What is claimed is:

1. A wet friction clutch - lubricant system wherein a wet friction clutch having a cellulose - based friction lining having a surface coating of silica based particles, or a device including such a clutch, is lubricated with a lubricant composition comprising a major amount of oil of lubricating viscosity and minor effective amounts of (a) ashless dispersant; (b) organic phosphorus compound and (c) borated detergent.

2. A system, as claimed in claim 1, wherein said clutch is included in a device, and said device is a vehicular automatic transmission.

3. A system as claimed in claim 2, wherein said automatic transmission is of a type selected from the group consisting of stepped automatic transmissions, automated manual transmissions, continuously variable transmissions and dual clutch transmissions.

4. A system as claimed in claim 2, wherein said borated detergent is, or includes, borated magnesium sulfonate detergent.

5. A system, as claimed in claim 4, wherein said borated magnesium sulfonate detergent is or includes an overbased borated magnesium sulfonate detergent.

6. A system, as claimed in claim 2, wherein said organic phosphorus compound is selected from the group consisting of phosphites and thiophosphites (mono-alkyl, di-alkyl, tri-alkyl and partially hydrolyzed analogs thereof); phosphates and thiophosphates; amines treated with inorganic phosphorus; zinc dithiodiphosphates; amine phosphates; and combinations thereof.

7. A system, as claimed in claim 6, wherein said organic phosphorus compound is selected from the group consisting of mono-n-butyl-hydrogen-acid-phosphite; di-n-butyl-hydrogen phosphite; triphenyl phosphite; triphenyl thiophosphite; tri-n-butylphosphate; trilauryltrithiophosphite; dimethyl octadecenyl phosphonate, low molecular weight polyisobutenyl succinic anhydride polyamine dispersant post treated

with H3PO3 and H3BO3; zinc (di-2-ethylhexyldithiophosphate); and combinations thereof.

8. A system, as claimed in claim 6, wherein said organic phosphorus compound is selected from the group consisting of esters of phosphoric and phosphorous acid.

9. A system, as claimed in claim 2, wherein said lubricant composition further comprises a minor effective amount of an auxiliary friction modifier.

10. A system, as claimed in claim 9, wherein said auxiliary friction modifier is selected from the group consisting of fatty phosphites; fatty acid amides; fatty epoxides; borated fatty epoxides; fatty amines; glycerol esters; borated glycerol esters; alkoxylated fatty amines; borated alkoxylated fatty amines; metal salts of fatty acids; sulfurized olefins; fatty imidazolines; condensation products of carboxylic acids and/or anhydrides and polyalkylene-polyamines; metal salts of alkyl salicylates; amine salts of alkylphosphoric acids; and combinations thereof.

11. A method of lubricating a wet friction clutch having a cellulose - based friction lining having a surface coating of silica based particles, or a device including such a clutch, comprising the steps of lubricating the clutch or device with a lubricant composition comprising a major amount of oil of lubricating viscosity and a minor effective amounts of (a) ashless dispersant; (b) organic phosphorus compound and (c) borated detergent.

12. A method, as claimed in claim 11, wherein said clutch is included in a device, and said device is a vehicular automatic transmission.

13. A method as claimed in claim 12, wherein said automatic transmission is of a type selected from the group consisting of stepped automatic transmissions, automated manual transmissions, continuously variable transmissions and dual clutch transmissions.

14. A method as claimed in claim 12, wherein said borated detergent is, or includes, borated magnesium sulfonate detergent.

15. A method, as claimed in claim 14, wherein said borated magnesium sulfonate detergent is, or includes, a borated overbased magnesium sulfonate detergent.

16. A method, as claimed in claim 12, wherein said organic phosphorus compound is selected from the group consisting of phosphites and thiophosphites (mono-alkyl, di-alkyl, tri-alkyl and partially hydrolyzed analogs thereof); phosphates and thiophosphates; amines treated with inorganic phosphorus; zinc dithiodiphosphates; amine phosphates; and combinations thereof.

17. A method, as claimed in claim 16, wherein said organic phosphorus compound is selected from the group consisting of mono-n-butyl-hydrogen-acid-phosphite; di-n-butyl-hydrogen phosphite; triphenyl phosphite; triphenyl thiophosphite; tri-n-butylphosphate; trilaurylthrithiophosphite; dimethyl octadecenyl phosphonate, low molecular weight polyisobutenyl succinic anhydride polyamine post treated with **H3PO3** and **H3BO3**; zinc (di-2-ethylhexyldithiophosphate); and combinations thereof.

18. A method, as claimed in claim 16, wherein said organic phosphorus compound is selected from the group consisting of esters of phosphoric and phosphorous acid.

19. A method, as claimed in claim 12, wherein said lubricant composition further comprises a minor effective amount of an auxiliary friction modifier.

20. A method, as claimed in claim 19, wherein said auxiliary friction modifier is selected from the group consisting of fatty phosphites; fatty acid amides; fatty epoxides; borated fatty epoxides; fatty amines; glycerol esters; borated glycerol esters; alkoxylated fatty amines; borated alkoxylated fatty amines; metal salts of fatty acids; sulfurized olefins; fatty imidazolines; condensation products of carboxylic acids

and/or anhydrides and polyalkylene-polyamines; metal salts of alkyl salicylates; amine salts of alkylphosphoric acids; and combinations thereof.

21 A power transmission fluid comprising a major amount of oil of lubricating viscosity and minor effective amounts of (a) one or more ashless dispersants; (b) one or more organic phosphorus compound and (c) borated detergent, wherein said fluid has a TBN of less than 5.0 mg KOH/g (as measured in accordance with ASTM D-2896), a boron content of less than 200 ppm, and a phosphorus content of less than 500 ppm.

22. A fluid as claimed in claim 21, wherein said borated detergents is, or includes, one or more borated magnesium sulfonate detergent.

23. A fluid, as claimed in claim 22, wherein said borated magnesium sulfonate detergent is or includes an overbased borated magnesium sulfonate detergent.

24. A fluid, as claimed in claim 21, wherein said organic phosphorus compound is selected from the group consisting of phosphites and thiophosphites (mono-alkyl, di-alkyl, tri-alkyl and partially hydrolyzed analogs thereof); phosphates and thiophosphates; amines treated with inorganic phosphorus; zinc dithiodiphosphates; amine phosphates; and combinations thereof.

25. A fluid, as claimed in claim 24, wherein said organic phosphorus compound is selected from the group consisting of mono-n-butyl-hydrogen-acid-phosphite; di-n-butyl-hydrogen phosphite; triphenyl phosphite; triphenyl thiophosphite; tri-n-butylphosphate; trilauryltrithiophosphite; dimethyl octadecenyl phosphonate, low molecular weight polyisobutenyl succinic anhydride polyamine dispersant post treated with H3PO3 and H3BO3; zinc (di-2-ethylhexyldithiophosphate); and combinations thereof.

26. A fluid, as claimed in claim 24, wherein said organic phosphorus compound is selected from the group consisting of esters of phosphoric and phosphorous acid.

27. A fluid, as claimed in claim 21, wherein said lubricant composition further comprises a minor effective amount of an auxiliary friction modifier.

28. A fluid, as claimed in claim 27, wherein said auxiliary friction modifier is selected from the group consisting of fatty phosphites; fatty acid amides; fatty epoxides; borated fatty epoxides; fatty amines; glycerol esters; borated glycerol esters; alkoxylated fatty amines; borated alkoxylated fatty amines; metal salts of fatty acids; sulfurized olefins; fatty imidazolines; condensation products of carboxylic acids and/or anhydrides and polyalkylene-polyamines; metal salts of alkyl salicylates; amine salts of alkylphosphoric acids; and combinations thereof.

What is claimed is:

1. A wet friction clutch - lubricant system wherein a wet friction clutch having a cellulose - based friction lining having a surface coating of silica based particles, or a device including such a clutch, is lubricated with a lubricant composition comprising a major amount of oil of lubricating viscosity and minor effective amounts of (a) ashless dispersant; (b) organic phosphorus compound and (c) metal-containing borated detergent.

2. A system, as claimed in claim 1, wherein said clutch is included in a device, and said device is a vehicular automatic transmission.

3. A system as claimed in claim 2, wherein said automatic transmission is of a type selected from the group consisting of stepped automatic transmissions, automated manual transmissions, continuously variable transmissions and dual clutch transmissions.

4. A system as claimed in claim 2, wherein said metal-containing borated detergent is, or includes, borated magnesium sulfonate detergent.

5. A system, as claimed in claim 4, wherein said borated magnesium sulfonate detergent is or includes an overbased borated magnesium sulfonate detergent.

6. A system, as claimed in claim 2, wherein said organic phosphorus compound is selected from the group consisting of phosphites and thiophosphites (mono-alkyl, di-alkyl, tri-alkyl and partially hydrolyzed analogs thereof); phosphates and thiophosphates; amines treated with inorganic phosphorus; zinc dithiodiphosphates; amine phosphates; and combinations thereof.

7. A system, as claimed in claim 6, wherein said organic phosphorus compound is selected from the group consisting of mono-n-butyl-hydrogen-acid-phosphite; di-n-butyl-hydrogen phosphite; triphenyl phosphite; triphenyl thiophosphite; tri-n-butylphosphate; trilauryltrithiophosphite; dimethyl octadecenyl phosphonate, low

molecular weight polyisobutenyl succinic anhydride polyamine dispersant post treated with H_3PO_3 and H_3BO_3; zinc (di-2-ethylhexyldithiophosphate); and combinations thereof.

8. A system, as claimed in claim 6, wherein said organic phosphorus compound is selected from the group consisting of esters of phosphoric and phosphorous acid.

9. A system, as claimed in claim 2, wherein said lubricant composition further comprises a minor effective amount of an auxiliary friction modifier.

10. A system, as claimed in claim 9, wherein said auxiliary friction modifier is selected from the group consisting of fatty phosphites; fatty acid amides; fatty epoxides; borated fatty epoxides; fatty amines; glycerol esters; borated glycerol esters; alkoxylated fatty amines; borated alkoxylated fatty amines; metal salts of fatty acids; sulfurized olefins; fatty imidazolines; condensation products of carboxylic acids and/or anhydrides and polyalkylene-polyamines; metal salts of alkyl salicylates; amine salts of alkylphosphoric acids; and combinations thereof.

11. A method of lubricating a wet friction clutch having a cellulose - based friction lining having a surface coating of silica based particles, or a device including such a clutch, comprising the steps of lubricating the clutch or device with a lubricant composition comprising a major amount of oil of lubricating viscosity and a minor effective amounts of (a) ashless dispersant; (b) organic phosphorus compound and (c) metal-containing borated detergent.

12. A method, as claimed in claim 11, wherein said clutch is included in a device, and said device is a vehicular automatic transmission.

13. A method as claimed in claim 12, wherein said automatic transmission is of a type selected from the group consisting of stepped automatic transmissions, automated manual transmissions, continuously variable transmissions and dual clutch transmissions.

14. A method as claimed in claim 12, wherein said metal-containing borated detergent is, or includes, borated magnesium sulfonate detergent.

15. A method, as claimed in claim 14, wherein said borated magnesium sulfonate detergent is, or includes, a borated overbased magnesium sulfonate detergent.

16. A method, as claimed in claim 12, wherein said organic phosphorus compound is selected from the group consisting of phosphites and thiophosphites (mono-alkyl, di-alkyl, tri-alkyl and partially hydrolyzed analogs thereof); phosphates and thiophosphates; amines treated with inorganic phosphorus; zinc dithiodiphosphates; amine phosphates; and combinations thereof.

17. A method, as claimed in claim 16, wherein said organic phosphorus compound is selected from the group consisting of mono-n-butyl-hydrogen-acid-phosphite; di-n-butyl-hydrogen phosphite; triphenyl phosphite; triphenyl thiophosphite; tri-n-butylphosphate; trilauryltrithiophosphite; dimethyl octadecenyl phosphonate, low molecular weight polyisobutenyl succinic anhydride polyamine post treated with H_3PO_3 and H_3BO_3; zinc (di-2-ethylhexyldithiophosphate); and combinations thereof.

18. A method, as claimed in claim 16, wherein said organic phosphorus compound is selected from the group consisting of esters of phosphoric and phosphorous acid.

19. A method, as claimed in claim 12, wherein said lubricant composition further comprises a minor effective amount of an auxiliary friction modifier.

20. A method, as claimed in claim 19, wherein said auxiliary friction modifier is selected from the group consisting of fatty phosphites; fatty acid amides; fatty epoxides; borated fatty epoxides; fatty amines; glycerol esters; borated glycerol esters; alkoxylated fatty amines; borated alkoxylated fatty amines; metal salts of fatty acids; sulfurized olefins; fatty imidazolines; condensation products of carboxylic acids

and/or anhydrides and polyalkylene-polyamines; metal salts of alkyl salicylates; amine salts of alkylphosphoric acids; and combinations thereof.

21 A power transmission fluid comprising a major amount of oil of lubricating viscosity and minor effective amounts of (a) one or more ashless dispersants; (b) one or more organic phosphorus compound and (c) metal-containing borated detergent, wherein said fluid has a TBN of less than 5.0 mg KOH/g (as measured in accordance with ASTM D-2896), a boron content of less than 200 ppm, and a phosphorus content of less than 500 ppm.

22. A fluid as claimed in claim 21, wherein said metal-containing borated detergents is, or includes, one or more borated magnesium sulfonate detergent.

23. A fluid, as claimed in claim 22, wherein said borated magnesium sulfonate detergent is or includes an overbased borated magnesium sulfonate detergent.

24. A fluid, as claimed in claim 21, wherein said organic phosphorus compound is selected from the group consisting of phosphites and thiophosphites (mono-alkyl, di-alkyl, tri-alkyl and partially hydrolyzed analogs thereof); phosphates and thiophosphates; amines treated with inorganic phosphorus; zinc dithiodiphosphates; amine phosphates; and combinations thereof.

25. A fluid, as claimed in claim 24, wherein said organic phosphorus compound is selected from the group consisting of mono-n-butyl-hydrogen-acid-phosphite; di-n-butyl-hydrogen phosphite; triphenyl phosphite; triphenyl thiophosphite; tri-n-butylphosphate; trilauryltrithiophosphite; dimethyl octadecenyl phosphonate, low molecular weight polyisobutenyl succinic anhydride polyamine dispersant post treated with H_3PO_3 and H_3BO_3; zinc (di-2-ethylhexyldithiophosphate); and combinations thereof.

26. A fluid, as claimed in claim 24, wherein said organic phosphorus compound is selected from the group consisting of esters of phosphoric and phosphorous acid.

27. A fluid, as claimed in claim 21, wherein said lubricant composition further comprises a minor effective amount of an auxiliary friction modifier.

28. A fluid, as claimed in claim 27, wherein said auxiliary friction modifier is selected from the group consisting of fatty phosphites; fatty acid amides; fatty epoxides; borated fatty epoxides; fatty amines; glycerol esters; borated glycerol esters; alkoxylated fatty amines; borated alkoxylated fatty amines; metal salts of fatty acids; sulfurized olefins; fatty imidazolines; condensation products of carboxylic acids and/or anhydrides and polyalkylene-polyamines; metal salts of alkyl salicylates; amine salts of alkylphosphoric acids; and combinations thereof.