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 In an area such as pensions in which continuous legislation has such a dramatic impact, any book becomes out of date rather quickly.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 The reference to specific numbers in the examples and regulations are, in many cases, already out of date.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.