tasks undertaken by the people in the various functions very clear in terms of purpose and importance to profitability. A college teacher could use this to build an instructional unit on careers for an introductory course in insurance. Anyone interested in the economics of insuring people and their assets could glean from this book a general understanding of the operational factors that drive company costs. The content of the book exceeds its rather narrowly focused intent.

However, *Automation in Insurance* suffers from a damning flaw as assigned or optional reading for students outside the Associate program. The editors, rather than the authors, must take the blame for an extraordinary number of copy errors, including inconsistent spelling, capricious punctuation, inappropriate phrasing, and erratic case agreement. Most students need to have their verbal skills strengthened. Serious and frequent copy errors can only reinforce their worst habits in the use of language, and undermine the efforts of any educator who believes that the correct use of language is prerequisite to the transfer of valid information. It really is a betrayal of a trust to publish a book for students (or for anyone, probably) that has not been subjected to rigorous copy editing.

Employee Benefits, 2nd Edition, Beam, Burton T., Jr., and McFadden, John J. (Irwin Publishing 1988) 539 Pages.

Reviewer: Kenneth F. Kennedy, Ph.D., CLU Associate Professor of Insurance and Finance, Western Michigan University.

This book represents a very credible attempt at presenting up-to-date material in an area that is inconstant flux. Students find the text well organized, well written, and not overly technical. Faculty using this book may prefer that the authors had included more of the actuarial aspects of pension funding. The reviewer used this book in the Spring Semester of 1989, and the students were almost unanimous in their appreciation of the text.

The book is organized into six sections: (1) Introduction; (2) Social Insurance; (3) Group Insurance; (4) Qualified Retirement Plans; (5) Other Employee Plans; and (6) Employee Benefit Planning. The Social Insurance Section, while well written, could be improved by delving more into the importance of social insurance programs in maintaining the quality of life for our society by helping individuals achieve economic security.

The Section on Group Insurance provides the reader with a good understanding of the legal and tax environment of group insurance. The chapter on providers of group medical expense coverage (Chapter 8) is particularly well done. The blurring of the distinctions among traditional health insurance, the blues and HMO's, is well explained. In the section on qualified retirement plans, the authors save themselves and their readers a great deal of trouble by simply indicating that the effects of such recent legislation as Section 79 are not known and may never be implemented.

The section on other employee benefits, particularly Chapter 25, may be beyond the understanding of an undergraduate class. While the reviewer found the discussion of non-qualified deferred compensation plans to be interesting and well organized, his students found it very hard to comprehend. The last section, Employee Benefit Planning, includes only one chapter; and it might be better as part of section one of the book, Introduction, which is also a one-chapter section.

Summary: *Employee Benefits* would be an excellent text for an undergraduate class; and if supplemented with some actuarial work, would also be very good for a Master's level course. The downfall for the authors may be that the benefits area is changing so quickly that continual revisions may be necessary to keep the book current.