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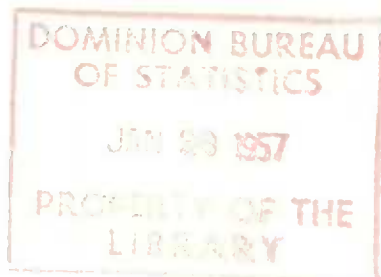


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RETAIL CREDIT

THIRD QUARTER, 1956



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RETAIL CREDIT

Cash sales and credit sales of retail establishments in the third quarter of 1956 amounted to an estimated \$2,268.0 million and \$1,318.2 million, respectively. For the January-September period cash sales were 8.1% and credit sales 6.3% more than in the first nine months of 1955. Credit outstanding on September 30, 1956, stood at a record high of \$934.0 million, the result of a net change of +3.2% since June 30, 1956. This increase was less than occurred over corresponding dates in 1955; nevertheless the level of credit outstanding was \$71.1 million higher than on September 30, 1955.

The estimates in this report include sales and receivables on commercial accounts of establishments classified as "retail". The non-consumer content occurs mainly in trades such as Lumber and Building Materials Dealers, Farm Implement Dealers, Feed Stores and Farmers' Supply Stores, all of which are represented in the miscellaneous classification "All Other Trades". Other trade classifications contain portions of non-consumer business as well. For example, builders' hardware is included in Hardware Stores, commercial vehicles in Motor Vehicle Dealers, etc.

Sales' figures are not adjusted for seasonal variation, price changes and differences in number of shopping days. The fourth quarter report will have all 1956 figures adjusted for establishment "births" and "deaths".

Instalment Sales and Receivables

Total instalment sales in the third quarter of 1956 amounted to \$472.7 million, \$14.4 million more than in the corresponding quarter of 1955. At the end of the quarter instalment receivables held by retailers (which, by definition, exclude receivables on paper sold to sales finance companies) totalled \$381.9 million. There was a seasonally-expected decline in instalment sales from the second quarter amounting to 11.1%, but instalment debt outstanding on retailers' books increased by 3.0%. (A downturn in the curve of instalment credit outstanding will normally lag behind a downturn in the new credit curve).

Three of the specified trades increased their instalment sales over the second quarter of the year: Fuel Dealers, Jewellery Stores and Furniture, Appliance and Radio Stores. Except for Women's Clothing Stores, all the specified trades in which the instalment component is significant had higher instalment sales and credit outstanding than a year earlier. Women's Clothing Stores reported decreases of 46.2% in sales and 30.8% in credit outstanding. Department Stores rang up instalment sales worth \$49.8 million, about \$700,000 more than in the third quarter of 1955; instalment credit outstanding on their books at the end of the quarter, however, was \$20.8 million more than on September 30, 1955.

Charge Sales and Receivables

Charge sales in the third quarter of 1956 amounted to \$845.5 million, the highest dollar value for quarterly short-term credit sales so far reached in the series. Although six of the specified trades reported charge sales at a lower level than in the previous quarter, there was an overall gain of 2.8%, with Furniture, Appliance and Radio Stores showing the largest increase (6.8%). The net change in charge debt outstanding between June 30 and September 30, 1956, amounted to +3.3%.

Compared with the third quarter of 1955, the one specified trade to show a decline in charge sales was Independent Grocery and Combination Stores, which fell

off 2.3%. More money was owing to all specified trades by charge account customers on September 30, 1956, than on the corresponding date a year earlier. Charge debt owing to Department Stores on September 30, 1956, exceeded Department Stores' third quarter charge sales (which include substantial sales on revolving credit and budgeted charge accounts) by approximately \$8.1 million.

Percentage Composition

In the third quarter of 1956 charge sales accounted for the same share of the retail sales' dollar as in the corresponding quarter of 1955. The portion attributable to instalment sales shifted in favour of cash sales by 0.5%. The breakdown of total receivables between the instalment and charge components remained the same as in the second quarter of the year.

Note: 1951 Census benchmarks serve as the base for computations in this series.

Credit Sales

Instalment Sales - credit sales made under conditional sale agreements which provide for time payments and contain a repossession clause. Cash down-payments, 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 credit sales and cash received from the sale of financial paper.

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

C R E D I T S A L E S

5

Percentage ChangesTotal All Trades and Selected Trades

Trade	<u>Instalment Sales</u>		<u>Charge Account Sales</u>	
	3rd qtr. 56 over 3rd qtr. 55	3rd qtr. 56 over 2nd qtr. 56	3rd qtr. 56 over 3rd qtr. 55	3rd qtr. 56 over 2nd qtr. 56
TOTAL, ALL TRADES	+ 3.1	- 11.1	+ 7.1	+ 2.8
Department Stores	+ 1.4	- 1.2	+ 7.9	- 9.6
Motor Vehicle Dealers	+ 4.9	- 14.9	+ 10.1	- 2.4
Men's Clothing Stores	+ 20.0	- 25.0	+ 16.7	- 19.2
Family Clothing Stores	+ 7.1	- 26.8	+ 5.8	- 17.3
Women's Clothing Stores	- 46.2	- 22.2	+ 19.6	- 9.6
Hardware Stores	+ 12.5	0.0	+ 6.7	+ 5.4
Furniture, Appliance and Radio Stores	+ 3.7	+ 0.3	+ 4.3	+ 6.8
Jewellery Stores	+ 7.3	+ 9.3	+ 2.1	- 7.7
Grocery and Combination (Independent) Stores	N/A	N/A	- 2.3	+ 2.7
Fuel Dealers	+ 8.3	+ 85.7	+ 23.1	+ 5.5

A C C O U N T S R E C E I V A B L EPercentage ChangesTotal All Trades and Selected Trades

Trade	<u>Instalment Receivables</u>		<u>Charge Account Receivables</u>	
	3rd qtr. 56 over 3rd qtr. 55	3rd qtr. 56 over 2nd qtr. 56	3rd qtr. 56 over 3rd qtr. 55	3rd qtr. 56 over 2nd qtr. 56
TOTAL, ALL TRADES	+ 12.4	+ 3.0	+ 5.5	+ 3.3
Department Stores	+ 16.9	+ 1.4	+ 12.9	+ 2.3
Motor Vehicle Dealers	+ 11.2	- 1.2	+ 9.9	- 3.0
Men's Clothing Stores	+ 25.0	- 11.8	+ 6.8	- 5.2
Family Clothing Stores	0.0	- 7.0	+ 14.6	- 3.5
Women's Clothing Stores	- 30.8	0.0	+ 8.8	+ 3.1
Hardware Stores	+ 5.6	+ 5.6	+ 3.3	+ 5.4
Furniture, Appliance and Radio Stores	+ 11.7	+ 5.3	+ 9.9	+ 5.4
Jewellery Stores	+ 14.4	+ 0.9	+ 3.9	- 3.6
Grocery and Combination (Independent) Stores	N/A	N/A	+ 0.6	+ 0.6
Fuel Dealers	+ 14.3	+ 14.3	+ 5.0	- 2.2

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

Period	Sales				Accounts Receivable (at end of period)		
	Cash	Instalment	Charge	Total	Instalment	Charge	Total
Dollar Estimates (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	3,414.2	319.5	504.4	823.9
July-Sept. ..	2,098.2	458.3	789.8	3,346.3	339.8	523.1	862.9
Oct.-Dec. ...	2,325.4	401.2	832.4	3,559.0	381.8	542.8	924.6
Total	8,192.2	1,678.3	3,033.5	12,874.0			
1956-Jan.-Mar. ...	1,797.9	336.6	655.1	2,789.6	367.1	489.9	857.0
Apr.-June ...	2,275.9	532.0	822.7	3,630.6	370.6	534.7	905.3
July-Sept.(1)	2,268.0	472.7	845.5	3,586.2	381.9	552.1	934.0
Percentage Composition							
1955-Jan.-Mar. ...	64.6	11.6	23.8	100.0	41.4	58.6	100.0
Apr.-June ...	62.0	15.3	22.7	100.0	38.8	61.2	100.0
July-Sept. ..	62.7	13.7	23.6	100.0	39.4	60.6	100.0
Oct.-Dec. ...	65.3	11.3	23.4	100.0	41.3	58.7	100.0
Average ...	63.7	13.0	23.4	100.0			
1956-Jan.-Mar. ...	64.4	12.1	23.5	100.0	42.8	57.2	100.0
Apr.-June ...	62.7	14.6	22.7	100.0	40.9	59.1	100.0
July-Sept.(1)	63.2	13.2	23.6	100.0	40.9	59.1	100.0

**Table 2. - Department Stores
Sales and Accounts Receivable**

Dollar Estimates (in millions)							
1955-Jan.-Mar. ...	138.0	35.4	45.2	218.6	111.8	52.6	164.4
Apr.-June ...	170.0	44.5	59.7	274.2	113.7	56.7	170.4
July-Sept. ..	152.2	49.1	53.2	254.5	123.2	58.0	181.2
Oct.-Dec. ...	251.1	69.3	83.2	403.6	146.6	79.8	226.4
Total	711.3	198.3	241.3	1,150.9			
1956-Jan.-Mar. ...	152.4	40.1	50.2	242.7	139.4	60.6	200.0
Apr.-June ...	183.4	50.4	63.5	297.3	142.0	64.0	206.0
July-Sept.(1)	169.4	49.8	57.4	276.6	144.0	65.5	209.5
Percentage Composition							
1955-Jan.-Mar. ...	63.1	16.2	20.7	100.0	68.0	32.0	100.0
Apr.-June ...	62.0	16.2	21.8	100.0	66.7	33.3	100.0
July-Sept. ..	59.8	19.3	20.9	100.0	68.0	32.0	100.0
Oct.-Dec. ...	62.2	17.2	20.6	100.0	64.8	35.2	100.0
1956-Jan.-Mar. ...	62.8	16.5	20.7	100.0	69.7	30.3	100.0
Apr.-June ...	61.7	17.0	21.3	100.0	68.9	31.1	100.0
July-Sept.(1)	61.3	18.0	20.7	100.0	68.7	31.3	100.0

(1) Preliminary

Table 3. - Motor Vehicle Dealers
Sales and Accounts Receivable

Period	Sales				Accounts Receivable (at end of period)		
	Cash	Instalment	Charge	Total	Instalment	Charge	Total
Dollar Estimates (in millions)							
1955-Jan.-Mar.	144.6	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	2,344.2			
1956-Jan.-Mar.	150.1	189.6	122.4	462.1	19.9	67.7	87.6
Apr.-June ...	282.0	359.1	176.8	817.9	24.1	82.4	106.5
July-Sept.(1)	219.7	305.7	172.6	698.0	23.8	79.9	103.7
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	76.7	100.0
July-Sept. ..	31.1	44.8	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
1956-Jan.-Mar.	32.5	41.0	26.5	100.0	22.7	77.3	100.0
Apr.-June ...	34.5	43.9	21.6	100.0	22.6	77.4	100.0
July-Sept.(1)	31.5	43.8	24.7	100.0	23.0	77.0	100.0

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

Dollar Estimates (in millions)							
1955-Jan.-Mar.	30.2	1.3	9.3	40.8	1.5	9.7	11.2
Apr.-June ...	38.8	1.8	12.6	53.2	1.4	10.8	12.2
July-Sept. ..	35.4	1.0	9.0	45.4	1.2	10.3	11.5
Oct.-Dec.	55.8	2.4	15.8	74.0	1.7	12.8	14.5
Total	160.2	6.5	46.7	213.4			
1956-Jan.-Mar.	31.7	1.5	11.2	44.4	1.8	11.3	13.1
Apr.-June ...	39.2	1.6	13.0	53.8	1.7	11.6	13.3
July-Sept.(1)	38.1	1.2	10.5	49.8	1.5	11.0	12.5
Percentage Composition							
1955-Jan.-Mar.	74.1	3.1	22.8	100.0	13.9	86.1	100.0
Apr.-June ...	73.1	3.3	23.6	100.0	11.4	88.6	100.0
July-Sept. ..	78.0	2.2	19.8	100.0	10.6	89.4	100.0
Oct.-Dec.	75.4	3.2	21.4	100.0	11.9	88.1	100.0
1956-Jan.-Mar.	71.5	3.3	25.2	100.0	13.7	86.3	100.0
Apr.-June ...	72.9	3.0	24.1	100.0	12.8	87.2	100.0
July-Sept.(1)	76.5	2.5	21.0	100.0	12.1	87.9	100.0

(1) Preliminary

**Table 5. - Family Clothing Stores
Sales and Accounts Receivable**

Period	Sales				Accounts Receivable (at end of period)		
	Cash	Instalment	Charge	Total	Instalment	Charge	Total
Dollar Estimates (in millions)							
1955-Jan.-Mar. ...	23.9	2.5	7.5	33.9	6.6	9.6	16.2
Apr.-June ...	36.3	3.4	10.8	50.5	6.5	10.3	16.8
July-Sept. ..	33.5	2.8	8.6	44.9	6.7	9.6	16.3
Oct.-Dec. ...	47.8	5.4	15.9	69.1	8.0	13.5	21.5
Total	141.5	14.1	42.8	198.4			
1956-Jan.-Mar. ...	27.0	2.7	8.6	38.3	6.9	11.4	18.3
Apr.-June ...	36.7	4.1	11.0	51.8	7.2	11.4	18.6
July-Sept.(1)	36.5	3.0	9.1	48.6	6.7	11.0	17.7
Percentage Composition							
1955-Jan.-Mar. ...	70.4	7.4	22.2	100.0	40.7	59.3	100.0
Apr.-June ...	72.0	6.7	21.3	100.0	38.7	61.3	100.0
July-Sept. ..	74.6	6.2	19.2	100.0	41.1	58.9	100.0
Oct.-Dec. ...	69.2	7.8	23.0	100.0	37.2	62.8	100.0
1956-Jan.-Mar. ...	70.3	7.2	22.5	100.0	37.9	62.1	100.0
Apr.-June ...	70.9	7.9	21.2	100.0	38.8	61.2	100.0
July-Sept.(1)	75.0	6.3	18.7	100.0	38.1	61.9	100.0

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

Dollar Estimates (in millions)							
1955-Jan.-Mar. ...	32.4	1.2	10.1	43.7	1.2	9.3	10.5
Apr.-June ...	46.7	1.5	12.3	60.5	1.3	9.4	10.7
July-Sept. ..	39.8	1.3	10.2	51.3	1.3	9.1	10.4
Oct.-Dec. ...	53.1	1.7	14.0	68.8	1.5	10.8	12.3
Total	172.0	5.7	46.6	224.3			
1956-Jan.-Mar. ...	36.1	0.7	12.1	48.9	1.0	10.0	11.0
Apr.-June ...	46.8	0.9	13.5	61.2	0.9	9.6	10.5
July-Sept.(1)	42.9	0.7	12.2	55.8	0.9	9.9	10.8
Percentage Composition							
1955-Jan.-Mar. ...	74.2	2.7	23.1	100.0	11.9	88.1	100.0
Apr.-June ...	77.2	2.5	20.3	100.0	12.8	87.2	100.0
July-Sept. ..	77.6	2.6	19.8	100.0	12.1	87.9	100.0
Oct.-Dec. ...	77.2	2.4	20.4	100.0	12.3	87.7	100.0
1956-Jan.-Mar. ...	73.8	1.4	24.8	100.0	8.9	91.1	100.0
Apr.-June ...	76.5	1.5	22.0	100.0	8.7	91.3	100.0
July-Sept.(1)	76.8	1.3	21.9	100.0	8.2	91.8	100.0

(1) Preliminary

Table 7. - Hardware Stores
Sales and Accounts Receivable

9

Period	Sales				Accounts Receivable (at end of period)		
	Cash	Instalment	Charge	Total	Instalment	Charge	Total
Dollar Estimates (in millions)							
1955-Jan.-Mar. ...	24.4	1.5	14.5	40.4	2.4	17.7	20.1
Apr.-June ...	43.8	2.2	23.7	69.7	2.7	20.8	23.5
July-Sept. ..	41.2	2.4	25.5	69.1	3.6	24.4	28.0
Oct.-Dec. ...	46.9	2.3	25.2	74.4	3.7	23.1	26.8
Total	156.3	8.4	88.9	253.6			
1956-Jan.-Mar. ...	25.8	1.7	16.6	44.1	3.3	20.4	23.7
Apr.-June ...	45.1	2.7	25.8	73.6	3.6	23.9	27.5
July-Sept.(1)	44.6	2.7	27.2	74.5	3.8	25.2	29.0
Percentage Composition							
1955-Jan.-Mar. ...	60.3	3.7	36.0	100.0	12.1	87.9	100.0
Apr.-June ...	62.8	3.2	34.0	100.0	11.6	88.4	100.0
July-Sept. ..	59.6	3.5	36.9	100.0	13.0	87.0	100.0
Oct.-Dec. ...	63.0	3.1	33.9	100.0	13.9	86.1	100.0
1956-Jan.-Mar. ...	58.6	3.9	37.5	100.0	14.0	86.0	100.0
Apr.-June ...	61.3	3.6	35.1	100.0	13.2	86.8	100.0
July-Sept.(1)	59.9	3.6	36.5	100.0	13.2	86.8	100.0

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

Dollar Estimates (in millions)							
1955-Jan.-Mar. ...	37.5	53.8	23.1	114.4	128.0	21.6	149.6
Apr.-June ...	36.4	62.6	22.2	121.2	124.0	20.6	144.6
July-Sept. ..	38.2	65.5	25.0	128.7	134.0	21.3	155.3
Oct.-Dec. ...	48.6	76.5	30.7	155.8	149.0	25.9	174.9
Total	160.7	258.4	101.0	520.1			
1956-Jan.-Mar. ...	39.1	60.3	24.8	124.2	144.6	22.0	166.6
Apr.-June ...	40.5	67.7	24.9	133.1	142.2	22.2	164.4
July-Sept.(1)	41.3	67.9	26.6	135.8	149.7	23.4	173.1
Percentage Composition							
1955-Jan.-Mar. ...	32.8	47.0	20.2	100.0	85.6	14.4	100.0
Apr.-June ...	30.0	51.6	18.4	100.0	85.8	14.2	100.0
July-Sept. ..	29.7	50.9	19.4	100.0	86.3	13.7	100.0
Oct.-Dec. ...	31.2	49.1	19.7	100.0	85.2	14.8	100.0
1956-Jan.-Mar. ...	31.5	48.5	20.0	100.0	86.8	13.2	100.0
Apr.-June ...	30.4	50.9	18.7	100.0	86.5	13.5	100.0
July-Sept.(1)	30.4	50.0	19.6	100.0	86.5	13.5	100.0

(1) Preliminary

**Table 9. - Jewellery Stores
Sales and Accounts Receivable**

Period	Sales				Accounts Receivable (at end of period)		
	Cash	Instalment	Charge	Total	Instalment	Charge	Total
Dollar Estimates (in millions)							
1955-Jan.-Mar. ...	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
Oct.-Dec. ...	26.9	10.1	8.9	45.9	13.6	8.3	21.9
Total	72.7	24.5	22.2	119.4			
1956-Jan.-Mar. ...	13.9	4.6	4.3	22.8	11.3	5.5	16.8
Apr.-June ...	15.3	5.4	5.2	25.9	11.0	5.6	16.6
July-Sept.(1)	18.3	5.9	4.8	29.0	11.1	5.4	16.5
Percentage Composition							
1955-Jan.-Mar. ...	62.9	18.8	18.3	100.0	65.8	34.2	100.0
Apr.-June ...	61.2	19.8	19.0	100.0	66.7	33.3	100.0
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	38.1	100.0
1956-Jan.-Mar. ...	60.9	20.4	18.7	100.0	67.3	32.7	100.0
Apr.-June ...	59.0	21.0	20.0	100.0	66.4	33.6	100.0
July-Sept.(1)	63.2	20.2	16.6	100.0	67.2	32.8	100.0

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

Period	Sales					Accounts Receivable (Charge)
	Cash		Charge		Total	
	Amount	%	Amount	%	Amount	
	Dollar Estimates (in millions)					
1955-Jan.-Mar. ...	245.0	74.8	82.5	25.2	327.5	33.2
Apr.-June ...	283.2	75.8	90.5	24.2	373.7	33.9
July-Sept. ..	286.9	75.5	93.1	24.5	380.0	32.6
Oct.-Dec. ...	285.5	74.9	95.4	25.1	380.9	34.8
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 ...	298.9	77.1	88.6	22.9	387.5	32.6
July-Sept.(1)	310.1	77.3	91.0	22.7	401.1	32.8

(1) Preliminary

Table 11. - General Stores
Sales and Accounts Receivable
(in millions of dollars)

Period	Sales					Accounts Receivable
	Cash		Credit		Total	
	Amount	%	Amount	%	Amount	
1955-Jan.-Mar.	70.1	67.4	34.0	32.6	104.1	26.1
Apr.-June	93.4	68.4	43.1	31.6	136.5	29.1
July-Sept.	100.1	68.7	45.7	31.3	145.8	29.9
Oct.-Dec.	95.5	67.3	46.3	32.7	141.8	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	95.9	67.5	46.1	32.5	142.0	27.5
July-Sept. (1)	104.2	68.0	49.2	32.0	153.4	26.9

Table 12. - Fuel Dealers
Sales and Accounts Receivable

Period	Sales				Accounts Receivable (at end of period)		
	Cash	Instalment	Charge	Total	Instalment	Charge	Total
Dollar Estimates (in millions)							
1955-Jan.-Mar. ...	20.3	0.6	67.7	88.6	1.2	33.5	34.7
Apr.-June ...	7.3	0.5	31.4	39.2	1.3	23.4	24.7
July-Sept. ..	10.4	1.2	32.9	44.5	2.1	25.9	28.0
Oct.-Dec. ...	22.2	1.1	63.6	91.9	1.9	38.3	40.2
Total	60.2	3.4	200.6	264.2			
1956-Jan.-Mar. ...	23.9	0.6	75.1	99.6	1.9	41.1	43.0
Apr.-June ...	9.9	0.7	38.4	49.0	2.1	27.8	29.9
July-Sept.(1)	12.5	1.3	40.5	54.3	2.4	27.2	29.6
Percentage Composition							
1955-Jan.-Mar. ...	22.9	0.7	76.4	100.0	3.5	96.5	100.0
Apr.-June ...	18.7	1.3	80.0	100.0	5.3	94.7	100.0
July-Sept. ..	23.4	2.8	73.8	100.0	7.5	92.5	100.0
Oct.-Dec. ...	24.1	1.2	74.7	100.0	4.7	95.3	100.0
1956-Jan.-Mar. ...	24.0	0.6	75.4	100.0	4.5	95.5	100.0
Apr.-June ...	20.3	1.4	78.3	100.0	7.0	93.0	100.0
July-Sept.(1)	23.0	2.4	74.6	100.0	8.0	92.0	100.0

(1) Preliminary

Table 13. - Garages and Filling Stations
Sales and Accounts Receivable
(in millions of dollars)



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Period	Sales					Accounts Receivable
	Cash		Credit		Total	
	Amount	%	Amount	%	Amount	
1955-Jan.-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	71.3	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	132.6	71.5	52.8	28.5	185.4	28.2
July-Sept. (1)	137.2	70.7	56.8	29.3	194.0	29.8

Table 14. - All Other Trades
Sales and Accounts Receivable

Period	Sales				Accounts Receivable (at end of period)		
	Cash	Instalment	Charge	Total	Instalment	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. ...	1,124.8	35.1	244.4	1,404.3	36.9	170.8	207.7
Total	3,873.7	147.8	918.5	4,940.0			
1956-Jan.-Mar. ...	862.2	33.6	171.1	1,066.9	36.8	155.7	192.5
Apr.-June ...	1,049.6	38.1	264.4	1,352.1	35.5	188.2	223.7
July-Sept.(1)	1,093.2	33.8	288.3	1,415.3	37.7	204.4	242.1
Percentage Composition							
1955-Jan.-Mar. ...	81.2	2.8	16.0	100.0	20.0	80.0	100.0
Apr.-June ...	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 ...	77.6	2.8	19.6	100.0	15.9	84.1	100.0
July-Sept.(1)	77.2	2.4	20.4	100.0	15.6	84.4	100.0

(1) Preliminary