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# RETAIL CONSUMER CREDIT THIRD QUARTER, 1954 

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Cash, charge and instalment sales for the third cuarter of 1954 amounted to $\$ 2,072.2$ million, $\$ 543.0$ million and $\$ 329.6$ million, respectively. Cash and charge sales declined from the second quarter levels at approximately the same rate as in the corresponding period last year. Instalment sales, however, declined at a slower rate when compared with last year's estimates. Comparison of the current credit sales with those of the third quarter of last year indicated a decline of only 1.4 per cent. This relationship is the net result of a 4.3 per cent increase in instalment sales and a 4.5 per cent decline in charge sales from the corresponding quarter of last year.

The seasonal decline from the second to the third quarters was more pronounced in the credit sales as indicated by the slight shift in the composition figures of the average retail consumer dollar. The cash sales" portion increased from 69.0 cents to 70.4 cents, the same level as last year's third quarter. The decline from the second quarter in the proportion of credit sales to total was common to both charge and instalment sales. However, instalment sales represented a larger portion of the average sales' dollar, 11.2 cents, when compared with last year's proportion of 10.6 cents.

| Type of Sale | Sales - Third (quarter |  |  |
| :---: | :---: | :---: | :---: |
|  | 1953 | 1954 | $\begin{aligned} & \text { o Change } \\ & \text { 1954/1953 } \end{aligned}$ |
|  | (mfliions of dollars) |  |  |
| Cash ................. | 2,105.9 | 2,072.2 | - 1.6 |
| Instalment .......... | 316.1 | 329.6 | + 4.3 |
| Charge ...e.e......... | 568.5 | 543.0 | - 4.5 |

The 1.6 per cent decline in cash sales, when compared to last years third cuarter, was common to all but four of the thirteen trades specified in this publication. These four kinds of business, dopartment, family clothing, appliance and radio and independent grocery and combination stores, showed increases of 1.1 per cent, 0.9 per cent, 0.7 per cent and 3.3 per cent respectively. of the remaining nine specilied trades, men's clothing stones reported the largest percentace decline of 13.5 per cent and motor vehicle dealers the largest absolute decline of $\$ 25.7$ million.

Charge sales, compared to last year's third quarter, were 4.5 per cent lower. This relationship resultod despite increases reported by department stores ( 4.6 per cent), men's clothing stores ( 17.9 per cent), women's clothing stores ( 12.1 per cent), fuel dealers ( 2.5 per cent) and tarage and filling stations ( 0.6 per cent). The larqust percentage decline of 14.5 per cent, representing the largest absolute decline of $\$ 17.7$ million, was renorted by rootor vehicle dealers.

Instalment sales for the third quarter were $\$ 13.5$ million or 4.3 per cent higher than last year's estimate for the same period. Department stores reported the largest proportionate increase of 9.7 per cent and motor vehicle dealers the largest absolute gain of $\$ 7.5$ mfllion. Only three of the specified kinds of business extending this form of credit experienced declines. Women's clothing stores reported a decrease of 20.0 per cent, hardware stores 21.2 per cent, and appliance and radio stores 6.6 per cent. Men's and family clothing stores' instalment sales remained at the same level as for the third quarter of last year.

Gustomers' accounts recelvable on the books of retailers as at September 30, 1954, exceeded the receivables at the corresponding date of last year by 6.5 per cent. This increase was cormon to both charge and instalment accounts receivable thereby establishing record high third quarter levels of $\$ 451.9$ million and $\$ 278.4$ million respectively. This increase in accounts receivm able, despite a net decline in credit sales, when compared to last year's third quarter estimates, can partially be attributed to the increase in instalment sales. One or a combination of lower down-payment requirements, extension of repayment periods or refinancing of old accounts could also produce the situation of increased accounts outstanding although credit sales decline.

Note: The sales and receivables data in this report have not yet been revised to correspond with the "Retail Trade" bulletins which have been revised to the 1951 Census.

THIRD QUARTER - SALIES AND TOTAL ACCOUNTS RECEIVABLE - 1953 and 1954

| Trade | Cash Sales |  |  | Instalment Sales |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 1953 | 1954 | \% Change | 1953 | 1954 | \% Change |
| Total, All Tredes..... | 2,105.9 | 2,072.2 | - 1.6 | 316.1 | 329.6 | $+4.3$ |
| Department ............ | 139.3 | 140.9 | + 1.1 | 35.9 | 39.4 | + 9.7 |
| Motor Vehicles ........ | 281.9 | 256.2 | - 9.1 | 167.5 | 175.0 | + 4.5 |
| Mon's Clothing ....... | 30.4 | 26.3 | - 13.5 | 2.0 | 2.0 | 0.0 |
| Family Clothing ...... | 32.4 | 32.7 | + 0.9 | 2.3 | 2.3 | 0.0 |
| Women's Clothing ..... | 38.9 | 38.0 | - 2.3 | 0.5 | 0.4 | - 20.0 |
| Hardware .............. | 35.3 | 32.4 | - 8.2 | 3.3 | 2.6 | - 21.2 |
| Furniture ............. | 18.3 | 18.3 | 0.0 | 25.2 | 26.2 | + 4.0 |
| Appliance \& Radio .... | 13.9 | 14.0 | + 0.7 | 19.8 | 18.5 | - 6.6 |
| Jewellery ............. | 12.2 | 11.6 | 4.9 | 4.9 | 5.0 | + 2.0 |
| Grocery \& Combination (Independent) ..... | 234.6 | 242.4 | + 3.3 | - | - | - |
| General Stores ........ | 103.2 | 102.6 | - 0.6 | - | - | - |
| Fuel Dealers ......... | 17.3 | 16.1 | 6.9 | - | - | - |
| Garages \& Filling <br> Stations | 137.7 | 133.5 | - 3.1 | - | - | - |

Percorage Composition: Cash sales increased at a greater rate than did total sales, and consequently represented a larger portion of the average sales' dollar when compared with the second quarter of this year. The subsequent decline occurred in both types of credit sales with the charge portion decreasing from 18.9 per cent to 18.4 per cent and instalment from 12.1 per cent to 11.2 per cent. This condition, a shift in the proportions from credit sales to cash sales, was also common to last year's third quarter estimates. Within the specified trades, almost half showed an opposite trend from what was experienced for all trades combined. A decline in the proportion of cash to total sales occurred from the seconci to third quarters in department stores, motor vehicle dealers, men's clothing, women's clothing and hardware stores and fuel dealers.

Instalment sales, as far as possible, incluce only those sales made under conditional sales arreement with a racovery claise.
Charge sales include specializod types as revolving charge and buagetted charge accounts. Fifures for Newfoundland firms are not included in the results of these quarterly surveys.

WITH PENCELTIAGE CHANGE, BY TRADES. (Sales in millions of dollars)

| Charge Sales |  |  | Total Receivables |  |  | Trade |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1953 | 1954 | \% Change | 1953 | 1954 | \% Change |  |
| 568.5 | 543.0 | - 4.5 | 685.5 | 730.3 | $+6.5$ | Total, All Trades |
| 43.5 | 45.5 | + 4.6 | 131.9 | 147.7 | + 12.0 | Department |
| 122.4 | 104.7 | - 14.5 | 93.7 | 90.2 | $=3.7$ | Motor Vehicles |
| 6.7 | 7.9 | + 17.9 | 12.7 | 16.0 | + 26.0 | Men's Clothing |
| 6.2 | 6.0 | - 3.2 | 12.6 | 13.0 | $+3.2$ | Farily Clothing |
| 6.6 | 7.4 | + 12.1 | 9.8 | 13.2 | + 34.7 | Women's Clothing |
| 19.8 | 19.7 | - 0.5 | 22.5 | 23.2 | + 3.1 | Hardware |
| 7.0 | 6.8 | - 2.9 | 57.9 | 64.5 | + 11.4 | Furniture |
| 8.5 | 8.1 | - 4.7 | 54.4 | 54.1 | - 0.6 | Appliance \& Radio |
| 3.2 | 2.9 | - 9.4 | 9.6 | 11.2 | + 16.7 | Jewellery |
| 66.3 | 61.4 | - 7.4 | 27.1 | 30.1 | + 11.1 | Grocery \& Combination <br> (Independent) |
| 38.0 | 36.4 | - 4.2 | 34.7 | 35.7 | + 2.9 | General Stores |
| 27.6 | 28.3 | + 2.5 | 22.3 | 21.9 | - 1.8 | Fuel Dealers <br> Garaces \& Filling |
| 35.4 | 35.6 | + 0.6 | 29.7 | 32.8 | + 10.4 | Stations |




| Period | Sales |  |  |  | Account receivable (at end of period) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash | Instalment | Charge | Total | Instalment | Charge | Total |
| $\begin{array}{r} \text { 1953-Jan.-Mar. ... } \\ \text { Apr.-June } \\ \text { July-Sept. } \\ \text { Oct.-Dec. } \end{array}$ | Dollar Estimates (in millions) |  |  |  |  |  |  |
|  | 1,682.4 | 287.5 | 533.0 | 2,502.9 | 230.4 | 423.6 | $\begin{aligned} & 644.0 \\ & 678.9 \\ & 685.5 \\ & 754.0 \end{aligned}$ |
|  | 2,135.5 | 400.6 | 599.8 | 3,135.9 | 242.8 | 436.1 |  |
|  | 2,105.9 | 316.1 | 568.5 | 2,990.5 | 251.9 | 433.6 |  |
|  | 2,234.4 | 328.9 | 609.3 | 3,172.6 | 287.3 | 466.7 |  |
| $\begin{array}{r} \text { 1954-Jan.-lar. ... } \\ \text { Apr.-June } \\ \text { July-Sept. } \end{array}$ | 1,700.4 | 273.4 | 503.7 | 2,477.5 | 273.5 | 436.8 | 720.3 |
|  | 2,126.3 | 372.2 | 584.2 | 3,082.7 | 274.8 | 459.9 | 734.7 |
|  | 2,072.2 | 329.6 | 543.0 | 2,944.8 | 278.4 | 451.9 | 730.3 |
|  | Percentage Composition |  |  |  |  |  |  |
| $\begin{array}{r} \text { 1953-Jan.-Mar. ... } \\ \text { Apr.-June } \\ \text { July-Sept. } \\ \text { Oct.-Dec. } \end{array}$ | $\begin{aligned} & 67.2 \\ & 68.1 \\ & 70.4 \\ & 70.4 \end{aligned}$ | 11.5 | 21.3 | 100.0 | 35.8 | 64.264.2 | 100.0 |
|  |  | 12.8 | 19.1 | 100.0 | 35.8 |  | 100.0 |
|  |  | 10.6 | 19.019.2 | $\begin{aligned} & 100.0 \\ & 100.0 \end{aligned}$ | $\begin{aligned} & 36.7 \\ & 38.1 \end{aligned}$ | 64.2 | 100.0 |
|  |  | 10.4 |  |  |  | 61.9 | 100.0 |
| $\begin{array}{r} \text { 1954-Jan.-Mar. ... } \\ \text { Apr.-June } \\ \text { July-Sept. } \end{array}$ | $\begin{aligned} & 68.6 \\ & 69.0 \\ & 70.4 \end{aligned}$ | $\begin{aligned} & 11.1 \\ & 12.1 \\ & 11.2 \end{aligned}$ | $\begin{aligned} & 20.3 \\ & 18.9 \\ & 18.4 \end{aligned}$ | $\begin{aligned} & 100.0 \\ & 100.0 \\ & 100.0 \end{aligned}$ | $\begin{aligned} & 38.5 \\ & 37.4 \\ & 38.1 \end{aligned}$ | $\begin{aligned} & 61.5 \\ & 62.6 \\ & 61.9 \end{aligned}$ | $\begin{aligned} & 100.0 \\ & 100.0 \\ & 700.0 \end{aligned}$ |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

Table 2. - Department Stores
Sales and Accounts Receivable

|  | Dollar Estimates (in millions) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\begin{array}{r} \text { 1953-Jar.-Mar. ... } \\ \text { Apr.-June } \\ \text { July-Sept. } \\ \text { Oct.-Dec. } \end{array}$ | 131.9 | 28.7 | 41.9 | 202.5 | 77.6 | 45.9 | 123.5 |
|  | 155.2 | 34.0 | 51.0 | 240.2 | 80.6 | 47.7 | 128.3 |
|  | 139.3 | 35.9 | 43.5 | 218.7 | 84.2 | 47.7 | 131.9 |
|  | 220.0 | 55.1 | 68.8 | 343.9 | 98.8 | 64.0 | 162.8 |
| $\begin{aligned} & \text { 1954-Jan.-Mar. ... } \\ & \text { Apr.-June } \\ & \text { July-Sept. } \end{aligned}$ | 131.5 | 31.1 | 42.8 | 204.4 | 94.4 | 47.9 | 142.3 |
|  | 158.9 | 37.6 | 54.2 | 250.7 | 94.9 | 50.9 | 14.8 |
|  | 240.9 | 39.4 | 45.5 | 225.8 | 96.7 | 51.0 | 147.7 |
|  | Percentage Composition |  |  |  |  |  |  |
| $\begin{array}{r} \text { 1953-Jan.-Mar. } \\ \text { Apr.-... } \\ \text { Julyne } \\ \text { Oct.-Dept. } \end{array}$ | 65.1 | 14.2 | 20.7 | 100.0 | 62.8 | 37.2 | 100.0 |
|  | 64.6 | 14.2 | 21.2 | 100.0 | 62.8 | 37.2 | 100.0 |
|  | 63.7 | 16.4 | 19.9 | 100.0 | 63.8 | 36.2 | 100.0 |
|  | 64.0 | 16.0 | 20.0 | 100.0 | 60.7 | 39.3 | 100.0 |
| $\begin{aligned} & \text { 1954-Jan.-Mar. ... } \\ & \text { Apr.-June } \\ & \text { JuJy-3ept. (1) } \end{aligned}$ | 64.3 | 15.2 | 20.5 | 100.0 | 66.3 | 33.7 | 100.0 |
|  | 63.4 | 15.0 | 21.6 | 100.0 | 65.1 | 34.9 | 100.0 |
|  | 62.2 | 17.5 | 20.1 | 100.0 | 65.5 | 34.5 | 100.0 |

(1) Prelininary.

| Period | Sales |  |  |  | Account receivable (at end of period) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash | Instalment | Charge | Total | Instalment | Charge | Total |
|  | Dolat Estimates (an mulions) |  |  |  |  |  |  |
| 1953-Jan.-Mar. ... | 232.1 | 159.1 | 124.7 | 515.9 | 8.4 | 80.5 | 88.9 |
| Apr.-June ... | 357.4 | 239.8 | 142.3 | 738.5 | 9.3 | 89.6 | 98.9 |
| July-Sept. .. | 281.9 | 167.5 | 122.4 | 571.8 | 8.3 | 85.4 | 93.7 |
| Oct.-Dec.... | 224.8 | 144.3 | 104.4 | 473.5 | 7.5 | 75.0 | 82.5 |
| 1954-Jan.-Mar. ... | 227.3 | 145.6 | 101.1 | 474.0 | 8.1 | 80.7 | 88.8 |
| Apr.-June $\because$ : | $329.3$ | 215.3 | 131.3 | 675.9 | 9.8 | 88.4 | 98.2 |
| JuIy-Sept. (I) |  | 175.0 | 104.7 | 535.9 | 8.6 | 81.6 | 90.2 |
|  | Percentage Composition |  |  |  |  |  |  |
| 1953-Jan.-Mar. ... | 45.0 | 30.8 | 24.2 | 100.0 | 9.4 | 90.6 | 100.0 |
| Apr.-June ... | 48.4 | 32.5 | 19.1 | 100.0 | 9.4 | 90.6 | 100.0 |
| July-Sept. .. | 49.3 | 29.3 | 21.4 | 100.0 | 8.9 | 91.1 | 100.0 |
| Oct.-Dec.... | 47.5 | 30.5 | 22.0 | 100.0 | 9.1 | 90.9 | 100.0 |
| 1954-Jan.-Mar. ... | 48.0 | 30.7 | 21.3 | 100.0 | 9.1 | 90.9 | 100.0 |
| Apr.-June ... | 48.7 | $31.9$ | 19.4 | 100.0 | 10.0 | 90.0 | 100.0 |
| July-Sept.(1) | 47.8 | 32.7 | 19.5 | 100.0 | 9.5 | 90.5 | 100.0 |

Table 4. - Men's Clothing Stores Sales and Accounts Receivable

| $\begin{aligned} & \text { 1953-Jan.-Mar. ... } \\ & \text { Apr.-June } \\ & \text { July-Sept. } \\ & \text { Oct.-Dec. } \end{aligned}$ | Dollar Estimates (in millions) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 30.5 | 2.1 | 7.0 | 39.6 | 3.1 | 8.6 | 11.7 |
|  | 37.8 | 2.6 | 9.5 | 49.9 | 3.1 | 10.8 | 13.9 |
|  | 30.4 | 2.0 | 6.7 | 39.1 | 3.0 | 9.7 | 12.7 |
|  | 49.8 | 3.5 | 13.2 | 66.5 | 3.9 | 14.5 | 18.4 |
| $\begin{array}{r} \text { 1954-Jan.-Mar. ... } \\ \text { Apr.-June } \\ \text { July-Sept. (i) } \end{array}$ | 27.5 | 2.0 | 7.9 | 37.4 | 3.4 | 11.8 | 15.2 |
|  | 33.8 | 2.5 | 10.1 | 46.4 | 3.4 | 12.6 | 16.0 |
|  | 26.3 | 2.0 | 7.9 | 36.2 | 3.4 | 12.6 | 16.0 |
|  | Percentage Composition |  |  |  |  |  |  |
| $\begin{array}{r} \text { 1953-Jan.-Mar. ... } \\ \text { Apr.-June } \\ \text { July-Sept. } \\ \text { Oct.-Dec. } \end{array}$ | 77.0 | 5.4 | 17.6 | 100.0 | 26.5 | 73.5 | 100.0 |
|  | 75.8 | 5.1 | 19.1 | 100.0 | 22.3 | 77.7 | 100.0 |
|  | 77.5 | 5.2 | 17.3 | 100.0 | 23.6 | 76.4 | 100.0 |
|  | 74.9 | $5 \cdot 2$ | 19.9 | 100.0 | 21.2 | 78.8 | 100.0 |
| $\begin{aligned} & \text { 1954-Jan.-Mar. ... } \\ & \text { Apr.-June } \\ & \text { July-Sept. (1) } \end{aligned}$ | 73.4 | 5.4 | 21.2 | 100.0 | 22.4 | 77.6 | 100.0 |
|  | 72.8 | 5.5 | 21.7 | 100.0 | 21.3 | 78.7 | 100.0 |
|  | 72.7 | 5.5 | 21.8 | 100.0 | 21.3 | 78.7 | 100.0 |

(1) Preliminary.

Sales and Accounts Receivable

| Period | Sales |  |  |  | Account receivable (at end of period) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash | Instalment | Charge | Total | Instalment | Charge | Total |
|  | Dollar Estimates (in millions) |  |  |  |  |  |  |
| 1953-Jan.-Mar. ... | 27.6 | 3.0 | 6.5 | 37.1 | 4.8 | 8.7 | 13.5 |
| Apr.-June ... | 35.8 | 3.4 | 8.4 | 47.6 | 4.9 | 9.1 | 14.0 |
| July-Sept. .. | 32.4 | 2.3 | 6.2 | 40.9 | 4.2 | 8.4 | 12.6 |
| Oct.-Dec. ... | 45.2 | 4.5 | 10.4 | 60.1 | 5.2 | 11.6 | 16.8 |
| 1954-Jan.-Mar.... | 25.1 | 2.3 | 6.0 | 33.4 | 4.0 | 9.8 | 13.8 |
|  | $35.7$ | 3.2 | 8.3 | 47.2 | 4.0 | 10.1 | 14.1 |
| JuIy-Sept. (1) |  |  |  |  |  | 9.4 |  |
|  | Percentage Composition |  |  |  |  |  |  |
| 1953-Jan.-Mar. ... | 74.2 | 8.2 | 17.6 | 100.0 | 35.6 | 64.4 | 100.0 |
| Apr.-June ... | 75.1 | 7.2 | 17.7 | 100.0 | 35.0 | 65.0 | 100.0 |
| July-Sept... | 79.3 | 5.6 | 15.1 | 100.0 | 33.3 | 66.7 | 100.0 |
| Oct.-Dec.... | 75.2 | $7 \cdot 4$ | 17.4 | 100.0 | 31.0 | 69.0 | 100.0 |
| 1954-Jan.-Mar. ... | 75.1 | 6.8 | 18.1 | 100.0 | 29.0 |  | 100.0 |
| Apr.-June ... | 75.5 | 6.9 | 17.6 | 100.0 | 28.4 | 72.6 | 100.0 |
| JuIy-Sept. (1) | 79.7 | 5.7 | 14.6 | 100.0 | 27.7 | 72.3 | 100.0 |

Table 6. - Women's Clothing Stores
Sales and Accounts Receivable

|  | Dollar Estimates (in millions) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1953-Jan.-Mar. ... | 36.9 | 0.6 | 8.3 | 45.8 | 0.8 | 9.8 | 10.6 |
| Apr.-June | 45.4 | 0.5 | 8.2 | 54.1 | 0.7 | 9.2 | 9.9 |
| July-Sept. .. | 38.9 | 0.5 | 6.6 | 46.0 | 0.7 | 9.1 | 9.8 |
| Oct.-Dec.... | 53.4 | 0.6 | 9.1 | 63.1 | 0.7 | 10.4 | 11.1 |
| 1954-Jan.-Mar. ... | 32.8 | 0.5 | 6.9 | 40.2 | 0.7 | 10.0 | 10.7 |
| Apr.-June ... | 44.1 | 0.5 | 8.4 | 53.0 | 0.7 | 11.6 | 12.3 |
| July-Sept. (1) | 38.0 | 0.4 | 7.4 | 45.8 | 0.6 | 12.6 | 13.2 |
|  | Percentage Composition |  |  |  |  |  |  |
| 1953-Jan.-Mar. ... | 80.5 | 1.4 | 18.1 | 100.0 | 7.5 | 92.5 | 100.0 |
| Apr.-June ... | 84.0 | 0.9 | 15.1 | 100.0 | 7.1 | 92.9 | 100.0 |
| Juzy-Sept. .. | 84.6 | 1.0 | 14.4 | 100.0 | 7.1 | 92.9 | 100.0 |
| Oct.-Dec. ... | 84.6 | 1.0 | 14.4 | 100.0 | 6.3 | 93.7 | 100.0 |
| 1954-Jan.-Mar. ... | 81.5 | 1.3 | 17.2 | 100.0 | 6.5 | 93.5 | 100.0 |
| Apr.-June ... | 83.1 | 0.9 | 16.0 | 100.0 | 5.7 | 94.3 | 100.0 |
| July-Sept.(1) | 82.9 | 0.8 | 16.3 | 100.0 | 4.5 | 95.5 | 100.0 |

(1) Preliminary.

Sales and Accounts Receivable

| Period | Sales |  |  |  | Account receivable (at end of period) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash | Instalment | Charge | Total | Instalment | Charge | Total |
|  | Dollar Estimates (in millions) |  |  |  |  |  |  |
| 1953-Jan.-Mar. ... | 23.7 | 2.2 | 12.5 | 38.4 | 2.4 | 16.4 | 18.8 |
| Apr.-June ... | 35.6 | 3.2 | 20.9 | 59.7 | 2.4 | 21.2 | 23.6 |
| July-Sept. .. | 35.3 | 3.3 | 19.8 | 58.4 | 2.6 | 19.9 | 22.5 |
| Oct.-Dec. ... | 39.5 | 3.0 | 19.3 | 61.8 | 2.8 | 19.8 | 22.6 |
| 1954-Jan.-Mar. ... | 22.2 | 2.6 | 12.6 | 37.4 | 3.1 | 17.2 | 20.3 |
| Apr.-June ... | 33.8 | 2.7 | 20.3 | 56.8 | 2.9 | 20.9 | 23.8 |
| July-Sept.(1) | 32.4 | 2.6 | 19.7 | 54.7 | 2.9 | 20.3 | 23.2 |
|  | Percentage Composition |  |  |  |  |  |  |
| 1953-Jan.-Mar. ... | 61.8 | 5.7 | 32.5 | 100.0 | 12.8 | 87.2 | 100.0 |
| Apr.-June ... | 59.6 | 5.4 | 35.0 | 100.0 | 10.2 | 89.8 | 100.0 |
| July-Sept. .. | 60.6 | 5.5 | 33.9 | 100.0 | 11.6 | 88.4 | 100.0 |
| Oct.-Dec.... | 64.0 | 4.8 | 31.2 | 100.0 | 12.4 | 87.6 | 100.0 |
| 1954-Jan.-Mar. ... | 59.3 | 6.9 | 33.8 | 100.0 | 15.3 | 84.7 | 100.0 |
| Apr.-June .... | $59.5$ | 4.7 | 35.8 | 100.0 | 12.2 | 87.8 | 100.0 |
| JuIy-Sopt.(1) | $59 \cdot 2$ | 4.8 | 36.0 | 100.0 | 12.5 | 87.5 | 100.0 |

Table 8. - Furniture Stores Sales and Accounts Receivable

|  | Dollar Estimates (in millions) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1953-Jan.-Mar. ... | 16.6 | 21.6 | 5.9 | 44.1 | 47.0 | 7.8 | 54.8 |
| Apr.-June ... | 20.4 | 27.0 | 8.1 | 55.5 | 48.9 | 8.0 | 56.9 |
| July-Sept. .. | 18.3 | 25.2 | 7.0 | 50.5 | 49.7 | 8.2 | 57.9 |
| Oct.-Dec.... | 22.6 | 26.7 | 8.2 | 57.5 | 53.3 | 9.0 | 62.3 |
| 1954-Jan.-Mar. | 14.6 | 20.0 | 5.9 | 40.5 | 52.9 | 7.6 | 60.5 |
| Apr.-June ... | 18.6 | 26.6 | 7.6 | 52.8 | 55.5 | 7.6 | 63.1 |
| July=Sept.(1) | 18.3 | 26.2 | 6.8 | 51.3 | 57.3 | 7.2 | 64.5 |
|  | Percentage Composition |  |  |  |  |  |  |
| 1953-Jan.-Mar. | 37.7 | 48.9 | 13.4 | 100.0 | 85.8 | 14.2 | 100.0 |
| Apr.-June ... | 36.8 | 48.6 | 14.6 | 100.0 | 85.9 | 14.1 | 100.0 |
| July-Sept. .. | 36.2 | 49.9 | 13.9 | 100.0 | 85.8 | 14.2 | 100.0 |
| Oct.-Dec.... | 39.3 | 46.5 | 14.2 | 100.0 | 85.6 | 14.4 | 100.0 |
| 1954-Jan.-Mar. ... | 36.2 | 49.3 | 14.5 | 100.0 | 87.4 | 12.6 | 100.0 |
| Apr.-June ... | 35.2 | 50.4 | 14.4 | 100.0 | 88.0 | 12.0 | 100.0 |
| July-Sept. (I) | 35.6 | 51.1 | 13.3 | 100.0 | 88.8 | 11.2 | 100.0 |

(1) Preliminary.

| Period | Sales |  |  |  | Account receivable (at end of period) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash | Instalment | Charge | Total | Instalment | Charge | Total |
|  | Dollar Estimates (in millions) |  |  |  |  |  |  |
| 1953-Jan.-1ar. | 15.9 | 21.0 | 9.9 | 46.8 | 36.0 | 9.6 | 45.6 |
| Apr.-June ... | 14.5 | 22.6 | 9.0 | 46.1 | 41.0 | 8.6 | 49.6 |
| July-Sept. .. | 13.9 | 19.8 | 8.5 | 42.4 | 45.3 | 9.1 | 54.4 |
| Oct.-Dec.... | 19.1 | 26.3 | 10.9 | 56.3 | 50.3 | 10.6 | 60.9 |
| 1954-Jan.-Mar.... | 15.2 | 21.2 | 9.0 | 45.4 | 47.3 | 9.3 | 56.6 |
| Apr.-June ... | 13.6 | 19.1 | 8.6 | 41.3 | 44.3 | 9.0 | 53.3 |
| July-Sept. (I) | 14.0 | 18.5 | 8.1 | 40.6 | 44.7 | 9.4 | 54.1 |
|  | Percentage Composition |  |  |  |  |  |  |
| 1953-Jan.-Mar. ... | 33.9 | 44.9 | 21.2 | 100.0 | 78.9 | 21.1 | 100.0 |
| Apr.-June ... | 31.5 | 48.9 | 19.6 | 100.0 | 82.7 | 17.3 | 100.0 |
| July-Sept. .. | 32.9 | 46.8 | 20.3 | 100.0 | 83.3 | 16.7 | 100.0 |
| Oct.-Dec.... | 34.0 | 46.7 | 19.3 | 100.0 | 82.6 | 17.4 | 100.0 |
| 1954-Jan.-lar. ... | 33.5 | 46.6 | 19.9 | 100.0 | 83.6 | 16.4 | 100.0 |
| Apr.-June ... | 33.0 | 46.2 | 20.8 | 100.0 | 83.1 | 16.9 | 100.0 |
| July-Sept.(1) | 34.4 | 45.6 | 20.0 | 100.0 | 82.6 | 17.4 | 100.0 |

Cable 10. - Jewellery Stores sales and Accounts Receivable

|  | Dollar Estimates (in millions) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1953-Jan.-Mar. | 9.6 | 3.4 | 3.0 | 16.0 | 7.7 | 2.1 | 9.8 |
| Apr.-June ... | 11.5 | 4.1 | 3.7 | 19.3 | 7.0 | 2.3 | 9.3 |
| July-Sept. .. | 12.2 | 4.9 | 3.2 | 20.3 | 7.3 | 2.3 | 9.6 |
| Oct.-Dec.... | 19.6 | 8.8 | 6.5 | 34.9 | 11.6 | 4.4 | 16.0 |
| 1295-Jan.-Mar. ... | 9.4 | 3.6 | 2.9 | 15.9 | 9.0 | 2.3 | 11.3 |
| Apr.-June ... | 11.2 | 4.2 | 3.7 | 19.1 | 8.4 | 2.5 | 10.9 |
| JuIy-Sept. (1) | 11.6 | 5.0 | 2.9 | 19.5 | 9.0 | 2.2 | 11.2 |
|  | Percentage Composition |  |  |  |  |  |  |
| 1953-Jan.-Mar. ... | 60.2 | 21.0 | 18.8 | 100.0 | 78.6 | 21.4 | 100.0 |
| Apr.-June ... | 59.4 | 21.3 | 19.3 | 100.0 | 75.3 | 24.7 | 100.0 |
| July-Sopt. .. | 60.1 | 24.1 | 15.8 | 100.0 | 76.0 | 24.0 | 100.0 |
| Oct.-Dec.... | 56.2 | 25.2 | 18.6 | 100.0 | 72.5 | 27.5 | 100.0 |
| 1954-Jan.-Mar. ... | 59.0 | 23.0 | 18.0 | 100.0 | 79.6 | 20.4 | 100.0 |
| Apr.-June ... | 58.7 | 21.9 | 19.4 | 200.0 | 77.1 | 22.9 | 100.0 |
| July-Sept.(1) | 59.3 | 25.6 | 15.1 | 100.0 | 80.4 | 19.6 | 100.0 |

(1) Prelininary.

Sales and Accounts Receivable
(in millions of dollars)

| Period | Sales |  |  |  |  | Accounts Receivable (Charge) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash |  | Charge |  | Total |  |
|  | Amount | \% | Amount | \% | Amount |  |
| 1953-Jan.-Mar. | 199.5 | 75.8 | 63.8 | 24.2 | 263.3 | 26.7 |
| Apr.-June .......... | 224.9 | 76.3 | 69.9 | 23.7 | 294.8 | 29.1 |
| July-Sept. ......... | 234.6 | 78.0 | 66.3 | 22.0 | 300.9 | 27.1 |
| Oct.-Dec. .......... | 233.4 | 77.9 | 66.3 | 22.1 | 299.7 | 28.3 |
| 1954-Jan.-Mar. .......... | 209.0 | 77.9 | 59.3 | 22.1 | 268.3 | 26.7 |
| Apr.-June .......... | 235.0 | 78.9 | 62.8 | 21.1 | 297.8 | 29.5 |
| July-Sept. (1) | 242.4 | 79.8 | 61.4 | 20.2 | 303.8 | 30.1 |

Table 12. - General Stores

| 1953-Jan.-Mar. .......... | 75.9 | 71.2 | 30.8 | 28.8 | 106.7 | 30.4 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Apr.-June .......... | 95.5 | 71.7 | 37.8 | 28.3 | 133.3 | 31.4 |
| July-Sept. ......... | 103.2 | 73.1 | 38.0 | 26.9 | 147.2 | 34.7 |
| Oct.-Dec. | 103.7 | 74.4 | 35.7 | 25.6 | 139.4 | 33.8 |
| 1954-Jan.-Mar. | 75.7 | 71.6 | 30.1 | 28.4 | 105.8 | 34.3 |
| Apr.-June .......... | 93.8 | 71.4 | 37.7 | 28.6 | 231.5 | 36.5 |
| July-Sept. (1) | 102.6 | 73.8 | 36.4 | 26.2 | 139.0 | 35.7 |

Table 13. - Fuel Dealers

| 1953-Jan.-Mar. | 26.2 | 44.2 | 33.1 | 55.8 | 59.3 | 24.1 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Apr.-June ......... | 12.9 | 39.2 | 20.1 | 60.8 | 33.0 | 17.1 |
| July-Sept. ........ | 17.3 | 38.4 | 27.6 | 61.6 | 44.9 | 22.3 |
| Oct.-Dec. .......... | 25.6 | 41.2 | 36.6 | 58.8 | 62.2 | 25.9 |
| 1954-Jan.-Mar. .......... | 27.6 | 41.2 | 39.4 | 58.8 | 67.0 | 27.6 |
| Apr.-June .......... | 12.4 | 36.6 | 21.4 | 63.4 | 33.8 | 19.7 |
| July-Sept. (1) | 16.1 | 36.4 | 28.3 | 63.6 | 44.4 | 21.9 |

Table 14. - Garages and Filling Stations

| 1953-Jan.-Mar. ......... | 90.2 | 74.6 | 30.6 | 25.4 | 120.8 | 28.6 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Apr.-June .......... | 120.5 | 75.9 | 38.3 | 24.1 | 158.8 | 31.3 |
| July-Sept. ......... | 137.7 | 79.6 | 35.4 | 20.4 | 173.1 | 29.7 |
| Oct.-Dec. | 115.7 | 78.2 | 32.2 | 21.8 | 147.9 | 30.3 |
| 1954-Jan.-Mar. | 96.5 | 75.7 | 31.0 | 24.3 | 127.5 | 30.7 |
| Apr.-June .......... | 124.1 | 77.4 | 36.2 | 22.6 | 160.3 | 33.3 |
| July-Sept. (1) | 233.5 | 79.0 | 35.6 | 21.0 | 169.1 | 32.8 |

(1) Preliminary.

| Period | Sales |  |  |  | Account receivable (at end of period) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash | Instalment | Charge | Total | Instalment | Charge | Total |
|  | Dollar Estimates (in millions) |  |  |  |  |  |  |
| 1953-Jan.-Mar. ... | 765.6 | 45.8 | 155.2 | 966.6 | 42.6 | 114.6 | 157.2 |
| Apr.-June ... | 968.1 | 63.4 | 173.6 | 1,205.1 | 44.9 | 120.7 | 165.6 |
| July-Sept. .. | 1,010.5 | 54.7 | 177.3 | 1,242.5 | 46.6 | 120.0 | 166.6 |
| Oct.-Dec.... | 1,062.0 | 56.1 | 187.7 | 1,305.8 | 53.2 | 129.1 | 182.3 |
| 1954-Jan.-Mar. ... | 786.0 | 44.5 | 149.8 | 980.3 | 50.6 | 120.9 | 17.5 |
| Apr.-June ... | 982.0 | 60.5 | 173.6 | 1,216.1 | 50.9 | 127.3 | 178.2 |
| July-Sept. (1) | 2,007.2 | 58.2 | 172.3 | 1,237.7 | 51.6 | 125.1 | 176.7 |
|  | Percentage Composition |  |  |  |  |  |  |
| 1953-Jan.-Mar. ... | 79.2 | 4.7 | 16.1 | 100.0 | 27.1 | 72.9 | 100.0 |
| Apr.-June ... | 80.3 | 5.3 | 14.4 | 100.0 | 27.1 | 72.9 | 100.0 |
| July-Sept. . . | 81.3 | $4 \cdot 4$ | 14.3 | 100.0 | 28.0 | 72.0 | 100.0 |
| Oct.-Dec.... | 81.3 | 4.3 | 14.4 | 100.0 | 29.2 | 70.8 | 100.0 |
| 1954-Jan.-Mar. ... | 80.2 | 4.5 | 25.3 | 100.0 | 29.5 | 70.5 | 100.0 |
| Apr.-June ... | 80.7 | 5.0 | 14.3 | 100.0 | 28.6 | 71.4 | 100.0 |
| July-Sept.(1) | 81.4 | 4.7 | 13.9 | 100.0 | 29.2 | 70.8 | 100.0 |

(1) Preliminary.

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