Speaker 1 (00:00):

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Mike (00:15):

Good morning, to all my fellow equestrians out there. My name is Mike Nicodema a shareholder in GT's litigation group, and one of the founders of GT's equine industry practice. I'll be in the orange today for GT's first-ever equine industry podcasts and folks we are going to start this off, right. We're going to start this podcast series off, right with someone very special. A lady who, by the time she was 20 was one of the most successful Grand Prix riders on the US show circuit winner of the renowned Lionel Guerrand-Hermes Trophy. Winning the 2008 Hampton Classic Grand Prix and FEI World Cup Wildfire Events, winner of the Maxine Beard award in recognition of her competitive record and promising future in the sport. The youngest rider to win over a million dollars in prize money at the tender age of 20 while competing in Grand Prix events up and down the east coast, finding the time to attend Harvard University and graduate with a degree in government, former assistant equestrian coach at South Carolina University and with her husband, Christian de Andrea proud parents of their eight month old son Kingston.

Mike (01:22):

And finally, but not least since May of 2017 assistant vice-president of Malvern Banks, equestrian division right here in West Palm beach. You know who she is, fellow equestrians, you know her name. I'm proud to call this lady a GT client, and I'm very proud to call her my friend, Ms. Hillary Dobbs. Good morning, Hillary. It's great to see you.

Hillary Dobbs (01:43):

Good morning, Mike. It's always great to see you and I'm honored to be your first guest.

Mike (01:48):

It's no secret. I'm a big fan Hillary. You know that, and it's been a thrill for my wife and I to watch you compete in those big Grand Prix events from WEF to the Hampton classic to Lake Placid, and you achieve so much success at such a young age. It's just amazing. How'd you do it?

Hillary Dobbs (02:06):

I have to get a lot of, if not most of the credit to Missy clark and John Brennan, my trainers.

Hillary Dobbs (<u>02:13</u>):

I still think they're my trainers and my parents. I grew up idolizing them and their riders. I would cut out pictures and articles when the Chronicle of the Horse. I think we still have a few vintage photos and articles. And when I was about 14, 15 years old, my sister and I gave a presentation to my parents on why we should be riding with Missy and John to progress in the sport. And the rest really was history. A lot of blood, sweat, and tears, a lot of life lessons learned. And the time that Ms. St John, I did not come to them a finished product by any stretch of the imagination, it was a long journey with them. And the success came towards the end of my junior career, really a fitting culmination of that work. I was team and individual gold, the young riders championship in 2005.

Hillary Dobbs (03:12):

And that was my first real taste of the championship. And the year after that, I was the zone team and individual goals at the previous states of defense and national horse show. So those were really my first taste of the championship format, the concept of team. And that is really what carried me through the rest of my professional career and in the sport, as well as after that was really fell in love with the team.

Mike (03:43):

Now, I think I have this right. You graduated from Harvard in 2010. And when you were in school, you kept competing. You juggled school and the demands of Grand Prix competitions, which I think is just remarkable. How did you make that work?

Hillary Dobbs (<u>03:58</u>):

It's something that I have done to a degree, since I was very young, it was a natural progression, really from my parents, particularly my mom, she was the master jugglers.

Hillary Dobbs (<u>04:10</u>):

I like to say she had two kids, twin daughters at that in competitions, since we were 5, 6 years old, we were even competitive in the cross-rails. She would drive the truck and trailer to New York, New Jersey, Pennsylvania. She was the groom. Sometimes the trainer when necessary. She really did it all. She helped my dad with his radio and TV shows. She really ran the show. So that was all. That was just a taste of my riding court component. I also played competitive basketball and softball. She was my softball coach. So we were all over and wanted to get the full experience and the best of everything.

Mike (04:56):

That's amazing. It really is. Now you're studying in school, you're riding, you're flying back and forth to do Grand Prix events and to attend your studies. Did you have a long-term plan for your riding career at that point?

Hillary Dobbs (<u>05:10</u>):

Well, at that point I knew I wanted the best of both worlds. I really wanted excellence in the show ring. And also back at college, I was, I can't say it enough. I was so blessed to have had Missy and John in my life. I had complete confidence in them, their staff team of vet's and farriers. I mean, it was really the perfect potion and, you know, it was a magical time, even down in the horses were incredible. And I had a great relationship with that. I was very lucky Missy and John would work the horses Monday through Wednesdays of WEF. And I would fly in Wednesday night after class. In those days, the WEF was on Thursday, Thursday, Saturday, Sundays, were the Grand Prix. And I would repeat for the whole circuit. And yeah, it took a lot.

Hillary Dobbs (06:04):

It took the team, it took studying in the classroom. And in the ring, I would study that like a subject in school. I watched tapes, I watched YouTube, I watched other riders. I took a notebook with me in my ring bag and wrote down, what I would have wanted to remember and who I wanted to emulate. So it was a special time. And I was very fortunate to be able to have the best of both worlds.

Mike (<u>06:35</u>):

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So here you are, you're an athlete, you're at the top of your game. And then there was a setback. Then tell us what happened.

Hillary Dobbs (<u>06:45</u>):

Money, It was a freak accident. I was a meter 50 class with my speed horse Miranda. And he slipped on the far side of the international ring. And it was a couple of strides before a fence.

Hillary Dobbs (<u>06:58</u>):

And of course my, my instinct was to jump off, to allow him to get back up more easily. He was scrambling for his footing. Unfortunately, my right foot got stuck in the stirrup and it got caught in the action, so to speak. And, I tore my meniscus of my right leg, my right knee.

Mike (07:22):

I've seen many riders over the years, Hillary, that have really debilitating injuries in the rehab. Couldn't it be easy for you? How was that?

Hillary Dobbs (<u>07:29</u>):

No, it wasn't for the faint of heart, for sure. And again, going back to my mom, she was my new course. So I couldn't, it was my driving, so she drove me an hour and a half each way from the farm in New Jersey to the doctor, the physical therapist in New York city, each way to rehab. And it didn't stop with just that rehab.

Hillary Dobbs (07:51):

It was around the clock, it was an ice boot. It was a number of different therapies. You know, I felt like the horses actually, but I wasn't going to give up. It was not in my character. It wasn't the way I was raised. So I was determined to get back on my feet and in the saddle.

Mike (<u>08:09</u>):

All right, Hillary, knowing your competitive spirit and getting to know you the way I have over the last six months, I think I know the answer to this one. In fact, I know the answer, but I'm going to ask you anyway, was the top of Olympus still in your sites, as far as your riding career was concerned, even with the injury?

Hillary Dobbs (<u>08:25</u>):

Absolutely. I wanted to be the top of the sport for as long as I was able, my roommates in college would always joke that I majored in show jumping and minored in government.

Hillary Dobbs (<u>08:35</u>):

So it was all I saw. That was my goal. I looked at those riders that I've admired my whole life, McLean, BZ, Laura, Margie. I mean, that was the dream. And I wanted careers like theirs and we all have setbacks in life and in sport. And Missy taught me that. And these idols of mine showed that to me.

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Mike (08:58):
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Yeah. You know, and often life leads us in different directions than we intended. I remember as a kid, my mother always told me she wanted me to be an architect and I ended up being the furthest thing from it. An attorney, life led you somewhere else. Now, where did life lead you after that knee healed?

Hillary Dobbs (09:16):

Now, as I mentioned it really, I had the ideal perfect recipe for success. I was very lucky, everything. The timing was perfect as Missy always said, but at this particular time, my parents were transitioning out of the sport.

Hillary Dobbs (09:31):

They provided most of my financial support growing up and in my professional career. And I tried to rejuvenate my career in other ways. I took positions as an assistant trainer with two private barns all while keeping my speed horse and staying in the ring that way. And I loved training. I fell in love with that component. I was fulfilled in a different way. My trainer, John Brennan always called me mother hen from the time I was 15. So I took to the training naturally, and I'd love making a difference in their riding. And of course, you know, I took an interest in them personally and really formed some wonderful relationships that I maintain. I was training riders of all abilities from young children to older pre-adults. And I just loved it. I really loved it. And that's when and where I discovered my love of training.

Mike (10:29):

And I'm guessing it's that passion you developed for training that led you to the university of South Carolina? How did that opportunity come up?

Hillary Dobbs (<u>10:37</u>):

That was the first of a couple of twists of fate. Bronwyn Pate is a lifelong friend of mine. She and her husband Jeffrey worked for my parents before I was even born when they had quarter horses and Jeffrey and Bronwyn are very big in the halter business. Their daughter was at the University of South Carolina, ended up being the captain of the Western team. And she asked me, would you be interested in this position? And my knee-jerk reaction was 40 girls. Absolutely not, no way, but the more I chewed on it, the opportunity spoke to my love of training and going back to that concept of team. So I excitedly accepted the position and it was a wonderful time in my life.

Mike (11:26):

And how long were you at the university?

Hillary Dobbs (11:28):

I was there from 2014 to 2017, and it was an incredible journey. We won a national championship. Talk about blood, sweat, and tears. There were, and it was remarkable. I learned so much and grew a lot as a human being and as a professional.

Mike (11:48):

Okay. So now we're in 2017, that brings us to the time when you started working at Malvern Bank, how did the Malvern opportunity come to you?

Hillary Dobbs (<u>11:56</u>):

Here's the next twist of fate Malvern, CEO, Tony Lively had just formed the equestrian division at Malvern Bank. And Bronwyn has been working with, and for Tony for a number of years, the three of us met in Aiken, South Carolina, where I was coaching in Columbia and Tony and Bronwyn were in Aiken and we hit it off immediately. Mike, we shared the same vision, the same philosophy.

Hillary Dobbs (<u>12:24</u>):

It wasn't unlike when you and I met. We saw the potential for where an equestrian division could go specifically where Tony's equestrian division could go. So I was brought on board to help develop the program. And it's been a journey since 2017 and a wonderful twist of fate that has allowed me to have my foot still in that equestrian world. You know, my first love.

Mike (12:53):

That twist of fate. That's a wonderful expression stars aligning the universe, calling to us. It's just something you can't make this stuff up, right?

Hillary Dobbs (13:03):

No. And you can't turn your back and you can't turn your back when it does.

Mike (<u>13:07</u>):

Exactly. So let's talk about the work you're doing as the vice-president of the equestrian division of Malvern, I know you have the blog and by the way, I love the blog. I read it all the time.

Mike (13:17):

So let's talk about the blog and the products and services you provide to our fellow equestrians out there.

Hillary Dobbs (<u>13:23</u>):

The blog is really a fun treat for me. It allows me to speak to former competitors and colleagues, people at the top of the sport and people involved in the sport in their own rights. I mean, you with the equine industry group. I've spoken to show organizers, very interesting folks at the top of their fields and connecting it all back to that common thread, which is our passion for horses. And that's just the blog. We have products and services that cater specifically to our equestrian clients; deposit accounts, particular lending options. And it's a wonderful team that we've created around our equestrian clients. Tony is an equestrian himself, our CEO, he understands the business, our lenders.

Hillary Dobbs (14:16):

I work with our lenders, our credit team. So they understand the properties, the appraisers it's a well-oiled machine that make things possible for our equestrian clients that may not be available to them.

Mike (14:31):

Now, now you and I both know that pretty much all equestrians, riders, trainers, owners, vendors, show promoters. They all face significant challenges during the pandemic, cancel shows no crowds. And when the shows reopened limited crowds, how were you in Malvern able to respond to the needs of equestrians facing those challenges.

Hillary Dobbs (14:52):

Of course the pandemic affected the face-to-face interaction components of what we do. That's what we prefer to get to know our clients and to speak to them. One-on-one but we're used to our equestrian clients being on the road. So I stayed connected to them in different ways. I always take a personal interest in the clients.

Hillary Dobbs (15:11):

I followed the results, text messages, we call back and forth. I always try to stay up to date with my thumb on the pulse of the industry. And we worked with our clients. We understood that that was and continues to be a difficult time. We provided a number of PPP loans to our equestrian clients and businesses, and worked with their lending needs the best, you know, to the best of our capabilities.

Mike (15:35):

Yeah. You and I both like to call ourselves equestrians Hillary, and we call ourselves equestrians proudly. We know that there are special people in their own, right? Like my wife likes to say, you can't fool a real horse person. Can you tell our listeners what you believe the keys are to establishing trust and credibility with your customers?

Hillary Dobbs (<u>15:54</u>):

Well, it definitely helps that I've been in the business a long time, and I know different components of the business.

Hillary Dobbs (<u>16:02</u>):

We talked a little bit about my journey and the twists of fate. I've been an amateur, I've been a professional rider. I've been a trainer I've been and continue to be a part owner. Now I'm a spectator. So I trained I've been the agent. I really understand what it takes and what these professionals go through.

Mike (<u>16:28</u>):

You know, and it's also important for our equine industry group, Hillary, to establish that same trust and credibility with our equestrian clients. And you've taught me a lot about how to do that. You know, I've been with my wife in the show jumping world for 20 years, but it's not the same as being a Hillary Dobbs. It's not the same as being someone who reached the top of Olympus. And I'm very grateful for what you've taught me in our group about how to provide the best services to our clients and the equestrian group.

Mike (16:59):

Now you're facing down that last triple go into a bending line into that last jump. And there you are at the end gate and your husband, Christian, and your son Kingston, are there waiting for you, give us a snapshot of a day in the life of Hilary Dobbs.

Hillary Dobbs (<u>17:16</u>):

I guess this goes back to wanting the best of both worlds. It's very important to me to have my family and my career. So mornings, now you've stepped into my specialty. I'm up at 4:50, between 4:50 and 5 o'clock. And I get my clothes on for the elliptical. And I'm still putting my hair in a bun on the elliptical.

So 5:05 I'm on that elliptical for 35 minutes and I get off and I go to the kitchen and straight to work. I get the bottle ready and start preparing the little man for the day.

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Hillary Dobbs (<u>17:56</u>):
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He's up between 6 and 6:15, I feed him and he goes and sits in his chair. While I prep the next meal we play for an hour. He gets the next meal. I dance with him. We dance to Willie Nelson and he goes to bed for his first nap. And I go back in the kitchen, I get all my work things together and lay out the coffee cup for my husband, with the Keurig cup in the maker. I write him a note every morning and off I go to the office and I have to say, it's a pretty well-oiled machine at the moment. You know, if you have kids, you know that you take those good mornings. And he actually said mama for the first time today. So today is this particularly I knew today was going to be a good day.

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Mike (<u>18:44</u>):
Oh my, wow.
Mike (<u>18:45</u>):
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That's terrific. You know, I'm with you, my son and daughter, they're in their thirties now. And they have their own families, but when I look at them, I still remember the little girl and little boy that I used to carry on my shoulders so many years ago. It's just, kids are just the best. All right, my friend, we're at the finish line. So let's have a little fun and I hope this is going to become a tradition for equine podcast series. I'm going to throw three words out on the table and for each word, tell me the first word that comes to your mind. Do what we finished, that I'm going to ask you a very special question and we'll save that one for the very end. So here's the first word, horses.

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Hillary Dobbs (19:27):
Home

Mike (19:30):
Children.

Hillary Dobbs (19:31):
Love.

Mike (19:32):
Friendship.

Hillary Dobbs (19:34):
Loyalty.

Mike (19:37):
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I'm with you a hundred percent. Here's that very special. And very last question. If you could give one piece of advice to young equestrians out there coming up through the ranks and dealing with life's choices, what would that advice be?

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Hillary Dobbs (19:53):

It would have to be the same advice that Missy and John gave me many years ago. One has never arrived in the sport in life. I've really, I've taken that to heart and carried it with me to become a student of the sport, perseverance and end. It means making tough decisions and adapting to different situations and staying the course. And that has really been something that's resonated with me. And I will keep with me for the rest of my life.

Mike (20:29):

Wow. Truer words, my friend, we did it. Hillary.

Hillary Dobbs (20:34):

Thank you so much.

Mike (<u>20:35</u>):

No jumping faults, no time faults. And we're back at the barn is great to see you, my friend, and thank you so much for making our GT equine industry group first podcast, the mighty Starbucks on me next time. Okay.

Hillary Dobbs (20:49):

All right. Thank you. Really my pleasure.

Mike (20:51):

And a big, thank you to all the equestrians who tuned in to this episode and there's more to come gang. So please tune into the next episode of our equine industry mini series. That's all for now.