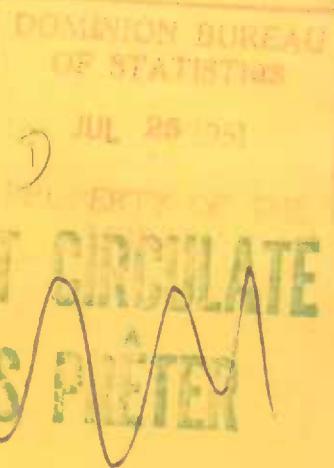


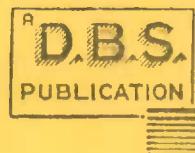
63 006

23

GOVERNMENT OF CANADA



RETAIL CONSUMER CREDIT
ANNUAL SUMMARY
1941, 1948-1950



DOMINION BUREAU OF STATISTICS - DEPARTMENT OF TRADE AND COMMERCE

RETAIL CONSUMER CREDIT

ANNUAL SUMMARY

1941, 1948-1950

Published by Authority of the Rt. Hon. C.D. HOWE
Minister of Trade and Commerce

Prepared in the Merchandising and Services Section
Industry and Merchandising Division
Dominion Bureau of Statistics, Ottawa

NOTICE

The Industry and Merchandising Division of the Bureau of Statistics collects and compiles figures on (a) the primary industries in Canada — mining, forestry, and fishing; (b) manufacturing; (c) construction; and (d) merchandising and services.

For the purpose of annual compilation and publication, reports on merchandising and services have been classified as follows:

Part I — Wholesale Statistics

- A Wholesale Trade, 25¢.
- * B Operating Results of Food Wholesalers, 25¢.
- * C Operating Results of Dry Goods, Piece Goods, and Footwear Wholesalers, 25¢.
- * D Operating Results of Miscellaneous Wholesalers (automotive equipment, drugs, hardware, plumbing and heating equipment), 25¢.

Part II — Retail Statistics

- E General Review, 25¢.
- F Retail Trade, 50¢.
- G Retail Chain Stores, 50¢.
- * H Operating Results of Chain Food Stores, 25¢.
- * I Operating Results of Chain Clothing Stores, 25¢.
- * J Operating Results of Miscellaneous Chain Stores (variety, drug, furniture), 25¢.
- K Operating Results of Retail Food Stores, 25¢.
- L Operating Results of Retail Clothing Stores, 25¢.
- M Operating Results of Retail Hardware, Furniture, Appliance, and Radio Stores, 25¢.
- N Operating Results of Filling Stations and Garages, 25¢.
- O Operating Results of Miscellaneous Retail Stores, 25¢.
- P Retail Consumer Credit, 25¢.

Part III — Services and Special Fields

- Q Laundries, Cleaners and Dyers, 25¢.
- R Motion Picture Theatres, Exhibitors, and Distributors, 25¢.
- S Hotels, 25¢.
- T Sales Financing, 25¢.
- U Farm Implement and Equipment Sales, 25¢.
- V New Motor Vehicle Sales and Motor Vehicle Financing, 25¢.

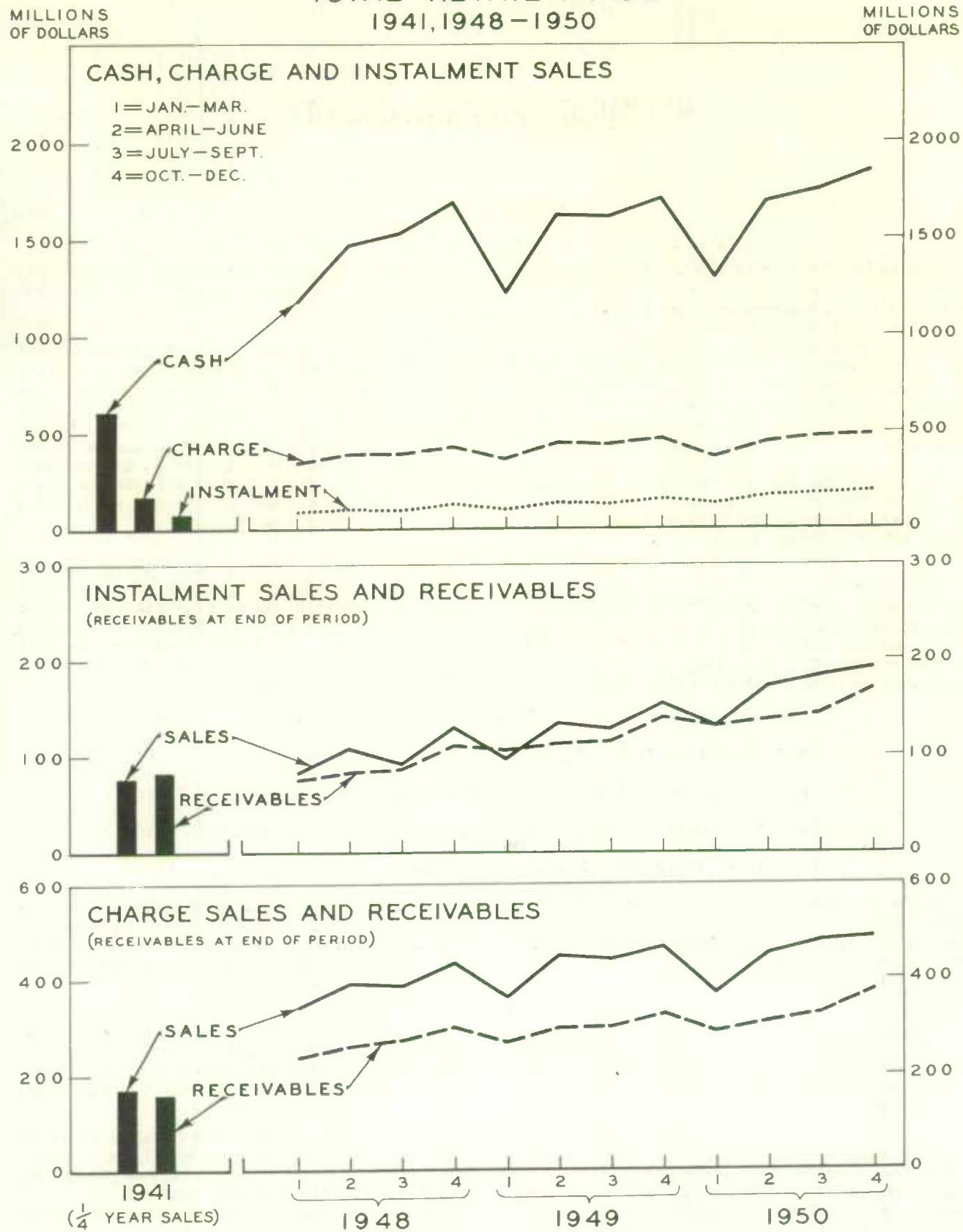
The reports are punched to permit of filing in a ring binder.

- * Biennial reports — not issued for 1950.

TABLE OF CONTENTS

	Page
Graphic Review of Cash, Charge and Instalment Sales and Instalment and Charge Receivables 1941, 1948-1950	P-4
Introduction and Summary of Results with Charts.....	P-5-7
Estimated Sales and Accounts Receivable (in millions of dollars):	
Table 1 — Total, All Trades	P-8
Table 2 — Department Stores.....	P-9
Table 3 — Motor Vehicle Dealers	P-10
Table 4 — Men's Clothing Stores	P-11
Table 5 — Family Clothing Stores	P-12
Table 6 — Women's Clothing Stores	P-13
Table 7 — Hardware Stores	P-14
Table 8 — Furniture Stores	P-15
Table 9 — Appliance and Radio Stores	P-16
Table 10 — Jewellery Stores.....	P-17
Table 11 — Grocery and Combination Stores (Independent)	P-18
Table 12 — Country General Stores	P-18
Table 13 — Coal and Wood Dealers	P-19
Table 14 — Garages and Filling Stations.....	P-19
Table 15 — All Other Trades	P-20

RETAIL CONSUMER CREDIT
TOTAL RETAIL TRADE
1941, 1948-1950



RETAIL CONSUMER CREDIT

INTRODUCTION

This bulletin is the first in which Canada's retail consumer credit statistics appear in the form of dollar estimates. Conversion of the series from an index basis was undertaken as a result of the increasing importance of credit statistics to both business and government. In index form, the statistics for different segments of the retail field could not be so easily examined, in relation to each other, as is possible with a series composed of dollar volume estimates.

The sales estimates for each trade correspond with the official retail sales estimates contained in the regular bulletins of the Dominion Bureau of Statistics entitled "Retail Trade".

Sales of stores in the reporting panel have a high credit content. By the new method of computation, trends for cash, instalment and charge sales are projected against dollar figures derived from 1941 Census results. This has altered the percentage composition pattern, formerly developed from sample

results only, so that credit sales form a smaller percentage of total sales than was the case in the earlier series.

Two kinds of business — "furriers" and "feed stores" — have been dropped from the series because they have no counterpart in the "Retail Trade" reports. "Garage" and "filling stations" are now treated as one trade category to conform with the arrangement in the regular sales estimates. In the consumer credit statistics for grocery and combination stores, only the independent stores are represented. Chain store figures for this trade are included with the "all other trades" group.

Instalment sales, as far as possible, include only those sales made under conditional sales agreement with right of repossession. Charge sales include, in addition to the familiar forms of charge account, such specialized types as revolving credit and budgeted charge accounts. No reports from Newfoundland firms are included in this survey.

SUMMARY OF 1950 RESULTS

Dollar Estimates — Of a total retail trade of \$9,087,600,000 in 1950, it is estimated that cash sales were \$6,616,800,000, instalment sales were \$674,400,000, and charge and other credit sales amounted to \$1,796,400,000.

Unpaid accounts on the books of retailers at December 31, 1950 were estimated at \$546,600,000, of which \$169,500,000, were against instalment accounts and the remainder from charge and other forms of credit sale.

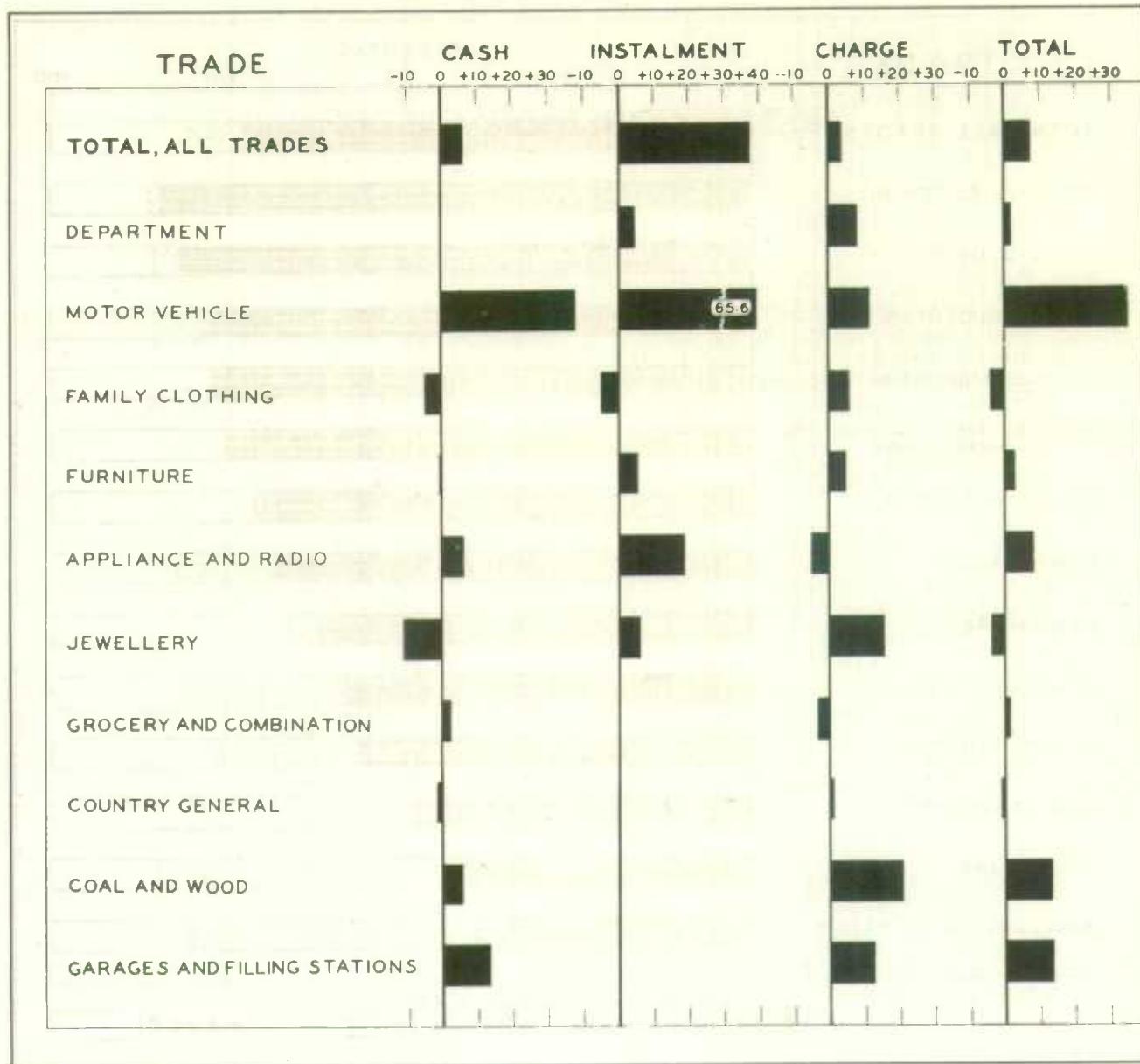
Motor vehicle dealers sold by far the greatest volume on a credit basis. Their total sales of \$1,392,300,000 in 1950 included sales of \$290,100,000 made on the instalment plan and \$325,000,000 sold on other credit terms. Instalment receivables in this

trade are small in relation to instalment sales because a large share of the instalment paper is sold to finance companies. Instalment sales are reported by the contributing firms, but unpaid balances due the finance companies are not.

Department stores ranked second in importance in terms of retail credit transactions. Total sales in 1950 amounted to \$873,100,000, of which \$112,700,000 were instalment sales and \$158,100,000 charge sales.

Those trades which showed the greatest expansion in business during last year were: motor vehicle dealers, appliance and radio stores, and garages and filling stations. The following chart indicates where the greatest increases occurred, under three sales classes, for a selected group of trades.

PERCENTAGE CHANGES IN SALES 1950/1949
FOR SELECTED TRADES



While there was a marked gain in cash sales by motor vehicle dealers, the outstanding characteristic of 1950 results was a 65.5% gain in their instalment sales. Furniture and jewellery merchants extended a greater degree of credit in 1950 than in 1949, while experiencing some contraction in cash sales. Credit sales (instalment plus charge) accounted for all of the sales increase reported by department stores last year.

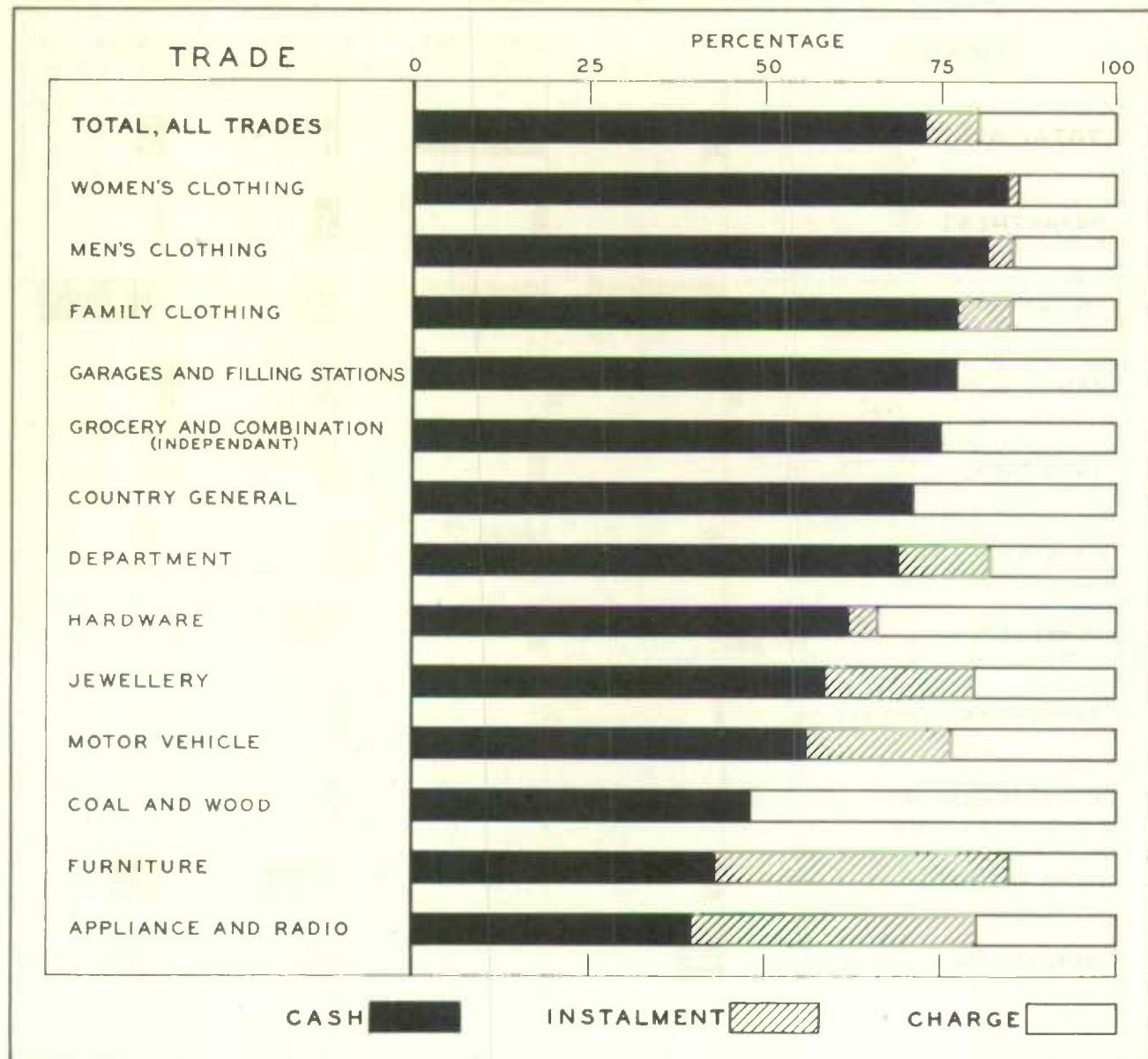
Composition of sales and Receivables — The "cash" component of retail trade is by far the largest. During the war years, cash sales reached a high point when durable merchandise was in short supply and credit restrictions were in effect. The percentage of sales for cash has declined throughout the post-war

period. Cash sales were 72.8% of the total in 1950, still somewhat above the 1941 figure of 71.6%, but lower compared with the corresponding 1948 figure of 75.0% and the 1949 figure of 73.5%.

Charge account sales, a more stable element, have varied only within narrow limits from the 19.5% recorded in 1941 and stood at 19.8% in 1950.

Instalment sales have tended to fluctuate with changes in the percentage of cash sales. Instalment sales, forming 5.3% of the total in 1948, rose in 1949 to 6.1% and again in 1950 to 7.8% of total retail trade. The chart which follows shows the 1950 percentage composition of sales for each of the trades covered in this report.

PERCENTAGE COMPOSITION OF SALES, 1950 BY TRADES



Instalment accounts receivable have followed the same general trend as have instalment sales. From 27.1% of total receivables in 1948, they rose to 29.9% in 1949 and to 31.0% in 1950, steadily returning toward the 1941 figure which was 34.4%.

Accounts Receivable — An increase in instalment sales from \$412 millions in 1948 to \$674 millions in 1950 (64%) brought about an increase in accounts

outstanding against these sales from \$112 millions at the end of 1948 to \$170 millions at the end of 1950, or about 51%.

Charge sales, on the other hand, increased from \$1,550 millions in 1948 to \$1,796 millions in 1950 (16%), while balances due to retailers against these rose from \$300 millions to \$377 millions in the two-year interval between the ends of 1948 and 1950. This was an increase of about 26%.

TABLE 1. Total All Trades
Sales and Accounts Receivable, by Quarters
(in millions of dollars)

Period	Sales				Accounts Receivable		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total	2,463.7	304.7	672.5	3,440.9	82.6	157.6	240.2
1948							
Jan. — Mar.	1,176.2	82.4	338.8	1,597.4	75.2	235.0	310.2
Apr. — June	1,471.5	107.6	391.3	1,970.4	83.5	260.0	343.5
July — Sept.	1,534.8	92.1	387.6	2,014.5	86.2	271.2	357.4
Oct. — Dec.	1,694.7	129.8	432.5	2,257.0	111.6	299.7	411.3
Total	5,877.2	411.9	1,550.2	7,839.3			
1949							
Jan. — Mar.	1,230.6	97.8	361.4	1,689.8	104.7	267.0	371.7
Apr. — June	1,626.3	133.7	450.9	2,210.9	112.8	298.7	411.5
July — Sept.	1,618.6	128.1	439.8	2,186.5	115.0	299.9	414.9
Oct. — Dec.	1,716.7	155.4	468.6	2,340.7	139.8	327.7	467.5
Total	6,192.2	315.0	1,720.7	8,427.9			
1950							
Jan. — Mar.	1,305.9	129.7	370.6	1,806.2	129.6	291.4	421.0
Apr. — June	1,688.1	171.3	455.7	2,315.1	137.4	313.2	450.6
July — Sept.	1,766.2	182.5	479.9	2,428.6	144.5	331.2	475.7
Oct. — Dec.	1,856.6	190.9	490.2	2,537.7	169.5	377.1	546.6
Total	6,616.8	674.4	1,796.4	9,087.6			

Percentage Composition

	Sales				Receivables		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total	71.6	8.9	19.5	100.0	34.4	65.6	100.0
1948							
Jan. — Mar.	73.6	5.2	21.2	100.0	24.2	75.8	100.0
Apr. — June	74.7	5.5	19.8	100.0	24.3	75.7	100.0
July — Sept.	76.2	4.6	19.2	100.0	24.1	75.9	100.0
Oct. — Dec.	75.1	5.7	19.2	100.0	27.1	72.9	100.0
Total	75.0	5.3	19.7	100.0			
1949							
Jan. — Mar.	73.1	5.8	21.1	100.0	28.2	71.8	100.0
Apr. — June	73.5	6.1	20.4	100.0	27.4	72.6	100.0
July — Sept.	73.9	5.9	20.2	100.0	27.7	72.3	100.0
Oct. — Dec.	73.3	6.5	20.2	100.0	29.9	70.1	100.0
Total	73.5	6.1	20.4	100.0			
1950							
Jan. — Mar.	72.3	7.2	20.5	100.0	30.8	69.2	100.0
Apr. — June	72.9	7.4	19.7	100.0	30.5	69.5	100.0
July — Sept.	72.7	7.5	19.8	100.0	31.0	69.0	100.0
Oct. — Dec.	73.2	7.5	19.3	100.0	31.0	69.0	100.0
Total	72.8	7.4	19.8	100.0			

TABLE 2. Department Stores
Sales and Accounts Receivable, by Quarters
 (in millions of dollars)

Period	Sales				Accounts Receivable		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total	286.4	44.6	46.8	377.8	17.9	11.1	29.0
1948							
Jan. - Mar.	112.1	16.9	26.2	155.2	23.4	17.6	41.0
Apr. - June	138.4	21.7	33.5	193.6	25.8	18.9	44.7
July - Sept.	126.7	18.3	27.8	172.8	26.0	19.2	45.2
Oct. - Dec.	201.8	35.5	44.2	281.5	39.8	30.1	69.9
Total	579.0	92.4	131.7	803.1			
1949							
Jan. - Mar.	120.3	19.5	28.0	167.8	36.0	20.2	56.2
Apr. - June	150.7	26.4	37.3	214.4	38.6	22.8	61.4
July - Sept.	129.6	22.9	30.7	183.2	38.7	23.6	62.3
Oct. - Dec.	201.7	39.0	49.4	290.1	49.5	34.2	83.7
Total	602.3	107.8	145.4	855.5			
1950							
Jan. - Mar.	116.8	20.6	29.9	167.3	44.6	23.3	67.9
Apr. - June	144.3	26.5	39.6	210.4	45.7	26.4	72.1
July - Sept.	132.2	26.8	35.5	194.5	46.9	27.7	74.6
Oct. - Dec.	209.0	38.8	53.1	300.9	53.7	39.9	93.6
Total	602.3	112.7	158.1	873.1			
Percentage Composition							
	Sales				Receivables		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total	75.8	11.8	12.4	100.0	61.7	38.3	100.0
1948							
Jan. - Mar.	72.2	10.9	16.9	100.0	57.1	42.9	100.0
Apr. - June	71.5	11.2	17.3	100.0	57.7	42.3	100.0
July - Sept.	73.3	10.6	16.1	100.0	57.5	42.5	100.0
Oct. - Dec.	71.7	12.6	15.7	100.0	56.9	43.1	100.0
Total	72.1	11.5	16.4	100.0			
1949							
Jan. - Mar.	71.7	11.6	16.7	100.0	64.1	35.9	100.0
Apr. - June	70.3	12.3	17.4	100.0	62.9	37.1	100.0
July - Sept.	70.7	12.5	16.8	100.0	62.1	37.9	100.0
Oct. - Dec.	69.5	13.5	17.0	100.0	59.1	40.9	100.0
Total	70.4	12.6	17.0	100.0			
1950							
Jan. - Mar.	69.8	12.3	17.9	100.0	65.7	34.3	100.0
Apr. - June	68.6	12.6	18.8	100.0	63.4	36.6	100.0
July - Sept.	68.0	13.8	18.2	100.0	62.9	37.1	100.0
Oct. - Dec.	69.5	12.9	17.6	100.0	57.4	42.6	100.0
Total	69.0	12.9	18.1	100.0			

TABLE 3. Motor Vehicle Dealers
Sales and Accounts Receivable, by Quarters
 (in millions of dollars)

	Sales				Accounts Receivable		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total	174.3	119.2	66.6	360.1	4.7	13.8	18.5
1948							
Jan. — Mar.	87.6	26.9	63.5	178.0	4.2	36.7	40.9
Apr. — June	125.4	36.7	67.1	229.2	5.7	43.6	49.3
July — Sept.	118.5	28.0	61.0	207.5	2.9	51.2	54.1
Oct. — Dec.	116.8	32.0	70.4	219.2	2.7	49.1	51.8
Total	448.3	123.6	262.0	833.9			
1949							
Jan. — Mar.	91.3	32.7	59.6	183.6	2.7	48.6	51.3
Apr. — June	172.7	48.7	83.9	305.3	5.0	56.1	61.1
July — Sept.	164.6	49.4	77.9	291.9	4.3	53.1	57.4
Oct. — Dec.	134.0	44.4	71.3	249.7	4.6	51.2	55.8
Total	562.6	175.2	292.7	1,030.5			
1950							
Jan. — Mar.	160.5	58.9	66.8	286.2	4.1	54.0	58.1
Apr. — June	213.2	76.1	85.6	374.9	6.1	59.1	65.2
July — Sept.	213.3	83.9	95.0	392.2	5.9	62.4	68.3
Oct. — Dec.	190.2	71.2	77.6	339.0	5.2	67.2	72.4
Total	777.2	290.1	325.0	1,392.3			

Percentage Composition

	Sales				Receivables		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total	48.4	33.1	18.5	100.0	25.4	74.6	100.0
1948							
Jan. — Mar.	49.2	15.1	35.7	100.0	10.3	89.7	100.0
Apr. — June	54.7	16.0	29.3	100.0	11.6	88.4	100.0
July — Sept.	57.1	13.5	29.4	100.0	5.4	94.6	100.0
Oct. — Dec.	53.3	14.6	32.1	100.0	5.2	94.8	100.0
Total	53.8	14.8	31.4	100.0			
1949							
Jan. — Mar.	49.7	17.8	32.5	100.0	5.3	94.7	100.0
Apr. — June	56.6	16.0	27.4	100.0	8.2	91.8	100.0
July — Sept.	56.4	16.9	26.7	100.0	7.5	92.5	100.0
Oct. — Dec.	53.7	17.8	28.5	100.0	8.2	91.8	100.0
Total	54.6	17.0	28.4	100.0			
1950							
Jan. — Mar.	56.1	20.6	23.3	100.0	7.1	92.9	100.0
Apr. — June	56.9	20.3	22.8	100.0	9.4	90.6	100.0
July — Sept.	54.4	21.4	24.2	100.0	8.6	91.4	100.0
Oct. — Dec.	56.1	21.0	22.9	100.0	7.2	92.8	100.0
Total	55.8	20.8	23.4	100.0			

TABLE 4. Men's Clothing Stores
Sales and Accounts Receivable, by Quarters
(in millions of dollars)

Period	Sales				Accounts Receivable		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total.....	65.7	3.7	10.5	79.9	1.1	3.2	4.3
1948							
Jan. — Mar.	29.1	.7	3.7	33.5	.9	4.9	5.8
Apr. — June	35.6	.9	5.5	42.0	.9	5.7	6.6
July — Sept.	30.6	.6	4.1	35.3	.8	4.7	5.5
Oct. — Dec.	46.5	1.5	6.7	54.7	1.4	6.7	8.1
Total.....	141.8	3.7	20.0	165.5			
1949							
Jan. — Mar.	28.3	.7	4.8	33.8	1.2	5.6	6.8
Apr. — June	38.8	1.1	6.8	46.7	1.3	6.2	7.5
July — Sept.	32.0	.6	5.0	37.6	1.1	5.8	6.9
Oct. — Dec.	45.2	1.4	7.5	54.1	1.6	7.4	9.0
Total.....	144.3	3.8	24.1	172.2			
1950							
Jan. — Mar.	23.7	1.1	4.5	29.3	1.4	6.1	7.5
Apr. — June	34.9	1.4	6.4	42.7	1.4	7.3	8.7
July — Sept.	30.5	1.3	5.6	37.4	1.4	7.3	8.7
Oct. — Dec.	45.6	2.5	7.9	56.0	2.9	8.1	11.0
Total.....	134.7	6.3	24.4	165.4			
Percentage Composition							
	Sales				Receivables		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total.....	82.2	4.6	13.2	100.0	25.6	74.4	100.0
1948							
Jan. — Mar.	86.9	2.1	11.0	100.0	15.5	84.5	100.0
Apr. — June	84.8	2.1	13.1	100.0	13.6	86.4	100.0
July — Sept.	86.7	1.7	11.6	100.0	14.5	85.5	100.0
Oct. — Dec.	85.0	2.8	12.2	100.0	17.3	82.7	100.0
Total.....	85.7	2.2	12.1	100.0			
1949							
Jan. — Mar.	83.7	2.1	14.2	100.0	17.6	82.4	100.0
Apr. — June	83.1	2.4	14.5	100.0	17.3	82.7	100.0
July — Sept.	85.1	1.6	13.3	100.0	15.9	84.1	100.0
Oct. — Dec.	83.5	2.6	13.9	100.0	17.8	82.2	100.0
Total.....	83.8	2.2	14.0	100.0			
1950							
Jan. — Mar.	80.9	3.8	15.3	100.0	18.7	81.3	100.0
Apr. — June	81.7	3.3	15.0	100.0	16.1	83.9	100.0
July — Sept.	81.6	3.5	14.9	100.0	16.1	83.9	100.0
Oct. — Dec.	81.4	4.5	14.1	100.0	26.4	73.6	100.0
Total.....	81.4	3.8	14.8	100.0			

TABLE 5. Family Clothing Stores
Sales and Accounts Receivable, by Quarters
 (in millions of dollars)

Period	Sales				Accounts Receivable		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total.....	56.7	8.3	8.8	73.8	3.7	2.8	6.5
1948							
Jan. — Mar.	23.3	2.2	4.0	29.5	3.0	4.2	7.2
Apr. — June	31.4	2.8	5.5	39.7	3.2	5.0	8.2
July — Sept.	29.7	2.2	4.0	35.9	3.9	4.7	8.6
Oct. — Dec.	41.9	4.9	6.7	53.5	4.8	5.8	10.6
Total.....	126.3	12.1	20.2	158.6			
1949							
Jan. — Mar.	22.8	2.3	4.1	29.2	3.7	4.8	8.5
Apr. — June	33.0	3.6	6.1	42.7	4.0	5.6	9.6
July — Sept.	28.1	2.1	4.3	34.5	3.6	5.2	8.8
Oct. — Dec.	38.7	4.6	7.1	50.4	4.7	6.7	11.4
Total.....	122.6	12.6	21.6	156.8			
1950							
Jan. — Mar.	19.6	2.0	3.9	25.5	3.6	5.3	8.9
Apr. — June	29.8	3.3	6.2	39.3	3.8	6.0	9.8
July — Sept.	28.0	2.2	4.9	35.1	3.5	5.9	9.4
Oct. — Dec.	39.8	4.5	7.9	52.2	4.4	7.5	11.9
Total.....	117.2	12.0	22.9	152.1			
Percentage Composition							
	Sales				Receivables		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total.....	76.8	11.2	12.0	100.0	56.9	43.1	100.0
1948							
Jan. — Mar.	79.0	7.5	13.5	100.0	41.7	58.3	100.0
Apr. — June	79.1	7.1	13.8	100.0	39.0	61.0	100.0
July — Sept.	82.7	6.1	11.2	100.0	45.3	54.7	100.0
Oct. — Dec.	78.3	9.2	12.5	100.0	45.3	54.7	100.0
Total.....	79.6	7.6	12.8	100.0			
1949							
Jan. — Mar.	78.1	7.9	14.0	100.0	43.5	56.5	100.0
Apr. — June	77.3	8.4	14.3	100.0	41.7	58.3	100.0
July — Sept.	81.4	6.1	12.5	100.0	40.9	59.1	100.0
Oct. — Dec.	76.8	9.1	14.1	100.0	41.2	58.8	100.0
Total.....	78.2	8.0	13.8	100.0			
1950							
Jan. — Mar.	76.9	7.8	15.3	100.0	40.4	59.6	100.0
Apr. — June	75.8	8.4	15.8	100.0	38.8	61.2	100.0
July — Sept.	79.8	6.3	13.9	100.0	37.2	62.8	100.0
Oct. — Dec.	76.2	8.6	15.2	100.0	37.0	63.0	100.0
Total.....	77.1	7.9	15.0	100.0			

TABLE 6. Women's Clothing Stores
Sales and Accounts Receivable, by Quarters
 (in millions of dollars)

Period	Sales				Accounts Receivable		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total	60.2	3.3	7.5	71.0	1.0	1.9	2.9
1948							
Jan. — Mar.	26.5	.7	5.1	32.3	.7	4.7	5.4
Apr. — June	37.3	.9	6.4	44.6	.7	4.3	5.0
July — Sept.	32.2	.6	5.1	37.9	.6	4.9	5.5
Oct. — Dec.	44.6	1.1	7.3	53.0	.8	5.8	6.6
Total	140.6	3.3	23.9	167.8			
1949							
Jan. — Mar.	29.6	.8	5.9	36.3	.8	5.6	6.4
Apr. — June	45.7	1.0	7.2	53.9	.7	5.4	6.1
July — Sept.	33.4	.6	5.1	39.1	.5	5.2	5.7
Oct. — Dec.	43.9	.9	7.0	51.8	.6	6.3	6.9
Total	152.6	3.3	25.2	181.1			
1950							
Jan. — Mar.	26.5	.6	4.7	31.8	.8	5.1	5.9
Apr. — June	39.3	.6	6.2	46.1	.5	5.1	5.6
July — Sept.	33.3	.6	5.5	39.4	.7	5.6	6.3
Oct. — Dec.	43.9	.8	7.2	51.9	.7	6.5	7.2
Total	143.0	2.6	23.6	169.2			
Percentage Composition							
	Sales				Receivables		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total	84.8	4.6	10.6	100.0	34.5	65.5	100.0
1948							
Jan. — Mar.	82.0	2.2	15.8	100.0	13.0	87.0	100.0
Apr. — June	83.6	2.0	14.4	100.0	14.0	86.0	100.0
July — Sept.	85.0	1.6	13.4	100.0	10.9	89.1	100.0
Oct. — Dec.	84.2	2.1	13.7	100.0	12.1	87.9	100.0
Total	83.8	2.0	14.2	100.0			
1949							
Jan. — Mar.	81.5	2.2	16.3	100.0	12.5	87.5	100.0
Apr. — June	84.8	1.9	13.3	100.0	11.5	88.5	100.0
July — Sept.	85.4	1.5	13.1	100.0	8.8	91.2	100.0
Oct. — Dec.	84.8	1.7	13.5	100.0	8.7	91.3	100.0
Total	84.3	1.8	13.9	100.0			
1950							
Jan. — Mar.	83.3	1.9	14.8	100.0	13.6	86.4	100.0
Apr. — June	85.2	1.3	13.5	100.0	8.9	91.1	100.0
July — Sept.	84.5	1.5	14.0	100.0	11.1	88.9	100.0
Oct. — Dec.	84.6	1.5	13.9	100.0	9.7	90.3	100.0
Total	84.5	1.6	13.9	100.0			

TABLE 7. Hardware Stores
Sales and Accounts Receivable, by Quarters
 (in millions of dollars)

Period	Sales				Accounts Receivable		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total	44.8	4.0	24.3	73.1	1.3	8.4	9.7
1948							
Jan. — Mar.	20.5	.5	11.3	32.3	.2	12.9	13.1
Apr. — June	32.6	.8	18.0	51.4	.3	15.6	15.9
July — Sept.	30.5	1.0	16.3	47.8	.9	15.1	16.0
Oct. — Dec.	35.4	1.7	15.2	52.3	1.0	13.4	14.4
Total	119.0	4.0	60.8	183.8			
1949							
Jan. — Mar.	21.4	1.3	11.5	34.2	1.1	11.8	12.9
Apr. — June	36.3	1.4	17.5	55.2	1.1	15.9	17.0
July — Sept.	32.1	1.5	17.0	50.6	1.2	16.1	17.3
Oct. — Dec.	34.3	1.8	17.8	53.9	1.1	16.7	17.8
Total	124.1	6.0	63.8	193.9			
1950							
Jan. — Mar.	19.2	1.2	10.4	30.8	1.1	13.2	14.3
Apr. — June	31.7	2.2	18.2	52.1	2.0	17.5	19.5
July — Sept.	33.0	2.2	19.4	54.6	1.9	18.3	20.2
Oct. — Dec.	35.0	2.4	17.0	54.4	1.8	17.8	19.6
Total	118.9	8.0	65.0	191.9			
Percentage Composition							
	Sales				Receivables		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total	61.3	5.5	33.2	100.0	13.4	86.6	100.0
1948							
Jan. — Mar.	63.5	1.5	35.0	100.0	1.5	98.5	100.0
Apr. — June	63.4	1.6	35.0	100.0	1.9	98.1	100.0
July — Sept.	63.8	2.1	34.1	100.0	5.6	94.4	100.0
Oct. — Dec.	67.7	3.3	29.0	100.0	6.9	93.1	100.0
Total	64.7	2.2	33.1	100.0			
1949							
Jan. — Mar.	62.6	3.8	33.6	100.0	8.5	91.5	100.0
Apr. — June	65.8	2.5	31.7	100.0	6.5	93.5	100.0
July — Sept.	63.4	3.0	33.6	100.0	6.9	93.1	100.0
Oct. — Dec.	63.6	3.3	33.1	100.0	6.2	93.8	100.0
Total	64.0	3.1	32.9	100.0			
1950							
Jan. — Mar.	62.3	3.9	33.8	100.0	7.7	92.3	100.0
Apr. — June	60.8	4.2	35.0	100.0	10.3	89.7	100.0
July — Sept.	60.4	4.0	35.6	100.0	9.4	90.6	100.0
Oct. — Dec.	64.3	4.4	31.3	100.0	9.2	90.8	100.0
Total	61.9	4.2	33.9	100.0			

TABLE 8. Furniture Stores
Sales and Accounts Receivable, by Quarters
(in millions of dollars)

Period	Sales				Accounts Receivable		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total.....	19.9	36.3	7.9	64.1	18.7	2.6	21.3
1948							
Jan. — Mar.	15.4	11.5	4.1	31.0	15.6	2.4	18.0
Apr. — June	18.7	15.7	5.0	39.4	17.1	2.9	20.0
July — Sept.	17.5	13.1	5.0	35.6	19.1	3.5	22.6
Oct. — Dec.	19.7	16.0	5.8	41.5	20.9	3.7	24.6
Total.....	71.3	56.3	19.9	147.5			
1949							
Jan. — Mar.	14.1	12.1	4.5	30.7	20.8	3.5	24.3
Apr. — June	17.6	15.7	5.9	39.2	22.1	3.8	25.9
July — Sept.	15.8	14.8	5.6	36.2	23.7	4.4	28.1
Oct. — Dec.	18.2	18.3	6.3	42.8	25.7	4.5	30.2
Total.....	65.7	60.9	22.3	148.9			
1950							
Jan. — Mar.	13.2	12.3	4.3	29.8	25.2	3.8	29.0
Apr. — June	17.0	16.2	6.2	39.4	26.3	4.3	30.6
July — Sept.	17.1	17.4	6.2	40.7	28.1	4.8	32.9
Oct. — Dec.	18.3	18.5	6.7	43.5	34.3	5.9	40.2
Total.....	65.6	64.4	23.4	153.4			
Percentage Composition							
	Sales				Receivables		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total.....	31.0	56.6	12.4	100.0	87.8	12.2	100.0
1948							
Jan. — Mar.	49.7	37.1	13.2	100.0	86.7	13.3	100.0
Apr. — June	47.5	39.8	12.7	100.0	85.5	14.5	100.0
July — Sept.	49.2	36.8	14.0	100.0	84.5	15.5	100.0
Oct. — Dec.	47.5	38.6	13.9	100.0	85.0	15.0	100.0
Total.....	48.3	38.2	13.5	100.0			
1949							
Jan. — Mar.	45.9	39.4	14.7	100.0	85.6	14.4	100.0
Apr. — June	44.9	40.1	15.0	100.0	85.3	14.7	100.0
July — Sept.	43.6	40.9	15.5	100.0	84.3	15.7	100.0
Oct. — Dec.	42.5	42.8	14.7	100.0	85.1	14.9	100.0
Total.....	44.1	40.9	15.0	100.0			
1950							
Jan. — Mar.	44.3	41.3	14.4	100.0	86.9	13.1	100.0
Apr. — June	43.1	41.1	15.8	100.0	85.9	14.1	100.0
July — Sept.	42.0	42.8	15.2	100.0	85.4	14.6	100.0
Oct. — Dec.	42.1	42.5	15.4	100.0	85.3	14.7	100.0
Total.....	42.8	42.0	15.2	100.0			

**TABLE 9. Appliance and Radio Stores
Sales and Accounts Receivable, by Quarters**
(in millions of dollars)

Period	Sales				Accounts Receivable		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total	14.6	22.3	9.0	45.9	15.8	4.0	19.8
1948							
Jan. — Mar.	10.7	7.5	6.8	25.0	10.5	5.7	16.2
Apr. — June	10.7	8.2	8.0	26.9	11.6	9.0	20.6
July — Sept.	10.3	8.1	6.7	25.1	11.7	6.7	18.4
Oct. — Dec.	15.3	10.6	8.2	34.1	13.3	7.0	20.3
Total	47.0	34.4	29.7	111.1			
1949							
Jan. — Mar.	12.2	10.1	7.3	29.6	14.6	6.2	20.8
Apr. — June	12.4	11.3	7.6	31.3	14.9	6.1	21.0
July — Sept.	11.9	11.5	7.1	30.5	15.2	6.6	21.8
Oct. — Dec.	16.1	15.4	7.8	39.3	19.9	6.2	26.1
Total	52.6	48.3	29.8	130.7			
1950							
Jan. — Mar.	11.6	11.9	6.4	29.9	20.1	5.1	25.2
Apr. — June	13.7	15.6	7.1	36.4	22.3	5.5	27.8
July — Sept.	14.0	14.8	7.1	35.9	24.5	6.2	30.7
Oct. — Dec.	16.9	15.2	7.7	39.8	28.4	7.8	36.2
Total	56.2	57.5	28.3	142.0			
Percentage Composition							
	Sales				Receivables		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total	31.8	48.6	19.6	100.0	79.8	20.2	100.0
1948							
Jan. — Mar.	42.8	30.0	27.2	100.0	64.8	35.2	100.0
Apr. — June	39.8	30.5	29.7	100.0	56.3	43.7	100.0
July — Sept.	41.0	32.3	26.7	100.0	63.6	36.4	100.0
Oct. — Dec.	44.9	31.1	24.0	100.0	65.5	34.5	100.0
Total	42.3	31.0	26.7	100.0			
1949							
Jan. — Mar.	41.2	34.1	24.7	100.0	70.2	29.8	100.0
Apr. — June	39.6	36.1	24.3	100.0	71.0	29.0	100.0
July — Sept.	39.0	37.7	23.3	100.0	69.7	30.3	100.0
Oct. — Dec.	41.0	39.2	19.8	100.0	76.2	23.8	100.0
Total	40.2	37.0	22.8	100.0			
1950							
Jan. — Mar.	38.8	39.8	21.4	100.0	79.8	20.2	100.0
Apr. — June	37.6	42.9	19.5	100.0	80.2	19.8	100.0
July — Sept.	39.0	41.2	19.8	100.0	79.8	20.2	100.0
Oct. — Dec.	42.5	38.2	19.3	100.0	78.5	21.5	100.0
Total	39.6	40.5	19.9	100.0			

TABLE 10. Jewellery Stores
Sales and Accounts Receivable, by Quarters
(in millions of dollars)

Period	Sales				Accounts Receivable		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total.....	24.4	6.7	7.4	38.5	2.8	1.6	4.4
1948							
Jan. — Mar.	8.1	1.9	2.2	12.2	3.1	1.2	4.3
Apr. — June	9.5	2.2	2.6	14.3	3.2	1.5	4.7
July — Sept.	10.7	3.6	2.1	16.4	4.4	1.3	5.7
Oct. — Dec.	18.2	4.6	4.9	27.7	5.8	3.3	9.1
Total.....	46.5	12.3	11.8	70.6			
1949							
Jan. — Mar.	7.8	2.4	2.1	12.3	4.3	1.6	5.9
Apr. — June	10.4	3.0	2.8	16.2	4.2	1.7	5.9
July — Sept.	10.3	3.8	2.3	16.4	5.4	1.6	7.0
Oct. — Dec.	18.9	5.2	5.3	29.4	6.2	3.3	9.5
Total.....	47.4	14.4	12.5	74.3			
1950							
Jan. — Mar.	7.5	2.1	2.3	11.9	5.0	1.8	6.8
Apr. — June	9.5	2.7	2.8	15.0	4.5	1.9	6.4
July — Sept.	11.0	3.8	2.9	17.7	5.4	2.1	7.5
Oct. — Dec.	14.0	6.7	6.5	27.2	6.7	3.7	10.4
Total.....	42.0	15.3	14.5	71.8			
Percentage Composition							
	Sales				Receivables		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total.....	63.4	17.4	19.2	100.0	63.6	36.4	100.0
1948							
Jan. — Mar.	66.4	15.6	18.0	100.0	72.1	27.9	100.0
Apr. — June	66.4	15.4	18.2	100.0	68.1	31.9	100.0
July — Sept.	65.2	22.0	12.8	100.0	77.2	22.8	100.0
Oct. — Dec.	65.7	16.6	17.7	100.0	63.7	36.3	100.0
Total.....	65.9	17.4	16.7	100.0			
1949							
Jan. — Mar.	63.4	19.5	17.1	100.0	72.9	27.1	100.0
Apr. — June	64.2	18.5	17.3	100.0	71.2	28.8	100.0
July — Sept.	62.8	23.2	14.0	100.0	77.1	22.9	100.0
Oct. — Dec.	64.3	17.7	18.0	100.0	65.3	34.7	100.0
Total.....	63.8	19.4	16.8	100.0			
1950							
Jan. — Mar.	63.0	17.6	19.4	100.0	73.5	26.5	100.0
Apr. — June	63.3	18.0	18.7	100.0	70.3	29.7	100.0
July — Sept.	62.1	21.5	16.4	100.0	72.0	28.0	100.0
Oct. — Dec.	51.5	24.6	23.9	100.0	64.4	35.6	100.0
Total.....	58.5	21.3	20.2	100.0			

TABLE 11. Grocery and Combination Stores (Independent)
Sales and Accounts Receivable, by Quarters
 (in millions of dollars)

Period	Sales					Accounts Receivable (charge)	
	Cash		Charge		Total		
	Amount	Percent	Amount	Percent			
1941							
Total	250.9	63.5	144.2	36.5	395.1	20.2	
1948							
Jan. — Mar.	142.4	74.0	50.1	26.0	192.5	24.6	
Apr. — June	159.8	74.1	55.8	25.9	215.6	25.4	
July — Sept.	170.1	74.4	58.5	25.6	228.6	25.1	
Oct. — Dec.	171.3	73.4	62.1	26.6	233.4	28.7	
Total	643.6	74.0	226.5	26.0	870.1		
1949							
Jan. — Mar.	152.3	74.3	52.6	25.7	204.9	26.5	
Apr. — June	167.4	73.0	61.7	27.0	229.1	28.9	
July — Sept.	174.5	74.1	61.1	25.9	235.6	27.5	
Oct. — Dec.	169.1	73.0	62.5	27.0	231.6	30.0	
Total	663.3	73.6	237.9	26.4	901.2		
1950							
Jan. — Mar.	151.6	73.8	53.7	26.2	205.3	25.4	
Apr. — June	172.1	74.5	59.0	25.5	231.1	25.8	
July — Sept.	180.5	75.6	58.3	24.4	238.8	25.4	
Oct. — Dec.	173.9	74.5	59.5	25.5	233.4	28.2	
Total	678.1	74.6	230.5	25.4	908.6		

TABLE 12. Country General Stores
Sales and Accounts Receivable, by Quarters
 (in millions of dollars)

Period	Sales					Accounts Receivable (charge)	
	Cash		Charge		Total		
	Amount	Percent	Amount	Percent			
1941							
Total	147.6	69.2	65.7	30.8	213.3	23.1	
1948							
Jan. — Mar.	66.1	71.9	25.8	28.1	91.9	21.2	
Apr. — June	87.6	72.5	33.3	27.5	120.9	23.7	
July — Sept.	97.6	73.7	34.8	26.3	132.4	24.9	
Oct. — Dec.	97.1	73.5	35.0	26.5	132.1	25.3	
Total	348.4	73.0	128.9	27.0	477.3		
1949							
Jan. — Mar.	65.3	69.8	28.2	30.2	93.5	23.6	
Apr. — June	88.3	71.5	35.2	28.5	123.5	26.0	
July — Sept.	94.0	71.4	37.7	28.6	131.7	28.6	
Oct. — Dec.	93.9	72.1	36.3	27.9	130.2	27.3	
Total	341.5	71.3	137.4	28.7	478.9		
1950							
Jan. — Mar.	62.5	69.2	27.8	30.8	90.3	26.7	
Apr. — June	84.3	70.2	35.8	29.8	120.1	28.5	
July — Sept.	96.1	71.8	37.7	28.2	133.8	30.2	
Oct. — Dec.	96.3	72.5	36.6	27.5	132.9	31.5	
Total	339.2	71.1	137.9	28.9	477.1		

**TABLE 13. Coal and Wood Dealers
Sales and Accounts Receivable, by Quarters
(in millions of dollars)**

Period	Sales					Accounts Receivable (Charge)	
	Cash		Charge		Total		
	Amount	Percent	Amount	Percent			
1941							
Total	49.2	49.9	49.4	50.1	98.6	12.4	
1948							
Jan. - Mar.	27.5	53.7	23.7	46.3	51.2	16.5	
Apr. - June	16.9	49.1	17.5	50.9	34.4	13.2	
July - Sept.	22.4	51.4	21.2	48.6	43.6	15.7	
Oct. - Dec.	27.1	54.2	22.9	45.8	50.0	17.9	
Total	93.9	52.4	85.3	47.6	179.2		
1949							
Jan. - Mar.	28.1	56.1	22.0	43.9	50.1	16.5	
Apr. - June	14.2	46.4	16.4	53.6	30.6	13.6	
July - Sept.	22.0	50.0	22.0	50.0	44.0	17.1	
Oct. - Dec.	27.8	50.9	26.8	49.1	54.6	20.3	
Total	92.1	51.4	87.2	48.6	179.3		
1950							
Jan. - Mar.	29.4	50.1	29.3	49.9	58.7	21.5	
Apr. - June	15.6	43.8	20.0	56.2	35.6	16.2	
July - Sept.	23.9	47.4	26.5	52.6	50.4	19.5	
Oct. - Dec.	28.7	49.3	29.5	50.7	58.2	23.2	
Total	97.6	48.1	105.3	51.9	202.9		

**TABLE 14. Garages and Filling Stations
Sales and Accounts Receivable, by Quarters
(in millions of dollars)**

Period	Sales					Accounts Receivable (Charge)	
	Cash		Charge		Total		
	Amount	Percent	Amount	Percent			
1941							
Total	164.9	80.4	40.2	19.6	205.1	8.2	
1948							
Jan. - Mar.	64.4	78.2	18.0	21.8	82.4	17.4	
Apr. - June	90.7	79.3	23.7	20.7	114.4	20.1	
July - Sept.	104.1	80.1	25.9	19.9	130.0	20.3	
Oct. - Dec.	88.8	78.1	24.9	21.9	113.7	20.0	
Total	348.0	79.0	92.5	21.0	440.5		
1949							
Jan. - Mar.	65.4	74.7	22.2	25.3	87.6	18.6	
Apr. - June	96.8	75.7	31.0	24.3	127.8	23.8	
July - Sept.	113.1	78.5	31.0	21.5	144.1	21.9	
Oct. - Dec.	96.2	77.9	27.3	22.1	123.5	23.0	
Total	371.5	76.9	111.5	23.1	483.0		
1950							
Jan. - Mar.	78.7	77.0	23.5	23.0	102.2	21.1	
Apr. - June	107.9	76.7	32.8	23.3	140.7	24.7	
July - Sept.	128.9	77.3	37.8	22.7	166.7	25.5	
Oct. - Dec.	106.3	77.1	31.5	22.9	137.8	25.4	
Total	421.8	77.1	125.6	22.9	547.4		

TABLE 15. All Other Trades
Sales and Accounts Receivable, by Quarters
 (in millions of dollars)

Period	Sales				Accounts Receivable		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total	1,104.1	56.3	184.2	1,344.6	15.6	44.3	59.9
1948							
Jan. — Mar.	542.5	13.6	94.3	650.4	13.6	65.0	78.6
Apr. — June	676.9	17.7	109.4	804.0	15.0	71.1	86.1
July — Sept.	733.9	16.6	115.1	865.6	15.9	73.9	89.8
Oct. — Dec.	770.2	21.9	118.2	910.3	21.1	82.9	104.0
Total	2,723.5	69.8	437.0	3,230.3			
1949							
Jan. — Mar.	571.7	15.9	108.6	696.2	19.5	73.9	93.4
Apr. — June	742.0	21.5	131.5	895.0	20.9	82.8	103.7
July — Sept.	757.2	20.9	133.0	911.1	21.3	83.2	104.5
Oct. — Dec.	778.7	24.4	136.2	939.3	25.9	90.6	116.5
Total	2,849.6	82.7	509.3	3,441.6			
1950							
Jan. — Mar.	585.1	19.0	103.1	707.2	23.7	79.0	102.7
Apr. — June	774.8	26.7	129.8	931.3	24.8	84.9	109.7
July — Sept.	824.4	29.5	137.5	991.4	26.2	90.3	116.5
Oct. — Dec.	838.7	30.3	141.5	1,010.5	31.4	104.4	135.8
Total	3,023.0	105.5	511.9	3,640.4			
Percentage Composition							
	Sales				Receivables		
	Cash	Instal- ment	Charge	Total	Instal- ment	Charge	Total
1941							
Total	82.1	4.2	13.7	100.0	25.9	74.1	100.0
1948							
Jan. — Mar.	83.4	2.1	14.5	100.0	17.3	82.7	100.0
Apr. — June	84.2	2.2	13.6	100.0	17.4	82.6	100.0
July — Sept.	84.8	1.9	13.3	100.0	17.7	82.3	100.0
Oct. — Dec.	84.6	2.4	13.0	100.0	20.3	79.7	100.0
Total	84.3	2.2	13.5	100.0			
1949							
Jan. — Mar.	82.1	2.3	15.6	100.0	20.9	79.1	100.0
Apr. — June	82.9	2.4	14.7	100.0	20.2	79.8	100.0
July — Sept.	83.1	2.3	14.6	100.0	20.4	79.6	100.0
Oct. — Dec.	82.9	2.6	14.5	100.0	22.3	77.7	100.0
Total	82.8	2.4	14.8	100.0			
1950							
Jan. — Mar.	82.7	2.7	14.6	100.0	23.1	76.9	100.0
Apr. — June	83.2	2.9	13.9	100.0	22.6	77.4	100.0
July — Sept.	83.2	3.0	13.8	100.0	22.5	77.5	100.0
Oct. — Dec.	83.0	3.0	14.0	100.0	23.1	76.9	100.0
Total	83.0	2.9	14.1	100.0			

STATISTICS CANADA LIBRARY
BIBLIOTHÈQUE STATISTIQUE CANADA



1010721061