

R. Alton Gilbert—Emeritus

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

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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- "Local Economic Effects of Bank Failures," with Levis A. Kochin, *Journal of Financial Services Research*, December 1989, Vol. 3, No. 4, pp. 333-345.
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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.

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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.

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"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.

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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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