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2025 Midwestern
Bankruptcy Institute

Consumer Track

What Judges Want to See from Counsel

Mark A. Craige, Moderator

Crowe & Dunlevy, PC | Tulsa, Okla.

Hon. Robert D. Berger

U.S. Bankruptcy Court (D. Kan.) | Kansas City

Hon. Bonnie L. Clair

U.S. Bankruptcy Court (E.D. Mo.) | Saint Louis

Hon. Cynthia A. Norton

U.S. Bankruptcy Court (W.D. Mo.) | Kansas City

**Annual Midwestern Bankruptcy Institute
Kansas City, Missouri**

What Judges Want to See From Counsel – Consumer

PANELISTS

Judge Robert Berger,

Judge Cynthia Norton,

and

Judge Bonnie Clair

Moderator

Mark A. Craige

Crowe & Dunlevy

Tulsa, Oklahoma

October 17th, 2025

Judge Robert Berger received undergraduate degrees from the University of Kansas and his juris doctor degree from the Washburn University School of Law. Berger was appointed by the United States Court of Appeals of the Tenth Circuit as a United States Bankruptcy Judge for the District of Kansas on October 16, 2003, and he was reappointed on October 16, 2017. Berger is a chapter author for *Collier on Bankruptcy*, *Collier Bankruptcy Practice Guide*, *Kansas Bankruptcy Handbook*, and *Practitioner's Guide to Kansas Family Law*. Berger is a frequent lecturer, and he has authored articles for various publications, including *The Washburn Law Journal*, the *American Bankruptcy Institute Journal*, and the *Journal of the Kansas Bar Association*.

Bonnie L. Clair sits as the Chief Judge of the United States Bankruptcy Court for the Eastern District of Missouri. Judge Clair currently serves as a pro tem member of the Bankruptcy Appellate Panel for the Eighth Circuit. She is the immediate past editor-in-chief of the National Conference of Bankruptcy Judges' *Conference News* and serves on the NCBJ's United States Trustee Liaison Committee. Judge Clair received her law degree from Washington University School of Law in St. Louis, where she was an articles editor for the *Journal of Urban and Contemporary Law* (now the *Journal of Law & Policy*) and a national competitor in the New York City Bar Moot Court Competition. She received her undergraduate degree from Duke University, where she served on the editorial and business boards of *The Chronicle*, debated varsity and camped in "Tent 2" in the Krzyzewskiville line during the 1989–1990 basketball season. However, no one wants to talk about any of that once they find out that she was on *Jeopardy!* in 2006 and *Who Wants to be a Millionaire?* in 2002.

Chief Judge Cynthia A. Norton graduated summa cum laude from the University of Kansas in 1981 with a double major in French and Art History. She received her law degree from the same institution in May 1984. She clerked for the Hon. John E. Rees of the Kansas Court of Appeals, and the Hon. James A. Pusateri, U.S. Bankruptcy Judge, and was a partner at Lewis Rice & Fingersh in Kansas City, before establishing her own law firm in 1995. As a member of Grimes & Rebein, Judge Norton practiced in bankruptcy and related fields in Kansas and Missouri until being sworn in as a bankruptcy judge in the Western District of Missouri on February 1, 2013. She is the recipient of the Michael R. Roser Excellence in Bankruptcy Award, the Robert L. Gernon Award for Outstanding Contribution to CLE, and the NCBJ Excellence in Education Award and is as well as a Fellow in the American College of Bankruptcy. Judge Norton has authored numerous articles and seminar papers, and has spoken at conferences all around the country. She is the immediate past President of the National Conference of Bankruptcy Judges.

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Mark A. Craige is a shareholder and director with Crowe & Dunlevy, in its Tulsa, Oklahoma office, practicing in insolvency, reorganization, receiverships and related areas. He holds a national board certification in business bankruptcy law from the American Board of Certification and served as a member of the Board for over 30 years including terms as President and Chairman. He is member of 11th Class of fellows of the American College of Bankruptcy where he recently served as the 10th Circuit Regent. Mark has spoken at over 40 local, state and national bankruptcy seminars and is a 1998 OBA Earl Sneed Award recipient. He received a double major B.S. in Computer Science and Accounting from Southeastern Oklahoma State University in 1979 and his J.D. from the TU College of Law in 1981

Part I: Effective Written and Oral Advocacy Tips¹ By Cynthia A. Norton, W.D. Missouri

1. *Advocacy in general.*

- Essential tool in any lawyer's toolkit, even if not a litigator, since advocacy is about stating an argument clearly and persuasively
- Hardest for new lawyers to conquer nerves/fears
- Why do you need to conquer your nerves/fears? Because a nervous/fearful lawyer is not as effective – can't think clearly, may forget an important point, often will exhibit mannerisms that are distracting (such as pen clicking or shuffling papers)
- Nerves/fear are caused by many factors, but some of the most important are not being in control and not being prepared

2. *Control: You can't control the courtroom, but control what you can control:*

- Know your judge -- Starts on time? Will rule from bench? Assigned place to sit/stand? etc.
- Visit the courtroom or watch another docket in advance if you have not appeared before this judge before
- Wear something comfortable yet powerful (your best power suit) – remember courtrooms are often cold – don't try out new shoes, a new haircut, or a new suit the day of an important argument
- Arrive early (go to the bathroom, introduce yourself to courtroom personnel, warm up if you arrived from the cold, pick the best seat with direct line of sight to the judge, unpack and arrange your papers, file, etc.)
- Put away your phone and pay attention; watch other motions being argued
- When entering an appearance, say your name slowly and with gravitas (nervous people speak more quickly so it is a reminder to you to slow down). Plus, it is embarrassing if the judge has to ask you to repeat your name in front of your client.

3. *Being Prepared:*

- A judge's most common complaint is that lawyers aren't prepared, but many people don't focus on how to prepare to become well-prepared
- Being prepared (and another thing you can control) starts with your written submission: i.e., preparation starts with a well-drafted, organized motion or brief
- Think of the written submission as a three-legged stool, which needs all three legs to stand:
 - Predicates (jurisdiction, procedure, venue, authority, notice, due process, etc.)
 - Facts
 - Law
- For Predicates, ask yourself:
 - Why am I in this court?
 - What relief am I asking for?

¹ Originally orally presented by Judge Norton at Stanford Law School; written materials presented to the Ross T. Roberts Trial Academy, W.D. MO in Summer 2017.

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- What jurisdiction/authority is there for the court to do what I'm asking it do to?
- Who am I representing?
- The formula I used to start any motion, which helped me drill down on these questions:

_____, through counsel, Cynthia A. Norton,
moves/applies to /notices/certifies
to the court
for an order pursuant to _____ [statute/rule] and _____ [any
local rule}
to _____ [state the relief requested, e.g., dismissing
plaintiff's complaint for failure to state a claim].
In support, ____ alleges/states:

- For Facts:
 - Tell the story in the right way, and it will lead the factfinder to the right conclusion
 - Start by reading the entire file and court record (you may have forgotten something important, like an admission from the party opponent!)
 - Tell the story, but not in an argumentative way (no adverbs)
 - Don't present something as a fact when it is not – i.e., it is disputed (then you will need evidence, affidavits, etc.)
 - Cite to the record or source when stating a fact
 - Understand the elements of the claim you are proving or disproving so you can make sure you will have evidence or can address the facts for each element
- For Law:
 - Research from the top/down (federal or state statute, national rule of procedure, local rule of procedure; then Supreme Court case, applicable Circuit Court case, District Court or B.A.P case, etc.)
 - If there is a binding case on point (e.g., Supreme Court, Circuit) you must cite it, particularly before you start relying on cases outside your Circuit)
 - Don't stop when you find the first case
 - If there are no binding cases, state so affirmatively
 - Make sure you understand the elements of the claim you are proving or disproving so you can apply the law regarding those elements to the facts of your case
 - Build your own case before you tear down your opponent's
 - Don't plagiarize (we know your writing!)
 - Make sure the cases you rely on support your proposition
 - Muddled thinking leads to muddled writing – understand your argument and don't start writing until you do
 - Use outlines if necessary to map out your argument
 - Use headings as roadmaps (for the reader, plus it is easier for you to find a particular argument when you are on your feet in an argument)

- Break up long paragraphs
- Be accurate – every word has meaning (thinking of legal writing like poetry and ask – is there a better word to use?)
- Proofread
- Have a spouse, partner, friend read your argument to see if it makes sense and/or read it out loud
- Always ask: is there a shorter, cleaner way to say what I want to say?
- Improve your writing by following noted writers such as Bryan Garner, Word Rake, Ross Guberman, etc.

4. *Some Don'ts*

- Recognize that judges are trying hard to get it right and sometimes pause when they are talking – don't assume the judge is finished talking
- Don't interrupt; if you do, apologize
- Don't say: "You can't do this"
- Don't argue to opposing counsel; argue to the judge
- Don't drink the Kool-Aid, i.e., don't believe so strongly that you are going to win that you aren't prepared for losing wholly or in part. Ask what if I win – what happens next? What if I lose, what happens next? Remember that litigation is like a train – it keeps moving forward whether you have thought about what happens next or not
- Don't let the judge know your case better than you do
- Develop some mantras that you have practiced for when (not if) you are caught off guard by something you didn't anticipate, e.g., "You raise an interesting point I had not thought of; May I have some time to discuss it with my client? Brief it?"
- Don't bluff; if you don't know, say so
- If you find a mistake in your written submission, address it on the record or amend

Part II: Thoughts on Trial Preparation Strategies For Bankruptcy Lawyers²

Before you file the complaint:

- Interview the client thoroughly; take good notes. Make sure you know who is the real party in interest is who has the standing to bring the action.
- Ask who else has knowledge of the events and who might be a good witness.
- Immediately determine if there is a statute of limitations for filing the complaint and calendar it, along with several pre-deadline reminders (e.g., S/L in Johnson case expires on 4/15 – 90 days to go). Err on the side of caution in calculating the statute of limitations (e.g., if it is a one year statute that begins running on Jan. 17, don't calendar Jan. 17 – the deadline may be Jan. 16, or earlier, depending on how the days are counted).
- Gather all pertinent documents and keep them in one place; make copies of the original documents (so you can make notes on them if you need to) and safeguard the originals in a secure location (firm safe deposit box) so they aren't lost or defaced for the trial. Make sure not to rearrange original documents, such as a file folder. If what is in a file folder and/or the order the documents are in may be important, then make a copy and date-stamp the pages so you have a record.
- Remember to ask for relevant electronic documents, such as calendars, emails, cell phone records, etc., and remind the client of the duty not to erase, discard, throw away, etc., anything relating to the litigation (explain spoliation and sanctions) until you advise it is OK to do so. Remind the client to let you know immediately if he or she finds other documents that may be pertinent.
- Make an initial timeline of the pertinent events with references to where in the file/record you obtained the date/event.
- Ask the client who he or she has talked to about the case or given a statement to (if so, obtain the statement). Remind the client that he or she should not talk to other people about the case or what you have advised as that may waive the attorney-client privilege.
- Ask the client specifically what his or her goals for the litigation may be and make clear you are sure about the goal and that the goal is something you can legally and ethically accomplish.
- Consider whether there may be other related causes of action and discuss with the client the advantages and disadvantages of including those. For example, do you really need FDCPA and FRCA if you have a strong discharge injunction violation? Do you want a jury trial?
- Decide what court is appropriate to bring the action in. Ask yourself: does this court have the authority to do what I want it to do?
- Research the relevant law to make sure you know all the elements so that you can tailor your factual allegations to make sure all relevant elements have been pled.

² Originally presented by Judge Norton as part of the W.D. MO Pro Bono Clinic in January 2017.

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- Make sure you understand the nature of the remedies you are seeking (Injunctive relief? Declaratory relief? Money judgment? Attorneys fees? Indemnity? Prejudgment interest? etc.).
- Review Fed. R. Bankr. Proc. 7008, 7009, and 7010, and any local rules implementing Rule 8 pleading requirements.
- Manage the client's expectations, by having an engagement letter that clearly specifies the scope of the engagement (does it include appeals?); how attorneys fees and costs will be dealt with; what decisions you are authorized to make on the client's behalf (e.g., do you have the authority to consent to requests for extensions, whether to depose a witness, what witnesses or evidence to adduce at trial, etc.); that you cannot guarantee a particular result; that the client has the duty to respond timely to discovery requests from the other side and to court orders, among other things.
- If ethically required and otherwise appropriate, send a demand letter to the opposing side. Sometimes it is even better to pick up the phone! Maybe this is something that can be settled without litigation?
- Draft the complaint and send it to the client for review and approval before you file it; consider whether the complaint should be verified by the client.
- Double-check the name and organization type of the defendant(s).
- Double-check Rule 7004 to make sure you know how to obtain good service over the defendant(s).
- As a gut check, ask your client what he or she thinks about what the defendant will say in response to the complaint – sometimes surprising things the client “forgot” to tell you pop out at this stage.
- As a final gut check, ask again how you/your client are going to be able to prove what the complaint alleges.

Before you file the answer (in addition to the relevant steps outlined above):

- Calendar the answer date immediately.
- Review the complaint with the client and keep good notes.
- Review the summons/service to make sure service was good.
- Ask if there is any insurance coverage and obtain any applicable policies immediately; calendar any deadlines for making a claim.
- Review Rule 8 regarding pleading and Rules 9(b) and 12 to see what defenses if any may apply.
- Consider whether there are counterclaims or third parties to add (Rules 13 and 14).
- Consider whether there is a jury trial right.
- Consider whether you have a right to attorney fees.
- Draft answer, answering each paragraph separately, keeping in mind the Rule 8 and 11 duties to answer allegations in good faith.

At the time the complaint is filed:

- If you haven't already, make a trial notebook. It will eventually include the complaint, the answer, the pretrial order, witness outlines, exhibit list, pertinent case law, etc.
- Send a copy of the filed complaint to the client and ask the client to review and let you know if there is anything that needs to be amended.

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- Request the alias summons and calendar 7 days to serve along with the dates in the pretrial order you receive from the court.
- Calendar other pertinent procedural dates: 21 days to amend once the complaint is served without leave of court (Rule 7015); 35 days for the answer date; 90 days to achieve service (Rule 4(m)).
- Map out discovery strategy; discuss with client for buy-in (not consent, because client doesn't have to consent); calendar potential dates.
- Once the court has set deadlines, then calendar all dates, starting with the trial date and working backwards, e.g., 30 days till trial -- start witness prep; 20 days till trial – subpoena witnesses; 60 days to discovery cut off – send interrogatories; 30 days till dispositive motions – start summary judgment motion, etc.
- Send all the dates to your client and the witnesses you intend to call well in advance!

General Observations Regarding Litigation Preparation

- You must prepare as though you are really going to have to go to trial.
- Trial preparation should be prospective, which involves a different skill set from being a flat fee consumer lawyer.
- Deadlines are important in litigation! Blown discovery deadlines may result in sanctions.
- Rules of Procedure are important in litigation!
- Rules of Evidence are doubly important in litigation!
- Be prepared at all status conferences with the court – consider how much time you need for discovery, whether you will be filing a dispositive motion, what a deadline for amendments should be, what a deadline for designating experts should be, and discuss these with opposing counsel before the status hearing. And have your calendar open!
- Take the time to write a trial brief at the start of your trial preparation. It will force you to focus on the facts you need to prove and what the law is (and a well-written succinct trial brief will really assist the judge). It will also help you order the exhibits in the order they will naturally come into evidence.
- Make sure your client and all your friendly witnesses know in advance (and in plenty of time) when the trial will be and that you will want time to prepare with them.
- Consider whether you need to subpoena hostile witnesses.
- Consider whether to file motions in limine (such as to address an evidence issue in advance).
- Consider bringing a nervous client to the courtroom in advance (ask the courtroom deputy to open the courtroom for you) to show the client where he or she will sit, get sworn, and testify. Be sure to tell the client what to wear, how to act (no grimacing or making faces at the opposing side), to remember to bring a picture ID, etc.
- If using courtroom technology, make a trial run to make sure everything works.
- Prepare a witness outline that tells the story, incorporates your exhibits, and contains the elements necessary to lay the foundation for each exhibit (even if you anticipate stipulating to them by the date of trial).
- Prepare a separate outline of potential cross-examination points for each witness and important exhibit; include references to the FRE you anticipate using to challenge a witness or exhibit.

- Put the exhibits in a notebook marked on each page (in Adobe Professional, use the footer function which has a built-in numbering mechanism, e.g., EXH A p.1 of 8). Remember to have an original exhibit notebook for the witness for the record, in addition to one for you, the judge, perhaps the law clerk, and the client to follow along with.
- NOTE: Since exhibit tabs and notebooks are expensive, scavenge them from other matters and save them to reuse.
- Draft a short opening (what the case is about; how many witnesses you intend to call and briefly what they will testify about; what relief you will be asking for).
- If appropriate, draft a closing.
- Rehearse, rehearse, rehearse, but don't drink the Kool-Aid so much that you don't focus on what the other side's case is going to be and "how you are going to defeat it."
- At this point, you will be prepared, so you can tell yourself, I'm just going to go have fun!

SAMPLE FORMS FROMS

JUDGE CLAIR

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re) Case No. 21-99998-169
)
The Baker and) Chapter 7
The Baker’s Wife,)
) Doc. No. 43
Debtors.)

**ORDER GRANTING MOTION TO EXTEND TIME TO FILE COMPLAINT
FOR
NON-DISCHARGEABILITY UNDER 11 U.S.C. §§ 523(a)(2)(A) AND 523(a)(6)**

The matter of the Motion to Extend Time to File Complaint for Non-Dischargeability Under 11 U.S.C. §§ 523(a)(2)(A) and 523(a)(6) (the “Motion”) of Jack Spriggins (the “Movant”) having come before this Court; notice of the Motion duly having been given to parties as described in the Certificate of Service contained in the Motion; no objections or other responses to the Motion appearing of record; this Court, being duly advised in the premises, finds good cause exists for the grant of the relief requested in the Motion. Now, therefore, it is hereby

ORDERED that the Motion to Extend Time to File Complaint for Non-Dischargeability Under 11 U.S.C. §§ 523(a)(2)(A) and 523(a)(6) is GRANTED; and

IT IS FURTHER ORDERED that the deadline for the Movant to file a complaint for non-dischargeability under 11 U.S.C. §§ 523(a)(2)(A) and 523(a)(6) in the above-referenced matter is extended to and including May 7, 2022.

DATED: _____

UNITED STATES BANKRUPTCY

JUDGE

Order Prepared By:

Feephi Phoefum

111 Remote Swamp Way
Once Upon A Time, MO 55555
(555) 555-5555
f.phoefum@glg.com
Copies To:

The Baker

The Baker's Wife

1212 Big Shoe Bend

Once Upon A Time, MO 55555

DEBTORS

Princess Fiona

Law Office of Princess Fiona

1713 Dragon Castle Cir.

Duloc, MO 55551

TRUSTEE

Jack Spriggins
451 Cobblestone Court
Corner of the Woods, MO 50505

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re) Case No. 21-99998-169
)
The Baker and) Chapter 7
The Baker's Wife,)
) Doc. No. ____
Debtors.)

**MOTION TO EXTEND TIME TO FILE COMPLAINT FOR
NON-DISCHARGEABILITY UNDER 11 U.S.C. §§ 523(a)(2)(A) AND 523(a)(6)**

COMES NOW Jack Spriggins (the "Movant"), by and through the undersigned counsel, Feephi Phoefum of Giant Law Group, LLC, and for his Motion to Extend Time to File Complaint for Non-Dischargability Under 11 U.S.C. §§ 523(a)(2)(A) and 523(a)(6) to May 7, 2022, or to a date no fewer than sixty (60) days from March 7, 2022, which states to this Court as follows:

1. The Baker ("Baker") and the Baker's Wife ("Baker's Wife," together with Baker, the "Debtors") filed a joint voluntary petition (the "Case") under Chapter 7 of the Bankruptcy Code, 11 U.S.C. §§ 101-1532, on December 15, 2021 (the "Petition Date").
2. Princess Fiona serves as panel trustee in the Case.
3. The Movant is a creditor of the Debtors.
4. On October 31, 2021, the Debtors stopped the Movant while in Once Upon A Time Woods and offered to buy his prized cow, Milky White, for the sum of six (6) magic beans.
5. Upon information and belief, the Debtors deceived Movant to trade Milky White for a handful of non-magical beans.

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6. Based upon the above facts, the Movant believes that grounds may exist for a determination of non-dischargeability under 11 U.S.C. §§ 523(a)(2)(A) and 523(a)(6) regarding the debt owed by the Debtors for Milky White.

7. The Movant filed a Motion for Examination Under Rule 2004 seeking to examine the Debtors under oath about their assets, liabilities, income and expenses. This Court granted that motion on February 2, 2022 [Doc. No. 26] and set the requested Rule 2004 examination for March 1, 2022, at 10:00 a.m., prevailing Central Time.

8. The Debtors advised that they were not available on March 1, 2022, because they were unable to find a babysitter and requested that Movant agree to reschedule the Rule 2004 examination. The parties now have agreed to convene that Rule 2004 examination on March 17, 2022.

9. However, the deadline to file a complaint objecting to the Debtors' discharge is March 7, 2022.

10. The Movant believes it prudent to conduct a thorough investigation and to conduct the Rule 2004 examination to determine whether grounds exist to object to the Debtors' discharge before filing any adversary proceeding.

11. Federal Rule of Bankruptcy Procedure 4007(c) permits this Court, after notice and hearing, to extend the time for filing a complaint to determine non-dischargeability for cause if a party in interest moves for that extension before the original deadline expires. See FED. R. BANKR. P. 4007(c).

12. The original deadline for filing a complaint to determine non-dischargeability has not expired as of the date and time of the filing of this Motion.

13. Cause exists for granting the relief requested.

WHEREFORE, Jack Spriggins requests that this Court extend the deadline for him to file a complaint against the Debtors to determine the non-dischargeability of their

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debt to him to May 7, 2022, or to a date no fewer than sixty (60) days from March 7, 2022,
and grant such other and further relief as this Court deems just and proper.

Respectfully submitted,

Giant Law Group, LLC

Date: 03/03/2022

/s/Feephi Phoefum

Feephi Phoefum, Mo. Bar #12000

111 Remote Swamp Way

Once Upon A Time, MO 55555

(555) 555-5555

f.phoefum@glg.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing pleading was sent via United States
Mail, first class postage prepaid, on the 3rd day of March, 2022 to the following:

The Baker

The Baker's Wife

1212 Big Shoe Bend

Once Upon A Time, MO 55555

DEBTORS

Princess Fiona

Law Office of Princess Fiona

1713 Dragon Castle Cir.

Duloc, MO 55551

TRUSTEE

Jack Spriggins

451 Cobblestone Court

Corner of the Woods, MO 50505

/s/ Overworked Underpaid

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on the ___ day of ____ 20__, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by regular United States mail service, first class, postage fully pre-paid, addressed to the parties listed below on the ___ day of _____, 20__.

Attorney Name, Fed. & State Bar #
Attorney for Plaintiff/Defendant
Address
City, State, Zip Code
Phone: Fax:
e-mail

Service List:

Via e-mail

Opposing Counsel
theotherlawyer@theirfirm.com

Via U.S. mail

Opposed T. Counsel
That Firm, LLC
1234 Main Street, Ste. 67
Our Town, MO 63090

Faculty

Hon. Robert D. Berger is a U.S. Bankruptcy Judge for the District of Kansas in Kansas City, appointed on Oct. 16, 2003, and reappointed on Oct. 16, 2017. Prior to his appointment, Judge Berger practiced law as a bankruptcy and insolvency specialist representing debtors and creditors, and was among the first group of attorneys in Kansas and Missouri to be certified by the American Board of Certification in both consumer and business bankruptcy law. Judge Berger is a member of ABI and the National Conference of Bankruptcy Judges, and a founding member of the Kansas Chapter of the Federal Bar Association. He also is a chapter author for *Collier on Bankruptcy*, *Collier Bankruptcy Practice Guide*, *Kansas Bankruptcy Handbook* and *Practitioner's Guide to Kansas Family Law*. Judge Berger is a frequent lecturer and he has authored articles for various publications, including *The Washburn Law Journal*, the *ABI Journal* and the *Journal of the Kansas Bar Association*. He received his B.A. in history and political science from the University of Kansas in 1983 and his J.D. from Washburn University School of Law in 1986.

Hon. Bonnie L. Clair is Chief Bankruptcy Judge of the U.S. Bankruptcy Court for the Eastern District of Missouri in St. Louis. Prior to her initial appointment in 2020, she spent many years in private practice at Summers Compton Wells LLC representing both creditors and debtors in bankruptcy, commercial, and consumer finance matters; she previously had piloted the field attorney program at Norwest Financial, Inc. (now Wells Fargo Financial, Inc.) and served in the U.S. Attorney General's Honors Program as an attorney with the Office of the U.S. Trustee in St. Louis, Mo., and Little Rock, Ark. She also served as a member of the Region X Committee for the Missouri Office of Chief Disciplinary Counsel and the Missouri Bar's Fee Dispute Resolution Committee panel. Judge Clair appeared on "Jeopardy!" in 2006 and "Who Wants to Be a Millionaire?" in 2002. She received her undergraduate degree from Duke University in 1990 and her J.D. from Washington University School of Law in 1993, where she was an articles editor for the *Journal of Urban and Contemporary Law* (now the *Journal of Law and Policy*), a national competitor in the New York City Bar Moot Court competition and a law clerk for the Civil Division of the U.S. Attorney's Office for the Eastern District of Missouri.

Mark A. Craige is a shareholder and director with the law firm of Crowe & Dunlevy in Tulsa, Okla., where he focuses his practice on insolvency, reorganization and related areas with emphasis on chapter 11 reorganizations, business chapter 7 cases, bankruptcy litigation and receiverships. As counsel of record for more than 30 reported cases on bankruptcy law issues, Mr. Craige is regarded as a leading authority in the legal bankruptcy arena. He has been Board Certified in Business Bankruptcy Law by the American Board of Certification for more than two decades, and served as a member of its board of directors for more than 15 years, having held various offices including president and chairman. One of only six Oklahoma members, Mr. Craige was inducted as a Fellow of the American College of Bankruptcy in 2000. He has also been an active member of ABI for more than 25 years and served on several of its committees. Mr. Craige has been named in *The Best Lawyers in America* since 2009 and *Super Lawyers* since 2006. He is a frequent writer and lecturer on bankruptcy and insolvency topics, and in 1998, he received the Oklahoma Bar Association's Earl Sneed award as the outstanding contributor to continuing legal education in the state of Oklahoma. Mr. Craige received

his B.S. *cum laude* from Southeastern Oklahoma State University and his J.D. from the University of Tulsa Law School.

Hon. Cynthia A. Norton is Chief U.S. Bankruptcy Judge for the Western District of Missouri in Kansas City. Prior to her appointment on Feb. 1, 2013, she was a founding partner of Grimes & Rebein, LC in Lenexa, Kan., where she focused on consumer and business bankruptcy, creditors' rights, commercial workouts and related fields. She also clerked for Hon. John E. Rees of the Kansas Court of Appeals and Hon. James A. Pusateri of the U.S. Bankruptcy Court in Topeka, Kan., and was previously an associate with Stinson, Mag & Fizzell, an associate and then partner with Lewis, Rice & Fingers, and Of Counsel with Levy & Craig, and established her own law firm in 1995. She has published an annual column reviewing Eighth Circuit bankruptcy cases of interest for *Norton's Bankruptcy Law Advisor* and has authored numerous articles, book chapters and seminar papers on bankruptcy-related topics, is a Fellow in the American College of Bankruptcy and a member of various bankruptcy organizations. She also is the recipient of the Michael R. Roser Excellence in Bankruptcy Award and the Robert L. Gernon Award for Outstanding Contribution to CLE, as well as the NCBJ Excellence in Education Award. Judge Norton received her B.A. in French and art history Phi Beta Kappa and *summa cum laude* from Kansas University in 1981, and her J.D. from the Kansas University Law School in 1984, where she was associate editor of its law review.