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XXII.20 On maritime usury

- The Spirit of Law - Book XXII. On laws in their relation to the use of money -

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The high rates of maritime usuries are based on two things : the peril of the sea, which makes a person risk lending his money only in order to acquire much more, and the facility which commerce offers the borrower to close large and numerous deals in short order ; whereas real estate usuries, being based on neither of these two reasons, are either forbidden by legislators or reduced to fair limits, which makes more sense.