

E L G Tyler, P W Young and C E Croft, *Fisher and Lightwood's Law of Mortgage: Australian Edition*, Sydney, Butterworths, 1995.

As the authors note in their preface, rather few texts have been produced in Australia concerning the law of mortgages. For this reason alone the latest incarnation of *Fisher on Mortgages*, which was first published in 1856, is very pleasing to see. The area is, of course, complex and highly technical so this "Australian Edition" provides the scholar and practitioner alike with an encyclopaedic reference. The most significant domestication of the English classic is (naturally) the inclusion of the effects of the Torrens system.

After almost a century and a half of stewardship by respected authors, the least which might be expected is a well organised format, and the reader is certainly not disappointed here. With an awe inspiring thirty-two pages of contents, one hundred and eight pages in the table of cases, twenty-three pages in the table of statutes and an index totalling thirty-four pages, one is compelled to pay tribute to a design which complements the work's truly extensive compass. The layout of the work is nonetheless comparatively "user-friendly". There is not a footnote to be seen, and cross references are retained within the text and given their (by now industry-standard) internal paragraph number — which allows swift manoeuvring throughout the whole work.

The most obvious strength of *Fisher and Lightwood's Law of Mortgage: Australian Edition* is the work's absolutely comprehensive coverage of its topic. It is especially satisfying to say that the Australian material is well integrated into the corpus of the text as a whole rather than being, as it might so easily have been, a further advance subsequently tacked on. While the work is still replete with English precedents, as one would expect, the Australian analysis, itself equally exhaustive, is artfully woven into a cohesive general text. The work can fairly claim to fulfil its authors' desires to provide the relevant local adjustments to an area of the law in which, with Europe's increasing assimilation of Britain, Australians will no longer be able to rely on the standard English texts.

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