



2022 CANDIDATE QUESTIONNAIRE

NAME: **Ronald C. Miller**

Please Note: All responses will be shared with NCBA Members through the website and published via a link in the weekly newsletter.

Mandatory questions:

1. Has your firm been a NCBA Firm Member in good standing for two (2) consecutive years? **YES**
2. Have you attended an NCBA Event (Conference or Executive Experience) in the past two years? **YES**

Optional questions:

3. In what city and state do you practice? **Arkansas, Illinois, Missouri & Tennessee**
4. How long have you been a creditors' rights attorney? **29 years**
5. What is the name of the law firm member for which you work? **Miller and Steeno, P.C.**
6. What is your current job title and duties? **President. I handle the daily duties of running a law firm while also handling cases in all four of our states.**
7. What are your two main practice areas (e.g. bankruptcy, credit card, compliance, etc.)? **Credit Cards and Auto Deficiency Cases.**
8. Have you served as a Committee or Task Force Chair or Co-Chair in the past three (3) years? Of which Committees or Task Forces? **Amicus Committee last three years, Budget & Audit Committee last three years, Advocacy (government and regulatory affairs) and Grievance Committee**
9. Provide a list of professional articles or presentations that you have done. Please list the date and whether the presentation was for the NCBA. **None.**
10. Are you involved in state advocacy through an SCBA or NCBA chapter? **YES**
11. Have you served on a Board of Directors (or similar governing body) previously? **Please describe. I currently served on the NCBA Board, The Missouri Creditors Bar Board and the Ryan Miller Charitable Foundation.**
12. Describe some of your leadership roles or describe what qualities you possess that make you a strong leader. **I am the type of person that is happy to take an active leadership role when appropriate or needed and yet I am willing to take a back seat and be in a supportive role when appropriate. I have strong opinions and I am not afraid to express them but I listen to opposing views and I am not afraid to change my mind and adopt those other positions. I believe in fact finding and keeping an open mind.**
13. Why do you want to serve on the Board of Directors for NCBA? **I have been involved the in NCBA for 20 years serving on many committees throughout the years and I find that serving on the Board is the most effective way to stay involved at the highest levels and serve our members and our mission.**
14. How will you help NCBA advance its mission statement? **The NCBA mission statement is central to the livelihood of every creditors rights attorney. I will help the NCBA advance its mission statement by continuing to be dedicated to the organization in the roles and responsibilities that I take on while being vigilant of the obstacles that we face be it legislative or otherwise.**

15. What motivates you to do excellent work? It is in my DNA! No matter what the task is at hand, I strive to do the best job possible under all circumstances no matter the hurdles.
16. What is your ideal level of interaction with the other board members? I think is important to have high interaction with other board members so that this board is a cohesive group. The board consists of people with diverse backgrounds and experiences and it is important to keep an open mind and listen to the views of other board members. A random board meeting here and there does not provide the necessary environment to get to know your fellow board members.
17. What is the biggest challenge facing our industry? What do you recommend we do to overcome that challenge? Adverse Federal Legislation, State Legislation and Initiative/Referendum Petitions at the state level. We must have a constant lobbying presence at the federal level and the SCBA's must have a constant lobbying presence at the state level. We must be vigilant to combat state Initiative/Referendums and the NCBA must be prepared to assist the states. Initiative/Referendum Petitions at the state level may end up being our biggest hurdle since the electorate as a whole does not appreciate the role we play in our economy and is more apt to vote on emotion than the legislature. Additionally, these initiatives don't fully explain the consequences and we can't count on protection from the Courts i.e. the Arizona Interest Rate Limit on Debt from Healthcare Services and Collection Exempt Property and Earnings Increase Initiative (2022)
18. What do you recommend doing to increase participation in NCBA by younger and/or newer attorneys, or new members of NCBA? In order to increase participation, we need younger and/or newer members to serve on committees and the committees need to meet regularly and have meaningful things to accomplish. We could also have a non-voting director appointed by the President each year and that person participates in all the discussions but does not vote.