



Paul Ellinger

Curriculum Vita, April 2010

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EDUCATIONAL BACKGROUND

University of Illinois at Urbana-Champaign, B.S. Agricultural Economics	1980
University of Illinois at Urbana-Champaign, M.S. Agricultural Economics	1982
University of Illinois at Urbana-Champaign, Ph.D. Finance.	1992

ACADEMIC POSITIONS

Assistant Professor, Department of Agricultural Economics, Texas A&M University	1992-1997
Assistant Professor, Department of Agricultural and Consumer Economics, Department of Finance, UIUC	August 1995 to July 1998
Associate Professor, Department of Agricultural and Consumer Economics, Department of Finance, UIUC	August 1998 to July 2007
Professor, Department of Agricultural and Consumer Economics, UIUC	August 2007 to present
Head, Department of Agricultural and Consumer Economics, UIUC	August 2009 to present

TEACHING EXPERIENCE

Case Studies in Accountancy and Finance(ACE 447)	2001 to present
Contemporary Issues in Accounting and Finance(ACE 341)	2001 to 2008
Computer Applications and Data Analysis in AgAccy (ACE 499)	2008 to 2009
Financial Intermediaries (FIN 301)	1995 to 2002
Financial Markets and Agribusiness Study Course (ACE 199sc)	1997 to 2008

Intermediate Financial Management (ACE 343)	2000
Research Issues in Agricultural Finance (ACE 444)	1996 to 2004
Agribusiness Market Planning (ACE 233)	1995 to 2002
Management of Farm Enterprises (ACE 232)	1995 to 1997
Economics of Agribusiness (AgEcon 440 Texas A&M)	1992 to 1994
Agribusiness Analysis (AgEcon 619 Texas A&M)	1992 to 1994
Capital Markets in Agriculture (AgEcon 620 Texas A&M)	1992 to 1994

OTHER PROFESSIONAL EMPLOYMENT

June 1982 to May 1986: Computer Applications Specialist, Cooperative Extension Service, University of Illinois.

June 1986 to May 1992: Research Associate, Department of Agricultural Economics, UIUC.

January 1991 to May 1991: Instructor, Department of Finance, UIUC.

HONORS, RECOGNITIONS, AND OUTSTANDING ACHIEVEMENTS

Outstanding Graduate Faculty Award presented by the Graduate Student Organization of the Department of Agricultural and Consumer Economics, 1995-1996.

Hughes Undergraduate Teaching Enhancement Award, 2002.

Distinguished Group Extension Award, *farmdoc*, The American Agricultural Economics Association, 2002.

College of Agricultural, Consumer and Environmental Science Team Award, University of Illinois at Urbana-Champaign 2004.

Donald A. Holt Achievement Award, Illinois Council on Food and Agricultural Research 2004.

Cool Site Award – Content, University of Illinois Webmaster’s Forum 2004.

Board of Directors, Farm Financial Standard Council, 2005-present.

Fellow in the Academy of Entrepreneurial Leadership, 2006-present.

College of Agricultural, Consumer and Environmental Science John Clyde and Henrietta Downey Spitler Teaching Award, 2006.

Advisory Committee for Myers Chair of Finance, Cornell University 2005-present.

Outstanding Agricultural Economics Web Decision Tools Award, The American Agricultural Economics Association, 2008.

Included on the "Incomplete List of Instructors Ranked as Excellent by Their Students", 1996, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008.

NACTA Teacher Fellow Award, 2009.

College of Agricultural, Consumer and Environmental Science Team Award, University of Illinois at Urbana-Champaign 2010.

BOOKS AND CHAPTERS IN BOOKS

John B. Penson, Jr. and Paul N. Ellinger. chapter entitled "Agricultural Finance" in *Encyclopedia of Agricultural Sciences*. John Wiley and Sons, Inc. 1994.

Paul N. Ellinger and Peter J. Barry. *Financial Management in Agriculture: Study Guide and Casebook*. Interstate Publishers, Inc. Danville, Illinois. 1996.

Barry, Peter J. and Paul N. Ellinger. "Liquidity and Competition in Rural Credit Markets" Financing Rural America. Federal Reserve Bank of Kansas City, MO, 1997.

Peter J. Barry, Paul N. Ellinger, John A. Hopkin and C.B. Baker. *Financial Management in Agriculture, 6th Edition*. Prentice Hall, 2000.

Paul N Ellinger, Banker's Agricultural Lending Manual, Sheshunoff Information Services Inc, 505 Barton Springs Road, Austin Texas 2005. Revisions, 2006, 2007, 2008.

ARTICLES IN JOURNALS

Paul N. Ellinger, Peter J. Barry, and David A. Lins. "Farm Financial Performance Under Graduated Payment Mortgages." *North Central Journal of Agricultural Economics*. 5(1983): 47-53.

Gary D. Schnitkey, Peter J. Barry, and Paul N. Ellinger. " A Microcomputer Analysis of Farm Financial Performance." *Southern Journal of Agricultural Economics*. 19(1987): 203-208.

Peter J. Barry, Paul N. Ellinger and Vernon R. Eidman. "Firm Level Adjustments to Financial Stress." *Agricultural Finance Review*. Special Issue, 47(1987):72-99.

David A. Lins, Paul N. Ellinger, and Dale H. Lattz. "Measurement of Financial Stress in Agriculture." *Agricultural Finance Review*. 47(1987):53-61.

Paul N. Ellinger and Peter J. Barry. "The Effects of Tenure Position on Farm Profitability and Solvency: An Application to Illinois Farms." *Agricultural Finance Review*. 47(1987):106-118.

Peter J. Barry and Paul N. Ellinger. "Credit Scoring, Loan Pricing, and Farm Business Performance." *Western Journal of Agricultural Economics*. 14(1989):15-55.

Paul N. Ellinger and Peter J. Barry. "Interest Rate Risk Exposure of Agricultural Banks: A Gap Analysis." *Agricultural Finance Review*. 49(1989):9-21.

Paul N. Ellinger, Peter J. Barry and Michael A. Mazzocco. "Farm Real Estate Lending at

Commercial Banks." *Agricultural Finance Review*. 50(1990) 1-14.

Paul N. Ellinger and Peter J. Barry. "Agricultural Credit Delivery Costs at Commercial Banks." *Agricultural Finance Review*. 51, (1991), 64-78.

Amy Gwinn, Peter J. Barry and Paul N. Ellinger. "Farm Financial Structure Under Uncertainty." *Agricultural Finance Review*. 52, (1992), 43-56.

Paul N. Ellinger, Nate S. Splett and Peter J. Barry. "Consistency of Credit Evaluation Procedures at Agricultural Banks." *Agribusiness-An International Journal*. 8, (1992), 517-536.

Lynn H. Miller, Peter J. Barry and Paul N. Ellinger. "Credit Risk Management." *Journal of Agricultural Lending*. 6, Spring 1993.

Lynn H. Miller, Paul N. Ellinger, Peter J. Barry and Kaouthar Lajili. "Price and Nonprice Management of Agricultural Credit Risk." *Agricultural Finance Review*. 53, (1993), 28-41.

Paul N. Ellinger and David L. Neff. "Issues and Approaches in Efficiency Analysis of Agricultural Banks." *Agricultural Finance Review*. 53, (1993), 82-99.

Nate S. Splett, Peter J. Barry, Bruce L. Dixon and Paul N. Ellinger. "A Joint Experience and Statistical Approach to Credit Scoring." *Agricultural Finance Review*. 1994, 39-54.

Paul N. Ellinger. "Potential Gains of Efficiency Analysis of Agricultural Banks." *American Journal of Agricultural Economics*. 76, (1994), 652-654.

Suzhen Zhu, Paul N. Ellinger, and C. Richard Shumway. "The Choice of Functional Form and Estimation of Banking Inefficiency" *Applied Economics Letters*. Volume 2, Issue 10, October 1995.

LeeAnn Moss, Peter J. Barry and Paul N. Ellinger. "Financing Agriculture: Competitive Challenges for Bankers." *Journal of Agricultural Lending*. 9 (Spring 1996): 10-22.

Sharon Bard, Peter J. Barry, and Paul N. Ellinger. "An Analysis of Interest Rate Differences on Non-Real Estate Farm Loans." *Review of Agricultural Economics*. 18 (May 1996): 247-258.

David L. Neff and Paul N. Ellinger. "Participants in Rural Bank Consolidations" *American Journal of Agricultural Economics*. 78 (August 1996).

Paul N. Ellinger, Kevin Kurtz, and Danny Klinefelter. "An Assessment of Real Estate Financing Concerns and Impediments of Agricultural Producers." *Journal of Farm Managers and Rural Appraisers*, 1996: 135-141.

LeeAnn Moss, Peter J. Barry and Paul N. Ellinger. "The Competitive Environment for Agricultural Bankers in the U.S." *Agribusiness-An International Journal*. 13, (July/August 1997):431-444.

Peter J. Barry, Paul N. Ellinger, LeeAnn M. Moss. "Lending Relationships, Customer Loyalty, and Competition in Agricultural Banking." *Agricultural Finance Review*., 57 (1997), 17:28.

Housmand Ziari, David J. Leatham and Paul N. Ellinger. "Development of Statistical Discriminant Mathematical Programming Models Via Resampling Techniques: The Case of Credit Scoring of

Agricultural Loans." *American Journal of Agricultural Economics*, November 1997, 1352-1362.

Raoul Nasr, Peter J. Barry and Paul N. Ellinger, "Financial Structure and Efficiency of Grain Farms," *Agricultural Finance Review*, Vol. 58 (1998): 33-48.

Barry, P.J., C. Escalante and Paul N. Ellinger. "Living With High Loan-Deposit Ratios at Agricultural Banks." *Journal of Agricultural Lending*, Vol 13, Spring 2000: 12-15.

Sharon K. Bard, Peter J. Barry and Paul N. Ellinger. "Effects of Commercial Bank Structure and Other Characteristics on Agricultural Lending", *Agricultural Finance Review*, Vol 60 (2000): 17-32.

Narda L. Sotomayor, Paul N. Ellinger, and Peter J. Barry, "Choice Among Leasing Contracts in Farm Real Estate", *Agricultural Finance Review*, Vol. 60 (2000): 71-84.

Bruce J. Sherrick, Peter J. Barry and Paul N. Ellinger. "Valuation of Credit Risk Insurance" *American Journal of Agricultural Economics*, 2000.

Pierre Boutmje, Peter J. Barry and Paul N. Ellinger. "Farmland Lease Decisions in a Life-Cycle Model", *Agricultural Finance Review*, Vol 21 (2001): 167-180.

Peter J. Barry, Cesar L. Escalante, and Paul N. Ellinger. "Credit Risk Migration Analysis of Farm Businesses" *Agricultural Finance Review*, 62(2002): 1-12.

Paul N. Ellinger, "Banking Consolidation and Its Impact on Rural Banking Markets" *Journal of Agricultural Lending*, 16 (November 2002).

Peter J. Barry, Bruce J. Sherrick, and Paul N. Ellinger. "Farmer Mac's Capital Position" *Journal of Agricultural Lending*, 16(November 2002): 47-52.

Bruce J. Sherrick, Peter J. Barry, Gary D. Schnitkey, Paul N. Ellinger, and Brian C. Wansink. "Conjoint Analysis of Producers' Preferences for Crop Insurance" *Review of Agricultural Economics*, December 2002.

Bruce J. Sherrick, Peter J. Barry, Gary D. Schnitkey, Paul N. Ellinger, "Factors Influencing Farmers' Crop Insurance Decisions", *American Journal of Agricultural Economics*, Vol. 86, No. 1, pp. 103-114, February 2004

Scott H. Irwin, Gary Schnitkey, Darrel L. Good and Paul N. Ellinger, "The Farmdoc Project: This Is Still Your Father's Extension Program", *American Journal of Agricultural Economics*, Vol. 86, pp. 772-777, August 2004.

Paul N. Ellinger, Valentina Hartsarska, and Christine Wilson, "Structure, Performance and Risk Management of Financial Institutions", *Agricultural Finance Review*, Volume 65, Number 2, Fall 2005.

Sandra L. Rodriguez-Zas, Carl B. Davis, Paul N. Ellinger, Gary D. Schnitkey, Nathan M. Romine, Joseph F. Connor, Robert V. Knox, and Bruce R. Southey. "Impact of biological and economic variables on optimal parity for replacement in swine breed-to-wean herds." *Journal of Animal Science*. September 1, 2006; 84, 9 (2006): 2555 - 2565.

Paul N. Ellinger, Freddie Barnard, and Christine Wilson, "Financial Stages of A Farmers Life:

Effects on Credit Analysis Measures", *Journal of American Society of Farm Managers and Rural Appraisers*, 2007: 17-24.

Travis A. Farley and Paul N. Ellinger, "Factors Influencing Borrowers' Preferences for Lenders", *Agricultural Finance Review*, Volume 67, Number 2, Fall 2007.

Paul N. Ellinger and Vishwanath Tirupattur, "An Overview of the Linkages of the Global Financial Crisis to Production Agriculture," *American Journal of Agricultural Economics*. Volume 91 Issue 5, December 2009.

Paul N. Ellinger, "Financial Markets and Agricultural Credit at a Time of Uncertainty," *Choices*, Volume 24, Number 1, First Quarter 2009.

GRANTS RECEIVED

Paul N. Ellinger. "Technological Innovation in the Classroom," Texas A&M University Center for Teaching Excellence, March 1993.

Paul N. Ellinger and Danny Klinefelter. "FLBA Level Risk Assessment/ Lubbock-Tahoka and North Alabama Districts," Farm Credit Bank of Texas, March 1993.

Paul N. Ellinger and Danny Klinefelter. "Financial Intermediaries Serving Agriculture and Rural Communities," Farm Credit Council, May 1993.

Paul N. Ellinger. "Risk Factor Adjustments to Allowance for Loan Losses," Farm Credit Bank of Texas, May, 1993.

Paul N. Ellinger and Danny Klinefelter. "FLBA Level Risk Assessment - Phase 1," Farm Credit Bank of Texas, February 1994.

Paul N. Ellinger. "Texas Agricultural Loan Demand Analysis," Texas Department of Agriculture, March 1994.

Paul N. Ellinger and Danny Klinefelter. "Design and Implementation of Multimedia Applications to Enhance Student Learning," Texas A&M University Computing and Information Systems, January 1994.

Paul N. Ellinger. "FLBA Level Risk Assessment - Phase 2," Farm Credit Bank of Texas, February 1995.

Paul N. Ellinger. "A Firm-Level Scenario Model for Commercial Banks Servicing Agriculture," UIUC Research Board, May 1996.

Peter J. Barry, Paul N. Ellinger, Timothy Baker and Michael Boehlje. "Vertical Coordination in Hog Production: Risk and Financing Implications," USDA-NRIGC July 1996.

Paul N. Ellinger and Sharon Bard. "Illinois Agriculture and a Changing Banking System: Performance and Competitive Implications," C-FAR internal competitive grants program, July 1996.

David L. Lins, Paul N. Ellinger, Bruce J. Sherrick, and Peter J. Barry. "Modeling the Financial Performance of Illinois Farms and Agribusiness Firms," C-FAR internal competitive grants program, July 1996.

Paul N. Ellinger and Peter J. Barry, "A Financial Evaluation of Entry Barriers for Illinois Farmers," C-FAR internal competitive grants program, July 1998.

Peter J. Barry and Paul N. Ellinger, "Farm Land Control and Agricultural Competitiveness," C-FAR internal competitive grants program, July 1998.

Paul N. Ellinger, Peter J. Barry, and Dale Lattz, "Farm Financial Performance Assessment: An Interactive Database Approach "C-FAR Information Systems and Technology SRI competitive grants program, September 1998.

Paul N. Ellinger, Peter J. Barry and Gary S. Schnitkey, "Real Time Responses of Illinois Farms in an Economic Downturn: Strategic Directions and Financial Market Response," C-FAR internal competitive grants program, July 1999.

Paul N. Ellinger and Gary Schnitkey, "Analysis of Income Variability and Stabilization and Development of a Risk Management Tool," USDA, ARS, AFM. 2001-03.

Paul N. Ellinger, Gary Schnitkey and Bruce Sherrick, "Development And Integration Of A Suite Of Computerized Decision Aids For Farm Financial Decision Making," Risk Management Agency, U.S. Department of Agriculture, 2003-08.

Paul N. Ellinger and Gary Schnitkey, "Farm Income Modeling," Illinois Farm Bureau, 2002-2008.

Paul N. Ellinger, Paul N. "Entrepreneurship through AgriAccounting and AgriFinance," Academy of Entrepreneurial Leadership, 2005.

Bruce Sherrick, Scott H. Irwin, Gary D. Schnitkey, and Paul Ellinger. "Tools to Assess and Manage Crop Yield and Revenue Risk." Risk Management Agency, U.S. Department of Agriculture. 2004-2007.

Paul N. Ellinger, Scott H. Irwin, Ani Katchova, Darrel L. Good and Gary D. Schnitkey. "farmdoc, An Outreach Alternative for Agricultural Resource Management Survey Data." Cooperative agreement with U.S. Department of Agriculture, 2006-07.

Paul N. Ellinger, "Risk Management Education in Segmented Farmer Groups: Young Farmers and Innovative Producers," Risk Management Agency, U.S. Department of Agriculture. 2006-07.

Paul N. Ellinger, "Agricultural Accounting," various corporate donors, 2001-2008.

BULLETINS, REPORTS, OR CONFERENCE PROCEEDINGS

Paul N. Ellinger, Peter J. Barry, Thomas L. Frey and John T. Scott. *Financial Characteristics of Illinois Farms: 1985-86*. AE-4635. Department of Agricultural Economics, College of Agriculture, University of Illinois at Urbana-Champaign. November 1987.

Paul N. Ellinger, Peter J. Barry, Thomas L. Frey and John T. Scott. *Financial Characteristics of*

Illinois Farms: 1986-87. AE-4642. Department of Agricultural Economics, College of Agriculture, University of Illinois at Urbana-Champaign. November 1988.

Paul N. Ellinger and Peter J. Barry. "Farm Real Estate Lending by Commercial Banks." Regional Research Committee NC-161, Financing Agriculture in a Changing Environment: Macro, Market, Policy and Management Issues. St. Louis MO. October, 1989.

Paul N. Ellinger, Peter J. Barry, Thomas L. Frey and John T. Scott. *Financial Characteristics of Illinois Farms: 1987-88.* AE-4655. Department of Agricultural Economics. College of Agriculture. University of Illinois at Urbana-Champaign. November 1989.

Paul N. Ellinger, Kevin W. Koenigstein, Peter J. Barry and Thomas L. Frey. *Financial Characteristics of Illinois Farms: 1988-89.* AE-4667 Department of Agricultural Economics. College of Agriculture, University of Illinois at Urbana-Champaign. August 1990.

Paul N. Ellinger and Peter J. Barry. "Measuring Agricultural Credit Delivery Costs at Commercial Banks." Regional Research Committee NC-161, Financing Agriculture in a Changing Environment: Macro, Market, Policy and Management Issues. Kansas City MO, October, 1990.

Paul N. Ellinger, Kevin W. Koenigstein, Peter J. Barry and Thomas L. Frey. *Financial Characteristics of Illinois Farms: 1989-90.* AE-4680 Department of Agricultural Economics, College of Agriculture, University of Illinois at Urbana-Champaign. September 1991.

Paul N. Ellinger, Nate Splett, Peter J. Barry, Eddy LaDue, Cole Gustafson, Gregory Hanson, Steven Hanson, David Kohl, David Leatham, Warren Lee, Ken Obrecht, Glenn Pederson. "Credit Evaluation Procedures at Agricultural Banks." Regional Research Committee NC-161, Financing Agriculture in a Changing Environment: Macro, Market, Policy and Management Issues, St. Louis, MO. October, 1991.

Paul N. Ellinger and Peter J. Barry. *A Farmer's Guide to Agricultural Credit.* The guide was financially supported by the St. Louis Farm Credit Bank, 1992.

Lynn H. Miller, Paul N. Ellinger, Peter J. Barry and Thomas L. Frey. *Financial Characteristics of Illinois Farms: 1990-91.* AE-4695 Department of Agricultural Economics, College of Agriculture, University of Illinois at Urbana-Champaign. September 1992.

Paul N. Ellinger, Nate S. Splett, Peter J. Barry, Eddy L. Ladue, Cole R. Gustafson, Gregory D. Hanson, Steven D. Hanson, David M. Kohl, David J. Leatham, Warren F. Lee, Kenneth B. Obrecht, Glenn D. Pederson. *Credit Evaluation Procedures at Agricultural Banks-Report of a Research Project.* sponsored by North Central Regional Research Project NC-207, AE-4697 University of Illinois at Urbana-Champaign, November 1992.

David L. Neff, Bruce L. Dixon, Paul N. Ellinger and Suzhen Zhu. "Measuring Inefficiencies of Individual Agricultural Banks." Regional Research Committee NC-207, *Regulatory, Efficiency and Management Issues Affecting Rural Financial Markets*, Chicago, IL, October, 1993.

Lynn H. Miller, Peter J. Barry and Paul N. Ellinger. *Financial Characteristics of Illinois Farms: 1991-92.* Department of Agricultural Economics. College of Agriculture. University of Illinois at Urbana-Champaign. September 1993.

Sharon Bard, Peter J. Barry and Paul N. Ellinger. "Interest Rate Differences on Nonreal Estate

Farm Loans From Commercial Banks." Regional Research Committee NC-207, *Regulatory, Efficiency and Management Issues Affecting Rural Financial Markets*. Chicago, IL, October, 1993.

Lynn H. Miller, Peter J. Barry and Paul N. Ellinger. *Financial Characteristics of Illinois Farms: 1992-93*. Department of Agricultural Economics, College of Agriculture, University of Illinois at Urbana-Champaign. September 1994.

Bruce Ahrendson, Paul N. Ellinger, S. Pierson and Wendy Moritz. "Young Farmer Lending: A Farm-Level Evaluation of FmHA's Beginning Farmer Program" Regional Research Committee NC-207, *Regulatory, Efficiency and Management Issues Affecting Rural Financial Markets*. Washington, D.C., October, 1994.

Suzhen Zhu, Paul N. Ellinger and C. Richard Shumway. "Determinants of Inefficiency of Rural Banks: A Seemingly Unrelated Regression Approach," Regional Research Committee NC-207, *Regulatory, Efficiency and Management Issues Affecting Rural Financial Markets*. Washington, D.C., October, 1994.

Ming-Che Chein, David J. Leatham and Paul N. Ellinger. "An Analysis of the Scale Economies and Cost Efficiencies in the Farm Credit System" Regional Research Committee NC-207, *Regulatory, Efficiency and Management Issues Affecting Rural Financial Markets*. Washington, D.C., October, 1994.

Lynn H. Miller, Peter J. Barry and Paul N. Ellinger. *Financial Characteristics of Illinois Farms: 1993-94*. Department of Agricultural Economics. College of Agriculture. University of Illinois at Urbana-Champaign. September 1994.

David L. Neff and Paul N. Ellinger. "Participants in Rural Bank Consolidations." NC-207, *Regulatory, Efficiency and Management Issues Affecting Rural Financial Markets*. Washington, D.C., October, 1995.

Paul N. Ellinger, Bradley D. Lubben, Eric A. DeVuyst, LeeAnn M. Moss and David A. Lins. "Illinois Agriculture Evolves for a New Century." *Illinois Business Review*. Winter 1996, pp 24-28.

Peter J. Barry and Paul N. Ellinger. "Enhancing Liquidity and Competition in Rural Credit Markets." Kansas City Federal Reserve Conference on Financing Rural America, Kansas City, MO, December 1996.

Peter J. Barry, Bruce J. Sherrick, and Paul N. Ellinger. Farmer Mac's New Environment: Key Issues and Performance Factors, Center for Farm and Rural Business Finance, University of Illinois, 1996, 35 pgs.

Bruce J. Sherrick, Peter J. Barry, Paul N. Ellinger, and Delmar K. Banner. Risk-Based Capital Regulations: Capital Simulation Model, Center for Farm and Rural Business Finance, University of Illinois, 1998, 98 pgs.

Peter J. Barry, Bruce J. Sherrick, Paul N. Ellinger, and Delmar K. Banner. Risk-Based Capital Regulations: Loan Loss Estimation Procedures, Center for Farm and Rural Business Finance, University of Illinois, July 1998, 53 pgs.

Paul N. Ellinger. "Barriers to Rural Development: Information Technology" National Conference on Rural Development, Office of Thrift Supervision, September, 1998.

Paul N. Ellinger, Cesar Escalante, Peter Barry, and Dwight Raab. *Financial Characteristics of Illinois Farms: 1995-96*. Department of Agricultural and Consumer Economics. College of Agriculture. University of Illinois at Urbana-Champaign. July 1999.

Paul N. Ellinger, Cesar Escalante, Peter Barry, and Dwight Raab. *Financial Characteristics of Illinois Farms: 1996-97*. Department of Agricultural and Consumer Economics. College of Agriculture. University of Illinois at Urbana-Champaign. July 1999.

Paul N. Ellinger, Cesar Escalante, Peter Barry, and Dwight Raab. *Financial Characteristics of Illinois Farms: 1996-97*. Department of Agricultural and Consumer Economics. College of Agriculture. University of Illinois at Urbana-Champaign. October 1999.

Paul N. Ellinger and G. D. Schnitkey. "Farm Business Analysis Tools: Program Descriptions" The Center for Farm and Rural Business Finance, University of Illinois., November 1999.

Paul N. Ellinger, Cesar Escalante, Peter Barry, and Dwight Raab. *Financial Characteristics of Illinois Farms: 1998-99*. Department of Agricultural and Consumer Economics. College of Agriculture. University of Illinois at Urbana-Champaign. November 1999.

Dale Lattz, Paul N. Ellinger, and G. D. Schnitkey. "Estimated 2000 Farm Income and Financial Position of Illinois Grain Farms" Department of Agricultural and Consumer Economics, University of Illinois, October 2000.

Paul N. Ellinger, E. Ladue, J. Stokes, "Financing Agriculture: Information Technology and Credit Scoring Use", NC-221 Annual Meeting, October 2000.

Gary D. Schnitkey, Dale Lattz, and Paul N. Ellinger. "Grain Farm Incomes in 2000 and Prospects for 2001," Illinois Farm Economics: Facts and Opinions, November 1, 2000.

Peter J. Barry, Paul N. Ellinger, Gary D. Schnitkey, Bruce J. Sherrick, and Brian C. Wansink. "The Crop Insurance Market: Producer Preferences and Product Attributes," March 2002, 101 pgs.

Calum Turvey, and Paul. N. Ellinger. "A Comparative Study of Competitiveness and Economic Performance of Grain and Oilseed Farms," October 2002.

Ellinger, Paul N., Paul Bergschneider, Peter J. Barry, and Dwight Raab. *Financial Characteristics of Illinois Farms: 2000-2001*, The Center for Farm and Rural Business Finance, Department of Agricultural and Consumer Economics, University of Illinois, 2002, 39 pp.

Paul N. Ellinger, Paul Bergschneider, Peter J. Barry, and Dwight Raab. *Financial Characteristics of Illinois Farms: 2001-2002*, The Center for Farm and Rural Business Finance, Department of Agricultural and Consumer Economics, University of Illinois, 2003, 39 pp.

Paul N. Ellinger, Travis Farley, Dwight Raab, and Dale Lattz. *Financial Characteristics of Illinois Farms: 2003-2004*, The Center for Farm and Rural Business Finance, Department of Agricultural and Consumer Economics, University of Illinois, 2005, 40 pp.

ABSTRACTS

Paul N. Ellinger and David A. Lins. "Farm Accounting Rates of Return: Stability of Performance."

American Journal of Agricultural Economics. 73(1991).

William I. Nayda, Paul N. Ellinger and Daniel Padberg. "Mergers and Acquisitions in the Food Sector." International Agribusiness Management Association Symposium III, San Francisco, CA, May, 1993.

Suzhen Zhu, Paul N. Ellinger, C. Richard Shumway and David L. Neff. "Specification of Inefficiency of Rural Banks." *Journal of Agricultural and Applied Economics*, New Orleans, 27(1995).

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Bruce Roberts, Peter J. Barry, Dan Legner, and Paul N. Ellinger, "Financing Implications of Hog Production Contracts" *American Journal of Agricultural Economics*, 1998.

Paul N. Ellinger, Gary D. Schnitkey, and Dale Lattz. "Illinois Farm Income and Equity Distributions for 1999", AAEA Summer Meeting: Abstract AJAE, August 2000.

Paul N. Ellinger, Jeon, D.S., and Hong, D.B "Alternative Funding Effects on the Performance of Commercial Banks Servicing Agriculture", AAEA Summer meetings Abstract AJAE, August 2000.

Paul N. Ellinger, and Gary D. Schnitkey. "Farmer Savings Accounts" *American Journal of Agricultural Economics*, summer meetings, 2003.

Paul N. Ellinger, "The Role of Government Sponsored Entities in Financing Agriculture" *American Journal of Agricultural Economics*, summer meetings, 2003.

Tianwei Zhang, and Paul N. Ellinger. "Credit Risk and Financial Performance Assessment: Approaches with Farm Accounting Data." (AAEA 2006 annual meeting – web based abstracts <http://agecon.lib.umn.edu/>).

Sangjeong Nam, Paul N. Ellinger, Ani L. Katchova, "The Changing Structure of Commercial Banks Lending to Agriculture", (AAEA 2007 annual meeting – web based abstracts <http://agecon.lib.umn.edu/>).

Sangjeong Nam, Paul N. Ellinger, "Branch Expansion of Commercial Banks in Rural America", (AAEA 2008 annual meeting – web based abstracts <http://agecon.lib.umn.edu/>).

TRADE JOURNALS

Paul N. Ellinger, Peter J. Barry and Thomas L. Frey. "Financial Performance for Farm Businesses." *Illinois Banker*, 74(February 1989):22-25.

Peter J. Barry and Paul N. Ellinger. "The Current Trends in Commercial Bank Financing of Farm Real Estate." *Illinois Banker*. 75(February 1990):20-23.

Paul N. Ellinger, Nate S. Splett and Peter J. Barry. "Credit Evaluation Procedures at Agricultural Banks." *Illinois Banker*, 76(August/September 1991):16-20.

David A. Lins and Paul N. Ellinger. "Establishing norms for financial performance: Part I - IV." A four part series evaluating liquidity, solvency, profitability, repayment capacity and financial efficiency. *AgriFinance*, (December 1991, - March 1992).

Paul N. Ellinger. "Ratio Analysis: Look Behind the Numbers." *AgriFinance*, (July 1997):12.

Paul N. Ellinger. "Ratio Analysis: Look Among the Numbers." *AgriFinance*, (November 1997):12.

Paul N. Ellinger. "Comparative Analysis: Guidelines for Liquidity and Solvency, *Ag Lender*, March 1998:9.

Paul N. Ellinger. "Comparative Analysis: Guidelines for Repayment Capacity, *Ag Lender*, October 1998:9.

Paul N. Ellinger. "Cash or Accrual Income, Does it Really Make a Difference?", *Ag Lender*, March 1999:9.

Paul N. Ellinger. "Sensitivity Analysis: Understand Your Borrower's Risk Exposure" *Ag Lender*, July 1999:9.

Paul N. Ellinger. "Retooling Your Credit Analysis Workshop" *Ag Lender*, November 1999:16-17.

Paul N. Ellinger. "Finance Outlook: Increase Financial Stress" *Prairie Farmer*, December 1999.

Paul N. Ellinger and G. D. Schnitkey. "Farm Business Analysis Tools: Program Descriptions" The Center for Farm and Rural Business Finance, University of Illinois., November 1999.

Paul N. Ellinger, . "Liquidity Analysis: An Extended Look", *Ag Lender*, July 2000:8.

Paul N. Ellinger. "Common-Size Analysis: Another Credit Analysis Tool," *Ag Lender*, November 2000: 14.

Freddie Barnard and Paul Ellinger, Financial Stages of a Farmer's Life: Effects on Credit Analysis Measures, *Hoosier Banker*, 2004 (also published 2005 in Minnesota Bankers and Wyoming Bankers publication).

Paul Ellinger, Bankers Agricultural Lending Manual, Sheshuoff Information Services, update 2005, 1000 pp.

Paul Ellinger, Benchmarking: Liquidity Measures, *Ag Lender*, April 2004

Paul Ellinger, Benchmarking: Solvency Measures, *Ag Lender*, June 2004

Paul Ellinger, Benchmarking: Repayment Capacity Measures, *Ag Lender*, July 2004

Paul Ellinger, Liquidity Measures: Benchmarking your farm, *Doane's Agricultural Report*, Aug, 2004

Paul Ellinger, Leverage Measures: Benchmarking your farm, *Doane's Agricultural Report*, Sep,

2004

Paul Ellinger, Repayment Capacity and Profitability Measures: Benchmarking your farm, *Doane's Agricultural Report*, Oct, 2004

Freddie Barnard and Paul Ellinger, Financial Stages of a Farmer's Life: Effects on Credit Analysis Measures, *Hoosier Banker*, 2004 (also published 2005 in Minnesota Bankers and Wyoming Bankers publication).

COMPUTER SOFTWARE

Paul N. Ellinger. "Cash Flow Projection." micro-computer software and user guide. Illinet No. AGECE-F-120. Illinois Cooperative Extension Service, College of Agriculture, University of Illinois at Urbana-Champaign. December 1988.

Paul N. Ellinger, Gary S. Schnitkey. "[FAST, Farm Analysis Solution Tools](#)" micro-computer software, set of fifty-eight decision aids, December 1999-January 2010.

B.J. Sherrick, Paul N. Ellinger, Peter J. Barry, and A. D. Jacob. FMAC Risk Based Capital Stress Test Model. Model used to establish the Risk-Based capital requirement for the Federal Agricultural Mortgage Corporation, 2001.

SELECTED PRESENTATIONS

CBAI Agricultural Lending School 2000-2003

- Agricultural Credit Analysis
- Agricultural Loan Pricing
- Credit Scoring of Agricultural Loans

CBAI Advanced Agricultural Lending School 2004

- Advanced Agricultural Credit Analysis,
- Lending to Marginal Operations
- Lending to Young and Beginning Farmers

National Association of Farm Business Analysis Specialists, Steamboat Springs, CO, June 29, 2000

- Future of Financial Analysis

Farm Financial Standards Council, Bloomington, IL, August 2000.

- Benchmarking and Peer Group Analysis

National Agribusiness Conference, Illinois CPA Society, Bloomington, IL, August 14, 2000.

- Financial Analysis and Management Information Systems for Farmers

National Association of Farm Business Analysts, Bowling Green, KY, June 2001.

- Measuring and Managing Financial Risk

CBAI Annual Lenders Meeting, Branson, MO, September 2001.

- Assessing New and Old Risks in Agriculture

NC 221 Annual Ag Finance Subcommittee Meeting, October 2001

- Credit Risk Issues in Capital Evaluation

George Morris Center, Executive Development Program, Niagra, Canada, December 2001.

- Valuation, Budgeting and Financial Forecasting
- Modeling Financial Performance

Farm Credit Bank of Texas, Association Boards of Directors -- various locations, January 2002

- Credit Risk Management in Uncertain Times

National Ag Credit Committee, Chicago, IL 2002

- Merger and Acquisition of Agricultural Banks

Farm Credit Council Leadership Institute: Farm Credit System Directors, US, Tuscon AZ, November 2002

- Credit Risk Assessment in a Changing Times
- Understanding Risk Under Growth, Governance II

Farm Credit Bank of Texas, Association Boards of Directors -- various locations, January 2003

- Balancing Capital, Loan Growth, and Profitability to Achieve Association Goals

California Agricultural Lending Institute, Fresno, CA, June 2003.

- Credit Risk and Management

Farm Financial Standards Council, St. Louis, MO, August 2003.

- Impact of Managerial Accounting on Farm Records

Agricultural Lender School, Lubbock, TX, October 2003

- Analysis: Implications for Agricultural Lenders
- Credit Analysis: Tools and Techniques

Farm Credit Council Leadership Institute: Farm Credit System Directors, US, Tampa FL,

November 2003

- Challenges in Financing Agriculture in the Future
- Financing Agriculture in the Future

National Agribusiness Conference, Illinois CPA Society, St. Louis, IL, June 21, 2004.

- Financial Planning for Farmers

CBAI Annual Meeting, September 2004

- Agricultural Lender Outlook

Independent Bankers Associations Annual Meeting, San Antonio, TX March 2005

- Agricultural Lender Outlook
- Lender Attributes Important to Farmers

Illinois Commodity Conference, Normal, IL November 2005

- Illinois Farm Income Levels and Role of Government Payments

Kansas State University, November 2005

- Illinois Farm Income and Projection Model

Women in Agriculture, March 2006

- FAST Tools for Financial Projections

China Executive Leadership Programs for Financial Institutions (Bank of China, Bank of Communications, Shanghai Development Bank, China Development Bank, Agricultural Bank of China, Agricultural Development Bank, Import Export Bank of China, Chinese Association for International Exchange of Personnel, Bank of Shanghai, Qingdao International Bank), Urbana, Shanghai, Beijing, Qingdao, 2001-2009, Presentations include:

- Bank E-Finance: Banking Models in Financial Services
- Bond and Credit Derivative Products
- Concepts of Loan Pricing
- Consumer and Residential Credit Risk
- Credit Risk Management in US Banks
- Debt instrument innovation
- Derivative Securities
- e-Finance, e-Commerce and the Future of Banking and Securities
- Financial Modeling and Forecasting Under Uncertainty
- Fixed Income and Debt Securities
- Interest and Market Risk Measurement, GAP Analysis, VAR, Duration and Simulation Analysis
- Interest Rate Risk in Financial Institutions: Measurement and Management
- Loan Accounting and Credit Risk Measurement

- Loan Syndication Products and Practices
- Securities Markets and Regulations
- Securitization Concepts and Practices
- Spread Management, using Derivatives Contracts
- Strategies for Managing Interest and Market Risk
- Structured Finance Products and Practices
- Underwriting Securities

Illinois Farm Bureau Commodity Conference, July 2008

- Managing Farm Finances in Turbulent Times

CBAI Agricultural Lender Workshops, July 2008

- Illinois FBFM: Summary of Farm Business Records

CBAI Annual Meeting, September 2008

- Financing the Farm: Will History Repeat Itself?

Economic Research Service, October 2008

- Financial Crisis Impacts on Agriculture

Farm Foundation Forum, Washington DC, November 2008

- What the financial/credit crisis means to the agricultural and food industries

National Pork Board, Naples FL, November 2008.

- Financial /credit crisis impact on the agriculture and food industries

The 30-Year Challenge: Agriculture's Strategic Role in Feeding and Fueling a Growing World, Farm Foundation, Washington D.C. 2008

- The Global Financial Environment

Government Affairs Leadership Conference, Springfield IL February 2009

- Current Financial Environment: Impact on Agricultural Credit

Pacific Economic Cooperation Council, February 2009

- Financial Crisis and Access to Credit for Agriculture

Independent Community Bankers of America, March 2009

- Risk Management Tools to Help Your Producers Survive Volatile Times
- Financial Crisis's Impact on Producers and Agriculture's Long-Term Forecast

Farm Foundation Forum, Washington DC, March 2010

- Update on financial/credit crisis and impact on agriculture and food industries

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