## 63006

RETAIL CREDIT SECOND QUARTER, 1956


Published by Authority of
The Right Honourable C. D. Howe, Minister of Trade and Commerce

# DOMINION BUREAU OF STATISTICS 

Industry and Merchandising Division
Merchandising and Services Section

## RETAIL CREDIT

Cash sales and credit sales of retail establishments in the secand quarter of 1956 amomed to an estimated $\$ 2,278.3$ millian and $\$ 1,352.3$ million, respectively. For the January-June period cash sales were 7.6 per cent and credit sales 6.5 per cent more than in the first half of last year. Credit outstanding an June 30, 1956 stood at $\$ 906.0$ million, the result of a net change of +5.7 per cent since March 31, 1956. This increase was about half as large as occurred over corresponding dates in 1955; nevertheless the level of credit outstanding was $\$ 82.1$ million higher than on June 30 of last year.

The estimates in this report include retail sales to non-consumers and nanconsumer receivables on the books of retailers. The nan-consumer content occurs mainly in trades such as Lumber and Building Material Dealers, Farm Implement Dealers, Feed Stores and Farmers' Supply Stores, all of which are represented in the miscellaneous classiflication "All Other Trades". Other trade classifications contain portions of nonconsumer business as well. For example, builders' hardware is included in Hardware Stores, camercial vehicles in Motor Vehicle Dealers, etc.

Sales' figures are not adfusted for seasanal variations, price changes and number of shopping days.

## Instalment Sales and Receivables

Total instalment sales in the second quarter of 1956 amounted to $\$ 520.4$ millian, $\$ 2.0$ millian less than in the correspanding quarter of last year. At the end of the quarter instalment receivables held by retailers (which by deflnition exclude receivables an instalment paper sold to sales finance compenies) totalled $\$ 373.6$ millian. instalment sales increased from the first quarter level by 54.6 per cent; the net change in outstanding instalment debt an retailers' books was +1.8 per cent.

Of the specifled trades, Motor Vehicle Dealers reported the largest increase in instalment sales over the less active first quarter of the year, an increase of 88.3 per cent, but the volume of their instalment sales was just fractionally higher then in the secand quarter of 1955. This increase in instalment business resulted in a net change from the first quarter of +21.6 per cent in Motor Vehicle Dealers' instalment credit outstanding.

Department Stores reported instalment sales of $\$ 50.5$ million $-\infty \$ 10.4$ million higher than in the first quarter of the year. I'his increment compares favorably with the \$9.1 mililion increase in the corresponding period of last year. Department Stores, which do not sell their instalment accounts to outside flnance companies to any extent, held instriment receivables an frne 30 , 1956 worth roughly $2 \frac{1}{2}$ times the value of their second quarter instalment sales. Their instalment credit outstanding was 25.0 per cent more than an June 30, 1955.

Instalment receivables for all the specific trades in which the instalment component 2 s significent were larger than at June 30, 1955, with one exception: Women's Clothing Stores showed decreases of 46.7 per cent in instalmant sales and 23.1 per cent in instalment receivables compared with a jear ago.

## Charge Sales and Recezvables

Charge sales in the secand quarter of 1956 amounted to $\$ 831.9$ million, just half a million less than in the peak quarter (the fourth quarter) of last year, and \$57.6 millian more than in the secand quarter of 1955. Uf the specified trades,

Independent urocery and Lorabination stores showed the only declune $u n$ charee sales from a year ago, and this amounted to 3.3 per cent. Compared with the insit cuarter of 1956, charge sales of all specifled trades increased, with the exception of ruel Dealers ( -48.4 per cent). The larcest percentage increase was that of Hardwaro Stores ( 59.6 per cent), followod by Notor Vehicle Doolers ( 47.3 per cent) in which trade charge accounts would include repairs, parts and service credit in addition to motor vehicle sales. The non-specified group (All Other Trades) showed a gail of 56.2 per cent, aided by the seasonally active Lumber and Buildine Fiaterials Dealers and the Farm licoup.

Charge account receivables an June 30,1956 amounted to $\$ 532.4$ million - a net increase of 5.6 per cent over Jume 30, 1955, which was reflected in nine of the twelve specified trades. Por the specified trades increases ranged from 21.4 per cent (Jewellery Stores) to 0.7 per cent (Carages and Filling Stations). Charge account debt on the books of Department Stores on June 30, 1956 was apprainately $\$ 300,000$ more than Department Stores' secand quarter charge sales which include substantial amounts of revolving credit and budgeted charge accomnts.

## Percentare Composition

In the secand quarter of 1956 cash sales and charge sales each accounted for a laregr share of the retail sales dollar than in the correspanding quarter of last year, while the portion attributable to instalment sales was lower by 1.0 per cent. Of the specified trades with significant instalment sales, all except Department Stores and Jewellery Stores reflected a decrease in the percentage of instalment sales to total sales compared with the secand quarter of last year.

Note: 1951 Consus banchmarks serve as the base for computations in this series.

## Credit Sales

Instalment Sales - crodit salos made under conditional sale arreements which provide for timo payments and contain a repossession clause. Cash downpayments, trade-in allowances and retailers' service charges are included.

Charge Account Sales - credit sales other than instalment sales. Thirty-day accounts, revolving credit and budgeted charge accounts are included.

Cash Sales - cash and C.O.D. sales exclusive of cash receipts related to instalment and charge sales, e.g., payments on customers' accounts, cash down-payments on crodit salos and cash received from the sale of financial paper.

Instalment Receivables exclude contingent liabilities on paper sold to finance companies.

## Percentage Chances

## Total All Trades and Selected Trades

Instalment Sales
Charge Account Sales

| Trade | and gtr. 56 over <br> and ats. 55 | 2nd qtr. 56 over <br> lst gtr. 56 | 2nd qtr. 56 over $\qquad$ | 2nd qtr. 56 over <br> 1st otre 56 |
| :---: | :---: | :---: | :---: | :---: |
| TOTLL, ALL TRADIS | - 0.4 | + 54.6 | + 7.4 | + 27.0 |
| Department Stores | $+13.5$ | + 25.9 | + 6.5 | + 26.7 |
| Motor Vehicle Dealers | + 0.5 | + 88.3 | + 9.3 | + 47.3 |
| Men's Clothfng Stores .. | - 11.1 | + 6.7 | + 1.6 | +14.3 |
| Family Clothing Stores ........ | - 20.6 | 0 | + 3.7 | + 30.2 |
| Women's Clothing Stores | - 46.7 | + 14.3 | + 11.4 | + 13.2 |
| Hardware Stores ...... | + 4.5 | + 35.3 | + 11.8 | + 59.6 |
| Fumiture, Appliance and Radio Stores | + 2.7 | + 6.6 | + 20.7 | + 8.1 |
| Jewellery Stores | + 12.2 | + 19.6 | +8.5 | + 28.6 |
| urocery and Combination <br> (Independent) Stores | $N / \mathrm{A}$ | N/A | - 3.3 | + 10.5 |

## ACCOUNTS RECEIVABLE

## Percentage Changes

Total All Trades and Selected Trades

Instalment Receivables Charge Account Roceivables
June 30, 1956
over March 31, 1956
$+8.7$
$+1.8$
$+2.9$
$+21.6$

- 5.6
$+1.4$
0
$+9.1$
Hardware Stores .........
Radio Stores.
Jewellery Stores
$+1.0$
$+5.4$
Department Stores
+ 18.9
Motor Vehicle Dealers
Men's Clothing Stores
Family Clothing Stores
Women's Clothing Stores
crocery and Combination
(Indepmint) Stores ........
$-1.8$
N/A
$+3.5$
$+0.9$
- 5.0
$+16.7$
$+0.5$
$+2.8$
$-2.1$

Table 1. - Total, All Trades
Sales and Accounts Receivable

| Period | Sales |  |  |  | Accounts Heceivable (at end of period) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash | Instalment | Charge | Total | Instalment | Charge | Total |
|  | Dollar Estirates (in millions) |  |  |  |  |  |  |
| 1955-Jan.-Mar. ... | 1,651.1 | 296.4 | 607.0 | 2,554.5 | 308.2 | 436.0 | 744.2 |
| Apr.-June ... | 2,117.5 | 522.4 | 774.3 | 3,424.2 | 319.5 | 504.4 | 823.9 |
| July-Sept. .. | $2,098.2$ $2,325.4$ | 458.3 401.2 | 789.8 | 3,346.3 | 339.8 | 523.1 | 862.9 |
| Total ..... | \%,192.2 | 1.678 .3 | $3,033.5$ |  | 381.8 | 542.8 | 924.6 |
| $\begin{array}{r} \text { 1956-Jan.-Mar. } \\ \text { Apr.-June (i) } \end{array}$ | $\begin{aligned} & 1,797.9 \\ & 2,778 \end{aligned}$ | 336.6 | 655.1 | 2,789.6 | 367.1 | 489.9 | 857.0 |
|  |  |  |  |  |  |  |  |
|  | Percentage Composition |  |  |  |  |  |  |
| $\begin{array}{r} \text { 1955-Jon.-Nar. } \\ \text { Apr. -June } \\ \text { July-Sept. } \\ \text { Oct. } \\ \text { Average } \end{array} . . .$ | 64.6 | 11.6 | 23.8 | 100.0 | 42.4 | 58.6 | 100.0 |
|  | 62.0 | 15.3 | 22.7 | 100.0 | 38.8 | 62.2 | 100.0 |
|  | 62.7 | 13.7 | 23.6 | 100.0 | 39.4 | 60.6 | 100.0 |
|  | 65.3 | $\underline{11.3}$ | 23.4 | 100.0 | 42.3 | 58.7 | 100.0 |
|  |  |  |  |  |  |  |  |
| $\begin{aligned} & \text { 1956-Jan.-Mar. } \\ & \text { Apr.-June } \end{aligned}$ | 64.4 | 12.1 | 23.5 | 100.0 | 42.8 | 57.2 | 100.0 |
|  | 62.8 | 14.3 | 22.9 | 100.0 | 4.2 | 58.8 | 100.0 |

Table 2. - Department Stores
Sales and Accounts Receivable

|  | Dollar Estimates (in millions) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\begin{array}{r} \text { 1955-Jan.-Mar. } . . . \\ \text { Apr.-June } \\ \text { July-Sept. } \\ \text { Oct.-Dec. } \\ \text { Total .... } \end{array}$ | 138.0 | 35.4 | 45.2 | 218.6 | 111.8 | 52.6 | 164.4 |
|  | 170.0 | 44.5 | 59.7 | 274.2 | 113.7 | 56.7 | 170.4 |
|  | 152.2 | 49.1 | 53.2 | 254.5 | 123.2 | 58.0 | 181.2 |
|  | 251.1 | 69.3 | 83.2 | 103.6 | 146.6 | 79.8 | 226.4 |
|  | 71.3 | 198.3 | 241.3 | 150.2 |  |  |  |
| $\begin{aligned} & \text { 1956-Jan -Mar. } \\ & \text { Apr.-June }(i) \end{aligned}$ | $\begin{aligned} & 152.4 \\ & 183.2 \end{aligned}$ | $40.1$ | $50.2$ | $\begin{aligned} & 242.7 \\ & 297.3 \end{aligned}$ | $139.4$ | $60.6$ | $\begin{aligned} & 200.0 \\ & 206.0 \end{aligned}$ |
|  | Percentage Composition |  |  |  |  |  |  |
| $\begin{array}{r} \text { 1955-Jan.-Mar. ... } \\ \text { Apr.-June } \\ \text { July-Sept. } \\ \text { Oct.-Dec. } \end{array}$ | $\begin{aligned} & 63.1 \\ & 62.0 \\ & 59.8 \\ & 62.2 \end{aligned}$ | 16.2 | 20.7 | 100.0 | 68.0 | 32.0 | 100.0 |
|  |  | 16.2 | 21.8 | 100.0 | 66.7 | 33.3 | 100.0 |
|  |  | 19.3 | 20.9 | 100.0 | 68.0 | 32.0 | 100.0 |
|  |  | 17.2 | 20.6 | 100.0 | 64.8 | 35.2 | 100.0 |
| 1956-Jan.-Mar.Apr.-June (i) | $\begin{aligned} & 62.8 \\ & 61.6 \end{aligned}$ | $\begin{aligned} & 16.5 \\ & 17.0 \end{aligned}$ | $\begin{aligned} & 20.7 \\ & 21.4 \end{aligned}$ | $\begin{aligned} & 100.0 \\ & 100.0 \end{aligned}$ | $\begin{aligned} & 69.7 \\ & 69.0 \end{aligned}$ | $\begin{aligned} & 30.3 \\ & 31.0 \end{aligned}$ | $\begin{aligned} & 100.0 \\ & 100.0 \end{aligned}$ |
|  |  |  |  |  |  |  |  |

(1) Preliminary

Sales and Accounts Receivable

| Period | Sales |  |  |  | Accounts Receivable (at end of period) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash | Instalment | Charge | Total | Instalmient | Charge | Total |
|  | Dollar Estimates (in millions) |  |  |  |  |  |  |
| 1955-Jan.-Mar. ... | 14.46 | 169.5 | 116.2 | 430.3 | 12.8 | 55.9 | 68.7 |
| Apr.-June ... | 257.4 | 355.4 | 164.9 | 777.7 | 22.4 | 73.9 | 96.3 |
| July-Sept. .. | 202.2 | 291.3 | 156.7 | 650.2 | 21.4 | 72.7 | 94.1 |
| Oct.-Dec.... | 151.4 | 196.6 | 138.0 | 486.0 | 18.7 | 70.0 | 88.7 |
| Total ..... | 755.6 | $1,012.8$ | 575.8 | 2.34422 |  |  |  |
| $\begin{aligned} & \text { 1956-Jan.-Mar. } \\ & \text { Apr.-June (i) } \end{aligned}$ | 150.1 | 189.6 | 122.4 | 462.1 | 19.9 | 67.7 | 87.6 |
|  | 280.6 | 357.0 | 180.3 | 817.9 | 24.2 | 80.5 | 10407 |
|  | Percentage Composition |  |  |  |  |  |  |
| 1955-Jan.-Mar. ... | 33.6 | 39.4 | 27.0 | 100.0 | 18.6 | 81.4 | 100.0 |
| Apr.-June ... | 33.1 | 45.7 | 21.2 | 100.0 | 23.3 | 7 F .7 | 100.0 |
| July-Sept. .. | 31.1 | 4.8 | 24.1 | 100.0 | 22.7 | 77.3 | 100.0 |
| Oct.-Dec.... | 31.1 | 40.5 | 28.4 | 100.0 | 21.1 | 78.9 | 100.0 |
| $\begin{gathered} \text { 1956-Jan.-Mar. } \\ \text { Apr.-June } \end{gathered}$ | $\begin{aligned} & 32.5 \\ & 34.3 \end{aligned}$ | $\begin{aligned} & 41.0 \\ & 43.7 \end{aligned}$ | $26.5$ | $\begin{aligned} & 100.0 \\ & 100.0 \end{aligned}$ | $22.7$ | $\begin{aligned} & 77.3 \\ & 76.8 \end{aligned}$ | 100.0 100.0 |

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

|  | Dollar Estimates (in millions) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\begin{array}{r} \text { 1955-Jan.-Mar. } \\ \text { Apr.-June } \\ \text { July-Sept. } \\ \text { Oct. } \\ \text { Total } \end{array}$ | 30.2 | 1.3 | 9.3 | 40.8 | 1.5 | 9.7 | 11.2 |
|  | 38.8 | 1.8 | 12.6 | 53.2 | 1.4 | 10.8 | 12.2 |
|  | 35.4 | 1.0 | 9.0 | 45.4 | 1.2 | 10.3 | 11.5 |
|  | 55.8 | 2.4 | 15.8 | 74.0 | 1.7 | 12.8 | 14.5 |
|  | 160.2 | 6.5 | 46.7 | 213.4 |  |  |  |
| $\begin{array}{r} \text { 1956-Jan.-Mar. } \\ \text { Apr.-June (i) } \end{array}$ | 31.7 | 2.5 | 11.2 | 44.4 | 1.8 | 11.3 | 13.1 |
|  | 39.4 | 1.6 | 12.8 | 53.8 | 1.7 | 17.7 | 13.4 |
|  | Percentage Composition |  |  |  |  |  |  |
| $\begin{array}{r} \text { 1955-Jan.-Mar. ... } \\ \text { Apr.-June } \\ \text { July-Sept. .. } \\ \text { Oct.-Dec. } \end{array}$ | 74.1 | 3.1 | 22.8 | 100.0 | 13.9 | 86.1 | 100.0 |
|  | 73.1 | 3.3 | 23.6 | 100.0 | 11.4 | 88.6 | 100.0 |
|  | 78.0 | 2.2 | 19.8 | 100.0 | 10.6 | 89.4 | 100.0 |
|  | 75.4 | 3.2 | 21.4 | 100.0 | 11.9 | 88.1 | 100.0 |
| 1956-Jan --Mar.Apr.-June | 71.5 | 3.3 | 25.2 | 100.0 | 13.7 | 86.3 | 100.0 |
|  | 73.2 | 3.0 | 23.8 | 100.0 | 12.8 | 87.2 | 100.0 |

(1) Preliminary

Table 5. - Family Clothing Stores
Sales and Accounts Receivable

| Period | Sa!es |  |  |  | Accounts Keceivalle (at end of period) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash | Instaiment | Charge | Total | Instalmient | Charge | Total |
| $\begin{array}{r} \text { 1955-Jan.-Mar. ... } \\ \text { Apr.-June } \\ \text { July-Sept. .. } \\ \text { Oct.-Dec. } \\ \text { Total .... } \end{array}$ | Dollar Estimates (in millions) |  |  |  |  |  |  |
|  | 23.9 | 2.5 | 7.5 | 33.9 | 6.6 | 9.6 | 16.2 |
|  | 36.3 | 3.4 | 10.8 | 50.5 | 6.5 | 10.3 | 16.3 |
|  | 33.5 | 2.8 | 8.6 | 44.9 | 6.7 | 9.6 | 16.3 |
|  | 47.8 | 5.4 | 15.9 | 69.1 | 8.0 | 13.5 | 21.5 |
|  | 141.5 | 24.1 | 42.8 | 198.4 |  |  |  |
| $\begin{array}{r} \text { 1956-Jan.-Mar. } \\ \text { Apr.-June (i) } \end{array}$ | 27.0 | 2.7 | 8.6 | 38.3 | 6.9 | 21.4 | 18.3 |
|  | 37.9 | 2.7 | 11.2 | 51.8 | 7.0 | 21.5 | 18.5 |
|  | Percentage Composition |  |  |  |  |  |  |
| $\begin{array}{r} \text { 1955-Jan.-Mar. } \\ \text { Apr. }- \text { June } \\ \text { July-Sept. } \\ \text { Oct.-Dec. } \end{array}$ | 70.4 | 7.4 | 22.2 | 100.0 | 40.7 | 59.3 | 100.0 |
|  | 72.0 | 6.7 | 21.3 | 100.0 | 38.7 | 61.3 | 100.0 |
|  | 74.6 | 6.2 | 19.2 | 100.0 | 42.1 | 58.9 | 100.0 |
|  | 69.2 | 7.8 | 23.0 | 100.0 | 37.2 | 62.8 | 100.0 |
| $\begin{array}{r} \text { 1956-Jan.-Mar. } \\ \text { Apr }- \text { June (I) } \end{array}$ |  |  |  |  |  |  |  |
|  | $73.1$ | 5.2 | 21.7 | 100.0 | 38.0 | 62.0 | 100.0 |

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

|  | Dollar Estimates (in millions) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\begin{array}{r} \text { 1955-Jan.-Mar. ... } \\ \text { Apr.-June } \\ \text { July-Sept. ... } \\ \text { Oct.-Dec. } \\ \text { Total } \ldots . . \end{array}$ | 32.4 | 1.2 | 10.1 | 43.7 | 1.2 | 9.3 | 10.5 |
|  | 46.7 | 1.5 | 12.3 | 60.5 | 1.3 | 9.4 | 10.7 |
|  | 39.8 | 1.3 | 10.2 | 51.3 | 1.3 | 9.1 | 10.4 |
|  | 53.2 | $7 \cdot 7$ | 1400 | 68.8 | 1.5 | 10.8 | 12.3 |
|  | 172.0 | 5.7 | 45.6 | 224.3 |  |  |  |
| $\begin{array}{r} \text { 1956-Jan.-Mar. } \\ \text { Apr.-June (i) } \end{array}$ | 36.1 | 0.7 | 12.1 | 48.9 | 1.0 | 10.0 | 11.0 |
|  | 46.7 | 0.8 | 13.7 | 61.2 | 1.0 | 9.5 | 10.5 |
|  | Percentage Composition |  |  |  |  |  |  |
| $\begin{array}{r} \text { 1955-Jan.-Mar. } \\ \text { Apr. }- \text { June } \\ \text { July-Sept. } \\ \text { Oct.-Dec. } \end{array}$ | 74.2 | 2.7 | 23.1 | 100.0 | 11.9 | 88.1 | 100.0 |
|  | 77.2 | 2.5 | 20.3 | 100.0 | 12.8 | 87.2 | 100.0 |
|  | 77.6 | 2.6 | 19.8 | 100.0 | 12.1 | 87.9 | 100.0 |
|  | 77.2 | 2.4 | 20.4 | 100.0 | 12.3 | 87.7 | 100.0 |
| 1956-Jan.-Mar.Apr.-June |  |  | 24.8 | 100.0 | 8.9 | 91.1 |  |
|  | 76.3 | 1.3 | 22.4 | 100.0 | 9.2 | 90.8 | 100.0 |

(1) Preliminary

Sales and Accounts Receivable

| Period | Sales |  |  |  | Accounts Receivable (at end of period) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash | Instalinent | Charge | Total | Instalment | Charge | Total |
| $\begin{array}{r} \text { 1955-Jan.-Mar. ... } \\ \text { Apr.-June } \\ \text { Julymept.... } \\ \text { Oct.-Dec. ... } \\ \text { Total .... } \end{array}$ | Dollar Estimates (in millions) |  |  |  |  |  |  |
|  | 24.4 | 1.5 | 14.5 | 40.4 | 2.4 | 17.7 | 20.1 |
|  | 43.8 | 2.2 | 23.7 | 69.7 | 2.7 | 20.8 | 23.5 |
|  | 41.2 | 2.4 | 25.5 | 69.1 | 3.6 | 24.4 | 28.0 |
|  | 46.9 | 2.3 | 25.2 | 74.4 | 3.7 | 23.1 | 26.8 |
|  | 156.3 | 8.4 | 88.9 | 253.6 |  |  |  |
| $\begin{array}{r} \text { 1956-Jan.-Mar. } \\ \text { Apr.-June } \end{array}$ | 25.8 | 1.7 | 16.6 | 44.1 | 3.3 | 20.4 | 23.7 |
|  | 4.8 | 2.3 | 26.5 | 73.6 | 3.6 | 23.8 | 27.4 |
|  | Percentage Composition |  |  |  |  |  |  |
| $\begin{array}{r} \text { 1955-Jan.-Mar. ... } \\ \text { Apr.-June } \\ \text { July-Sept. } \\ \text { Oct.-Dec. } \end{array}$ |  |  |  |  |  |  | 100.0 |
|  | 62.8 | 3.2 | 34.0 | 100.0 | 17.6 | 88.4 | 100.0 |
|  | $59.6$ | 3.5 | 36.9 | 100.0 | 13.0 | 87.0 | $100.0$ |
|  | $63.0$ | 3.1 | 33.9 | 100.0 | 13.9 | 86.1 | 100.0 |
| $\begin{array}{r} \text { 1956-Jan.-Mar. } \\ \text { Apr.-June (i) } \end{array}$ | 58.6 | 3.9 | 37.5 | 100.0 | 14.0 | 86.0 | 100.0 |
|  | 60.9 | 3.1 | 36.0 | 100.0 | 13.0 | 87.0 | 100.0 |

Table 8. - Furniture, Appliance and Radio Stores Sales and Accounts Receivable

|  | Dollar Estimates (in millions) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\begin{array}{r} \text { 1955-Jan.-Mar. ... } \\ \text { Apr.-Jrne } \\ \text { July-Sept. } \\ \text { Oct.-Dec. } \\ \text { Total } \end{array}$ | 37.5 | 53.8 | 23.1 | 114.4 | 128.0 | 21.6 | 149.6 |
|  | 36.4 | 62.6 | 22.2 | 121.2 | 12.4 .0 | 20.6 | 144.6 |
|  | 38.2 | 65.5 | 25.0 | 128.7 | 134.0 | 21.3 | 155.3 |
|  | 48.6 | 76.5 | 30.7 | 155.8 | 349.0 | 25.9 | 174.9 |
|  | 260.7 | 258.4 | 101.0 | 520.1 |  |  |  |
| $\begin{array}{r} \text { 1956-Jan.-Mar. } \\ \text { Apr.-June } \end{array}$ | 39.1 | 60.3 | 24.8 | 124.2 | 144.6 | 22.0 | 166.6 |
|  | 42.0 | 64.3 | 26.8 | 133.1 | 146.0 | 22.1 | 168.1 |
|  | Percentage Composition |  |  |  |  |  |  |
| $\begin{array}{r} \text { 1955-Jan.-Mar. } \\ \text { Apr. } \\ \text { July=Sept. } \\ \text { Oct.-Dec. } \end{array}$ | 32.8 | 47.0 | 20.2 | 100.0 | 85.6 | 14.4 | 100.0 |
|  | 30.0 | 51.6 | 18.4 | 100.0 | 85.8 | 24.2 | 100.0 |
|  | 29.7 | 50.9 | 19.4 | 100.0 | 86.3 | 13.7 | 100.0 |
|  | 31.2 | 49.1 | 19.7 | 100.0 | 85.2 | 14.8 | 100.0 |
| $\begin{aligned} & \text { 1956-Jan.-Mar. © } \\ & \text { Apr.-June (i) } \end{aligned}$ | 31.5 | 48.5 | 20.0 | 100.0 | 86.8 | 13.2 | 100.0 |
|  | 31.6 | 48.3 | 20.1 | 100.0 | 86.9 | 13.1 | 100.0 |

(1) Preliminary

Table y. - Jewellery Stores
Sales and Accounts Receivable

| Period | Sales |  |  |  | Accounts Receivable (at end of period) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash | Instalment | Charge | Total | Instalrient | Charge | Total |
|  | Dollar Estimates (in millions) |  |  |  |  |  |  |
| 1955-Jan.-lar. ... | 13.3 | 4.0 | 3.9 | 21.2 | 9.8 | 5.1 | 14.9 |
| Apr.-June ... | 15.0 | 4.9 | 4.7 | 24.6 | 9.0 | 4.5 | 13.5 |
| July-Sept. .. | 17.5 | 5.5 | 4.7 | 27.7 | 9.7 | 5.2 | 14.9 |
| Uct.-Dec.... | 26.9 | 10.1 | 8.9 | $45 \cdot 9$ | 13.6 | 8.3 | 21.9 |
| Total ..... | 72.7 | 24.5 | 22.2 | 129.4 |  |  |  |
| 1956-Jan.-Mar. ... | 13.9 | 4.6 | 4.3 | 22.8 | 21.3 | 5.5 | 16.8 |
| Apr.-June (I) | 15.3 | 5.5 | 5.1 | 25.4 | 21.1 | 5.6 | 16.7 |
|  | Percentage Composition |  |  |  |  |  |  |
| 1955-Jan.-Mar. ... | 62.4 | 18.8 | 18.3 | 100.0 | 65.8 | 34.2 | 100.0 |
| Apr.-June ... | 61.2 | 14.8 | 19.0 | 100.0 | 66.7 | 33.3 | 10.0 |
| July-Sept... | 63.0 | 19.9 | 17.1 | 100.0 | 65.2 | 34.8 | 100.0 |
| Oct.-Dec.... | 58.5 | 22.0 | 19.5 | 100.0 | 61.9 | 33.1 | 100.0 |
|  |  | $20.4$ | $18.7$ | 100.0 | $67 \cdot 3$ | $32.7$ | $100.0$ |
| Apr.-June (I) | 59.1 | 21.1 | 19.8 | 100.0 | $66.5$ | $33.5$ | $100.0$ |

Table 10. - Lrocery and Combination Stores (Independent) Sales and Accounts Receivable

| Period | Sales |  |  |  |  | Accounts Receivable (Charge) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash |  | Charge |  | Total |  |
|  | Amount | \% | Amount | $\%$ | Amount |  |
| $\begin{aligned} & \text { 1955-Jan.-Mar. ... } \\ & \text { Apr.-June .. } \\ & \text { July-Sept. } \\ & \text { Oct.-Dec. } \end{aligned}$ | Dollar Estimates (in millions) |  |  |  |  |  |
|  | 245.0 | 74.8 | 82.5 | 25.2 | 327.5 | $\begin{aligned} & 33.2 \\ & 33.9 \\ & 32.6 \\ & 34.8 \end{aligned}$ |
|  | 283.2 | 75.8 | 90.5 | 24.2 | 373.7 |  |
|  | 286.9 | 75.5 | 93.1 | 24.5 | 380.0 |  |
|  | 285.5 | 74.9 | 95.4 | 25.1 | 380.9 |  |
| Total ..... | 1,100.6 |  | 361.5 |  | 1,462.1 |  |
| 1956-Jan.-Mar. ... | 265.6 | 77.0 | 79.2 | 23.0 | 344.8 | 33.1 |
| Apr -June (1) | 300.0 | 77.4 | 87.5 | 22.6 | 387.5 | 32.4 |

(1) Prelfminary

Sales and Accounts Receivable
(in millions of dollars)

| Period | Sales |  |  |  |  | Accounts Receivabl(Charge) (Charge) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash |  | Credit |  | Total |  |
|  | Amount | \% | Amount | \% | Amount |  |
| 1955-Jan.-Mar. | 70.1 | 67.4 | 34.0 | 32.6 | 104.1 | 26.1 |
| 1955-June ........ | 93.4 | 68.4 | 43.1 | 31.6 | 136.5 | 29.1 |
| July-Sept. ........ | 100.1 | 68.7 | 45.7 | 31.3 | 14.8 | 29.9 |
| Oct.-Dec. .......... | 95.5 | 67.3 | 46.3 | 32.7 | 14108 | 27.1 |
| Total ........... | 359.1 |  | 169.1 |  | 528.2 |  |
| 1956-Jan.-Mar. ......... | 74.6 | 67.1 | 36.5 | 32.9 | 111.1 | 25.6 |
| Apr.-June (1) | 95.2 | 67.0 | 46.8 | 33.0 | 142.0 | 27.4 |

Table 12. - Fuel Dealers
Sales and Accounts Receivable
(in millions of dollars)

| Period | Sales |  |  |  |  | Accounts Receivable (Charge) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash |  | Credit |  | Total |  |
|  | Amount | \% | Amount | \% | Amount |  |
| 1955-Jan.-Mar. | 20.3 |  | 68.3 |  | 88.6 |  |
| Apr.-June ......... | 7.3 | 18.7 | 31.9 | 81.3 | 39.2 | 24.7 |
| July-Sept. . . . ..... | 10.4 | 23.4 | 34.1 | 76.6 | 44.5 | 28.0 |
| Oct.-Dec. .......... | 22.2 | 24.1 | 69.7 | 75.2 | 21.2 | 40.2 |
| Total. | 60.2 |  | 204.0 |  | 264.2 |  |
| 1956-Jan.-Mar. ......... | 23.9 | 24.0 | 75.7 | 76.0 | 99.6 | 43.0 |
| Apr. - June (1) | 9.9 | 20.1 | 39.1 | 79.9 | 49.0 | 30.1 |

Table 13. - Garaces and Fllifng Stations
Sales and Accounts Receivable
(in millions of dollars)

| Period | Sales |  |  |  |  | Accounts Receivable (Charge) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash |  | Credit |  | Total |  |
|  | Amount | \% | Amount | \% | Amount |  |
| 1955-Jen.-Mar. ......... | 91.3 | 70.4 | 38.3 | 29.6 | 129.6 | 24.5 |
| Apr.-June ......... | 125.0 | 71.3 | 50.4 | 28.7 | 175.4 | 28.1 |
| July-Sept. ......... | 136.2 | 72.6 | 51.5 | 27.4 | 187.7 | 30.0 |
| Oct.-Dec. .......... | 115.8 | 72.3 | 46.7 | 28.7 | 162.5 | 27.8 |
| Total. | 468.3 |  | 186.9 |  | 655.2 |  |
| 1956-Jan.-Mar. .......... | 95.5 | 68.4 | 44.2 | 31.6 | 139.7 | 25.7 |
| Apr.-June (1) | 132.5 | 71.4 | 52.9 | 28.6 | 185.4 | 28.3 |

(1) Preliminary

Table 14. - All Other Trades
Sales and Accounts Receivable

| Pertod | Sales |  |  |  | Accounts Receivable (at end of period) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Cash | Instalment | Charge | Total | Instalnent | Charge | Total |
|  | Dollar Estimates (in millions) |  |  |  |  |  |  |
| 1955-Jan.-Mar. ... | 780.1 | 27.2 | 154.1 | 961.4 | 34.1 | 136.0 | 170.1 |
| Apr.-June ... | 964.2 | 46.1 | 247.5 | 1,257.8 | 38.5 | 181.6 | 220.1 |
| July-Sept. .. | 1,004.6 | 39.4 | 272.5 | 1,316.5 | 38.7 | 192.0 | 230.7 |
| Oct.-Dec.... | 1.724 .8 | 35.1 | 24404 | $1.404 .3$ | 36.9 | 170.8 | 207.7 |
| Total ..... | 3.873 .7 | 147.8 | 978.5 | $4,940.0$ |  |  |  |
| 1956-Jan.-Mar. ... | 862.2 | 33.6 | 171.1 | 1,066.9 | 36.8 | 155.7 | 192.5 |
| Apr.-June (1) | 1,050.8 | 34.0 | 267.3 | 1,352.1 | 34.8 | 187.7 | 222.5 |
|  | Percentage Composition |  |  |  |  |  |  |
| 1955-Jan.-Mar. ... | 81.2 | 2.8 | 16.0 | 100.0 | 20.0 | 80.0 | 100.0 |
| Apr.-Jwne ... | 76.6 | 3.7 | 19.7 | 100.0 | 17.5 | 82.5 | 100.0 |
| July-Sept. .. | 76.3 | 3.0 | 20.7 | 100.0 | 16.8 | 83.2 | 100.0 |
| Oct.-Dec.... | 80.1 | 2.5 | 17.4 | 100.0 | 17.8 | 82.2 | 100.0 |
| 1956-Jan.-Mar. ... | 80.8 | 3.2 | 16.0 | 100.0 | 19.1 | 80.9 | 100.0 |
| Apr.-June (1) | 77.7 | 2.5 | 19.8 | 100.0 | 15.6 | 84.4 | 100.0 |

(1) Preliminary

