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GOVERNMENT OF CANADA



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RETAIL CONSUMER CREDIT

FOURTH QUARTER, 1950



DOMINION BUREAU OF STATISTICS

Department of Trade and Commerce

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RETAIL CONSUMER CREDIT FOURTH QUARTER, 1950

Vol. VI

No. 4

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

A new form of credit known as "revolving credit" has been expanding for some time past. Because of its increasing importance and its inclusion in the new Consumer Credit regulations, an attempt has been made to obtain consistent reporting of this type of credit. In this report, it has been included with the charge or other credit category.

This study is based on a store sample which differs from that employed in the monthly Retail Trade series and a direct comparison of total sales appearing in the two series is not feasible. No reports from Newfoundland firms are included in this survey.

Change in Proportion of Cash and Credit Dealing

Cash sales accounted for 63.8% of total sales volume for the sixteen trades during the fourth quarter of 1950. This percentage was higher than that for the preceding quarter (63.1%) and for that of the same quarter of 1949 (63.0%). Nine trades reported larger proportions of cash sales for the last quarter of 1950 than for 1949.

Instalment sales, at 9.1% of total sales, were lower in proportion than in the third quarter of 1950 but accounted for slightly more of the total sales than they did during the fourth quarter of 1949 when the ratio was 8.9. Four of the ten instalment trades reported increased proportions of instalment sales from the 1949 levels and six reported decreases.

Charge sales decreased from 28.1% of sales during the last quarter of 1949 to 27.1% in the fourth quarter of 1950.

Accounts receivable were divided between instalment and charge accounts in practically the same proportions as in 1949. Instalment receivables accounted for 33.4% of the total and charge receivables 66.6%. At December 31, 1949 instalment receivables formed 33.5% of the total.

Change in Indexes from 1949

Cash sales during the last three months of 1950 were considerably higher than in previous quarters of 1950 or 1949. The index, based on 1941, stood at 259.7 for the Oct.-Dec. 1950 period compared with 244.7 for the same period of 1949, a gain of 6%. Ten of the sixteen trades contributed to this gain in cash sales.

Instalment sales were 14.1% above the 1949 level with the index at 220.4. Six of the ten trades showed increased activity in instalment credit.

Charge sales for the sixteen trades increased 4.5% from the fourth quarter of 1949 with the 1950 index at 232.5. Ten of the sixteen trades shared this increase.

Receivables indexes rose from 167.7 at December 31, 1949 to 191.8 at the end of 1950. This gain of 14.4% was the combined result of a 21% increase in instalment receivables and an 11% increase in charge receivables. All except one trade had higher instalment receivables at the end of 1950 and all except two had higher charge receivables.

**RETAIL CONSUMER CREDIT
INDEXES OF SALES**

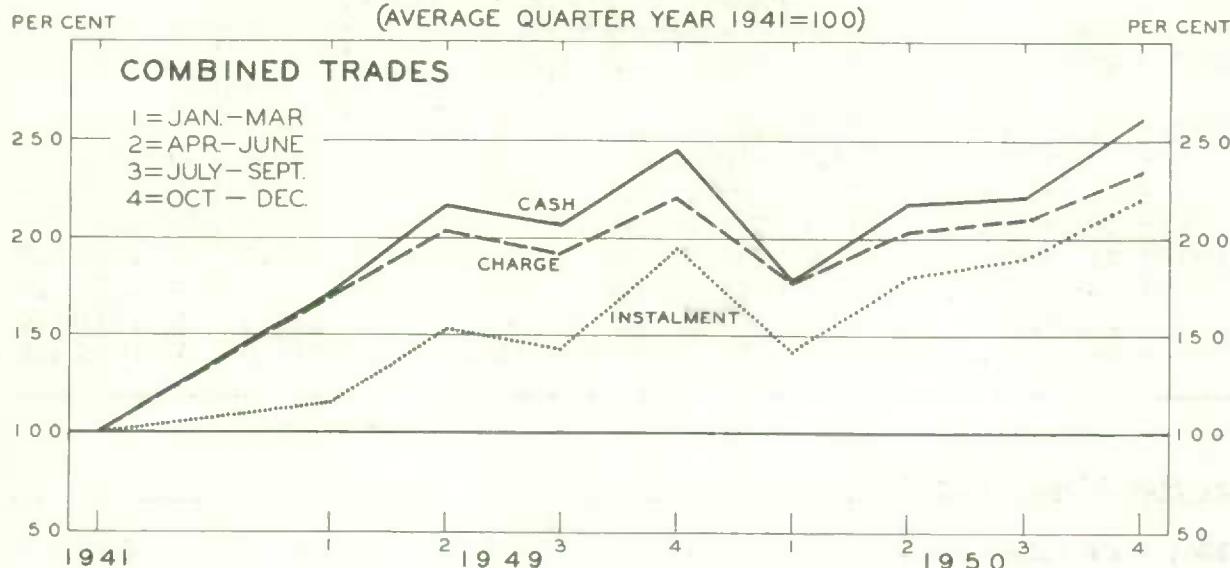


Table 1. - Retail Consumer Credit - Combined Trades

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	114.9	170.3	154.2	165.1	116.6	137.5	129.8
- Apr.-June	216.7	152.8	204.2	189.3	208.0	124.5	153.1	142.7
- July-Sept.	207.0	141.6	192.2	177.5	196.3	128.8	156.0	146.2
- Oct.-Dec.	244.7	193.2	222.5	214.0	233.8	157.5	173.6	167.7
1950 - Jan.-Mar.	178.1	139.1	177.7	166.5	173.7	143.7	151.6	148.7
- Apr.-June	217.5	179.7	206.4	198.6	211.1	150.6	162.4	157.9
- July-Sept.	221.1	191.1	208.8	203.7	215.5	160.0	172.4	167.9
- Oct.-Dec. (1)	259.7	220.4	232.5	229.0	249.2	190.6	192.8	191.8

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	34.1	65.9	100.0
- Apr.-June	63.2	8.3	28.5	36.8	100.0	33.6	66.4	100.0
- July-Sept.	64.0	8.5	27.5	36.0	100.0	33.5	66.5	100.0
- Oct.-Dec.	63.0	8.9	28.1	37.0	100.0	33.5	66.5	100.0
1950 - Jan.-Mar.	62.8	9.1	28.1	37.2	100.0	35.3	64.7	100.0
- Apr.-June	62.5	9.2	28.3	37.5	100.0	34.9	65.1	100.0
- July-Sept.	63.1	9.6	27.3	36.9	100.0	34.5	65.5	100.0
- Oct.-Dec. (1)	63.8	9.1	27.1	36.2	100.0	33.4	66.6	100.0

(1) Preliminary.

Table 2. - Retail Consumer Credit - Department 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.	175.8	182.4	250.1	217.3	186.2	206.7	189.5	200.2
- Apr.-June	213.9	240.3	324.0	283.4	231.4	221.4	214.3	218.7
- July-Sept.	188.2	213.7	272.4	243.9	202.2	221.9	221.8	221.9
- Oct.-Dec.	289.5	357.3	431.8	395.7	316.2	284.1	320.6	297.9
1950 - Jan.-Mar.	171.4	194.1	267.7	232.0	186.6	255.6	218.9	241.7
- Apr.-June	206.4	243.8	346.4	296.2	228.9	262.2	247.6	256.7
- July-Sept.	190.4	247.5	312.5	281.4	213.1	268.6	260.3	265.4
- Oct.-Dec. (1)	299.3	353.8	470.6	414.0	327.7	308.0	378.9	334.6

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	11.9	17.4	29.3	100.0	64.1	35.9	100.0
- Apr.-June	69.2	12.7	18.1	30.8	100.0	62.8	37.2	100.0
- July-Sept.	69.7	12.9	17.4	30.3	100.0	62.1	37.9	100.0
- Oct.-Dec.	68.6	13.8	17.6	31.4	100.0	59.2	40.8	100.0
1950 - Jan.-Mar.	68.8	12.7	18.5	31.2	100.0	65.7	34.3	100.0
- Apr.-June	67.6	13.0	19.4	32.4	100.0	63.7	36.3	100.0
- July-Sept.	67.1	13.9	19.0	32.9	100.0	62.8	37.2	100.0
- Oct.-Dec. (1)	68.7	13.0	18.3	31.3	100.0	57.4	42.6	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
<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	1.33	173	68
- June 30	3.16	0.64	1.51	141	60
- Sept. 30	2.72	0.57	1.23	158	73
- Dec. 31	3.17	0.74	1.34	122	67
1950 - Mar. 31	2.31	0.45	1.22	200	74
- June 30	2.66	0.55	1.40	164	64
- Sept. 30	2.40	0.53	1.23	170	73
- Dec. 31 (1)	2.95	0.66	1.27	136	71

(1) Preliminary.

Table 3. - Retail Consumer Credit - Men'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.	157.9	96.0	151.0	140.3	154.3	122.1	141.4	137.5
- Apr.-June	213.9	146.3	213.5	200.5	211.2	130.0	159.2	153.4
- July-Sept.	162.3	77.1	145.2	131.3	156.2	110.5	149.1	141.1
- Oct.-Dec.	244.7	175.6	237.4	225.2	240.9	162.0	187.3	182.1
1950 - Jan.-Mar.	135.6	112.5	162.0	152.4	138.9	148.1	154.7	153.4
- Apr.-June	188.7	140.2	214.1	200.3	191.0	143.3	185.1	176.9
- July-Sept.	151.4	114.9	173.0	162.0	153.5	142.4	185.3	176.8
- Oct.-Dec. (1) ..	246.3	229.7	265.2	258.3	248.7	237.8	232.4	233.5

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
- July-Sept.	83.6	1.9	14.5	16.4	100.0	16.1	83.9	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	79.3	2.7	18.0	20.7	100.0	15.9	84.1	100.0
- July-Sept.	79.2	2.8	18.0	20.8	100.0	16.1	83.9	100.0
- Oct.-Dec. (1) ..	80.0	3.5	16.5	20.0	100.0	20.0	80.0	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
<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	0.83	1.17	108	77
- Dec. 31	8.19	1.29	1.54	70	58
1950 - Mar. 31	5.62	0.90	1.29	100	70
- June 30	6.70	1.14	1.43	79	63
- Sept. 30	5.39	0.94	1.16	96	78
- Dec. 31 (1) ..	6.75	1.17	1.40	77	64

(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
- July-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	283.1	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	236.8	68.3	299.3	225.9	236.0	50.5	245.9	182.7
- July-Sept.	206.1	64.5	275.3	208.0	206.5	65.7	270.3	202.3
- Oct.-Dec. (1).	288.4	78.7	364.1	266.5	283.8	59.9	308.5	224.6

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
- July-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	79.6	2.0	18.4	20.4	100.0	8.9	91.1	100.0
- July-Sept.	79.0	2.1	18.9	21.0	100.0	10.8	89.2	100.0
- Oct.-Dec. (1).	80.1	2.0	17.9	19.9	100.0	9.0	91.0	100.0

C. SALES - RECEIVABLES RATIO

DAYS CREDIT OUTSTANDING

Date	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	7.15	1.56	1.45	58	62
- Sept. 30	5.69	1.10	1.21	82	74
- Dec. 31 (1) ..	7.06	1.58	1.39	57	65

(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
- July-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	192.2	144.1	258.2	202.0	195.2	97.5	202.0	142.3
- July-Sept.	190.7	100.0	217.5	160.7	181.5	88.6	200.0	137.7
- Oct.-Dec. (1) ..	256.6	210.1	315.2	266.3	259.5	137.5	240.4	188.5

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
- July-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	67.7	11.3	21.0	32.3	100.0	39.1	60.9	100.0
- July-Sept.	72.9	8.2	18.9	27.1	100.0	35.9	64.1	100.0
- Oct.-Dec. (1) ..	69.1	11.4	19.5	30.9	100.0	36.8	63.2	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
<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	3.29	0.96	1.14	94	79
- Sept. 30	3.24	0.74	0.96	122	94
- Dec. 31 (1) ..	3.75	1.16	1.16	78	78

(1) Preliminary.

Table 6. - Retail Consumer Credit - Furriers

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.	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
- July-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	76.6	83.5	242.7	131.8	110.5	113.6	201.6	138.3
- July-Sept.	166.2	197.1	445.9	276.4	233.4	177.3	356.2	230.8
- Oct.-Dec. (1) ..	328.7	265.3	439.4	328.9	328.8	147.4	223.8	172.4

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
- July-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	26.7	32.3	41.0	73.3	100.0	59.1	40.9	100.0
- July-Sept.	27.8	35.1	37.1	72.2	100.0	53.9	46.1	100.0
- Oct.-Dec. (1) ..	40.2	30.6	29.2	59.8	100.0	57.5	42.5	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
<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	0.80	0.44	0.80	205	113
- Sept. 30	1.04	0.68	0.84	132	107
- Dec. 31 (1) ..	2.08	1.11	1.43	81	63

(1) Preliminary.

Table 7. - Retail Consumer Credit - Household Appliance and Radio 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.	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
- July-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	271.6	203.4	226.1	210.2	229.7	106.7	105.0	106.3
- July-Sept. ...	297.7	205.7	244.3	217.0	242.5	117.3	118.1	117.5
- Oct.-Dec. (1). .	415.1	208.1	256.9	222.8	278.3	158.5	123.1	150.4

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
- July-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.	39.3	39.1	21.7	60.8	100.0	79.9	20.1	100.0
- Apr.-June	37.5	42.4	20.1	62.5	100.0	80.0	20.0	100.0
- July-Sept. ...	38.7	41.1	20.2	61.3	100.0	80.8	19.2	100.0
- Oct.-Dec. (1). .	43.1	37.1	19.8	56.9	100.0	81.2	18.8	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	0.71	0.42	0.74	214	122	(not available)
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	1.50	0.80	1.51	113	60	17.1
- Sept. 30	1.44	0.73	1.52	123	59	14.7
- Dec. 31 (1) ..	1.42	0.65	1.49	138	60	13.3

(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
- July-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	271.3	142.4	250.0	160.9	183.8	108.5	126.5	110.8
- July-Sept.	276.2	154.9	251.9	171.7	193.3	115.9	141.1	119.1
- Oct.-Dec. (1). .	321.8	170.8	321.5	197.9	228.9	136.8	213.8	145.0

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
- July-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	30.6	50.8	18.6	69.4	100.0	85.8	14.2	100.0
- July-Sept.	29.6	52.5	17.9	70.4	100.0	85.2	14.8	100.0
- Oct.-Dec. (1). .	35.2	45.9	18.9	64.8	100.0	84.3	15.7	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	0.94	0.56	1.24	161	73	3.8
- Sept. 30	0.91	0.56	1.12	161	80	3.7
- Dec. 31 (1) ..	1.08	0.59	1.30	153	69	4.8

(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
- July-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	251.8	198.3	266.0	256.5	253.4	137.8	179.6	173.9
- July-Sept.	242.6	178.8	262.9	251.1	245.6	128.9	188.3	180.5
- Oct.-Dec. (1) ..	264.6	162.4	254.0	242.5	256.8	109.7	176.6	168.9

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
- July-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	64.9	3.9	31.2	35.1	100.0	10.8	89.2	100.0
- July-Sept.	64.2	3.6	32.2	35.8	100.0	9.4	90.6	100.0
- Oct.-Dec. (1) ..	66.5	2.8	30.7	33.5	100.0	7.4	92.6	100.0

C. SALES - RECEIVABLES RATIO

DAYS CREDIT OUTSTANDING

Date	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	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	3.75	1.33	1.31	68	69
- Sept. 30	3.41	1.29	1.21	70	74
- Dec. 31 (1) ..	3.61	1.37	1.20	66	75

(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
- July-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	185.0	198.0	180.2	188.5	186.6	182.1	140.0	167.3
- July-Sept.	222.4	278.4	189.4	235.8	228.4	219.7	152.5	196.3
- Oct.-Dec. (1) ..	337.9	427.3	346.2	388.7	361.4	294.0	276.4	288.1

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
- July-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	54.8	22.2	23.0	45.2	100.0	70.6	29.4	100.0
- July-Sept.	53.9	28.4	17.7	46.1	100.0	72.9	27.1	100.0
- Oct.-Dec. (1) ..	50.2	28.7	21.1	49.8	100.0	67.6	32.4	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	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	2.06	0.72	1.45	125	62
- Sept. 30	2.14	0.83	1.40	108	64
- Dec. 31 (1) ..	2.19	0.93	1.42	97	63

(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
- July-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	327.4	170.8	344.2	233.9	272.8	84.7	283.4	228.7
- July-Sept. ...	321.0	184.6	374.0	250.8	280.6	82.5	299.3	241.1
- Oct.-Dec. (1) .	315.5	166.7	316.9	217.1	260.8	66.2	292.6	231.5

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
- July-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	50.0	23.2	26.8	50.0	100.0	10.2	89.8	100.0
- July-Sept. ...	48.6	24.6	26.8	51.4	100.0	9.2	90.8	100.0
- Oct.-Dec. (1) .	53.8	23.6	22.6	46.2	100.0	7.7	92.3	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	58.5
- Sept. 30	59.9
- Dec. 31 (1)	59.5

(1) Preliminary.

Table 12. - Retail Consumer Credit - Food 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.	206.7	124.2	172.1	107.7
- Apr.-June	216.8	145.2	187.4	117.2
- July-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	226.7	135.3	188.6	104.7
- July-Sept.	236.9	133.1	194.4	103.2
- Oct.-Dec. (1) ..	243.3	146.4	202.5	116.7

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
- July-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	70.1	29.9	100.0
- July-Sept.	72.0	28.0	100.0
- Oct.-Dec. (1) ..	69.6	30.4	100.0

Date	Total sales to total receivables	Charge sales to charge receivables	DAYS CREDIT OUTSTANDING	
			Charge	Receivable
<u>Three month sales to receivables at:</u>				
1941 - Dec. 31	5.00	2.08	43	43
1949 - Mar. 31	8.09	2.45	37	37
- June 30	8.07	2.56	35	35
- Sept. 30	8.38	2.56	35	35
- Dec. 31	7.94	2.51	36	36
1950 - Mar. 31	8.58	2.63	34	34
- June 30	8.92	2.67	34	34
- Sept. 30	9.40	2.63	34	34
- Dec. 31 (1)	8.65	2.63	34	34

(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
- July-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	201.7	192.4	198.5	111.3
- July-Sept.	227.5	200.8	218.5	117.6
- Oct.-Dec. (1) ..	233.5	196.4	220.7	122.4

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
- July-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	67.2	32.8	100.0
- July-Sept.	69.1	30.9	100.0
- Oct.-Dec. (1) ..	69.4	30.6	100.0

C. SALES - RECEIVABLES RATIO

DAYS CREDIT OUTSTANDING

Date	Total sales to total receivables	Charge sales to charge receivables	Charge
<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	3.97	1.30	69
- Sept. 30	4.15	1.28	70
- Dec. 31 (1)	4.10	1.26	71

(1) Preliminary.

Table 14. - Retail Consumer Credit - Fuel Dealers

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.	226.6	184.3	195.3	126.2
- Apr.-June	96.9	112.6	108.6	103.8
- July-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	105.8	134.7	127.4	123.8
- July-Sept.	159.4	175.9	171.8	149.4
- Oct.-Dec. (1) ..	200.9	214.7	211.4	177.7

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
- July-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	21.0	79.0	100.0
- July-Sept.	22.9	77.1	100.0
- Oct.-Dec. (1) ..	22.6	77.4	100.0

C. SALES - RECEIVABLES RATIO

DAYS CREDIT OUTSTANDING

Date	Total sales to total receivables	Charge sales to charge receivables	Charge
<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	1.81	1.43	63
- Sept. 30	1.98	1.53	59
- Dec. 31 (1)	2.05	1.58	57

(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
- July-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	332.6	308.9	321.0	181.7
- July-Sept.	260.6	233.2	247.2	165.7
- Oct.-Dec. (1) ..	212.1	199.8	206.0	155.9

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
- July-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	52.8	47.2	100.0
- July-Sept.	53.8	46.2	100.0
- Oct.-Dec. (1) ..	51.9	48.1	100.0

C. SALES - RECEIVABLES RATIO

Date	Total sales to total receivables	Charge sales to charge receivables	Charge	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	3.62	1.71		53
- Sept. 30	3.04	1.40		64
- Dec. 31 (1)	2.74	1.32		68

(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
- July-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	213.9	263.0	232.1	206.4
- July-Sept.	219.7	283.5	243.6	202.8
- Oct.-Dec. (1) ..	190.1	262.6	216.3	205.0

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
- July-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	58.0	42.0	100.0
- July-Sept.	56.4	43.6	100.0
- Oct.-Dec. (1) ..	56.2	43.8	100.0

Date	Total sales to total receivables	Charge sales to charge receivables	DAYS CREDIT OUTSTANDING	
			Charge	Receivables
<u>Three month sales to receivables at:</u>				
1941 - Dec. 31	3.50	1.28	70	70
1949 - Mar. 31	3.43	1.77	51	51
- June 30	3.94	1.82	49	49
- Sept. 30	4.37	1.88	48	48
- Dec. 31	4.08	1.68	54	54
1950 - Mar. 31	3.52	1.55	58	58
- June 30	4.08	1.71	53	53
- Sept. 30	4.21	1.84	49	49
- Dec. 31 (1)	3.90	1.71	53	53

(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
- July-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	175.4	205.4	180.1	234.1
- July-Sept.	203.2	226.2	206.8	253.5
- Oct.-Dec. (1) ..	180.9	195.7	183.2	217.1

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
- July-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	82.3	17.7	100.0
- July-Sept.	83.1	16.9	100.0
- Oct.-Dec. (1) ..	83.3	16.7	100.0

C. SALES - RECEIVABLES RATIO

DAYS CREDIT OUTSTANDING

Date	Total sales to total receivables	Charge sales to charge receivables	Charge
<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	11.86	2.10	43
- Sept. 30	12.55	2.12	42
- Dec. 31 (1)	12.75	2.13	42

(1) Preliminary.

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