recommendations; they are, however, reasonable, achievable, and maybe even right. As such, the work in this book will remain squarely within U.S. health policy debate.

I was recently asked by a colleague in the Economics Department what he should read to become familiar with health policy in the U.S. This book was my choice. It doesn't cover everything, proving nothing other than Davis, Anderson, Rowland and Steinberg are mortals too. It has enough good material to make it a very useful contribution.

Dependent Care and the Employee Benefits Package: Human Resource Strategies for the 1990s, Lou Ellen Crawford (Quorum Books, New York, 1990) 183 pages.

Reviewer: William L. Roach, School of Business, Washburn University, Topeka, KS.

Dependent Care and the Employee Benefits Package advocates including care for dependents in the employee benefits package. Dependents include the elderly as well as children. *Dependent Care* builds a case for increased dependent care benefits. It does not provide a tool kit for the practitioner to set up dependent care benefits.

Dependent Care reviews dependent care benefits in a jumbled manner. The reader finds bits and pieces of a topic scattered throughout the book. For example, Chapters 1, 3, 5, and 6, with some repetition, discuss several of the federal approaches to dependent care benefits. The Preface notes that the author intended some of this overlapping coverage—at least in Chapter 6. Chapters 2, 3, 4, and 5 include material on employer initiatives.

Poor writing and editing make *Dependent Care* difficult to read. Grammar and style checking software resulted in the following comments for the Preface. Sentences are too long, an average of 26 words. The complex sentence structure gives the preface a reading level of grade 14. The Flesch readability score was 39; a good score is 40 or above. The software rates the writing style as extremely weak. Excessive use of passive voice, long sentences, wordy phrases, weak phrases, complex vocabulary, and cliches were responsible for the weak rating. *Dependent Care* reports the results of a survey questionnaire of employer practices regarding dependent care benefits. Appendix A includes a copy of the questionnaire and the cover letter which accompanied it. The sample frame was a list of 796 executives of U.S. companies listed in the April 25, 1988 issue of *Forbes* magazine. *Dependent Care* does not discuss the sample frame of any alternative frames considered. *Dependent Care* does not discuss whether the non-respondents are likely to differ from the respondents. The sample was a "systematic selection" from the sample frame. The narrative omits the details of the selection technique and probably sampling errors.

Dependent Care does not discuss the design of the questionnaire or any pre-test of the questionnaire. The statistical results of the *Dependent Care* survey are not comparable to previous surveys (Scheinberg, 1988) because the

Dependent Care questionnaire did not use the same groupings. The questionnaire requests employers to rate employee use of dependent care benefits as "very little," "used moderately," or "used extensively." The questionnaire gives no definitions of these terms.

Dependent Care does not provide the kind of resources needed by the employee benefits scholar or practitioner.

Retirement Plans for Employees, by John J. McFadden (Dow Jones-Irwin, 1988).

Reviewer: Mark L. Cross, Ph.D., Associate Professor of Finance and Insurance, Louisiana Tech University.

Retirement Plans for Employees is a well-written, comprehensive, practical guide to the planning, design, and implementation of various types of retirement plans. The text overlaps greatly with parts four and five of *Employee Benefits* by Beam and McFadden. The approach taken by the text is one of practical application or a "how to" as opposed to a more theoretical approach. The text emphasizes planning and problem solving for both smaller and larger-sized businesses.

Each of the 25 chapters covers a single topic and is a self-contained unit which can stand by itself. The text was designed for multiple uses in various retirement planning and employment benefit course structures. Specialized courses could be designed around various chapters of the text. It can be used also to supplement other basic courses in insurance and employee benefits. The text also serves as a practical guide for employee benefit managers as well as benefit consultants.

The many references cited pertaining to the law, Internal Revenue Code sections, and Treasury regulations gives the reader a ready source of reference materials to further explore. The interested reader should be able to obtain citations of the necessary legal authorities.

The text incorporates the Tax Reform Act of 1986, the Age Discrimination in Employment Amendments of 1986, and the Consolidated Omnibus Budget Reconciliation Act of 1985. However, later legislation such as the Omnibus Budget Reconciliation Act of 1987, which included a number of important changes in pension regulation, is not included. In an area such as pensions in which continuous legislation has such a dramatic impact, any book becomes out of date rather quickly. This text is no exception. The fact that this book was published in 1988 makes it somewhat obsolete already. The reference to specific numbers in the examples and regulations are, in many cases, already out of date. However, as a practical "how to" guide for the planning, design, and implementation of retirement programs, this book serves a very useful purpose.