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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

Watch Again Access

Attendees have to 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

ONLINE REPLAY

Thursday & Friday  
October 30-31, 2025  
View online at [www.minncle.org](http://www.minncle.org)

The online replay will include all plenary and breakout sessions. A moderator will be available to answer questions by e-mail.

CREDITS – BANKRUPTCY INSTITUTE

Minnesota CLE has applied to the State Board of CLE for 10.5 total CLE credits, including:

- 1.0 elimination of bias credit for the keynote plenary session on Day 1
- 1.0 ethics credit for session #302
- 1.0 mental health/substance use credit for the closing plenary session on Day 2

The maximum number of total credits you may report for attending the 2025 Bankruptcy Institute is 10.5 credits. Minnesota CLE is an accredited sponsor in Wisconsin and North Dakota.

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.

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).

QUESTIONS?

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DATED MATERIAL – PLEASE EXPEDITE!

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The 2025 Bankruptcy Institute

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For assistance, call Minnesota CLE at 800-759-8840 or email [customerservice@minncle.org](mailto:customerservice@minncle.org).

TUITION:

\$495 MSBA member  
\$495 paralegal  
\$595 standard rate

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.



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!



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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!



DAY 1 –  
THURSDAY, OCTOBER 9, 2025

MORNING PLENARY SESSIONS	1:00 – 2:00 p.m. BREAKOUT SESSION A	2:15 – 3:15 p.m. BREAKOUT SESSION B	AFTERNOON PLENARY SESSION
8:30 – 9:00 a.m. CHECK-IN & CONTINENTAL BREAKFAST	BUSINESS	101 <b>From the Bench – Judicial Perspectives on ABCs and Receiverships</b>  This session explores the critical elements of Assignments for the Benefit of Creditors (ABCs) and receiverships as bankruptcy alternatives through the eyes of the judiciary. Gain valuable insight into what judges look for (and what frustrates them) in ABCs and receivership cases.  – Judge Jamie L. Anderson – Judge Christian M. Sande	3:20 – 3:50 p.m. <b>Fireside Chat with New Bankruptcy Judge Mychal A. Bruggeman</b> – Judge Mychal A. Bruggeman – Karl J. Johnson (moderator)
9:00 – 9:05 a.m. WELCOME & ANNOUNCEMENTS		201 <b>Merchant Cash Advances – What They Are, How They Work and More!</b>  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	 3:50 – 4:45 p.m. <b>ANNUAL INSTITUTE RECEPTION</b> Join your friends and colleagues for tasty refreshments, plus in-person conversation and connections!
9:05 – 10:35 a.m. <b>The 2025 Annual Bankruptcy Update – Key Cases and Legislative Changes</b> 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 – Nauni J. Manty – David M. Tanabe		202 <b>Scam Alert! How to Identify Elder Financial Abuse</b>  Financial abuse of older Americans is a growing concern. Perpetrators can be overseas scammers or family members and other trusted individuals. Learn how to spot “red flags” as the panelists examine some of the most common forms of financial exploitation in our region and ways to respond to suspected cases.  – Sara E. Diaz – Tracy A. Kennedy – Keshia L. Tanabe (moderator)	
10:35 – 10:50 a.m. BREAK	CONSUMER	102 <b>Chapter 13 Update: New Plan Form, Local Rule Changes, and Emerging Issues</b>  This session provides a timely update on key developments in Chapter 13 practice, including the rollout of the new plan form, recent changes to local rules, and current issues practitioners are facing in courts across the jurisdiction. Speakers will walk through practical implementation tips, identify common pitfalls, and highlight recent case law and procedural trends shaping Chapter 13 practice today.  – Nicole L. Anderson – Heather M. Forrest – Michael J. Gieseke	
10:50 – 11:50 a.m. <b>A Fresh Start to the Honest Debtor: The Role of Bankruptcy in Our Society</b> <i>1.0 elimination of bias credit applied for</i> Professor Melissa B. Jacoby, author of <i>Unjust Debts: How Our Bankruptcy System Makes America More Unequal</i> , 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		103 <b>Case Study: The Mall of America® Bankruptcy – Lessons from the Front Lines</b>  Gain an inside look at the high-profile Mall of America bankruptcy case in this engaging case study session. Attorneys directly involved in the litigation and appellate process will walk through key legal issues, strategic decisions, and procedural challenges. They'll share firsthand insights, practical takeaways, and real-world tips for navigating complex bankruptcy appeals from court dynamics to legal positioning. A must-attend for practitioners interested in appellate strategy, commercial real estate, or high-stakes bankruptcy litigation.  – Alexander J. Beeby – Kristen E. Peterson	
11:50 a.m. – 1:00 p.m. LUNCH (provided to attendees)	PRACTICUM	203 <b>Mock Bankruptcy Proceeding – Simulating an Avoidance Action Trial</b>  Observe a real-life demonstration of a preference action. We will have attorneys representing a [debtor in possession/ Litigation Trustee] and a preference recipient with a Bankruptcy Judge presiding. This demonstration will walk through the key aspects of preference litigation, including the assertion of an affirmative defense, how to properly offer evidence, witness credibility, offering a practical look at real-world bankruptcy dynamics and strategy.  – Kara E. Casteel – Judge Gregory F. Kishel (Ret.) – Matthew C. Robinson – Jason M. Reed (moderator)	2:00 – 2:15 p.m. BREAK
12:15 – 12:45 p.m. LUNCH PRESENTATION <b>State of the Court</b> – Chief Judge Katherine A. Constantine			
		2:15 – 3:20 p.m. BREAK	

DAY 2 –  
FRIDAY, OCTOBER 10, 2025

MORNING PLENARY SESSION	10:20 – 11:20 a.m. BREAKOUT SESSION C	11:35 a.m. – 12:35 p.m. BREAKOUT SESSION D	AFTERNOON PLENARY SESSIONS
8:30 – 9:00 a.m. CONTINENTAL BREAKFAST	FARM / AG	301 <b>Chapter 12, Part I – Updates</b> <ul style="list-style-type: none"><li>Where Things Currently Stand</li><li>What's New in Chapter 12</li><li>Market Update and Trends</li><li>New Cases, Legislation and Regulations</li><li>Agency Updates</li><li>Other Common Issues</li></ul> – Michael L. Gust – Austin J. Peiffer – Joseph A. Peiffer – Sara E. Diaz (moderator)	1:20 – 2:20 p.m. <b>Measure Twice, File Once: Toolbox Tips for Local Rules and Procedures</b>  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 missteps, 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
9:00 – 9:05 a.m. DAY 2 ANNOUNCEMENTS		401 <b>Chapter 12, Part II – Hot Topics</b> <ul style="list-style-type: none"><li>Negotiating Your First Farm Workout<ul style="list-style-type: none"><li>Farmer Lender Mediation</li><li>Non-Bankruptcy Options/ABCs for Chapter 12</li><li>U of M Extension/Farm Bureau</li></ul></li><li>Motions for Cash Collateral/Adequate Protection</li><li>A Deep Dive into Security Interests<ul style="list-style-type: none"><li>How Many Ways Are There to Perfect a Horse?</li><li>Is a Grain Bin Personal Property or Fixture/ Security Interest?</li></ul></li></ul> – Matthew J. Bialick – Austin J. Peiffer – Joseph A. Peiffer – Mary Nell Preisler – Jennifer G. Lurken (moderator)	
9:05 – 10:05 a.m. <b>Minnesota Economic Outlook: What Bankruptcy Attorneys Need to Know</b> 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		302 <b>“Wait ‘til I get my money right” – Attorney Fees in Chapter 7 &amp; 13: Ethical and Practical Issues for Counsel</b> <i>1.0 ethics credit applied for</i> 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	2:20 – 2:30 p.m. BREAK
10:05 – 10:20 a.m. BREAK	CONSUMER	402 <b>Dealing with Pro Se Parties</b> 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 – Orrin J. Kipp	2:30 – 3:30 p.m. <b>The Science of Addiction: Understanding the Brain, Substance Use, and Paths to Recovery</b> <i>1.0 mental health / substance use credit applied for</i> 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
		303 <b>Divorce, Death, and Debt – Where Bankruptcy Meets Life's Other Legal Challenges</b> 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)	
	CROSSOVER TOPICS	403 <b>At the Crossroads of Criminal Defense and Bankruptcy: Strategies, Pitfalls, and Client Guidance</b> When criminal conduct and bankruptcy intersect, both debtors and their counsel face unique legal and ethical challenges. This session explores the complex issues that arise when judgment enforcement, dischargeability, restitution, and criminal liability come into play. Learn how to advise clients about 341 meetings while protecting their Fifth Amendment rights, how to handle uninvolved spouses and estate payments, and what to watch for when criminal court proceedings and bankruptcy overlap. Additionally, hear practical strategies on how to guide clients through bankruptcy while minimizing the risk of criminal exposure and ensuring compliance with §727 and other provisions.  – Brett D. Kelley – Nauni J. Manty – David G. Velde	12:35 – 1:20 p.m. LUNCH BREAK (on your own)
		11:20 – 11:35 a.m. BREAK	

3 FREE BONUS  
WEBCASTS  
IN NOVEMBER

As a special bonus, Institute attendees may attend the following webcasts for **FREE!** A coupon code, along with instructions on how to register for free at [www.minncle.org](http://www.minncle.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. Sieling

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. Goerlitz & 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 to Stop a Foreclosure on a Home
- Bankruptcy “Stay” and Relief From the Stay in Minnesota
- Chapter 11 Business Bankruptcy Timeline

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