REVIEWS
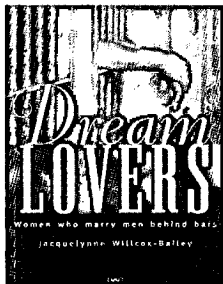
Book Reviews

Dream Lovers: *Women Who Marry Men Behind Bars*,
By Jacquelynne Willcox-Bailey,
Wakefield Press,
Kent Town, SA 1997
$14.95

AS THE GREAT PHILOSOPHER Kant remarked, no straight thing can ever be carved from the crooked timber of humanity. This is an understatement. You'd think, for example, that educated middle class women would steer clear of drug addicted violent criminals, but this is far from being always the case. No notorious serial killer is without his female admirers, and many receive proposals of marriage.
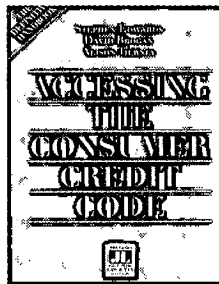
In this fascinating book, the author interviews middle class women who fall in love with prisoners: not the minor felons who predominate in any prison system, but murderers and the like. She also interviews the objects of their affections, and in fact gets to know them better than their lovers. She allows the interviews to speak for themselves.

Commentary, indeed, would be redundant. I thought I knew all about Man's capacity for self-deception, but some of the protagonists of this book left me agape. The most startling story is that of two evangelical Christian sisters, one of whom is brutally murdered by her loved one three days after his release, and the other is very nearly murdered by hers - he having been imprisoned for the murder of his first wife. Having waded in her sister's blood and her own, she still thinks it has all been a positive experience, which has drawn her and her attempted murderer closer together, emotionally if not physically.

What possesses women to behave in this fashion? For the prisoners, the advantages are clear: for the women themselves, less so. Perhaps they relish the role of saviour; they take pride in being non-judgmental, that is to say perverse and contrary in their judgements. At the heart of it all is grandiosity, a desire to be both different and important.

This is a short book, with no claims to 'scientific' status, but it repays careful reading by all those who are interested in the subject of human folly.

Reviewed by Dr Theodore Dalrymple

Accessing the Credit Code
By Stephen Edwards,
David Brogan and Alison Tierney, FT Law and Tax
Melbourne Vic 1996
$58.50

ALL PRACTITIONERS WILL have to be wary of the new Consumer Credit Code. It has every prospect of affecting many more areas of work than the previous legislation.

When it started on 1 November 1996, the new Code (part of a uniform national scheme) replaced the *Credit Act 1994*. The old legislation was really a matter of concern only for providers of non-business credit of under $20,000.00. The new scheme has no financial limit. It affects credit for non-commercial purposes ('personal', 'domestic', 'household' or 'residential strata') and covers mortgages, consumer leases, guarantees and credit related insurance.

The jurisdiction covering the Code will remain primarily the New South Wales Commercial Tribunal, but it is only a matter of time before that Tribunal is swallowed by the proposed New South Wales Administrative Decisions Tribunal.

The new Act, and the Code to which it is annexed, make many changes. Credit is specifically defined (a debt created and then deferred), licensing is abolished, interest rates regulation is largely abolished and unjust contracts provisions are inserted. In particular, there is an over commitment provision. It provides relief where 'a credit provider knew ... or could have ascertained by reasonable enquiry of the debtor ...' that a debtor could not repay or repay without hardship.

Most people would need some help with the Code and this book certainly provides it. Its authors are well known in the field. They include one of our own, Sydney barrister David Brogan, well known in the Commercial Tribunal, in seminars on the subject and as a writer.

The book follows the Code but is far more than an annotated Act. The layout commences with the section of the Code, sets out relevant transitional considerations, provides an explanatory note and detailed comment, then deals with special issues arising from the section. Finally, 'relevant regulations' are