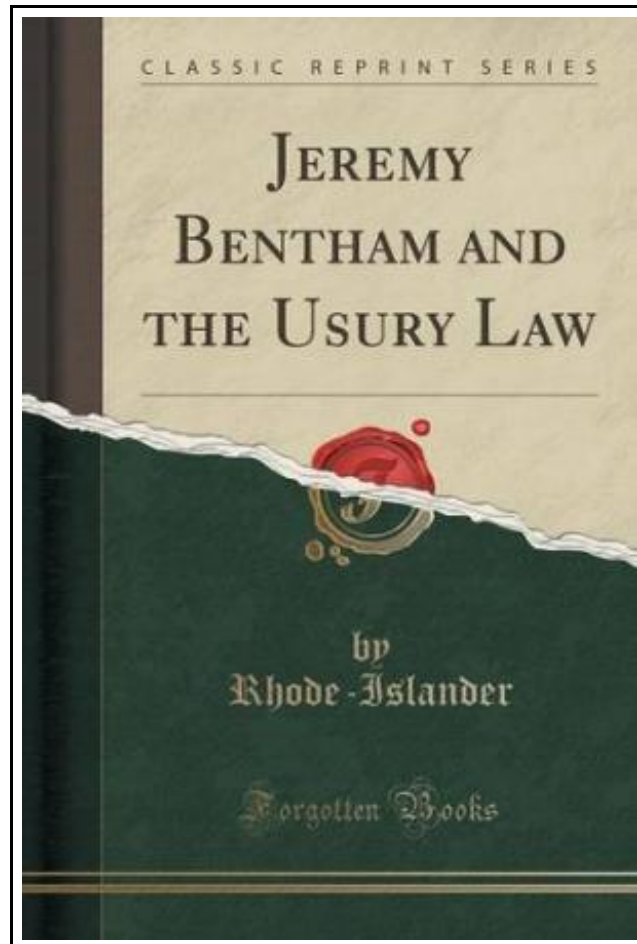


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Forgotten Books, United States, 2015. Paperback. Book Condition: New. 229 x 152 mm. Language: English . Brand New Book ***** Print on Demand *****.Excerpt from *Jeremy Bentham and the Usury Law* Mr. Bentham thus divides the subject. In favor of the restraint opposed to the species of liberty I contend for, I can imagine but five arguments: 1. Prevention of usury. 2. Prevention of prodigality. 3. Protection of indigence against extortion. 4. Repression of the temerity of projectors. 5. Protection of simplicity against imposition. He then devotes several chapters of his book to the refutations of these five reasons, which are all that he can imagine in favor of the restraints proposed upon the loan of money. The substance of the second chapter consists in a successful attempt to show that there can be no such thing as usury in the absence of all previous legal restraint; - that usury is the excess over the rates established by law. This proposition might have been taken for granted. In the third letter Mr. B. proceeds to demolish the second reason which he imagines to be one of the reasons in favor of usury laws, the prevention of prodigality. He says, what in general is true, that no man, prodigal or not prodigal, will ever think of borrowing money to spend, so long as he has ready money of his own, or effects which he can turn into ready money without loss. That if he is a prodigal the usury law will not prevent him from spending what he has. And that after he has spent his all, and has no security to offer, it will be as difficult to obtain money at an extraordinary rate as at an ordinary rate, and thus, therefore, the usury laws can be no protection to...



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