

of the vein, lode or deposit of mineral or metal within the limits of the location or claim.

On discovering a mineral deposit, any person may obtain a mining location, upon marking out his location on the ground, in accordance with the regulations in that behalf, and filing with the agent of Dominion lands for the district, within ninety days from discovery, an affidavit in form prescribed by mining regulations, and paying at the same time an office fee of \$5, which will entitle the person so recording his claim to enter on the land and work it for one year.

At any time before the expiration of one year from the date of recording his claim, the claimant may, upon filing proof with the local agent that he has expended in actual mining operations on the claim, the amount prescribed in the mining regulations in that behalf, by paying to the local agent therefor the price per acre fixed by the regulations, and a farther sum of \$50 to cover the cost of survey, obtain a patent for said claim as provided in the said mining regulations.

CHAPTER XIII.

BANKING.

501. The following is a comparative statement of the Assets and Liabilities of the various banks in Canada for the months of December, 1884 and 1885.

BANK STATEMENT FOR DECEMBER, 1884 AND 1885—LIABILITIES

	1884.	1885.
	\$	\$
Capital paid up	61,605,520	61,763,279
Circulation	31,935,933	32,363,992
Deposits—		
Payable on demand	48,230,556	59,210,355
Payable after notice or on a fixed day	51,428,550	51,324,060
Held as security	575,113	736,534
Made by other banks	1,423,516	1,246,377
Due other banks or agencies	1,474,289	2,230,724
Other liabilities	306,977	328,207
Total liabilities	135,374,937	147,440,252

ASSETS.

Specie and Dominion notes	18,477,386	19,156,888
Notes of and cheques on other banks	6,100,270	7,869,777
Due from agencies and other banks	19,861,448	23,239,223
Dominion debentures or stocks	1,405,435	4,317,070
Other Government securities	1,612,985	3,351,106
Loans to Dominion and Provincial Governments	2,368,330	2,466,832
Loans or discounts for which collateral securities are held	11,929,655	12,556,050
Loans to municipal and other corporations	17,210,155	15,649,229
Loans to or deposits made in other banks	741,508	851,742
Discounts	122,109,496	125,493,660
Debts overdue, not secured	3,345,542	1,644,546
Debts overdue, secured	3,091,569	2,022,278
Mortgages on real estate and real estate held by the banks	2,053,782	2,040,939
Bank premises	3,188,745	3,317,850
Other assets	2,291,199	3,886,342
Total assets	215,787,511	227,863,546