

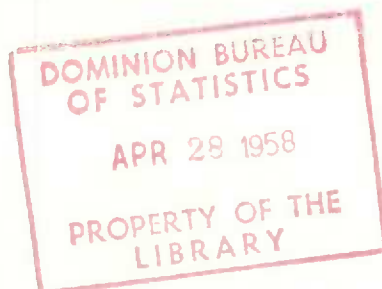
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R E T A I L C R E D I T

First quarter gains in both cash and credit sales of retailers were mainly responsible for the boost in the 1957 annual totals to an estimated \$9,435.7 million and \$5,218.6 million respectively, up 3.2 per cent and 1.3 per cent over the 1956 totals.

1957/1956	Percentage Change in Sales	
	Cash	Credit
First quarter	+ 8.4	+ 7.7
Second quarter	+ 3.9	- 1.7
Third quarter	+ 1.7	- 0.3
Fourth quarter	- 0.2	+ 1.0

Retail credit outstanding on December 31, 1957, exceeded the billion-dollar mark for the first time (\$1,023.8 million), the result of a net change of +3.4 per cent since September 30, 1957. The rate of increase in new credits over repayments during the fourth quarter was somewhat slower than a year ago, but customers were \$42.3 million deeper in debt than on December 31, 1956.

Among the specified trades, more than half registered increased credit sales compared with the fourth quarter of 1956 as well as higher accounts receivable on their books at December 31 compared with the corresponding date in 1956.

Except for Motor Vehicle Dealers, all specified trades reported heavier instalment sales in the fourth quarter of 1957 than in the third. However, due to the mathematical weight exerted by Motor Vehicle Dealers, total instalment sales declined 6.2 per cent compared with the third quarter. Among the specified trades, five registered increases of 50 per cent or more in their instalment sales -- Department Stores, the three Clothing Trades, and Jewellery Stores. Instalment receivables showed a net gain of 8.4 per cent since September 30. This would probably have been much higher but for the net change of -12.3 per cent in the instalment receivables on Motor Vehicle Dealers' books since all other trades showed net increases from September 30.

Again, the only specified trade which did not share in the increased charge sales of a seasonably high fourth quarter was Motor Vehicle Dealers, off 9.6 per cent compared with the third quarter of 1957. Very large increases in charge sales over the third quarter were registered by Jewellery Stores and Fuel Dealers. Department Stores showed a gain of 43.2 per cent; and the three Clothing Trades, an average increase of 48.9 per cent. Total charge receivables were 0.6 per cent lower at the year-end than on September 30, due principally to a net decrease of 9.8 per cent in Motor Vehicle Dealers' charge receivables.

A redefinition of the "instalment" and "charge" terms used in the Retail Credit series was approved at the beginning of 1957. Although budgeted charge accounts and revolving credit had, 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 various quarters of 1957 are not precisely 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 is now 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.

This report contains revisions to the sales' estimates for 1956 based on completed data covering establishment "births" and "deaths," and the latest preliminary revisions for the first three quarters of 1957 necessitated by changes in the 1956 figures. (No adjustments are made for seasonal fluctuation, price changes and differences in number of shopping days.)

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>4th qtr. 1957</u> 3rd qtr. 1957	<u>4th qtr. 1957</u> 3rd qtr. 1957	<u>4th qtr. 1957</u> 4th qtr. 1956
TOTAL, ALL TRADES	- 6.2	+ 4.4	+ 1.0
Department Stores	+ 49.8	+ 43.2	+ 3.7
Motor Vehicle Dealers	- 26.3	- 9.6	- 5.6
Men's Clothing Stores	+ 59.1	+ 69.5	+ 12.0
Family Clothing Stores	+ 64.2	+ 48.4	- 8.6
Women's Clothing Stores	+ 50.0	+ 28.8	+ 7.2
Hardware Stores	+ 9.7	0.0	+ 1.4
Furniture, Appliance and Radio Stores	+ 5.0	+ 13.5	- 4.8
Jewellery Stores	+ 76.6	+107.0	- 4.3
Grocery and Combination (Independent Stores).	-	+ 7.4	+ 4.9
Fuel Dealers	+ 40.0	+100.7	+ 16.6

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>4th qtr. 1957</u> 3rd qtr. 1957	<u>4th qtr. 1957</u> 3rd qtr. 1957	<u>4th qtr. 1957</u> 4th qtr. 1956
TOTAL, ALL TRADES	+ 8.4	- 0.6	+ 4.3
Department Stores	+ 14.8	+ 31.6	+ 7.1
Motor Vehicle Dealers	- 12.3	- 9.8	+ 2.8
Men's Clothing Stores	+ 20.0	+ 26.4	- 6.2
Family Clothing Stores	+ 20.2	+ 15.6	- 2.3
Women's Clothing Stores	+ 23.5	+ 12.6	0.0
Hardware Stores	+ 1.8	- 6.8	+ 3.2
Furniture, Appliance and Radio Stores	+ 3.8	+ 4.8	+ 3.8
Jewellery Stores	+ 32.8	+ 56.0	- 0.8
Grocery and Combination (Independent) Stores.	-	+ 8.3	+ 3.4
Fuel Dealers	+ 15.4	+ 49.3	- 2.6

**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. ...	1,908.0	361.4	699.4	2,968.8	365.3	490.4	855.7
Apr.-June ...	2,361.8	554.9	852.6	3,769.3	372.6	535.9	908.5
July-Sept. ...	2,296.8	491.9	853.1	3,641.8	383.4	556.8	940.2
Oct.-Dec. ...	2,580.8	446.8	890.0	3,917.6	414.9	566.6	981.5
TOTAL	9,147.4	1,855.0	3,295.1	14,297.5			
1957-Jan.-Mar. (r)	2,069.1	407.1	735.2	3,211.4	426.0	484.0	910.0
Apr.-June (r)	2,453.8	525.9	858.3	3,838.0	436.1	523.5	959.6
July-Sept. (r)	2,336.6	475.6	865.9	3,678.1	443.6	546.5	990.1
Oct.-Dec. (p)	2,576.2	446.3	904.3	3,926.8	480.8	543.0	1,023.8
TOTAL	9,435.7	1,854.9	3,363.7	14,654.3			
Percentage Composition							
1956-Jan.-Mar. ...	64.4	12.7	22.9	100.0	46.9	53.1	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	13.1	22.9	100.0			
1957-Jan.-Mar. (r)	64.4	12.7	22.9	100.0	46.8	53.2	100.0
Apr.-June (r)	63.9	13.7	22.4	100.0	45.4	54.6	100.0
July-Sept. (r)	63.5	12.9	23.6	100.0	44.8	55.2	100.0
Oct.-Dec. (p)	65.6	11.4	23.0	100.0	47.0	53.0	100.0
AVERAGE ..	64.3	12.7	23.0	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	39.5	12.3	39.5	249.3	149.3	27.0	38.2	214.5
Apr.-June ..	195.4	50.5	13.9	51.2	311.0	150.3	28.5	41.9	220.7
July-Sept.(r)	180.8	53.4	11.6	47.5	293.3	153.3	27.5	41.2	222.0
Oct.-Dec. (p)	269.6	76.9	20.5	68.0	435.0	173.0	34.6	54.2	261.8
TOTAL ...	803.8	220.3	58.3	206.2	1,288.6				
	Percentage Composition								
1957									
Jan.-Mar. ..	63.4	15.8	5.0	15.8	100.0	69.6	12.6	17.8	100.0
Apr.-June ..	62.8	16.2	4.5	16.5	100.0	68.1	12.9	19.0	100.0
July-Sept.(r)	61.6	18.2	4.0	16.2	100.0	69.0	12.4	18.6	100.0
Oct.-Dec. (p)	62.0	17.7	4.7	15.6	100.0	66.1	13.2	20.7	100.0

(r) Revised

(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. ...	164.1	207.4	133.9	505.4	19.9	67.7	87.6
Apr.-June ...	288.1	366.8	180.6	835.5	24.1	82.4	106.5
July-Sept. ..	203.9	305.4	159.0	668.3	24.0	79.9	103.9
Oct.-Dec. ...	162.7	231.9	137.8	532.4	22.2	74.5	96.7
TOTAL	818.8	1,111.5	611.3	2,541.6			
1957-Jan.-Mar. ...	207.5	250.7	147.3	605.5	24.5	80.5	105.0
Apr.-June ...	276.4	340.9	157.9	775.2	27.2	86.7	113.9
July-Sept.(r)	160.7	289.4	150.1	600.2	26.8	84.1	110.9
Oct.-Dec. (p)	136.2	213.2	135.7	485.1	23.5	75.9	99.4
TOTAL	780.8	1,094.2	591.0	2,466.0			
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 ...	35.6	44.0	20.4	100.0	23.9	76.1	100.0
July-Sept.(r)	26.8	48.2	25.0	100.0	24.1	75.9	100.0
Oct.-Dec. (p)	28.1	43.9	28.0	100.0	23.7	76.3	100.0

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

Dollar Estimates (in millions)							
1956-Jan.-Mar. ...	33.7	1.5	11.9	47.1	1.8	11.3	13.1
Apr.-June ...	39.9	1.6	13.2	54.7	1.7	11.6	13.3
July-Sept. ..	37.6	1.4	10.1	49.1	1.5	11.0	12.5
Oct.-Dec. ...	61.6	1.8	15.7	79.1	1.9	14.2	16.1
TOTAL	172.8	6.3	50.9	230.0			
1957-Jan.-Mar. ...	36.2	2.1	10.3	48.6	3.0	9.8	12.8
Apr.-June ...	41.2	2.8	12.5	56.5	3.2	10.2	13.4
July-Sept. (r)	36.3	2.2	9.5	48.0	3.0	9.1	12.1
Oct.-Dec. (p)	55.4	3.5	16.1	75.0	3.6	11.5	15.1
TOTAL	169.1	10.6	48.4	228.1			
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	4.2	21.3	100.0	23.7	76.3	100.0
Apr.-June ...	72.9	5.0	22.1	100.0	23.6	76.4	100.0
July-Sept. (r)	75.6	4.6	19.8	100.0	24.5	75.5	100.0
Oct.-Dec. (p)	73.8	4.7	21.5	100.0	24.0	76.0	100.0

(r) Revised

(p) 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)							
1956-Jan.-Mar. ...	27.4	2.8	8.7	38.9	5.1	11.9	17.0
Apr.-June ...	37.0	4.1	11.1	52.2	6.3	11.9	18.2
July-Sept. ..	35.9	3.7	9.3	48.9	6.1	11.8	17.9
Oct.-Dec. ...	50.3	7.0	17.3	74.6	7.0	14.7	21.7
TOTAL	150.6	17.6	46.4	214.6			
1957-Jan.-Mar. (r)	26.0	4.8	8.0	38.8	8.7	9.1	17.8
Apr.-June (r)	37.3	6.6	10.0	53.9	8.7	9.2	17.9
July-Sept. (r)	34.2	5.3	9.1	48.6	8.4	9.6	18.0
Oct.-Dec. (p)	50.8	8.7	13.5	73.0	10.1	11.1	21.2
TOTAL	148.3	25.4	40.6	214.3			
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. (r)	67.0	12.4	20.6	100.0	48.9	51.1	100.0
Apr.-June (r)	69.2	12.2	18.6	100.0	48.6	51.4	100.0
July-Sept. (r)	70.4	11.0	18.6	100.0	46.7	53.3	100.0
Oct.-Dec. (p)	69.6	11.9	18.5	100.0	47.5	52.5	100.0

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

Dollar Estimates (in millions)							
1956-Jan.-Mar. ...	36.2	0.7	12.1	49.0	1.0	10.0	11.0
Apr.-June ...	48.5	0.9	13.9	63.3	0.9	9.6	10.5
July-Sept. ..	43.4	0.8	12.2	56.4	0.9	10.1	11.0
Oct.-Dec. ...	60.5	1.0	17.1	78.6	1.0	11.8	12.8
TOTAL	188.6	3.4	55.3	247.3			
1957-Jan.-Mar. ...	36.7	1.6	11.9	50.2	1.7	9.2	10.9
Apr.-June ...	50.6	1.9	14.3	66.8	1.7	8.8	10.5
July-Sept. (r)	43.5	1.6	13.2	58.3	1.7	9.5	11.2
Oct.-Dec. (p)	59.9	2.4	17.0	79.3	2.1	10.7	12.8
TOTAL	190.7	7.5	56.4	254.6			
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	3.2	23.8	100.0	15.2	84.8	100.0
Apr.-June ...	75.7	2.9	21.4	100.0	16.0	84.0	100.0
July-Sept. (r)	74.6	2.8	22.6	100.0	14.9	85.1	100.0
Oct.-Dec. (p)	75.6	3.0	21.4	100.0	16.3	83.7	100.0

(r) Revised

(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. ...	28.6	1.9	18.4	48.9	3.3	20.4	23.7
Apr.-June ...	46.5	2.8	26.7	76.0	3.6	23.9	27.5
July-Sept. ...	48.0	3.0	28.8	79.8	3.8	25.1	28.9
Oct.-Dec. ...	56.4	2.4	27.2	86.0	4.0	24.0	28.0
TOTAL	179.5	10.1	101.1	290.7			
1957-Jan.-Mar. ...	30.4	2.5	17.6	50.5	5.2	21.3	26.5
Apr.-June ...	46.9	3.3	27.6	77.8	5.4	24.6	30.0
July-Sept. (r)	50.8	3.1	26.6	80.5	5.6	24.9	30.5
Oct.-Dec. (p)	55.9	3.4	26.6	85.9	5.7	23.2	28.9
TOTAL	184.0	12.3	98.4	294.7			
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 ...	60.3	4.2	35.5	100.0	17.9	82.1	100.0
July-Sept. (r)	63.1	3.9	33.0	100.0	18.4	81.6	100.0
Oct.-Dec. (p)	65.1	4.0	30.9	100.0	19.8	80.2	100.0

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

Dollar Estimates (in millions)							
1956-Jan.-Mar. ...	38.8	60.7	24.8	124.3	144.6	22.0	166.6
Apr.-June ...	43.4	72.5	26.7	142.6	145.1	22.9	168.0
July-Sept. ...	44.4	72.7	29.3	146.4	152.4	24.2	176.6
Oct.-Dec. ...	55.2	81.7	34.0	170.9	162.9	26.4	189.3
TOTAL	181.8	287.6	114.8	584.2			
1957-Jan.-Mar. (r)	41.9	58.9	26.0	126.8	155.6	22.8	178.4
Apr.-June (r)	42.6	68.9	28.6	140.1	159.4	24.2	183.6
July-Sept. (r)	38.2	73.7	28.8	140.7	163.9	25.0	188.9
Oct.-Dec. (p)	50.7	77.4	32.7	160.8	170.2	26.2	196.4
TOTAL	173.4	278.9	116.1	568.4			
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 (r)	30.4	49.2	20.4	100.0	86.8	13.2	100.0
July-Sept. (r)	27.1	52.4	20.5	100.0	86.8	13.2	100.0
Oct.-Dec. (p)	31.6	48.1	20.3	100.0	86.7	13.3	100.0

(r) Revised

(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. ...	13.7	4.6	4.1	22.4	11.3	5.5	16.8
Apr.-June ...	16.5	5.9	5.6	28.0	11.0	5.6	16.6
July-Sept. ...	17.3	6.0	4.5	27.8	11.1	5.4	16.5
Oct.-Dec. ...	31.2	11.3	9.8	52.3	15.0	8.8	23.8
TOTAL	78.7	27.8	24.0	130.5			
1957-Jan.-Mar. ...	13.7	4.8	3.9	22.4	12.8	5.6	18.4
Apr.-June ...	16.5	6.4	4.7	27.6	12.3	5.2	17.5
July-Sept. (r)	16.8	6.4	4.3	27.5	11.9	5.0	16.9
Oct.-Dec. (p)	29.9	11.3	8.9	50.1	15.8	7.8	23.6
TOTAL	76.9	28.9	21.8	127.6			
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	21.3	17.5	100.0	69.8	30.2	100.0
Apr.-June ...	59.8	23.3	16.9	100.0	70.2	29.8	100.0
July-Sept. (r)	61.0	23.5	15.5	100.0	70.6	29.4	100.0
Oct.-Dec. (p)	59.6	22.6	17.8	100.0	67.1	32.9	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. ...	272.3	77.0	81.2	23.0	353.5	33.1
Apr.-June ...	296.0	77.1	87.7	22.9	383.7	32.6
July-Sept. ...	299.6	76.3	93.2	23.7	392.8	32.9
Oct.-Dec. ...	316.6	76.8	95.9	23.2	412.5	35.5
TOTAL	1,184.5		358.0		1,542.5	
1957-Jan.-Mar. ...	291.4	76.7	88.5	23.3	379.9	32.5
Apr.-June ...	309.3	75.9	98.3	24.1	407.6	34.1
July-Sept. (r)	326.7	77.7	93.7	22.3	420.4	33.9
Oct.-Dec. (p)	333.0	76.8	100.6	23.2	433.6	36.7
TOTAL	1,260.4		381.1		1,641.5	

(r) Revised

(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. ...	27.1	0.6	85.1	112.8	1.9	41.1	43.0
Apr.-June ...	11.3	0.8	43.5	55.6	2.1	27.8	29.9
July-Sept. ..	12.2	1.4	38.2	51.8	2.3	28.0	30.3
Oct.-Dec. ...	20.3	1.3	70.3	91.9	2.4	40.2	42.6
TOTAL	70.9	4.1	237.1	312.1			
1957-Jan.-Mar. ...	27.0	1.7	95.4	124.1	2.6	41.9	44.5
Apr.-June ...	11.9	0.6	42.9	55.4	1.1	27.7	28.8
July-Sept.(r)	7.8	1.0	40.9	49.7	1.3	26.8	28.1
Oct.-Dec. (p)	9.9	1.4	82.1	93.4	1.5	40.0	41.5
TOTAL	56.6	4.7	261.3	322.6			
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	1.3	76.9	100.0	5.9	94.1	100.0
Apr.-June ...	21.5	1.1	77.4	100.0	3.8	96.2	100.0
July-Sept.(r)	15.7	2.1	82.2	100.0	4.6	95.4	100.0
Oct.-Dec. (p)	10.6	1.5	87.9	100.0	3.6	96.4	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. ...	73.7	67.1	36.2	32.9	109.9	25.6
Apr.-June ...	96.2	67.5	46.2	32.5	142.4	27.5
July-Sept. ..	103.3	67.8	48.9	32.2	152.2	27.4
Oct.-Dec. ...	111.9	68.4	51.9	31.6	163.8	26.8
TOTAL	385.1		183.2		568.3	
1957-Jan.-Mar. ...	77.2	67.1	37.8	32.9	115.0	25.9
Apr.-June ...	102.0	68.7	46.3	31.3	148.3	27.3
July-Sept.(r)	106.4	69.2	47.4	30.8	153.8	28.1
Oct.-Dec. (p)	117.5	72.3	45.0	27.7	162.5	26.8
TOTAL	403.1		176.5		579.6	

(r) Revised

(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. ...	121.6	68.4	56.2	31.6	177.8	25.7
Apr.-June ...	152.2	71.5	60.6	28.5	212.8	28.2
July-Sept. ..	156.4	70.8	64.6	29.2	221.0	30.2
Oct.-Dec. ...	146.4	69.7	63.6	30.3	210.0	28.9
TOTAL	576.6		245.0		821.6	
1957-Jan.-Mar. ...	134.0	68.8	60.7	31.2	194.7	27.9
Apr.-June ...	155.7	68.6	71.3	31.4	227.0	29.4
July-Sept.(r)	157.5	68.4	72.8	31.6	230.3	31.0
Oct.-Dec. (p)	145.7	67.9	68.9	32.1	214.6	29.1
TOTAL	582.9		273.7		866.6	

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. ...	916.7	37.0	182.2	1,135.9	36.8	155.7	192.5
Apr.-June ...	1,104.6	41.9	278.8	1,425.3	35.5	188.2	223.7
July-Sept. ..	1,131.7	38.0	300.6	1,470.3	37.0	205.6	242.6
Oct.-Dec. ...	1,246.9	30.9	261.9	1,539.7	36.9	178.0	214.9
TOTAL	4,399.9	147.8	1,023.5	5,571.2			
1957-Jan.-Mar. ...	985.5	22.4	197.5	1,205.4	35.8	159.6	195.4
Apr.-June (r)	1,168.0	29.3	293.5	1,490.8	38.0	194.3	232.3
July-Sept.(r)	1,176.9	27.1	322.8	1,526.8	39.9	218.6	258.5
Oct.-Dec. (p)	1,261.6	26.8	290.0	1,578.4	40.5	190.0	230.5
TOTAL	4,592.0	105.6	1,103.8	5,801.4			
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	2.0	16.1	100.0	18.3	81.7	100.0
Apr.-June (r)	78.3	2.0	19.7	100.0	16.4	83.6	100.0
July-Sept.(r)	77.1	1.8	21.1	100.0	15.4	84.6	100.0
Oct.-Dec. (p)	79.9	1.7	18.4	100.0	17.6	82.4	100.0

(r) Revised

(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. Custom 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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