

RESUME

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Academic Background

Ph.D.	Economics	1975	University of Notre Dame
M. A.	Economics	1974	University of Notre Dame
B. S.	Major: Economics	1971	Jamestown College
	Minor: Mathematics and Business Administration		Jamestown, ND

Other: Graduate of the University of Wisconsin Graduate School of Banking, August 1980.

Positions: Associate Professor of Economics and Finance with tenure, 1980 to present.
Senior Policy Fellow, Institute for Policy and Economic Development, 2001-2003,
2007 to present.
Deputy Director, Institute for Policy and Economic Development, 2003-2006.
Chase Bank Scholar, 2000-2001.
Director, Bureau of Business and Economic Research, 1988-1992.

Research Efforts

“Investment in 16 Firms by Lone Star Investment Advisors: Economic Impacts in the State of Texas and Relevant Counties,” Institute for Policy and Economic Development, Special Report #2015-06 (with J. Mendoza and R. Tinajero).

“The Economic Impact of Project ARRIBA in El Paso, Texas,” Technical Report #2015-01 (with R. Tinajero).

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“Texas Tech University Health Sciences Center, Paul L. Foster School of Medicine: 2013 Economic Impact on El Paso, Texas,” Institute for Policy and Economic Development, Technical Report #2013-02 (with R. Tinajero and D. Ramirez).

“The Economic Impact of Fort Bliss and William Beaumont Army Medical Center in El Paso County, Texas: 2013,” Institute for Policy and Economic Development, Technical Report #2013-01 (with R. Tinajero, D. Ramirez and D. Soden).

“Failed Banks and the Going Concern Audit Opinion: An Exploration,” presented at the American Society of Business and Behavioral Sciences (ASBBS) 20th Annual Meeting, February 22nd, 2013 (with J. Cathy and R. Schroeder).

“Reporting Under IASB in the United States: A Step Forward or Backward?” presented at the American Society of Business and Behavioral Sciences (ASBBS) 19th Annual Meeting, February 24th, 2012 (with J. Cathy and R. Schroeder).
Published in Conference Proceedings.

“The Impact of FSP FAS 157-4 on Commercial Banks,” **International Advances in Economic Research**, 18(1), January 2012 (with J. Cathey and R. Schroeder).

“The Economic Impact of the Proposed Northgate Transfer Center Construction on El Paso, Texas,” Institute for Policy and Economic Development, Technical Report #2011-06 (with R. Tinajero and D. Ramirez).

“The Economic Impact of Military Installations in El Paso, Texas: 2011-2016,” Institute for Policy and Economic Development, Technical Report #2011-04 (with R. Tinajero, E. Gibson, D. Ramirez and D. Soden).

“The Impact of the FASB-IASB Lease Proposal on Lessees: Evidence from Four Industry Groups,” presented at the American Society of Business and Behavioral Sciences (ASBBS) 18th Annual Meeting, February 25, 2011. Selected as the Outstanding Paper for the Financial Accounting Track. Published in the **Journal of Business and Behavioral Sciences**, 23(2), Summer 2011 (with P.Mynatt and R. Schroeder).

“2010 Economic Impact of The University of Texas at El Paso,” Institute for Policy and Economic Development, Technical Report #2010-10 (with E. Gibson, G.Corrall and M. Caire).

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“2010 Economic Impact of the University of Texas at Brownsville and Texas Southmost College on Cameron County, Texas,” Institute for Policy and Economic Development, Technical Report #2010-08 (with E. Gibson).

“Lone Star Investment Advisors: Economic Impact of the LSCRA Fund in the State of Texas,” Institute for Policy and Economic Development, Special Report #2010-05 (with R. Tinajero and E. Gibson).

“The Impact of SFAS 157-4 on the Liquidity and Solvency Positions of Commercial Banks,” presented at the 70th International Atlantic Economic Conference, October 12, 2010 (with J. Cathey and R. Schroeder).

“The 2009 Contribution of Professional and Public Programs (P³) to the El Paso Community,” Institute for Policy and Economic Development, Technical Report #2010-07 (with E. Gibson, G. Corral, M. Caire, and D. Soden).

“The Economic Impact of Construction of the Proposed Northgate Mixed-Use Development Project on El Paso, Texas,” Institute for Policy and Economic Development, Technical Report #2010-06 (with E. Gibson).

“Texas Tech University Health Sciences Center-El Paso (TTUHSC-EP): 2010 Economic Impact on El Paso, Texas,” Institute for Policy and Economic Development, Technical Report #2010-04 (with E. Gibson).

“The Impact of SFAS No. 157 on Commercial Banks,” **International Advances in Economic Research**, 16(2), May 2010 (with R. Schroeder).

“The Economic Impact of Project ARRIBA on El Paso, Texas,” Institute for Policy and Economic Development, Technical Report #2010-03 (with E. Gibson).

“The Impact of FSP FAS 157-4 on Commercial Banks: A Logistic Regression Analysis,” presented at the American Society of Business and Behavioral Sciences 17th Annual Meeting, February 20, 2010 (with J. Cathy and R. Schroeder).

“The Economic Impact of Museums and Cultural Arts in El Paso, Texas,” Institute for Policy and Economic Development with Americans for the Arts and the City of El Paso. Report published February 2010.

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“Boeing Expansion Project: The Economic Impact of an Expansion of the Boeing Facility in El Paso, Texas,” Institute for Policy and Economic Development, Technical Report #2010-01 (with E. Gibson, R. Tinajero and G. Corral).

“Regional Growth Management Plan for El Paso, Texas,” contract with the City of El Paso, SAIC and the Institute for Policy and Economic Development, November 2009.

“United States Border Patrol: 2008 Economic Impact in the El Paso Sector,” Institute for Policy and Economic Development, Special Report #2009-04 (with E. Gibson, C. Olmedo, M. Caire, G. Corral and D. Soden).

“The El Paso Zoo: 2008 Economic Impact on El Paso, Texas,” Institute for Policy and Economic Development, Technical Report #2009-01 (with B. McCune, E. Gibson, R. Tinajero, G. Corral, C. Olmedo and D. Soden).

“The Economic Impact of SFAS 157, ‘Fair Value Measurements,’” presented at the 68th International Atlantic Economic Conference, October 11, 2009 (with R. Schroeder).

“Gambling and Regional Crime Rates Under Varying Regimes,” presented at the 67th International Atlantic Economic Conference, March 12, 2009 (with M. McElroy and D. Coronado).

“Lone Star Investment Advisors: 2008 Economic Impact in the State of Texas,” Special Report #2009-01, Institute for Policy and Economic Development (with C. Olmedo, E. Gibson and D. Soden).

“2008 UTEP/UT-Austin Football Game: Economic Impact on El Paso, Texas,” Technical Report #2008-08, Institute for Policy and Economic Development (with C. Olmedo, M. Caire, G. Corral and D. Soden).

“University of Texas at El Paso Capital Improvements: Economic Impact on El Paso, Texas,” Technical Report #2008-05, Institute for Policy and Economic Development (with C. Olmedo and D. Soden).

“SFAS No. 123R: The Controversy and Its Economic Consequences,” **Managerial Auditing Journal**, Vol. 23, No. 3, 2008 (with R. Schroeder).

“Water Conservation Strategies and Impacts on Water Consumption,” presented at the 65th International Atlantic Economic Conference, April 12, 2008 (with M. McElroy).

“The Economic Impact of a Children’s Hospital in El Paso, Texas,” Technical Report #2008-03, Institute for Policy and Economic Development (with C. Olmedo).

“Economic Impact of the 2006 Brut Sun Bowl on the El Paso Economy,” Special Report #2007-09, Institute for Policy and Economic Development (with D. Soden).

“Valuing the Paso Del Norte: Resident and Business Perspectives on the Value of the Environment Relative to Reopening of the ASARCO Copper Smelter,” Technical Report #2007-08, Institute for Policy and Economic Development (with C. Olmedo, D. Soden, et al).

“Workforce Development Programs: Measuring Return on Investment,” presented at the 64th International Atlantic Economic Conference, October 9, 2007 (with M. McElroy).

“Economic Impact of GECU on the El Paso Economy,” Special Report #2007-08, Institute for Policy and Economic Development (with M. McElroy).

“Economic Impact of Asarco on the Texas Economy,” Special Report #2007-07, Institute for Policy and Economic Development (with M. McElroy, E. Gibson, and D. Soden).

“Economic Impact of Asarco on the Amarillo Economy,” Special Report #2007-06, Institute for Policy and Economic Development (with M. McElroy, E. Gibson, and D. Soden).

“Economic Impact of Asarco on the El Paso Economy,” Special Report #2007-05, Institute for Policy and Economic Development (with M. McElroy, E. Gibson, and D. Soden).

“Banking and SME Financing: National Versus Border Region Conditions,” presented at the 2007 European Applied Business Research Conference, June 6, 2007 (with M. McElroy).

Invited Presentation: “El Paso del Norte---A Region of Great Expectations,” GECU Business Lending Partners event, May 24, 2007.

“2006 Economic Impact of the University of Texas at El Paso,” Technical Report #2007-06, Institute for Policy and Economic Development (with M. McElroy).

“SFAS No. 123R: The Controversy and its Economic Consequences,” presented at the 63rd International Atlantic Economic Conference, March 16, 2007 (with R. Schroeder).

“How a Regional Economy is Distorted by a Single Actor,” presented at the 63rd International Atlantic Economic Conference, March 16, 2007 (D. Soden and J. Conary).

“Technium Pan-Wales Impact Assessment,” Technical Report #2007-05, Institute for Policy and Economic Development with the University of Wales-Swansea (with D. Soden).

“A Key Component in Texas Manufacturing: The Economic Impact of the Boeing Company,” Technical Report #2007-03, Institute for Policy and Economic Development (with M. McElroy, E. Gibson, and D. Soden).

“The Economic Impact of Project ARRIBA on El Paso, Texas,” Technical Report #2007-02, Institute for Policy and Economic Development (with M. McElroy).

“UAV Applications in Emerging Markets: An Assessment of Market Penetration Opportunities,” Special Report #2007-01, Institute for Policy and Economic Development (with S. Green, B. Vandivort, and D. Soden).

“What are the Odds? Predicting FHLMC and FNMA Mortgage Purchases in Texas Border MSA’s,” Institute for Policy and Economic Development contract with HUD, co-investigator (with M. McElroy and D. Soden), final report submitted December 2006.

“Texas vs. The Nation Football Game: Economic Impact Analysis,” Technical Report #2006-10, Institute for Policy and Economic Development (with M. McElroy).

“The Economic Consequences of SFAS 150,” **International Advances in Economic Research**, Vol. 12, No. 4, November 2006 (with R. Schroeder and S. Sevin).

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“Military Installations in Regional Economies: The Impacts of Three Bases in the Paso Del Norte Region,” **Applied Research in Economic Development**, Winter 2006 (with D. Soden).

Invited Presentation, State Bar of Texas Labor and Employment Law Section, Annual Update and Skills Conference, October 6, 2006.

“Projecting EPCC System and Component Enrollment,” Technical Report #2006-06, Institute for Policy and Economic Development (with M. McElroy).

“The Economic Consequences of SFAS 150: An Update,” presented at the American Society of Business and Behavioral Sciences 13th Annual Meetings, February 24, 2006 (with R. Schroeder and S. Sevin).

“The Reporting Effects of SFAS No. 150,” presented at the 60th International Atlantic Economic Conference, October 7, 2005 (with R. Schroeder and S. Sevin).

“Economic Impact of Residential Water Rate Increases in the Paso Del Norte Region,” presented at the Academy of Business and Administrative Science International Conference, July 21, 2005 (with M. McElroy and D. Soden).

“Regional Capacity to Absorb Expansion in White Sands Missile Range (WSMR),” Institute for Policy and Economic Development contract with WSMR, Co-Principal Investigator, Summer 2005 (with D. Soden and D. Coronado).

“Non-Price Water Management Policies’ Impact on Water Demand,” presented at the International Atlantic Economic Society Annual Meetings, March 11, 2005 (with M. McElroy).

“Impact of Incremental Increases in Water Price on the El Paso Economy,” presented at the International Atlantic Economic Society Annual Meetings, March 11, 2005 (with D. Soden and M. McElroy).

“Demand Estimation of University Enrollment in a Border Region,” presented at the Allied Academies, 2004 Fall International Conference, October 14, 2004 (with M. McElroy).

“Factors Instrumental to Accessing Bank Loans,” presented at the Allied Academies, 2004 Fall International Conference, October 14, 2004 (with D. Soden and F. Hoy).

“Impact of Texas Tech Medical Center Expansion on the El Paso Economy,”
Institute for Policy and Economic Development Technical Report #2004-08
(with D. Soden and D. Coronado).

“Water Rate Forecasting for Sustainable Development,” Institute for Policy and
Economic Development contract with CONAHEC. July 2004 (with M. McElroy,
D. Soden, D. Coronado and L. Cervera).

“The Border Model: Forecast of El Paso’s Economic Performance to 2010,”
Institute for Policy and Economic Development Special Report #2004-01 (with
C. Olmedo, M. McElroy and D. Soden).

“The Regional Capacity and Possible Expansion of Holloman AFB, New Mexico:
2004,” IPED Technical Report #2004-06 (with D. Soden, B. McCune and
D. Coronado).

“Military Economic Impact Studies on the Paso del Norte Region and the Local
Economy,” presented at the International Atlantic Economic Society Annual Meeting,
March 12, 2004 (with J. Conary).

“2002 Economic Impact of Holloman Air Force Base (HAFB) on the Regional
Economy,” Technical Report #2004-03, Institute for Policy and Economic
Development (with D. Soden, B. McCune and D. Coronado).

“2002 Economic Impact of White Sands Missile Range (WSMR) on the Regional
Economy,” Technical Report #2004-02, Institute for Policy and Economic
Development (with D. Soden, B. McCune and D. Coronado).

“Regional Economic Impacts of Military Installations in the Paso del Norte Region,”
Institute for Policy and Economic Development Technical Report #2004-01 (with
D. Soden B. McCune, D. Coronado and J. Conary).

“Economic Impact of UTEP Retirees on the El Paso Economy,” Technical Report
#2003-16, Institute for Policy and Economic Development (with D. Soden).

“Economic Impact of Visitors to UTEP on the El Paso Economy,” Technical Report
#2003-15, Institute for Policy and Economic Development (with D. Soden).

“The Regional Capacity and Possible Expansion of Ft. Bliss: 2003,” Technical Report #2003-12, Institute for Policy and Economic Development (with D. Soden, B. McCune and A. Almanzan).

“Community Reinvestment of Public Deposits by Commercial Banks: An Economic Analysis,” presented at Academy of Business and Administrative Sciences Conference, June 25, 2003.

“Economic Impact of Texas Tech University School of Medicine on El Paso Texas,” Technical Report #2003-08, Institute for Policy and Economic Development (with D. Soden, B. McCune and D. Coronado).

“Creative Destruction in the Banking Industry,” summary in **Frontiers of Entrepreneurship Research 2002**, Spring 2003 (with F. Hoy).

“Capital Access and Financial Services,” **Digame: Policy and Politics in the Texas Border**, Kendall/Hunt Publishing Company, Spring 2003 (with D. Soden).

“Women Entrepreneurs and Access to Capital,” presented at International Atlantic Economic Society Annual Meetings, March 14, 2003 (with D. Soden, J. Conary and M. Nelson).

“The Impact of Base Expansion and Contraction Scenarios for Ft. Bliss, Texas on the Regional Economy,” Technical Report #2003-03, Institute for Policy and Economic Development (with D. Soden and B. McCune).

“Estimating the Economic Impact of Ft. Bliss,” **Border Business Review**, Vol. 1, No. 4, January 2003 (with D. Soden).

“The University of Texas at El Paso Economic Impact,” **Border Business Review**, Special Edition, January 2003 (with D. Soden).

“The Regional Economic Impact of Fort Bliss, Texas: 2002,” Technical Report, #2002-08, Institute for Policy and Economic Development (with D. Soden).

“Analysis of Small Business Lending in Texas,” Technical Report #2002-05, Institute for Policy and Economic Development (with D. Soden and S. Johnson).

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“The Economic Impacts of Fort Bliss, Texas on the Paso del Norte Region,” invited presentation at Academy of Business and Administrative Sciences International Conference, June 23, 2002 (with D. Soden, B. McCune, and J. Conary).

“Small Business Lending in Texas,” invited presentation at Academy of Business and Administrative Sciences International Conference,” June 23, 2002 (with D. Soden, M. McElroy, and J. Conary).

“Creative Destruction in the Banking Industry,” presented at the Babson/Kaufman Foundation Entrepreneurship Research Conference, June 6-8, 2002 (with F. Hoy).
Summary of paper published in **Frontiers of Entrepreneurship Research 2002**.

“Assessment of Competition in Retail Banking Markets,” presented at the International Atlantic Economic Society Annual Meetings, March 17, 2002.

“The Association of FIBER Indices with Accounting Income,” presented at the International Atlantic Economic Society Meetings, March 15, 2002 (with R. Schroeder, J. Cathey, and C.B. Dole).

“Regional Econometric Assessment of Borderplex Water Consumption,” Border Region Modeling Project, Technical Report TX02-1, University of Texas at El Paso (with T. Fullerton).

“Short-Run Maquiladora Employment Dynamics,” **International Advances in Economic Research**, November 2001 (with T. Fullerton).

“Regional Econometric Assessment of Aggregate Water Consumption Trends,” **Australian Journal of Regional Studies**, Vol. 7, No. 2, 2001 (with T. Fullerton).

“The Continuing Search for Relevance in Small Business and Entrepreneurship Research,” **The Academy of Entrepreneurship Journal**, Vol. 7, No. 1, 2001 (with F.Hoy).

“Small Business Financial Needs in El Paso, Texas,” **Comercio Exterior**, Vol.51, No. 4, April 2001 (with G. Sullivan).

“Borderplex Water Consumption Analysis,” American Statistical Association, **2000 Proceedings of the Business and Economic Statistics Section**, Spring 2001 (with T. Fullerton).

“A Multivariate Analysis of Factors Influencing Small Firms’ Loan Application,” presented at the Academy of Business and Administrative Sciences Meeting, July 24, 2001 (with D. Soden and J. Conary).

“Capital Access... Or Inaccess?” presented at the Babson-Kauffman Foundation Entrepreneurship Research Conference, June 16, 2001. Summary published in **Frontiers of Entrepreneurship Research 2001**, November (with F. Hoy).

“Short-Run Maquiladora Employment Dynamics,” presented at the Southwest Economic Association Annual Meetings, March 17, 2001 (with T. Fullerton).

“Commercial Banks and the Credit Needs of a Border Region Economy,” presented at the International Atlantic Economic Society Annual Meetings, March 17, 2001 (with R. Schroeder and D. Soden).

“Financial Stability in Mexico: What are the Prospects?” presented at the International Atlantic Economic Society Annual Meetings, March 16, 2001 (with D. James).

“Capital Access in El Paso: A Multivariate Analysis of Factors Influencing Loan Approval,” Technical Report #2001-02, Institute for Policy and Economic Development (with D. Soden).

“The Continuing Search for Relevance in Small Business and Entrepreneurship Research,” presented at the Allied Academies International Conference, October 12, 2000 (with F. Hoy). Published in **Conference Proceedings**. Received Conference Distinguished Research Award.

“Capital Access and Financial Services in El Paso,” Technical Report #2000-06, Institute for Policy and Economic Development.

“The Role of Financial Sector Fragility in Mexico’s Banking and Balance of Payments Crises,” presented at the International Atlantic Economic Society Annual Meetings, March 20, 2000 (with D. James and T. Fullerton).

“Water Resource Management Issues in El Paso Del Norte Region,” presented at Pacific Rim Allied Economic Organizations Conference, January 12, 2000 (with C. R. Bath and T. Fullerton).

“NAFTA, Sustainability, Reallocation of Water Resources and the Question of Equity in El Paso Del Norte,” presented at Universities Council on Water Resources Annual Meetings, July 2, 1999 (with C. R. Bath).

“Truck Stops of America, Inc. - Evaluation of Expansion Opportunities,” **Regional Case Studies in International Business and Strategic Policy**, edited by F. Hoy and R. Sprinkle, Kendall/Hunt Publishing Company, 1999.

“Financial Sector Development and Economic Performance: The Mexican Experience, 1975-1998,” presented at the International Atlantic Economic Society Annual Meetings, March 19, 1999 (with D. James).

“Lessons from Mexico: The Role of Financial Institutions in Market Crises,” **Texas Business Review**, October 1998 (with D. James).

“An Anatomy of Economic and Financial Volatility: Mexico's Crises of 1982 and 1994,” presented at International Atlantic Economic Society Annual Meetings, March 19, 1998 (with D. James).

“Minority Small Business Owner Satisfaction with Commercial Banks,” presented at Western Social Sciences Association Annual Meetings, April 24, 1997 (with G. Sullivan).

“Financial Services 'Needs Assessment' of the Small Business Sector in a Regional Economy,” presented at Southwestern Social Science Association Annual Meetings, March 21, 1997 (with G. Sullivan).

“Economic Impact of the 1995 Sun Bowl,” contract with Sun Bowl Association, completed Summer 1996.

“Financial Services Needs of the Small Business Sector in El Paso County,” UTEP contract with El Paso Association of Banks, Project Director and Co-Principal Investigator (with G. Sullivan). Completed Spring 1996.

“Trade Financing in Canada, Mexico, and the United States: Mechanics, Instruments, Current Issues,” grant with Western Hemispheric Trade Center, Co-Principal Investigator (with S. Ibarreche). Completed Spring 1996.

"The Bancomext Trade Financing Program: Mechanics and Issues," presented at Southwest Economics Association Annual Meetings, March 21, 1996. (with S. Ibarreche.)

"The Re-Privatization of the Mexican Banking Industry: Trends in Asset Composition," presented at Southwest Economics Association Annual Meetings, March 24, 1995 (with S. Ibarreche).

"Input Markets, Monopsony Power and Predatory Pricing: A Framework for Analysis," presented at Southwest Economics Association Annual Meetings, March 31, 1994 (with J. Holcomb).

"Human Resources of Low Income Households in El Paso," presentation to the Texas Senate, State Affairs Subcommittee on Workforce Development hearings, August 24, 1992.

"Population Characteristics in El Paso: 1980 to 1990," **The El Paso Economic Review**, Vol. 28, No. 3, May/June 1992 (with H. King).

"The Free Trade Agreement and Economic Growth: Is the Financial Infrastructure in Place?" **The El Paso Economic Review**, Vol. 28, No. 2, March/April 1992 (with S. Johnson).

"Barriers to Education and Training for Low Income Households on the Texas Border," presented at Association of Borderlands Scholars Annual Meetings, February 20, 1992 (with H. King).

"Nominal and Real Wages in El Paso: Trend Analysis and Comparison with Other Metropolitan Areas," **The El Paso Economic Review**, Vol. 28, No. 1 January/February 1992 (with H. King).

"A Household Survey of Human Resources Along the Texas Side of the U. S./Mexico Border," grant with the Ford Foundation, completed December 1991, Co-Investigator (with J. Brannon, R. Villarreal).

"Review of the 1991 El Paso Economy," **The El Paso Economic Review**, Vol. 27, No. 6, November/December 1991 (with H. King).

"Residential Garbage Collection Preferences," contract with City of El Paso, Project Director (through BBER), completed Fall 1991.

"Programming Choices of Paragon Cable TV Subscribers," contract with Paragon Cable TV, Inc., Project Director (through BBER), completed Fall 1991.

"After School and Summer Child Care Needs," contract with YMCA, Project Director (through BBER), completed Summer 1991.

"Human Resources of Low Income Households in El Paso: Level, Aspirations and Barriers to Acquisition," **The El Paso Economic Review**, Vol. 27, No. 3 and 4. May/August 1991 (with H. King).

"New Economic Relations Along the U. S./ Mexico Border: Challenges in a Time of Rapid Change," presented at 47th International Congress of Americanists, July 8, 1991 (with R. Bath).

"The 1900 Census: Population Trends in El Paso," **The El Paso Economic Review**, Vol. 27, No. 2, March /April 1991 (with H. King).

"Functional Cost Analysis, Risk-Based Capital Requirements, and Financial Planning in Commercial Banks," presented at Southwest Economic Association Annual Meetings, March 29, 1991 (with J. Tice).

"Television Program Schedule Preferences of Paragon Cable TV Subscribers," contract with Paragon Cable TV, Inc., Project Director (through BBER), completed Spring 1991.

"Economic Impact of The University of Texas at El Paso," analysis generated for the President's Office, Project Director (through BBER), completed Spring 1991.

"Review of the 1990 El Paso Economy," **The El Paso Economic Review**, Vol. 27, No. 1, January/February 1991 (with H. King).

"Strategic Planning and Financial Performance in the El Paso Banking Sector," **The El Paso Economic Review**, Vol. 26, No. 6, November/December 1990 (with S. Johnson and L. Garriett).

"Television Channel Preferences of Paragon Cable TV Subscribers," contract with Paragon Cable TV, Inc., Project Director (through BBER), completed Fall 1990.

"Water Resource Utilization in the Las Cruces/El Paso/Juarez Region: A Framework for Analysis," presented at Border Studies Conference, February 24, 1990 (with R. Bath).

"Review of the 1989 El Paso Economy," **The El Paso Economic Review**, Vol. 26, No. 1, January/February 1990 (with H. King).

"The Economic Impact of Fort Bliss on El Paso, Texas," **The El Paso Economic Review**, Vol. 25, No. 5, September/October 1989 (with H. King).

Statistical Abstract of El Paso, Texas: The Diamond Jubilee Issue, 1989, Bureau of Business and Economic Research, The University of Texas at El Paso, editor. Fall 1989.

"Credit Volume, Credit Needs, and Image Perceptions of the El Paso Household Sector," contract with Sunwest Bank, Project Director (through BBER), completed Fall 1989.

"The Economic Impact of Fort Bliss on El Paso, Texas," contract with Fort Bliss, Project Director (through BBER), completed Fall 1989.

"The Statistical Abstract of El Paso, Texas: The Diamond Jubilee Issue, 1989," **The El Paso Economic Review**, Vol. 25, No. 4, July/August 1989 (with H. King, C. Salinas).

"El Paso Nominal and Real Wage Levels: A Comparison with Other Metropolitan Areas," **The El Paso Economic Review**, Vol. 25, No. 3, May/June 1989 (with H. King).

"Review of the 1989 El Paso Economy with Projections to 1991," **The El Paso Economic Review**, Vol. 25, No. 2, March/April 1989 (with H. King).

"Bank Performance in Texas and El Paso," **The El Paso Economic Review**, Vol. 25, No. 1, January/February 1989.

"Five Year Outlook for the El Paso Regional Economy," contract with MBank, Project Director (through BBER), completed Winter 1988.

"Analysis of Consumer Banking Needs, Identification of Consumer Bank Service Purchase Motivators and Recommendations for Increasing Market Share," contract with Valley Bancorp, Project Director (through BBER), completed Winter 1988.

"Income and Employment Contributions by Sector in El Paso," **The El Paso Economic Review**, Vol. 24, No. 5, September/October 1988 (with H. King).

"A Test of the Planning/Performance Hypothesis for Financial Institutions in a Border Region," presented at Western Social Science Association, April 26, 1985 (with M. Thakur).

"Predictions of Debt Rescheduling Episodes for Developing Countries," presented at Western Social Science Association, April 26, 1985 (with R. Sprinkle).

"The El Paso Financial Sector: Ten Years of Change," **The El Paso Economic Review**, Vol. 20, No. 6, November/December 1984.

"Financial Institutions in El Paso, Texas and Ciudad Juarez, Chihuahua: A Comparative Analysis," **Border Issues and Public Policy**, No. 16, October 1984 (with J. Brannon).

"Financial Sector Structure and Conduct in a Border Region," presented at Border Scholars Association, April 26, 1984 (with J. Brannon).

"An Early Warning Model for Assessing Country Risk: An Application of Discriminant Analysis," presented at North American Economics and Finance Association, December 28, 1983 (with R. Sprinkle).

"1984 Economic Outlook: (A) El Paso Regional Economy, (B) El Paso Housing Market," prepared for Kaufman Realty, Inc., October 1983.

"General Letter Service, Inc. -- Market Analysis," contract with GLS, completed Summer 1983.

"Country Risk Assessment and U. S. Banks: The Case of Mexico," **Texas Business Review**, July/August 1983 (with J. Brannon).

"Bank Market Segmentation Analysis: El Paso National Bank Corporation," contract with El Paso National Corporation, Co-Principal Investigator (with G. Palmore), completed July 1983

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"The Dynamics of Country Risk Assessment: The Mexico Case," presented at Southwest Economics Association, March 19, 1983 (with J. Brannon).

"Sun Bowl a Growth Industry for El Paso," the El Paso Jaycees' **Business Review**, December 8, 1982 (with D. Thackston).

"Economic Impact of the Sun Bowl," September 1982. Report prepared for the Sun Carnival Association. Report published in **El Paso Today**, November 1982.

"The 1981 AIA Firm Survey," contract with American Institute of Architects. Results Published by AIA. Summary of results published in **AIA Journal**, June 1982 (with E. Brown).

"A Framework of Instruction for Overall or System Bank Management," presented at Southwest Economics Association, March 19, 1982.

"1982 Economic Outlook for the El Paso Regional Economy," contract with El Paso National Corporation, January 1982.

"An Analysis of Banking Behavior in the El Paso Retail Sector," contract with El Paso National Corporation, Co-Principal Investigator (with G. Palmore), completed May 1981.

"Current Issues in Electric Utility Financing," presented at Southwest Society of Economists Conference, March 7, 1981 (with E. Lucero).

"El Paso National Bank Advertising Study," contract with El Paso National Corporation, Co-Principal Investigator (with G. Palmore), completed December 1980.

"CWIP Practices in 50 States," presented at Western Economics Association Meetings, June 17, 1980 (with M. Muhs).

"Modeling Intercity Commodity Flows," accepted and prepared for Southwest Economics Association Conference, April 2/5, 1980 (with C. Johnson).

"CWIP: A Summary of State Regulatory Policies and Practices," **Public Utilities Fortnightly**, March 1980 (with M. Muhs).

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"Sensitivity Analysis Applied to Energy Related Capital Expenditures," presented at Southwest Economics Association Conference, March 29, 1979 (with C. Johnson).

"The Expansion of the Sun Bowl (Economic Impact)," **The El Paso Business Review**, February 1979 (with E. George and W. Neill).

"Economic Impact of the Expansion of the Sun Bowl," contract with West Texas Council of Governments, Co-Principal Investigator (with E. George and W. Neill), completed January 5, 1979.

"The Cost of Equity in the Electric Utility Industry," **1978 Proceedings of the Southwest Society of Economists Meeting** (with E. Lucero).

"Techniques for Measuring the Cost of Capital: The Electric Utility Industry," presented at Southwest Economics Association Conference, April 23, 1978 (with E. Lucero).

"Strategies for Measuring in the Cost of Capital: The Electric Utility Industry: Theory and Practice," presented at Southwest Economists Conference, March 10, 1978 (with E. Lucero).

Teaching Experience

Macroeconomics

- Principles
- Intermediate
- MBA
- MS

Microeconomics

- Principles
- Intermediate
- Managerial
- MBA
- MS

Banking

- Central Banking
- Commercial Bank Management
- Current Issues in Banking
- Financial Statement Analysis
- Money and Banking

Business Finance

- Principles
- Intermediate
- MBA

Quantitative Methods

- Econometrics
- Mathematics for Economics
- Research Methodology

Other

- Capital Formation, Analysis, and Budgeting
- Managing Entrepreneurial Finance
- Personal Finance
- Public Finance
- Regional Economic Impact Analysis
- Risk Analysis

Specific Awards and Recognition

Nominated for Teaching Excellence Award, College of Business Administration, Spring 2015.

Member, El Paso City Plan Commission, Spring 2012 to Spring 2014.

Member, Workforce Solutions Upper Rio Grande, Workforce Development Board, Fall 2007 to Spring 2012.

Listed in **Who's Who in America, 65th edition** (2011).

Member, Workforce Solutions Upper Rio Grande, Workforce Development Board, Economic Development subcommittee, Fall 2007 to present; Co-chair, Spring 2010 to Spring 2012.

Outstanding Faculty Performance in Sponsored Projects, College of Business Administration, 2006-2007.

College of Business Administration nominee for Chancellor's Council Outstanding Teaching Award, Spring 2005 and 2006.

Chair of B. McCune MS-Economic thesis. Received UTEP's outstanding master's thesis award, Spring 2005.

Nominated and inducted into Who's Who Among America's Teachers, April 2005.

Nominated for University of El Paso Distinguished Achievement Award in Research, Spring 2002.

Inducted into Beta Gamma Sigma as Faculty Member, 2001.

Named Chase Bank Scholar, College of Business Administration, 2000-2001.

Received College of Business Administration Excellence in Economics and Finance Instruction Award, 1993.

Received College of Business Administration Excellence in Economics and Finance Instruction Award, 1990.

Member, Board of Directors, AccuBank, Spring 1990 through Summer 1992.

Member, Board of Directors, El Paso Savings Association, 1990.

Member, Electricity Options Group, City of El Paso, Spring 1990.

Member, Business Retention and Expansion Program for El Paso, Fall 1989 through Fall 1991.

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Member, Investment Committee, University Credit Union, Summer 1988 through Spring 1989.

Inducted to U. T. El Paso's Wall of Honor, 1988.

Received College of Business Administration Excellence in Economics Instruction Award, 1988.

University of Texas at El Paso Distinguished Achievement Award in Teaching Excellence, 1986.

Chairman, First International Bank in El Paso Executive Advisory Council, 1980-1982.

Business Professor of the Year, U.T. El Paso, 1977-1978.

McGee Fellowship, University of Notre Dame, 1974-1975.

College Fellow-Economics, Jamestown College, 1971.

College Fellow-Mathematics, Jamestown College, 1970.

Who's Who In American Colleges and Universities, 1969.

Consulting

My consulting activities lie in two areas:

1. Analysis concerning the estimation of income stream modification suffered by individuals due to the act of a second party. I have generated loss calculations for approximately 725 individuals over the past 38 years.
2. Analysis in commercial cases concerning the performance of and the revenue, cost, and pricing conditions faced by a firm or industry. I have generated analysis for approximately 125 industries or firms over the past 38 years. Specific examples over the past 10 years include:
 - Performance analysis of Candlewood Hotel, El Paso, Texas and standard underwriting process at banks, GECU, Fall 2012-Spring 2014.

- Analysis of lost profits, Mundell Terminal Services, Fall 2013.
- Regional Growth Dynamics in El Paso County, Texas: 1990-2012 with Projections to 2030. Analysis re Kia Dealership application, Fall 2012.
- Regional Growth Dynamics in El Paso County, Texas: 1970-2012 with Projections to 2020. Analysis re Volkswagen Dealership application, Spring 2012.
- Loss of Sales and Profits, Berlin Packaging and Target, Inc., Summer 2011.
- Incremental loss of profits, TRIMCO, Fall 2010/Spring 2011.
- Performance analysis of West Texas Express, Fall 2009 - Fall 2010.
- Earnings/compensation analysis for Mr. Yamaha, Fall 2009 – Fall 2010.
- Economic impact analysis for Altep in the state of Texas, Spring 2009.
- Loss of Earnings to El Paso Premiere Cinema, Spring 2008.
- Profit analysis for Circle P, Fall 2007.
- Analysis of predatory pricing allegations, CEMEX, Summer 2007.
- Investment alternatives analysis, Circle P Corporation, 2006-2007.
- Lost profit analysis, Helen of Troy, Fall 2005/Spring 2006.
- Loss analysis for LMASA Clinic, Spring 2005.
- Incremental cost analysis, Blueberry Confections, Inc., Fall 2004/Spring 2005.