



## **R. Alton Gilbert—Emeritus**

<b>Education</b>	Ph.D. Economics, Texas A&M University, 1972 B.A. Economics, Lamar University, 1966
<b>Areas of Interest</b>	Effects of regulation on financial institutions, including microeconomic effects and implications for macroeconomic policies

### **Journal Publications**

"New Evidence on the Fed's Productivity in Providing Payments Services," with David C. Wheelock and Paul W. Wilson, *Journal of Banking & Finance*, September 2004, Vol. 28, No. 9, pp. 2175-90.

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## **Working Papers**

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"Effects of Federal Reserve Services on the Efficiency of the System for Collecting Checks in the United States: 1915-30.," Federal Reserve Bank of St. Louis Working Paper 1999-014A, January 1999.

"Commercial Bank Lending to Agriculture: A Comparison of Rural Independent Banks and Holding Company Subsidiaries," with Michael T. Belongia, Federal Reserve Bank of St. Louis Working Paper 1986-005A, June 1986.

"The Effects of Federal Credit Programs on Farm Output," with Michael T. Belongia, Federal Reserve Bank of St. Louis Working Paper 1986-007A, January 1986.

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### **Articles in Federal Reserve Bank of St. Louis Publications**

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"Could a CAMELS Downgrade Model Improve Off-Site Surveillance?" Federal Reserve Bank of St. Louis *Review*, January/February 2002, Vol. 84, No. 1, pp. 47-63.

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