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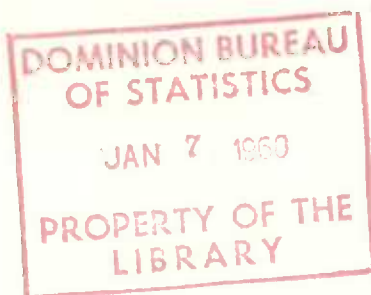
QUARTERLY



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RETAIL CREDIT
THIRD QUARTER, 1959



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RETAIL CREDIT

Retail credit, as measured by accounts outstanding on the books of retail dealers, rose 4.6 per cent at September 30, 1959 over the same date a year ago. The \$898.1 million was comprised of \$466.4 million in instalment accounts receivable and \$431.7 million in charge accounts receivable. All trades, except motor vehicle dealers, had an increase in outstanding instalment accounts at the end of the third quarter in 1959 as compared to the same date of last year, whereas garages and filling stations and jewellery stores were the only trades to register a decrease in outstanding charge accounts at the same dates. In total credit outstanding, motor vehicle dealers and garages and filling stations showed slight decreases from September 30, 1958; the other trades showed increases ranging from \$0.3 million in Jewellery Stores to \$18.7 million increase in Department Stores.

Accounts receivable shown in this third quarter report are comparable in that the outstandings for lumber and building material dealers and farm implement dealers have been excluded.

Percentage Change in Accounts Receivable

on the Books of Retailers

Sept. 30, 1959 over Sept. 30, 1958

Trade	Instalment Receivables	Charge Account Receivables	Total Receivables
TOTAL, ALL TRADES	+ 3.4	+ 6.0	+ 4.6
Department Stores	+ 8.0	+ 7.4	+ 7.9
Motor Vehicle Dealers	-22.5	+ 6.5	- 0.1
Men's Clothing Stores	+27.0	+ 1.2	+ 8.9
Family Clothing Stores	+10.5	+ 3.5	+ 7.2
Women's Clothing Stores	+23.8	+ 8.8	+11.6
Hardware Stores	+27.0	+ 5.9	+10.0
Furniture, Appliance and Radio Stores	+ 0.7	+ 8.0	+ 1.6
Jewellery Stores	+ 3.3	- 2.0	+ 1.8
Grocery and Combination (Independent) Stores	n/a	+10.6	+10.6
General Stores	n/a	+ 8.5	+ 8.5
Fuel Dealers	+21.4	+ 8.1	+ 8.8
Garages and Filling Stations	n/a	- 5.3	- 5.3

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) ..	455.6	409.8	865.4	52.6	47.4	100.0
June 30 (r) ...	458.5	418.6	877.1	52.2	47.8	100.0
Sept. 30	466.4	431.7	898.1	51.9	48.1	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
Sept. 30	18.3	84.6	102.9	17.8	82.2	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 (r) ..	4.7	9.1	13.8	34.1	65.9	100.0
June 30 (r) ...	4.9	9.4	14.3	34.5	65.5	100.0
Sept. 30	4.7	8.7	13.4	35.1	64.9	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
Sept. 30	10.5	8.8	19.3	54.4	45.6	100.0

(r) Revised

Accounts Receivable - Retail Trade
(dollar estimates in millions)

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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 (r) ..	2.3	9.3	11.6	20.2	79.8	100.0
June 30 (r) ...	2.5	9.0	11.5	21.5	78.5	100.0
Sept. 30	2.6	9.9	12.5	20.7	79.3	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
Sept. 30	8.0	27.1	35.1	22.7	77.3	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
Sept. 30	166.0	27.1	193.1	86.0	14.0	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
Sept. 30	12.5	4.8	17.3	72.4	27.6	100.0
<u>Fuel Dealers</u>						
1959 - 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
Sept. 30	1.7	30.6	32.3	5.3	94.7	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/	Other2/			C.S.A.1/	Other2/		
	\$	\$	\$	\$	%	%	%	%
<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	32.7	42.0	247.3	69.8	13.2	17.0	100.0
June 30 (r) ..	171.4	34.0	43.1	248.5	69.0	13.7	17.3	100.0
Sept. 30	152.9	55.3	46.2	254.4	60.1	21.8	18.1	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
Sept. 30	35.6

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
Sept. 30	32.0

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
Sept. 30	28.6

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
Sept. 30	33.2	88.4	121.6	27.3	72.7	100.0

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