

**Be Among the First  
to Experience the  
Newly Renovated  
Conference Center!**

Big changes are happening at the Minnesota CLE Conference Center, and you're invited to be among the first to see them. As one of the first fall Institutes, this event offers you an exclusive soft-opening preview of the newly updated conference center. Come enjoy an in-person experience that's warmer, brighter, and better than ever!

**Institute Benefits**

- Stay up to date with the Case Law and Statutory Update, Updates from the Bankruptcy Court, the Minnesota Economic Outlook and the Local Rules Update
- Choose from 12 breakout sessions – tailor your curriculum with topics most useful for your practice
- Satisfy 1 credit each of Ethics, Elimination of Bias, and Mental Health/Substance Use specialty credit requirements
- Access to ALL Institute materials
- 4 FREE bankruptcy reference guides
- Earn 10.5 credits at the Institute
- Plus 3 additional credits with bonus post-Institute webcasts
- Annual reception

**FACULTY & PLANNERS**

<b>Karl J. Johnson</b> Institute Chair MJB Law Firm, PLLC Chanhassen	<b>Jeffrey J. Bursell</b> Solvent PLLC Saint Paul	<b>Heather M. Forrest</b> Office of the Chapter 13 Trustee Trustee Gregory A. Burrell Minneapolis	<b>Tracy A. Kennedy</b> Zimney Foster P.C. Grand Forks, North Dakota	<b>Sean O'Neil</b> Senior Director of Economic Development and Research Minnesota Chamber of Commerce Saint Paul	<b>Matthew C. Robinson</b> Maslon LLP Minneapolis
<b>Erik A. Ahlgren</b> Ahlgren Law Office Fergus Falls	<b>Kara E. Casteel</b> Ask LLP Saint Paul	<b>Chief Judge Katherine A. Constantine</b> Chief Bankruptcy Judge United States Bankruptcy Court Minneapolis	<b>David C. Gopen</b> Gopen, Larson & Johnson, LLC Minneapolis	<b>Orin J. Kipp</b> Wilford Geske & Cook, PA Woodbury	<b>Terri A. Running</b> Stinson LLP Minneapolis
<b>Judge Jamie L. Anderson</b> Fourth Judicial District Minneapolis	<b>Judge Michael J. Gieseke</b> Office of Chapter 12 & 13 Bankruptcy Trustee Kyle L. Carlson Barnevile	<b>Judge Gregory F. Kishel (Ret.)</b> Bankruptcy Judge United States Bankruptcy Court Minneapolis	<b>Austin J. Peiffer</b> Ag & Business Legal Strategies Hiawatha, Iowa	<b>Judge Christian M. Sande</b> Fourth Judicial District Minneapolis	<b>David M. Tanabe</b> Messerli & Kramer P.A. Minneapolis
<b>Nicole L. Anderson</b> Nicole Anderson Law, LLC. Forest Lake	<b>Brian Cook</b> Director Tax, Fiscal and Election Policy Minnesota Chamber of Commerce Saint Paul	<b>John D. Lamey, III</b> Lamey Law Firm, P.A. Oakdale	<b>Joseph A. Peiffer</b> Ag & Business Legal Strategies Hiawatha, Iowa	<b>Mary F. Sieling</b> Sieling Law, PLLC Minnetonka	<b>Tricia M. Pepin</b> Clerk of Court United States Bankruptcy Court Minneapolis
<b>Alexander J. Beeby</b> Sapientia Law Group, PLLC Minneapolis	<b>Jared M. Goerlitz</b> Goerlitz Law, PLLC Woodbury	<b>Jonathan G. Lofgren</b> Minneapolis Community and Technical College Minneapolis	<b>John D. Lamey, III</b> Lamey Law Firm, P.A. Oakdale	<b>David M. Tandee</b> Messerli & Kramer P.A. Minneapolis	<b>Kesha L. Tanabe</b> Former Bankruptcy Judge Vogel Law Firm Fargo, North Dakota
<b>Stephen J. Behm</b> Behm Law Group, Ltd. Mankato	<b>Benjamin J. Court</b> Stinson LLP Minneapolis	<b>Sara E. Diaz</b> Bulie Diaz Law Office Fargo, North Dakota	<b>Michael L. Gust</b> ABST Law Fargo, North Dakota	<b>Kristen E. Peterson</b> Associate General Counsel Mall of America MOAC Mall Holdings LLC Bloomington	<b>Matthew M. Tandee</b> Prescott Pearson & Tandee, PA New Brighton
<b>Cheryl Bergian</b> Cheryl Bergian Law Office Fargo, North Dakota	<b>Kevin T. Dobie</b> Liebo, Weingarten, Dobie & Barber, PLLP. Minneapolis	<b>Bradley J. Halberstadt</b> Stewart, Zilmen & Jungers, Ltd. Mankato	<b>Jennifer G. Lurken</b> Gislason & Hunter LLP Mankato	<b>Mary Nell Preisler</b> Director Former Lender Mediation Department of Agricultural & Natural Resources Systems University of Minnesota Extension Bejou	<b>David G. Velde</b> Velde Moore Limited Alexandria
<b>Matthew J. Bialick</b> MJB Law Firm, PLLC Chanhassen	<b>Nathan M. Hansen</b> Attorney at Law Willmar	<b>Barbara J. May</b> Barbara J. May Law Office PA Roseville	<b>Brett D. Kelley</b> Taft Stettinius & Hollister LLP Minneapolis	<b>Maurice B. VerStandig</b> The Dakota Bankruptcy Firm Fargo, North Dakota	<b>Michael L. Gust</b> ABST Law Fargo, North Dakota
<b>Judge Mychal A. Bruggeman</b> Bankruptcy Judge United States Bankruptcy Court Saint Paul	<b>Judge William J. Fisher</b> Bankruptcy Judge United States Bankruptcy Court Minneapolis	<b>Melissa B. Jacoby</b> University of North Carolina School of Law Chapel Hill, North Carolina	<b>Robert A. McLeod</b> Taft Stettinius & Hollister LLP Minneapolis	<b>Jason M. Reed</b> Maslon LLP Minneapolis	<b>Tracy A. Kennedy</b> Zimney Foster P.C. Grand Forks, North Dakota
<b>Jeffrey M. Bruzek</b> Office of the Chapter 13 Trustee Trustee Gregory A. Burrell Minneapolis	<b>Katherine A. Nixon</b> Friedrikson & Byron, P.A. Minneapolis		<b>Katherine A. Nixon</b> Friedrikson & Byron, P.A. Minneapolis		<b>Maurice B. VerStandig</b> The Dakota Bankruptcy Firm Fargo, North Dakota

**Watch Again Access**

Attendees have the ability to watch recordings of all Institute presentations for 1 year following the Institute. (NOTE: This "Watch Again" feature is reserved for attendees. Any viewing of sessions outside the listed Institute dates and times is not eligible for credit; it is for educational purposes only.)

**Special Discounts!**

- 50% off for lawyers in their first 5 years of practice
- 50% off for judicial clerks and legal aid attorneys
- Scholarships for lawyers in need of tuition assistance

**Attend In Person For:**

- Faculty access – meet and ask questions of faculty
- Opportunities to connect with your colleagues in the bankruptcy community
- A refreshing break from your office and screens
- Coffee, snacks and refreshments served all day

**Attendees Save 40% on 3 Popular Deskbooks!**

**Bankruptcy Practice in Minnesota Deskbook**

Minnesota CLE's *Bankruptcy Practice in Minnesota* *LinkedLaw Deskbook* is the best and most authoritative bankruptcy practice resource available to Minnesota attorneys. Get the digital 1-year subscription for 40% off!

\$125 | Sale: \$75 (digital 1-year subscription)



**The Debtor-Creditor Handbook with eFormbook**

The *Debtor-Creditor Handbook with eFormbook* is written to be a user-friendly guide to judgments and execution, precollection practice, debtor's assets, liens, collection and defense, secured and unsecured creditors, and much more!

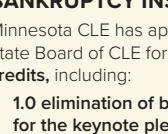
\$219 | Sale: \$131.40



**Eighth Circuit Appellate Practice Manual**

The Eighth Circuit Appellate Practice Manual is designed to be a primary resource for attorneys representing clients in its namesake jurisdiction.

\$199 | Sale: \$119.40



Offer valid for Bankruptcy Institute attendees only. Place orders at the Publications Table during the in-person event, or, place orders online at [www.minnCLE.org](http://www.minnCLE.org) with a code that will be made available to Institute attendees.

**COURSE INFORMATION**

**LIVE IN PERSON**

Thursday & Friday  
October 9-10, 2025  
Minnesota CLE Conference Center  
600 Nicollet Mall, Suite 370  
Third Floor City Center, Minneapolis

**INSTITUTE MATERIALS**

**In-Person Attendees**

Course materials, including the Reference Guides, will be provided to in-person attendees in hard copy. In-person attendees also will have electronic access to the course materials via their Minnesota CLE website account.

**Online Replay Attendees**

Course materials, including the Reference Guides, will be provided electronically to online replay attendees via their Minnesota CLE website account.

**SCHOLARSHIPS AVAILABLE**

Minnesota CLE maintains a scholarship program for those with a financial need. For further details or to obtain an application contact **800-759-8840** or [customerservice@minnCLE.org](mailto:customerservice@minnCLE.org).

**CANCELLATION / NO-SHOW POLICY**

Paid registrants who cancel before the seminar will receive a refund upon request. Paid registrants who do not cancel and are unable to attend will retain access to the Institute materials and PowerPoint presentations through their Minnesota CLE website account.

**ACCOMMODATION**

If you have a disability and need an accommodation in order to attend this seminar, contact Minnesota CLE as soon as possible at **800-759-8840** or [customerservice@minnCLE.org](mailto:customerservice@minnCLE.org).

**CREDITS – POST-INSTITUTE WEBCASTS**

Minnesota CLE has applied to the State Board of CLE for **1.0 CLE credit** for each of the three free post-Institute webcasts listed inside this brochure.

**QUESTIONS?**

[customerservice@minnCLE.org](mailto:customerservice@minnCLE.org)  
[www.minnCLE.org](http://www.minnCLE.org)  
800-759-8840

Nonprofit Org.  
U.S. Postage  
PAID  
Minnesota Continuing  
Legal Education

Minnesota Continuing  
Legal Education  
700 NICOLLET MALL, SUITE 200, MINNEAPOLIS MN 55402

DATED MATERIAL – PLEASE EXPEDITE!



Proudly presented by Minnesota Continuing Legal Education  
and the MSBA Bankruptcy Section

**The Event of the Year  
for Minnesota  
Bankruptcy Attorneys –**  
Essential Updates,  
Timely Education, and a Great Time  
with Colleagues and Friends!

# The 2025 Bankruptcy Institute

**Keynote Address by  
Professor Melissa B. Jacoby  
University of North Carolina School of Law**

**Plus, 8 Guest Speakers Join a Terrific Local Faculty!**



**Cheryl Bergian**  
Cheryl Bergian Law Office  
Fargo, North Dakota



**Austin J. Peiffer**  
Ag & Business Legal Strategies  
Hiawatha, Iowa



**Sara E. Diaz**  
Bulie Diaz Law Office  
Fargo, North Dakota



**Joseph A. Peiffer**  
Ag & Business Legal Strategies  
Hiawatha, Iowa



**Michael L. Gust**  
ABST Law  
Fargo, North Dakota



**Kesha L. Tanabe**  
Vogel Law Firm  
Fargo, North Dakota



**Tracy A. Kennedy**  
Zimney Foster P.C.  
Grand Forks, North Dakota



**Maurice B. VerStandig**  
The Dakota Bankruptcy Firm  
Fargo, North Dakota



## THIS YEAR'S INSTITUTE FEATURES:

- 4 Critical Annual Updates
- 4 Breakout Tracks
- Fireside Chat with the New Bankruptcy Judge
- 4 FREE Updated Bankruptcy Reference Guides
- 3 BONUS Post-Institute Webcasts
- 3 Specialty Credit Sessions
- And More!

**LIVE IN PERSON | October 9-10, 2025 | Minneapolis**

Can't attend in person? View the online replay October 30-31, 2025.

**QUESTIONS?**

[customerservice@minnCLE.org](mailto:customerservice@minnCLE.org)

[www.minnCLE.org](http://www.minnCLE.org)

800-759-8840

**SEASON PASSHOLDERS:**

**Super Passholders**

may attend the in-person seminar or the online replay at no charge.

**In-Person Passholders**

may attend the in-person seminar at no charge or the online replay for 50% off.

**Online Passholders**

may attend the in-person seminar for 50% off or the online replay at no charge.

DAY 1 –  
THURSDAY, OCTOBER 9, 2025

MORNING  
PLENARY SESSIONS

8:30 – 9:00 a.m.  
CHECK-IN & CONTINENTAL BREAKFAST

9:00 – 9:05 a.m.  
WELCOME & ANNOUNCEMENTS

9:05 – 10:35 a.m.  
**The 2025 Annual Bankruptcy Update – Key Cases and Legislative Changes**

Stay informed on influential bankruptcy developments from the past year. This session will cover significant decisions from the U.S. Supreme Court, Eighth Circuit Court of Appeals, Eighth Circuit Bankruptcy Appellate Panel, U.S. District Court for the District of Minnesota, U.S. Bankruptcy Court for the District of Minnesota, and Minnesota state courts, along with essential legislative changes that every bankruptcy practitioner should know.

- Alexander J. Beeby
- Jeffrey M. Bruzek
- Nauri J. Martny
- David M. Tanabe

10:35 – 10:50 a.m.  
BREAK

KEYNOTE  
PRESENTATION

10:50 – 11:50 a.m.  
**A Fresh Start to the Honest Debtor: The Role of Bankruptcy in Our Society**

1.0 elimination of bias credit applied for

Professor Melissa B. Jacoby, author of *Unjust Debts: How Our Bankruptcy System Makes America More Unequal*, will discuss the role the bankruptcy system plays in our society and its varying impact on different segments of our society. Professor Jacoby draws on her extensive experience researching the impacts of bankruptcy and working with bankruptcy policymakers to share some of her observations and thoughts about the theoretical purpose of bankruptcy, how well the current system rises to that challenge, and thoughts about improving that role in light of the power dynamics at play in the courtroom and on Capitol Hill.

– Melissa B. Jacoby

11:50 a.m. – 1:00 p.m.  
LUNCH (provided to attendees)

12:15 – 12:45 p.m.  
LUNCH PRESENTATION

**State of the Court**  
– Chief Judge Katherine A. Constantine

1:00 – 2:00 p.m.  
BREAKOUT SESSION A

**BUSINESS**

101  
**From the Bench – Judicial Perspectives on ABCs and Receivables**

This session explores the critical elements of Assignments for the Benefit of Creditors (ABCs) and receivables as bankruptcy alternatives through the eyes of the judiciary. Gain valuable insight into what judges look for (and what frustrates them) in ABCs and receivables cases.

- Judge Jamie L. Anderson
- Judge Christian M. Sande
- Maurice B. VerStandig

2:15 – 3:15 p.m.  
BREAKOUT SESSION B

**CONSUMER**

201  
**Merchant Cash Advances – What They Are, How They Work and More!**

Merchant cash advances (MCAs) are increasingly common – but often misunderstood – financial arrangements that raise unique legal challenges in bankruptcy and litigation. This session will explain how MCAs work, whether they should be characterized as loans or sales, and how that distinction impacts enforceability. You'll also learn practical strategies for objecting to MCA claims, defending against improper demands, and pursuing trustee clawbacks when appropriate. Learn how to navigate the complexities of MCAs with confidence.

- Maurice B. VerStandig

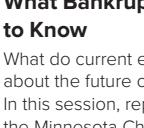
AFTERNOON  
PLENARY SESSION

**P**

3:20 – 3:50 p.m.  
**Fireside Chat with New Bankruptcy Judge Mychal A. Bruggeman**



– Judge Mychal A. Bruggeman  
– Karl J. Johnson (moderator)



3:50 – 4:45 p.m.  
**ANNUAL INSTITUTE RECEPTION**

Join your friends and colleagues for tasty refreshments, plus in-person conversation and connections!

2:00 – 2:15 p.m.  
BREAK

3:15 – 3:30 p.m.  
BREAK

DAY 2 –  
FRIDAY, OCTOBER 10, 2025

MORNING  
PLENARY SESSION

**F**

10:20 – 11:20 a.m.  
BREAKOUT SESSION C

**FARM / AG**

301  
**Chapter 12, Part I – Updates**

- Where Things Currently Stand
- What's New in Chapter 12
- Market Update and Trends
- New Cases, Legislation and Regulations
- Agency Updates
- Other Common Issues
- Michael L. Gust
- Austin J. Peiffer
- Joseph A. Peiffer
- Sara E. Diaz (moderator)

9:05 – 10:05 a.m.  
**Minnesota Economic Outlook: What Bankruptcy Attorneys Need to Know**

What do current economic trends indicate about the future of bankruptcy practice? In this session, representatives from the Minnesota Chamber of Commerce will share timely insights about how Minnesota's economy is performing. Topics include employment and economic growth trends, small business outlook, business formation and closures and state policy issues impacting the state's economic outlook. Gain a clear perspective on how Minnesota's economic and policy environment may shape business outcomes in the coming year.

- Brian Cook
- Sean O'Neil

10:05 – 10:20 a.m.  
BREAK

401  
**Chapter 12, Part II – Hot Topics**

- Negotiating Your First Farm Workout
- Farmer Lender Mediation
- Non-Bankruptcy Options/ABCs for Chapter 12
- U of M Extension/Farm Bureau
- Motions for Cash Collateral/Adequate Protection
- A Deep Dive into Security Interests
- How Many Ways Are There to Perfect a Horse?
- Is a Grain Bin Personal Property or Fixture/Security Interest?
- Matthew J. Bialick
- Austin J. Peiffer
- Joseph A. Peiffer
- Sara E. Diaz (moderator)

1:20 – 2:20 p.m.  
**Measure Twice, File Once: Toolbox Tips for Local Rules and Procedures**

Join us as we unpack recent changes to local rules, highlight updates to forms and filing requirements, and provide practical strategies for staying in compliance. You'll get tips on avoiding common mistakes, insight into evolving court expectations, and a set of practical "toolbox" resources to support efficient and error-free practice. This session will help ensure that your procedural tools are sharp, your filings are precise, and you're ready for what's next.

- Chief Judge Katherine A. Constantine
- Nicole L. Anderson
- Katherine A. Nixon
- Tricia M. Pepin

2:20 – 2:30 p.m.  
BREAK

2:30 – 3:30 p.m.  
**Common Adversary Issues in Consumer Bankruptcy: Preferences, Fraudulent Transfers, Credit Adversaries, and Asset Recovery**

- Erik A. Ahlgren, Jared M. Gorenitz & Nathan M. Hansen
- Ronald J. Lundquist (moderator)

402  
**"Wait 'til I get my money right" – Attorney Fees in Chapter 7 & 13: Ethical and Practical Issues for Counsel**

1.0 ethics credit applied for

This session will explore the legal, ethical, and procedural challenges surrounding attorney fees in Chapter 7 and Chapter 13 cases. Topics will include fee disclosures, reasonableness standards, court approval requirements, flat fees vs. hourly billing, no-look fee guidelines, and clawback risks. Attendees will gain practical guidance on structuring and documenting fees to ensure compliance while maintaining effective client representation. A must-attend for consumer bankruptcy practitioners navigating the evolving fee landscape.

- Jeffrey M. Bruzek
- Jeffrey J. Bursell
- Bradley Halberstadt

10:05 – 10:20 a.m.  
BREAK

302  
**Dealing with Pro Se Parties**

Discussion regarding the handling of matters with self-represented litigants. Substantive and procedural topics related to "Show Me the Note" claims, property of the bankruptcy estate, transfers of property interests, sovereign citizens and related creditor rights and remedies.

- Kevin T. Dobie
- Orin J. Kipp

403  
**Divorce, Death, and Debt – Where Bankruptcy Meets Life's Other Legal Challenges**

1.0 mental health / substance use credit applied for

This session explores the neuroscience of addiction, what happens in the brain during substance use and behavioral addiction, and how that understanding can inform more effective treatment and recovery strategies. Learn about the key differences and overlaps between chemical and behavioral addictions, the role of brain chemistry in compulsive behavior, and the science behind evidence-based recovery approaches. This session offers valuable insights for legal professionals and anyone working with individuals impacted by addiction.

- Jonathan G. Lofgren

11:20 – 11:35 a.m.  
BREAK

303  
**At the Crossroads of Criminal Defense and Bankruptcy: Strategies, Pitfalls, and Client Guidance**

Join our experienced panel as they address the key family law and estate planning challenges that arise when clients file for consumer bankruptcy. They will cover the impact of bankruptcy on family law issues like child support, alimony, and marital property divisions, and explore how bankruptcy interacts with estate planning concerns such as asset protection, exempt property, and creditor claims. Equip yourself with the practical knowledge and strategies to manage these complex issues and provide comprehensive guidance to your clients navigating both bankruptcy and family law matters.

- David C. Gopen
- Barbara J. May
- Robert A. McLeod
- Cheryl Bergian (moderator)

12:35 – 1:20 p.m.  
LUNCH BREAK (on your own)

3 FREE BONUS  
WEBCASTS  
IN NOVEMBER

As a special bonus, Institute attendees may attend the following webcasts for FREE! Use coupon code, along with instructions on how to register for free at [www.mincle.org](http://www.mincle.org), will be provided at the Institute.

1 Wednesday, November 12  
9:00 – 10:00 a.m.

**Introduction to Business Bankruptcy: Chapter 11 and Subchapter V Essentials**  
– John D. Lamey, III & Mary F. Siegel

2 Wednesday, November 19  
12:00 – 1:00 p.m.

**Getting Started with Consumer Bankruptcy: What You Need to Know About Chapters 7 & 13**  
– Matthew M. Tande

3 Wednesday, November 19  
2:00 – 3:00 p.m.

**Common Adversary Issues in Consumer Bankruptcy: Preferences, Fraudulent Transfers, Credit Adversaries, and Asset Recovery**  
– Erik A. Ahlgren, Jared M. Gorenitz & Nathan M. Hansen  
– Ronald J. Lundquist (moderator)

4 FREE  
REFERENCE GUIDES

Attendees will receive, for FREE, the following Reference Guides, all updated for the Institute:

- Summary of Chapter 7 Bankruptcy for Individual Debtors
- A Step-by-Step Guide for Filing a Chapter 13 Bankruptcy
- Stop a Foreclosure on a Home
- Bankruptcy "Stay" and Relief From the Stay in Minnesota
- Chapter 11 Business Bankruptcy Timeline



THANKS TO OUR  
BRONZE SPONSOR

**STRETTO**

REGISTER TODAY AT  
[WWW.MINCLE.ORG](http://WWW.MINCLE.ORG)