author's personal bias or lack of knowledge of the construction industry which deflects from rather than complements the statistical review. Data that postal clerks represent an occupation of zero deaths left me wondering about the veracity of frequent workplace shooting reports I've read in the newspapers.

Admittedly, the author states in his conclusions that "the first and perhaps most important conclusion pertains to [the public's] *common knowledge* about job hazards. Popular perceptions of dangerous jobs are often borne out in these data."

But most workers already know the hazards of their occupations; 250 pages of statistics aren't telling them anything they don't know. The TV, radio, and print media shout them out consistently. Posted OSHA 200/300 logs inform them on site. Foremen, supervisors, managers, safety personnel, loss control departments, union representatives, workers' compensation insurers, and a host of government agencies train and remind them daily.

People who are not students and therefore not required to spend a day's wage to purchase this book already understand the concept of risk and the law of large numbers and will continue working their way through life. Other sources of information on job-related accidents and disease can be found on the INTERNET:

American National Standards Institute, http://www.ansi.org/home.html#catalog
Center for Disease Control, http://www.cdc.gov
Bureau of Labor Statistics, http://stats.bls.gov/oshhome.htm
OSHA, http://www.osha.gov/index.html
NIOSH, hw.cdc.gov/niosh/homepage.html.

BOOK REVIEWS

***EBRI Databook on Employee Benefits*** by Employee Benefit Research Institute (Employee Benefit Research Institute, 1995).

Reviewer: David W. Sommer, University of Georgia

Employee benefits is a dynamic, rapidly evolving field. Anyone who has worked or taught in this area knows the challenges of staying current and keeping up with trends. Like previous editions, the third edition of the *EBRI Databook on Employee Benefits* is a valuable aid in coping with these challenges. The book provides a wealth of statistics on a very broad array of topics of interest to both benefits professionals and academics. It may not be often that one needs to know the percentage of employers with between 10 and 49 employees that provide prescription drug benefits through a mail order plan, but it is very nice to have a ready source for such specific information when the need arises.

The book begins with an overview of the employee benefit system, including a very brief history of employee benefits, a discussion of their importance in today's society and economy, and a review of major demographic trends that are likely to have a significant impact on the employee benefits system.

The remainder of the book is primarily a collection of over 350 tables and charts. It is divided into four main sections, one giving an overview of the employee benefit system, one focusing on retirement benefits, one focusing on health benefits, and one on other benefits. Each of the major sections is further broken down into a number of chapters. For each benefit area, the roles of both the private sector and government programs are considered. Relevant demographic data are also presented. In addition to just the statistics, most tables or groups of tables are preceded by a brief explanation and summary, allowing for a quick analysis of the highlights of the data before even looking at the numbers. The tables and charts themselves are thoroughly footnoted, making the tables easy to understand and providing citations that allow readers to find original sources of the data for additional information or updates. An appendix briefly describes the methodology used by the various surveys from which data are obtained.

The back of the book contains some good resources. A glossary of terms is included, which is very helpful in understanding some of the data, given that some terms in the benefits field are used in slightly different ways depending on the context. The names, addresses, and telephone numbers of all the source organizations for the data are also listed. Finally, an extensive index makes it easy to quickly find what you are looking for in this massive (over 750 pages) volume.

Unfortunately, the dynamism of the industry that makes a work of this nature so valuable also yields the biggest problem with the book: the timeliness of the data. While this is for the most part an unavoidable problem (the foreword states that the book uses the most current data available at the end of 1994), it does detract from the usefulness of the book. The most recent data in the book are for 1993, and many tables only contain data through 1990 or 1991. In many areas of employee benefits, the situation four or five years ago bears little resemblance to the situation today. However, for many purposes the data are recent enough to be useful, and as stated earlier, the thorough sourcing of the data allows the interested reader to seek out updates of the information provided.

Overall, the book includes by far the most comprehensive set of statistics on issues related to employee benefits that I have seen, and presents them in an accessible, clear, and logical manner. EBRI has provided a very valuable resource to both instructors and industry professionals in the employee benefits field.