23.7% were located; followed by institutional locations, including hospitals, schools and universities with 14.7%. Business offices accommodated 9.3% of all machines. The small bulk confectionery dispensing machines, which have been omitted from the percentage distribution shown for locations, are by far the most numerous in other retail and services locations as well as in service stations and garages.

Direct selling refers to the substantial volume of consumer goods sold to the household consumer for his personal use by other than the regular retail store outlet, department store, chain store or independent retail dealer. This occurs at all levels in the movement of goods from the primary producer or importer to the consumer: at the agricultural level by greenhouse and nursery operators and some market gardeners; at the manufacturing stage through sales exclusively to employees at company-operated on-premise stores, or through integrated sales divisions using mail-order or door-to-door canvassers; by some wholesalers and importers; and by specialized direct sellers.

Tables 19.10 and 19.11 cover only direct sales by some primary producers (greenhouses and nurseries), wholesalers, manufacturers, and specialized direct sellers. They do not include foreign mail-order sales to Canadians nor the mail-order sales by department stores in Canada.

Home deliveries of bread, milk and dairy products still form the largest component of direct sales to the household consumer. Other expenditures at home, from traditional door-to-door canvassers or at house-party sales, were on vacuum cleaners; dinnerware, kitchenware and utensils; household cleaners, soaps, brushes, brooms and mops; and books. Mail-order purchases by consumers are chiefly for books, newspapers and magazines, as well as a wide range of general merchandise, such as household appliances, books, binoculars, cameras, jewellery, watches and radios offered to credit-card holders of gasoline oil companies and other card issuers. Direct purchases from showrooms and premises of manufacturers include frozen food plans, fur goods, aluminum doors, windows, screens and awnings, furniture repair and re-upholstering and sailboats and pleasure craft. Consumers also purchase greenhouse flowers, fruit and vegetables for temporary roadside stands and market stalls; meals and alcoholic beverages on airlines, ferries and railways; and other miscellaneous commodities at exhibitions and shows.

19.1.2 Sales financing and consumer credit

Sales financing. Ancillary to the retailing industry are the financial institutions which facilitate consumer instalment purchases, particularly of the more expensive consumer durables such as automobiles and household appliances. Separate statistics have for many years been maintained by Statistics Canada on the retail instalment financing undertaken by the sales finance industry, especially their participation in the financing of automobile purchases. The firms in this industry include independent sales finance companies, the sales finance company subsidiaries of car, truck and farm implement manufacturers, and the sales financing business of consumer loan companies.

Not reported in these statistics are the instalment sales financing done by acceptance companies which are the subsidiaries of, or which are associated exclusively with, large retailing organizations. The sales financing activity of these companies is regarded as an extension of the merchandising function, and their statistics are included with the accounts receivable reported by department stores and other retail merchandising establishments. At year-end 1977 about a dozen such acceptance companies reported accounts receivable of $1,479.2 million for purchases of consumer goods through their associated retail outlets.

By year-end 1978 the sales finance industry, as delineated above, held outstanding balances of $3,902 million covering the retail instalment financing of both consumer goods ($1,177 million) and commercial and industrial goods ($2,725 million) (Table 19.12). During the course of the year, the industry augmented its purchases of new finance paper by $3,442 million, $1,212 million of consumer goods paper and $2,230 million of commercial and industrial finance paper.

Since 1970 the composition of the portfolios of sales finance companies has shifted from a preponderance of consumer goods paper to an emphasis on commercial and