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RETAIL CONSUMER CREDIT

SECOND QUARTER, 1950



DOMINION BUREAU OF STATISTICS
DEPARTMENT OF TRADE AND COMMERCE

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LIST OF ALLIED PUBLICATIONSANNUAL:

- Food Chains in Canada
- Variety Chains in Canada
- Drug Chains in Canada
- Retail Chains in Canada
- Retail Trade

QUARTERLY:

- Retail Consumer Credit

MONTHLY:

- Department Store Sales and Inventories
- Retail Trade
- Wholesale Trade

SPECIAL:

- Operating Results Series
- Independent Stores - 5 bulletins,
20 trades
- Wholesalers - 3 bulletins,
10 trades
- Chain Stores - 3 bulletins,
10 trades

The above publications may be obtained by writing to the
Dominion Bureau of Statistics, Ottawa

RETAIL CONSUMER CREDIT SECOND QUARTER 1950

Vol. VI

No. 2

This bulletin deals with the trends of retail consumer credit in sixteen major credit-dealing trades on a quarterly basis. Revised results for the first quarter are shown, and the second quarter results are subject to revision.

Credit sales of food stores, country general stores, fuel dealers, feed stores, garages and filling stations are largely on the charge account plan. Instalment credit extended by a few of these trades has been included with charge accounts because the amounts were negligible. Because of their 'cash' policy, chain stores have been omitted from the food classification which, for the purpose of this survey, is made up of independent grocery and combination grocery and meat stores.

This study is based on a store sample which differs from that employed in the monthly Retail Trade series. This and the fact that food chains are excluded do not permit direct comparison between the two series.

In this bulletin a revision to department stores for the four quarters of 1949 is shown. This revision caused some slight change to combined trades. No reports from Newfoundland firms are included in this survey.

Change in Proportion of Cash and Credit Dealing

Cash sales made up 62.8% of total sales volume for the sixteen trades covered by this survey in the second quarter of 1950, a figure which remains unchanged from the first quarter of the year. During the second quarter of 1949 cash sales formed 63.2% of total sales. Eleven of the trades contributed to the smaller percentage of cash sales in 1950, and five reported increased proportions of cash sales.

Instalment sales rose to 9.3% of total sales in the second quarterly period of 1950 from 9.2% in the first three months of this year and 8.3% in the second quarter of 1949. Instalment sales absorbed a larger share of the business in seven of the ten trades which extend instalment credit.

Charge sales were correspondingly lower - 27.9% of sales in the second quarter of 1950 and 28.5% in the same period last year.

The proportion of accounts receivable, as between instalment and charge, has varied only slightly from quarter to quarter during the eighteen months reviewed in this report.

Change in Indexes from 1949

Cash sales during the second quarter of 1950 were only fractionally higher than in the same period of 1949. Based on 1941, the index of cash sales rose from 216.7 for the period April-June 1949 to 218.0 in 1950. Only six of the sixteen trades increased their cash sales with motor vehicle dealers contributing largely to the over-all increase.

Instalment sales gained 18% over 1949. From 153.5 in the second quarter of 1949, the index for instalment sales rose to 180.9 in 1950. Six of the ten "instalment" trades showed increased activity in instalment credit with decreases appearing in the clothing trades.

Charge Sales for the combined (16) trades decreased slightly - from 203.8 to 202.8. Seven trades extended less charge credit and nine increased the amount of their charge sales.

Receivables - Total receivables were 9% higher at June 30, 1950 than at the same date in 1949. This increase represented the combined effect of a gain of 22% in unpaid instalment accounts and of 3% in outstanding charge accounts. Five of the ten "instalment" trades had smaller outstanding accounts and five had more receivables at the end of the second quarter in 1950. Unpaid charge accounts were greater at June 30, 1950 in eleven of the sixteen trades.

Days Credit Outstanding - All except one trade in the instalment category experienced an increase in the number of days credit outstanding. Repayment of charge accounts was slower in the second quarter of 1950 than in the same period of 1949 for nine of the sixteen trades while two reported no change.

Motor vehicle dealers were omitted from the calculation of sales-receivables ratios and days credit outstanding. The amount of outstanding accounts on instalment credit sold to finance companies is not known.

**RETAIL CONSUMER CREDIT
INDEXES OF SALES**
(AVERAGE QUARTER YEAR 1941=100)

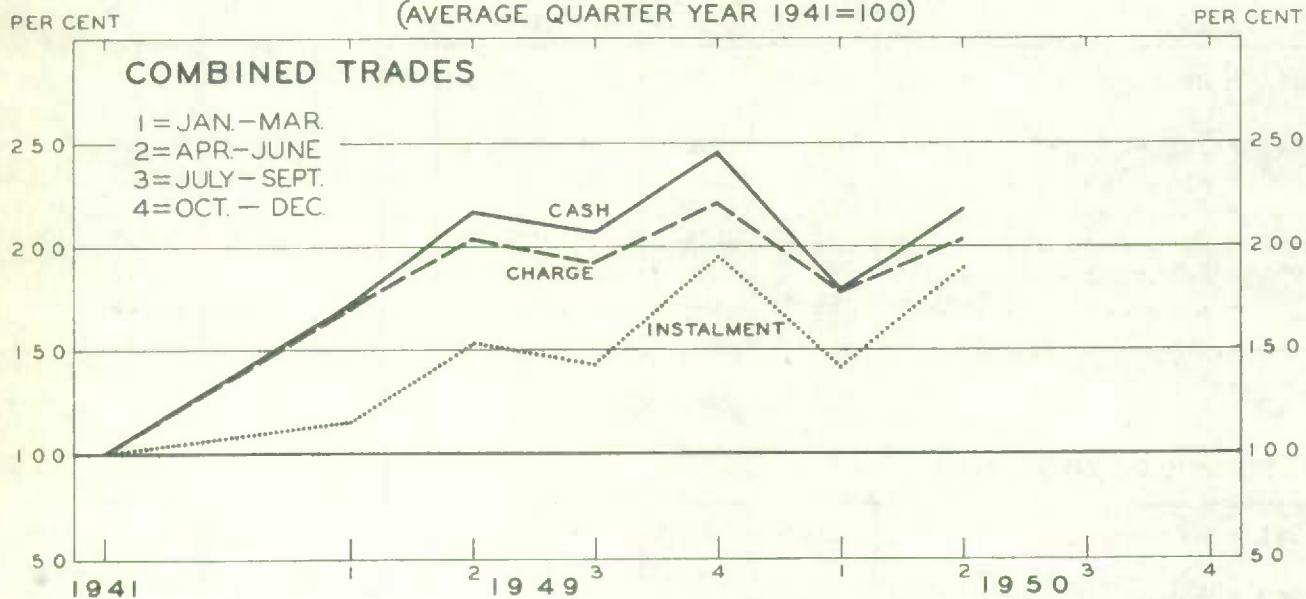


Table 1. - Retail Consumer Credit - Combined Trades

A. INDEXES

Period	Sales during Period					Accounts receivable at end of period		
	Cash	Instal- ment	Charge	Total Credit	Total Sales	Instal- ment	Charge	Total
1941 - Average	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	171.6	115.4	170.1	156.7	165.1	117.1	137.2	129.8
- Apr.-June	216.7	153.5	203.8	189.2	208.0	125.2	152.6	142.7
- July-Sept.	207.0	142.4	191.8	177.4	196.3	130.0	155.3	146.2
- Oct.-Dec.	244.7	195.6	221.3	213.8	233.8	159.9	172.1	167.7
1950 - Jan.-Mar.	178.1	141.2	176.6	166.3	173.7	146.5	149.8	148.7
- Apr.-June (1).	218.0	180.9	202.8	196.4	210.9	152.3	157.5	155.4

B. PERCENTAGE COMPOSITION

1941 - Average	60.8	11.4	27.8	39.2	100.0	37.6	62.4	100.0
1949 - Jan.-Mar.	62.9	8.4	28.7	37.1	100.0	34.2	65.8	100.0
- Apr.-June	63.2	8.3	28.5	36.8	100.0	33.8	66.2	100.0
- July-Sept.	64.0	8.6	27.4	36.0	100.0	33.6	66.4	100.0
- Oct.-Dec.	63.0	9.0	28.0	37.0	100.0	33.8	66.2	100.0
1950 - Jan.-Mar.	62.8	9.2	28.0	37.2	100.0	35.8	64.2	100.0
- Apr.-June (1).	62.8	9.3	27.9	37.2	100.0	35.3	64.7	100.0

(1) Preliminary.

Table 2. - Retail Consumer Credit - Department Stores**A. INDEXES**

Period	Sales during Period					Accounts receivable at end of period		
	Cash	Instal- ment	Charge	Total Credit	Total Sales	Instal- ment	Charge	Total
1941 - Average	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	175.8	184.6	248.0	217.3	186.2	208.6	186.4	200.2
- Apr.-June	213.9	243.9	320.6	283.4	231.4	224.3	209.5	218.7
- Jul.-Sept.	188.2	218.2	268.1	243.9	202.2	226.2	214.8	221.9
- Oct.-Dec.	289.5	369.8	420.1	395.7	316.2	293.1	305.9	297.9
1950 - Jan.-Mar.	171.4	204.7	257.7	232.0	186.6	266.1	201.7	241.7
- Apr.-June (1)	208.6	259.5	334.1	297.2	230.9	269.9	226.4	253.9

B. PERCENTAGE COMPOSITION

1941 - Average	75.1	10.9	14.0	24.9	100.0	61.7	38.3	100.0
1949 - Jan.-Mar.	70.7	12.1	17.2	29.3	100.0	64.7	35.3	100.0
- Apr.-June	69.2	12.9	17.9	30.8	100.0	63.7	36.3	100.0
- Jul.-Sept.	69.7	13.1	17.2	30.3	100.0	63.3	36.7	100.0
- Oct.-Dec.	68.6	14.2	17.2	31.4	100.0	61.1	38.9	100.0
1950 - Jan.-Mar.	68.8	13.4	17.8	31.2	100.0	68.4	31.6	100.0
- Apr.-June (1)	67.6	14.0	18.4	32.4	100.0	67.4	32.6	100.0

Date	Total sales (incl. cash to total receivables)	Instalment sales to instalment receivables	Charge sales to charge receivables	DAYS CREDIT OUTSTANDING	
				Instal- ment	Charge
<u>Three month sales to receivables at:</u>					
1941 - Dec. 31	3.09	0.54	1.14	167	79
1949 - Mar. 31	2.78	0.52	1.34	173	67
- June 30	3.16	0.64	1.53	141	59
- Sept. 30	2.72	0.57	1.25	158	72
- Dec. 31	3.17	0.74	1.37	122	66
1950 - Mar. 31	2.31	0.45	1.28	200	70
- June 30 (1)	2.69	0.56	1.49	161	60

(1) Preliminary.

Table 3. - Retail Consumer Credit - Men's Clothing StoresA. INDEXES

Period	Sales during Period					Accounts receivable at end of period		
	Cash	Instal- ment	Charge	Total Credit	Total Sales	Instal- ment	Charge	Total
1941 - Average	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	157.9	72.1	164.2	140.3	154.3	94.1	152.7	137.5
- Apr.-June	213.9	109.7	232.2	200.5	211.2	100.1	171.8	153.4
- Jul.-Sept.	162.3	50.6	159.0	131.3	156.2	81.3	161.4	141.1
- Oct.-Dec.	244.7	131.0	258.8	225.2	240.9	124.3	202.4	182.1
1950 - Jan.-Mar.	135.6	84.1	176.4	152.4	138.9	113.8	167.2	153.4
- Apr.-June (1). .	187.0	66.4	237.0	194.3	188.4	72.8	201.0	167.6

B. PERCENTAGE COMPOSITION

1941 - Average	80.3	5.1	14.6	19.7	100.0	25.4	74.6	100.0
1949 - Jan.-Mar.	81.7	2.4	15.9	18.3	100.0	17.7	82.3	100.0
- Apr.-June	81.1	2.7	16.2	18.9	100.0	16.8	83.2	100.0
- Jul.-Sept.	83.6	1.6	14.8	16.2	100.0	14.6	85.4	100.0
- Oct.-Dec.	81.7	2.8	15.5	18.3	100.0	17.7	82.3	100.0
1950 - Jan.-Mar.	78.4	3.1	18.5	21.6	100.0	19.3	80.7	100.0
- Apr.-June (1). .	79.8	1.7	18.5	20.2	100.0	11.3	88.7	100.0

Date	Total sales (incl. cash) to total receivables	Instalment sales to instalment receivables	Charge sales to charge receivables	DAYS CREDIT OUTSTANDING	
				Instal- ment	Charge
<u>Three month sales to receivables at:</u>					
1941 - Dec. 31	6.05	1.21	1.19	74	76
1949 - Mar. 31	6.85	0.94	1.32	96	68
- June 30	8.41	1.34	1.64	67	55
- Sept. 30	6.80	0.75	1.18	120	76
- Dec. 31	8.19	1.29	1.54	70	58
1950 - Mar. 31	5.62	0.90	1.29	100	70
- June 30 (1) ..	7.07	1.08	1.47	83	61

(1) Preliminary.

Table 4. - Retail Consumer Credit - Women's Clothing Stores**A. INDEXES**

Period	Sales during Period					Accounts receivable at end of period		
	Cash	Instal- ment	Charge	Total Credit	Total Sales	Instal- ment	Charge	Total
1941 - Average	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	181.2	85.1	287.1	223.5	190.3	70.3	268.8	205.1
- Apr.-June	266.0	108.9	331.1	263.3	265.4	65.0	260.8	198.1
- Jul.-Sept.	199.7	61.6	233.6	183.2	196.2	44.0	249.1	186.6
- Oct.-Dec.	282.2	95.9	374.4	281.9	282.1	53.8	305.1	219.2
1950 - Jan.-Mar.	171.7	74.4	244.5	190.8	175.6	74.6	242.3	188.9
- Apr.-June (1). .	342.0	59.1	275.4	206.3	234.4	45.7	233.2	173.8

B. PERCENTAGE COMPOSITION

1941 - Average	77.7	7.3	15.0	22.3	100.0	33.4	66.6	100.0
1949 - Jan.-Mar.	74.8	3.0	22.2	25.2	100.0	11.0	89.0	100.0
- Apr.-June	79.1	2.6	18.3	20.9	100.0	10.5	89.5	100.0
- Jul.-Sept.	79.9	2.0	18.1	20.1	100.0	7.2	92.8	100.0
- Oct.-Dec.	78.9	2.4	18.7	21.1	100.0	8.4	91.6	100.0
1950 - Jan.-Mar.	77.7	2.7	19.6	22.3	100.0	12.6	87.4	100.0
- Apr.-June (1). .	81.1	1.7	17.2	18.9	100.0	8.3	91.7	100.0

C. SALES - RECEIVABLES RATIO	DAYS CREDIT OUTSTANDING				
	Total sales (incl. cash) to total receivables	Instalment sales to instalment receivables	Charge sales to charge receivables	Instal- ment	Charge
<u>Three month sales to receivables at:</u>					
1941 - Dec. 31	5.25	1.14	1.18	79	76
1949 - Mar. 31	4.95	1.35	1.23	67	73
- June 30	7.27	1.83	1.49	49	60
- Sept. 30	5.69	1.57	1.11	57	81
- Dec. 31	7.24	2.06	1.48	44	61
1950 - Mar. 31	5.34	1.16	1.19	78	76
- June 30	7.49	1.56	1.41	58	64

(1) Preliminary.

Table 5. - Retail Consumer Credit - Family Clothing Stores

A. INDEXES

Period	Sales during Period					Accounts receivable at end of period		
	Cash	Instal- ment	Charge	Total Credit	Total Sales	Instal- ment	Charge	Total
1941 - Average	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	151.2	106.7	175.2	141.8	148.3	93.6	162.9	123.6
- Apr.-June	225.9	161.5	265.3	214.5	222.2	102.5	188.4	139.6
- Jul.-Sept.	193.0	101.9	194.0	149.6	179.5	92.4	175.1	128.7
- Oct.-Dec.	249.6	200.0	300.3	250.8	250.0	119.1	224.8	164.6
1950 - Jan.-Mar.	129.0	90.4	167.6	129.4	129.1	91.3	176.8	128.0
- Apr.-June (1) ..	193.5	151.1	261.9	207.9	198.0	97.2	202.1	143.1

B. PERCENTAGE COMPOSITION

1941 - Average	67.6	15.8	16.6	32.4	100.0	56.4	43.6	100.0
1949 - Jan.-Mar.	70.2	10.9	18.9	29.8	100.0	42.9	57.1	100.0
- Apr.-June	69.2	11.3	19.5	30.8	100.0	41.8	58.2	100.0
- Jul.-Sept.	74.0	8.5	17.5	26.0	100.0	40.3	59.7	100.0
- Oct.-Dec.	68.8	12.3	18.9	31.2	100.0	41.2	58.8	100.0
1950 - Jan.-Mar.	68.5	10.9	20.6	31.5	100.0	40.7	59.3	100.0
- Apr.-June (1) ..	67.0	11.7	21.3	33.0	100.0	38.2	61.8	100.0

Date	Total sales (incl. cash) to total receivables	Days Credit Outstanding			
		Instalment sales to instalment receivables	Charge sales to charge receivables	Instal- ment	Charge
<u>Three month sales to receivables at:</u>					
1941 - Dec. 31	2.28	0.64	0.87	141	103
1949 - Mar. 31	2.86	0.73	0.95	123	95
- June 30	3.70	1.00	1.24	90	73
- Sept. 30	3.34	0.71	0.98	127	92
- Dec. 31	3.68	1.10	1.18	82	76
1950 - Mar. 31	2.42	0.65	0.84	138	107
- June 30 (1) ..	3.30	1.01	1.14	89	79

(1) Preliminary.

Table 6. - Retail Consumer Credit - FurriersA. INDEXES

Period	Sales during Period					Accounts receivable at end of period		
	Cash	Instal- ment	Charge	Total Credit	Total Sales	Instal- ment	Charge	Total
1941 - Average	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	170.2	135.6	223.4	165.3	167.1	113.6	168.6	130.2
- Apr.-June	82.9	96.5	203.3	131.2	113.1	122.4	205.9	145.7
- Jul.-Sept.	138.0	185.9	256.4	210.6	182.3	165.4	257.4	193.3
- Oct.-Dec.	358.3	342.1	447.7	375.8	369.2	195.1	207.9	198.6
1950 - Jan.-Mar.	173.8	122.9	242.2	159.8	164.9	130.0	169.6	141.0
- Apr.-June (1) ..	70.2	71.8	298.2	137.9	110.3	104.2	200.7	135.0

B. PERCENTAGE COMPOSITION

1941 - Average	38.6	39.9	21.5	61.4	100.0	68.6	31.4	100.0
1949 - Jan.-Mar.	37.3	34.1	28.6	62.7	100.0	61.0	39.0	100.0
- Apr.-June	27.5	36.0	36.5	72.5	100.0	60.6	39.4	100.0
- Jul.-Sept.	29.5	40.4	30.1	70.5	100.0	59.7	40.3	100.0
- Oct.-Dec.	36.8	39.2	24.0	63.2	100.0	71.0	29.0	100.0
1950 - Jan.-Mar.	38.7	32.6	28.7	61.3	100.0	66.5	33.5	100.0
- Apr.-June (1) ..	26.0	27.2	46.8	74.0	100.0	52.5	47.5	100.0

Date	Total sales (incl. cash) to total receivables	Days Credit Outstanding			
		Instalment sales to instalment receivables	Charge sales to charge receivables	Instal- ment	Charge
<u>Three month sales to receivables at:</u>					
1941 - Dec. 31	1.03	0.60	0.70	150	129
1949 - Mar. 31	1.31	0.73	0.96	123	94
- June 30	0.80	0.48	0.74	188	122
- Sept. 30	0.98	0.67	0.73	134	123
- Dec. 31	1.94	1.07	1.61	84	56
1950 - Mar. 31	1.17	0.57	1.00	158	90
- June 30 (1) ..	0.78	0.40	0.77	225	117

(1) Preliminary.

Table 7. - Retail Consumer Credit - Household Appliance and Radio StoresA. INDEXES

Period	Sales during Period					Accounts receivable at end of period		
	Cash	Instal- ment	Charge	Total Credit	Total Sales	Instal- ment	Charge	Total
1941 - Average	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	251.4	137.8	247.0	168.9	195.9	69.9	117.9	79.0
- Apr.-June	253.6	153.7	249.2	181.6	205.0	71.5	115.8	80.1
- Jul.-Sept.	243.6	151.3	233.9	174.9	197.1	72.8	125.4	82.4
- Oct.-Dec.	339.6	210.7	258.4	224.6	261.5	95.1	118.7	99.8
1950 - Jan.-Mar.	223.7	151.6	200.2	166.0	184.7	96.4	96.7	96.5
- Apr.-June (1) ..	282.1	205.6	222.7	210.8	233.4	113.3	115.9	113.8

B. PERCENTAGE COMPOSITION

1941 - Average	32.7	49.3	18.0	67.3	100.0	82.6	17.4	100.0
1949 - Jan.-Mar.	42.0	33.8	24.2	58.0	100.0	71.6	28.4	100.0
- Apr.-June	40.3	35.8	23.9	59.7	100.0	71.9	28.1	100.0
- Jul.-Sept.	39.9	37.2	22.9	60.1	100.0	72.2	27.8	100.0
- Oct.-Dec.	41.7	38.8	19.5	58.3	100.0	76.2	23.8	100.0
1950 - Jan.-Mar.	39.2	39.1	21.7	60.8	100.0	79.9	20.1	100.0
- Apr.-June (1) ..	38.3	41.6	20.1	61.7	100.0	79.6	20.4	100.0

C. SALES - RECEIVABLES RATIO				DAYS CREDIT OUTSTANDING		INSTALMENT CREDIT SOLD TO BANKS ETC.
Date	Total sales incl. cash)	Instal- ment	Charge	Instal- ment	Charge	Percent of Instalment Sales
<u>Three month sales to receivables at:</u>						(not available)
1941 - Dec. 31	0.71	0.42	0.74	214	122	
1949 - Mar. 31	1.82	0.86	1.55	105	58	21.6
- June 30	1.84	0.92	1.56	98	58	20.0
- Sept. 30	1.71	0.88	1.41	102	64	18.8
- Dec. 31	1.86	0.95	1.52	95	59	15.2
1950 - Mar. 31	1.35	0.66	1.46	136	62	15.4
- June 30 (1) ..	1.53	0.80	1.51	113	60	14.3

(1) Preliminary.

Table 8. - Retail Consumer Credit - Furniture Stores

A. INDEXES

Period	Sales during Period					Accounts receivable at end of period		
	Cash	Instal- ment	Charge	Total Credit	Total Sales	Instal- ment	Charge	Total
1941 - Average	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	235.0	113.1	186.9	126.7	149.7	85.8	102.7	87.9
- Apr.-June	280.2	138.0	235.2	155.6	181.8	91.2	111.0	93.7
- Jul.-Sept.	265.4	135.7	241.1	154.1	177.4	97.8	130.7	101.7
- Oct.-Dec.	308.1	165.8	275.6	184.9	210.3	106.3	132.3	109.5
1950 - Jan.-Mar.	215.2	109.4	175.8	120.8	140.2	103.9	114.3	105.2
- Apr.-June (1) ..	277.2	141.9	247.7	159.7	183.3	110.0	117.6	110.9

B. PERCENTAGE COMPOSITION

1941 - Average	20.8	65.1	14.1	79.2	100.0	87.9	12.1	100.0
1949 - Jan.-Mar.	33.4	48.5	18.1	66.6	100.0	85.1	14.9	100.0
- Apr.-June	32.4	49.1	18.5	67.6	100.0	85.0	15.0	100.0
- Jul.-Sept.	31.3	50.0	18.7	68.7	100.0	84.6	15.4	100.0
- Oct.-Dec.	30.3	51.7	18.0	69.7	100.0	85.2	14.8	100.0
1950 - Jan.-Mar.	31.5	51.4	17.1	68.5	100.0	86.6	13.4	100.0
- Apr.-June (1) ..	30.4	51.4	18.2	69.6	100.0	86.8	13.2	100.0

C. SALES - RECEIVABLES RATIO	Total (sales incl. cash)	DAYS CREDIT OUTSTANDING			INSTALMENT CREDIT SOLD TO BANKS ETC.	
		Instal- ment	Charge	Instal- ment	Charge	Percent of Instalment Sales
<u>Three month sales to receivables at:</u>						
1941 - Dec. 31	0.58	0.43	0.67	209	134	(not available)
1949 - Mar. 31	0.98	0.56	1.20	161	75	4.5
- June 30	1.14	0.66	1.41	136	64	4.4
- Sept. 30	1.00	0.59	1.23	153	73	4.0
- Dec. 31	1.08	0.66	1.33	136	68	3.3
1950 - Mar. 31	0.76	0.45	0.97	200	93	5.3
- June 30 (1) ..	0.91	0.54	1.27	167	71	3.1

(1) Preliminary.

Table 9. - Retail Consumer Credit - Hardware Stores

A. INDEXES

Period	Sales during Period					Accounts receivable at end of period		
	Cash	Instal- ment	Charge	Total Credit	Total Sales	Instal- ment	Charge	Total
1941 - Average	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	160.2	114.5	156.0	148.7	156.0	78.9	120.5	111.8
- Apr.-June	276.0	122.9	249.6	233.4	261.3	73.9	163.6	151.9
- Jul.-Sept.	245.3	132.9	236.7	223.8	237.8	84.3	165.5	155.1
- Oct.-Dec.	278.3	155.7	265.2	250.9	268.7	76.9	170.7	158.4
1950 - Jan.-Mar.	141.1	99.5	140.5	134.9	138.9	72.1	135.5	127.2
- Apr.-June (1). .	240.8	192.4	259.8	250.0	244.0	144.4	177.6	172.7

B. PERCENTAGE COMPOSITION

1941 - Average	64.9	4.7	30.4	35.1	100.0	12.9	87.1	100.0
1949 - Jan.-Mar.	64.9	4.8	30.3	35.1	100.0	14.7	85.3	100.0
- Apr.-June	69.3	2.0	28.7	30.7	100.0	6.4	93.6	100.0
- Jul.-Sept.	67.1	2.4	30.5	32.9	100.0	7.0	93.0	100.0
- Oct.-Dec.	67.5	2.6	29.9	32.5	100.0	6.3	93.7	100.0
1950 - Jan.-Mar.	66.0	3.4	30.6	34.0	100.0	7.4	92.6	100.0
- Apr.-June (1). .	64.3	4.0	31.7	35.7	100.0	12.3	87.7	100.0

C. SALES - RECEIVABLES RATIO

Date	Total sales (incl. cash) to total receivables	Instalment sales to instalment receivables	Charge sales to charge receivables	Instal- ment	Charge	DAYS CREDIT OUTSTANDING
Three month sales to receivables at:						
1941 - Dec. 31	2.48	0.91	0.87	99	103	
1949 - Mar. 31	3.09	1.00	1.10	90	82	
- June 30	4.37	1.42	1.34	63	67	
- Sept. 30	3.86	1.35	1.26	67	71	
- Dec. 31	4.21	1.75	1.34	51	67	
1950 - Mar. 31	2.73	1.27	0.90	71	100	
- June 30 (1) ..	3.60	1.16	1.30	78	69	

(1) Preliminary.

Table 10. - Retail Consumer Credit - Jewellery Stores

A. INDEXES

Period	Sales during Period					Accounts receivable at end of period		
	Cash	Instal- ment	Charge	Total Credit	Total Sales	Instal- ment	Charge	Total
1941 - Average	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	132.4	154.0	117.8	134.8	133.5	174.4	118.7	154.8
- Apr.-June	198.8	196.8	179.6	188.0	193.9	168.2	128.4	155.0
- Jul.-Sept.	203.9	281.7	145.2	209.4	206.4	219.4	117.1	184.1
- Oct.-Dec.	347.9	362.8	324.2	342.2	345.4	250.9	245.0	248.8
1950 - Jan.-Mar.	144.7	146.9	143.7	145.2	145.0	202.7	129.9	177.4
- Apr.-June (1)	192.4	208.0	172.7	189.5	191.1	195.9	129.6	173.2

B. PERCENTAGE COMPOSITION

1941 - Average	55.7	20.7	23.6	44.3	100.0	64.4	35.6	100.0
1949 - Jan.-Mar.	54.7	24.3	21.0	45.3	100.0	73.0	27.0	100.0
- Apr.-June	56.0	22.6	21.4	44.0	100.0	72.6	27.4	100.0
- Jul.-Sept.	54.2	29.0	16.8	45.8	100.0	78.1	21.9	100.0
- Oct.-Dec.	55.8	21.8	22.4	44.2	100.0	65.0	35.0	100.0
1950 - Jan.-Mar.	54.5	22.1	23.4	45.5	100.0	74.6	25.4	100.0
- Apr.-June (1)	53.3	24.4	22.3	46.7	100.0	74.4	25.6	100.0

C. SALES - RECEIVABLES RATIO	Date	Total sales (incl. cash) to total receivables	DAYS CREDIT OUTSTANDING			
			Instalment sales to instalment receivables	Charge sales to charge receivables	Instal- ment	Charge
<u>Three month sales to receivables at:</u>						
1941 - Dec. 31		1.85	0.66	1.09	136	83
1949 - Mar. 31		1.61	0.59	1.14	153	79
- June 30		2.29	0.79	1.61	114	56
- Sept. 30		2.09	0.85	1.42	106	63
- Dec. 31		2.57	0.96	1.45	94	62
1950 - Mar. 31		1.49	0.49	1.26	184	71
- June 30 (1)		1.94	0.72	1.47	125	61

(1) Preliminary.

Table 11. - Retail Consumer Credit - Motor Vehicle Dealers**A. INDEXES**

Period	Sales during Period					Accounts receivable at end of period		
	Cash	Instal- ment	Charge	Total Credit	Total Sales	Instal- ment	Charge	Total
1941 - Average	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	145.8	74.4	246.6	135.6	139.9	38.0	233.1	182.4
- Apr.-June	278.7	119.3	355.2	205.8	237.3	70.0	268.8	219.0
- Jul.-Sept. ...	233.0	101.6	287.6	168.1	195.7	59.5	254.5	204.7
- Oct.-Dec.	206.5	100.7	287.0	167.5	184.1	63.6	245.4	198.9
1950 - Jan.-Mar.	247.9	133.0	270.0	182.1	210.1	57.2	258.7	205.4
- Apr.-June (1). .	320.2	168.8	337.0	229.0	268.4	49.0	264.3	201.9

B. PERCENTAGE COMPOSITION

1941 - Average	42.1	37.0	20.9	57.9	100.0	26.8	73.2	100.0
1949 - Jan.-Mar.	43.9	19.8	36.3	56.1	100.0	5.4	94.6	100.0
- Apr.-June	50.7	18.1	31.2	49.3	100.0	8.0	92.0	100.0
- Jul.-Sept. ...	50.6	19.2	30.2	49.4	100.0	7.4	92.6	100.0
- Oct.-Dec.	47.8	20.1	32.1	52.2	100.0	8.2	91.8	100.0
1950 - Jan.-Mar.	50.3	23.3	26.4	49.7	100.0	7.4	92.6	100.0
- Apr.-June (1). .	51.5	22.9	25.6	48.5	100.0	7.0	93.0	100.0

C. INSTALMENT CREDIT SOLD TO BANKS ETC.

Date	Percent of Instalment Sales
1941 - Dec. 31	(not available)
1949 - Mar. 31	56.4
- June 30	59.8
- Sept. 30	58.4
- Dec. 31	51.5
1950 - Mar. 31	58.3
- June 30 (1)	56.3

(1) Preliminary.

Table 12. - Retail Consumer Credit - Food Stores

A. INDEXESA. INDEXES

Period	Sales during Period			Accounts receivable at end of period (charge)
	Cash	Charge.	Total	
1941 - 1/4 year average	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	206.7	124.2	172.1	107.7
- Apr.-June	216.8	145.2	187.4	117.2
- Jul.-Sept.	224.6	139.0	189.0	111.8
- Oct.-Dec.	239.1	144.8	198.2	121.9
1950 - Jan.-Mar.	209.4	129.2	176.0	103.1
- Apr.-June (1) ..	229.9	134.7	190.1	107.5

B. PERCENTAGE COMPOSITION

1941 - Average	58.5	41.5	100.0
1949 - Jan.-Mar.	69.8	30.2	100.0
- Apr.-June	68.3	31.7	100.0
- Jul.-Sept.	69.4	30.6	100.0
- Oct.-Dec.	68.3	31.7	100.0
1950 - Jan.-Mar.	69.3	30.7	100.0
- Apr.-June (1) ..	70.4	29.6	100.0

C. SALES - RECEIVABLES RATIO

Date	Total sales to total receivables	Charge sales to charge receivables	DAYS CREDIT OUTSTANDING
<u>Three month sales to receivables at:</u>			
1941 - Dec. 31	5.00	2.08	43
1949 - Mar. 31	8.09	2.45	37
- June 30	8.07	2.56	35
- Sept. 30	8.38	2.56	35
- Dec. 31	7.94	2.51	36
1950 - Mar. 31	8.58	2.63	34
- June 30 (1)	8.62	2.55	35

(1) Preliminary.

Table 13. - Retail Consumer Credit - Country General Stores

A. INDEXES

Period	Sales during Period			Accounts receivable at end of period (charge)
	Cash	Charge	Total	
1941 - 1/4 year average	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	161.0	157.6	159.9	92.0
- Apr.-June	216.0	193.5	208.5	101.4
- Jul.-Sept.	230.3	202.9	221.0	111.5
- Oct.-Dec.	228.8	201.5	219.8	106.4
1950 - Jan.-Mar.	151.7	151.7	151.7	104.0
- Apr.-June (1) ..	202.0	189.0	199.5	106.6

B. PERCENTAGE COMPOSITION

1941 - Average	66.5	33.5	100.0
1949 - Jan.-Mar.	67.6	32.4	100.0
- Apr.-June	69.2	30.8	100.0
- Jul.-Sept.	69.1	30.9	100.0
- Oct.-Dec.	69.8	30.2	100.0
1950 - Jan.-Mar.	66.4	33.6	100.0
- Apr.-June (1) ..	66.9	33.1	100.0

C. SALES - RECEIVABLES RATIO

Date	Total sales to total receivables	Charge sales to charge receivables	DAYS CREDIT OUTSTANDING
<u>Three month sales to receivables at:</u>			
1941 - Dec. 31	2.32	0.78	115
1949 - Mar. 31	3.96	1.28	70
- June 30	4.44	1.37	66
- Sept. 30	4.39	1.36	66
- Dec. 31	4.75	1.43	63
1950 - Mar. 31	3.26	1.09	83
- June 30 (1)	3.97	1.31	69

(1) Preliminary.

Table 14. - Retail Consumer Credit - Fuel DealersA. INDEXES

Period	Sales during Period			Accounts receivable at end of period (charge)
	Cash	Charge	Total	
1941 - 1/4 year average	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	226.6	184.3	195.3	126.2
- Apr.-June	96.9	112.6	108.6	103.8
- Jul.-Sept.	158.2	158.0	158.0	130.7
- Oct.-Dec.	206.0	196.8	199.1	154.9
1950 - Jan.-Mar.	232.3	231.0	231.4	164.3
- Apr.-June (1) ..	107.6	134.0	127.6	123.9

B. PERCENTAGE COMPOSITION

1941 - Average	25.8	74.2	100.0
1949 - Jan.-Mar.	30.2	69.8	100.0
- Apr.-June	22.7	77.3	100.0
- Jul.-Sept.	25.5	74.5	100.0
- Oct.-Dec.	26.2	73.8	100.0
1950 - Jan.-Mar.	25.3	74.7	100.0
- Apr.-June (1) ..	20.6	79.4	100.0

C. SALES - RECEIVABLES RATIO				DAYS CREDIT OUTSTANDING
	Date	Total sales to total receivables	Charge sales to charge receivables	
<u>Three month sales to receivables at:</u>				
1941 - Dec. 31		1.74	1.29	70
1949 - Mar. 31		2.72	1.90	47
- June 30		1.83	1.41	64
- Sept. 30		2.12	1.58	57
- Dec. 31		2.26	1.67	54
1950 - Mar. 31		2.43	1.82	49
- June 30 (1)		1.88	1.43	63

(1) Preliminary.

Table 15. - Retail Consumer Credit - Feed Stores

A. INDEXES

Period	Sales during Period			Accounts receivable at end of period (charge)
	Cash	Charge	Total	
1941 - 1/4 year average	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	193.9	223.8	208.0	140.4
- Apr.-June	295.1	287.3	291.4	170.0
- Jul.-Sept.	237.6	237.2	237.4	172.1
- Oct.-Dec.	225.1	224.9	225.0	152.2
1950 - Jan.-Mar.	195.7	217.8	206.2	146.8
- Apr.-June (1) ..	334.5	316.6	325.7	179.8

B. PERCENTAGE COMPOSITION

1941 - Average	52.7	47.3	100.0
1949 - Jan.-Mar.	49.5	50.5	100.0
- Apr.-June	53.3	46.7	100.0
- Jul.-Sept.	51.8	48.2	100.0
- Oct.-Dec.	52.6	47.4	100.0
1950 - Jan.-Mar.	49.8	50.2	100.0
- Apr.-June (1) ..	52.4	47.6	100.0

C. SALES - RECEIVABLES RATIO

Date	Total sales to total receivables	Charge sales to charge receivables	Days credit outstanding
<u>Three month sales to receivables at:</u>			
1941 - Dec. 31	2.11	1.00	90
1949 - Mar. 31	3.09	1.56	58
- June 30	3.66	1.71	53
- Sept. 30	2.82	1.36	66
- Dec. 31	3.05	1.45	62
1950 - Mar. 31	2.90	1.46	62
- June 30 (1)	3.63	1.73	52

(1) Preliminary.

Table 16. - Retail Consumer Credit - Garages

A. INDEXES

Period	Sales during Period			Accounts receivable at end of period (charge)
	Cash	Charge	Total	
1941 - 1/4 year average	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	124.5	237.5	164.9	166.2
- Apr.-June	203.7	287.3	235.3	214.4
- Jul.-Sept.	211.0	268.2	232.4	194.8
- Oct.-Dec.	195.3	223.2	205.9	187.3
1950 - Jan.-Mar.	148.3	194.2	165.6	173.3
- Apr.-June (1) ..	202.8	253.1	221.7	206.8

B. PERCENTAGE COMPOSITION

1941 - Average	63.4	36.6	100.0
1949 - Jan.-Mar.	48.4	51.6	100.0
- Apr.-June	53.8	46.2	100.0
- Jul.-Sept.	56.9	43.1	100.0
- Oct.-Dec.	58.7	41.3	100.0
1950 - Jan.-Mar.	55.9	44.1	100.0
- Apr.-June (1) ..	57.1	42.9	100.0

C. SALES - RECEIVABLES RATIO

Date	Total sales to total receivables	Charge sales to charge receivables	DAYS CREDIT OUTSTANDING
<u>Three month sales to receivables at:</u>			
1941 - Dec. 31	3.50	1.28	70
1949 - Mar. 31	3.43	1.77	51
- June 30	3.94	1.82	49
- Sept. 30	4.37	1.88	48
- Dec. 31	4.08	1.68	54
1950 - Mar. 31	3.52	1.55	58
- June 30 (1)	4.36	1.87	48

(1) Preliminary.

Table 17. - Retail Consumer Credit - Filling Stations

A. INDEXES

Period	Sales during Period			Accounts receivable at end of period (charge)
	Cash	Charge	Total	
1941 - 1/4 year average	100.0	100.0	100.0	100.0
1949 - Jan.-Mar.	123.1	131.3	124.4	166.3
- Apr.-June	165.0	175.0	166.6	210.4
- Jul.-Sept.	182.8	171.7	181.1	196.7
- Oct.-Dec.	165.7	174.9	167.3	223.5
1950 - Jan.-Mar.	133.6	149.8	136.2	203.0
- Apr.-June (1) ..	176.4	191.3	178.7	220.1

B. PERCENTAGE COMPOSITION

1941 - Average	84.0	16.0	100.0
1949 - Jan.-Mar.	83.2	16.8	100.0
- Apr.-June	83.0	17.0	100.0
- Jul.-Sept.	85.0	15.0	100.0
- Oct.-Dec.	82.2	17.8	100.0
1950 - Jan.-Mar.	82.4	17.6	100.0
- Apr.-June (1) ..	83.7	16.3	100.0

C. SALES - RECEIVABLES RATIO

Date	Total sales to total receivables	Charge sales to charge receivables	DAYS CREDIT OUTSTANDING
<u>Three month sales to receivables at:</u>			
1941 - Dec. 31	15.45	2.47	36
1949 - Mar. 31	11.57	1.95	46
- June 30	12.18	2.07	43
- Sept. 30	14.08	2.11	43
- Dec. 31	11.78	2.09	43
1950 - Mar. 31	10.38	1.82	49
- June 30 (1)	12.86	2.10	43

(1) Preliminary.

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