

DAY 1 –
TUESDAY, OCTOBER 27, 2026

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 9:00 – 9:05 a.m. WELCOME & ANNOUNCEMENTS 9:05 – 10:35 a.m. The 2026 Annual Bankruptcy Update – Key Cases & 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 – Nauni J. Manty – David M. Tanabe 10:35 – 10:45 a.m. BREAK 10:45 – 11:45 a.m. Elimination of Bias: Bankruptcy, Access to Justice, and the Right to a Fresh Start: Serving Immigrants, Non-Citizens and Other Marginalized Communities <i>1.0 elimination of bias credit applied for</i> Bankruptcy promises individuals a meaningful opportunity for financial relief and a fresh start, yet access to that relief is not experienced equally. Immigrants, undocumented debtors and other marginalized communities may encounter language barriers, cultural differences, economic vulnerability, discrimination, misinformation, and concerns about how bankruptcy could affect immigration status. This session examines justice and injustice within the bankruptcy system, including how implicit bias and systemic inequities can influence access to legal services, attorney-client relationships, and case outcomes. Attendees will explore bankruptcy through an access-to-justice and human-rights lens and learn practical strategies for providing culturally competent representation, addressing misconceptions, reducing barriers, and helping ensure that bankruptcy protections are meaningfully available regardless of race, citizenship, or immigration status. – Chrystin Ondersma 11:45 a.m. – 1:00 p.m. LUNCH BREAK (provided to attendees) 12:00 – 12:15 p.m. Navigating Minnesota CLE's Bankruptcy Practice in Minnesota Linkedlaw eDeskbook – Holly L. Garland 12:15 – 12:45 p.m. State of the Court – Chief Judge Katherine A. Constantine	BUSINESS 101 When SBA Loans Meet Bankruptcy – Guarantees, Collateral and Restructuring SBA-backed loans can add another layer of complexity when a business or its owners face financial distress. This session examines how SBA loans are treated in bankruptcy, with a focus on personal guarantees, collateral, lender and government rights, restructuring options, and potential liability for business owners. Attendees will also explore practical considerations when advising debtors, guarantors, and creditors in Chapter 7, Chapter 11, and workout scenarios involving SBA financing. – Lindsay W. Cremona – Karl J. Johnson 102 Battles Over the New Chapter 13 Plan Form, Preconfirmation Hearing Procedures and Fee Applications As the title suggests, the presenters will share their war stories related to recent battles over Minnesota's new Chapter 13 plan form, preconfirmation hearing procedures and fee applications. Learning the battle tactics will help you better prepare for or avoid a fight over certain plan provisions, confirmation hearings and getting paid. – Heather M. Forrest – Bradley J. Halberstadt – Matthew M. Tande CONSUMER 103 A Case Study of a Troubled Non-Profit – Lutheran Social Services Hear about behind the scenes of the Lutheran Social Services bankruptcy and receivership in this engaging case study session. Attorneys and the CRO directly involved in the proceedings will walk through key legal issues, strategic decisions, and procedural challenges. They'll share firsthand insights, practical takeaways, and real-world tips for navigating similar situations. This is a must-attend session for any bankruptcy practitioner. – Alexander J. Dybsky – Steven R. Kinsella 2:00 – 2:15 p.m. BREAK	201 No Easy Outs: Navigating the Challenges of Subchapter V A discussion of recent developments in the world of subchapter V all bankruptcy practitioners need to know when evaluating their next case. – Judge Luis E. Rivera II – Kathleen L. DiSanto – Keshia L. Tanabe – Cynthia L. Hegarty, moderator 202 Meet the New Chapter 7 Trustees, Plus Hear About Essential Updates and Best Practices Learn about the new Chapter 7 Trustees. Gain practical insights into the latest developments affecting Chapter 7 practice. Panelists will discuss emerging issues and common challenges encountered in Chapter 7 cases. The session will also highlight best practices for working effectively with trustees, preparing clients, avoiding common pitfalls, and navigating the Chapter 7 process more efficiently. – Mary F. Sieling – Patrick J. Sinner – Matthew D. Swanson 203 Mock Bankruptcy Proceeding – Trial of a Lender's Non-Dischargeability Claim Observe a real-life demonstration of the trial in a bankruptcy adversary proceeding concerning a lender's claim that an individual's debt is non-dischargeable due to fraud. Attorneys will represent the lender and the debtor with the Honorable Judge Laura L. Kulm Ask, Chief Judge of the South Dakota Bankruptcy Court presiding. This demonstration will walk through the key aspects of the trial including direct and cross-examination of witnesses, how to properly offer evidence, witness credibility, and a practical look at real-world dynamics and strategy in a bankruptcy adversary proceeding. – Chief Judge Laura L. Kulm Ask – Alex Cariveau – Kate Lattner – Charles E. Nelson – Amy J. Swedberg – Jason M. Reed, moderator 3:15 – 3:30 p.m. BREAK	3:30 – 4:30 p.m. The Nuts & Bolts of a Subchapter V Bankruptcy Case Hear practical insights from a bankruptcy judge and a subchapter V trustee from the Middle District of Florida, the district with the most subchapter V cases in the country! Our guest speakers will outline the basics of a subchapter V bankruptcy case. Learn how a subchapter V case starts, progresses, and concludes along with the key issues along the way. Also, learn about key tips and strategies on how you can help your client with their subchapter V cases. – Judge Luis E. Rivera II – Kathleen L. DiSanto 4:30 – 5:30 p.m. ANNUAL INSTITUTE RECEPTION Join your friends and colleagues for tasty refreshments, plus in-person conversation and connections!

DAY 2 –
WEDNESDAY, OCTOBER 28, 2026

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 9:00 – 9:05 a.m. DAY 2 ANNOUNCEMENTS 9:05 – 10:05 a.m. 2026 Regional Economic Update: Signals, Trends, and What Comes Next In a world of fast-moving headlines, it can be difficult to separate meaningful economic signals from day-to-day noise. This session steps back from the daily churn to connect the data and tell a clearer story about the economy. We will examine trends in inflation, credit conditions, consumer finances, and regional business activity, with a focus on how those forces fit together and what they may signal. The goal is to provide a grounded framework for understanding where the economy stands and where pressures may emerge next. – Tyler C. Schipper 10:05 – 10:20 a.m. BREAK	FARM / AG 301 Chapter 12, Part I – The Fundamentals of a Farm Bankruptcy This session will provide an overview of a Chapter 12 Farm Bankruptcy. Learn the various stages of a farm bankruptcy and learn the best practices and strategies along the way. – Matthew Higgins – Logan M. Moore – Joseph A. Peiffer 302 Student Loans in Bankruptcy: A Practitioner's Update on Treatment, Strategy and Discharge This panel offers a comprehensive update for bankruptcy attorneys on how student loans are handled across the full lifecycle of a case and the evolving path toward discharge. Panelists will share practical tips for advising clients at every stage along with case law, Department of Education policy, Department of Education and Department of Justice guidance, and other developments attorneys need to know. – Heather L. Marx – Adine S. Momoh – Joshua C. Peterson – Jeffrey H. Butwinick, moderator CONSUMER 303 AI and the Pro Se Debtor The rapid adoption of generative AI is transforming how self-represented debtors access legal information and prepare bankruptcy filings. Drawing on their firsthand experience, our panelists will discuss how AI-assisted filings are affecting consumer bankruptcy practice. Gain practical insights into how AI is reshaping self-representation in bankruptcy cases and what these emerging trends mean for attorneys, trustees, and the courts. – Nicole Anderson – Orin J. Kipp – Tricia M. Pepin – Judge Mychal A. Bruggeman, moderator 11:20 – 11:35 a.m. BREAK	401 Chapter 12, Part II – Hot Topics Chapter 12 bankruptcy continues to evolve as family farmers confront changing economic conditions, rising input costs, fluctuating commodity prices, interest-rate pressures, and increasingly complex debt structures. This session will examine new developments and emerging issues pertaining to Chapter 12. Hear about recent case law, eligibility and filing considerations, treatment of secured and priority claims, plan confirmation and feasibility, tax issues, asset sales, creditor strategies, and other developing trends affecting farm reorganizations. – Matthew Higgins – Joseph A. Peiffer – Jeffrey A. Peterson 402 How You Can Use AI in Your Bankruptcy Practice This session will discuss how bankruptcy practitioners can utilize AI in their practice. Hear about how attorneys are incorporating current AI platforms and tools in their bankruptcy practices. – Cheryl Bergian – Nicholas H. Callahan – Jack Warren – Andrew N. Page, moderator 403 Who's My Client? The Ethical Minefield of Business Debtor's Counsel in Chapter 7 <i>1.0 ethics credit applied for</i> This session will map out some of the major ethical issues facing debtor's counsel for business entities in Chapter 7 proceedings. Learn about rules pertaining to privilege, client communications, and getting paid. – Alexander J. Beeby – Nauni J. Manty 11:35 – 1:20 p.m. LUNCH BREAK (on your own)	1:20 – 2:20 p.m. The High Cost of Low Ethics: A Review of Recent Bankruptcy Opinions Involving Attorney, Trustee and Debtor Misconduct <i>1.0 ethics credit applied for</i> Through an analysis of recent opinions from across the United States, Jeffrey Bruzek and Michael Gieseke will examine the types of conduct that have drawn the ire of bankruptcy court judges and the resulting consequences levied upon attorneys, trustees, and debtors. Central to the discussion will be an analysis of sanctions for violations of Federal Rule of Bankruptcy Procedure 9011 and how to avoid them. – Jeffrey M. Bruzek – Michael J. Gieseke 2:20 – 2:30 p.m. BREAK 2:30 – 3:30 p.m. Peak Performance: The Extended Mind <i>1.0 mental health / substance use credit applied for</i> Advances in neuroscience and cognitive science point to several pathways for advancing our well-being and achieving peak performance. Join us and learn how to use sleep, breath, our senses, our environment, and other people to achieve the state of flourishing. – Robin M. Wolpert

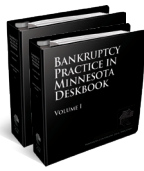
3 FREE BONUS
WEBCASTS IN
DECEMBER

As a special bonus, Institute attendees may attend the following 3 webcasts for **FREE!** A coupon code, along with instructions for how to register for free at www.minncle.org will be provided at the Institute.

- Thursday, December 3 | 12:00 – 1:00 p.m.
Key Issues to Know About When a Family Business Faces Bankruptcy – Risks, Options, and Practical Considerations
– Jeffrey D. Klobucar
– Cameron A. Lallier
- Wednesday, December 9 | 9:00 – 10:00 a.m.
Introduction to Business Bankruptcy: Chapter 11 and Subchapter V Essentials
– John D. Lamey III
– Mary F. Sieling
- Wednesday, December 9 | 12:00 – 1:00 p.m.
Getting Started with Consumer Bankruptcy: What You Need to Know About Chapters 7 & 13
– Matthew M. Tande

2 FREE PUBLICATIONS

1-Year FREE Access to the New Edition of the *Bankruptcy Practice in Minnesota LinkedLaw eDeskbook*
Attendees will receive a promo code at the Institute with instructions on how to access the subscription.



NEW Legal QuickSheet
Attendees will receive a FREE copy of the all-new *How to Identify Elder Financial Abuse Legal QuickSheet*. See the Institute Materials section for more details.



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