<u>Unlocking Equity and Trusts by Mohamed Ramjohn and Judith Bray (Abingdon, United Kingdom, Routledge, 2024, 8th Edition, 740 pp, £38.99 (paperback), ISBN: 9781032599328)</u>

Ramjohn and Bray's 8th edition of Unlocking Equity and Trusts is the latest equity and trusts textbook on the market and, it is safe to say, has been worth the wait for many reasons.

Firstly, its content. Within its 740 pages, the 8th edition continues to provide comprehensive coverage of all key topics in the trusts field, topics which are ordered to allow the reader to learn the subject in an efficient manner. For example, the textbook starts with developing the reader's foundational understanding of why we have equity and trusts law, before examining core components of this legal system in-depth, including express trusts, resulting trusts, constructive trusts, and charitable trusts. The book ends by examining the breach of trusts and remedies where breaches occur, enabling the student to engage in a chronological learning journey as they progress through the textbook. Such chronology to the textbook's structure should accordingly be praised for its ability to breakdown such a complex topic into a logical and easy to follow format.

Furthermore, Ramjohn and Bray's textbook provides the most up-to-date legal developments and debates in this 'fast-moving subject'. For example, the 8th edition examines leading Supreme Court judgments in *Guest* v *Guest* [2022] on the calculation of awards for proprietary estoppel, with leading debates also being outlined, including how Quistclose Trusts can be categorised. However, the principles included in the 8th edition are those prevalent as of 'December 2023', meaning some have not been encompassed, including *Byers* v *Saudi National Bank* [2023] on knowing receipt. It would be great to see such cases in the next edition to ensure its content remains as up-to-date as possible.

Secondly, the 8th edition is undeniably 'enhanced with learning features to reinforce learning'. For example, unlike Watt's textbook, which provides 7 illustrations, and Virgo's textbook, which provides 24 illustrations, Ramjohn and Bray provide 41 colour illustrations which provide visual aids to strengthen one's understanding of equity's complex topics. These include useful visual summaries of key tests, and handy yes or no flow-charts which allow the student to visualise how such tests are applied and used in various situations. These illustrations not only consolidate core content into digestible and engaging summaries, but provide pivotal revision aids that students will indefinitely appreciate when grappling with such complex topics; they make important content 'memorable'.

Similarly, colour is prevalent throughout the textbook to maintain the student's attention and aid their ability to easily identify key information; 'the subject [is presented] in [an] accessible manner'. For example, case examples, which 'illustrate the law in action' are clearly signposted using orange font, with judgments and quotations being presented using purple fonts to allow students to clearly identify and 'engage with primary sources'; instead of sifting through endless blocks of text, Ramjohn and Bray's use of coloured font allows students to quickly identify and engage with core principles of relevance to their learning, setting the 8th edition apart from its competitors.

Lastly, the 8th edition allows students to 'test [their] knowledge as [they] study'; it is fully equipped with practice questions to allow students to go beyond surface learning by testing the depth of their understanding. For example, as with Virgo's textbook, the 8th edition provides self-test questions which are interspersed throughout each chapter. Examples include questions relating to understanding core concepts, such as asking students to 'identify the fundamental characteristics of trusts', with others requiring students to engage with active learning by applying their knowledge to hypothetical

problem-scenarios, including in the topic of the three certainties. These self-test questions are cleverly designed to allow a student to pause and think about the knowledge they have obtained by testing the accuracy of their understanding as they progress, and will thus be a highly valued learning feature.

Additionally, the 8th edition also provides students with 'real-life sample essays' at the end of each chapter to further allow them to build on their knowledge and practice their ability to academically engage with debates, a feature students will appreciate for its formative benefits. Practice essays include those on trustees' duties which ask students 'to what extent has the Trustee Act 2000 satisfactorily reformed the investment powers of trustees?'. Not only do the practice essays reflect the leading debates that students would be expected to engage with in their summative assessments, but the essays are accompanied by essay plans to 'show [students] the best way to plan [their] answer'. This feature is an innovative and brilliant component of Ramjohn and Bray's textbook which allows students to review their answers by providing them with a useful blueprint of what a good essay structure looks like, and what core knowledge essays on each topic would require; it provides students with a learning resource they regularly request from teachers in practice. Although Watt similarly provides answer guidance to the practice questions provided in his textbook, this guidance is accessed separately online; the 8th edition instead provides a single, comprehensive learning resource for all of their learning needs.

Furthermore, in addition to traditional practice questions, student knowledge is also tested through a learning tool new to the 8th edition, critiquing the law. This feature gives 'the reader a chance to look at some of the more controversial aspects of trusts' by '[highlighting] academic debate within controversial areas of the law'; it is used to signpost leading debates within each topic. For example, when examining the history of equity, the feature is used to ask 'are law and equity genuinely fused under English law?'. This feature accordingly draws out the critical elements of equity's topics, and allows students to engage with such debates to develop their critical thinking, a key skill assessed in practice. Its inclusion is accordingly commendable, and it is hoped, therefore, that this new learning feature will remain in editions to come.

Overall, Ramjohn and Bray have produced a learning resource which can rightly be upheld as '[assisting the reader] in understanding the law' and will accordingly be recommended to my students to aid their successful engagement with the subject.

Dr Anita Purewal

Lancaster University