

**WE'VE GOT TO
STOP (NOT)
MEETING
LIKE THIS**

**DOING THE SPLITS:
Student Loan Discharges Face
Undue Hardship and Undue Review?**

**WHAT WAS, WHAT IS
& WHAT IS TO BE
Two Chapter 13 Trustees'
Perspectives on COVID-19**

COLLEGE COLUMNS

A MAGAZINE FOR AMERICAN COLLEGE OF BANKRUPTCY FELLOWS | DEC 2020

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From the Chair

We've Got to Stop (Not) Meeting Like This

*Mark D. Bloom, Baker & McKenzie
Chair, American College of Bankruptcy*



In case you were wondering, the weather in San Diego was beautiful on October 14 -- sunny and warm, high of 88° and low of 62°. Of course, to our collective disappointment, none of us (other than those Fellows fortunate enough to live there full-time) were able to enjoy it in person, as the COVID-19 pandemic forced the cancellation of our Annual Fellows Luncheon and related

National Conference of Bankruptcy Judges Annual Meeting. The decision to cancel was, of course, the only prudent approach, and we hope that all of you are safe, close to home and family, and in good health as we all look to make our way toward an eagerly anticipated return to some sense of normalcy.

In the midst of all the uncertainty I am happy to report that the College is alive and well, and has adapted almost seamlessly to the circumstances of our times. Our Board of Directors held its virtual meeting October 8, complete with reports from all of our active committees. Our Board of Regents did the same on October 12 -- until 9:30 at night, I'm told -- and as reported elsewhere in this issue of College Columns, voted to induct an outstanding group of 37 Fellows in our Class 32.

In place of the Annual Fall Fellows Luncheon we held a virtual meeting on October 14, attended by over 170 Fellows and followed immediately by two networking breakout sessions. The virtual format allowed us to recognize our six 2020 Distinguished Law Students, all introduced by Claudia Springer. The meeting also featured an update from Foundation Chair Paul Harner and Pro Bono Committee Chair Hon. Janet Bostwick on the work of the American College of Bankruptcy Foundation, all as made possible through the generosity of our Fellows in what was another outstanding year for contributions.

As expected, the highlight of the virtual meeting was the presentation of our 2020 Distinguished Service Award to our long-time Fellow and College Counsel, Bill Perlstein, by our past Chair and President Michael Cook.

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From the Colum...*nist*.....

*Deborah Langehennig, Chapter 13 Trustee
Co-Editor, College Columns*



What a year 2020 has been! I hope you are all healthy and in good spirits. We have become Zoom experts and learned to work remotely from our favorite locations – anywhere with a good internet connection and a strong cell signal. We share the same Zoom experiences and revelations: “Can you hear me? Can you see me? Can you see my power point?” “What’s she wearing?”

Who is cutting his hair? Could this meeting be an email?”

We would like to challenge you to share your favorite virtual meeting experiences, to be highlighted in our next Columns issue. Or send us your favorite virtual platform background. Please send your submissions to focus@amercol.org.

Enjoy our end of 2020 edition of College Columns, packed with interesting articles from our Fellows. Be sure to read the articles submitted by previous Distinguished Law StudentsL Where Are They Now? They write about their professional journeys to date and how their selection for this honor influenced their career choices. Our Distinguished Law Students Committee Chair, Claudia Springer, contributes an article introducing the 2020 honorees.

Charlie Beckham discusses the incoming Class 32 in his article “Class 32 is Classic!” We welcome our new Fellows and look forward to celebrating with them.

Take a look at the article from two of our Chapter 13 Trustees, discussing how the pandemic has affected their trustee operations, offices and staff: What Was, What is & What is to Be.

For the trivia enthusiast, we include another trivia quiz themed, as you may guess, with clues about bankruptcy history and the activities of the College. Also try the similarly themed and challenging crossword puzzle.

As 2020 draws to a close, we encourage your contribution to the Foundation, which helps the Pro Bono Committee fund good work throughout the country. We also appreciate your continued participation in our newsletter and welcome your thoughts to help us all keep in touch.

Enjoy a wonderful holiday season, stay safe, and I hope to see you all in 2021!

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Essay from the President

A Thoughtful Path to Diversity for the College

*Melissa S. Kibler, Mackinac Partners
President, American College of Bankruptcy*



We find ourselves in extraordinary times, as individuals and as an organization. Among many other things, this spring saw the deaths of George Floyd, Breonna Taylor and

other Black Americans, propelling the Black Lives Matter movement and bringing racial and other diversity considerations to the forefront. You may have noticed that the College did not issue an affirmative statement at that time setting forth our commitment to diversity and inclusion for all. This is not because we do not have that commitment – quite the opposite. We felt that actions speak louder than words, and that making sure we are taking the right actions, and then talking about those actions, is a better direction for an honorary public service association like the College. The Board met in October and spoke at length about this important issue.

The first step in addressing a problem is defining it. Our Chair Mark Bloom observed that the College currently defines diversity narrowly in its official recordkeeping - gender, geography by circuit, and areas of the profession. It has often been posited that, "That which is measured, improves." Would compiling racial, ethnic, gender identification and other statistics be feasible and helpful to our efforts?

We can make a difference through the Fellows we induct and the individuals we honor. As described in Charlie Beckham's column, Class 32 includes thirty-six percent women (compared to twenty-two percent for the College overall) and six new racially

diverse Fellows. As highlighted by Claudia Springer in our October all-Fellows meeting, five of our six Distinguished Students this year were women, and one a person of color. Two of our recent Distinguished Service Award winners have been women. How can we continue to use our organization's honorary capacity to drive improvement?

What does our own leadership look like? As the second female President of the College, I am privileged to be a member of the first Executive Committee on which women are in the majority -- of the eight senior officers of the College, five are women. Seven of the fifteen members of the Board of Regents are women or persons of color. While we are proud of our progress, we need to do more to promote diversity throughout our boards and committees.

I am convinced that structural impediments limit racially diverse individuals' access to the necessary educational opportunities and professional development. To increase the pool of candidates, we need to help minorities gain the academic foundation, opportunity and experience to succeed as bankruptcy attorneys and professionals. How can we structure our educational programs and professional development to support that goal? Can the College be a forum through which our Fellows can identify deserving candidates early, and then provide support and guidance to these professionals as they progress in their careers?

Much of the pro bono work supported by the Foundation benefits underserved populations; income inequality and economic hardship disproportionately affect

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Class 32 is Classic!

*Charles A. Beckham, Jr., Haynes and Boone, LLP
Chair, Board of Regents*



The Board of Regents met virtually via Zoom on October 12, 2020 to consider the election of new Fellows. The meeting was the culmination of more than seven month's work by 100+ Fellows led by our

Regents and the Chairs of our Nominating Committees. The nominating process began shortly after the March 2020 induction of Class 31 into the College. I am delighted to say that the process resulted in invitations being offered to thirty-seven professionals to enter the College as our 32nd Class of Fellows. Those new Fellows will be inducted at the Annual Meeting on March 19, 2021 in Washington, D.C.

DIVERSE CLASS: The Board of Regents, the Circuit Admissions Councils, the Judicial Nominating Committee and the International Nominating Committee were keenly focused on adding more diversity and youth to our ranks. And I am happy to report that our new Fellows will indeed improve the diversity of the College (an effort that I hope will be continued for many years to come). Women represent thirty-six percent of the Class (compared to twenty-two percent overall within the College), six new Fellows add diversity as to the racial and national origin of our College, and a majority of the Class is under the age of 53. Class 32 also includes a high percentage of consumer-focused professionals. We will also be inducting our first Honorary Fellow, a unique position within the College. The Class is comprised of twenty-seven lawyers, two judges, six financial advisors, one journalist and two international professionals. Our new

international invitees are from Canada and France. You may access the complete list of invitees by clicking [here](#).

THE PROCESS: The nominations process is demanding and designed to ensure that our new Fellows are of the highest caliber and more than satisfy the rigorous standards mandated by our bylaws and tradition. We require excellence in professional service, the utmost in professionalism and integrity and a strong commitment to supporting professional, civic, religious and/or charitable communities. This year's invitees clearly represent the best and brightest within the bankruptcy and restructuring profession. They are a classic example of the excellence of the membership of the College. You will learn more about them at the Induction Ceremony.

Every year, as you might imagine, there are candidates nominated who are not approved by the Board of Regents. Our day long discussion is thoughtful and thorough and there is usually a healthy exchange of views about each candidate. As I complete my first year as Chair of the Board of Regents, I observe that the level of diligence and care taken by the Regents and Nominating Committee chairs was exceptionally high, leading to greater diversity and an extremely well-qualified group of new Fellows. When I assumed the role as Chair of the Board of Regents, I thought it was the best job in the College. My experience in building Class 32 and working with the Regents and Committee Chairs affirms that belief.

COLLECTIVE EFFORT: I want to extend my sincere gratitude to Mark Bloom, Melissa Kibler, Pat Vance, all the Regents and

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From the Foundation Chair

What a Year This Has Been!

*Paul E. Harner, Ballard Spahr LLP
Chair, American College of Bankruptcy Foundation*



“If it can go wrong, it will.” Murphy seems more Nostradamus, at least looking back on 2020. Deadly pandemic, economic crisis, political turmoil: for most all of us, January 1st just can’t come soon enough.

But there are almost always bright spots. For me, high on the list has been watching the great work of the Foundation – and even more

importantly its grantees – continue unabated not just under difficult circumstances, but when the need has been and will continue to be the greatest.

Elsewhere in this edition of College Columns, Judge Janet Bostwick details the great recent work of our Pro Bono Committee, which she so ably chairs. The Committee is charged with reviewing applications for Foundation grants and then making decisions regarding which applicants should receive them, and in what amounts. Those tasks are, of course, both labor-intensive and challenging; and the members of the Committee are tireless. The important takeaway for 2020, however, is that the Foundation remained able to assist multiple local pro bono legal services organizations (also identified individually elsewhere in this edition) just as their needs began to intensify – largely unexpectedly. And it was able to do so entirely because our Fellows contributed so generously to the Foundation in last year’s fundraising campaign, which broke an all-time giving record for the third year in a row.

The unfortunate news for 2021 is that we believe those needs will intensify even further. As the pandemic tragically rages on, the sad reality is that countless consumers, and especially the indigent, are more uncertain about the future every single day. “Without help, how will I make the next mortgage or rent payment?” “How will I pay for day care for my children?” “How will I even put food on the table?” And perhaps most pertinently for us, as leaders in the restructuring community: “Will I have no other choice than bankruptcy? And how will I even pay a lawyer to help me?”

Experts uniformly believe that, under these extraordinary circumstances, there will be an unprecedented spike in consumer bankruptcy filings. And of course, this will place an

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enormous strain on the very service organizations that depend so heavily on the Foundation's assistance.

So, needless to say, WE NEED YOUR HELP. For its 2020 fundraising campaign, the Foundation has set an ambitious College-wide goal of \$330,000. Our Fellows are extremely generous, and I am cautiously optimistic we can meet or exceed that goal. And as of this writing, giving was approximately on pace with our progress to-date in 2019. But we still have a steep hill to climb.

There no doubt are tremendous competing demands, especially this year, for your charitable dollars, from any number of worthy causes. But please consider renewing or even increasing your gift to the Foundation in this year of special need. Even better, if you have not given in the past, please give serious thought to this being the year that you begin to include the Foundation in your plans. The time is now!

Happy Holidays to all, stay safe, and THANK YOU. 🏠

Pro Bono Update

*Hon. Janet E. Bostwick, U.S. Bankruptcy Court
Co-Chair, Pro Bono Committee*



At this time of year, we reflect on the many things for which we are thankful. So, on behalf of the Pro Bono Committee, let me extend our gratitude and thanks to the College, the Foundation, and the Fellows for their

generosity. Because of your generosity, the Pro Bono Committee was again able to select grants to be awarded to worthy organizations, providing funds for bankruptcy pro bono and public services.

The 34 organizations that received grants are located across the country, in cities large and small, providing much needed services. All the programs receiving this year's \$354,900 in grant funds are highlighted on another page in this newsletter and on the Foundation's website. But, let me share the types of programs this year's funds support, highlighting a few of our grantees. The grants funds will be used for:

- Pro bono clinics and volunteer attorney trainings, to recruit additional volunteers, or

expand the reach of volunteer attorneys, such as the programs operated by the D. C. Bar Pro Bono Center in Washington, D.C. and Pro Bono Indiana in Evansville, Indiana.

- Self help desks and pro se clinics to assist those individuals who must navigate the process on their own, such as the programs operated by Legal Aid Chicago in Chicago, Illinois, and Public Counsel in Los Angeles, California.

- Developing training or informational videos to reach pro bono attorneys and or potential clients, such as the funding requested by Legal Services of Vermont, in Burlington, Vermont.

- Upgrading software and hardware for remote connections to clients, for example, as requested by Legal Services of North Dakota, in Bismarck, North Dakota, whose clients are across the state, often in small rural towns or remote rural areas.

- Community education and outreach, to provide individuals with needed information on debt and bankruptcy relief, for example, as requested by the Pro Bono Project in New Orleans, Louisiana.

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What Was, What Is and What Is To Be

Two Chapter 13 Trustees' Perspectives on COVID-19



The reality of COVID-19's impact didn't hit us until mid-March of this year. Both of us were about to travel to Washington, D.C. for the annual College induction and meeting. Jan Hamilton, been made a new Fellow hoping to be inducted at the annual meeting, received the cancelation news prior to departing. Plans were canceled with the expectation that a ceremony would be later in the year or at the next year's meeting.

restaurant patrons and the closing of many government buildings, bore stark evidence to what was, and what was to be. Joyce Babin, a new Fellow hoping to be inducted at the annual meeting, received the cancelation news prior to departing. Plans were canceled with the expectation that a ceremony would be later in the year or at the next year's meeting.

On Jan's flight home, Jan had a couple of hours to process what this might mean to his Chapter 13 trust operation and to him, personally. His initial conclusions were grim. Jobs would disappear; his case load would drop; he would have to let people go; and maybe move to another location. Maybe he wouldn't have enough cases to keep the door open. And then there was the omnipresent issue of the health and safety of his staff and him. How could that be accomplished? Mental doom scrolling...a dangerous pastime. While it hasn't been wholly pleasant, his situation has not been nearly as apocalyptic as he initially feared.

Joyce's reaction was similar. While Arkansas was not placed under a lockdown at the outset, many retail, medical and restaurant establishments closed. There was a panic to purchase sanitizer, gloves, then masks and other protective equipment. (To day, Joyce is compelled to purchase wipes almost every time she sees some. She may reach wipe hoarder status sometime in early 2021.) For her office, the first task was to figure out how to send most employees home to work remotely when that was not an established practice. Joyce's IT manager hustled to send employees home equipped with desktop computers, three monitors, adding machines, scanners, VPN access provisions, headsets and other equipment, including in some instances desk chairs, all of which were needed to fulfill job duties. Procedures were implemented to allow employees working from home to answer and make calls as if in the office and to print documents to the office. Thankfully, the remote working situation has gone smoothly overall, which is beneficial because over six months later, most employees continue to work from home. It remains to be seen when employees return to the office.

For Jan currently, roughly half of the office is working from home on any one given day. He has a large, spacious office with an open floor plan, perfect for social distancing. The telecommuting schedule thins out his ranks even more, and sets his office up so that in the event of illness or the need of one or more to self-isolate, production does not simply stop.

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Doing the Splits: Student Loan Discharges Face Undue Hardship and Undue Review?

*Annette W. Jarvis, Greenberg Traurig, LLP
Secretary, American College of Bankruptcy*



Even when the Bankruptcy Code expressly invites the invocation of the equitable powers of the bankruptcy court, most circuit courts seem to like to apply tests to limit those powers. This proclivity becomes very clear when looking at the circuit split on the meaning of “undue hardship” when determining whether the bankruptcy court erred in ruling that a student loan can be discharged. Interestingly,

bankruptcy courts, which come face to face with the debtors and the facts comprising their undue hardship and dire circumstances, tend to be more likely to find the existence of “undue hardship” while the circuit courts, reviewing a cold record, rarely sustain a finding of undue hardship, and take a much more disassociated approach to the dreadful stories of distress.

Section 523(a)(8) provides that a student loan is only dischargeable if it “would impose an undue hardship on the debtor and the debtor’s dependents.” The application of undue hardship has produced two different, although somewhat overlapping, tests among the circuits, with the main difference being the flexibility of the tests. The Second, Third, Fourth, Fifth, Sixth, Seventh, Ninth, and Eleventh Circuits follow the less flexible, three-part test first introduced in 1987 in *Brunner v. New York State Higher Educ. Serv.*, 831 F.2d 395 (2d Cir. 1987), subsequently known as the “Brunner test.” The Eighth Circuit developed a somewhat more flexible alternative “totality of the circumstances test” in 2003 in *In re Long*, 322 F.3d 549 (8th Cir. 2003), which has been followed by the First Circuit Bankruptcy Appellate Panel, with the First Circuit yet to weigh in on the split. The Tenth Circuit has adopted the “Brunner test,” but with an explanation of the application of the test that moves it somewhat in the direction of the “totality of the circumstances test.”

In a two page per curiam opinion, the Second Circuit in *Brunner* required a three part showing for a student loan to be dischargeable: “(1) that the debtor cannot maintain, based on current income and expenses, a ‘minimal’ standard of living for herself and her dependents if forced to repay the loans; (2) that additional circumstances exist indicating this state of affairs is likely to persist for a significant portion of the repayment period of the student loans; and (3) that the debtor has made good faith efforts to repay the loans.”

continued online



Distinguished Law Students Program

*Claudia Springer, Reed Smith LLP
Chair of the Distinguished Law Student Award Committee*



Last year was my first year serving as Chair of the Distinguished Law Student Award Committee. Trish Redmond served in this role for many years and her shoes are tough to fill. My job was made much easier thanks to the very dedicated Committee members from the various Circuits. We also had a wonderful roster of candidates from the Circuits involved in the 2019-20 award year, thanks in no small part to the efforts of Committee members and the professors and judges that nominated many very worthy and deserving candidates.

While the selection process was rigorous and very competitive, it resulted in the awards being given to a group of extremely talented and hardworking law students who have all demonstrated the qualities that the College stands for including dedication to the practice of bankruptcy law and concern for those less fortunate than we. While we were unable to celebrate with them as we normally do at our annual induction meeting, most of them attended our last virtual meeting. I would like to introduce them in this article and I think you will agree this group of young lawyers have demonstrated a passion and dedication to both bankruptcy law and community service.



BRITTANI BUSHMAN (2ND CIRCUIT)

Brittani is a superstar. She is currently in her final year of law school at Albany Law School. Aside from being a spectacular student and completing a full year externship at the U.S. Bankruptcy Court for

the District of Utah in the summer of 2019, Brittani has participated in numerous pro bono projects including a pro bono bankruptcy clinic serving low income persons. Even prior to law school, she served as a personal financial counselor and housing educator at the AAA Fair Credit Foundation. Brittani authored an article

entitled Credit Reporting System is the New Abuser: A Look at Financial Abuse and the Role Bankruptcy Has on a Domestic Violence Victim's Financial Freedom. She worked at the U.S. Trustee's office in Albany. She also externed at the U.S. Bankruptcy Court for the District of Utah in the Spring and Summer of 2019. Brittani received numerous accolades from U.S. Bankruptcy Judges Kevin Anderson, William Thurman and Joel Marker as well as her bankruptcy professor Paula Barbaruolo, all of whom credited her for her hard work and commitment to the practice of bankruptcy law. A fun fact about Brittani is that when she was young, she dreamed of being a cashier. I think Brittani ultimately realized that being a lawyer was her real calling.



TAYLOR CALVERT (5TH CIRCUIT)

Taylor Calvert is an amazing young woman. She went to Winthrop University for her undergraduate degree, graduated at the top of her class while also serving as team captain

for her Division 1 basketball team. She then enrolled in law school at Texas Tech University. She served as a judicial intern for Craig Gargotta, a bankruptcy judge from the Western District of Texas. Her bankruptcy professor - Sally Henry - noted that Judge Gargotta was effusive in his praise for Taylor's work product and work ethic. Sally Henry likewise lauded Taylor's great grasp of bankruptcy issues and outstanding work product. During law school, Taylor worked on a pro bono project involving filing bankruptcy petitions for low income persons. She co-authored a presentation published in the 2018 Annual NCBJ publication, which pertains to a liquidation trustee's ability to recover under D&O insurance policies. Taylor worked in the office of the General Counsel of Texas Tech and served as vice president of the Black Law Students' Association. In February 2019 Taylor won Texas Tech Law's 44th National Advocacy Championship at the ABA Negotiation Competition. A fun fact about Taylor is that she played Division 1 basketball for 4 years and made it to the NCAA tournament.



MARINA KIRTLAND (6TH CIRCUIT)

Marina went to law school at University of Kentucky and graduated in the top 10% of her class. She was a judicial extern for Judge Tracy Wise and thereafter Chief Judge

Gregory Schaaf of the U.S. Bankruptcy Court for the Eastern District of Kentucky. Her bankruptcy law professor describes Marina as hard working and brilliant as well as likeable, down to earth and a person of character. She has shown a deep and abiding commitment to public service and has led several philanthropic efforts including a strong involvement for the Leukemia and Lymphoma Society and the Kentucky Youth Advocates. In law school, she served in a leadership position on her journal dedicated to health law and also served on her law school's Faculty Appointments Committee. She currently works at the firm of Waller Dortch & Davis in Nashville, TN in their Business Restructuring Group. A fun fact about Marina is that she has travelled extensively throughout Germany.





NATHAN YEARY (7TH CIRCUIT)

Nathan is another brilliant student who ranked in the top 10% of his class at Illinois College of Law. Nathan participated in the prestigious National Duberstein Bankruptcy

Moot Court Competition and also wrote an article for his law school journal entitled *Inherited Troubles: For Seniors, Partially Discharging Student Loan Debt should be as Simple as Michael Scott*. Nathan's article about seniors who have liability for nondischargeable student loan debt was published in Illinois Law School's *Elder Law Journal* and won third place in the ABI's annual student writing competition. Nathan played a leadership role in Illinois' very active Bankruptcy Law Society. He worked in the U.S. Trustee's office for the Northern District of Illinois from during the summer of 2019 and was a judicial extern for Magistrate Judge Eric Long of the U.S. District Court for the Central District of Illinois. Nathan is lauded by his three nominating law professors, one of whom was Ralph Brubaker, for his strong work ethic and intelligence, his bankruptcy professors calling him a true bankruptcy superstar and noted that he is easily within the top 5% of all the thousands of students they have ever taught. Nathan is currently clerking for U.S. Bankruptcy Judge Mary Walrath in Delaware. A fun fact about Nathan is that while at Texas A&M for college he studied in Rotterdam in the Netherlands.



TAYLOR ELLIS (8TH CIRCUIT)

Taylor Ellis attended Arkansas School of Law where she excelled as a student and was the News and Comments Editor for the *Arkansas Law Review*. She externed for Chief Bankruptcy Judge Ben

Barry and was a research assistant for her bankruptcy professor Timothy Tarvin. Judge Barry wrote the following about Taylor: I have had 39 Law School Externs in the last 13 years and I can unequivocally and honestly state we never had a better extern than Taylor Ellis. Taylor led a team of students that prepared a decision tree called *Solving Insolvency* which is a guide to consumer bankruptcy lawyers in determining whether their client belongs in chapter 7 and examines items such as eligibility, dischargeability, exemptions and self-incrimination. She also assisted Professor Tarvin in the writing of his work in progress book entitled *Citizen vs. Sovereign: Recovering in Tort against the Bankruptcy Trustee*. Taylor has represented multiple chapter 7 clients through her school's bankruptcy clinic. Her professor said of her that she was an outstanding student who was always prepared for class. Taylor was awarded the 2020 ABI Medal of Excellence and is currently a staff attorney for the U.S. Bankruptcy Court in Arkansas and works for Judge Rick Taylor. In her statement as to her choice of bankruptcy law for her career, Taylor noted that she learned only recently that several members of her family who are now financially stable, received a "fresh start" through the bankruptcy process. She says that she has found her niche in bankruptcy. A fun fact about Taylor is that she studied abroad in Russia between her first and second year in law school.



**KATHLEEN GUILFOYLE
(10TH CIRCUIT)**

Kathleen attended Colorado Law School where she was an excellent student that received the highest grade of the 40 students in her bankruptcy class.

She was a member of the Colorado Law Review and interned for both the Tenth Circuit Court of Appeals and the Colorado Supreme Court. Kathleen is currently a Judicial Clerk at the Colorado Supreme Court and will be joining the firm of Armstrong

Teasdale after her clerkship. A fun fact about Kathleen is that she recently completed her first marathon.

I also want to thank the Committee chairs from the Circuits involved this year who are as follows: Second Circuit (Richard Seltzer), Fifth Circuit (Kristi Johnson), Sixth Circuit (Taft McKinstry), Seventh Circuit (Cathy Steege), Eighth Circuit (Charles Coleman) and Tenth Circuit (Ken Cannon).



Virtual Meeting Submissions



We would like to challenge you to share your favorite virtual meeting experiences, to be highlighted in our next Columns issue.

Send in either:

1. A story of your favorite or most humorous experience
2. A photo of your favorite virtual platform background

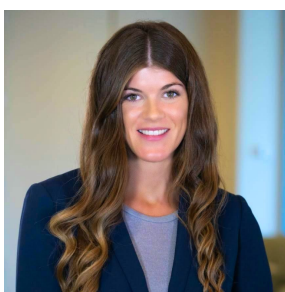
Please send your submissions to focus@amercol.org.



Distinguished Law Students: Where are they now?

We asked some former Distinguished Law Students to write about their experience and the benefits of being honored by the College. Two recent recipients contributed articles – both are pursuing a career in bankruptcy law following clerkships with bankruptcy judges.

Jordan Chavez



The saying often goes “it’s not what you know, it’s who you know,” but in the legal profession, an attorney’s knowledge and network are both extremely important. In March of 2018 during my final semester of law school, Professors Dean Pawlowic and Sally Henry nominated me to receive the American College of Bankruptcy Distinguished Law Student for the Fifth Circuit Award. To my delight, the College’s Distinguished Law Student Committee selected me out of the nominations to receive this award. The award included a paid trip to the College’s annual conference and induction ceremony in Washington, D.C. I felt excited to accept the award and meet judges and attorneys from across the nation. Little did I know that weekend would change my life.

Upon arrival, I went to dinner with the recipients from the other circuits and some of the College fellows. Jan Hayden, partner at Baker Donaldson, served as the College’s student escort for the Fifth Circuit, and she made sure I felt welcome by introducing me to everyone she knew. At the time, I knew I was interested in practicing bankruptcy law and had recently accepted a judicial clerkship

for the Honorable Ronald B. King, Chief Bankruptcy Judge for the Western District of Texas. Everyone I came across that weekend raved about Judge King (which is no surprise now that I know what an exceptional jurist he is). The positive words spoken by the College fellows that weekend encouraged me. While I was happy about my clerkship decision, I had a lot of uncertainties about picking up and moving to San Antonio, a city hundreds of miles from my friends and family. My conversations with the College fellows left me feeling confident in my decisions to accept the clerkship and commit to the practice of bankruptcy law.

The conference was filled with exceptional CLE panels and networking events, but one evening in particular will always stand out to me. Following the induction of the new College fellows, the circuits split off for an eloquent dinner. When I arrived at the Fifth Circuit dinner, I took a seat next to a man I had not met yet. I introduced myself and we began to chat, which is when I learned his name is Charlie Beckham and he is a partner at Haynes and Boone. He also introduced me to his lovely wife, Jennie, and longtime friend, Becky Roof, a Managing Director at AlixPartners. We all drank red wine, laughed, and had a great time talking about the practice, our families and our interests.

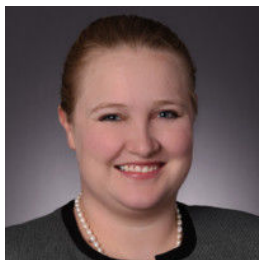


At the end of the evening, Charlie asked about my post-judicial clerkship plans. I told him I had not decided on a firm yet, and he told me that he was going to have me come work for him at Haynes and Boone. I laughed it off and figured he was just saying that to be polite and friendly. Months later, Charlie reached out and asked if I had taken a position at a firm yet. I had not, so we set up an interview. After meeting the rest of the team at Haynes and Boone, I accepted an associate position in the Dallas office. Today, I'm a third-year associate navigating the complex chapter 11 world and loving it (even with the

added chaos that is COVID-19). Accepting the College's Distinguished Law Student award and attending the annual conference helped launch my career. For me, the Distinguished Law Student Award was more than just an award, it was a huge opportunity that the College was gracious enough to extend me. My hard work in law school gave me the qualifications for the award and resulting job, but the College gave me the ability to network and further develop my personal skills. I made several friends, learned a great deal, and had the easiest job interview of my life.



Jeri Leigh Miller



I was selected by the American College of Bankruptcy as the Distinguished Law Student for the Fifth Circuit in 2016 during the spring of my 3L year of

law school. At this point I knew that I intended to practice bankruptcy after law school, but aside from the individuals I met at the firm I worked for during my 2L summer (Weil, Gotshal & Manges), I didn't know anyone in the field.

Traveling to D.C. to meet with bankruptcy practitioners from across the country gave me the opportunity to connect with celebrated professionals in the bankruptcy field and to ask them for advice and guidance on my own career. The College assigned me Bill Wallander as a mentor, who is a partner at a large law firm in the area where I planned to practice. It was refreshing to meet Bill on a personal level and to be able to ask him questions without the trappings that accompany partner-new associate relations.

Even more critical for my career, the College introduced me to a whole network of female bankruptcy practitioners, some of whom I continue to reach out to for advice or to keep in touch with on a personal level to this day.

Prior to the relationships developed through the College, I could count the number of female bankruptcy professionals I knew on one hand. I come from a working-class background and am a first-generation college attendee. None of my family members have any experience in professional fields, nor do they know any attorneys. Graduating law school and joining this profession, with all of its trappings, was daunting to say the least. But, as a result of my experience as a Distinguished Law Student and my introduction to the College, I was able to form both personal and mentor relationships with other female practitioners, who have candidly guided me through all those little pitfalls and traps and taught me how to present myself in a poised and professional manner.





Lessons Learned from Mentorship Over the Years

*Demetra Liggins, Thompson & Knight LLP and
Berry Spears, Keller Benvenuti Kim LLP*



Much has been written and discussed about mentorship. Because we have had our own mentor and mentee relationship for nearly 20 years, we thought we would get



into the conversation. Before we do, it's probably helpful that we tell you a little bit about our relationship. We first met in the fall of 2001, when Demetra began as a new associate in the bankruptcy

group in which Berry was a partner.

For the first few months of Demetra's career, we did not work much together. But shortly after completing her first assignment, a great working relationship had been launched. Interestingly enough, we never had a formal mentor or mentee relationship even though our firm had both a mentoring program and a partner-associate advisor program. We were not assigned to each other as a part of either program. As a result, we cannot definitively state that we ever defined specific career goals or objectives that one might typically expect from involvement in a formal mentor program. Instead, our relationship developed organically, and in addition to working on a number of cases and assignments together, we also officed next door to each other.

Overtime, our working relationship became a great mentorship and friendship. Even after Berry left the firm, our friendship continued

to grow and continues to this day. Through the years, here are a few things that we have learned:

A good mentor is a trusted advisor

Demetra: A mentor is, by definition, an experienced or trusted advisor. What that essentially means is that a mentor is a person you can rely on or come to for advice in any and all situations. And our relationship was no different. As my mentor, Berry shared information with me about his own career experience and path. He has provided guidance and motivation. He has given emotional support, which has included consultation on taking stretch assignments or serving as a sounding board when I was thinking of making a career transition.

Berry: Not all mentor/mentee relationships will work seamlessly, much less survive the test of time. I honestly believe that our mentor/mentee relationship and friendship was and is unique. We never followed a check-the-box regimen and looking back, that probably afforded us many freedoms that a pre-programmed relationship would not have endorsed, but it did allow us to create and build a strong sense of trust and loyalty, and ultimately, a deep bond of friendship.

A good mentor helps you set and achieve goals

Demetra: Berry has helped me set both strategic and personal goals and he has helped me identify areas of growth or growth

continued online



2020 Distinguished Service Award



"We need to find opportunities to impart that wisdom to the upcoming generations, even without the informal settings where we learned. Reach out to include younger colleagues in pitches and meetings, follow up conference calls with a call to critique it with those colleagues, check in with them to just chat. If we don't, we and they will lose something critical that has helped us get to the top of our professions. Mentoring has never been more important than now when so many people feel isolated or lost."

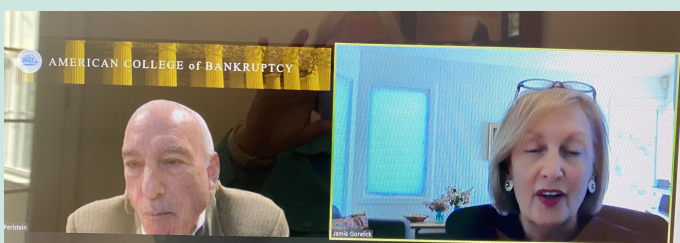
— Bill Perlstein, 2020 Distinguished Service Award Recipient

"Bill has always been one of the College's most valuable assets. As our general counsel, he graced us with his modesty, kindness, generosity, common sense and wisdom. He has been not only a wonderful colleague, but also our good friend. We are delighted to recognize him today for his distinguished public service and for his making our world a better place by his strong presence."

—Mike Cook

[Click here to view Bill's remarks.](#)

[Click here to view Mike's remarks.](#)



The College was pleased to host a discussion between Bill Perlstein and Jamie Gorelick, a long time colleague and friend of his. If you were not able to attend the October 14, 2020 virtual All Fellows Meeting, **[please click here to view the entire interview.](#)**



***From The Chair
continued from page 2***

In typically gracious fashion Bill chose to share the spotlight with his long-time friend and colleague Jamie Gorelick, in a fascinating and wide-ranging conversation about the current climate and prospects for change in Washington, the potential impact of the elections on economic, trade and antitrust policy, and how COVID-19 may change the practice of law. We congratulate Bill on receiving the College's most prestigious honor, and thank him and Jamie for sharing their keen insights into so many of the issues that shape our time.

The College also remains active on the educational front:

- On August 20, our Scholar in Residence, Prof. Susan Block-Lieb, organized and moderated a webinar on the new Small Business Reorganization Act, attended by 165 of our Fellows.
- On September 25, the Seventh Circuit Fellows hosted their always-outstanding annual program, featuring a full afternoon of presentations on recent developments affecting practice in the Seventh Circuit, the Small Business Reorganization Act, ethics, and issues affecting consumer and healthcare law. This program was attended by 186 of our Fellows and other practitioners.
- On October 22, our International Committee hosted a program on Current Developments in Cross-Border Practices, as part of the ABI Insolvency 2020 Program.

On November 18, our International Committee presented a panel on Arbitration for Cross-Border Insolvency, as part of ABI's 16th International Insolvency & Restructuring Symposium.

The SBRA program is available on the password-protected of the College website,

www.amercol.org, and the entire 7th Circuit Program is available on the website and Youtube. We are grateful to the many Fellows who shared their talents and insights with us in all of these virtual presentations, and to Stephen Lerner and our International Committee for its collaboration with ABI on the two international programs.

In addition, again in the Fall 2020 semester we are offering our International Insolvency course at eight of the country's leading law schools, and seeking to register additional law schools for the Fall 2121 semester course as well.

On the policy front, the College's Bankruptcy Policy Committee chaired by Hon. Robert Gerber continues to address many of the leading insolvency issues of the day. Since our last edition of College Columns, the Committee has submitted or prepared letters to Congress on the needs of the judicial system during the COVID-19 crisis, debtor discrimination under the federal Paycheck Protection Program, and other issues, all consistent with the Committee's objective to identify and analyze relevant issues and coordinate with other organizations, as appropriate, to enhance the quality and scope of bankruptcy practice. Once submitted to Congress, all of the letters are posted on our website.

By any measure, the College has continued to thrive and prosper during these times of travel restrictions and limited personal interaction. Despite the loss of revenue from both our 2020 meetings the College's financial condition remains strong. Thanks to the heroic efforts of our Executive Director Shari Bedker and her dedicated staff, we were able to recover the great bulk of our costs associated with the March 2020 Annual Meeting, and offer a refund of registration fees to every Fellow who requested one.

continued on page 19



From The Chair continued from page 18

We are tremendously grateful to Shari, Carole, Jenny, Brandi and the entire team, and to all of the many Fellows who declined that refund and directed the donation of their prepaid registration fees to the Foundation.

While our 2021 Annual Meeting remains scheduled for Washington, D.C. on March 18-21, we are keenly aware that several other organizations already have announced plans to conduct their Spring 2021 meetings in virtual format. Accordingly we are taking a realistic approach to our planning, considering live, virtual and hybrid live/virtual formats for our various events. We also have structured our hotel and other contracts for the D.C. meeting to provide us with maximum flexibility to address changing circumstances which, as of this writing, sadly appear to be getting worse and not better. I can promise that we will work to avert the type of last-minute cancellation that was unavoidable last March, and keep our Fellows apprised of developments as the situation unfolds.

Yes, we've got to stop (not) meeting like this, but also to keep up the good work of the College, the Foundation, and their many projects and initiatives as reported throughout this edition of College Columns. As the year draws to a close, and so many in our country and around the world have suffered through the multiple plagues of COVID, fires, intense storms and other natural and man-made disasters, we should take a moment to consider how fortunate we are to be able to continue working in virtual format to support our clients, firms and families, and to be members of a profession that is in a position to give back to the communities we serve. So during this holiday season, and after a bitterly contested national election, let's all focus on the importance of kindness, tolerance, generosity, civility, empathy and public service in our daily personal and professional lives.

Wishing all of you and your families and loved ones a safe, peaceful and enjoyable holiday season, and a better year for everyone in 2021.



What Was, What Is and What Is To Be continued from page 8

Both Jan's and Joyce's caseloads immediately dropped. For Jan in Kansas, a goodly number of cases are still being filed. His filings are off by maybe a third. The cases filed are generally decent cases with higher monthly payments than before. He is seeing fewer "attorney fee only" cases, possibly because many of the job losses are in the lower income brackets, which is where many of the low dollar cases derive. For Joyce, the Arkansas caseload dropped drastically

beginning in April 2020 by 60% of previous filing levels and has recovered in October to 50%.

For both trustees, so far, the monthly receipts have remained stronger than would be expected, although with the decline in cases, receipts will eventually see declines. Jan remains optimistic in his budget projections particularly with the quality of the cases being filed, although one never knows about the future. Joyce, optimistic by nature, remains cautious to see what the future holds.

continued on page 20



What Was, What Is and What Is To Be continued from page 18

Jan says the attorneys have figured out how to make the pandemic work on their end, and he is the beneficiary of their hard work, creative approaches and determination to continue to serve those in need of bankruptcy services.

Joyce agrees that attorneys are bearing up under the decreased caseloads, but sees that they are concerned and hoping their services will be needed sooner rather than later.

One area that has not slowed for Joyce is amendments to plans. With the CARES Act allowing for plans confirmed before March 27, 2020, to be amended and extended up to 84 months, many debtors are modifying plans to take advantage of extensions to address the impact of COVID-19 on their lives. Many debtors are also asking for payment abatements while unemployed also.

From an operation standpoint, there have been other changes for both offices. The front doors are locked. Few are admitted. Masks are required.

Section 341 meetings are conducted by phone. The United States Trustee program implemented telephonic meetings with dedicated conference call lines. Telephonic meetings have proved to be a process that has gone smoothly and many attorneys hope continues. Currently, meetings will be conducted telephonically by all trustees for cases indefinitely. Although the personal contact is lost, the tradeoffs for remaining healthy are beneficial. Both trustees and their staff attorneys spend extra time preparing for 341s to insure they go smoothly.

Appearances for court dockets and most hearings are by phone or, in some instances, by video conferences. Jan appears in person

in a large courtroom where there is plenty of room for social distancing. The attorneys appear by phone. The courts have not only adapted well but have been moving forces in seeing that the process is set up properly and works. Masks are required to enter the courthouse, but not in the courtroom. Joyce appears telephonically or by video from her office and the judges have not added in-person appearances yet. Again, extra time is spent in preparation to ensure the dockets run smoothly.

Continuing legal education programs are accomplished through Zoom. For Jan, brown bag luncheons through his local bankruptcy organization, Topeka Bankruptcy Council, have worked well with Zoom and have had been well-attended, thanks primarily to one Topeka attorney who has taken up the cause and orchestrated the process. For Jan, he thinks the lack of direct social contact has been the most difficult part. He misses having lunch with friends and the interactions with other bankruptcy professionals at the courthouse and 341 dockets. Joyce agrees, and although contact has continued through emails and calls, the bankruptcy bar news takes longer to travel.

What is and what is to be...who knows? Acknowledging, and accepting, the existence of COVID-19 and the dangers it poses to us was the first step. From then, for all of us who are adapting well, creativity and planning to change what we can change, namely, our approach to economic survival is the big leap. The trustees, like the courts and practitioners, are all doing the best we all can to adapt to this new world created by COVID-19. It is likely that our new worlds, as it exists today in the middle of the country, will continue for some time. Accepting these facts, swimming with the current and continuing to stay vigilant seem to comprise a good plan for now. ¶



Class 32 is Classic!
continued from page 5

and Nominating Committee Chairs (and the members of the Circuit Councils and Nominating Committees) for their tireless efforts and commitment to this process. The Regents and Committee Chairs presented an exceptional list of candidates for consideration. The Regents are: Michael Goldberg (1st), James Bromley (2nd), Natalie Ramsey (3rd), Douglas Foley (4th), Lisa Futrell (5th), Michael Coury (6th), Jamie Sprayregen (7th), Michael Stewart (8th), Jennifer Hagle (9th), Kenneth Cannon (10th) and Patricia Redmond (11th). Our Regents-at-Large are Professor Ingrid Hillinger, Judge Jeffery Hopkins and Cynthia Nelson. The Chairs of

the Judicial and International Nominating Committees are Michael Baxter and Steven Kargman, respectively.

My thanks, as well, to the many other Fellows who participated as nominators, sponsors and supporting letter writers. Each of you should take pride in the knowledge that you contributed to perpetuating the highest ideals of the College by ensuring we admit Fellows worthy of our lofty standards. It has been an honor and pleasure to help guide this process and I look forward to building Class 33. I certainly hope you are planning to attend the Induction Weekend in March, 2021 (I hope that we will be there in person) where you will have the opportunity to welcome our new Fellows personally. ¶

President's Message
continued from page 4

people of color. And as previously announced by Paul Harner and Judge Bostwick, the Foundation's 2020 Michael L. Cook Extraordinary Grant was awarded to the QLaw Foundation of Washington, which focuses on the special needs of the gay, lesbian, and transgender communities. Are there other ways our funds can be focused on addressing these societal issues? Should we be broadening the scope of grants by the Foundation beyond pro bono legal service programs to do so?

The College plays a significant role in influencing the perception of our profession. Diversity should be considered in how we record history through the Archives, how we chronicle our activities in newsletters, the website and public forums, and how we shape the future through the legislation we support. Are the images we project and the

values we reflect, both within and outside our organization, ones that are consistent with this objective?

These are not easy questions, and we have decided to appoint a Diversity Committee charged with answering them, and others that our Fellows raise. We are in the process of forming that committee now and would welcome volunteers who would like to be a part of those efforts in any capacity. We want to listen to our Fellows' ideas and put them into action.

Whether attributed to Voltaire, Churchill or Peter Parker's Uncle Ben, it is a truism that, "With great power comes great responsibility." We at the College have the power to make a difference. Diversity is not an issue for a moment, but a mindfulness that should be ingrained in everything we do, now and in the future. Thank you all for being a part of this mindfulness. ¶



Pro Bono Update continued from page 7

Many of the grantees requested funds to assist in dealing with the changes caused by the pandemic. For example, the Volunteer Lawyers Project of the Boston Bar Association in Boston, Massachusetts, sought funds to provide for remote bankruptcy clinics and tools to provide remote intake for clients, as well as funding to provide training for volunteers given the expected increased demand for services. The Volunteer Lawyers Network in Minneapolis, Minnesota, sought funds to build its capacity to deal with the economic aftermath of the pandemic, requesting funds to recruit volunteer attorneys as well as mentors to train more volunteers.

Each year the Foundation awards the Michael L. Cook Extraordinary Grant to recognize "an innovative and exemplary approach to a previously under-served area of need" with an extraordinary grant. This year's grant recipient, the QLaw Foundation of Washington in Seattle, Washington, made the Pro Bono Committee aware of the special financial problems faced by the gay, lesbian, and transgender communities:

"Because of discrimination, LGBTQ+ communities experience higher rates of poverty, un- and underemployment, poor rental histories/evictions, and have difficulty managing medical debt (particularly debt related to gender transition), student loans, and other consumer issues. Additionally, transgender and nonbinary people in particular face significant financial issues when they undergo a legal name and gender marker change. In some cases it can cause credit histories to evaporate, credit ratings to

change, and student loan payments to be delayed or unrecorded."

QLaw Foundation Grant Application. QLaw Foundation will use the funds to (i) create a "Self-Help Packet for Protecting Your Finances While Transitioning," (ii) conduct a half day CLE seminar focused on bankruptcy and debtor-creditor issues being experienced by the gay, lesbian and transgender communities, and (iii) prepare marketing materials for the organization's legal clinic which will be specific to consumer and financial issues.

While the Committee's main work this year has concluded, like many, we expect the need to be even greater next year. Although the vaccines offer hope for the end of the pandemic, we continue to hear from our grantees that the financial issues caused by the pandemic are far from over. In a thank you letter to the Foundation, the Legal Aid Society of Louisville, Kentucky explained that their organization "is experiencing a surge of individuals facing civil legal threats to their homes, incomes, health, and families as a result of the pandemic." Similarly, in her voice mail thank you to the Foundation, Susan Murphy of the Conejo Free Clinic in Thousand Oaks, California told us that they are seeing a "huge uptick this year because of COVID related bankruptcy problems."

In closing, again, thank you for your generosity which enables the Pro Bono Committee to do its work. My personal thanks to the members of the Committee for their time and effort, especially to my Vice Chair, Norm Pernick, and to Jenny Cudahy and Shari Bedker of Armstrong & Associates, Inc. for their invaluable assistance on behalf of the Committee. My best wishes to all for the holidays.





THE FOUNDATION PROUDLY SUPPORTS THE FOLLOWING 2020 GRANTEEES:

1ST CIRCUIT



5TH CIRCUIT



9TH CIRCUIT



2ND CIRCUIT



6TH CIRCUIT



3RD CIRCUIT



7TH CIRCUIT



4TH CIRCUIT



8TH CIRCUIT



5TH CIRCUIT



6TH CIRCUIT



7TH CIRCUIT



8TH CIRCUIT



9TH CIRCUIT





Focus on Fellows

We invite all Fellows to submit information about awards, news, and/or recent publications. Member highlights will be published on a bi-monthly basis to all Fellows through email or the College Columns as appropriate. If you have news about yourself or a colleague, please send announcements to Michelle Foster, ACB Communications Director, at focus@amercol.org.

Robert S. Bernstein was included on the 2021 list of The Best Lawyers in America.

Harry W. Greenfield was included on the 2021 list of The Best Lawyers in America.

Lee R. Bogdanoff has been appointed by Governor Newsom as a Los Angeles County Superior Court Judge.

Dean J. Rich Leonard has been awarded the prestigious designation of a Fullbright Specialist Scholar for a three-year period.

Organna Brown has been recognized as one of The Liberty Bell Award recipients for 2020 presented by the Clark County Law Foundation's Let Freedom Ring Committee.

Derek Meek (Burr Forman) will serve as the Global Chair of the Turnaround Management Association (TMA) starting January 1, 2021, following his year as TMA Global President in 2020.

Reinhard Dammann founded his law firm, Dammann Avocat in Paris.

Shelley D. Rucker of Chattanooga is the new Chief Bankruptcy Judge for the Eastern District of Tennessee.

Robert Fishman and Brian Shaw joined Cozen O'Connor in their Chicago office.

Trivia Questions

1. What late Fellow is considered the progenitor of Bankruptcy Code Section 1111 (b), which was devised to maneuver around the impact of the Pine Gate decision on undersecured real estate lenders? *[Hint: His son is a Fellow in the College.]*

2. What Fellow recalled hearing New York City business bankruptcy pioneer, Harry Margolis, coin the phrase, "The only good debtor is a dead debtor."?

(a) Michael Cramés (b) David Lander (c) Richard Toder (d) Ronald Trost

3. Before taking the bench, what Fellow served as one of the first female panel trustees in her district and was tasked with liquidating a local Playboy Club, including seizing possession of the famous "bunny" costumes?

(a) Judge Louise DeCarl Adler (b) Judge Judith K. Fitzgerald
(c) Judge Susan Pierson Sonderby (d) Judge Mary F. Walrath

Answers on back cover



Patrons & Sponsors Program Update

*Melissa S. Kibler, Mackinac Partners
President, American College of Bankruptcy*

Thank you to the over 100 firms which have already committed over \$260,000 to our 2021 Patrons & Sponsors Program! We are less than \$90,000 from exceeding the amount raised last year. All Fellows should have received letters from me in September and October soliciting your contributions. As you may know, the Patrons & Sponsors Program provides approximately 50% of the College's funding each year and is critical to the continuation and expansion of College activities, including educational programs, annual meetings, committee activities, and supporting pro bono grants through the Foundation. We are working hard to conclude our solicitation efforts, and our Patrons & Sponsors Committee is making follow-up calls and sending emails to Fellows who have yet to pledge. We understand that these are uncertain times but are asking that you consider making the College's important work one of your firm's spending priorities. We hope to receive your pledges soon, and thank you for your support.

2020 PATRONS & SPONSORS

The American College of Bankruptcy would like to acknowledge and thank the following 2020 Sustaining Patrons, Patrons, Sponsors, and Supporters without whose help our educational sessions and events would not be possible. If your firm would like to participate in 2021, please contact Jenny Cudahy at jcudahy@amercol.org or 434-939-6004.

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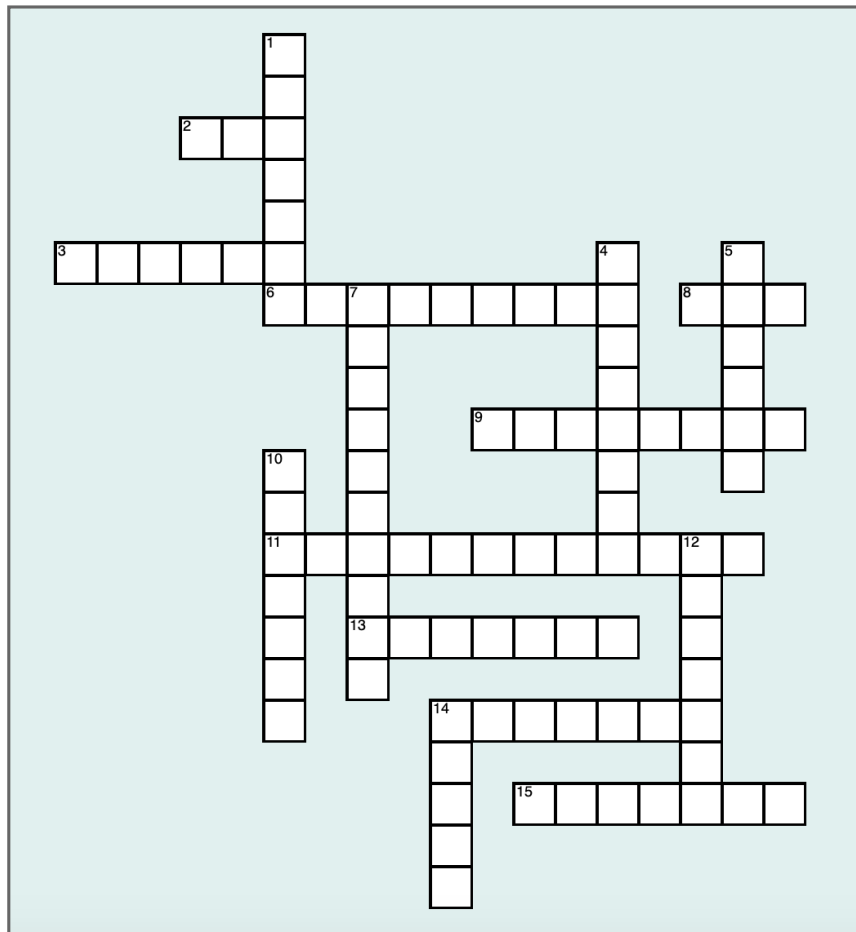
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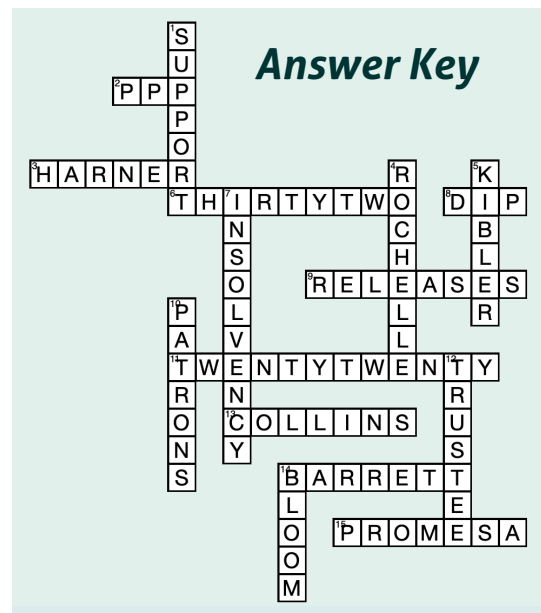


Trivia & Puzzle Answers

Trivia Answers

1. Leonard M. Rosen, Oral History interview, April 25, 2007.
2. Richard S. Toder, Oral History interview, April 25, 2017. [ed. note- the date is not a mistake; it is ten years to the day after Mr. Rosen's interview.]
3. Judge Louise DeCarl Adler, Oral History interview, July 20, 2005.

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