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**No. 125.**

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**2nd Session, 5th Parliament, 19 Victoria, 1856.**

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**BILL.**

**An Act to repeal the Statute 16 Victoria,  
chap. 80, and to make better provision  
for preventing infractions of the Laws  
against Usury.**

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**Received and read, first time, Monday, 31st  
March, 1856.**

**Second reading, Thursday, 3rd April, 1856.**

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**MR. THOMAS FORTIER.**

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**TORONTO:**

**PRINTED BY JOHN LOVELL, YONGE STREET.**

An Act to repeal the Statute 16 Victoria, chap. 80, and to make better provision for preventing infractions of the Laws against Usury.

**W**HEREAS it is expedient to repeal the Act hereinafter mentioned, and to make better provision for preventing infractions of the Laws against Usury; Therefore Her Majesty, &c., enacts as follows: Preamble.

I. The Act passed in the sixteenth year of Her Majesty's Reign, and intitled, "*An Act to modify the Usury Laws,*" shall be and is hereby repealed. Act 16 V. c. 80 repealed.

II. If any person lending money to another, shall require him to purchase or take, privately or openly, any property, article or thing whatever, the value or price whereof is to be considered as part of the sum lent, or deducted therefrom by the lender, or if such lender shall in any way whatever induce the borrower to take a less sum than that mentioned in the bond, obligation, note or security given by the borrower in consideration of such loan, then such lender shall only be entitled to recover the sum really lent with interest at the rate of 6 per cent. per annum, and shall also forfeit to the borrower a sum equal to one-fifth part of the sum for which such bond, obligation, note or security shall have been given, and if he shall have received more than is allowed by this Act, the borrower may recover it back from him; and such forfeiture and such sum as last aforesaid, may be recovered as a debt due by such lender to such borrower. Penalty for making a borrower buy anything and reckoning the price as part of the money lent.

III. So much of any law relating to Usury as may be inconsistent with this Act, is hereby repealed. Inconsistent laws repealed.