

for 1941 or 28.4 p.c. of the total volume of business transacted. This credit business includes open account or charge account credit sales valued at \$666,596,000 and another \$310,620,000 worth of instalment business. The total retail trade may thus be divided in the proportions 71.6 p.c. cash, 19.4 p.c. charge or open account credit and 9.0 p.c. sales on the instalment plan. Instalment sales are most important in trades specializing in the sale of durable merchandise such as motor-vehicle dealers, furniture stores and household appliance or radio dealers. Nevertheless, a considerable volume of instalment business is transacted by stores specializing in the sale of men's or women's apparel.

**28.—Credit and Instalment Sales, by Kind-of-Business Groups and for Selected Kinds of Business, 1941**

Kind of Business	All Stores		Stores Reporting Extent of Credit Facilities			Instalment Sales Reported
	No.	Sales	No.	Total Sales	Credit Sales of Total	
		\$'000		\$'000	p.c.	\$'000
<b>Food Group—</b>						
Grocery stores (without fresh meat) . . . . .	21,884	266,028	16,846	227,522	30.3	1
Combination stores (groceries and meats) . . . . .	6,101	301,351	5,213	280,032	24.3	1
Meat markets . . . . .	4,538	80,064	3,478	70,083	26.7	1
<b>Totals, Food Group<sup>2</sup> . . . . .</b>	<b>48,468</b>	<b>786,247</b>	<b>35,873</b>	<b>684,290</b>	<b>25.1</b>	
<b>Country General Stores . . . . .</b>	<b>11,917</b>	<b>214,748</b>	<b>8,718</b>	<b>166,337</b>	<b>30.8</b>	<b>3,199</b>
<b>General Merchandise Group—</b>						
Department stores and mail-order houses or offices . . . . .	504	377,806	235	360,995	24.2	44,638
General merchandise and dry goods stores . . . . .	2,205	62,988	1,429	48,247	29.8	2,706
Variety stores . . . . .	1,085	85,177	935	80,741	0.2	32
<b>Totals, General Merchandise Group . . . . .</b>	<b>3,794</b>	<b>525,971</b>	<b>2,599</b>	<b>489,983</b>	<b>20.8</b>	<b>47,376</b>
<b>Automotive Group—</b>						
Automobile dealers . . . . .	1,962	238,014	1,554	213,226	51.9	84,383
Accessory, tire and battery shops . . . . .	657	16,338	481	14,286	44.1	1,307
Garages . . . . .	3,156	47,561	2,024	35,560	32.6	2,503
Filling stations . . . . .	10,130	157,558	6,696	120,507	15.8	1,732
<b>Totals, Automotive Group<sup>2</sup> . . . . .</b>	<b>16,867</b>	<b>594,720</b>	<b>11,529</b>	<b>511,539</b>	<b>41.7</b>	<b>136,879</b>
<b>Apparel Group—</b>						
Men's clothing or clothing and furnishings stores . . . . .	1,619	52,135	1,316	45,059	19.6	3,326
Family clothing stores . . . . .	1,934	73,779	1,513	64,253	23.2	7,866
Women's ready-to-wear stores . . . . .	2,457	59,880	1,942	51,919	17.9	5,108
Furriers—fur shops . . . . .	462	16,005	357	13,829	46.5	5,266
Family shoe stores . . . . .	1,563	40,955	1,230	35,852	4.2	—
<b>Totals, Apparel Group<sup>2</sup> . . . . .</b>	<b>12,601</b>	<b>295,212</b>	<b>9,303</b>	<b>253,903</b>	<b>17.7</b>	<b>22,990</b>
<b>Building Materials Group—</b>						
Hardware stores . . . . .	2,831	69,454	2,211	59,222	38.7	3,905
Lumber and building materials . . . . .	997	51,537	709	41,424	69.0	1,670
Lumber and building materials, coal and wood . . . . .	614	28,249	569	25,621	71.2	811
<b>Totals, Building Materials Group<sup>2</sup> . . . . .</b>	<b>5,801</b>	<b>174,203</b>	<b>4,376</b>	<b>146,475</b>	<b>55.0</b>	<b>11,148</b>
<b>Furniture, Household and Radio Group—</b>						
Furniture stores . . . . .	1,118	59,301	912	55,468	70.0	34,579
Household appliance stores . . . . .	854	23,760	672	20,512	70.0	13,495
Household appliance stores with radio . . . . .	370	15,534	310	14,666	69.7	9,232
<b>Totals, Furniture, Household and Radio Group<sup>2</sup> . . . . .</b>	<b>3,498</b>	<b>118,357</b>	<b>2,666</b>	<b>106,494</b>	<b>65.9</b>	<b>61,915</b>

<sup>1</sup> Included in credit sales.

<sup>2</sup> Includes kinds of business for which separate figures are not shown.