1938 and 1939

Month	Number			Retail Value		
	1938	1939	% Change, 1939/1938	1938	1939	% Change, 1939/1938
				\$	\$	
<u>Passenger Cars</u>						
Totals	95,751	90,054	- 5.3	105,006,462	97,131,128	- 7.5
January	5,373	4,795	- 10.8	5,915,543	5,208,101	- 12.0
February	5,582	4,507	- 19.3	6,143,591	4,824,522	- 21.5
March	9,845	7,998	- 18.8	10,791,638	8,551,808	- 20.8
April	16,772	14,255	- 15.0	18,487,466	15,199,487	- 17.8
May	14,056	14,334	+ 2.0	15,393,765	15,322,041	- 0.5
June	9,197	8,620	- 6.3	10,060,410	9,117,587	- 9.4
July	6,187	5,826	- 5.8	6,702,267	6,169,562	- 7.9
August	4,591	3,672	- 20.0	4,962,613	3,951,690	- 20.4
September	3,831	4,948	+ 29.2	4,217,617	5,447,746	+ 29.2
October	5,392	5,682	+ 5.4	5,324,172	6,252,431	+ 7.4
November	7,583	7,613	+ 0.4	8,385,923	8,517,726	+ 1.6
December	7,342	7,804	+ 6.3	8,121,457	8,568,427	+ 5.5
<u>Trucks and Buses</u>						
Totals	25,414	24,693	- 2.8	30,005,446	28,836,393	- 3.9
January	1,459	1,140	- 21.9	1,772,160	1,414,762	- 20.2
February	1,479	1,135	- 19.9	1,695,283	1,519,869	- 10.3
March	2,476	2,195	- 11.3	2,712,406	2,567,669	- 5.3
April	3,962	3,113	- 21.4	4,535,486	3,553,479	- 21.7
May	3,808	3,503	- 8.0	4,483,217	3,982,821	- 11.2
June	2,386	2,338	- 2.0	2,881,795	2,740,190	- 4.9
July	2,067	2,057	- 0.5	2,500,424	2,325,584	- 7.0
August	2,613	2,494	- 4.6	3,055,407	2,803,982	- 8.2
September	1,879	1,808	- 3.8	2,346,589	2,177,209	- 7.2
October	1,124	1,219	+ 8.5	1,337,311	1,502,242	+ 12.3
November	1,050	1,601	+ 52.5	1,331,583	1,873,263	+ 40.7
December	1,111	2,040	+ 83.6	1,353,785	2,375,323	+ 75.5
<u>Total Vehicles</u>						
Totals	121,165	114,747	- 5.3	135,011,908	125,967,521	- 6.7
January	6,832	5,935	- 13.1	7,687,703	6,622,863	- 13.9
February	7,061	5,692	- 19.4	7,838,874	6,344,391	- 19.1
March	12,321	10,193	- 17.3	13,504,044	11,119,477	- 17.7
April	20,734	17,368	- 16.2	23,022,952	18,752,966	- 18.5
May	17,864	17,837	- 0.2	19,876,982	19,504,862	- 2.9
June	11,583	10,958	- 5.4	12,942,205	11,857,777	- 8.4
July	8,254	7,883	- 4.5	9,202,691	8,495,146	- 7.7
August	7,204	6,166	- 14.4	8,018,020	6,755,672	- 15.7
September	5,710	6,756	+ 18.3	6,564,206	7,624,955	+ 16.2
October	6,516	6,901	+ 5.9	7,161,483	7,754,673	+ 8.3
November	8,633	9,214	+ 6.7	9,717,506	10,390,989	+ 6.9
December	8,453	9,844	+ 16.5	9,475,242	10,943,750	+ 15.5

Table 6.--New Motor Vehicle Sales, by Provinces and Months, 1939.

Month	CANADA	Maritime Provinces	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
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Passenger Cars

Total	90,054	6,982	16,700	41,544	5,287	5,971	7,361	6,209
January	4,795	280	659	2,560	201	107	508	480
February	4,507	294	662	2,286	191	92	309	673
March	7,998	572	1,442	4,122	376	297	529	660
April	14,255	1,436	3,556	5,365	1,068	975	1,076	719
May	14,354	1,528	3,339	6,112	835	918	999	603
June	8,620	602	1,656	4,116	552	520	642	532
July	5,826	473	953	2,601	406	402	531	460
August	3,672	370	671	1,610	246	134	277	314
September	4,943	279	780	2,360	291	511	401	326
October	5,682	348	853	2,751	241	627	511	351
November	7,613	386	1,195	3,653	407	700	733	489
December	7,304	354	934	4,008	473	638	795	602

Trucks and Buses

Total	24,693	2,386	4,629	8,631	1,483	2,970	2,929	1,665
January	1,140	88	161	546	72	25	146	102
February	1,135	105	239	529	26	16	143	127
March	2,195	224	381	978	113	74	200	225
April	3,113	429	699	1,019	227	224	331	184
May	3,503	456	1,108	1,030	211	254	235	159
June	2,338	270	597	738	141	162	204	166
July	2,057	183	352	583	171	329	290	149
August	2,494	125	227	692	165	670	476	139
September	1,808	83	193	499	98	564	276	90
October	1,219	90	179	533	48	194	117	58
November	1,601	117	251	590	106	220	204	113
December	2,040	216	237	834	105	238	257	153

(Continued on Page 14.)

Table 6.--New Motor Vehicle Sales, by Provinces and Months, 1939,
(Concluded)

Month	CANADA	Maritime Provinces	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
<u>Total Vehicles</u>								
Total	114,747	9,368	21,329	50,175	6,770	8,941	10,290	7,874
January	5,935	368	820	3,106	273	132	654	582
February	5,692	399	901	2,815	217	108	452	800
March	10,193	796	1,823	5,100	489	371	729	885
April	17,368	1,925	4,255	6,384	1,295	1,199	1,407	903
May	17,837	1,984	4,447	7,142	1,046	1,172	1,284	762
June	10,958	872	2,253	4,914	693	682	846	698
July	7,883	656	1,305	3,184	577	731	821	609
August	6,166	495	898	2,302	411	854	753	453
September	6,756	362	978	2,859	389	1,075	677	416
October	6,901	438	1,032	3,284	289	821	628	409
November	9,214	503	1,446	4,243	513	920	987	602
December	9,844	570	1,171	4,842	578	876	1,052	755

Table 7.—Summary of Motor Vehicle Financing in Canada, by Years, 1929 - 1939

Year	Total, New and Used Vehicles			New Vehicles			Used Vehicles			
	Number Financed	Amount of Financing		Number Financed	Amount of Financing		Number Financed	Amount of Financing		
		Total	Average per Vehicle		Total	Average per Vehicle		Total	Average per Vehicle	
1929	Number or Amount .. Per cent.	164,131 100.0	\$88,165,531 100.0	\$537 -	71,582 43.6	\$48,104,523 54.6	\$672 -	92,549 56.4	\$40,061,008 45.4	\$433 -
1930	Number or Amount .. Per cent.	128,314 100.0	\$62,978,174 100.0	\$491 -	47,961 37.4	\$28,610,731 45.4	\$597 -	80,353 62.6	\$34,367,443 54.6	\$428 -
1931	Number or Amount .. Per cent.	98,623 100.0	\$41,941,254 100.0	\$425 -	33,988 34.5	\$20,869,547 49.8	\$614 -	64,635 65.5	\$21,071,707 50.2	\$326 -
1932	Number or Amount .. Per cent.	69,291 100.0	\$25,864,873 100.0	\$373 -	21,293 30.7	\$12,741,179 49.3	\$598 -	47,998 69.3	\$13,123,694 50.7	\$273 -
1933	Number or Amount .. Per cent.	54,238 100.0	\$20,158,788 100.0	\$372 -	15,880 29.3	\$10,030,368 49.8	\$632 -	38,358 70.7	\$10,128,420 50.2	\$264 -
1934	Number or Amount .. Per cent.	76,170 100.0	\$30,091,463 100.0	\$395 -	23,264 30.5	\$16,364,735 54.4	\$703 -	52,906 69.5	\$13,726,728 45.6	\$259 -
1935	Number or Amount .. Per cent.	100,178 100.0	\$40,251,521 100.0	\$402 -	31,950 31.9	\$22,410,656 55.7	\$701 -	68,228 68.1	\$17,840,865 44.3	\$261 -
1936	Number or Amount .. Per cent.	137,514 100.0	\$54,859,812 100.0	\$399 -	42,863 31.2	\$29,887,861 54.5	\$697 -	94,651 68.8	\$24,971,951 45.5	\$264 -
1937	Number or Amount .. Per cent.	177,898 100.0	\$75,850,173 100.0	\$426 -	56,247 31.6	\$40,664,675 53.6	\$723 -	121,651 68.4	\$35,185,498 46.4	\$289 -
1938	Number or Amount .. Per cent.	162,703 100.0	\$69,685,853 100.0	\$428 -	45,267 27.8	\$33,701,624 48.4	\$745 -	117,436 72.2	\$35,984,229 51.6	\$306 -
1939	Number or Amount .. Per cent.	153,107 100.0	\$62,768,746 100.0	\$410 -	37,320 24.4	\$27,852,627 44.4	\$746 -	115,787 75.6	\$34,916,119 55.6	\$302 -

Table 8.--Summary of Motor Vehicle Financing, by Provinces, 1939

Province	Total, New and Used Vehicles			New Vehicles			Used Vehicles		
	Number Financed	Amount of Financing		Number Financed	Amount of Financing		Number Financed	Amount of Financing	
		Total	Average per Vehicle		Total	Average per Vehicle		Total	Average per Vehicle
CANADA, Number or Amount Per cent....	153,107 100.0	\$62,768,746 100.0	\$410 -	37,320 24.4	\$27,852,627 44.4	\$746 -	115,787 75.6	\$34,916,119 55.6	\$302 -
Maritimes, Number or Amount Per cent....	10,874 100.0	\$ 4,425,870 100.0	\$407 -	2,325 21.4	\$ 1,870,926 42.3	\$805 -	8,549 78.6	\$ 2,554,944 57.7	\$299 -
Quebec, Number or Amount Per cent....	23,841 100.0	\$11,064,519 100.0	\$464 -	6,994 29.3	\$ 5,582,736 50.5	\$798 -	16,847 70.7	\$ 5,481,783 49.5	\$325 -
Ontario, Number or Amount Per cent....	67,258 100.0	\$25,039,842 100.0	\$372 -	14,144 21.0	\$10,250,669 40.9	\$725 -	53,114 79.0	\$14,789,173 59.1	\$278 -
Manitoba and Saskat- chewan, Number or Amount Per cent ...	21,208 100.0	\$ 8,950,619 100.0	\$422 -	6,187 29.2	\$ 4,239,978 47.4	\$685 -	15,021 70.8	\$ 4,710,641 52.6	\$314 -
Alberta, Number or Amount Per cent ...	16,186 100.0	\$ 7,397,940 100.0	\$457 -	5,023 31.0	\$ 3,647,892 49.3	\$726 -	11,163 69.0	\$ 3,750,048 50.7	\$336 -
British Columbia, Number or Amount Per cent ...	13,740 100.0	\$ 5,889,956 100.0	\$429 -	2,647 19.3	\$ 2,260,426 38.4	\$854 -	11,093 80.7	\$ 3,629,530 61.6	\$327 -

Table 9.—Motor Vehicle Financing, by Provinces, 1938 and 1939

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

New Vehicles

CANADA	45,267	37,320	- 17.6	33,701,624	27,852,627	- 17.4
Maritimes	2,878	2,325	- 19.2	2,257,791	1,870,926	- 17.1
Quebec	8,610	6,994	- 18.8	6,893,325	5,582,736	- 19.0
Ontario	19,209	14,144	- 26.4	13,856,890	10,250,669	- 26.0
Manitoba and Saskatchewan ...	6,542	6,187	- 5.4	4,583,776	4,239,978	- 7.5
Alberta	5,232	5,023	- 4.0	3,773,625	3,647,892	- 3.3
British Columbia .	2,796	2,647	- 5.3	2,336,217	2,260,426	- 3.2

Used Vehicles

CANADA	117,436	115,787	- 1.4	35,984,229	34,916,119	- 3.0
Maritimes	8,114	8,549	+ 5.4	2,516,802	2,554,944	+ 1.5
Quebec	18,136	16,847	- 7.1	6,169,243	5,481,783	- 11.1
Ontario	57,838	53,114	- 8.2	16,504,771	14,789,173	- 10.4
Manitoba and Saskatchewan ...	13,157	15,021	+ 14.2	4,129,436	4,710,641	+ 14.1
Alberta	9,929	1,116	+ 12.4	3,252,416	3,750,048	+ 15.3
British Columbia .	10,262	11,093	+ 8.1	3,411,561	3,629,530	+ 6.4

Total - New and Used Vehicles

CANADA	162,703	153,107	- 5.9	69,685,853	62,768,746	- 9.9
Maritimes	10,992	10,874	- 1.1	4,774,593	4,425,870	- 7.3
Quebec	26,746	23,841	- 10.9	13,062,568	11,064,519	- 15.3
Ontario	77,047	67,258	- 12.7	30,361,661	25,039,842	- 17.5
Manitoba and Saskatchewan ...	19,699	21,208	+ 7.7	8,713,212	8,950,619	+ 2.7
Alberta	15,161	16,186	+ 6.8	7,026,041	7,397,940	+ 5.3
British Columbia .	13,058	13,740	+ 5.2	5,747,778	5,889,956	+ 2.5

Table 10.--Percentage Distribution of Motor Vehicle Financing,
by Provinces, 1937, 1938 and 1939.

Province	Number of Vehicles			Amount of Financing		
	1937	1938	1939	1937	1938	1939

New Vehicles

CANADA	100.0	100.0	100.0	100.0	100.0	100.0
Maritimes	7.0	6.4	6.2	7.4	6.7	6.7
Quebec	19.3	19.0	18.7	20.9	20.5	20.1
Ontario	45.9	42.4	37.9	44.5	41.1	36.8
Manitoba and Saskatchewan ...	11.7	14.4	16.6	10.7	13.6	15.2
Alberta	9.1	11.6	13.5	8.5	11.2	13.1
British Columbia	7.0	6.2	7.1	8.0	6.9	8.1

Used Vehicles

CANADA	100.0	100.0	100.0	100.0	100.0	100.0
Maritimes	7.5	6.9	7.4	7.8	7.0	7.3
Quebec	16.2	15.4	14.5	18.0	17.1	15.7
Ontario	52.2	49.3	45.9	49.3	45.9	42.4
Manitoba and Saskatchewan ...	9.1	11.2	13.0	9.1	11.5	13.5
Alberta	6.8	8.5	9.6	7.2	9.0	10.7
British Columbia	8.2	8.7	9.6	8.6	9.5	10.4

Total - New and Used Vehicles

CANADA	100.0	100.0	100.0	100.0	100.0	100.0
Maritimes	7.3	6.8	7.1	7.6	6.9	7.1
Quebec	17.2	16.4	15.6	19.5	18.7	17.6
Ontario	50.2	47.4	43.9	46.7	43.6	39.9
Manitoba and Saskatchewan ...	10.0	12.1	13.8	10.0	12.5	14.2
Alberta	7.5	9.3	10.6	7.9	10.1	11.8
British Columbia	7.8	8.0	9.0	8.3	8.2	9.4

Table 11.--Motor Vehicle Financing in Canada, by Months, 1938 and 1939.

Month	Number of Vehicles			Amount of Financing		
	1938	1939	% Change, 1939/1938	1938	1939	% Change, 1939/1938
				\$	\$	
<u>New Vehicles</u>						
Totals	45,267	37,320	- 17.6	33,701,624	27,852,627	- 17.4
January	2,265	1,721	- 24.0	1,740,832	1,247,446	- 28.3
February	2,304	1,663	- 27.8	1,741,945	1,271,563	- 27.0
March	3,568	2,642	- 26.0	2,594,953	1,963,902	- 24.3
April	6,809	4,688	- 31.1	5,012,238	3,372,364	- 32.7
May	7,024	6,046	- 13.9	5,318,246	4,515,982	- 15.1
June	5,050	4,209	- 16.7	3,817,376	3,246,659	- 15.0
July	3,605	3,145	- 12.8	2,719,524	2,405,739	- 11.5
August	3,219	2,992	- 7.1	2,501,978	2,267,915	- 9.4
September	2,978	2,405	- 19.2	2,228,910	1,793,221	- 19.5
October	2,921	2,472	- 15.4	2,035,587	1,749,308	- 14.1
November	2,674	2,618	- 2.1	1,940,071	1,908,245	- 1.6
December	2,850	2,719	- 4.6	2,049,964	2,110,283	+ 2.9

Used Vehicles

Totals	117,436	115,787	- 1.4	35,984,229	34,916,119	- 3.0
January	4,461	4,814	+ 7.9	1,464,853	1,562,067	+ 6.6
February	5,811	5,234	- 9.9	1,817,042	1,648,774	- 9.3
March	9,007	7,834	- 13.0	2,746,365	2,386,624	- 13.1
April	14,101	11,535	- 18.2	4,390,244	3,540,931	- 19.3
May	15,616	15,881	+ 1.7	4,829,349	4,832,390	+ 0.1
June	14,575	14,506	- 0.5	4,455,952	4,259,442	- 4.4
July	12,599	12,656	+ 0.5	3,748,860	3,702,965	- 1.2
August	10,719	11,202	+ 4.5	3,231,692	3,354,598	+ 3.8
September	8,885	7,778	- 12.5	2,660,351	2,329,244	- 12.4
October	8,472	9,228	+ 8.9	2,549,356	2,710,322	+ 6.3
November	7,130	8,025	+ 12.6	2,178,540	2,397,918	+ 10.1
December	6,060	7,094	+ 17.1	1,911,625	2,190,844	+ 14.6

Total - New and Used Vehicles

Totals	162,703	153,107	- 5.9	69,685,853	62,768,746	- 9.9
January	6,726	6,535	- 2.8	3,205,685	2,809,513	- 12.4
February	8,115	6,897	- 15.0	3,558,987	2,920,337	- 17.9
March	12,575	10,476	- 16.7	5,341,318	4,350,526	- 18.5
April	20,910	16,223	- 22.4	9,402,482	6,913,295	- 26.5
May	22,640	21,927	- 3.1	10,147,595	9,348,372	- 7.9
June	19,625	18,715	- 4.6	8,273,328	7,506,101	- 9.3
July	16,204	15,801	- 2.5	6,468,384	6,108,704	- 5.6
August	13,938	14,194	+ 1.8	5,733,670	5,622,513	- 1.9
September	11,863	10,183	- 14.2	4,889,261	4,122,465	- 15.7
October	11,393	11,700	+ 2.7	4,584,943	4,459,630	- 2.7
November	9,804	10,643	+ 8.6	4,118,611	4,306,163	+ 4.6
December	8,910	9,813	+ 10.1	3,961,589	4,301,127	+ 8.6

Table 12.--Sales and Financing of Sales of New Motor Vehicles Compared,
by Provinces and Months, 1939

Month	CANADA			Maritime Provinces			Quebec			Ontario		
	Sold	Financed		Sold	Financed		Sold	Financed		Sold	Financed	
	Number	Number	% of Number Sold	Number	Number	% of Number Sold	Number	Number	% of Number Sold	Number	Number	% of Number Sold
Totals	114,747	37,320	32.5	9,368	2,325	24.8	21,329	6,994	32.8	50,175	14,144	28.2
January	5,935	1,721	29.0	368	79	21.5	820	237	28.9	3,106	781	25.1
February	5,692	1,665	29.2	399	87	21.8	901	267	29.6	2,815	709	25.2
March	10,193	2,642	25.9	796	169	21.2	1,823	427	23.4	5,100	1,179	23.1
April	17,368	4,638	27.0	1,925	287	14.9	4,255	1,061	24.9	6,384	1,673	26.2
May	17,837	6,046	33.9	1,984	512	25.8	4,447	1,661	37.4	7,142	2,106	29.5
June	10,958	4,209	38.4	872	308	35.3	2,253	884	39.2	4,914	1,627	33.1
July	7,883	3,145	39.9	656	208	31.7	1,305	517	39.6	3,184	1,197	37.6
August	6,163	2,992	48.5	495	154	31.1	898	447	49.8	2,302	999	43.4
September	6,756	2,405	35.6	362	113	32.6	978	370	37.8	2,859	844	29.5
October	6,901	2,472	35.8	438	135	30.8	1,032	352	34.1	3,284	900	27.4
November	9,214	2,618	28.4	503	118	23.5	1,446	414	28.6	4,243	1,054	24.8
December	9,844	2,719	27.6	570	150	26.3	1,171	357	30.5	4,842	1,075	22.2

Month	Man. and Sask.			Alberta			British Columbia		
	Sold	Financed		Sold	Financed		Sold	Financed	
	Number	Number	% of Number Sold	Number	Number	% of Number Sold	Number	Number	% of Number Sold
Totals	15,711	6,187	39.4	10,290	5,023	48.8	7,874	2,647	33.6
January	405	138	34.1	654	300	45.9	582	186	32.0
February	325	118	36.3	452	222	49.1	800	260	32.5
March	860	245	28.5	729	361	49.5	885	261	29.5
April	2,494	774	31.0	1,407	583	41.4	903	310	34.3
May	2,218	857	38.6	1,284	599	46.7	762	311	40.8
June	1,375	610	44.4	846	490	57.9	698	290	41.5
July	1,308	587	44.9	821	400	48.7	609	236	38.8
August	1,265	690	54.5	753	488	64.8	453	214	47.2
September	1,464	587	40.1	677	379	56.0	416	107	25.7
October	1,110	561	50.5	628	369	58.8	409	155	37.9
November	1,433	516	36.0	987	353	35.8	602	163	27.1
December	1,454	504	34.7	1,052	479	45.5	755	154	20.4

Table 13.--Sales and Financing of Sales of New Motor Vehicles
in Canada Compared--1932 - 1939

Year	Sales of New Vehicles		Financing of Sales of New Motor Vehicles			
	Number of Vehicles	Retail Value	Number of Vehicles	Per Cent of Total Number Sold	Amount of Financing	Per Cent of Value of Total Number Sold
		\$			\$	
1932	45,870	45,260,742	21,293	46.4	12,741,179	28.2
1933	45,332	45,450,230	15,880	35.0	10,030,368	22.1
1934	73,358	75,785,461	23,264	31.7	16,364,735	21.6
1935	101,461	101,742,449	31,950	31.5	22,410,656	22.0
1936	113,314	117,582,796	42,865	37.8	29,887,861	25.4
1937	144,441	149,170,527	56,247	38.9	40,664,675	27.3
1938	121,165	135,011,908	45,267	37.4	33,701,624	25.0
1939	114,747	125,967,521	37,320	32.5	27,852,627	22.1

Table 14.--Sales and Financing of Sales of New Motor Vehicles
Compared by Provinces, 1939

Year	Sales of New Vehicles		Financing of Sales of New Motor Vehicles			
	Number of Vehicles	Retail Value	Number of Vehicles	Per Cent of Total Number Sold	Amount of Financing	Per Cent of Value of Total Number Sold
		\$			\$	
CANADA, Total ..	114,747	125,967,521	37,320	32.5	27,852,627	22.1
Maritimes	9,368	9,874,186	2,325	24.8	1,870,926	18.9
Quebec	21,329	24,608,625	6,994	32.8	5,582,736	22.7
Ontario	50,175	55,188,547	14,144	28.2	10,250,669	18.6
Manitoba and Saskatchewan	15,711	16,568,475	6,187	39.4	4,239,978	25.6
Alberta	10,290	11,050,418	5,023	48.8	3,647,892	33.0
British Columbia .	7,874	8,677,270	2,647	33.6	2,260,426	26.0

List of Manufacturers Reporting New Motor Vehicle
Sales in Canada

<u>Name of Company</u>	<u>Address</u>
1. The Austin Motor Co., Ltd.,	Birmingham, England
2. Chrysler Corporation of Canada Limited	Windsor, Ont.
3. Diamond T Motor Car Company	Chicago, Ill.
4. Federal Motor Truck Company	Detroit, Mich.
5. Ford Motor Company of Canada Limited	Windsor, Ont.
6. General Motors Products of Canada Limited	Oshawa, Ont.
7. Graham Paige Motors (Canada) Limited	Detroit, Mich.
8. Hayes Manufacturing Company Limited	Vancouver, B. C.
9. Hudson Motors of Canada Limited	Tilbury, Ont.
10. Hupp Motor Car Corporation of Canada Limited	Windsor, Ont.
11. International Harvester Company of Canada Limited	Hamilton, Ont.
12. Leyland Motors Limited	Toronto, Ont.
13. The Nash Motors Company	Kenosha, Wisconsin
14. Packard Motor Car Company of Canada Limited	Windsor, Ont.
15. Reo Motor Car Company	Lansing, Michigan
16. The Studebaker Corporation	South Bend, Indiana
17. The White Company Limited	Montreal, Que.
18. Willys Export Corporation	Toledo, Ohio

List of Companies Reporting Financing of Motor Vehicle Sales in Canada

<u>Name of Company</u>	<u>Address</u>	
1. Allan, Killam & McKay, Ltd.,	364 Main St.,	Winnipeg, Man.
2. Alliance Finance Company,	37 Bloor St., W.,	Toronto, Ont.
3. Associated Finance Company	447-9 Talbot St.,	London, Ont.
4. Atlas Finance Co., Ltd.,	771 Dunsmuir St.,	Vancouver, B. C.
5. Automobile Finance, Ltd.,	Imperial Bank Bldg.,	Saskatoon, Sask.
6. Black & Armstrong, Ltd.,	200 Toronto General Trusts Bldg.,	Winnipeg, Man.
7. The Breen Motor Co., Ltd.,	Main St.,	Winnipeg, Man.
8. British Canadian Finance, Ltd.,	Herald Bldg.,	Lethbridge, Alta.
9. Canada Finance Corp., Ltd.,	304 Grain Exchange Bldg.,	Calgary, Alta.
10. Canada Loan Company,	707 Confederation Life Bldg.,	Winnipeg, Man.
11. Canadian Acceptance Corp., Ltd.,	44 Victoria St.,	Toronto, Ont.
12. The Canadian Fire Insurance Co.,	333 Main St.,	Winnipeg, Man.
13. Canadian Indemnity Company,	333 Main St.,	Winnipeg, Man.
14. The Capital Finance & Realty Co., Ltd.,	122 Adelaide St., E.,	Toronto, Ont.
15. Capital Finance Corp., Ltd.,	10158 Jasper Ave.,	Edmonton, Alta.
16. Carnegie Finance & Investment Co., Ltd.,	609 Paris Bldg.,	Winnipeg, Man.
17. Century Credit Corporation,	Canada Cement Bldg.,	Montreal, Que.
18. Century Finance Corp., Ltd.,	Merchants Fire Bldg.,	Toronto, Ont.
19. Colonial Finance Corp., Ltd.,	21 Dundas Square,	Toronto, Ont.
20. Columbia Securities, Ltd.,	821 Hall Bldg.,	Vancouver, B. C.
21. Commercial Credit Corp. of Canada, Ltd.,	614 Metropolitan Bldg.,	Toronto, Ont.
22. Commercial Securities Corp., Ltd.,	362 Main Street,	Winnipeg, Man.
23. Consolidated Motors, Ltd.,	229-235 Main St.,	Winnipeg, Man.
24. Coupland & Co., Ltd.,	696 Queen St., E.,	Toronto, Ont.
25. Crabb and Company Ltd.,	606-607 Avenue Bldg.,	Winnipeg, Man.
26. Danforth Finance Co.,	898 Danforth Ave.,	Toronto, Ont.
27. Economy Finance Corporation, Ltd.,	331 Bay St.,	Toronto, Ont.
28. Edmonton Credit Co., Ltd.,	Edmonton Credit Bldg.,	Edmonton, Alta.
29. Evans, H.M.E., & Co., Ltd.,	C.P.R. Building,	Edmonton, Alta.
30. Fidelity Trust Co., The	701 Union Trust Bldg.,	Winnipeg, Man.
31. Garry Finance Corporation, Ltd.,	511 Paris Bldg.,	Winnipeg, Man.
32. Gelin Bros.,	626 W. Pender St.,	Vancouver, B. C.
33. General Motors Acceptance Corp.,		Oshawa, Ont.
34. General Securities, Ltd.,	744 Hastings St., W.,	Vancouver, B. C.
35. Huggard & Co., Ltd.,	1 Somerset Bldg.,	Winnipeg, Man.
36. Industrial Acceptance Corp., Ltd.,	1440 Sun Life Bldg.,	Montreal, Que.
37. Insurance & Discount Corp., Ltd.,	139 Church St.,	Toronto, Ont.
38. Interior Motor Finance Corp., Ltd.,	554 Ward St.,	Nelson, B. C.
39. Inter-Provincial Financiers, Ltd.,	553 Granville St.,	Vancouver, B. C.
40. Island Finances, Ltd.,	1112 Broad St.,	Victoria, B. C.
41. Local Mercantile Corp., Ltd., The	210 Great West Permanent Bldg.,	Winnipeg, Man.
42. MacKinnon, Jas. A., Ltd.,	Bank of Toronto Bldg.,	Edmonton, Alta.
43. Maritime Finance, Ltd.,	452 Barrington St.,	Halifax, N. S.
44. Melvin and Company,	Dominion Bank Bldg.,	Calgary, Alta.
45. Monarch Finance & Investments, Ltd.,	814 Canada Bldg.,	Saskatoon, Sask.
46. Motor Agencies, Ltd.,	901 Seymour St.,	Vancouver, B. C.
47. Motor Securities Co., Ltd.,	1095 Homer St.,	Vancouver, B. C.
48. Mutual Acceptance Corp., Ltd.,	321-7th Ave., W.,	Calgary, Alta.

List of Companies Reporting Financing of Motor Vehicle Sales in
Canada--(Concl'd)

<u>Name of Company</u>		<u>Address</u>
49. National Loan & Acceptance Co., Ltd.,	1411 Crescent,	Montreal, Que.
50. Niagara Finance Co., Ltd.,	36 Niagara St.,	Welland, Ont.
51. North West Finance, Ltd.,		Prince Albert, Sask.
52. North West Mortgage Finance Co., Ltd.,	411 Paris Bldg.,	Winnipeg, Man.
53. Prudential Finance Corp., Ltd.,	109 King St.,	London, Ont.
54. Rithet Consolidated, Ltd.,	1117 Wharf St.,	Victoria, B.C.
55. Staebler, H. L., Co., Ltd.,	144 King St., W.,	Kitchener, Ont.
56. Standard Finance Corp., Ltd.,	200 Sterling Securities Bldg.,	Winnipeg, Man.
57. Sterling Finance Corporation,	430 Tegler Bldg.,	Edmonton, Alta.
58. Sterling Securities Corp., Ltd.,	Rose St., & 11th Ave.,	Regina, Sask.
59. Sutherland, John, & Sons, Ltd.,	Masonic Temple Bldg.,	Guelph, Ont.
60. Toole, Peet & Co., Ltd.,	809-2nd St. W.,	Calgary, Alta.
61. Traders Finance Corp., Ltd.,	320 Canada Permanent Bldg.,	Toronto, Ont.
62. Underwriters Finance Corp., Ltd.,	675 W. Hastings St.,	Vancouver, B.C.
63. Wellington Acceptance Corp., Ltd., The	20 Douglas St.,	Guelph, Ont.
64. Western Finance Co.,	713 Columbia St.,	New Westminster, B. C.
65. Winnipeg Finance & Investment Co.,	364 Main Street,	Winnipeg, Man.
66. Winram Finance, Ltd.,	789 W. Pender St.,	Vancouver, B.C.

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