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Education	Ph.D. Economics
	Texas A&M University
	1972
	B.A. Economics
	Lamar University
	1966

Areas of Interest	Effects of regulation on financial institutions, including microeconomic effects and implications for macroeconomic policies
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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.

"Can Feedback from the Jumbo-CD Market Improve Bank Surveillance?" with Andrew P. Meyer and Mark D. Vaughan, *Federal Reserve Bank of Richmond Economic Quarterly*, Spring 2006, Vol. 92, No. 2, pp. 135-175.

"Do Depositors Care About Enforcement Actions?" with Mark D. Vaughan, *Journal of Economics and Business*, March-June 2001, Vol. 53, No. 2/3, pp. 283-311.

"Effects of Deregulation on the Productivity of Korean Banks," with Paul W. Wilson, *Journal of Economics and Business*, March/April 1998, Vol. 50, No. 2, pp. 133-155.

"Determinants of Federal Reserve Lending to Failed Banks," *Journal of Economics and Business*, December 1995, Vol. 47, No. 5, pp. 397-408.

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"The Effects of Management Decisions on Agricultural Bank Failures," with Michael T. Belongia, *American Journal of Agricultural Economics*, November 1990, Vol. 72, No. 4, pp. 901-910.

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"The Effects of Affiliation with Large Bank Holding Companies on Commercial Bank Lending," with Michael T. Belongia, *American Journal of Agricultural Economics*, February 1988, Vol. 70, No. 1, pp. 69-78.

"Farm Economies of the Plains," with Michael T. Belongia, *Review of Regional Studies*, Fall 1987, Vol. 17, No. 3, pp. 47-57.

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"The Influence of Bank Regulation on the Operating Efficiency of Commercial Banks," with Lionel Kalish, *Journal of Finance*, December 1973, Vol. 28, No. 5, pp. 1287-1301.

"Effects of Lagged Reserve Requirements on the Reserve Adjustment Pressure on Banks," *Financial Analysts Journal*, September/October 1973, Vol. 29, No. 5, pp. 34-43.

"An Analysis of Efficiency of Scale and Organization Form in Commercial Banking," with Lionel Kalish, *Journal of Industrial Economics*, July 1973, Vol. 21, No. 3, pp. 293-307.

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.

"Deposit Relationships and Bank Portfolio Selection," Federal Reserve Bank of St. Louis Working Paper 1977-018A, January 1977.

Articles in Federal Reserve Bank of St. Louis Publications

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"Measuring Commercial Bank Profitability: Proceed with Caution," Federal Reserve Bank of St. Louis *Review*, November/December 2007, Vol. 89, No. 6, pp. 515-532.

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