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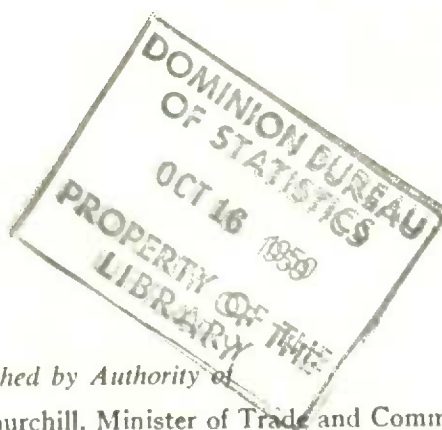
QUARTERLY



CANADA

DOES NOT OBTAIN
NE PAS PRÊTER

RETAIL CREDIT
SECOND QUARTER, 1959



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RETAIL CREDIT

Retail credit, as measured by accounts outstanding on the books of retail dealers, rose 4.3 per cent at June 30, 1959 over the same date a year earlier. The \$877.6 million was comprised of \$457.4 million instalment accounts receivable and \$420.2 million charge accounts. Instalment receivables on the books of motor vehicle dealers and the amount owing to garages and filling stations were below last year's level. All other trades had more outstanding at June 30, 1959 than at June 30, 1958; the percentage increases ranged downward from 11.4 per cent for fuel dealers, 10.9 per cent for hardware stores and 8.0 per cent for department stores.

The totals of accounts receivable shown in this second quarter report 1959 are comparable to the first quarter report in that lumber and building material dealers and farm implement dealers have not been included.

Percentage Change in Accounts Receivable

on the Books of Retailers

June 30, 1959, over June 30, 1958

Trade	Instalment Receivables	Charge Account Receivables	Total Receivables
TOTAL, ALL TRADES	+ 2.7	+ 6.1	+ 4.3
Department Stores	+ 7.3	+11.3	+ 8.0
Motor Vehicle Dealers	-21.8	+ 7.7	+ 0.8
Men's Clothing Stores	+ 2.5	+ 6.5	+ 5.3
Family Clothing Stores	+ 8.2	+ 6.2	+ 7.3
Women's Clothing Stores	+19.0	+ 4.7	+ 7.5
Hardware Stores	+25.9	+ 7.3	+10.9
Furniture, Appliance and Radio Stores	+ 1.1	+ 9.3	+ 2.1
Jewellery Stores	+ 1.6	+ 2.0	+ 1.7
Fuel Dealers	+23.1	+10.8	+11.4
Grocery and Combination (Independent) Stores ..	n/a	+ 6.8	+ 6.8
General Stores	n/a	+ 5.0	+ 5.0
Garages and Filling Stations	n/a	- 5.0	- 5.0

Accounts Receivable - Retail Trade
(dollar estimates in millions)

Date	Amount			Percentage Composition		
	Instalment	Charge	Total	Instalment	Charge	Total
	\$	\$	\$	%	%	%
<u>Total, All Trades</u>						
1958 - March 31	444.3	384.4	828.7	53.6	46.4	100.0
June 30	445.3	396.1	841.4	52.9	47.1	100.0
Sept. 30	451.2	407.1	858.3	52.6	47.4	100.0
Dec. 31	489.6	447.6	937.2	52.2	47.8	100.0
1959 - March 31 (r).	454.1	410.9	865.0	52.5	47.5	100.0
June 30	457.4	420.2	877.6	52.1	48.9	100.0
<u>Motor Vehicle Dealers</u>						
1958 - March 31	22.9	76.3	99.2	23.1	76.9	100.0
June 30	24.8	80.2	105.0	23.6	76.4	100.0
Sept. 30	23.6	79.4	103.0	22.9	77.1	100.0
Dec. 31	17.8	76.6	94.4	18.9	81.1	100.0
1959 - March 31	18.1	80.2	98.3	18.4	81.6	100.0
June 30	19.4	86.4	105.8	18.3	81.7	100.0
<u>Men's Clothing Stores</u>						
1958 - March 31	4.0	9.4	13.4	29.9	70.1	100.0
June 30	4.0	9.3	13.3	29.9	70.1	100.0
Sept. 30	3.7	8.6	12.3	29.8	70.2	100.0
Dec. 31	4.4	11.0	15.4	28.4	71.6	100.0
1959 - March 31	3.9	9.6	13.5	29.1	70.9	100.0
June 30	4.1	9.9	14.0	29.3	70.7	100.0
<u>Family Clothing Stores</u>						
1958 - March 31	9.7	8.1	17.8	54.6	45.4	100.0
June 30	9.7	8.1	17.8	54.4	45.6	100.0
Sept. 30	9.5	8.5	18.0	52.6	47.4	100.0
Dec. 31	11.8	9.9	21.7	54.3	45.7	100.0
1959 - March 31	10.5	8.6	19.1	55.0	45.0	100.0
June 30	10.5	8.6	19.1	55.1	44.9	100.0

(r) Revised

Accounts Receivable - Retail Trade
(dollar estimates in millions)

Date	Amount			Percentage Composition		
	Instalment	Charge	Total	Instalment	Charge	Total
	\$	\$	\$	%	%	%
<u>Women's Clothing Stores</u>						
1958 - March 31	2.3	8.8	11.1	20.5	79.5	100.0
June 30	2.1	8.6	10.7	19.8	80.2	100.0
Sept. 30	2.1	9.1	11.2	18.8	81.2	100.0
Dec. 31	2.6	10.3	12.9	19.8	80.2	100.0
1959 - March 31	2.2	9.3	11.5	19.3	80.7	100.0
June 30	2.5	9.0	11.5	21.4	78.6	100.0
<u>Hardware Stores</u>						
1958 - March 31	5.5	20.8	26.3	21.0	79.0	100.0
June 30	5.8	24.6	30.4	19.2	80.8	100.0
Sept. 30	6.3	25.6	31.9	19.8	80.2	100.0
Dec. 31	6.8	25.0	31.8	21.5	78.5	100.0
1959 - March 31	6.6	22.0	28.6	23.2	76.8	100.0
June 30	7.3	26.4	33.7	21.7	78.3	100.0
<u>Furniture, Appliance and Radio Stores</u>						
1958 - March 31	159.7	23.5	183.2	87.2	12.8	100.0
June 30	160.7	23.6	184.3	87.2	12.8	100.0
Sept. 30	164.9	25.1	190.0	86.8	13.2	100.0
Dec. 31	169.6	27.0	196.6	86.3	13.7	100.0
1959 - March 31	161.2	24.5	185.7	86.8	13.2	100.0
June 30	162.4	25.8	188.2	86.3	13.7	100.0
<u>Jewellery Stores</u>						
1958 - March 31	13.3	4.9	18.2	73.1	26.9	100.0
June 30	12.6	5.0	17.6	71.5	28.5	100.0
Sept. 30	12.1	4.9	17.0	71.6	28.4	100.0
Dec. 31	16.0	7.9	23.9	67.0	33.0	100.0
1959 - March 31	13.3	4.9	18.2	72.8	27.2	100.0
June 30	12.8	5.1	17.9	71.3	28.7	100.0
<u>Fuel Dealers</u>						
1958 - March 31	1.4	43.7	45.1	3.1	96.9	100.0
June 30	1.3	29.5	30.8	4.1	95.9	100.0
Sept. 30	1.4	28.3	29.7	4.8	95.2	100.0
Dec. 31	1.6	47.3	48.9	3.4	96.6	100.0
1959 - March 31	1.6	50.7	52.3	3.1	96.9	100.0
June 30	1.6	32.7	34.3	4.5	95.5	100.0

Accounts Receivable - Retail Trade

(dollar estimates in millions)

Department Stores

Date	Amount				Percentage Composition			
	Instalment		Charge	Total	Instalment		Charge	Total
	C.S.A. 1/	Other 2/			C.S.A. 1/	Other 2/		
	\$	\$	\$	\$	%	%	%	%
<u>1958</u>								
March 31	161.6	30.8	38.8	231.2	69.9	13.3	16.8	100.0
June 30	162.4	28.7	39.7	230.8	70.4	12.4	17.2	100.0
Sept. 30	164.0	28.7	43.0	235.7	69.6	12.2	18.2	100.0
Dec. 31	186.5	37.1	58.2	281.8	66.2	13.2	20.6	100.0
<u>1959</u>								
March 31 (r) ..	172.6	32.1	42.6	247.3	69.8	13.0	17.2	100.0
June 30	171.8	33.3	44.2	249.3	68.9	13.4	17.7	100.0

1/ Conditional-sale agreements

2/ Other deferred payment plans

Grocery and Combination
Stores (Independent)

Date	Charge
	\$
<u>1958</u>	
March 31	31.5
June 30	32.4
Sept. 30	32.2
Dec. 31	35.3
<u>1959</u>	
March 31	33.4
June 30	34.6

General Stores

Date	Charge
	\$
<u>1958</u>	
March 31	25.1
June 30	28.0
Sept. 30	29.5
Dec. 31	29.0
<u>1959</u>	
March 31	27.4
June 30	29.4

Garages and
Filling Stations

Date	Charge
	\$
<u>1958</u>	
March 31	28.9
June 30	29.8
Sept. 30	30.2
Dec. 31	28.6
<u>1959</u>	
March 31	27.3
June 30	28.3

All Other Trades

Date	Amount			Percentage Composition		
	Instalment	Charge	Total	Instalment	Charge	Total
	\$	\$	\$	%	%	%
<u>1958</u>						
March 31	32.9	64.8	97.7	33.7	66.3	100.0
June 30	33.0	77.5	110.5	29.9	70.1	100.0
Sept. 30	34.7	82.9	117.6	29.5	70.5	100.0
Dec. 31	35.1	81.8	116.9	30.0	70.0	100.0
<u>1959</u>						
March 31	31.7	70.7	102.4	31.0	69.0	100.0
June 30	31.1	80.4	111.5	27.9	72.1	100.0

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