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Daniel L. Thornton is Vice President and Economic Advisor at the Federal Reserve Bank of St. Louis. Mr. Thornton joined the Research Department of the Federal Reserve Bank of St. Louis in 1981 as a staff economist. He was promoted to his current position in 1998. He has published numerous articles in the Federal Reserve Bank of St. Louis *Review* and in both economics and finance journals. He is an Associate Editor of the *Journal of Banking and Finance*, the *Journal of International Financial Markets Institutions and Money*, *Applied Economics Letters*, and *Applied Financial Economics*, and is a Research Fellow at the *Centre for Finance and Credit Markets*. He is also a member of the Board of the St. Louis Council on Economic Education and a Trustee of the Missouri Council on Economic Education. He is a native of Clinton, Iowa and received his Ph.D. in economics from the University of Missouri-Columbia in 1976.