

the notes to that paragraph, and it is added in paragraph No. 84 where a list of exceptions is set out that persons are not money-lenders who are "bona fide carrying on any business not having for its primary object the lending of money, in the course of which and for the purposes whereof they lend money." It is well to observe that these propositions are stated in respect of the Imperial Moneylenders' Act (1900); that the object of that act is not so much to punish usury as to require money-lenders to be registered and to register the addresses at which they do business — matters not treated in our act — and that the word money lender is defined in it in terms, unlike those made use of in our act, so that persons may be money-lenders within the meaning of our act who would not be money-lenders within the meaning of the Imperial act, which requires that money-lender's business, whilst the defining section of our act reads thus:

"Money-lender" under this Act includes any person who carries on the business of money-lending, or advertises, or announces himself, or holds himself out in any way, as carrying on that business, and who makes a practice of lending money at a higher rate than ten per centum per annum, but does not comprise registered pawnbrokers as such."

"This section makes use of the word "includes," as if there might be other money-lenders than those so included, but, as it is not easy to imagine any other kind of money-lender than those mentioned in the groups enumerated in the first part of the definition, I consider that the word "includes" is to be read as if it were the word "means." Then, it will be observed that the de-