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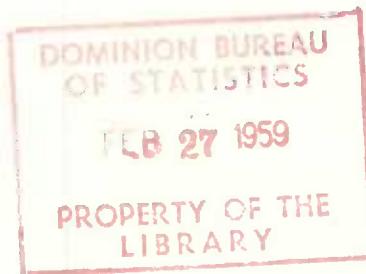
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## RETAIL CREDIT

THIRD QUARTER, 1958



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## RETAIL CREDIT

Total credit sales for the third quarter of 1958 showed a decrease of \$51.2 million or 3.7 per cent from the second quarter and a slightly larger decrease from the same period of last year. Instalment sales were responsible for the whole decrease, charge sales having increased slightly both over last year and last quarter. The only selected trades which showed increases in credit sales over last quarter were "Furniture, Appliance and Radio Stores" and "Garages" while credit sales of "Motor Vehicle Dealers" and "Clothing Stores" decreased.

Accounts receivable on the books of retailers at September 30, 1958, were, in most cases, higher than the balances at June 30. Total receivables increased by 3.2 per cent from June 30, 1958, and by 1.8 per cent from September 30, 1957. The largest increases occurred in the accounts receivable of "Department Stores," "Furniture, Appliance and Radio Stores," and "Fuel Dealers"; "Men's Clothing Stores" showed a sharp decline from last quarter in the amount of receivables.

This report contains final revisions to the sales estimates for 1957 based on completed data covering establishment "births" and "deaths," and preliminary revisions for the first three quarters of 1958 necessitated by changes in the 1957 figures. (No adjustments are made for seasonal fluctuation, price changes and differences in number of shopping days.)

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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.

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Kinds of Business by Census Classification  
included in the Specified Trades

|  |   |
|--|---|
| <u>Department Stores</u> .....                 | 1. department stores<br>2. mail order offices of department stores  |
| <u>Motor Vehicle Dealers</u> .....             | 1. automobile dealers<br>2. automobile dealers with wholesale car departments<br>3. automobile dealers with farm implements   |
| <u>Men's Clothing Stores</u> .....             | 1. men's and boys' clothing and furnishings stores<br>2. men's and boys' furnishings stores<br>3. men's and boys' hat stores<br>4. custom tailors   |
| <u>Family Clothing Stores</u> .....            | 1. family clothing and furnishings stores   |
| <u>Women's Clothing Stores</u> .....           | 1. women's ready-to-wear stores<br>2. lingerie and hosiery stores<br>3. accessories and other apparel stores  |
| <u>Jewellery Stores</u> .....                  | 1. jewellery stores   |
| <u>Grocery and Combination Stores</u> .....    | 1. grocery stores without fresh meat<br>2. grocery stores without fresh meat, with beer<br>3. combination stores (grocery stores with fresh meat)<br>4. combination stores, with beer         |
| <u>Hardware Stores</u> .....                   | 1. hardware stores<br>2. hardware and farm implement stores   |
| <u>Furniture, Appliance and Radio Stores..</u> | 1. furniture stores<br>2. furniture and undertaker stores<br>3. household appliance stores<br>4. radio stores<br>5. furniture, radio and appliance stores<br>6. radio, piano and music stores |
| <u>Fuel Dealers</u> .....                      | 1. fuel dealers (other than oil)<br>2. fuel oil dealers   |
| <u>General Stores</u> .....                    | 1. general stores (more than one-third food)  |
| <u>Garages and Filling Stations</u> .....      | 1. garages<br>2. filling stations   |

CREDIT SALESPercentage ChangesTotal All Trades and Selected Trades

| Trade  | Instalment<br>Sales            | Charge Account<br>Sales        | Total Credit<br>Sales          |
|--|--------------------------------|--------------------------------|--------------------------------|
|  | 3rd qtr. 1958<br>2nd qtr. 1958 | 3rd qtr. 1958<br>2nd qtr. 1958 | 3rd qtr. 1958<br>3rd qtr. 1957 |
| TOTAL, ALL TRADES .....                          | -11.6                          | + 0.6                          | - 3.8                          |
| Department Stores .....                          | + 3.1                          | - 1.3                          | + 8.7                          |
| Motor Vehicle Dealers .....                      | -18.7                          | - 2.2                          | -13.1                          |
| Men's Clothing Stores .....                      | -16.1                          | -20.3                          | - 3.2                          |
| Family Clothing Stores .....                     | -13.0                          | -10.6                          | +11.0                          |
| Women's Clothing Stores .....                    | -17.4                          | - 7.2                          | - 4.5                          |
| Hardware Stores .....                            | - 2.7                          | - 2.8                          | + 5.3                          |
| Furniture, Appliance and<br>Radio Stores .....   | + 8.8                          | + 8.4                          | - 6.0                          |
| Jewellery Stores .....                           | + 3.0                          | - 9.4                          | + 1.8                          |
| Grocery and Combination<br>(Independent) Stores. | n/a                            | - 2.7                          | - 0.6                          |
| Fuel Dealers .....                               | +83.3                          | - 8.9                          | - 2.5                          |

ACCOUNTS RECEIVABLEPercentage ChangesTotal All Trades and Selected Trades

| Trade  | Instalment<br>Receivables      | Charge Account<br>Receivables  | Total<br>Receivables           |
|--|--------------------------------|--------------------------------|--------------------------------|
|  | 3rd qtr. 1958<br>2nd qtr. 1958 | 3rd qtr. 1958<br>2nd qtr. 1958 | 3rd qtr. 1958<br>3rd qtr. 1957 |
| TOTAL, ALL TRADES .....                          | + 1.3                          | + 4.9                          | + 1.8                          |
| Department Stores .....                          | + 0.8                          | + 8.3                          | + 6.2                          |
| Motor Vehicle Dealers .....                      | - 5.2                          | - 0.6                          | - 6.9                          |
| Men's Clothing Stores .....                      | - 7.5                          | - 7.5                          | + 1.7                          |
| Family Clothing Stores .....                     | - 1.0                          | + 6.2                          | + 1.1                          |
| Women's Clothing Stores .....                    | 0.0                            | + 4.7                          | - 0.9                          |
| Hardware Stores .....                            | + 8.6                          | + 3.3                          | + 3.9                          |
| Furniture, Appliance and<br>Radio Stores .....   | + 2.6                          | + 6.4                          | + 0.6                          |
| Jewellery Stores .....                           | - 1.6                          | - 2.0                          | + 2.4                          |
| Grocery and Combination<br>(Independent) Stores. | n/a                            | + 1.5                          | - 3.0                          |
| Fuel Dealers .....                               | + 7.7                          | - 4.1                          | + 5.7                          |

Table 1 - Total, All Trades  
Sales and Accounts Receivable

| Period                         | Sales   |            |         |          | Accounts Receivable<br>(at end of period) |        |         |
|--------------------------------|---------|------------|---------|----------|---|--------|---------|
|                                | Cash    | Instalment | Charge  | Total    | Instalment                                | Charge | Total   |
| Dollar Estimates (in millions) |         |            |         |          |   |        |         |
| 1957-Jan.-Mar. ...             | 2,070.2 | 405.7      | 743.7   | 3,219.6  | 428.6                                     | 481.9  | 910.5   |
| Apr.-June ...                  | 2,484.2 | 536.5      | 866.9   | 3,887.6  | 438.1                                     | 521.3  | 959.4   |
| July-Sept. ...                 | 2,376.8 | 486.6      | 879.6   | 3,743.0  | 445.6                                     | 544.5  | 990.1   |
| Oct.-Dec. (r)                  | 2,616.3 | 453.3      | 906.6   | 3,976.2  | 485.7                                     | 529.1  | 1,014.2 |
| TOTAL ....                     | 9,547.5 | 1,882.1    | 3,396.8 | 14,826.4 |   |        |         |
| 1958-Jan.-Mar. (r)             | 2,169.4 | 377.5      | 765.1   | 3,312.0  | 450.5                                     | 483.2  | 933.7   |
| Apr.-June (r)                  | 2,592.8 | 482.9      | 882.8   | 3,958.5  | 452.8                                     | 523.5  | 976.3   |
| July-Sept.(p)                  | 2,462.9 | 426.8      | 887.7   | 3,777.4  | 458.9                                     | 549.1  | 1,008.0 |
| Percentage Composition         |         |            |         |          |   |        |         |
| 1957-Jan.-Mar. ...             | 64.3    | 12.6       | 23.1    | 100.0    | 47.0                                      | 53.0   | 100.0   |
| Apr.-June ...                  | 63.9    | 13.7       | 22.4    | 100.0    | 45.6                                      | 54.4   | 100.0   |
| July-Sept. ...                 | 63.5    | 13.0       | 23.5    | 100.0    | 45.0                                      | 55.0   | 100.0   |
| Oct.-Dec. ...                  | 65.8    | 11.4       | 22.8    | 100.0    | 47.9                                      | 52.1   | 100.0   |
| AVERAGE ..                     | 64.4    | 12.7       | 22.9    | 100.0    |   |        |         |
| 1958-Jan.-Mar. ...             | 65.5    | 11.4       | 23.1    | 100.0    | 48.3                                      | 51.7   | 100.0   |
| Apr.-June (r)                  | 65.5    | 12.2       | 22.3    | 100.0    | 46.4                                      | 53.6   | 100.0   |
| July-Sept.(p)                  | 65.2    | 11.3       | 23.5    | 100.0    | 45.5                                      | 54.5   | 100.0   |

Table 2 - Department Stores  
Sales and Accounts Receivable

| Period                         | Sales |                     |                    |         | Accounts Receivable<br>(at end of period) |                    |       |
|--------------------------------|-------|---------------------|--------------------|---------|---|--------------------|-------|
|                                | Cash  | Instalment          |                    | Total   | Instalment                                |                    | Total |
|                                |       | C.S.A. <sup>1</sup> | Other <sup>2</sup> |         | C.S.A. <sup>1</sup>                       | Other <sup>2</sup> |       |
| Dollar Estimates (in millions) |       |                     |                    |         |   |                    |       |
| 1957-                          |       |                     |                    |         |   |                    |       |
| Jan.-Mar. ...                  | 157.4 | 39.2                | 12.1               | 247.9   | 149.3                                     | 27.1               | 38.1  |
| Apr.-June ..                   | 193.9 | 50.0                | 13.9               | 308.7   | 150.3                                     | 28.5               | 41.9  |
| July-Sept. ..                  | 180.4 | 53.2                | 11.4               | 292.4   | 153.3                                     | 27.5               | 41.2  |
| Oct.-Dec. ...                  | 268.3 | 76.2                | 20.3               | 432.8   | 172.9                                     | 36.0               | 52.7  |
| TOTAL ...                      | 800.0 | 218.6               | 57.7               | 1,281.8 |   |                    |       |
| 1958-                          |       |                     |                    |         |   |                    |       |
| Jan.-Mar. ...                  | 164.6 | 44.3                | 10.5               | 263.8   | 161.6                                     | 30.8               | 38.8  |
| Apr.-June (r)                  | 197.8 | 54.0                | 13.7               | 318.1   | 162.4                                     | 28.7               | 39.7  |
| July-Sept.(p)                  | 185.4 | 56.2                | 13.6               | 307.1   | 164.0                                     | 28.7               | 43.0  |

(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<br>(at end of period) |        |       |
|--------------------------------|-------|------------|--------|---------|---|--------|-------|
|                                | Cash  | Instalment | Charge | Total   | Instalment                                | Charge | Total |
| Dollar Estimates (in millions) |       |            |        |         |   |        |       |
| 1957-Jan.-Mar. ...             | 203.8 | 246.0      | 144.4  | 594.2   | 24.5                                      | 80.5   | 105.0 |
| Apr.-June ...                  | 280.1 | 345.2      | 159.2  | 784.5   | 27.2                                      | 86.7   | 113.9 |
| July-Sept. ...                 | 165.2 | 297.0      | 154.1  | 616.3   | 26.8                                      | 84.1   | 110.9 |
| Oct.-Dec. ...                  | 139.2 | 213.9      | 135.3  | 488.4   | 23.4                                      | 75.8   | 99.2  |
| TOTAL ....                     | 788.3 | 1,102.1    | 593.0  | 2,483.4 |   |        |       |
| 1958-Jan.-Mar. ...             | 217.1 | 217.7      | 133.6  | 568.4   | 22.9                                      | 76.3   | 99.2  |
| Apr.-June (r)                  | 281.4 | 299.7      | 151.7  | 732.8   | 24.8                                      | 80.2   | 105.0 |
| July-Sept.(p)                  | 165.6 | 243.7      | 148.4  | 557.7   | 23.5                                      | 79.7   | 103.2 |
| Percentage Composition         |       |            |        |         |   |        |       |
| 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. ...                 | 26.8  | 48.2       | 25.0   | 100.0   | 24.1                                      | 75.9   | 100.0 |
| Oct.-Dec. ...                  | 28.6  | 43.8       | 27.6   | 100.0   | 23.6                                      | 76.4   | 100.0 |
| 1958-Jan.-Mar. ...             | 38.2  | 38.3       | 23.5   | 100.0   | 23.1                                      | 76.9   | 100.0 |
| Apr.-June (r)                  | 38.4  | 40.9       | 20.7   | 100.0   | 23.6                                      | 76.4   | 100.0 |
| July-Sept.(p)                  | 29.7  | 43.7       | 26.6   | 100.0   | 22.8                                      | 77.2   | 100.0 |

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

|                        | Dollar Estimates (in millions) |      |      |       |      |      |       |
|------------------------|--------------------------------|------|------|-------|------|------|-------|
|                        |                                |      |      |       |      |      |       |
| 1957-Jan.-Mar. ...     | 37.0                           | 2.6  | 10.1 | 49.7  | 3.7  | 9.1  | 12.8  |
| Apr.-June ...          | 42.4                           | 3.4  | 12.4 | 58.2  | 3.9  | 9.5  | 13.4  |
| July-Sept. ...         | 38.6                           | 2.7  | 9.7  | 51.0  | 3.7  | 8.4  | 12.1  |
| Oct.-Dec. ...          | 56.9                           | 4.3  | 15.3 | 76.5  | 4.6  | 10.6 | 15.2  |
| TOTAL ....             | 174.9                          | 13.0 | 47.5 | 235.4 |      |      |       |
| 1958-Jan.-Mar. ...     | 37.6                           | 2.8  | 10.2 | 50.6  | 4.0  | 9.4  | 13.4  |
| Apr.-June (r)          | 41.7                           | 3.1  | 11.8 | 56.6  | 4.0  | 9.3  | 13.3  |
| July-Sept.(p)          | 38.6                           | 2.6  | 9.4  | 50.6  | 3.7  | 8.6  | 12.3  |
| Percentage Composition |                                |      |      |       |      |      |       |
| 1957-Jan.-Mar. ...     | 74.5                           | 5.1  | 20.4 | 100.0 | 28.9 | 71.1 | 100.0 |
| Apr.-June ...          | 72.9                           | 5.8  | 21.3 | 100.0 | 29.1 | 70.9 | 100.0 |
| July-Sept. ...         | 75.6                           | 5.4  | 19.0 | 100.0 | 30.6 | 69.4 | 100.0 |
| Oct.-Dec. ...          | 74.4                           | 5.6  | 20.0 | 100.0 | 30.2 | 69.8 | 100.0 |
| 1958-Jan.-Mar. ...     | 74.4                           | 5.5  | 20.1 | 100.0 | 29.9 | 70.1 | 100.0 |
| Apr.-June (r)          | 73.6                           | 5.5  | 20.9 | 100.0 | 29.9 | 70.1 | 100.0 |
| July-Sept.(p)          | 76.2                           | 5.1  | 18.7 | 100.0 | 29.8 | 70.2 | 100.0 |

(r) Revised

(p) Preliminary

Table 5 - Family Clothing Stores  
Sales and Accounts Receivable

| Period                         | Sales |            |        |       | Accounts Receivable<br>(at end of period) |        |       |
|--------------------------------|-------|------------|--------|-------|---|--------|-------|
|                                | Cash  | Instalment | Charge | Total | Instalment                                | Charge | Total |
| Dollar Estimates (in millions) |       |            |        |       |   |        |       |
| 1957-Jan.-Mar. ...             | 26.5  | 5.1        | 8.0    | 39.6  | 9.1<br>9.1<br>8.8<br>11.2                 | 8.7    | 17.8  |
| Apr.-June ...                  | 37.9  | 7.0        | 9.8    | 54.7  |   | 8.8    | 17.9  |
| July-Sept. ...                 | 34.5  | 5.5        | 9.0    | 49.0  |   | 9.2    | 18.0  |
| Oct.-Dec. ...                  | 51.3  | 9.4        | 13.7   | 74.4  |   | 9.6    | 20.8  |
| TOTAL ....                     | 150.2 | 27.0       | 40.5   | 217.7 |   |        |       |
| 1958-Jan.-Mar. ...             | 28.0  | 5.0        | 8.2    | 41.2  | 9.7                                       | 8.1    | 17.8  |
| Apr.-June (r)                  | 36.2  | 6.9        | 11.3   | 54.4  | 9.7                                       | 8.1    | 17.8  |
| July-Sept. (p)                 | 33.3  | 6.0        | 10.1   | 49.4  | 9.6                                       | 8.6    | 18.2  |
| Percentage Composition         |       |            |        |       |   |        |       |
| 1957-Jan.-Mar. ...             | 67.0  | 12.9       | 20.1   | 100.0 | 51.1                                      | 48.9   | 100.0 |
| Apr.-June ...                  | 69.2  | 12.8       | 18.0   | 100.0 | 50.8                                      | 49.2   | 100.0 |
| July-Sept. ...                 | 70.4  | 11.3       | 18.3   | 100.0 | 48.9                                      | 51.1   | 100.0 |
| Oct.-Dec. ...                  | 68.9  | 12.7       | 18.4   | 100.0 | 53.9                                      | 46.1   | 100.0 |
| 1958-Jan.-Mar. ...             | 67.9  | 12.2       | 19.9   | 100.0 | 54.6                                      | 45.4   | 100.0 |
| Apr.-June (r)                  | 66.5  | 12.7       | 20.8   | 100.0 | 54.4                                      | 45.6   | 100.0 |
| July-Sept.(p)                  | 67.3  | 12.2       | 20.5   | 100.0 | 52.6                                      | 47.4   | 100.0 |

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

|                        | Dollar Estimates (in millions) |      |      |       |                          |      |       |
|------------------------|--------------------------------|------|------|-------|--------------------------|------|-------|
|                        |                                |      |      |       |                          |      |       |
| 1957-Jan.-Mar. ...     | 36.3                           | 2.2  | 11.2 | 49.7  | 2.5<br>2.5<br>2.5<br>3.1 | 8.4  | 10.9  |
| Apr.-June ...          | 51.2                           | 2.6  | 13.8 | 67.6  |                          | 8.0  | 10.5  |
| July-Sept. ...         | 45.3                           | 2.3  | 13.1 | 60.7  |                          | 8.7  | 11.2  |
| Oct.-Dec. ...          | 59.9                           | 3.3  | 15.8 | 79.0  |                          | 9.8  | 12.9  |
| TOTAL ....             | 192.7                          | 10.4 | 53.9 | 257.0 |                          |      |       |
| 1958-Jan.-Mar. ...     | 40.3                           | 1.8  | 11.9 | 54.0  | 2.3                      | 8.8  | 11.1  |
| Apr.-June (r)          | 51.6                           | 2.3  | 13.8 | 67.7  | 2.1                      | 8.6  | 10.7  |
| July-Sept.(p)          | 46.7                           | 1.9  | 12.8 | 61.4  | 2.1                      | 9.0  | 11.1  |
| Percentage Composition |                                |      |      |       |                          |      |       |
| 1957-Jan.-Mar. ...     | 73.0                           | 4.4  | 22.6 | 100.0 | 22.9                     | 77.1 | 100.0 |
| Apr.-June ...          | 75.7                           | 3.9  | 20.4 | 100.0 | 23.8                     | 76.2 | 100.0 |
| July-Sept. ...         | 74.6                           | 3.8  | 21.6 | 100.0 | 22.3                     | 77.7 | 100.0 |
| Oct.-Dec. ...          | 75.8                           | 4.2  | 20.0 | 100.0 | 23.8                     | 76.2 | 100.0 |
| 1958-Jan.-Mar. ...     | 74.6                           | 3.4  | 22.0 | 100.0 | 20.5                     | 79.5 | 100.0 |
| Apr.-June (r)          | 76.2                           | 3.4  | 20.4 | 100.0 | 19.8                     | 80.2 | 100.0 |
| July-Sept.(p)          | 76.0                           | 3.2  | 20.8 | 100.0 | 18.8                     | 81.2 | 100.0 |

(r) Revised

(p) Preliminary

Table 7 - Hardware Stores  
Sales and Accounts Receivable

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| Period                         | Sales |            |        |       | Accounts Receivable<br>(at end of period) |        |       |
|--------------------------------|-------|------------|--------|-------|---|--------|-------|
|                                | Cash  | Instalment | Charge | Total | Instalment                                | Charge | Total |
| Dollar Estimates (in millions) |       |            |        |       |   |        |       |
| 1957-Jan.-Mar. ...             | 31.4  | 2.6        | 18.2   | 52.2  | 5.2                                       | 21.3   | 26.5  |
| Apr.-June ...                  | 48.6  | 3.4        | 28.6   | 80.6  | 5.4                                       | 24.6   | 30.0  |
| July-Sept. ...                 | 51.8  | 3.2        | 27.1   | 82.1  | 5.6                                       | 24.9   | 30.5  |
| Oct.-Dec. ...                  | 56.4  | 3.6        | 27.5   | 87.5  | 5.8                                       | 24.1   | 29.9  |
| TOTAL ....                     | 188.2 | 12.8       | 101.4  | 302.4 |   |        |       |
| 1958-Jan.-Mar. ...             | 32.9  | 2.8        | 18.9   | 54.6  | 5.5                                       | 20.8   | 26.3  |
| Apr.-June (r)                  | 51.7  | 3.7        | 29.1   | 84.5  | 5.8                                       | 24.6   | 30.4  |
| July-Sept.(p)                  | 53.1  | 3.6        | 28.3   | 85.0  | 6.3                                       | 25.4   | 31.7  |
| Percentage Composition         |       |            |        |       |   |        |       |
| 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. ...                 | 63.1  | 3.9        | 33.0   | 100.0 | 18.4                                      | 81.6   | 100.0 |
| Oct.-Dec. ...                  | 64.5  | 4.1        | 31.4   | 100.0 | 19.6                                      | 80.4   | 100.0 |
| 1958-Jan.-Mar. ...             | 60.3  | 5.1        | 34.6   | 100.0 | 21.0                                      | 79.0   | 100.0 |
| Apr.-June (r)                  | 61.2  | 4.4        | 34.4   | 100.0 | 19.2                                      | 80.8   | 100.0 |
| July-Sept.(p)                  | 62.5  | 4.2        | 33.3   | 100.0 | 19.8                                      | 80.2   | 100.0 |

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

|                        | Dollar Estimates (in millions) |                    |                    |                    |                     |                    |                    |                |
|------------------------|--------------------------------|--------------------|--------------------|--------------------|---------------------|--------------------|--------------------|----------------|
|                        | 1957-Jan.-Mar. ...             | 1958-Jan.-Mar. (r) | 1957-Apr.-June ... | 1958-Apr.-June (r) | 1957-July-Sept. ... | 1958-July-Sept.(p) | 1957-Oct.-Dec. (r) | 1958-Oct.-Dec. |
| 1957-Jan.-Mar. ...     | 40.3                           | 40.9               | 56.8               | 59.0               | 25.0                | 24.3               | 122.1              | 124.2          |
| Apr.-June ...          | 41.6                           | 44.2               | 67.3               | 64.7               | 27.9                | 26.2               | 136.8              | 135.1          |
| July-Sept. ...         | 39.0                           | 42.5               | 75.5               | 70.4               | 29.6                | 28.4               | 144.1              | 141.3          |
| Oct.-Dec. (r)          | 51.4                           |                    | 79.5               |                    | 33.4                |                    | 164.3              |                |
| TOTAL ....             | 172.3                          | 172.3              | 279.1              | 279.1              | 115.9               | 115.9              | 567.3              | 567.3          |
| 1958-Jan.-Mar. (r)     |                                |                    |                    |                    |                     |                    |                    |                |
| Apr.-June (r)          |                                |                    |                    |                    |                     |                    |                    |                |
| July-Sept.(p)          |                                |                    |                    |                    |                     |                    |                    |                |
| Percentage Composition |                                |                    |                    |                    |                     |                    |                    |                |
| 1957-Jan.-Mar. ...     | 33.0                           | 32.9               | 46.5               | 47.5               | 20.5                | 19.6               | 100.0              | 100.0          |
| Apr.-June ...          | 30.4                           | 32.7               | 49.2               | 47.9               | 20.4                | 19.4               | 100.0              | 100.0          |
| July-Sept. ...         | 27.1                           | 30.1               | 52.4               | 49.8               | 20.5                | 20.1               | 100.0              | 100.0          |
| Oct.-Dec. ...          | 31.3                           |                    | 48.4               |                    | 20.3                |                    | 100.0              |                |
| 1958-Jan.-Mar. ...     |                                |                    |                    |                    |                     |                    |                    |                |
| Apr.-June (r)          |                                |                    |                    |                    |                     |                    |                    |                |
| July-Sept.(p)          |                                |                    |                    |                    |                     |                    |                    |                |

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

| Period                         | Sales |            |        |       | Accounts Receivable<br>(at end of period) |        |       |
|--------------------------------|-------|------------|--------|-------|---|--------|-------|
|                                | Cash  | Instalment | Charge | Total | Instalment                                | Charge | Total |
| Dollar Estimates (in millions) |       |            |        |       |   |        |       |
| 1957-Jan.-Mar. ...             | 14.4  | 5.0        | 4.1    | 23.5  | 12.8                                      | 5.6    | 18.4  |
| Apr.-June ...                  | 17.5  | 6.8        | 4.9    | 29.2  | 12.3                                      | 5.2    | 17.5  |
| July-Sept. ...                 | 17.8  | 6.9        | 4.5    | 29.2  | 11.9                                      | 5.0    | 16.9  |
| Oct.-Dec. ...                  | 29.8  | 10.9       | 8.3    | 49.0  | 15.8                                      | 7.4    | 23.2  |
| TOTAL ....                     | 79.5  | 29.6       | 21.8   | 130.9 |   |        |       |
| 1958-Jan.-Mar. ...             | 14.2  | 5.2        | 3.9    | 23.3  | 13.3                                      | 4.9    | 18.2  |
| Apr.-June (r)                  | 17.2  | 6.6        | 5.3    | 29.1  | 12.6                                      | 5.0    | 17.6  |
| July-Sept. (p)                 | 17.9  | 6.8        | 4.8    | 29.5  | 12.4                                      | 4.9    | 17.3  |
| Percentage Composition         |       |            |        |       |   |        |       |
| 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. ...                 | 61.0  | 23.5       | 15.5   | 100.0 | 70.6                                      | 29.4   | 100.0 |
| Oct.-Dec. ...                  | 60.9  | 22.1       | 17.0   | 100.0 | 67.9                                      | 32.1   | 100.0 |
| 1958-Jan.-Mar. ...             | 60.8  | 22.4       | 16.8   | 100.0 | 73.1                                      | 26.9   | 100.0 |
| Apr.-June (r)                  | 59.1  | 22.8       | 18.1   | 100.0 | 71.5                                      | 28.5   | 100.0 |
| July-Sept. (p)                 | 60.6  | 23.2       | 16.2   | 100.0 | 71.6                                      | 28.4   | 100.0 |

**Table 10 - Grocery and Combination Stores (Independent)  
Sales and Accounts Receivable  
(in millions of dollars)**

| Period               | Sales   |      |        |      |         | Accounts<br>Receivable<br>(Charge) |
|----------------------|---------|------|--------|------|---------|------------------------------------|
|                      | Cash    |      | Charge |      | Total   |                                    |
|                      | Amount  | %    | Amount | %    | Amount  |                                    |
| 1957- Jan.-Mar. .... | 293.1   | 76.7 | 89.1   | 23.3 | 382.2   | 32.5                               |
| Apr.-June .....      | 314.2   | 75.9 | 99.8   | 24.1 | 414.0   | 34.1                               |
| July-Sept. ....      | 329.2   | 77.7 | 94.5   | 22.3 | 423.7   | 33.9                               |
| Oct.-Dec. ....       | 332.8   | 76.9 | 100.0  | 23.1 | 432.8   | 35.4                               |
| TOTAL ....           | 1,269.3 |      | 383.4  |      | 1,652.7 |                                    |
| 1958- Jan.-Mar. .... | 315.8   | 78.3 | 87.5   | 21.7 | 403.3   | 31.5                               |
| Apr.-June (r) ....   | 344.0   | 78.1 | 96.5   | 21.9 | 440.5   | 32.4                               |
| July-Sept. (p) ....  | 345.0   | 78.6 | 93.9   | 21.4 | 438.9   | 32.9                               |

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Table 11 - Fuel Dealers  
Sales and Accounts Receivable

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| Period                         | Sales |            |        |       | Accounts Receivable<br>(at end of period) |        |       |
|--------------------------------|-------|------------|--------|-------|---|--------|-------|
|                                | Cash  | Instalment | Charge | Total | Instalment                                | Charge | Total |
| Dollar Estimates (in millions) |       |            |        |       |   |        |       |
| 1957-Jan.-Mar. ...             | 26.4  | 1.9        | 92.9   | 121.2 | 2.7                                       | 41.8   | 44.5  |
| Apr.-June ...                  | 11.7  | 0.7        | 42.1   | 54.5  | 1.2                                       | 27.6   | 28.8  |
| July-Sept. ...                 | 7.5   | 1.0        | 39.1   | 47.6  | 1.4                                       | 26.7   | 28.1  |
| Oct.-Dec. ...                  | 9.5   | 1.3        | 87.6   | 98.4  | 1.5                                       | 40.2   | 41.7  |
| TOTAL ....                     | 55.1  | 4.9        | 261.7  | 321.7 |   |        |       |
| 1958-Jan.-Mar. ...             | 18.1  | 0.8        | 96.4   | 115.3 | 1.4                                       | 43.7   | 45.1  |
| Apr.-June (r)                  | 7.5   | 0.6        | 41.7   | 49.8  | 1.3                                       | 29.5   | 30.8  |
| July-Sept.(p)                  | 4.5   | 1.1        | 38.0   | 43.6  | 1.4                                       | 28.3   | 29.7  |
| Percentage Composition         |       |            |        |       |   |        |       |
| 1957-Jan.-Mar. ...             | 21.8  | 1.6        | 76.6   | 100.0 | 6.1                                       | 93.9   | 100.0 |
| Apr.-June ...                  | 21.5  | 1.3        | 77.2   | 100.0 | 4.2                                       | 95.8   | 100.0 |
| July-Sept. ...                 | 15.7  | 2.2        | 82.1   | 100.0 | 5.0                                       | 95.0   | 100.0 |
| Oct.-Dec. ...                  | 9.7   | 1.3        | 89.0   | 100.0 | 3.6                                       | 96.4   | 100.0 |
| 1958-Jan.-Mar. ...             | 15.7  | 0.7        | 83.6   | 100.0 | 3.1                                       | 96.9   | 100.0 |
| Apr.-June (r)                  | 15.1  | 1.2        | 83.7   | 100.0 | 4.1                                       | 95.9   | 100.0 |
| July-Sept.(p)                  | 10.2  | 2.6        | 87.2   | 100.0 | 4.8                                       | 95.2   | 100.0 |

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

| Period               | Sales  |      |        |      |       | Accounts<br>Receivable |  |
|----------------------|--------|------|--------|------|-------|------------------------|--|
|                      | Cash   |      | Credit |      | Total |                        |  |
|                      | Amount | %    | Amount | %    |       |                        |  |
| 1957-Jan.-Mar. ..... | 79.9   | 67.1 | 39.2   | 32.9 | 119.1 | 25.9                   |  |
| Apr.-June .....      | 105.0  | 68.7 | 47.9   | 31.3 | 152.9 | 27.3                   |  |
| July-Sept. .....     | 110.2  | 69.2 | 49.0   | 30.8 | 159.2 | 28.1                   |  |
| Oct.-Dec. .....      | 119.0  | 72.4 | 45.3   | 27.6 | 164.3 | 26.6                   |  |
| TOTAL .....          | 414.1  |      | 181.4  |      | 595.5 |                        |  |
| 1958-Jan.-Mar. ..... | 85.9   | 70.4 | 36.1   | 29.6 | 122.0 | 25.1                   |  |
| Apr.-June (r) .....  | 117.3  | 72.2 | 45.1   | 27.8 | 162.4 | 28.0                   |  |
| July-Sept. (p) ..... | 117.9  | 71.4 | 46.7   | 28.4 | 164.6 | 29.4                   |  |

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Table 13 - Garages and Filling Stations

## Sales and Accounts Receivable

(in millions of dollars)

| Period              | Sales       |       |        |      |        | Accounts Receivable |
|---------------------|-------------|-------|--------|------|--------|---------------------|
|                     | Cash        |       | Credit |      | Total  |                     |
|                     | Amount      | %     | Amount | %    | Amount |                     |
| 1957-Jan.-Mar. .... | 141.9       | 68.8  | 64.4   | 31.2 | 206.3  | 27.9                |
|                     | 166.6       | 68.6  | 76.3   | 31.4 | 242.9  |                     |
|                     | 174.1       | 68.4  | 80.4   | 31.6 | 254.5  |                     |
|                     | 159.5       | 67.4  | 77.1   | 32.6 | 236.6  |                     |
|                     | TOTAL ..... | 642.1 | 298.2  |      | 940.3  |                     |
| 1958-Jan.-Mar. .... | 140.5       | 66.1  | 72.1   | 33.9 | 212.6  | 28.9                |
|                     | 162.1       | 65.7  | 84.6   | 34.3 | 246.7  |                     |
|                     | 172.0       | 66.5  | 86.7   | 33.5 | 258.7  |                     |

Table 14 - All Other Trades  
Sales and Accounts Receivable

| Period                         | Sales      |            |        |         | Accounts Receivable<br>(at end of period) |        |       |
|--------------------------------|------------|------------|--------|---------|---|--------|-------|
|                                | Cash       | Instalment | Charge | Total   | Instalment                                | Charge | Total |
| Dollar Estimates (in millions) |            |            |        |         |   |        |       |
| 1957-Jan.-Mar. ...             | 991.3      | 21.8       | 198.8  | 1,211.9 | 35.8                                      | 159.6  | 195.4 |
|                                | 1,178.4    | 30.0       | 294.6  | 1,503.0 | 38.0                                      | 194.3  | 232.3 |
|                                | 1,182.1    | 27.6       | 323.5  | 1,533.2 | 39.9                                      | 218.6  | 258.5 |
|                                | 1,278.5    | 25.5       | 288.2  | 1,592.2 | 41.2                                      | 182.1  | 223.3 |
|                                | TOTAL .... | 4,630.3    | 104.9  | 1,105.1 | 5,840.3                                   |        |       |
| 1958-Jan.-Mar. ...             | 1,033.5    | 27.6       | 217.6  | 1,278.7 | 39.1                                      | 163.6  | 202.7 |
|                                | 1,240.1    | 27.6       | 313.1  | 1,580.8 | 40.5                                      | 204.9  | 245.4 |
|                                | 1,240.4    | 20.9       | 328.3  | 1,589.6 | 42.3                                      | 224.5  | 266.8 |
| Percentage Composition         |            |            |        |         |   |        |       |
| 1957-Jan.-Mar. ...             | 81.9       | 2.0        | 16.1   | 100.0   | 18.3                                      | 81.7   | 100.0 |
|                                | 78.3       | 2.0        | 19.7   | 100.0   | 16.4                                      | 83.6   | 100.0 |
|                                | 77.1       | 1.8        | 21.1   | 100.0   | 15.4                                      | 84.6   | 100.0 |
|                                | 80.3       | 1.6        | 18.1   | 100.0   | 18.5                                      | 81.5   | 100.0 |
| 1958-Jan.-Mar. ...             | 81.4       | 1.5        | 17.1   | 100.0   | 19.3                                      | 80.7   | 100.0 |
|                                | 78.5       | 1.6        | 19.9   | 100.0   | 16.5                                      | 83.5   | 100.0 |
|                                | 78.0       | 1.3        | 20.7   | 100.0   | 16.3                                      | 83.7   | 100.0 |

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