



Intro

Research

Outreach

Teaching

Faculty & Staff



◀ Return to farmdoc



Paul Ellinger

Curriculum Vita, July 2005

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Curriculum Vita

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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 present

TEACHING EXPERIENCE

Case Studies in Accountancy and Finance(ACE 441)	2001 to present
Contemporary Issues in Accounting and Finance(ACE 341)	2001 to present
Financial ntermediaries (Finance 301)	
Financial Markets and Agribusiness Study Course (ACE 199)	1997 to present
Intermediate Financial Management (ACE 343)	2000
Research Issues in Agricultural Finance (ACE 444)	1996 to present
Agribusiness Market Planning (ACE 233)	1995 to present
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.

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

BOOKS AND CHAPTERS IN BOOKS

Freddie Barnard and Paul N Ellinger, *Banker's Agricultural Lending Manual*, Sheshunoff Information Services Inc, 505 Barton Springs Road, Austin Texas 2004.

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

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

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

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.

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

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

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

Sherrick, B. J., P. J. Barry, G. D. Schnitkey, P. N. Ellinger, and B. C. Wansink. "Conjoint Analysis of Producers' Preferences for Crop Insurance" *Review of Agricultural Economics*, December 2002.

Sherrick, B. J., P. J. Barry, G. D. Schnitkey, P. 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

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", RMA, 2003-06.

Paul N. Ellinger, "Agricultural Accounting", various corporate donors, 2001-2006.

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.

Barry, P. J., B. J. Sherrick, and P. 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.

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

Barry, P. J., B. J. Sherrick, P. N. Ellinger, and D. 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, P. 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.

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

Barry, P. J., P. N. Ellinger, G. D. Schnitkey, B. J. Sherrick, and B. C. Wansink. The Crop Insurance Market: Producer Preferences and Product Attributes, March 2002, 101 pgs.

Turvey, C. and P. N. Ellinger. "A Comparative Study of Competitiveness and Economic Performance of Grain and OilSeed Farms" , October 2002.

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).

Suzhen Zhu, Paul N. Ellinger and David L. Neff. "Inefficiencies of Rural Banks: A Tobit Analysis" *American Journal of Agricultural Economics* 77(1995)

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, G.D. Schnitkey, and D. Lattz. "Illinois Farm Income and Equity Distributions for 1999", AAEA Summer Meeting: Abstract AJAE (forthcoming), 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.

Ellinger, P. N. and G. D. Schnitkey. "Farmer Savings Accounts" American Journal of Agricultural Economics, summer meetings, 2003.

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

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.

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 thirty-one decision aids, December 1999-January 2004.

Sherrick, B. J., P. N. Ellinger, P. 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

China Executive Leadership Programs for Financial Insitutions (Bank of China, Bank of Communications, Shanghai Development Bank, China Development Bank, Agricultural Bank, Chinese Association for International Exchange of Personnel, Bank of Shanghai, Qingdao International Bank), Urbana, Shanghai, Beijing, Quingdao, 2001-2004, 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

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