

3.21a.

```
select name
from employee E, books B, loan L
where E.empno = L.empno and B.isbn = L.isbn and publisher = 'McGraw-Hill'
```

3.21b.

```
select name
from employee E
where not exists(
  (select isbn from books
   where publisher = 'McGraw-Hill')
  except
  (select B.isbn from books B, loan L
   where B.isbn = L.isbn and L.empno = E.empno))
```