



Ronnie J. Phillips, Ph.D.

Curriculum Vitae

Education

- 1980 **Ph.D.**, *The University of Texas*, Austin.
Economics
- 1973 **B.A.**, *University of Oklahoma*, Norman.
Urban Studies

Experience

Academic

- 2010-present **Professor Emeritus, Economics**, *Colorado State University*, Fort Collins.
- 2002-2010 **Professor of Real Estate and Finance**, *Colorado State University*, Fort Collins.
- 2001-2006 **Chair of Economics**, *Colorado State University*, Fort Collins.
- 1992-2010 **Professor of Economics**, *Colorado State University*, Fort Collins.
- 1989 **Visiting Associate Professor**, *Texas A&M University*, College Station.
- 1987-1992 **Associate Professor**, *Colorado State University*, Fort Collins.
- 1983-1987 **Assistant Professor**, *Colorado State University*, Fort Collins.
- 1981-1983 **Visiting Assistant Professor**, *Texas A&M University*, College Station.
- 1978-1980 **Instructor**, *Texas A&M University*, College Station.

Research Positions

- 2006-2012 **Senior Fellow**, *Networks Financial Institute*, Indianapolis, IN.
- 2006-2007 **Scholar in Residence**, *Ewing Marion Kauffman Foundation*, Kansas City, MO.
- 2004-2012 **Visiting Research Fellow**, *American Institute for Economic Research*, Great Barrington, MA.
- 1997 **Visiting Scholar**, *Division of Insurance, Federal Deposit Insurance Corporation*, Washington, DC.
- 1994-1996 **Visiting Scholar**, *Bank Research Division, Office of the Comptroller of the Currency*, Washington, DC.

1992-1994 **Resident Scholar**, *The Jerome Levy Economics Institute of Bard College*, Annandale-on-Hudson, NY.

Contracts and Grants

2007-2009 **Ewing Marion Kauffman Foundation Grant**, *Entrepreneurs in the Music Industry*, \$146,000.

1996 **Department of the Treasury**, *Intergovernmental Personnel Act Award -A Study of Financial Services in the Future*, \$45,000.

1991 **George Edward Durell Foundation**, *Study on Safe and Stable Banking*, \$5,000.

Honors and Awards

2000 **Oliver Pennock Distinguished Service Award**, *Colorado State University*.

2000 to present **Trustee**, *Association for Evolutionary Economics*.

1999 **President**, *Association for Evolutionary Economics*.

1996-2000 **Board of Directors**, *Association for Evolutionary Economics*.

1994-1995 **President**, *Association for Institutional Thought*.

JEL Classification—Research Interests

- L26 Entrepreneurship
- N2 Economic History: Financial Markets and Institutions
- Z1 Cultural Economics

Dissertations Supervised

1991-2010

Taha K. Ahmad. The efficiency of the banking system in Jordan, 1990–1996, 2000.

Hamad S. Albazai. Econometric modelling of consumption behavior in Saudi Arabia: An error correction approach, 1991.

Ahmed S. Alosaimi. Reconciling western financial institutions with Islamic principles: Reforming the Saudi financial system, 1996.

Ahmed M. Alsalem. An evaluation of the IMF best-practice deposit insurance system: Lessons from the United States experience, 2000.

Abdulwahab Alsarhan. Banking efficiency in the Gulf Cooperation Council countries: An empirical analysis using data envelopment analysis approach, 2009.

Pantaleo J. Kessy. Bank efficiency and economic growth: An empirical analysis of the economies of the East African Community (EAC) countries, 2007.

Victor T. Munyama. The effects of mergers on bank efficiency: Stochastic risk-return frontier analysis, 2004.

James Rauch. Bank consolidation and credit access for small business, 1997.

Matlhodi M. Serero. The effects of the bank supervisory framework on bank performance: Policy implications for Botswana based on a cross-country analysis of a group of African countries, 2005.

Ian Strachan. The creative destruction of the "winner-take-all" society? Property rights and the economics of the long tail in the music industry, 2010.

Publications

Books

Ronnie J. Phillips. *Global Austerity: The Evolution of the International Monetary System and World Capitalist Development, 1945–1978*. 1980. Copyright UMI - Dissertations Publishing 1980; M3: Ph.D.

Ronnie J. Phillips. *The Chicago Plan and New Deal banking reform*. Armonk, NY: M.E. Sharpe, Foreword by Hyman P. Minsky., CO State U, 1995.

Ronnie J. Phillips. *Rock and Roll Fantasy? The Reality of Going from Garage Band to Superstardom*. Heidelberg and New York: Springer, 2013.

Ronnie J. Phillips and Douglas Kinnear (Editors). *Edward Everett Hale: The Writings of an Economic Maverick, Archival Supplements to Research in the History of Economic Thought and Methodology*, Series edited by Warren Samuels and Jeff E. Biddle. Stamford, CT: JAI Press, 2001.

Ronnie J. Phillips (Editor). *Economic mavericks: The Texas institutionalists*. JAI Press, Political Economy and Public Policy, vol. 9., CO State U, 1995.

Ronnie J. Phillips (Editor). *U.S. Credit and Payments, 1800-1935 (6 volumes)*. London: Pickering and Chatto, 2013.

Articles

Zoltan J. Acs and Ronnie J. Phillips. Entrepreneurship and philanthropy in American capitalism. *Small Business Economics*, 19(3):189 – 204, 2002.

David B. Audretsch and Ronnie J. Phillips. Scientist entrepreneurship: The role of policy. *International Review of Entrepreneurship*, 7(3), 2009.

Robert DeYoung and Ronnie J. Phillips. Interest rate caps and implicit collusion: the case of payday lending. *International Journal of Banking, Accounting and Finance*, 5(1/2):121–158, 2013.

Douglas D. Evanoff, Philip F. Bartholomew, Robert DeYoung, Cosmin Lucaci, and Ronnie J. Phillips. Bank structure conference impact study. *Journal of Financial Services Research*, 34(2-3):99 – 121, 2008.

David Nickerson and Ronnie J. Phillips. Regulating financial markets: Assessing neoclassical and institutional approaches. *Journal of Economic Issues*, 37(2):443 – 449, 2003.

Terutomo Ozawa, Sergio Castello, and Ronnie J. Phillips. The internet revolution, the 'mcluhan' stage of catch-up, and institutional reforms in asia. *Journal of Economic Issues*, 35(2):289 – 298, 2001.

Terutomo Ozawa and Ronnie J. Phillips. Persistence of the veblenian 'old japan': Organizational efficiency as a wellspring of competitiveness. *Rivista Internazionale di Scienze Economiche e Commerciali*, 41(9):721 – 740, 1994.

Rodney D. Peterson and Ronnie J. Phillips. Lloyd w. mints, 1888-1989: Pioneer monetary economist. *American Economist*, 35(1):79 – 81, 1991.

Ronnie J. Phillips. E. e. hale's analysis of keynes's general theory. *Review of Radical Political Economics*, 8(4):30–31, 1976.

Ronnie J. Phillips. The role of the international monetary fund in the post-bretton woods era. *Review of Radical Political Economics*, 15(2):59 – 81, 1983.

Ronnie J. Phillips. Marx, the classical firm, and economic planning. *Journal of Post Keynesian Economics*, 8(2):266 – 276, 1986.

Ronnie J. Phillips. Maxi-devaluations and black market dollars in wartime south vietnam. *Quarterly Review of Economics and Business*, 26(2):106 – 110, 1986.

Ronnie J. Phillips. Veblen and the 'wobblies': A note. *Review of Radical Political Economics*, 19(1):98 – 103, 1987.

Ronnie J. Phillips. Veblen and simons on credit and monetary reform. *Southern Economic Journal*, 55(1):171 – 181, 1988.

Ronnie J. Phillips. 'war news' and black market exchange rate deviations from purchasing power parity: Wartime south vietnam. *Journal of International Economics*, 25(3/4):373 – 378, 1988.

Ronnie J. Phillips. Is there a 'texas school' of economics?. *Journal of Economic Issues (Association for Evolutionary Economics)*, 23(3):863, 1989.

Ronnie J. Phillips. The minsky-simons-veblen connection: Comment. *Journal of Economic Issues (Association for Evolutionary Economics)*, 23(3):889, 1989.

Ronnie J. Phillips. An end to private banking: Early new deal proposals to alter the role of the federal government in credit allocation. *Journal of Money, Credit, and Banking*, 26(3):552 – 568, 1994.

Ronnie J. Phillips. Safe banking during the great depression: John m. nichols, the fdic, and 100% reserves. *Quarterly Report: Conference on Consumer Finance Law*, 48(1):15–21, 1994.

Ronnie J. Phillips. The Chicago plan and the reserve requirement increase of 1936-37. *History of Economic Ideas*, 5(2):53 – 67, 1997.

Ronnie J. Phillips. Rethinking bank examinations: A Minsky approach. *Journal of Economic Issues*, 31(2):509 – 516, 1997.

Ronnie J. Phillips. Digital technology and institutional change from the gilded age to modern times: The impact of the telegraph and the internet. *Journal of Economic Issues*, 34(2):267 – 289, 2000.

Ronnie J. Phillips. Arts entrepreneurship and economic development: Can every city be ‘austintatious’?. *Foundations and Trends in Entrepreneurship*, 6(4):239 – 313, 2010.

Ronnie J. Phillips and Harvey Cutler. Domestic exchange rates and regional economic growth in the United States, 1899-1908: Evidence from cointegration analysis. *Journal of Economic History*, 58(4):1010 – 1026, 1998.

Ronnie J. Phillips and Daniel J. Slottje. The importance of relative prices in analyzing Veblen effects. *Journal of Economic Issues*, 17(1):197 – 206, 1983.

Ronnie J. Phillips and Ian C. Strachan. Breaking up is hard to do: The resilience of the rock group as an organizational form for creating music. *Journal of Cultural Economics*, 40(1):29–74, 2016.

James Ronald Stanfield and Ronnie J. Phillips. Economic power, financial instability, and the Cuomo report. *Journal of Economic Issues*, 25(2):347 – 354, 1991.

Chapters in Books

Zoltan J. Acs and Ronnie J. Phillips. Entrepreneurship and philanthropy in American capitalism. In *Entrepreneurship, Growth and Public Policy: Prelude to a Knowledge Spillover Theory of Entrepreneurship*, pages 509 – 524. Elgar: Cheltenham, U.K. and Northampton, Mass.: Elgar, George Mason U and Max Planck Institute of Economics, CO State U, 2008.

Zoltan J. Acs, Ronnie J. Phillips, David B. Audretsch, and Sameeksha Desai. Non-market sources of American entrepreneurial capitalism. In *Non-market Entrepreneurship: Interdisciplinary Approaches*, pages 51 – 70. Cheltenham, U.K. and Northampton, Mass.: Elgar, George Mason U, CO State U, and Max Planck Institute for Economics, Jena, 2008.

Alexandra Bernasek, Ronnie J. Phillips, and Michael P. Ross. Globalization and the changing relationship between economic development and capital markets: Innovations in funding for microfinance. In *Capital Markets, Globalization, and Economics Development*, edited by Benton E. Gup, pages 161–174. Heidelberg and New York: Springer, CO State U, 2005.

Simon W. Bowmaker, Ronnie J. Phillips, and Richard D. Johnson. Economics of rock 'n' roll. In *Economics Uncut: A Complete Guide to Life, Death and Misadventure*, pages 389 – 421. Elgar: Cheltenham, U.K. and Northampton, Mass.; U Edinburgh and CO State U, 2005.

Robert DeYoung and Ronnie J. Phillips. Payday lending and payments services: A historical and modern analysis. In *Financial Institutions and Markets: Current Issues in Financial Markets* edited by Robert R. Bliss and George G. Kaufman. Palgrave, U of Kansas and CO State U, 2008.

David Mushinski and Ronnie J. Phillips. The role of morris plan lending institutions in expanding consumer microcredit in the united states. In *Entrepreneurship in Emerging Domestic Markets: Barriers and Innovation*, pages 121 – 139. Foreword by Robert E. Litan. Milken Institute Series on Financial Innovation and Economic Growth. New York: Springer, CO State U, 2008.

David Nickerson and Ronnie J. Phillips. The federal home loan bank system and the farm credit system: Historic parallels and implications for systemic risk. In *Too Big to Fail*, edited by Benton Gup, pages 107–140. New York: Praeger Books, CO State U, 2004.

Ronnie J. Phillips. The failure of keynesianism and the collapse of bretton woods. In *Research in Political Economy*, P. Zarembka and T. Ferguson, editors. Vol. 8, pages 1–25. JAI Pres, CO State U, 1985.

Ronnie J. Phillips. Radical institutionalism and the texas school of economics. In *Radical institutionalism: Contemporary voices*, pages 21 – 37. Contributions in Economics and Economic History series no. 90, CO State U, 1989.

Ronnie J. Phillips. Latin america's debt crisis, the international monetary fund, and financial reform. In *Progress toward development in Latin America: From Prebisch to technological autonomy*, pages 69 – 83. Boulder and London:, CO State U, 1990.

Ronnie J. Phillips. Veblen and simons on credit and monetary reform. In *Thorstein Veblen (1857-1929)*, pages 326 – 336. Elgar Reference Collection series. Pioneers in Economics series, vol. 32., CO State U, 1992.

Ronnie J. Phillips. The minsky-simons-veblen connection: Comment. In *Thorstein Veblen: Critical assessments. Volume 3: Specialized topics*, pages 695 – 696. Critical Assessments of Leading Economists series., CO State U, 1993.

Ronnie J. Phillips. Veblen and simons on credit and monetary reform. In *Thorstein Veblen: Critical assessments. Volume 3: Specialized topics*, pages 667 – 681. Critical Assessments of Leading Economists series., CO State U, 1993.

Ronnie J. Phillips. Veblen and the 'wobblies': A note. In *Thorstein Veblen: Critical assessments. Volume 3: Specialized topics*, pages 644 – 651. Critical Assessments of Leading Economists series., CO State U, 1993.

Ronnie J. Phillips. E. e. hale on economic theory and the real world. In *Economic mavericks: The Texas institutionalists*, pages 31 – 49. JAI Press, Political Economy and Public Policy, vol. 9., CO State U, 1995.

Ronnie J. Phillips. Economic mavericks: The texas institutionalists: Introduction. In *Economic mavericks: The Texas institutionalists*, pages 1 – 5. JAI Press, Political Economy and Public Policy, vol. 9., CO State U, 1995.

Ronnie J. Phillips. The 'chicago plan' and new deal banking reform. In *Stability in the financial system*, pages 94 – 114. Macmillan, Levy Economics Institute and CO State U, 1996.

Ronnie J. Phillips. Federal reserve regulatory authority over bank holding companies: An historical anomaly? In *Research in Financial Services, Volume 8*, edited by George G. Kaufman. Greenwich, CT: JAI Press, Levy Economics Institute and CO State U, 1996.

Ronnie J. Phillips. The european union payment system: Early lessons from the federal reserve and the reichsbank. In *European Monetary Union banking issues: Historical and contemporary perspectives*, pages 141 – 159. Research in International Business and Finance, vol. 14., CO State U, 1999.

Ronnie J. Phillips. Reviews perry mehrling's the money interest and the public interest: American monetary thought, 1920-1970. In *Research in the history of economic thought and methodology: A Research Annual*, pages 187 – 197. Research in the History of Economic Thought and Methodology, vol. 18-A., CO State U, 2000.

Ronnie J. Phillips. Coping with financial catastrophe: The san francisco clearinghouse during the earthquake of 1906. In *Research in economic history. Volume 21*, pages 79 – 104. Coedited by Gregory Clark and William A. Sundstrom., CO State U, 2003.

Ronnie J. Phillips. Online banking. In *Handbook of Computer Networks*, edited by Hossein Bidgoli. New York: John Wiley and Sons, CO State U, 2007.

Ronnie J. Phillips. Online banking. In *Handbook of Technology Management*, edited by Hossein Bidgoli. New York: John Wiley and Sons, CO State U, 2009.

Ronnie J. Phillips and Susan Hine. The new institutional structure of banking: A framework for survival in the digital age. In *The Future of Banking*, edited by Benton Gup, pages 153–172. Quorum Books, CO State U, 2002.

Ronnie J. Phillips and Richard D. Johnson. Regulating international banking: Rationale, history, and future prospects. In *The new financial architecture: Banking regulation in the twenty-first century*, pages 1 – 21. Westport, Conn. and London:, CO State U, 2000.

Ronnie J. Phillips and Douglas Kinnear. The twentieth century trend of institutionalism in mainstream economics journals. In *Wisconsin 'government*

and business' and the history of heterodox economic thought, pages 283 – 300. *Research in the History of Economic Thought and Methodology*, vol. 22-C., CO State U, 2004.

Ronnie J. Phillips and Alessandro Roselli. How to avoid the next taxpayer bailout of the financial system: The narrow banking proposal. In *Financial Market Regulation: Legislation and Implications*, pages 149 – 161. New York and Heidelberg: Springer, Networks Financial Institute, Indianapolis, IN and American Institute for Economic Research, Great Barrington, MA, 2011.

Ronnie J. Phillips and Daniel J. Slottje. The importance of relative prices in analyzing veblen effects. In *Thorstein Veblen: Critical assessments. Volume 2: Veblen's political economy*, pages 350 – 358. *Critical Assessments of Leading Economists series.*, Texas A&M University and SMU, 1993.

Ronnie J. Phillips and Kenneth Spong. Federal housing policies and the recent financial crisis. In *Socially Responsible Finance and Investing: Financial Institutions, Corporations, Investors, and Activists*, pages 239 – 256. Robert W. Kolb Series in Finance, vol. 612. Hoboken, N.J.: Wiley, CO State U and Networks Financial Institute, 2012.

Ronnie J. Phillips and P. A. V. B. Swamy. Par clearance in the domestic exchanges: The impact of national bank notes. In *Research in economic history. Volume 18*, pages 121 – 144. Coeditors: Gregory Clark and William A. Sundstrom., CO State U, 1998.

Policy Briefs, Research Reports, Newspapers, and Magazines

William F. Ford and Ronnie J. Phillips. Will your bank fail?: A few straightforward calculations can tell you if your financial institution is in trouble. *Research Reports: American Institute for Economic Research*, 77(13):1 – 3, 2010.

Hyman P. Minsky, Dimitri B. Papadimitriou, Ronnie J. Phillips, and L. Randall Wray. Community development banks. *Jerome Levy Economics Institute Public Policy Briefs*, 1992.

David Nickerson and Ronnie J. Phillips. Financial déjà vu? *Regulation*, 25(1):40, 2002.

Dimitri B. Papadimitriou, Ronnie J. Phillips, and L. Randall Wray. The community reinvestment act, lending discrimination, and the role of community development banks. *The Jerome Levy Economics Institute Public Policy Series*, 1993.

Dimitri B. Papadimitriou, Ronnie J. Phillips, and L. Randall Wray. Community-based factoring companies and small business lending. *Jerome Levy Economics Institute Public Policy Briefs*, 1994.

Ronnie J. Phillips. The search for safer financial institutions. *Denver Post*, July 1991. 28.

Ronnie J. Phillips. Comment: How regulation turned a winner into a loser. *American Banker*, page 4, October 1992. 28.

Ronnie J. Phillips. The banking crisis isn't over. *USA Today Magazine*, 123(2592):30, 1994.

Ronnie J. Phillips. New deal's unfinished work: Merging the bank regulators. *American Banker*, 73:20, 1994.

Ronnie J. Phillips. Freeze on bank reforms would leave colorado out in the cold. *Denver Post*, page 7b, February 1995. 11.

Ronnie J Phillips. *Narrow banking reconsidered: The functional approach to financial reform*. Number 17. Public policy brief//Jerome Levy Economics Institute of Bard College, 1995.

Ronnie J. Phillips. Editorial desk: Is capitalism innately altruistic? *New York Times*, page 28, September 1999. 30.

Ronnie J. Phillips. The chicago plan. *Research Reports: American Institute for Economic Research*, 76(9):3, 2009.

Ronnie J. Phillips. Deposit insurance increase fosters new risks. *Commentaries: American Institute for Economic Research*, 2009.

Ronnie J. Phillips. Hard times for the fdic. *Research Reports: American Institute for Economic Research*, 76(15):4, September 2009. 7.

Ronnie J. Phillips. How safe are fdic-insured bank deposits?. *Northern Colorado Business Report*, 14(22):17, 2009.

Ronnie J. Phillips. International investment cushions economy. *Northern Colorado Business Report*, 14(22):9 – 24, 2009.

Ronnie J. Phillips. Reality of rock and roll economics. *Coloradoan*, February 2009. 3.

Ronnie J. Phillips. Some old ideas for oversight may work today. *American Banker*, 174(93):8, 2009.

Ronnie J. Phillips. Will "flub" follow fannie and freddie?. *Research Reports: American Institute for Economic Research*, 76(1):1 – 3, 2009.

Ronnie J. Phillips. Will 'flub' follow fannie and freddie? Forbes.com, February 11, 2009.

Ronnie J. Phillips. No more financial crises? are you sure?. *Northern Colorado Business Report*, 15(21):17 – 38, 2010.

Ronnie J. Phillips. Guest article: Encouraging financial innovation may prevent a subprime small business bubble. *Mergers & Acquisitions Report*, 29(32):35, 2014.

Ronnie J. Phillips. Philanthropy—the backbone of american capitalism. *San Francisco Chronicle, Insight Section*, December 2014. 7.

Ronnie J. Phillips. Preventing a subprime small business bubble. *American Banker*, page 4, June 2014. 5.

Richard Sullivan, Kenneth Spong, Ronnie J. Phillips, and Richard Johnson. Small business lending by commercial banks in colorado 1994 to 1996. *Financial Industry Perspectives, Federal Reserve Bank of Kansas City*, May 1998.

Encyclopedias

David Mushinski and Ronnie J. Phillips. Micro-credit. *International Encyclopedia of Business and Management*, 2nd edition. Edited by Malcolm Warner, 6 volumes, 2001. pp. 4465-4473.

Ronnie J. Phillips. Bank holding company act and community reinvestment act. *Encyclopedia of American Business History*, edited by Charles Geisst, Facts on File, 2005.

Ronnie J. Phillips. Lloyd w. mints. *Dictionary of American Economists*, edited by Morgen Witzel. Thoemmes/Continuum, 2006.

Ronnie J. Phillips. Institutionalism. *International Encyclopedia of the Social Sciences*, 2nd edition, edited by William A. Darity, Jr., Macmillan, 2007.

Ronnie J. Phillips. Online banking. *Handbook of Computer Networks*, edited by Hossein Bidgoli, John Wiley and Sons, 2007.

Ronnie J. Phillips. Thorstein b. veblen, conspicuous consumption, institutional economics, and grameen bank. *Encyclopedia of Business Ethics and Society, 2nd edition*. edited by Robert W. Kolb, Sage Publications, 2017.

Ronnie J. Phillips and Alessandro Roselli. Narrow banking: A proposal to avoid the next taxpayer bailout of the financial system. www.apertacontrada.it October 12, 2009.

Working Papers

David B. Audretsch and Ronnie J. Phillips. Entrepreneurship, state economic development policy, and the entrepreneurial university. *CEPR Discussion Paper No. DP6242*, 2007.

Robert DeYoung and Ronnie J. Phillips. Payday loan pricing. *FRB of Kansas City Paper No. RWP 09-07*, 2007.

Natalia Kravchenko, Stephan Weiler, and Ronnie J. Phillips. Information externalities and small business lending by banks: A comparison of urban and rural counties in the u.s. SSRN Working Papers, December 2011. Available at SSRN: <http://ssrn.com/abstract=1968965>.

Ronnie J. Phillips. The ‘chicago plan’ and new deal banking reform. *The Jerome Levy Economics Institute Working Papers Series.*, 1992.

Ronnie J. Phillips. Credit markets and narrow banking. *The Jerome Levy Economics Institute Working Papers Series*, 1992.

Ronnie J. Phillips. The regulation and supervision of bank holding companies: A historical perspective. *The Jerome Levy Economics Institute Working Papers Series*, 1994.

Ronnie J. Phillips. Why are bank failures special? lessons from u.s. financial history. Networks Financial Institute. Working Paper No. 04, April 2008.

Ronnie J. Phillips. A look back at the national banking system and its relevance for today. Working Paper, March 2014. Available at SSRN: <http://ssrn.com/abstract=2414010>.

Ronnie J. Phillips and David B. Nickerson. Underwriting in property–casualty insurance markets: Regulation, risk and volatility. Networks Financial Institute. Working Paper No. 19, August 2011. Available at SSRN: <http://ssrn.com/abstract=1911350>.

Ronnie J. Phillips and Ian C. Stachan. Breaking up is hard to do: The resilience of the rock group as an organizational form for creating music (august 13, 2013). Working Paper, August 2013. Available at SSRN: <http://ssrn.com/abstract=2309742> or <http://dx.doi.org/10.2139/ssrn.2309742>.

Book Reviews

Ronnie J. Phillips. Science and ceremony: The institutional economics of c. e. ayres edited by william breit and w. p. culbertson (book review). *Journal of Economic Issues (Association for Evolutionary Economics)*, 11(3):646–650, 1977.

Ronnie J. Phillips. Civilization in crisis: Human prospects in a changing world by joseph a. camilleri (book review). *Journal of Economic Issues (Association for Evolutionary Economics)*, 12(4):943 – 945, 1978.

Ronnie J. Phillips. "The efficient use of energy resources," by william d. nordhaus (book review). *Journal of Economic Issues (Association for Evolutionary Economics)*, 15(1):239 – 241, 1981.

Ronnie J. Phillips. "choosing the right pond: Human behavior and the quest for status." by robert h. frank (book review). *Social Science Quarterly (University of Texas Press)*, 67(3):654 – 655, 1986.

Ronnie J. Phillips. The transformation of american-capitalism: From competitive market structures to centralized private–sector planning by j. m. munkirs (book review). *Journal of Economic Issues (Association for Evolutionary Economics)*, 20(1):213–215, MAR 1986.

Ronnie J. Phillips. What is political economy? a study of social theory and underdevelopment by staniland, m (book review). *Journal of Economic Issues (Association for Evolutionary Economics)*, 20(1):256–257, MAR 1986.

Ronnie J. Phillips. The political morality of the international monetary fund edited by robert s. browne (book review). *Journal of Economic Issues (Association for Evolutionary Economics)*, 22(3):906, 1988.

Ronnie J. Phillips. Economic exiles by j.e. king (book review). *Southern Economic Journal*, 56(4):1156, 1990.

Ronnie J. Phillips. The great u-turn: Corporate restructuring and the polarizing of america by bennett harrison and barry bluestone. (book review). *Social Science Quarterly (University of Texas Press)*, 71(1):219, 1990.

Ronnie J. Phillips. Money and banking: Issues for the twenty-first century,'edited by philip arestis (book review). *Journal of Economic Issues (Association for Evolutionary Economics)*, 28(4):1320 – 1323, 1994.

Ronnie J. Phillips. 'george woods and the world bank,' by robert w. oliver (book review). *Journal of Developing Areas*, 30(2):256, 1996.

Ronnie J. Phillips. Does financial deregulation work? a critique of free market approaches by bruce coggins (book review). *Journal of Economic Issues (Association for Evolutionary Economics)*, 32(4):1183 – 1186, 1998.

Ronnie J. Phillips. 'vietnam's reforms and economic growth,' by charles harvie and tran van hoa (book review). *Journal of Developing Areas*, 32(3):435, 1998.

Ronnie J. Phillips. Fabricating the keynesian revolution: Studies of the inter-war literature on money, the cycle and unemployment (book review). *Journal of Economic Studies*, 28(2/3):136–140, 2001.

Ronnie J. Phillips. Networking knowledge for information societies: Institutions and intervention edited by robin mansell, rohan samarajiva, and amy mahan (book review). *Journal of Economic Issues (Association for Evolutionary Economics)*, 37(3):815 – 817, 2003.

Ronnie J. Phillips. The economics of non-selfish behavior: Decisions to contribute money to public goods. (book review). *Journal of Economic Issues (Association for Evolutionary Economics)*, 42(1):279 – 281, 2008.

Ronnie J. Phillips. The darwin economy: Liberty, competition, and the common good by robert m. frank (book review). *Journal of Economic Issues (Association for Evolutionary Economics)*, 46(2):577–579, JUN 2012.

Ronnie J. Phillips. Darwin's conjecture: The search for general principles of social and economic evolution by geoffrey m. hodgson and thorbjorn knudsen (book review). *Journal of Economic Issues (Association for Evolutionary Economics)*, 46(3):815–817, SEP 2012.

Ronnie J. Phillips. Financial structures and regulation: A comparison of crises in the uk, usa and italy by alessandro roselli. (book review). *Journal of Economic Issues (Association for Evolutionary Economics)*, 47(1):282–284, 2013.

Ronnie J. Phillips. Why philanthropy matters: How the wealthy give, and what it means for our economic well-being by zoltan j. acs. (book review). *Journal of Economic Issues (Association for Evolutionary Economics)*, 48(1), 2014.

Ronnie J. Phillips. James r. barth and george g. kaufman, eds.: The first great financial crisis of the 21st century: A retrospective. *Journal of Economic Issues (M.E. Sharpe Inc.)*, 50(3):904 – 906, 2016.

Invited Presentations

Ronnie J. Phillips. Multinationals and the international monetary system. June 1981. Anderson School of Management, Project on Economic Education, University of New Mexico, Albuquerque, NM.

Ronnie J. Phillips. The changing role of the international monetary fund: Implications for the future. April 1982. Seminar, Department of Economics, Texas Tech University, Lubbock, TX.

Ronnie J. Phillips. A veblenian model of financial instability. April 1988. Department of Economics, University of Colorado at Boulder.

Ronnie J. Phillips. 100% reserves: Theory, history and policy. October 1989. Macroeconomics Workshop, Department of Economics, Texas A&M University.

Ronnie J. Phillips. Debt deflation models of financial crisis. October 1989. Macroeconomics Workshop, Department of Economics, Texas A&M University.

Ronnie J. Phillips. Financial crisis and reform: Debating 100% reserves, 1933-37. September 1989. Federal Reserve Bank of St. Louis.

Ronnie J. Phillips. Is there a texas school of economics? November 1989. Political Economy Workshop, Department of Economics, The University of Texas at Austin.

Ronnie J. Phillips. Monetary policy and credit under a narrow banking system. October 1991. Department of Economics, University of Denver.

Ronnie J. Phillips. Safe and stable banking: The 100% reserve proposal. May 1991. The Jerome Levy Economics Institute of Bard College, Annandale-on-Hudson, NY.

Ronnie J. Phillips. Safe and stable banking: The 100% reserve proposal. April 1991. Roundtable on Monetary Policy, Federal Reserve Bank of Kansas City.

Ronnie J. Phillips. The chicago plan and new deal banking reform. October 1992. University Seminar on U.S. Monetary-Financial Reform in a World Context, Columbia University, New York City.

Ronnie J. Phillips. The chicago plan and new deal banking reform. April 1992. Macroeconomics Workshop, Department of Economics, Texas A&M University.

Ronnie J. Phillips. An end to private banking: Early new deal proposals to expand the role of government in credit allocation. October 1993. Federal Reserve Bank of Cleveland conference on Federal Credit Allocation.

Ronnie J. Phillips. Federal reserve regulatory authority over bank holding companies: An historical anomaly. July 1994. Economic and Policy Analysis Department, Office of the Comptroller of the Currency, Washington, DC.

Ronnie J. Phillips. The volatility of domestic exchange rates in the united states, 1899-1908: The role of the national banking system. July 1995. Economic and Policy Analysis Department, Office of the Comptroller of the Currency, Washington, DC.

Ronnie J. Phillips. The efficiency of domestic exchange rates: Evidence from cointegration analysis. July 1996. Federal Reserve Bank of Cleveland.

Ronnie J. Phillips. Par clearance in the domestic exchanges: The role of national banknotes. November 1996. Economics Department, Office of the Comptroller of the Currency, Washington, DC.

Ronnie J. Phillips. The european union payment system: Lessons from the history of the domestic exchanges in the u.s. March 1998. Economics and Finance Departments at Auburn University (March 5, 1998), Finance Department at the University of Alabama (March 6), and the Economics Department at Texas A&M University (March 10).

Ronnie J. Phillips. Small business lending in colorado, 1994-96. March 1998. Economics Department, Office of the Comptroller of the Currency, Washington, DC.

Ronnie J. Phillips. Banking after earthquakes: Dress rehearsal for y2k? March 1999. Economics Department, Office of the Comptroller of the Currency, Washington, DC.

Ronnie J. Phillips. Real and financial shocks to the payments system: Earthquakes, panics, and the san francisco clearinghouse. March 2000. Division of Economic Analysis, Office of Thrift Supervision, Washington, DC.

Ronnie J. Phillips. 100% reserve banking and domestic exchange rates in the united states. July 2004. American Institute for Economic Research, Great Barrington, Massachusetts.

Ronnie J. Phillips. Narrow banking reconsidered. November 2006. Money Seminar, Economics Department, University of Missouri at Kansas City,.

Ronnie J. Phillips. Entrepreneurship in the music industry. March 2007. School of Public Policy, George Mason University.

Ronnie J. Phillips. Bank failures and narrow banking. November 2008. Money and Markets Workshop, Department of Anthropology, University of Chicago.

Ronnie J. Phillips. Entrepreneurship and technological change in the music industry. March 2008. College of Business, Eastern New Mexico University, Portales, New Mexico.

Ronnie J. Phillips. The music muddle: Entrepreneurship and technological change in the music industry. July 2008. American Institute for Economic Research, Great Barrington, MA.

Ronnie J. Phillips. 100% reserve banking. June 2011. Minsky Summer Conference, Levy Economics Institute, Bard College, Annandale-on-Hudson, NY.

Ronnie J. Phillips. Community development banks and minsky's cash-flow bank examination. June 2014. Minsky Summer Conference, Levy Economics Institute, Bard College, Annandale-on-Hudson, NY.

Conference Presentations

1977-2009

Zoltan J. Acs and Ronnie J. Phillips. American capitalism and altruism: An historical perspective on entrepreneurship and philanthropy. 29th Annual Association for Research on Nonprofit Organizations and Voluntary Action (ARNOVA) Conference, New Orleans, LA, November 2000.

Zoltan J. Acs and Ronnie J. Phillips. Entrepreneurship and philanthropy in the new gilded age. Eastern Economics Association, Crystal City, VA, March 2000.

Robert DeYoung and Ronnie J. Phillips. Strategic pricing of payday loans: Evidence from colorado, 2000-2005. 43th Annual Conference on Bank Structure and Competition, Federal Reserve Bank of Chicago, Chicago, IL, May 2007.

Robert DeYoung and Ronnie J. Phillips. Strategic pricing of payday loans: Evidence from colorado, 2000-2005. Community Development Conference, Federal Reserve System, Washington, DC, March 2007.

Robert DeYoung Cosmin Lucaci Douglas D. Evanoff, Philip F. Bartholomew and Ronnie J. Phillips. Bank structure conference impact study. 43th Annual Conference on Bank Structure and Competition, Federal Reserve Bank of Chicago, Chicago, IL, May 2007.

L. Randall Wray Hyman P. Minsky, Dimitri Papadimitriou and Ronnie J. Phillips. Community development banking. Association for Social Economics, Anaheim, CA, January 1993.

Ronnie J. Phillips. The wage system and the divine right of capital. Western Social Science Association, Denver, Colorado, April 1977.

Ronnie J. Phillips. C. e. ayres and the strategy of economic progress. Western Social Science Association, Denver, Colorado, April 1978.

Ronnie J. Phillips. The crisis of capitalism and the reform of the international monetary system. Western Social Science Association, Lake Tahoe, Nevada, April 1979.

Ronnie J. Phillips. International monetary reform and the role of the imf. Southwestern Economics Association, Ft. Worth, Texas, March 1979.

Ronnie J. Phillips. The place of c. e. ayres in the history of american development economics. History of Economics Society, University of Illinois at Urbana-Champaign, IL, May 1979.

Ronnie J. Phillips. Social welfare programs and national austerity. Southwestern Economics Association, Ft. Worth, Texas, March 1979.

Ronnie J. Phillips. Global austerity and international monetary reform in the 1980s. Union for Radical Political Economics, Washington, D.C., December 1981.

Ronnie J. Phillips. The international monetary crisis in the post bretton woods era. Southwestern Economics Association, San Antonio, Texas, March 1982.

Ronnie J. Phillips. The reagan administration and international monetary reform. Western Social Science Association, Denver, Colorado, April 1982.

Ronnie J. Phillips. Veblen and the wobblies. Association for Institutional Thought, San Diego, California, April 1984.

Ronnie J. Phillips. The current state of the international monetary system. Southwestern Economics Association, Houston, Texas, March 1985.

Ronnie J. Phillips. The imf and the socialist countries. Association for Institutional Thought, Ft. Worth, Texas, April 1985.

Ronnie J. Phillips. The texas school of economics: A proposed research agenda. Association for Institutional Thought, Reno, Nevada, April 1986.

Ronnie J. Phillips. Debt, class struggle, and the imf in eastern europe. Union for Radical Political Economics, Chicago, IL, December 1987.

Ronnie J. Phillips. Radical institutionalism: The texas tradition? Union for Radical Political Economics, Chicago, IL, December 1987.

Ronnie J. Phillips. The debate over 100% reserves in the 1930s. Atlantic Economic Society, New York, December 1988.

Ronnie J. Phillips. A veblenian model of financial instability. Eastern Economics Association, Boston, MA, March 1988.

Ronnie J. Phillips. Latin america's debt crisis, the international monetary fund, and financial reform. Southwestern Economics Association, Little Rock, Arkansas, March 1989.

Ronnie J. Phillips. Radical proposals for the reform of the financial system. Association for Institutional Thought, Albuquerque, NM, April 1989.

Ronnie J. Phillips. Administered prices and financial reform: Gardiner c. means on money, employment and 100% reserve banking. Association for Institutional Thought, Reno, NV, April 1991.

Ronnie J. Phillips. A balance sheet approach to a financial system with narrow banking. Opening the Agenda: Putting out Fires versus Financial Reform, The Jerome Levy Economics Institute of Bard College, Annandale-on-Hudson, NY, June 1991.

Ronnie J. Phillips. Safe banking during the great depression: J. m. nichols, the fdic, and 100% reserves. Southern Economics Association, Nashville, TN, November 1991.

Ronnie J. Phillips. Credit markets and narrow banking. Eastern Economics Association, New York, March 1992.

Ronnie J. Phillips. Restructuring the financial system: Institutionalist views of the 100% reserve proposal. Association for Evolutionary Economics, New Orleans, LA, January 1992.

Ronnie J. Phillips. The chicago plan and new deal banking reform,. Financing Prosperity in the 21st Century, The Jerome Levy Economics Institute of Bard College, March 1993.

Ronnie J. Phillips. Marriner eccles and the chicago plan for banking reform. Western Economics Association, Lake Tahoe, Nevada, June 1993.

Ronnie J. Phillips. The chicago plan and the reserve requirement increase of 1936-37. Western Economics Association, Vancouver, B.C., June 1994.

Ronnie J. Phillips. E.e. hale on economic theory and the real world. presented at the annual meeting of the Association for Institutional Thought, Albuquerque, NM, April 1994.

Ronnie J. Phillips. The regulation and supervision of bank holding companies: An historical perspective. Southern Economic Association, Orlando, FL, November 1994.

Ronnie J. Phillips. Institutional economics in the american economic review, 1918-1968 (afit presidential address. Association for Institutional Thought, Oakland, CA, April 1995.

Ronnie J. Phillips. The volatility of domestic exchange rates in the united states, 1899-1908: The role of the national banking system. Southern Economic Association, New Orleans, Louisiana, November 1995.

Ronnie J. Phillips. Bank credit and capital formation: The heretical views of harold moulton and adolf berle. Southern Economic Association, Washington, DC, November 1996.

Ronnie J. Phillips. Optimal regulation under narrow banking: A new institutional economics perspective. Western Economic Association, San Francisco, CA, June 1996.

Ronnie J. Phillips. Payments system technology and central banks: Early lessons from the federal reserve and the reichsbank. Western Economic Association, Seattle, Washington, July 1997.

Ronnie J. Phillips. Rethinking bank examinations: A minsky approach. Association for Evolutionary Economics, New Orleans, LA, January 1997.

Ronnie J. Phillips. The european union payment system: Early lessons from the federal reserve and the reichsbank. International Trade and Finance Association, Atlantic City, New Jersey, May 1998.

Ronnie J. Phillips. Real and financial shocks to the payments system: Earthquakes, panics, and the san francisco clearinghouse. Economic History Association, Baltimore, MD, October 1999.

Ronnie J. Phillips. Braver newer world: International banking regulation in the 21st century. The Jerome Levy Economics Institute of Bard College, Annandale-on-Hudson, NY, March 2000.

Ronnie J. Phillips. Digital technology and institutional change from the gilded age to modern times (presidential address). Association for Evolutionary Economics, Boston, MA, January 2000.

Ronnie J. Phillips. Financial deja vu: The farm credit system and the federal home loan bank system. Financial Management Association, San Antonio, Texas, June 2002.

Ronnie J. Phillips. Entrepreneurship and technological change in the music industry. Association for Private Enterprise Education, Las Vegas, NV, April 2008.

Ronnie J. Phillips. How to create a commodity backed local currency, and prospects for the acceptance of competitive local currencies: The future of berkshares. A joint conference of the American Institute for Economic Research and the E.F. Schumacher Society, Great Barrington, MA, July 2008.

Ronnie J. Phillips. Monopoly, technology, and entrepreneurship in the music industry: The early history of the phonograph. Association for Institutional Thought, Denver, Colorado, April 2008.

Ronnie J. Phillips. Music entrepreneurship. College Music Society, Atlanta, Georgia, September 2008.

Ronnie J. Phillips. Reflections on the founding of afit. Association for Institutional Thought/WSSA, Albuquerque, NM, April 2009.

Ronnie J. Phillips. Research projects on the music industry by undergraduate economics majors. Association for Institutional Thought/WSSA, Albuquerque, NM, April 2009.

Ronnie J. Phillips. Institutional economics in the mainstream economics journals'. at a conference on the History of Heterodox Economics in the United States" at the University of Missouri at Kansas City, October 3-5, 2002.

Ronnie J. Phillips and Valerie Assetto. Reagan, the imf, and eastern europe. Union for Radical Political Economics, New York City, NY, December 1985.

Ronnie J. Phillips and Philip F. Bartholomew. Dealing with financial crises: Lessons from minsky. 10th Annual Hyman P. Minsky Conference on Financial Structure at the Jerome Levy Economics Institute of Bard College, Annandale-on-Hudson, NY, April 2000.

Ronnie J. Phillips and Philip F. Bartholomew. Systemic risk and contagion: Minskian policies for resolving financial crises. Association for Evolutionary Economics, Boston, MA, January 2000.

Ronnie J. Phillips and Dorene Isenberg. Will basle ii hurt community banks? at the annual meetings of the Association for Evolutionary Economics, Philadelphia, PA, January 2005.

Ronnie J. Phillips and Robert W. Kling. R. h. montgomery and the control of public utilities. Association for Institutional Thought, Albuquerque, NM, April 1989.

Ronnie J. Phillips and Daniel J. Slottje. The place of econometrics in institutional economics. Association for Evolutionary Economics, San Francisco, California, December 1983.

Ronnie J. Phillips and Kenneth Spong. Free banking, narrow banking, and federal reserve monetary policy. Association for Evolutionary Economics, San Francisco, California, January 1996.

Ronnie J. Phillips and J. Ronald Stanfield. America's agenda as a strategy for progress. American Economics Association, Boston, Massachusetts, January 1994.

Dimitri Papadimitriou Ronnie J. Phillips and L. Randall Wray. Community development banks. Association for Institutional Thought, Corpus Christi, Texas, April 1993.

Dimitri Papadimitriou Ronnie J. Phillips and L. Randall Wray. Community-based factoring companies and small business lending. Association for Institutional Thought, Albuquerque, NM, April 1994.

Dimitri Papadimitriou Ronnie J. Phillips and L. Randall Wray. Community-based factoring companies and small business lending. "The Financial System in

the Decade Ahead: What Should Banks Do?” at The Jerome Levy Economics Institute of Bard College, April 1994.

J. Ronald Stanfield and Ronnie J. Phillips. Economic power, financial instability, and the cuomo commission report. Association for Evolutionary Economics, Washington, D.C., December 1990.

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