

## INTRODUCTION

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Though it is quite apparent that the time for a definitive work on Torrens System Mortgages has not yet arrived, it is equally apparent that there has long existed a necessity for a work which would crystallize the great number of decisions which have been given on the subject in Canada and Australia.

An attempt has been made in this book to deal with all the law peculiarly applicable to Torrens System Mortgages, and at the same time, without any sacrifice of the primary aim of the book, to give such a presentation of general mortgage law as will suffice for the needs of the practitioner under all but the most extraordinary circumstances.

In making this attempt the author has carefully gone through all Canadian cases dealing with mortgage problems, and such Australian cases as seemed likely to throw light upon their solution.

The author has availed himself, to a large extent, of the labours of his predecessors, and would here acknowledge his deep indebtedness to them.

Chief among them is Mr. J. E. Hogg, whose work on the Australian Torrens System has been found invaluable. Use has also been made of Mr. Thom's Canadian Torrens System; if the author seldom mentions the latter, except to disagree with his conclusions, that must be attributed to the