

**Bankruptcy Judge Margaret Cangilos-Ruiz**  
**United States Bankruptcy Court**  
**Northern District of New York**

Margaret Cangilos-Ruiz was appointed United States Bankruptcy Judge for the Northern District of New York on February 16, 2007. She graduated from Cornell University with an A.B. degree in 1974 and received her J.D. degree from Albany Law School in 1979.

After law school, Judge Cangilos-Ruiz served as law clerk to Thomas C. Britton, Chief Bankruptcy Judge for the Southern District of Florida, from 1979 to 1981, and to Justin J. Mahoney, Chief Bankruptcy Judge for the Northern District of New York, from 1983 to 1994. She practiced law both in Florida and in New York, and was head of the Bankruptcy Department at Whiteman Osterman & Hanna LLP in Albany, New York immediately prior to her appointment to the bench.

Judge Cangilos-Ruiz is immediate past Chair of the Bankruptcy Committee of the New York State Bar Association's Business Law Section, a founding member and former president of the Capital Region Bankruptcy Bar Association, former Co-Chair of the Banking, Commercial Law and Bankruptcy Committee of the Women's Bar Association of the State of New York and former Chair of the Local Bankruptcy Rules Committee for the Northern District of New York. She authored the "Bankruptcy Considerations" chapter in *Florida Dissolution of Marriage* published by The Florida Bar in 1985, was a contributing author to the 1993-1994 and 1994-1995 Editions of Norton's *Annual Survey of Bankruptcy Law* published by Clark Boardman Callaghan Company and has written and lectured extensively for the New York State Bar Association's continuing legal education programs.