



NCBJ

Conference News

A Quarterly Publication of the National Conference of Bankruptcy Judges

FALL 2026

San Diego, Here We Come!

BY JAY BROWN, MIDDLE DISTRICT OF FLORIDA
CO-CHAIR, COMMITTEE ON THE ANNUAL MEETING

We are closing in on the 100th Annual Meeting on October 7-10, 2026 at the Marriott Marquis San Diego Marina. If you haven't signed up yet, please consider doing so. At the time of writing this article, there were over 800 individuals registered, including over 200 bankruptcy judges, with the expectation that over 1,200 judges and lawyers will register.

NCBJ has set a lofty, but achievable goal of having 250 bankruptcy judges attend this year. In some quick online research, I found September 2025 U.S. Court statistics noting there are 345 authorized bankruptcy judgeships, with 63 vacancies, leaving 282 active bankruptcy judges at that time. There were also 30 recall judges in 2025. So, the 250 goal would mean 80% of active and recall bankruptcy judges would attend. I am proud to report that all 10 Middle District of Florida bankruptcy judges are registered and plan to attend; I hope that many other Districts will be able to make this same claim.

This year's Annual Conference has a lot of great opportunities



outside of the expected spectacular educational programs. There will be numerous Dine-Arounds, along with a number of special events, including the opening reception on October 7 at The Eve venue on the San Diego bayfront at sunset. Other optional events (each with an additional fee) are highlighted in the text box above.

So, if you have not yet registered, please consider doing so. For those that have registered, I look forward to seeing you there!

The Conference News Needs You!

This newsletter needs four new editors and at least one new photographer to keep you updated on the information you need to be a better judge. See the ads on pages 28 and 30 for more info and join us!

Public Outreach: Learn and Share

Proud of your local outreach programs? Questions about the NCBJ Public Outreach Projects? In her article at page 24, Tiara Patton eloquently relays real life influences on her own call to serve and highlights NCBJ's outreach stories, from San Diego to Chicago.

Wednesday, October 7

San Diego Craft Brewery Tour
7:00 – 10:00 p.m.
Gaslamp District Pub Crawl
8:00 – 11:00 p.m.

Thursday, October 8

USS Midway Museum Tour
9:00 a.m. – Noon
Old Town Walking Tour &
Candle-Making Experience
1:00 – 4:00 p.m.

Friday, October 9

Balboa Park Guided Stroll
& Museum Access
9:00 a.m. – Noon
San Diego Zoo Private Tour
& Exploration
1:30 – 4:00 p.m. (sold out)
San Diego Harbor Sunset Cruise
6:30 – 8:30 p.m.

What's Inside This Issue

San Diego, Here We Come!	1
President's Message	2
Educational Program in SD	4
Honors Your Honor	8
Legislative Update.	9
Ethics Update.	11
The Legacy of W.D. Pennsylvania	14
NCBJ 100th Anniversary.	23
Public Outreach Update	24
Trial/Financial Literacy for Elementary School	27
Marginalia.	29
Meet This Bankruptcy Judge	30
Note from the Editor-in-Chief.	31



President's Message

BY PAUL BLACK, WESTERN DISTRICT OF VIRGINIA



As we continue the countdown to the Annual Meeting in San Diego, we appreciate all everyone is doing to make that Conference a success. It's going to be great, and I hope to see everyone there. However, the NCBJ marches forward, and believe it or not, there is other "stuff" going on! First, I'd like to thank the Site Selection Committee chaired by Sheri Bluebond (C.D. Cal.). The other committee members were Mike Romero (D. Colo.), Marty Barash (C.D. Cal.), and Brenda Rhoades (E.D. Tex.). As you know, we have our Annual Meetings booked through 2029, with Boston, New Orleans, and



Atlanta 2030

Denver being our host cities for 2027, 2028, and 2029. We are excited to announce that the committee selected — and the Board of Governors approved — Atlanta, Toronto, and San Antonio for 2030, 2031, and 2032. A tremendous amount of work went into these efforts, not the least of which was the negotiation of the hotel contracts, which was ably guided by Executive Director Kathy Van De Loo and her team at ADG. Thanks to the committee and all who worked on bringing us to these exciting cities in the future!

Second, one of the things that we have learned in preparing for the 100th Celebration in San Diego is that the NCBJ has a real history – and a lot of it. The 100th Anniversary Committee, headed by Laurel Isicoff (S.D. Fla., Ret.) and Cynthia Norton (W.D. Mo.), has worked hard to gather important moments in our history and present them in a meaningful way at the Annual Meeting. The "gathering" process illustrated just how informal and segmented our history had become. However, they recommended to me, as President, that the work done in preserv-



Toronto 2031

ing and presenting our history should not stop with San Diego. A History Committee should be formed to protect and preserve that work and to add to it as new matters worthy of preserving arise. We should not have to start from scratch each time a new milestone approaches. I wholeheartedly agreed, and we now have that History Committee officially formed. It is chaired by Cathy McEwen (M.D. Fla.), and joined by Isicoff and Norton, as well as Derek Baker (E.D. Pa.) and Bob Jacobvitz (D.N.M.). The History Committee will also oversee our archive relationship with the Biddle Law



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7th Thomas Lynch (2027)

8th Shon Hastings (2026)

9th Madeleine Wanslee (2028)

10th Peggy Hunt (2028)

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NCBJ Website
www.ncbj.org



Library at the University of Pennsylvania and also maintain a presence on our website. If you have matters of interest worth noting either now or in the future, or if you have an interest in serving on the committee at some point, please reach out to one of the judges on the committee and let them know. We are excited to see what they plan for the future about our past!

Third, our work on Capitol Hill continues. The Senate passed the House bill to increase the Subchapter V debt limit on August 3. Each time it appeared the bill was moving toward the goal line, the goal line seemed to move. But, our Legislative Committee is top notch and they stayed on top of things, especially by keeping the bill in front of legislators who are in a position to move it. We are also closely monitoring the Office of Personnel Management’s Information Collection Request in connection with the federal health insurance benefits of federal (including judiciary) employees, a matter the Federal Judges Association and the Federal Magistrate Judges Association are keenly interested in as well. On the latter item, we are working closely with the Office of Legislative Affairs at the Administrative Office of the U.S. Courts. We are also staying in close touch with the AO about the Case Management Modernization program and its timeline, as well as the AO’s efforts to gain Real Property Authority over the Judiciary’s real estate. As more develops on these fronts, we will continue to provide information in that regard.

Last, as my time winds down as President, I want to thank you all for being the best colleagues one could ever ask for. I had a few unexpected health



San Antonio 2032

challenges over this past year, and the number of you that have reached out and offered support and assistance was just incredible.

This year was really challenging, and I simply could not have gotten through it without you. I hope to see you all in San Diego!

2025-2026 NCBJ Leadership

Standing Committees and Chairs

Elections	Sheri Bluebond (ex officio)
Finance	Dan Collins, Cori Lopez Castro
Legislative	Greg Taddonio, Deborah Thorne

Special Committees and Chairs

Academic Recognition	Selene Maddox
<i>Am. Bankruptcy Law Journal</i>	Michelle Harner
Behind the Bench	Lisa Beckerman
Blackshear Program	Erithe Smith
	Kathy Surratt-States
Bylaws	Rachel Ralston
Annual Meeting	Jacob Brown
	Christopher Hawkins
<i>Conference News</i>	Elizabeth Gunn
Diversity Equity & Inclusion	Cynthia Norton,
	Peter Russin
Education	Christopher Bradley
Ethics	Beth Hanan
Federal Rules Advisory	Paul Baisier
International Judicial Relations	Mary Jo Heston
Membership Services	David Bissett
New Member Subcommittee	Heather Cooper
NextGen Program	Jason Burgess
	Scott Grossman
Public Outreach	Selene Maddox
	Tiiara Patton
Retired Judges	Terry Michael
Schwartz Roundtable	Teresa Pearson
Security	Maria Chavez-Ruark
Trial Skills	Suzanne Bauknight
	Michael Slade

Ad Hoc Committees and Chairs

Fiscal Improvement	Dan Collins
100th Year Anniversary	Laurel Isicoff,
	Cynthia Norton

See the NCBJ [website](#) for a list of committee members.



It's Finally Here — And It's Going to Be Great!

BY CHRISTOPHER G. BRADLEY, WESTERN DISTRICT OF TEXAS
CHAIR, NCBJ EDUCATION COMMITTEE



It's finally here! After more than two years of preparation, and more emails and text messages than I can count, we get to share our education offerings with you. While you won't find a bigger fan of being outdoors in San Diego than me, I hope we can entice you into the beautiful conference center with this incredible programming.

First, I really recommend downloading the event app and reading through the schedule yourself. Nothing here can do justice to the richness and variety of the programming. We have a variety not just of topics and speakers but of formats — including a mock-trial evidence workshop and a set of AI demonstrations to show real-life uses of this technology by people just like you. And throughout, you will have many of the most thoughtful experts and communicators to present to you.

If you really take a look, in fact, I think you'll agree that the most difficult decision for many of the time slots is which of the two or three amazing programs you will choose. (Personally, I would love a personal time machine to solve this problem — maybe one of the vendors will have those as swag?)

In our last issue (which you can easily click to!), I already covered many of the highlights:

- Our time-traveling opening plenary;
- The Saturday “shark tank” plenary;
- Our “let’s make a deal” subchapter V panel;
- Our timely and multifaceted privacy panel;
- The always-sizzling hot topics presentation, now formatted as a “mythbusters” presentation;
- A stimulating presentation on when and why a court shouldn’t decide things;
- An ABLJ roundtable in which academics revisit and possibly revise their own past ideas;
- Cross-border panels focused on Mexico and on Chapter 15, as well as a venue panel that will touch on the important cross-border angles;
- A panel focused on the all-too-common issue of fraud and bankruptcy;
- Programming on how to help veterans and service-members in need;
- Several panels on LMEs and other issues in modern large-insolvency practice; and, of course,
- The judicial roundtable.

Let me just entice you with a couple of other things: Fresh off the Supreme Court’s new guidance on estoppel, we have a panel to help make sense of it all. And we have a panel on when a mediation turns into a “wreck-conciliation.” We also have panels talking about feasibility and post-confirmation issues, always one of the “twilight zones” of bankruptcy. Finally, we have an interesting keynote lunch speaker on the original gilded age — and whether we are in a new one.

As I said in my last note, many, many contributors make this happen. It’s been so inspiring to work with so many of you. Thank you!

The NCBJ also owes a lot to the many other organizations that serve our community, including ABI, ABA, CLLA, IWIRC, ACB, AIRA, and FBA. The NCBJ is great, but we don’t do it all alone — not by a long shot! My hope and belief is that the cooperation with and among all of these groups makes everyone stronger and helps fulfill their missions.



Tension at the Border

BY BETH E. HANAN, EASTERN DISTRICT OF WISCONSIN
NCBJ INTERNATIONAL JUDICIAL RELATIONS COMMITTEE

Hola!, NCBJ Annual Conference attendees! Mark your calendar to attend a high-powered panel discussion entitled *TENSION AT THE BORDER — It's Not Just the Wall: Cross-Border Insolvency Bridges and Barriers between the United States and Mexico* on Friday, October 9, 2026, from 10:15-11:15 a.m. This panel is sponsored by the NCBJ along with the American College of Bankruptcy.

Speakers include Judge Maria Amparo Hernandez-Chong Cuy, a former appellate judge in Mexico; Professor Rosa Maria Rojas Vertiz, of the *Instituto Tecnológico Autónomo de México*; and lawyers Charles A. Beckham, Jr. of Haynes and Boone in Houston, and Dairo U. Oscos Coria, of Oscos Coria in Mexico City. Our able moderator is Nancy Alquist (D. Md.), with her own extensive experience in insolvency laws of other nations.

Mexican insolvency laws became effective in 2000; come to learn about the various reforms since then, systemic challenges (including the stalled creation of specialized courts within Mexico), and the experience of lawyers working to put the law into practice. Our panel also will highlight some major differences between the Mexican and U.S. insolvency systems. For example, the Mexican insolvency law does not set out creditor classes. Consequently, plan approval mechanisms differ. While both systems recognize an automatic stay, exceptions to the stay are unique to each. Attend this presentation and leave with bridge-building insights you can use.

[See Professor Rojas Vertiz's overview of the Mexico's Business Insolvency System on page 6. — Ed.]

Come to the Schwartz Roundtable

BY TERESA H. PEARSON, DISTRICT OF OREGON
NCBJ SCHWARTZ ROUNDTABLE COMMITTEE

The Schwartz Roundtable Committee invites you to attend the Schwartz Roundtable at the NCBJ Conference in San Diego this year. The Roundtable will be on October 7, 2026, at 3:30 p.m., at the Conference hotel in Marriott Grand Ballroom 6. The Roundtable is for judges only and provides judges the opportunity to discuss issues on their minds candidly with other judges. The purpose of the Roundtable is the free-flow exchange of information among judges. The Committee is preparing topics to jump-start the discussions and will forward the discussion topics and brief materials by email to the judges attending shortly before the Conference. The Committee typically provides three topics, with half an hour of discussion set aside for each topic, and runs discussions on each topic concurrently. So, even if you cannot arrive on time or stay to the end, you can drop in and participate in the discussions.

The late Judge John Schwartz, along with Gene Wedoff, created the Schwartz Roundtable in 1990, so that judges would have a program for judges to discuss issues of direct concern to them. Their hope was to improve the culture of the courts and collegiality among bankruptcy judges. The fact that the Schwartz Roundtable is going strong since then is a testament to their efforts. We encourage you to join us!

NextGen Update

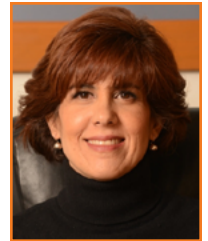
BY JASON BURGESS, MIDDLE DISTRICT OF FLORIDA,
SCOTT GROSSMAN, SOUTHERN DISTRICT OF FLORIDA
CHAIRS, NCBJ NEXTGEN COMMITTEE

The NCBJ NextGen Committee is planning its 17th Next Generation Program at the 100th Annual Conference in San Diego. The program will host approximately 40 up-and-coming bankruptcy practitioners for exclusive NextGen events, including the signature judicial roundtable with bankruptcy judges from across the country, as well as dinners, lunches, receptions, a coffee hour, and other social and educational networking activities.



An Overview of Mexico's Business Insolvency System: Key Features and Practical Considerations for U.S. Judges

BY PROFESSOR ROSA MARIA ROJAS VERTIZ, WITH
INTRODUCTION BY EDWARD GODOY, DISTRICT OF PUERTO RICO



At the Annual Meeting, the International Judicial Relations Committee of the NCBJ together with the American College of Bankruptcy will host an educational program highlighting the differences between the insolvency laws of Mexico and of the United States. One of our panelists is Professor Rosa Maria Rojas Vertiz, on the faculty at the Instituto Tecnológico Autonomo de Mexico (ITAM). Professor Rojas Vertiz graciously has prepared the following article as a shortened version of the materials she will present in October.

Overview

Mexico's business insolvency system is governed exclusively by the Ley de Concursos Mercantiles (the "Law"), a federal statute in force since 2000 and amended most significantly in 2007 and 2014. It establishes a single, court-driven proceeding applicable to merchants (individuals and companies engaged in commercial activity), with heavy judicial oversight supported by licensed insolvency professionals registered with the Federal Institute of Experts in Business Insolvency (IFECOM).

Structure of Proceedings: A Two-Stage Model

Unlike the U.S. system, which allows flexible transitions within chapter 11, the Mexican system regulates a two-stage process: (1) conciliation (reorganization), which is aimed at negotiating a restructuring plan and (2) liquidation (bankruptcy), which is mandatory if no plan is approved within strict time limits.

Before these stages, a mandatory pre-stage determines whether the debtor meets statutory insolvency tests (e.g., general default to multiple creditors and liquidity thresholds) — unless the debtor files a pre-packaged proceeding. An independent examiner (visitador) verifies eligibility within a short statutory timeframe. Since 2014, a debtor may file even if the test has not yet been met, provided it states under oath that the threshold will be

met within 90 days.

A notable distinction is the strict duration of the reorganization phase, which generally is capped at approximately one year. This rigid timeline was designed to avoid prolonged proceedings under prior law but can be insufficient for complex restructurings, in contrast to the flexibility available under chapter 11.

Debtor in Possession and Judicial Control

Mexico adopts a debtor in possession model, but with stronger oversight than in the United States. Those conditions include: (1) the debtor remains in control during conciliation, (2) a court-appointed conciliator supervises operations and plays a central role in claims administration and plan negotiation, and (3) the conciliator may request removal of management, although this is rare in practice.

Automatic Stay and Creditor Rights

Upon a court judgment commencing the proceeding, (1) interest on unsecured debt ceases to accrue, (2) all obligations are converted into inflation-indexed units (UDIs), and (3) an automatic stay arises, halting enforcement actions — including secured creditor actions — with key exceptions. Those exceptions are that labor claims may proceed outside the insolvency court, and that secured creditors may enforce their collateral if the assets are deemed non-essential to operations, although this is uncommon in practice.

Plan Approval and Voting Structure

One of the most significant differences in the Mexican system compared to the U.S. bankruptcy system is the absence of creditor classes. Plans require approval by creditors representing more than 50 percent of recognized claims — covering all unsecured and subordinated creditors, plus any secured creditors who voluntarily join. Moreover, no formal class-based voting or cramdown structure



exists. Additionally, reforms introduced the concept of subordinated creditors (primarily insiders) to address abuses seen in earlier cases (notably the Vitro restructuring). However, subordinated creditors will be prevented from voting for the plan only if their debt represents more than 25 percent of the total debt. The reform prevents insider votes from being used to release third-party guarantors without the affected creditors' express consent.

DIP Financing

DIP financing is permitted but is more constrained than in the U.S. Mexican DIP financing requires judicial authorization (or conciliator approval post-commencement). Priority is granted but is subordinate to labor claims. Further, superpriority liens cannot override existing secured creditors without consent.

Avoidance Actions and Look-Back Period

Another difference is that the Mexican law provides a look-back period of 270 days (extendable to 540 days for insider transactions), with potential extension up to three years by the court. Avoidable transactions include fraudulent conveyances, undervalued transactions, preferential payments, and non-arm's length dealings. While conceptually similar to U.S. avoidance powers, Mexican law places greater emphasis on counterparty knowledge and intent, which may complicate enforcement.

Liquidation and Priority Scheme

If conciliation fails, liquidation is mandatory. Key features of that option include: no discharge of debts (unlike chapter 7 or 11); liquidation may proceed indefinitely until assets are exhausted; the priority scheme places labor claims at the top, followed by administrative expenses and DIP financing, and then secured creditors. Importantly, secured creditors may be subordinated to labor claims, even against collateral proceeds. For this reason, successful restructurings usually require that the debtor is up to date with labor payments.

Pre-packaged Proceeding

The debtor must obtain approval of the plan from its key creditors before filing the petition, al-

lowing the debtor to skip the pre-stage of the proceeding.

Cross-Border Insolvency

Mexico adopted the UNCITRAL Model Law early, but with some deviations, including that courts must appoint a local insolvency professional as an intermediary, and if the debtor has an establishment in Mexico, a full local proceeding is mandatory. This last requirement significantly limits cross-border efficiency and has deterred filings. To date, only four foreign proceedings have sought Mexican recognition (three U.S., one Swiss), and all were granted.

Systemic Challenges

Despite incorporating modern insolvency tools, the Mexican system faces structural challenges. Among those challenges are low utilization (just over 1,100 cases in 25 years), high costs relative to the prevalence of small businesses, and historically limited judicial specialization (partially addressed since 2022). Notably, recent judicial reforms (2025) introduced uncertainty due to the large-scale replacement of judges.

Key Takeaways for U.S. Judges

For U.S. courts dealing with Mexican proceedings or cross-border cases, the following points are critical: (1) Mexican insolvency is more rigid and court-driven, with less flexibility than chapter 11; (2) the absence of creditor classes and the limited cramdown mechanisms can affect perceptions of fairness; (3) labor claims and public policy considerations play a stronger role in priority disputes; and (4) cross-border cooperation may be hindered by mandatory local proceedings and procedural formalities.



The International Judicial Relations Committee thanks Professor Rojas Vertiz for preparing this summary article. It serves as a fine "teaser" for our upcoming program at the Annual Conference which will be held on Friday, October 9, at 10:15 a.m. in the San Diego Ballroom C. See you in San Diego!





COMPILED BY BONNIE L. CLAIR, EASTERN DISTRICT OF MISSOURI

The Henry Latimer Center for Professionalism and the Florida Bar's Standing Committee on Professionalism selected Laurel M. Isicoff (S.D. Fla.) as a co-recipient of the Florida Bar's 2026 William M. Hoeveler Judicial Professionalism Award. This award recognizes judges for their strength of character; dedication to the ideals of justice; inspiration to others in upholding professionalism; demonstrated public service; and competence as a judge, lawyer, and public servant. Laurel's colleagues on the Southern District of Florida Bankruptcy Court nominated her for this honor. The June 18, 2026 award ceremony was a highlight of the Florida Bar's Annual Convention in Orlando, Florida.



In addition, the University of Miami School of Law hosted a "Celebration of Service" in honor of Laurel's twenty years on the bench at its law library on June 5, 2026. Speakers saluting Laurel at that event included the school's dean, Patricia Sanchez Abril, school alumna, Corali Lopez-Castro (S.D. Fla.), and Laurel's son, Daniel Isicoff. Enjoy the published interview about Laurel's education and career [here](#).

Elizabeth Stong (E.D.N.Y.) guested on LawHub's *I Am the Law* podcast in April 2026. The episode, titled "Federal Bankruptcy Judge: Running a Second Chance Court," features the podcast's host, Kyle McEntee, interviewing Elizabeth about her legal career, her path to the bench, and the importance of "thinking independently" to the job of judges and lawyers. You can listen to the episode or read a transcript of it [here](#).



Want more podcasts featuring bankruptcy judges? Check out this December 2025 [episode](#) of *The Octus Download* with Michael B. Kaplan (D.N.J.), this April 2026 [episode](#) of *Navigating Receiverships* with Elizabeth Gunn (D.D.C.), this May 2026 [episode](#) of *Business Bankruptcy Basics* with Daniel P. Collins (D. Ariz.), or this [episode](#) of the Temple 10-Q&A

featuring Michelle Harner (D. Md.). Bonus props to Michelle for shouting out the NCBJ's own ABLJ!



Let's congratulate Judge and Major General Chuck Walker (M.D. Tenn.) who recently retired drawing a close to 35 years of service that saw him excel in top posts at the Kentucky Air National Guard, National Guard Bureau, and United States Air Force. See article [here](#).



En garde! Trish Brown (D. Ore., Ret.) is traveling to Lima, Peru in August 2026 to represent the United States at the Pan American Youth & Veteran fencing championships. Trish competes in the women's épée event on behalf of the Northwest Fencing Center in Tigard, Oregon. She medaled at all three national tournaments this year, including the USA Fencing National Championships — the world's largest fencing tournament, involving over 6,100 fencers and known as the "Super Bowl of Fencing." Nicknamed "The Barracuda," Trish's supporters made a logo and shirt to cheer her on at that tournament. We are all excited to hear about her amazing successes!



Trish Brown (third from left, holding the shirt) and her fans display the "Barracuda Brown" shirt celebrating her fencing skills.

The 120th Congress Will Have Many New Faces and New Roles

Building Relationships for the NCBJ Remains Critical

BY GREGORY L. TADDONIO, WESTERN DISTRICT OF PENNSYLVANIA

CO-CHAIR, NCBJ LEGISLATIVE COMMITTEE



Predicting the outcome of federal elections is similar to predicting the weather. Prognosticators are sometimes right, often wrong, and their projections are never consistently reliable. This year, though, one thing is certain. When the 120th Congress is sworn in on January 3, 2027, it will have the largest group of new members in more than 30 years.



Even though we are weeks away from counting ballots for the 2026 midterm elections, it is already clear that substantial turnover is occurring on Capitol Hill. As of mid-July, at least 77 incumbents will not return to Congress next year. [n.1] Twelve senators are not seeking re-election (eight Republicans and four Democrats), while an additional 65 representatives (38 Republicans and 27 Democrats) will not return to the House. [n.2] For a variety of reasons, a substantially high number of incumbents have chosen to retire or seek office elsewhere. This represents a 12-15% turnover rate in each chamber before a single vote is cast.

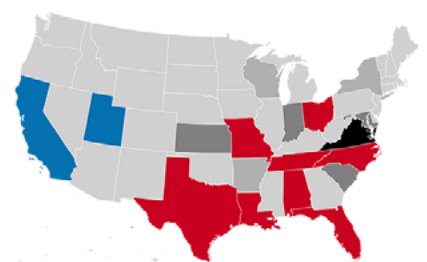
To provide perspective, the current wave of retirements in the House marks the largest number of vacated seats since the 1992 election cycle. [n.3] And because the departing members include 18

subcommittee chairs and three committee chairs, it is apparent that substantial changes in House leadership posts will occur, regardless of which party captures the majority this fall. [n.4]

Election day may provide even further turnover. This year, voters will determine the occupants of 35 Senate seats as well as every seat in the 435-member House.

Since World War II, the political party occupying the White House typically loses an average of 25 seats in the House each mid-term. [n.5] The only exceptions occurred during the presidencies of Bill Clinton (1998) and George W. Bush (2002) when their parties respectively gained seats during in the mid-terms. [n.6] While some Republican retirements may have been prompted by polling analysis that suggested those members were likely to succumb to the Democrats in the election, other GOP candidates may also find themselves victims of the mid-term curse.

It is also unclear what impact Congressional re-districting efforts may have on the make-up of the new Congress. Traditionally, congressional boundaries are redrawn every ten years following the release of updated census data. This cycle, however, both parties engaged in substantial mid-decade efforts to alter their districts in the hopes of gaining an advantage. Many states, including Alabama, California, Florida, Louisiana, Missouri, North Carolina, Ohio, Tennessee, Texas, and Utah have approved new Congressional district maps. While the maps in several states remain subject to contentious litigation, it is unclear which maps may be utilized for the November 2026 elections.



The significant turnover and uncertainty mean one thing for the NCBJ: Now, more than ever, it is important for the conference to create and maintain strong relationships on the Hill. With a large number of freshman members arriving in January, it is important for the NCBJ legislative committee to establish connections with the new members and their staff. The shuffling of committee assignments and leadership posts at the beginning of a new Congress also makes it critically important for the legislative committee to have a sufficient rapport with each member of the Senate and House Judiciary Committees, the committees where bankruptcy-related legislation is most likely to originate. Newly appointed members of the judiciary committees often have only a rudimentary understanding of bankruptcy law, so it is important for the legislative committee to meet with them early in their term to establish credibility, provide them with a basic background on the bankruptcy code and policy, and serve as their primary resource for future bankruptcy inquiries.

While the NCBJ Legislative Committee consists of dedicated colleagues who are devoted to nurturing positive relationships with numerous Congressional offices, they cannot do it all on their own. It is therefore necessary for our fellow NCBJ judges to keep us informed of any contacts or connections they may have with a member of Congress or their staff. Quite often, a relationship with someone working inside a Congressional office can serve as a “fast pass” which facilitates a prompt meeting with the member or a key advisor on his/her staff. No connection is too small, because today’s intern or

junior staffer could one day become chief of staff or even a member.

Even without a connection, it is often helpful if a judge who lives and works in a member’s district can serve as a conduit to help us arrange a meeting. Because Congressional offices are constituent driven, they will respond more quickly when the communication originates from a bankruptcy judge within their own state.

In just a few weeks, the votes from the 2026 midterms will be cast, tallied, and certified. At that point, the make-up of the new Congress will be known, and the legislative committee’s work will begin anew. Please help us with this effort by alerting a committee member of any relationship you may have with any incoming member. Your assistance could prove valuable in furthering many of the NCBJ’s initiatives and assisting in our mission to educate and inform Congress about needed bankruptcy legislation.

ENDNOTES

1. Maya Sweedler, Euncie Esomonu, Hoin Yoo, Simran Parwani & Pablo Barria Urenda, *Tracking Turnover in Congress*, Associated Press (July 1, 2026), <https://apnews.com/projects/2026-congressional-retirements-tracker/>.
2. *Id.*
3. *Vital Statistics on Congress, 2026*, Brookings Institution, <https://www.brookings.edu/articles/vital-statistics-on-congress/>.
4. *Id.*
5. *Id.*
6. *Id.*



Seems Like Only Yesterday ...

BY BETH E. HANAN, EASTERN DISTRICT OF WISCONSIN
CHAIR, NCBJ ETHICS COMMITTEE



Anniversaries are a time for reflection. In that spirit, our committee decided to look back at ethics questions facing early NCBJ leadership. A first sampling of that retrospective follows.

The NCBJ (really, its predecessor, the National Association of Referees in Bankruptcy) was established in 1926, very shortly after the American Bar Association adopted the Canons of Judicial Ethics in 1924. The ABA developed separate canons for judicial officers in light of contemporaneous events. In particular, U.S. District Court Judge Kenesaw Mountain Landis in 1920 had agreed to serve as the first Commissioner of Baseball. He held both positions simultaneously, spawning ethics unease. [n.1] Nonetheless, baseball mischief is not part of the early ethics questions confronting the NARB/NCBJ.

The Official Proceedings of the First Annual Conference of the National Association of Referees in Bankruptcy [n.2] reflect a range of discussion items at the 1926 meeting. [n.3] The first NARB president, Referee Paul King, proclaimed: “We are now reaching the high point of the afternoon’s program, the discussion of Bankruptcy Ethics. I know there are people who insist that there isn’t any such thing but we know that there is.” Id. at 32. Ethics questions included what role, if any, the bankruptcy referees should have in legislation. One synthesis: “[W]hen it comes to matters of legislation it seems to me that the Referee in Bankruptcy bears about the same relation to those matters as a football does to a football game.” Id. at 6. Attending members seemed to agree that instead of the existing fee system under the Bankruptcy Act of 1898, paying referees a salary would improve public perception of their impartiality. Yet such a change, members conceded, was a matter for Congress. Id. at 9-11. Presciently, or eternally, one referee observed “All public officials are under the ban of suspicion today; it is in the air... A direct step toward regaining complete public confidence in the Referee personally, lies in correcting the present system of compensation of Referees.” Id. at 10-11.

Benton Baker, a referee from Bismarck, N.D., led the ethics discussion by affirming “We referees in bankruptcy fill the place of the judge in bankruptcy proceedings. We are, therefore, directly within the purview of the canons of professional ethics and the canons of judicial ethics of the American Bar Association, some of which may properly be quoted for they cannot be too often called to mind.” Id. at 33. One particular canon, he thought, frequently was overlooked, perhaps due to ‘unpleasantness’ yet deserved consideration: “He (the judge or referee) should utilize his opportunities to criticize and correct unprofessional conduct of attorneys and counsell(ors) brought to his attention and, if adverse comment is not a sufficient corrective, should send the matter at once to the proper investigating and disciplinary authorities.” Id. at 33. [n.4]

A question from the floor was whether to become ‘attached’ to the American Bar Association. Id. at 8. After a few referees offered comment, the group agreed to table the discussion and refer it to the Committee on Permanent Organization. The prevailing sentiment seemed to be: “[I]t goes without saying that we will co-operate with the American Bar Association, but connected as we are with the Federal Judiciary, I think we should keep this organization separate and apart from the other.” Id.

The Second Annual Conference of the NARB was held in Buffalo, New York in 1927. [n.5] Outgoing president King described his proposed Code of Ethics, which he hoped would be adopted during the conference. Id. at 18. He pointed out “it has been suggested that we adopt, as our Code of Ethics, the Canons of the American Bar association with some slight additions. A most casual survey of these, however, indicates that, while splendidly adapted to the needs of practitioners generally, these are by their very nature not sufficiently specific for our purpose, - admirable for our use as attorneys, but not at all suited to us as officials. Hence, the proposed code for our members.” Id.



The proposed Code of Ethics is part of the transcript of proceedings. Article III, sec. 3, requires the Referee to “[r]espect his office and, without personal pride, demand for it from others the respect to which it is entitled. He shall maintain the dignity of the Court by refraining himself from any conduct which would be unbecoming in a judge and prohibit all practices before him which tend in any way to lower the dignity and impressiveness of the Court.” Id. at 48. Under Article VI, Maintenance of Right Relationships, the Referee “shall abstain at all times from relations, however honorable, which, because of their appearance, give to the public an unfavorable impression of the Bankruptcy Court, and shall do all he can, through proper contacts with the public, to remove any prejudice which may exist against the Act or the Court, ever bearing in mind that his office is a high public trust with service as its chief attribute.” Id. at 49. President King also noted that NARB board members had voted not to use any advertising in the association’s publication. Id. at 18. After the NARB Committee on Ethics made its full report, the conference adopted its first code almost unanimously. Id. at 56.

Next, the Committee on Legislation revisited some of the topics discussed at the first conference. The Committee had given significant thought to the role referees might have in proposing legislation. Following is the Committee’s conclusion:

[T]he nature of the Referee’s office is at least quasi-judicial. This renders active propaganda for favored legislation inadvisable. The duty of Referees in bankruptcy is to enforce the law as it exists and it is not within the scope of their duties to propose legislation. In the opinion of this committee the chief function of a standing committee on legislation is to act in an advisory capacity for those who are seeking the passage of legislation affecting the bankruptcy laws. In the performance of that function, the committee can be of great value and should be diligent in examining proposed legislation and in considering the probable consequences thereof. From the practical experience which the members of this association possess in respect to the operation of the bankruptcy laws, its members are in a position to advise those who

seek their counsel, as to how proposed changes and amendments would probably work out in practice. When proposed legislation is brought to the attention of the committee, or of the association in general, the members should not be hesitant about expressing their opinions to what the practical effect of such legislation would be, and your committee believe that a real service may be performed in this respect. Id. at 65.

Ultimately, the conference agreed to form a Standing Committee on Legislation, ready to act in an advisory capacity only. Id.

Today, the early compensation debate has been resolved. But ethics questions posed in the first two years of the NARB mirror many of the on-going questions our current Code of Judicial Conduct tries to answer. Canon 1, that judges should uphold the integrity and independency of the judiciary; Canon 2, that judges should avoid impropriety and the appearance of impropriety in all activities; and Canon 4, recognizing that a judge may engage in extrajudicial activities consistent with obligations of judicial office, all provide guidance similar to those early efforts to limn proper ethical constraints for bankruptcy referees. Likewise, the mission statement of NCBJ’s Legislative Committee has parallels to the 1926-27 discussions: “To monitor, analyze, and address legislative and regulatory activities impacting the federal judiciary with emphasis on United States Bankruptcy Courts, including the duties of and benefits applicable to United States Bankruptcy Judges.” [n.6]

In short, one hundred years later, “what’s past is prologue.” [n.7] Today we are not reinventing a wheel but further claiming its contours.

ENDNOTES

1. The history of the Judicial Code of Conduct is recounted in a From the Bench article by Hon. David Langham, Deputy Chief Judge, Florida Office of Judges of Compensation Claims, Nov. 17, 2020. This article is available at <https://wccourt.com/2020/11/17/the-history-of-the-judicial-code-of-ethics>, and involves the story of “Shoeless” Joe Jackson and the Chicago White Sox, aka the Black Sox scandal.

2. Many thanks to Catherine Peek McEwen (M.D. Fla.) for unearthing these archives. I expect these early Conference transcripts soon will be posted on the NCBJ website, under Our History. Stay tuned.



3. At the time of the first NARB conference, there were 550 referees in bankruptcy working in the United States. *Id.* at 39.

4. Virtually all of the references in the NARB conference transcripts refer to the bankruptcy referee in the masculine form. Notwithstanding that tendency, NARB President King acknowledged at the first Conference that one of the bankruptcy referees was a woman. That referee might have usurped Genevieve Rose Cline as the first woman named to the federal bench — Judge Cline was appointed in 1928 to the U.S. Customs Court — if bankruptcy referees were fully regarded as

judges. See <https://www.uscourts.gov/about-federal-courts/educational-resources/annual-observances/womens-history-month>.

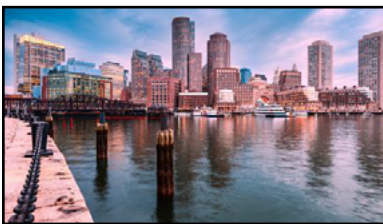
5. See endnote 2 above.

6. See www.ncbj.org/judges-only/committees/legislative/ with the link to *Legislative.Protocol.2015.pdf*.

7. William Shakespeare, *The Tempest*, 1611, Act 2, Scene 1, lines 252-54.

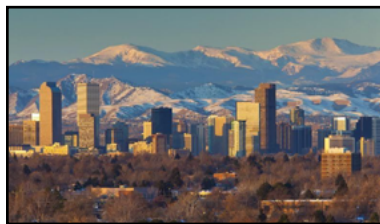


Future NCBJ Conferences



BOSTON

OCTOBER 5-7, 2027



DENVER

OCTOBER 9-13, 2029



TORONTO

OCTOBER 15-18, 2031



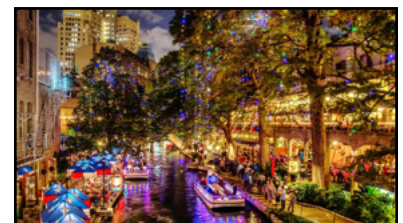
NEW ORLEANS

OCTOBER 24-28, 2028



ATLANTA

OCTOBER 9-12, 2030



SAN ANTONIO

OCTOBER 6-9, 2032



From Adair to Fitzgerald: The Western District of Pennsylvania's Legacy Within the NCBJ

BY JEFFERY A. DELLER, WESTERN DISTRICT OF PENNSYLVANIA



There are certain moments in life when one comes to understand that a profession is more than work and that a court is more than a building. For me, that realization developed gradually over many years through the influence of individuals whose lives and careers became deeply intertwined with the history of the bankruptcy judiciary itself. Their impact extended well beyond the cases they decided or the titles they held. It shaped the culture, character, and institutional identity of the bankruptcy system as we know it today.



WDPA Bankruptcy Court judges, circa 2006. Left to right: Bernard Markovitz, Jeffery A. Deller, Warren W. Bentz, Thomas P. Agresti, Judith K. Fitzgerald, and Joseph L. Cosetti.

Three figures stand above all others in my mind: Bankruptcy Referee Watson B. Adair (W.D. Pa.), Joseph L. Cosetti (W.D. Pa.), and Judith K. Fitzgerald (W.D. Pa.). They served in different generations, possessed very different personalities, and confronted distinct challenges, yet together they tell an important story about the growth and evolution of both the bankruptcy judiciary and the NCBJ. Their story is also deeply personal to me because, in different ways, each shaped my understanding of what judicial service is meant to be.

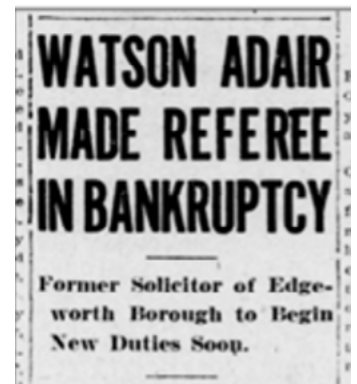
I never met Watson B. Adair. He belonged to another era entirely, one far removed from the modern bankruptcy court system. Yet I have spent my judicial career living within the institutional world he helped create, and I have often reflected upon the extraordinary legacy left behind by his generation.

Adair served during a formative period in Amer-

ican bankruptcy history, when bankruptcy referees were still struggling to define both their authority and institutional identity within the federal judicial system. Referees frequently operated in relative isolation, with procedures differing substantially from district to district and little sense of national cohesion. Many maintained private offices and functioned more like localized administrators than members of a nationally organized judiciary. Adair recognized the danger inherent in that fragmentation. He understood that bankruptcy adjudicators could not effectively administer an increasingly national economy if each district operated as an island unto itself. The bankruptcy system required communication, professional identity, educational exchange, institutional legitimacy, and a shared commitment to improving the administration of justice.

In 1926, referees from across the country gathered in Detroit to organize the National Association of Referees in Bankruptcy, the organization that would ultimately evolve into today's National Conference of Bankruptcy Judges. Only one year later, in 1927, Watson B. Adair of Pittsburgh became President of that Association. His election is historically significant because it places him among the architects of the modern national bankruptcy judiciary during its earliest formative years. He was not merely participating in an already established organization; he belonged to the generation responsible for building it from the ground up at a time when the very idea of a nationally coordinated bankruptcy judiciary remained relatively novel.

The National Association of Referees in Bankruptcy embodied a remarkably forward-looking vision for its era: the belief that bankruptcy adju-



Adair appointed Referee in Bankruptcy (1920).



dicators should function as members of a national professional community dedicated to education, collegiality, judicial improvement, and public confidence in the administration of insolvency law.

Adair's importance to the bankruptcy system did not end with his presidency. Far from it, he remained active within the national bankruptcy community for decades and belonged to the generation of referees who guided the bankruptcy system through one of the most consequential reform periods in American legal history. His influence extended well beyond Pittsburgh and far beyond any single leadership title.

That broader reform movement reached its fullest expression with enactment of the Chandler Act of 1938. In *Debt's Dominion: A History of Bankruptcy Law in America*, Professor David Skeel describes Referee Watson B. Adair as playing a remarkably influential role in the legislative process culminating in the Chandler Act. Skeel portrays Adair not merely as a commentator on the legislation, but as one of the bankruptcy professionals who effectively operated as a working extension of the House Judiciary Committee during the drafting and hearing process.

As Skeel explains, bankruptcy professionals in the 1930s wielded extraordinary influence because of the technical complexity of insolvency law and Congress's reliance upon subject-matter experts to draft and explain proposed legislation. During the House hearings on the Chandler Bill in 1937, Representative Walter Chandler invited members of the National Bankruptcy Conference to present and explain provisions of the proposed legislation. Watson Adair, by then a nationally respected referee from Pittsburgh and a prominent figure within the National Bankruptcy Conference, was specifically tasked with explaining portions of the bill's definitional provisions.

Skeel further observed that members of the National Bankruptcy Conference "functioned not merely as witnesses, but as de facto members of the House Judiciary Committee for the purposes of the Chandler bill hearings." In that context, Adair's role extended far beyond ordinary testimony. Bankruptcy professionals such as Adair left "their fingerprints on almost every other step of the process," including proposing legislative language, explaining technical provisions, and shaping the final contours of the statute itself.

The significance of Adair's role becomes even clearer when viewed against the broader importance of the Chandler Act. The Act represented the most sweeping reform of American bankruptcy law since the Bankruptcy Act of 1898. It modernized corporate reorganizations, strengthened debtor rehabilitation provisions, expanded wage-earner relief, enhanced fiduciary oversight, and significantly elevated both the authority and stature of bankruptcy referees themselves. What had once been viewed primarily as a localized administrative process increasingly became a coordinated and respected federal judicial system.

Adair belonged to the generation responsible not only for shaping those reforms, but also for implementing and legitimizing them nationwide. Through the National Association of Referees in Bankruptcy, referees such as Adair fostered national dialogue, strengthened professional standards, encouraged legislative modernization, and enhanced public confidence in the bankruptcy process itself. The Association became an institutional force that helped transform bankruptcy adjudication from a fragmented local function into a coherent national judiciary.

The practical significance of those reforms soon became evident in the increasingly complex reorganizations confronting the federal bankruptcy system. Few proceedings better illustrated both the expanding role of bankruptcy referees and the growing sophistication of American reorganization jurisprudence than the insolvency of Pittsburgh Railways. Adair's appointment as Special Master in those proceedings placed him at the center of one of the most consequential transportation reorganizations of the Depression and New Deal era.

Pittsburgh Railways was not merely a local trolley operator. It was the sprawling transportation backbone of industrial Western Pennsylvania: a vast network of interlocking streetcar, interurban, and traction companies carrying workers through the mills, factories, river valleys, and steep hillsides of the Steel City.

Organized in 1902 through the consolidation of dozens of independent trolley systems, Pittsburgh Railways reflected the technological and industrial revolution that transformed urban America at the turn of the twentieth century. Its growth was deeply intertwined with the industrial empire of George



Westinghouse and the Philadelphia Company, Westinghouse's powerful corporate vehicle for natural gas, electric power, and transit-related investments. The Philadelphia Company supplied the financial and corporate infrastructure necessary to assemble Pittsburgh Railways into an integrated regional transportation network, while Westinghouse's pioneering work in alternating current electricity and electric traction technology provided much of the infrastructure that made large-scale electric transit possible.

In many respects, Pittsburgh Railways represented the convergence of finance, electrification, engineering, and industrial ambition that defined Pittsburgh's emergence as one of the great industrial capitals of the modern world.

By the late 1930s, however, the immense system had become financially unsustainable. Declining ridership, mounting liabilities, changing transportation patterns, and the crushing burdens associated with maintaining such an expansive transit network during the Great Depression forced Pittsburgh Railways into reorganization proceedings.

Yet the system's complexity extended far beyond operational difficulties. Beneath the parent corporation existed dozens of affiliated subsidiary corporations — the so-called “underliers” — that technically maintained separate corporate identities while functioning economically as a unified transportation enterprise. The resulting litigation became an important precursor to the modern doctrine of substantive consolidation. Creditors and tort claimants argued that the underliers could not shield themselves behind formal corporate separateness when the enterprise functioned operationally, financially, and publicly as a single transportation system.

The Third Circuit Court of Appeals ultimately agreed, effectively piercing the corporate veil and

requiring the underliers to participate in the reorganization proceedings notwithstanding protections asserted under Pennsylvania corporate law. As Special Master, Adair helped navigate these unprecedented issues at a formative moment in American insolvency jurisprudence.

The proceedings reflected the broader evolution of bankruptcy law during the Chandler Act era — away from rigid corporate formalism and toward equitable doctrines capable of addressing the realities of interconnected corporate enterprises. In this respect, Adair's role in the Pittsburgh Railways litigation mirrored his nationally recognized participation in shaping the Chandler Act itself. Both demonstrated his importance in the development of a more sophisticated and modern system of American corporate reorganization.

In many respects, the modern bankruptcy judiciary still reflects the institutional values that emerged during Adair's era. Professional education, national collaboration, judicial independence, collegiality, and a shared commitment to improving the administration of justice remain central to the mission of the NCBJ today. Those principles did not arise accidentally. They were cultivated deliberately by leaders like Adair who understood that enduring institutions must be consciously built, strengthened, and sustained across generations.

The judicial seat I occupy today traces directly through Watson Adair and, before him, to Referee William R. Blair, the first bankruptcy referee appointed in Pittsburgh. In the generations that followed, the seat was occupied by individuals such as Judge Stephen P. Laffey, Judge Gerald K. Gibson, and Judge Bernard Markovitz — jurists whose influence extended well beyond the



Adair was Special Master in the railway litigation.



courthouse and into the broader social and economic fabric of Pittsburgh itself. Each served during periods of profound industrial, financial, and institutional change within Western Pennsylvania, and each helped shape not only the local administration of bankruptcy law, but also the national development of insolvency jurisprudence and the bankruptcy judiciary as an institution.

That lineage represents far more than a ceremonial succession of officeholders. It reflects an unbroken institutional inheritance spanning more than a century of economic transformation, industrial upheaval, and legal evolution within both Pittsburgh and the federal bankruptcy system. Through Adair in particular, the lineage connects the modern bankruptcy judiciary to the formative national development of bankruptcy administration itself. His generation helped transform bankruptcy adjudication from a fragmented and highly localized administrative function into a respected and coordinated federal judicial system grounded in professionalism, education, collegiality, and institutional legitimacy.

In many respects, the values that continue to define the modern bankruptcy court and the NCBJ today can still be traced directly to the institutional foundations laid by Adair and his contemporaries.

One does not truly “own” a judicial seat. One occupies it temporarily and serves as its steward for a time. The people who came before leave behind habits, traditions, expectations, and values that continue to shape the institution long after they are gone.

For me, those lessons became deeply personal long before I took the bench. Before and during law school, I served as a deputy clerk in the Bankruptcy Court for the Western District of Pennsylvania. Working in the Clerk’s Office gave me a perspective on the judiciary that very few young lawyers ever receive.

From behind the intake counter, I watched the daily machinery of justice operate in real time. Pleadings arrived. Orders were entered. Cases moved or stalled. Lawyers succeeded brilliantly at times and struggled badly at others. I came to understand quickly that courts are sustained not merely by doctrine or judicial opinions, but by people and systems working together with professionalism and integrity.

It was during those years that I came to know Judge Joseph Cosetti and Judge Judith Fitzgerald. Their influence upon me was profound, though in very different ways. Together, they shaped my understanding of what bankruptcy judging could — and should — be.

Joseph Cosetti was unlike anyone else I encountered in the law. Before ascending to the bankruptcy bench, he had already lived several professional lives: economist, Pittsburgh City Treasurer, political candidate, civic reformer, and public servant deeply immersed in the civic life of the city he loved. He understood not merely law and finance, but also politics, neighborhoods, business realities, and the complexities of human behavior. That broader perspective profoundly shaped both the judge he became and the manner in which he viewed the bankruptcy system itself.



Mayoral debate featuring Joseph Cosetti (center), Richard Caliguiri, and Thomas Foerster.

In many respects, Judge Cosetti stood apart from every bankruptcy judge who came before or after him in the Western District of Pennsylvania. A graduate of Duquesne University’s evening law program, he was appointed to the bench only a few years after graduating from law school and possessed relatively little traditional courtroom experience. Yet what he lacked in conventional legal pedigree, he more than compensated for through extraordinary political instinct, intellectual curiosity, and real-world experience. Trained as an economist, Cosetti had served as Pittsburgh’s City Treasurer and became a familiar figure within the city’s political landscape through campaigns for



Congress, Mayor, and other public offices. Although he often fell short electorally, those defeats never diminished his stature within Pittsburgh civic life. He remained widely respected, deeply connected, and remarkably resilient.

His public life began to attract statewide attention in 1968, when he was elected as a delegate to the Pennsylvania Constitutional Convention. There, he quickly emerged as a leader within a bipartisan reform coalition advocating modernization of state government. Among those impressed by Cosetti was author James Michener, already nationally renowned for his Pulitzer Prize-winning *Tales of the South Pacific*. Michener later wrote: "It was a revelation to me to see Joe operate. He has the analytical skill of a social scientist, the imagination of a writer, and the tenacity of a good politician." That description captured the unique blend of intellect, creativity, and determination that would later define Cosetti's judicial career.

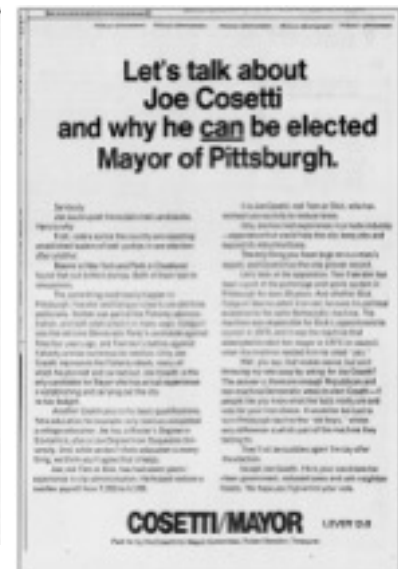
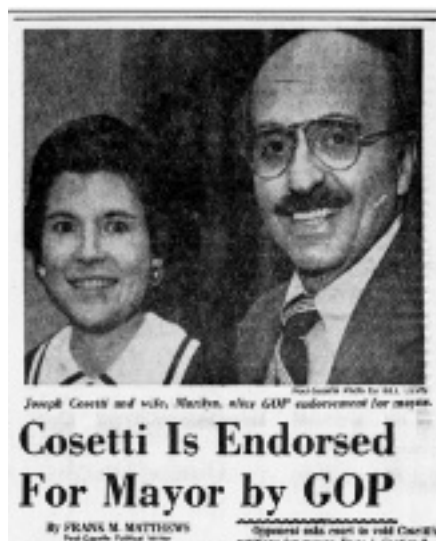
Cosetti's place in Pittsburgh political history became nearly legendary because of the role he played in one of the city's most consequential mayoral elections. When Mayor Pete Flaherty resigned in 1977 to join the Carter Administration, City Council President Richard Caliguiri became Acting Mayor. The Democratic establishment quickly consolidated behind Allegheny County Commissioner Tom Foerster as its preferred successor. Republican civic leader Elsie Hillman, however, believed Pittsburgh needed Caliguiri's independence and steadiness more than a return to machine politics. She quietly encouraged Cosetti, a lifelong Democrat, to switch parties and enter the race as a Republican.

The result was one of the most fascinating campaigns in modern Pittsburgh political history. Cosetti instantly became the race's unpredictable force, moving tirelessly through neighborhoods from Bloomfield to the Hill District, from Lawrenceville to countless fire halls, ward meetings, and community gatherings late into the evening. He shook hands, remembered names, asked about families, and campaigned with relentless energy. Contemporary newspaper accounts described the campaign as quintessentially "Cosetti style"—driven by grit, optimism, personality, and endurance.

Election night unfolded almost exactly as Hillman anticipated. Votes that otherwise may have consolidated behind Foerster fractured, fundamentally altering the political arithmetic of the race. When the final returns were counted, Richard Caliguiri emerged victorious in a narrow but pivotal election that would shape Pittsburgh's future for years to come. Caliguiri would later become one of the city's most beloved mayors, guiding Pittsburgh through the painful early years of industrial collapse with humility, steadiness, and grace. Although Cosetti did not win the election, his candidacy altered its trajectory and became part of Pittsburgh political folklore. One contemporary analysis observed that Cosetti had successfully captured the city's "anti-machine" sentiment at precisely the right moment.

Perhaps most revealing, however, was Cosetti's own reaction afterward. Rather than lament defeat, he reportedly sat quietly with supporters at a small North Side restaurant, drinking coffee and reflecting simply: "We did what we came to do." That response revealed much about his character. Public service, for Joe Cosetti, was never primarily about personal advancement. It was about contributing to institutions larger than oneself.

That same philosophy deeply informed his approach to bankruptcy law. Judge Cosetti never viewed bankruptcy as merely a technical system of statutes, assets, liabilities, and procedural rules. To him, bankruptcy law was fundamentally about people—individuals and businesses confronting moments of profound uncertainty while searching for stability, survival, and dignity. He frequently de-



scribed bankruptcy as “a court of second chances,” and he did not use the phrase casually. He genuinely believed the bankruptcy system performed an essential social and economic function within a capitalist society.

He understood that financial collapse often results not from dishonesty or irresponsibility, but from illness, economic downturns, job loss, failed markets, or ordinary human frailty. He rejected simplistic narratives portraying debtors as individuals merely seeking escape from obligations. Instead, he viewed the bankruptcy process as an institution designed both to preserve economic productivity and to protect human dignity.

At the same time, Judge Cosetti believed deeply in institutional discipline and professional integrity. Lawyers who practiced before him vividly remember his intensity, his command of detail, and his intolerance for gamesmanship or conduct that threatened the fairness and efficiency of the judicial process. He could be demanding, even intimidating at times, but there was always purpose behind the rigor. His expectations reflected not ego, but a profound respect for the seriousness of the judicial function.

That seriousness became especially evident in large and complex Chapter 11 cases such as Allegheny International. Long before many others fully appreciated the implications, Judge Cosetti recognized the growing significance of distressed debt trading and strategic claims acquisition within modern reorganization practice. He understood that sophisticated financial actors increasingly viewed bankruptcy not merely as a process of rehabilitation, but also as a mechanism for acquiring leverage and shaping corporate outcomes. His willingness to confront those evolving realities reflect-



ed both intellectual courage and a deep commitment to preserving the integrity of the bankruptcy system itself.

I had the extraordinary privilege of knowing Judge Cosetti not merely from the courtroom gallery, but from within chambers itself. While attending Duquesne University School of Law at night and working in the Clerk's Office during the day, I was invited by Judge Cosetti to assist in drafting opinions. That experience permanently transformed my understanding of judging and the judicial process itself.

Law students ordinarily encounter judicial opinions only as polished final products. Inside chambers, however, one witnesses something entirely different. One sees uncertainty, the careful balancing of competing principles, the weighing of facts, and the struggle to reach outcomes that are legally sound while also fair, practical, and humane. Watching Judge Cosetti work taught me that bankruptcy judging requires far more than technical legal analysis. It requires an understanding of economics, business realities, human behavior, and the broader social consequences of judicial decisions. Most importantly, it requires humility, because every case involves people whose lives may be permanently affected by the outcome.

Judge Cosetti's influence extended far beyond his own courtroom. His oral history for the National Conference of Bankruptcy Judges reveals a jurist deeply committed to institutional stewardship and national judicial collegiality. He often remarked that judges must “plow back” time into the organizations that sustain both the judiciary and the profession itself. That philosophy defined his leadership within the NCBJ.

As President of the NCBJ during 1990–1991, Judge Cosetti helped guide the organization through an especially important period in bankruptcy histo-



Coverage of the Allegheny International reorganization



ry. The judiciary was still confronting lingering constitutional uncertainty in the aftermath of *Northern Pipeline Construction Co. v. Marathon Pipe Line Co.*, while simultaneously addressing broader questions concerning the institutional role and legitimacy of bankruptcy judges within the federal judicial system. Caseloads were increasing dramatically, Chapter 11 practice was becoming increasingly sophisticated, and the bankruptcy bench itself was evolving into a far more complex and nationally integrated judiciary.

Judge Cosetti understood that the NCBJ needed to evolve alongside those changes. Under his leadership, the organization increasingly emphasized long-term institutional planning, judicial education, professional administration, and national collegiality designed to strengthen the bankruptcy judiciary across the country. Most importantly, he recognized that the NCBJ served a purpose far greater than simply organizing conferences or annual meetings. It created community. It connected judges who otherwise might feel professionally isolated. It provided younger judges with mentorship, friendship, guidance, and institutional support from colleagues who understood the unique challenges of bankruptcy judging.

That culture of collegiality remains one of the NCBJ's greatest strengths today. Bankruptcy judges throughout the country continue to exchange ideas, mentor one another, improve educational programming, and collectively strengthen the bankruptcy system through the institutional framework created and sustained by generations of leaders such as Watson Adair and Joseph Cosetti. Judge Cosetti understood that institutions endure only when individuals are willing to invest themselves in something larger than personal accomplishment. In that respect, his legacy extends well beyond the opinions he authored or the cases he decided. It lives on in the culture, professionalism, and humanity of the modern bankruptcy judiciary itself.

Where Judge Cosetti taught me the human purpose of bankruptcy law, Judge Judith Fitzgerald taught me the importance of institutional excellence, disciplined professionalism, and the long-term stewardship of the judiciary itself. Her influence upon both the bankruptcy system and the National Conference of Bankruptcy Judges was pro-

found.

Judge Fitzgerald was a true trailblazer. She became the first woman appointed to the Bankruptcy Court for the Western District of Pennsylvania and later only the third woman to serve as President of the NCBJ. Yet titles alone do not fully capture her significance. She represented a rising generation of federal judges who approached public service with extraordinary discipline, preparation, and institutional seriousness.

Before taking the bench, Judge Fitzgerald served as an Assistant United States Attorney in Pittsburgh, where she prosecuted organized crime, tax fraud, and other complex federal matters during one of the city's more turbulent eras. Among the most notable prosecutions associated with her tenure was the case involving Dante "Tex" Gill, one of Pittsburgh's most infamous underworld figures. Gill, born Lois Jean Gill but living publicly as a man decades before such identity was widely understood or accepted, operated a network of massage parlors that served as fronts for prostitution and money laundering.

The stories surrounding Gill became part of Pittsburgh legend: tailored suits, cigars, cash hidden in toolboxes and kitchen drawers, political connections, and an atmosphere that often blurred the line between organized crime and political folklore. Yet for Fitzgerald, the prosecution was never about spectacle. It was about discipline, evidence, accounting records, tax ledgers, and the painstaking construction of a case grounded in facts rather than notoriety. Gill was ultimately convicted in 1984, and Fitzgerald carried that same methodical rigor with her to the bankruptcy bench when she was appointed in 1987 at just 39 years old.



Like Cosetti, I first came to know Judge Fitzgerald while serving as a deputy clerk in the Clerk's Office. That experience allowed me to observe not only her judicial decision-making, but also her remarkable understanding of how courts function institutionally and operationally. At a time when bankruptcy filings and motion practice were expanding dramatically, Judge Fitzgerald recognized that the effective administration of justice depends not only upon sound legal reasoning, but also upon efficient and reliable court systems.

She played a significant role in modernizing the court's operational practices, including the implementation of procedural innovations such as self-scheduling motion practice, which brought greater order, predictability, and efficiency to increasingly crowded dockets. To outside observers, those reforms may have appeared administrative in nature. In reality, they had enormous practical significance for lawyers, litigants, trustees, clerks, and judges alike. Judge Fitzgerald understood something fundamental about the judiciary: a dys-



functional court cannot administer justice effectively, no matter how intelligent or hardworking its judges may be. Systems matter. Institutional reliability matters. Public confidence depends not only upon

substantive fairness, but also upon the consistent and competent functioning of the judicial process itself.

At the same time, Judge Fitzgerald never lost sight of the humanity that must accompany judicial authority. She often spoke warmly of what she learned from Judge Cosetti, particularly his ability to balance firmness with compassion. Reflecting upon his influence, she once remarked:

"From him, I learned that bad news has to be delivered but it can be delivered in a way that shows compassion and assures trust in the fairness of the presiding judge and the bankruptcy system, over all, when judges show their care for the people and

institutions that find themselves in dire circumstances. I also learned that a bit of humor can go a long way when times are tough."

She also fondly recalled one of Judge Cosetti's favorite observations: "When a debtor files a bankruptcy, he is naked before the world." For Judge Fitzgerald, that statement captured both the immense fiduciary obligations imposed upon debtors and the equally profound obligation of judges to ensure that all parties remain "on the straight and narrow."

That same philosophy shaped her leadership within the NCBJ. Judge Fitzgerald viewed the organization not as a platform for personal prominence, but as an institution dedicated to strengthening the bankruptcy judiciary nationally. During her presidency, Congress repeatedly considered sweeping bankruptcy reform legislation that threatened to significantly alter consumer bankruptcy practice while simultaneously increasing burdens upon already strained bankruptcy courts. Fitzgerald responded not with rhetoric or alarmism, but with professionalism, preparation, and institutional steadiness.

Under her leadership, the NCBJ developed contingency educational programming designed to ensure that bankruptcy judges nationwide would be immediately prepared should major reform legislation suddenly become law before the organization's annual conference. That response reflected one of her defining characteristics: practical institutional leadership grounded in preparation and professionalism. She also worked tirelessly to improve the institutional standing of bankruptcy judges within the broader federal judiciary, advocating for additional judgeships, greater participation by bankruptcy judges within Judicial Conference activities, and reforms designed to strengthen the long-term legitimacy of the bankruptcy bench nationally.

Most importantly, however, Judge Fitzgerald embodied the collegial spirit that remains central to the NCBJ today. She rejected the notion that the Conference revolved around personalities or individual presidencies. Instead, she viewed it as a collaborative institution sustained through continuity, mentorship, shared purpose, and collective stewardship.

She once explained that her dedication to the NCBJ centered upon preserving the organization's long-term institutional health while ensuring that



it continued to provide the highest quality judicial education possible. She reflected: “My dedication to the NCBJ has always been to keep the organization solvent (something that, when I first became Treasurer, was not a given) and to provide the best educational opportunities money can buy while at the same time understanding that bankruptcy, in many ways, is a joint venture among all the stakeholders.”



Newly sworn-in Judge Judith Fitzgerald receives a gift from her daughter Kaileen, 8, yesterday. Mark Murphy/Post-Gazette

Welcome relief

Judith Fitzgerald joins the district's U.S. bankruptcy bench

By Ed Phillips
Post-Gazette Staff Writer

Judith K. Fitzgerald was sworn in yesterday afternoon as a federal bankruptcy judge, joining Joseph L. Cosetti, Bernard Markovitz and Warren W. Bentz on the hard-pressed bankruptcy bench for the Western District of Pennsylvania.

"I'm sure Judges Cosetti, Markovitz and Bentz must be almost as happy as your family over your appointment," said Chief U.S. District Judge Maurice E. Coble Jr., who administered the oath of office in a packed courtroom.

Fitzgerald took the oath on a family Bible held by her 8-year-old daughter, Kaileen, was helped into her new robe of office by her

Judith K. Fitzgerald
Age: 39.
Residence: Ross.
Education: University of Pittsburgh, 1970; University of Pittsburgh Law School, 1973.
Background: Clerk for President Judge John W. Sawyer, Beaver County Court of Common Pleas, 1973; clerk for Superior Court Judge Gwilym K. Price, 1974; assistant U.S. attorney working in appellate, criminal and civil divisions, later supervising Erie office, 1976; sworn in as bankruptcy judge, Oct. 30, 1987.

massage parlor business, and she came to appreciate the challenges. She also took time off to have Kaileen with her first husband, Jeffrey Giltenboth. After returning to work, she increasingly became involved in the U.S. attorney's civil division, among other things representing the government in bankruptcy cases.

"With the new bankruptcy code coming in at that time, the government no longer had priority among creditors," Fitzgerald said. "We needed to take actions that we hadn't before."

Fitzgerald also had a 2½-year stint as the U.S. attorney's representative in Erie. That job ended July 8, and the next day she gave

She further observed that, as Judge Bernard Markovitz often reminded her, bankruptcy judges “hold the power of the pen,” but that the exercise of such authority carries enormous responsibility. For Judge Fitzgerald, the ability of judges to exchange ideas, mentor one another, and engage constructively with practitioners was not merely beneficial—it was essential to maintaining the integrity and effectiveness of the bankruptcy system itself. That belief ultimately helped inspire her development of the NCBJ’s “NextGen” initiative, designed to perpetuate the collegiality and mentorship she viewed as indispensable to the profession. Her philosophy profoundly influenced my own understanding of judicial service and institutional responsibility.

Over time, I came to appreciate even more deeply the importance of the NCBJ itself through my own service on its Board of Governors and previously as Editor-in-Chief of the *AMERICAN BANKRUPTCY LAW*

JOURNAL, the Conference’s flagship academic publication. Those experiences reinforced for me that the NCBJ is far more than a professional association. It is one of the principal institutional stewards of the bankruptcy system in the United States. It preserves institutional memory, advances judicial education, fosters collegiality, and strengthens the administration of justice nationally.

Taken together, Watson Adair, Joseph Cosetti, and Judith Fitzgerald represent three generations in the evolution of both the bankruptcy judiciary and the NCBJ itself. Each shaped the institution at a critical moment in its development. Adair helped build the institutional foundation during the formative years of the national bankruptcy judiciary. Cosetti preserved its humanity while strengthening its legitimacy during a period of constitutional uncertainty and rapid growth. Fitzgerald modernized and professionalized it for an era of increasing complexity and national significance.

Each understood that the bankruptcy system depends not merely upon statutes or judicial opinions, but upon institutions strong enough to sustain public confidence during moments of financial distress and economic uncertainty. Each recognized that bankruptcy judges owe obligations not only to the law itself, but also to the people and communities the system ultimately serves.

For me personally, their influence has never been abstract or merely historical. I worked in the very court where Cosetti and Fitzgerald served. I learned from them directly. And I now occupy the judicial seat whose lineage traces back through Watson Adair himself. That connection carries both privilege and responsibility. It serves as a daily reminder that judicial service is never entirely individual and that every generation inherits obligations from those who came before it.

That understanding may ultimately be the greatest legacy left behind by Adair, Cosetti, and Fitzgerald. Each understood that institutions endure only if individuals devote themselves not merely to personal achievement, but to preserving and strengthening the system itself for those who follow. Their influence continues to live within the NCBJ, within the bankruptcy judiciary, and within all of us fortunate enough to carry that institutional inheritance forward.



The History of Gathering Our History

BY CYNTHIA NORTON, WESTERN DISTRICT OF MISSOURI,
AND LAUREL M. ISICOFF, SOUTHERN DISTRICT OF FLORIDA



As you all know, the 100th Anniversary Committee, formed three years ago by then NCBJ President Cynthia Norton, has worked for the last three years to gather and document our history, creating, what we hope, is a lasting legacy in a format accessible to all of us now and those who follow. Although the 100th Anniversary Committee sunsets on October 11, 2026, at the conclusion of our San Diego Conference, the gathering, preserving and publication of our history will not stop; President Paul Black has created a new History Committee to carry on the work of the 100th Anniversary Committee.

But “created” is not the right word to describe the “new” History Committee; “resurrected” would be a more accurate description. The NCBJ did previously have a History and Archive Committee, which was merged into the Membership Services Committee for a variety of reasons. However, the Membership Services Committee has a lot of significant work unrelated to preserving our history, and preserving our history is much more than what we contribute to the National Bankruptcy Archives. As the incoming chair of our History Committee, Cathy McEwen (M.D. Fla.) writes: “The focus on the upcoming anniversary sharpened our perspective on preserving, curating, and sharing broadly among our members all the great things our forebears did for the bankruptcy system and our judicial wellness.”

We all recognize the importance of preserving and documenting the history of our great organization. As ChatGPT wrote (provided courtesy of Sheri Bluebond (C.D. Cal.): “Preserving an organization’s history is essential to safeguarding its legacy for future generations. Historical records, documents, photographs, and personal accounts provide a valuable record of the organization’s mission, accomplishments, challenges, and evolution over time. By preserving this history, an organization honors the individuals whose vision and dedication shaped its

success while providing future leaders and members with a deeper understanding of its values and traditions. A well-preserved history also strengthens institutional identity, promotes continuity, and serves as an educational resource that can inspire informed decision-making and foster pride among members and the broader community. Ultimately, preserving an organization’s history ensures that its contributions are not forgotten but remain a lasting source of knowledge, inspiration, and perspective for posterity.”

The new History Committee will be chaired by McEwen and will include us, Laurel Isicoff and Cynthia Norton, as well as several others committed to the continued mission of honoring our history. The work of the Committee will include various subcommittees, including the Archive Subcommittee, which oversees the NCBJ contributions to the National Bankruptcy Archives housed at the Biddle Library at the University of Pennsylvania College of Law, and a newly created Photo Subcommittee, which will continue to curate and populate our photographic history from prior Conferences; that will continue to live on the judges-only portion of the website. We will also have a Website Subcommittee, responsible for curating content as the website is built up, maintained, and periodically updated.

We have been honored to serve as your co-chairs of the NCBJ 100th Anniversary Committee, and we are excited to continue our work with the History Committee. We hope you will join us in our mission and continue to search for those relics and treasures, as well as add to the beautiful tapestry of time — an interactive timeline that will be unveiled in San Diego, not only with suggestions for entries, but also videos, photos or documents that you believe should be woven into that tapestry of our story.



Where the Public Outreach At? [n.1]



Our Public Outreach Projects in San Diego, a Summary of Our 2025 Public Outreach Project, and a Call and Response Regarding Your Court's Public Outreach Programs

BY TIIARA N.A. PATTON, NORTHERN DISTRICT OF OHIO
CO-CHAIR, NCBJ PUBLIC OUTREACH COMMITTEE

The National Conference of Bankruptcy Judges, Public Outreach Committee, was one of the first committees I joined after becoming a judge. As a young person, I was taught that being a good citizen includes serving my community. This was something that my dad demonstrated in his actions during my childhood and required of my sister and me as soon as we were old enough to hold a serving size utensil. I remember spending the morning of most holidays volunteering at a community center that was located near the public housing where my dad and his siblings were raised by his mother. Our duty was to help to serve the people who came to enjoy a holiday meal that was offered without any cost or questions. The price of admission for the attendees was simply showing up. It was my dad's objective to ensure my



sister and I understood that "[s]ervice to others is the rent you pay for the privilege of living on this earth." [n.2] Therefore, joining a committee

whose mission statement focuses on "programs and activities that educate and inform the public and the non-bankruptcy judiciary about bankruptcy law and the role of courts in our society" was a no brainer for me. [n.3]

This term, I have the distinct pleasure and privilege to co-chair the Public Outreach Committee with Selene D. Maddox (N.D. Miss.). If you are looking for an opportunity to lend your talents to the NCBJ, I would recommend that you consider joining the Public Outreach Committee.

In this article, I will outline our public outreach efforts for this year's Annual Conference, provide a summary of 2025 Annual Conference public outreach program, and include a request regarding your public outreach efforts locally.

2026 NCBJ Public Outreach Programs in San Diego: The Monarch School San Diego and the Veterans Village of San Diego

You may recall that in 2020, the Monarch School San Diego and the Veterans Village of San Diego were the intended programs for the Annual Conference's public outreach efforts. However, because of the pandemic, NCBJ had to scale back and was able to provide a small-scale financial literacy program for the Veterans Village of San Diego only. The Public Outreach Committee has been charged by our NCBJ President Paul M. Black (W.D. Va.) to circle back to the organizations with which we originally partnered during the 2020 Annual Conference. Therefore, this year at the 2026 Annual Conference in San Diego, we have partnered with the Monarch School San Diego and the Veterans Village of San Diego.

The Monarch School San Diego is a public-private partnership between the nonprofit Monarch School Project and the San Diego County Office of Education, serving approximately 300 K-12 unhoused and housing unstable youth each year. [n.4] In addition to providing an academic education, Monarch places a strong emphasis on financial literacy, life-skills education, and social-emotional support, designed to meet students' basic needs – including food, health care, counseling, transportation, and family support. Monarch strives to equip students with practical tools to build independence, stability, and long-term success. Our 2026 NCBJ Public Outreach Project will support Monarch students by raising funds for individual student needs, including school supplies, basic clothing items, and essential toiletries. We will also provide civic education via our members going into each of the 13 classrooms to further advance Monarch's mission to empower students through education, dignity, and opportunity. The presentations will be on Free Speech (for grades 7-12); 250th Anniversary of the Declaration of Independence (for grades 4-6); and *Three Bears v. Goldilocks* Mock Trial (for grades K-3).



The Veterans Village of San Diego is a nonprofit organization dedicated, since 1981, to assisting veterans and their families in overcoming homelessness and related barriers to stability such as substance abuse and financial difficulty. [n.5] The Veterans Village of San Diego has provided comprehensive services, including housing, workforce development, and supportive medical and legal care to thousands of veterans throughout San Diego County. Through NCBJ's partnership with the Veterans Village of San Diego for our 2026 NCBJ Public Outreach Project, our mission is to support Veterans Village of San Diego's mission by raising funds to provide essential toiletry items veterans need today and delivering a financial literacy education program focused on building long-term financial stability and independence.

The Public Outreach Committee is finalizing the education portion for both of our outreach partners in San Diego, and our members are very excited about fellowshipping with these communities. As we approach the 2026 Annual Conference you will be provided with details on how you can volunteer your time to assist either assembling toiletry/school supply bundles and presenting at the organizations. In addition to the volunteering opportunity, we could also use financial assistance to ensure we are in the best position to answer the call to provide necessary toiletry items, school supplies and other needed items to both organizations. There are two opportunities for you to donate financially to support our efforts to serve these communities. First, as part of your registration for the 2026 Annual Conference, you can donate to the public outreach projects. Second, there is a separate link for standalone contributions that is available in the weekly *Judges' Java* and in the endnote below. [n.6] There is a "donate" button on the NCBJ website on the "Judges Only" page, and you will be directed to the donation link.

2025 Public Outreach Program: Chicago Public Schools

Our 2026 Public Outreach Projects are important, and your efforts to ensure they are a success are a must. However, it is also important to provide you with a summary of what your hard work was able to provide at the 2025 Annual Conference in Chicago, Illinois in connection with the 2025 Public Outreach

Project. Specifically, the Public Outreach Committee partnered with the Chicago Public Schools (through the organization, Communities in Schools of Chicago) to provide 485 backpacks filled with school supplies [composition notebooks, pencils and sharpeners, erasers, glue sticks, rulers, pens, zippered supply pouches, etc.] and 350 beanies, lovingly hand knitted by Millie Cabán (D.P.R.) (pictured at right) and her looming club. The loom club members in Puerto Rico and South Carolina donated their time, talent, and material to provide the students with beanies. Cabán also brought two volunteers with her to assist with the stuffing of the backpacks, one of whom was a member of her looming club who traveled to Chicago at her own expense to participate in the packing of the backpacks. Approximately 11-12 attorney members of the NEXTGen group (the NCBJ's collaboration with the American College of Bankruptcy) also assisted with the backpack stuffing (pictured below).



Ed Godoy (D.P.R., Ret.), Margie Triste (loomer and volunteer), and Millie Cabán organize school supplies for the 2025 Chicago backpacks.

leage of Bankruptcy) also assisted with the backpack stuffing (pictured below).

In addition, the second 2025 Public Outreach Project was the presentation of a civics program



and personal stories of pathways to the bench by volunteer NCBJ member judges. Out of 50 initial judge volunteers, 21 of our members donated their time to present to students in 11 classrooms in four Chicago schools. Julie A. Manning (D. Conn.) led this initiative, providing outstanding leadership in coordinating and guiding the volunteers.

Call and Response: Regarding Your Local Public Outreach Programs

In music, call and response is a compositional technique that works similarly to a conversation. A phrase of music serves as the “call,” and is answered by the “response” by a different phrase of music. For example, when Beyonce in her song “Run the World (Girls)” does the “call” “Who runs the world?”, the background singers provide the “response” “Girl!” I love music and believe it is a tool of connection with folks inside and outside your community. I wanted to explain the concept before I put you to work.

I recall joining the bench and contemplating public outreach programs that I may use to connect with my local community in the Northern District of Ohio. My new judicial colleagues always responded to my individual query to obtain information about public outreach programs that they were facilitating in their district. However, I think it would have been helpful to have a centralized database of information that summarizes the public outreach programs throughout our bankruptcy districts and a contact person for those programs. The Public Outreach Committee would like to form a database on the NCBJ website and maintain and update that database annually.

My “call” to you is to provide the committee with the details regarding the public outreach programs currently being administered or that have been successfully administered in your districts. Your response to me at tiara_patton@ohnb.uscourts.gov should include the following information (if you have more than one program, please include them all):

- Judge’s Name and Court
- Description of Public Outreach Program
- Written Materials for Your Program
- Contact Person’s Name and Phone Number
- Contact Person’s Email Address

I hope to hear from you regarding your local public outreach programs. If you have any questions regarding the Public Outreach Committee or the 2026 Public Outreach Projects, please contact Selene D. Maddox at selene_maddox@msnb.uscourts.gov or me at tiara_patton@ohnb.uscourts.gov. Also, you are encouraged to answer our call to present in the classrooms at Monarch School and/or to the veterans at Veterans Village of San Diego. Be on the lookout for a solicitation for volunteers in *Judges’ Java* and by email. Or you are certainly welcome to volunteer now by contacting Selene or me. And, if you have not done so already, PLEASE DONATE.

ENDNOTES

1. Read this article title to the tune of the song, “Where The Party At?” by the rhythm and blues group, Jagged Edge.
2. My dad often recited this quote and attributed it to Rep. Shirley Chisholm, the first Black woman to be elected to Congress and to seek the nomination for the President of the United States from a major political party. However, upon researching the origins of this quote, I have discovered that not only is it attributed to Rep. Chisholm, but it is attributed to Marian Wright Edelman, the founder of the Children Defense Fund (“... [S]ervice is the rent we pay for living. It is the very purpose of life and not something you do in your spare time.”). “The Measure of Our Success: A Letter to My Children and Yours”, Penguin Random House, 1992, p. 20. It is also attributed to Muhammad Ali (“Service to others is the rent you pay for your room here on Earth.”) *Time Magazine*, Feb. 27, 1978; <https://alicenter.org/meet-ali/in-his-own-words>. Regardless of the origin of the quote, the message is the same — your goal should be to do good work on behalf of your community and not just work that benefits yourself singularly.
3. The mission of the Public Outreach Committee is to develop and offer a continuous framework of programs and activities that educate and inform the public and the non-bankruptcy judiciary about bankruptcy law and the role of courts in our society, including (i) the impact of bankruptcy on individuals’ lives and livelihood; (ii) the impact of bankruptcy law on non-bankruptcy legal rights and remedies; (iii) the need for financial literacy and responsibility; and (iv) the importance of an independent Judicial Branch of government and the role bankruptcy courts play in the federal court system.
4. Visit <https://monarchschoools.org> for more information on the school and its outreach.
5. Visit <https://vvsd.net> for more information on the organization and its outreach.
6. Visit <https://ncbj.org/public-outreach-project-donation> to contribute to the 2026 Public Outreach Projects.



Civil Trial and Financial Literacy for Elementary Schools

BY MILLIE CABÁN, DISTRICT OF PUERTO RICO



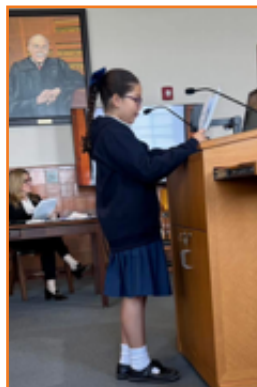
The U.S. Bankruptcy Court for the District of Puerto Rico developed a public outreach program for elementary-grade students that covers both a mock trial and financial literacy. We tried to introduce the students to the justice system and financial literacy principles through interactive participation.

In our last program, we hosted a fourth-grade class from a private school (36 students) and a sixth-grade class from a public school (48 students). We asked each school to divide its students into two teams. The teams visited four stations: a mock trial, a financial literacy game, a talk with the U.S. Marshal Service, and a Q&A with a judge in chambers, with a tour and snacks included. Each rotation lasted 40 minutes plus five minutes to arrive at their next station, guided by our Clerk's Office staff. As they walked into the courthouse, one of my law clerks was standing to greet his daughter's fourth-grade class. One of the students from the all-girls school inquired if he oversaw the courthouse. He said, "No, that it was Chief Judge Mildred Cabán." She exclaimed, "A girl!"

For the mock trial, we used the script published by the American Bar Association: "Mock Trial, a script and how-to guide for the case *The Three Bears v. Goldilocks*." [n.1] The ABA designed the trial

for kindergarten through 6th grade. We provided a child-size robe, headbands for the bears, and Goldilocks. One school read the script in Span-

ish, which was translated some years ago by an attorney who was a leader of her Girl Scouts troop. The other school read their script in English. We borrowed the ceremonial courtroom to use its jury box. We printed scripts for the actors and underlined their respective reading parts.



The mock trial helps students to learn about the civil process while developing knowledge of the law, question techniques, critical thinking, and oral advocacy. Before coming to court, the teachers assigned the students their roles. Those who did not have speaking parts were assigned to deliberate and render a verdict. Judge María González (D.P.R.) asked the jurors for their verdict and why they ruled for the Three Bears or for Goldilocks.

In another rotation, the students played the board game, "Act Your Wage." [n.2] Judge Edward Godoy (D.P.R.), a courtroom deputy, and I divided the team into blue, yellow, red, and green teams with one or two bankers. To win the game, the team must be the first to pay off their debts and yell, "I am debt-free!" Each team received debt cards, which could be credit cards, student loans, tax liabilities, or medical bills in various amounts. Each team obtained a life card that described their job, marital status, children, annual salary, paycheck, their allowances for food, utilities, housing, and savings. Every team received \$1,000 for their emergency fund. Everyone had a turn to roll the die, move the peg, read a card, and make decisions about their wages and unexpected income. They laughed and worried about their finances.

Up close and personal, the Deputy U.S. Marshal displayed her vest, unloaded gun, and taser for the children to see. Both our Clerk of Court and the Deputy U.S. Marshal explained their missions and their responsibilities. The U.S. Marshal for Puerto Rico deputized the students who received certificates and pins.

During the tour, they visited Judge Enrique Lamoutte (D.P.R.) in his chambers. They peppered him with questions while eating his mints. One of the girls asked how old he was, and another wanted to know his views on Trump. He confessed his age but politely declined to answer the other. On their way to the courthouse balconies, we provided them with snacks of chips, cookies, and water.



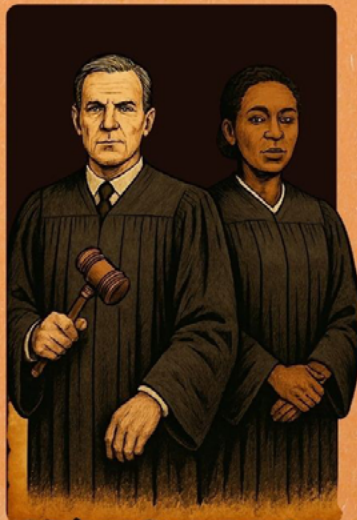
At the end of three hours, each school took a group picture on the courthouse steps. We understand that the students departed with a better knowledge of the civil jury trial process, how to budget and pay off debts, learned about safety and security, and the history of the courthouse. Personally, it was a dream come true — the opportunity to educate and inform the public about the judicial system and personal finances.

ENDNOTES

1. The script is available online using a Google search.
2. This game is currently unavailable. However, there are other financial literacy games out in the market.



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UNLIMITED EDITORIAL OPINIONS.





COMPILED BY PAUL SINGLETON, NORTHERN DISTRICT OF INDIANA

The World Cup is over. Whether you are a big soccer fan or not, it was neat to catch soccer fever. Did you learn anything new? How much soccer do you know? See if you can answer all the following questions correctly without using Google or another search engine. [The answers are at the bottom of the page, upside down, after you guess.] If you are able to answer them correctly without any assistance, please let me know. The next time I see you, if you're a Midwesterner, a pop is on me. Or for some of my southern friends, a "Coke" – Coke was founded in Georgia. [n.1] Yes, Coke can sometimes refer to beverages that are not Coke. For the other parts of the country, the drink I will buy you may be a "soft drink," "soda," or "soda pop."



- Question 1:** What does most of the world call soccer?
- Question 2:** Who won this year's World Cup?
- Question 3:** Is the United States the only country that calls football, "soccer"?
- Question 4:** What does the acronym "FIFA" stand for?
- Question 5:** Who won the first FIFA World Cup?
- Question 6:** Who is professional football's all-time leader in goals?



Do I owe you a Coke, soft drink, pop, or soda pop?

Answers

★

1. Football [n.2] [or *futbol*]

2. Spain [n.3]

3. No. And in fact, for most of the 20th Century, the English used "soccer" and "football" interchangeably. [n.4]

4. *Federation Internationale de Football Association* [n.5]

5. Uruguay, the host nation [n.6]

6. Trick question! Adam Vinatieri is the NFL's all-time leader in field goals in American football. [n.7] For professional women, Christine Sinclair is the all-time leader in soccer goals. [n.8] For men, the leader is Cristiano Ronaldo. [n.9]




ENDNOTES

- The South is the home to many other carbonated beverages, including Pepsi (North Carolina), Dr. Pepper (Texas), and Cheerwine (North Carolina).
- See generally, <https://www.britannica.com/topic/Federation-Internationale-de-Football-Association>.
- <https://sports.yahoo.com/soccer/live/spain-argentina-world-cup-2026-score-result-schedule-live-updates-130000682.html>.
- <https://www.cbssports.com/soccer/news/soccer-america-football-england-history>.
- <https://www.nbcmiami.com/world-cup/fifa-world-cup-2026-acronym-guide/3799342>.
- <https://www.si.com/soccer/30-fun-facts-about-soccer>.
- https://www.pro-football-reference.com/leaders/fgm_career.htm.
- https://www.espn.com/soccer/story/_/id/48323228/which-soccer-players-most-international-goals-all.
- Id.*



Meet **These** This Bankruptcy Judges

BY PAUL SINGLETON, NORTHERN DISTRICT OF INDIANA,
AND HEATHER COOPER, DISTRICT OF VERMONT

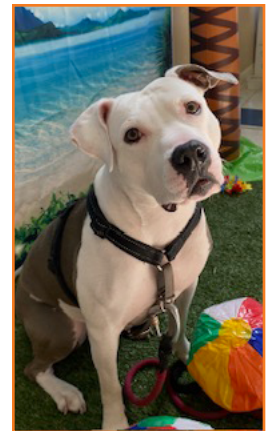


Honorable Nancy A. Peterman Northern District of Illinois

The Seventh Circuit appointed Nancy A. Peterman to succeed Carol A. Doyle (N.D. Ill.) as a United States Bankruptcy Judge for the Northern District of Illinois, Eastern Division, in Chicago, Illinois. Nancy took her oath of office on February 19, 2026.

Nancy earned her bachelor's degree with high distinction and her law degree, cum laude, from The University of Michigan, Ann Arbor. She began her legal career at Winston & Strawn in Chicago, Illinois, representing clients on bankruptcy and restructuring matters and later joined Holleb & Coff. After leaving Holleb & Coff, she and her colleagues opened Greenberg Traurig, LLP's Chicago office and was with the firm for 27 years. Nancy's experience has focused on corporate restructurings and M&A transactions involving distressed businesses with a specific focus on healthcare restructurings. She has appeared in bankruptcy courts in Chicago and around the country as well as in district courts and state courts representing clients in healthcare receiverships. Nancy assisted in drafting the healthcare bankruptcy provisions that were added to the Bankruptcy Code in 2005. She is a Fellow in the American College of Bankruptcy and an active member in the American Bankruptcy Institute, having served on the board, executive committee, and as chair of various committees.

Nancy grew up in Greenville, Michigan, and has lived in Chicago since graduating from law school. She is married to her husband, Tony. They have an energetic four-year-old pitbull who keeps them busy with agility classes and other dog training activities.



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Note from the Editor-in-Chief

BY ELIZABETH GUNN, DISTRICT OF COLUMBIA

The *Conference News* Committee was one of the very first ways I got involved in NCBJ after I was appointed. Little did I know then how many of my colleagues it would introduce me to, how much it would help me understand not only the wide range of NCBJ activities but the bankruptcy bench and community in general, and how small the time commitment was compared to the impact of my efforts. Why do I highlight this now? Because the *Conference News* (CN) is facing a volunteer crisis; we're going into year 2026-27 without enough committee members. I certainly do not want to hand off the EIC position to Denise Barnett (W.D. Tenn.) without a full committee behind her to support her.

The time commitment is, truly, limited. With a full committee, each edition has two or three issue editors. Thanks to all our wonderful members, we are always full of content. Over a roughly two week window, the edition editors assemble articles, review submissions for consistency with CN style requirements, and (only occasionally) find the rare typo. Once reviews are complete, the articles are handed off to our fantastic layout editor, and the job of the issue editors is substantially complete. After everything is put into the layout, the issue editors get a "sneak peek" at the edition for any final comments along with the EIC review. The rest of the year, they passively enjoy the other three editions and cheer on their colleagues. (And, while I do my editing myself, there's no prohibition on using interns, externs, or law clerks to assist!)

Prefer to show your skills through media rather than text? For years, Mary Jo Heston (W.D. Wash.) and Robert Jacobvitz (D. N.M.) have captured the Annual Conference (and more) through their lenses. While neither is stepping down, due to other commitments and the importance of the 100th anniversary, CN is looking for at least one more photographer to join their ranks. (Thanks to new judge Craig Pugatch (S.D. Fla.) for already agreeing to join.) Qualifications? A keen eye and a camera that is not attached to your smartphone or other device.

The CN committee meets during the Annual Meeting (this year on Wednesday, October 7, from 1:30-3:00). During the meeting, edition editors are assigned, and dates are set for publication for the year. Attendance is always appreciated, but certainly not required to participate in the committee. And the meeting is open for anyone who wants to drop by and volunteer (that's how I got involved!).

As I close this year, I want to extend a special thanks to the entire committee this year. Our editions have been chock full of information, and all the edition editors have made my task very easy as EIC. Special thanks to Ruthie Hagan and Tiffany Cobb for their amazing work on this issue. As always, all compliments to them and all errors are mine.

*Ruthie Hagan (W.D. Tenn.)
and Tiffany Cobb (S.D. Ohio)
served as co-editors for this issue
of the Conference News.*



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