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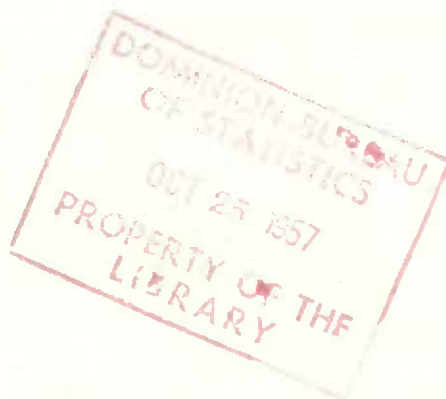


CANADA

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RETAIL CREDIT

SECOND QUARTER, 1957



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RETAIL CREDIT

A redefinition of the "instalment" and "charge" terms used in the Retail Credit series was approved earlier this year. Although budgeted charge accounts and revolving credit have, in practice, been included in the "charge" category, these intermediate forms of credit lack the characteristics of the regular charge account and, in fact, closely resemble "instalment" credit (then defined as "credit granted under conditional-sale agreements providing for time-payments and containing a repossession clause"). Regular charge accounts, for example, do not entail a specific finance charge (except on overdue accounts) and are not customarily paid off in a series of regular instalments. It was felt, therefore, that the trend of these deferred payment plans should be transferred to the "instalment" component of sales and receivables. As a result of this change, which affects Department Stores mainly and the Clothing trades, Jewellery Stores and Furniture, Household Appliance and Radio Stores to a lesser extent, credit components for the revised first quarter of 1957 and the preliminary second quarter of 1957 are not comparable with the 1956 and earlier estimates. However, the comparability of total credit sales and total accounts receivable is not affected.

For Department Stores only, the "instalment" component will now be shown sub-divided into "conditional-sale agreements" and "other deferred payment plans," resulting in a four-way breakdown for sales and a three-way breakdown for receivables.

The 1956 sales' estimates in this report contain final revisions for establishment "births" and "deaths." No adjustments are made in the Retail Credit series for seasonal fluctuation, price changes and differences in number of shopping days.

Sales and receivables on commercial accounts of retail establishments are included in the estimates. The non-consumer content is fairly large 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 classification "All Other Trades." Some of the specified trades also contain portions of non-consumer business. For example, builders' hardware is sold by Hardware Stores, commercial vehicles by Motor Vehicle Dealers, etc.

Credit sales amounted to an estimated \$1,339.1 million in the second quarter of 1957, a decrease of 3.3 per cent from a year ago. In the specified trades, this decline was conspicuously reflected by Motor Vehicle Dealers with credit sales down 11.4 per cent. Cash sales, estimated residually from total sales, amounted to \$2,434.5 million compared with \$2,322.7 million in the corresponding period of last year.

The year-over-year drop in credit sales was not accompanied by a like change in total accounts receivable. Following a net increase of 5.3 per cent from March 31, accounts receivable at June 30 were 5.6 per cent higher than on the corresponding date a year ago.

The usual seasonal increases over the first quarter of the year were reported in both instalment and charge sales for all the specified trades except Fuel Dealers, which normally exhibit a reverse trend. Increases in the instalment component ranged from a high of 40.0 per cent (Men's Clothing) to a low of 16.0 per cent (Furniture, Household Appliance and Radio Stores) with an over-all gain of 27.9 per cent. In the charge component, trade increases showed a very wide range, with an over-all gain of 15.1 per cent.

The net increases in instalment and charge receivables during the second quarter of 1957 amounted to 2.3 per cent and 7.9 per cent respectively. More than half the specified trades reflected the increases in each component.

Instalment Sales - credit sales made under conditional agreements. The cash down-payments, trade-in allowances and retailers' service charges are included in the value of sales' estimates. Effective the first quarter of 1957, sales made on other deferred payment plans, such as revolving credit and budgeted charge accounts, are also included.

Charge Account Sales - credit sales other than instalment sales. Effective the first quarter of 1957, deferred payment plans, such as revolving credit and budgeted charge accounts, are excluded.

Cash Sales - cash and C.O.D. sales excluding 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 instalment paper).

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

C R E D I T S A L E SPercentage ChangesTotal All Trades and Selected Trades

Trade	Instalment Sales	Charge Account Sales	Total Credit Sales
	<u>2nd qtr. 1957</u> 1st qtr. 1957	<u>2nd qtr. 1957</u> 1st qtr. 1957	<u>2nd qtr. 1957</u> 2nd qtr. 1956
TOTAL, ALL TRADES	+ 27.9	+ 15.1	- 3.3
Department Stores	+ 25.3	+ 29.8	+ 2.0
Motor Vehicle Dealers	+ 33.2	+ 6.3	- 11.4
Men's Clothing Stores	+ 40.0	+ 26.7	+ 6.2
Family Clothing Stores	+ 23.3	+ 30.0	+ 2.0
Women's Clothing Stores	+ 23.1	+ 18.5	+ 9.0
Hardware Stores	+ 30.4	+ 60.4	+ 5.8
Furniture, Appliance and Radio Stores	+ 16.0	+ 3.9	- 2.5
Jewellery Stores	+ 34.8	+ 27.5	- 3.4
Grocery and Combination (Independent) Stores	-	+ 12.1	+ 13.0
Fuel Dealers	- 40.0	- 58.6	- 4.8

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	Instalment Receivables	Charge Account Receivables	Total Receivables
	<u>2nd qtr. 1957</u> 1st qtr. 1957	<u>2nd qtr. 1957</u> 1st qtr. 1957	<u>2nd qtr. 1957</u> 2nd qtr. 1956
TOTAL, ALL TRADES	+ 2.3	+ 7.9	+ 5.6
Department Stores	+ 1.4	+ 10.0	+ 7.2
Motor Vehicle Dealers	+ 4.5	+ 6.8	+ 4.8
Men's Clothing Stores	+ 5.0	+ 5.5	+ 2.3
Family Clothing Stores	- 3.2	+ 0.9	- 2.7
Women's Clothing Stores	0.0	- 3.2	+ 1.0
Hardware Stores	+ 7.7	+ 18.3	+ 12.0
Furniture, Appliance and Radio Stores	+ 2.6	+ 2.6	+ 9.2
Jewellery Stores	- 5.6	- 6.7	+ 4.2
Grocery and Combination (Independent) Stores	-	+ 6.8	+ 6.4
Fuel Dealers	- 26.1	- 36.3	- 4.3

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)							
1956-Jan.-Mar. ...	1,870.2	354.3	685.6	2,910.1	365.3	490.4	855.7
Apr.-June ...	2,322.7	545.7	838.5	3,706.9	372.6	535.9	908.5
July-Sept. ..	2,264.2	484.9	841.0	3,590.1	383.4	556.8	940.2
Oct.-Dec. ...	2,557.0	442.7	881.8	3,881.5	414.9	566.6	981.5
TOTAL	9,014.1	1,827.6	3,246.9	14,088.6			
1957-Jan.-Mar. ...	2,030.4	395.5	724.0	3,149.9	421.1	489.8	910.9
Apr.-June (p)	2,434.5	505.8	833.3	3,773.6	430.9	528.5	959.4
Percentage Composition							
1956-Jan.-Mar. ...	64.3	12.1	23.6	100.0	42.7	57.3	100.0
Apr.-June ...	62.7	14.7	22.6	100.0	41.0	59.0	100.0
July-Sept. ..	63.1	13.5	23.4	100.0	40.8	59.2	100.0
Oct.-Dec. ...	65.9	11.4	22.7	100.0	42.3	57.7	100.0
AVERAGE ...	64.0	13.0	23.0	100.0			
1957-Jan.-Mar. ...	64.5	12.5	23.0	100.0	46.2	53.8	100.0
Apr.-June (p)	64.5	13.4	22.1	100.0	44.9	55.1	100.0

Table 2. - Department Stores
Sales and Accounts Receivable

Period	S a l e s					Accounts Receivable (at end of period)			
	Cash	Instalment		Charge	Total	Instalment		Charge	Total
		C.S.A./ ¹	Other/ ²			C.S.A./ ¹	Other/ ²		
Dollar Estimates (in millions)									
1957 -									
Jan.-Mar. ...	158.0	39.2	12.5	39.6	249.3	147.9	27.6	39.0	214.5
Apr.-June (p)	194.8	50.3	14.5	51.4	311.0	149.0	29.0	42.9	220.9
Percentage Composition									
1957 -									
Jan.-Mar. ...	63.4	15.7	5.0	15.9	100.0	68.9	12.9	18.2	100.0
Apr.-June (p)	62.6	16.2	4.7	16.5	100.0	67.5	13.1	19.4	100.0

(p) Preliminary

¹ Conditional-sale agreements ² Other deferred payment plans.

**Table 3. - Motor Vehicle Dealers
Sales and Accounts Receivable**

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Period	Sales				Accounts Receivable (at end of period)		
	Cash	Instalment	Charge	Total	Instalment	Charge	Total
Dollar Estimates (in millions)							
1956-Jan.-Mar. ...	161.8	204.4	132.0	498.2	19.9	67.7	87.6
Apr.-June ...	287.1	365.6	180.0	832.7	24.1	82.4	106.5
July-Sept. ..	205.9	308.4	160.6	674.9	24.0	79.9	103.9
Oct.-Dec. ...	165.3	235.7	140.1	541.1	22.2	74.5	96.7
TOTAL	820.1	1,114.1	612.7	2,546.9			
1957-Jan.-Mar. ...	204.4	247.1	145.2	596.7	24.5	80.5	105.0
Apr.-June (p)	288.8	329.1	154.4	772.3	25.6	86.0	111.6
Percentage Composition							
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. ..	30.5	45.7	23.8	100.0	23.1	76.9	100.0
Oct.-Dec. ...	30.5	43.6	25.9	100.0	23.0	77.0	100.0
1957-Jan.-Mar. ...	34.3	41.4	24.3	100.0	23.4	76.6	100.0
Apr.-June (p)	37.4	42.6	20.0	100.0	22.9	77.1	100.0

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

Dollar Estimates (in millions)							
1956-Jan.-Mar. ...	32.7	1.5	11.5	45.7	1.8	11.3	13.1
Apr.-June ...	39.0	1.6	12.9	53.5	1.7	11.6	13.3
July-Sept. ..	38.1	1.4	10.2	49.7	1.5	11.0	12.5
Oct.-Dec. ...	61.0	1.8	15.6	78.4	1.9	14.2	16.1
TOTAL	170.8	6.3	50.2	227.3			
1957-Jan.-Mar. ...	35.1	1.5	10.5	47.1	2.0	10.9	12.9
Apr.-June (p)	39.9	2.1	13.3	55.3	2.1	11.5	13.6
Percentage Composition							
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. ..	76.8	2.8	20.4	100.0	12.2	87.8	100.0
Oct.-Dec. ...	77.8	2.3	19.9	100.0	11.9	88.1	100.0
1957-Jan.-Mar. ...	74.5	3.2	22.3	100.0	15.4	84.6	100.0
Apr.-June (p)	72.1	3.8	24.1	100.0	15.3	84.7	100.0

(p)

**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)							
1956-Jan.-Mar. ...	27.6	2.8	8.8	39.2	5.1	11.9	17.0
Apr.-June ...	36.6	4.1	11.0	51.7	6.3	11.9	18.2
July-Sept. ..	35.7	3.7	9.3	48.7	6.1	11.8	17.9
Oct.-Dec. ...	48.7	6.8	16.8	72.3	7.0	14.7	21.7
TOTAL	148.6	17.4	45.9	211.9			
1957-Jan.-Mar. ...	27.1	3.0	9.0	39.1	6.2	11.6	17.8
Apr.-June (p)	37.9	3.7	11.7	53.3	6.0	11.7	17.7
Percentage Composition							
1956-Jan.-Mar. ...	70.3	7.2	22.5	100.0	30.0	70.0	100.0
Apr.-June ...	70.9	7.9	21.2	100.0	34.6	65.4	100.0
July-Sept. ..	73.2	7.6	19.2	100.0	33.9	66.1	100.0
Oct.-Dec. ...	67.3	9.4	23.3	100.0	32.2	67.8	100.0
1957-Jan.-Mar. ...	69.4	7.6	23.0	100.0	35.1	64.9	100.0
Apr.-June (p)	71.2	6.9	21.9	100.0	34.0	66.0	100.0

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

Dollar Estimates (in millions)							
1956-Jan.-Mar. ...	35.2	0.7	11.8	47.7	1.0	10.0	11.0
Apr.-June ...	47.0	0.9	13.5	61.4	0.9	9.6	10.5
July-Sept. ..	42.9	0.8	12.0	55.7	0.9	10.1	11.0
Oct.-Dec. ...	60.0	1.0	17.0	78.0	1.0	11.8	12.8
TOTAL	185.1	3.4	54.3	242.8			
1957-Jan.-Mar. ...	35.6	1.3	11.9	48.8	1.4	9.5	10.9
Apr.-June (p)	49.0	1.6	14.1	64.7	1.4	9.2	10.6
Percentage Composition							
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. ..	77.0	1.4	21.6	100.0	8.1	91.9	100.0
Oct.-Dec. ...	76.9	1.3	21.8	100.0	8.2	91.8	100.0
1957-Jan.-Mar. ...	73.0	2.6	24.4	100.0	12.4	87.6	100.0
Apr.-June (p)	75.8	2.4	21.8	100.0	13.2	86.8	100.0

(p) Preliminary

Table 7. - Hardware Stores
Sales and Accounts Receivable

Period	Sales				Accounts Receivable (at end of period)		
	Cash	Instalment	Charge	Total	Instalment	Charge	Total
Dollar Estimates (in millions)							
1956-Jan.-Mar. ...	26.7	1.8	17.2	45.7	3.3	20.4	23.7
Apr.-June ...	43.8	2.6	25.1	71.5	3.6	23.9	27.5
July-Sept. ..	45.1	2.8	27.1	75.0	3.8	25.1	28.9
Oct.-Dec. ...	53.7	2.3	25.9	81.9	4.0	24.0	28.0
TOTAL	169.3	9.5	95.3	274.1			
1957-Jan.-Mar. ...	28.3	2.3	16.4	47.0	5.2	21.3	26.5
Apr.-June (p)	43.9	3.0	26.3	73.2	5.6	25.2	30.8
Percentage Composition							
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. ..	60.2	3.7	36.1	100.0	13.3	86.7	100.0
Oct.-Dec. ...	65.5	2.9	31.6	100.0	14.4	85.6	100.0
1957-Jan.-Mar. ...	60.3	4.8	34.9	100.0	14.8	85.2	100.0
Apr.-June (p)	60.0	4.1	35.9	100.0	18.3	81.7	100.0

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

Dollar Estimates (in millions)							
1956-Jan.-Mar. ...	38.5	60.3	24.6	123.4	144.6	22.0	166.6
Apr.-June ...	42.6	71.2	26.2	140.0	145.1	22.9	168.0
July-Sept. ..	44.3	72.6	29.3	146.2	152.4	24.2	176.6
Oct.-Dec. ...	53.8	79.7	33.2	166.7	162.9	26.4	189.3
TOTAL	179.2	283.8	113.3	576.3			
1957-Jan.-Mar. ...	41.7	58.7	25.9	126.3	155.9	22.8	178.7
Apr.-June (p)	42.6	68.1	26.9	137.6	160.0	23.4	183.4
Percentage Composition							
1956-Jan.-Mar. ...	31.2	48.9	19.9	100.0	86.8	13.2	100.0
Apr.-June ...	30.5	50.8	18.7	100.0	86.4	13.6	100.0
July-Sept. ..	30.4	49.6	20.0	100.0	86.3	13.7	100.0
Oct.-Dec. ...	32.3	47.8	19.9	100.0	86.0	14.0	100.0
1957-Jan.-Mar. ...	33.0	46.5	20.5	100.0	87.2	12.8	100.0
Apr.-June (p)	31.0	49.5	19.5	100.0	87.2	12.8	100.0

(p) 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)							
1956-Jan.-Mar. ...	13.5	4.5	4.1	22.1	11.3	5.5	16.8
Apr.-June ...	16.7	6.0	5.7	28.4	11.0	5.6	16.6
July-Sept. ..	17.3	6.0	4.5	27.8	11.1	5.4	16.5
Oct.-Dec. ...	31.3	11.4	9.8	52.5	15.0	8.8	23.8
TOTAL	78.8	27.9	24.1	130.8			
1957-Jan.-Mar. ...	13.5	4.6	4.0	22.1	12.4	6.0	18.4
Apr.-June (p)	16.7	6.2	5.1	28.0	11.7	5.6	17.3
Percentage Composition							
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. ..	62.3	21.4	16.3	100.0	67.2	32.8	100.0
Oct.-Dec. ...	59.6	21.7	18.7	100.0	63.0	37.0	100.0
1957-Jan.-Mar. ...	61.2	20.8	18.0	100.0	67.3	32.7	100.0
Apr.-June (p)	59.7	22.2	18.1	100.0	67.5	32.5	100.0

Table 10. - Grocery and Combination Stores (Independent)

Sales and Accounts Receivable
(in millions of dollars)

Period	Sales					Accounts Receivable (Charge)
	Cash		Charge		Total	
	Amount	%	Amount	%	Amount	
1956-Jan.-Mar. ...	272.0	77.0	81.1	23.0	353.1	33.1
Apr.-June ...	296.0	77.1	87.7	22.9	383.7	32.6
July-Sept. ..	299.8	76.3	93.2	23.7	393.0	32.9
Oct.-Dec. ...	316.1	76.8	95.8	23.2	411.9	35.5
TOTAL	1,183.9		357.8		1,541.7	
1957-Jan.-Mar. ...	291.2	76.7	88.4	23.3	379.6	32.5
Apr.-June (p)	308.5	75.7	99.1	24.3	407.6	34.7

(p) Preliminary

Table 11. - Fuel Dealers
Sales and Accounts Receivable

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Period	Sales				Accounts Receivable (at end of period)		
	Cash	Instalment	Charge	Total	Instalment	Charge	Total
Dollar Estimates (in millions)							
1956-Jan.-Mar. ...	25.2	0.6	79.3	105.1	1.9	41.1	43.0
Apr.-June ...	10.1	0.7	39.0	49.8	2.1	27.8	29.9
July-Sept. ..	11.6	1.3	36.4	49.3	2.3	28.0	30.3
Oct.-Dec. ...	20.5	1.3	70.9	92.7	2.4	40.2	42.6
TOTAL	67.4	3.9	225.6	296.9			
1957-Jan.-Mar. ...	25.2	1.0	89.8	116.0	2.3	42.2	44.5
Apr.-June (p)	11.8	0.6	37.2	49.6	1.7	26.9	28.6
Percentage Composition							
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. ..	23.5	2.7	73.8	100.0	7.7	92.3	100.0
Oct.-Dec. ...	22.2	1.3	76.5	100.0	5.6	94.4	100.0
1957-Jan.-Mar. ...	21.8	0.8	77.4	100.0	5.3	94.7	100.0
Apr.-June (p)	23.9	1.1	75.0	100.0	5.8	94.2	100.0

Table 12. - General Stores
Sales and Accounts Receivable
(in millions of dollars)

Period	Sales					Accounts Receivable
	Cash		Credit		Total	
	Amount	%	Amount	%	Amount	
1956-Jan.-Mar. ...	73.1	67.1	35.9	32.9	109.0	25.6
Apr.-June ...	94.4	67.5	45.4	32.5	139.8	27.5
July-Sept. ..	101.2	67.8	47.9	32.2	149.1	27.4
Oct.-Dec. ...	109.2	68.4	50.7	31.6	159.9	26.8
TOTAL	377.9		179.9		557.8	
1957-Jan.-Mar. ...	76.5	67.1	37.5	32.9	114.0	25.9
Apr.-June (p)	99.0	68.0	46.7	32.0	145.7	27.8

(p) Preliminary

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

Period	Sales					Accounts Receivable
	Cash		Credit		Total	
	Amount	%	Amount	%	Amount	
1956-Jan.-Mar. ...	111.1	68.4	51.4	31.6	162.5	25.7
Apr.-June ...	139.8	71.5	55.7	28.5	195.5	28.2
July-Sept. ...	143.7	70.8	59.4	29.2	203.1	30.2
Oct.-Dec. ...	136.4	69.7	59.2	30.3	195.6	28.9
TOTAL	531.0		225.7		756.7	
1957-Jan.-Mar. ...	122.6	68.8	55.5	31.2	178.1	27.9
Apr.-June (p)	142.5	68.3	66.0	31.7	208.5	28.9

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)							
1956-Jan.-Mar. ...	990.4	36.3	179.0	1,115.7	36.8	155.7	192.5
Apr.-June ...	1,086.2	41.2	274.2	1,401.6	35.5	188.2	223.7
July-Sept. ...	1,109.1	37.3	294.6	1,441.0	37.0	205.6	242.6
Oct.-Dec. ...	1,235.0	30.6	259.4	1,525.0	36.9	178.0	214.9
TOTAL	4,330.7	145.4	1,007.2	5,483.3			
1957-Jan.-Mar. ...	971.2	23.1	191.5	1,185.8	35.4	160.0	195.4
Apr.-June (p)	1,159.1	24.9	282.8	1,466.8	38.5	195.0	233.5
Percentage Composition							
1956-Jan.-Mar. ...	80.7	3.3	16.0	100.0	19.1	80.9	100.0
Apr.-June ...	77.5	2.9	19.6	100.0	15.9	84.1	100.0
July-Sept. ...	77.0	2.6	20.4	100.0	15.3	84.7	100.0
Oct.-Dec. ...	81.0	2.0	17.0	100.0	17.2	82.8	100.0
1957-Jan.-Mar. ...	81.9	1.9	16.2	100.0	18.1	81.9	100.0
Apr.-June (p)	79.0	1.7	19.3	100.0	16.5	83.5	100.0

(p) Preliminary

<u>Specified Trade</u>	<u>Kind of Business by Census Classification</u>
Department Stores	1. Department stores 2. Mail-order offices of department stores
Motor Vehicle Dealers	1. Automobile dealers 2. Automobile dealers with wholesale car departments 3. Automobile dealers with farm implements
Men's Clothing Stores	1. Men's and boys' clothing and furnishings stores 2. Men's and boys' furnishings stores 3. Men's and boys' hat stores 4. Customer tailors
Family Clothing Stores	1. Family clothing and furnishings stores
Women's Clothing Stores	1. Women's ready-to-wear stores 2. Lingerie and hosiery stores 3. Accessories and other apparel stores
Jewellery Stores	1. Jewellery stores
Grocery and Combination Stores.	1. Grocery stores without fresh meat 2. Grocery stores without fresh meat, with beer 3. Combination stores (grocery stores with fresh meat) 4. Combination stores, with beer
Hardware Stores	1. Hardware stores 2. Hardware and farm implement stores
Furniture, Appliance and Radio Stores	1. Furniture stores 2. Furniture and undertaker stores 3. Household appliance stores 4. Radio stores 5. Furniture, radio and appliance stores 6. Radio, piano and music stores
Fuel Dealers	1. Fuel dealers (other than oil) 2. Fuel oil dealers
General Stores	1. General stores (more than one-third food)
Garages and Filling Stations ..	1. Garages 2. Filling stations

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