

TRANSCRIPT OF
INTERVIEW OF
TRAWICK H. STUBBS, JR.
(Stubbs & Perdue)

Place: U.S. Bankruptcy Court
Raleigh, NC

Date: August 16, 2019

TRANSCRIPT ORDERED BY:

DAWN R. WRIGHT, CASE ADMINISTRATOR (U.S. Bankruptcy Court)

ATTENDEES:

TRAVIS SASSER, ESQ. (Sasser Law Firm)
CINDY OLIVER, ESQ. (Longleaf Law Partners)
CHRISTINE CASTELLOE, CHIEF DEPUTY CLERK (U.S. Bankruptcy
Court)
STEPHANIE BUTLER, CLERK (U.S. Bankruptcy Court)

Transcriber, Kimberly Upshur
J&J COURT TRANSCRIBERS, INC.
268 Evergreen Avenue
Hamilton, NJ 08619
(609) 586-2311
FAX NO. (609) 587-3599
E-mail: jjcourt@jjcourt.com
Website: www.jjcourt.com

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1 MS. BUTLER: We are here interviewing Mr.
2 Buzzy Stubbs. Present are Travis Sasser, Cindy Oliver,
3 Christine Castelloe, and myself, Stephanie Butler.

4 Mr. Stubbs, we'll open it up with letting you
5 just tell us a little bit about your background and --

6 MR. STUBBS: I will do that.

7 MS. BUTLER: -- how you came to get involved
8 in Bankruptcy.

9 MR. STUBBS: I went to Carolina, Duke and
10 then I went to Charlotte and practiced with a law firm
11 there, then I went to Nashville, Tennessee and worked
12 with a book company for about a year and then came back
13 and I worked with John Larkins, a federal judge. I
14 clerked there for a year and a half. I worked with the
15 book company, because they paid more money.

16 And then Larkins was a real inspiration. I
17 learned a lot from him. See, and then that's where I
18 met Mickey Moore and we got to be pretty good friends.
19 Mickey had a case before Larkins and Mickey was
20 representing -- this is back in the desegregation
21 period -- and Mickey was representing a school, and the
22 -- a minority was trying to desegregate the school, and
23 there had been a lot of these cases. Right after the
24 hearing we went down to the local eating place and we
25 had lunch, and Mickey said to me, he said what do you

1 think Larkins will do? I said I know damn well what
2 he'll do because I'm going to write the opinion.

3 So I said he's going to deny it, because
4 he's going for the Black community in every one of
5 these cases, so, Larkins did, and then Mickey appealed
6 the case to the Fourth Circuit and it was the only, as
7 I recall, desegregation case that was set aside and
8 sent back to the trial courts. So we became friends
9 and he took me in. He just started in bankruptcies,
10 and there was a guy who was doing it all.

11 MS. BUTLER: Who was that?

12 MR. STUBBS: It was Ed Moore. Have you heard
13 his name before?

14 MS. BUTLER: No.

15 MR. STUBBS: He was running him out, and I
16 was just there you see, at the right time. He was
17 doing it all at that time. He was trustee, he had all
18 the work, and he was nice to me and was kind of taking
19 care of me. He knew he had all the bankruptcy work and
20 would continue to have it forever and ever. But, I
21 don't know, Mickey and I just became good friends and I
22 started doing more.

23 MS. BUTLER: So was he already a referee when
24 you met him then?

25 MR. STUBBS: Mickey was a referee, and the

1 thing I remember the most is whenever Mickey's name
2 came up for reappointment, and he had a secretary, who
3 we all liked, and we had a funny incident. My wife
4 Jane and I went to the secretary's house, and how did
5 that -- no, I know where it was. I went to the
6 secretary's house with Larkins, and Larkins always
7 liked girls, and the secretary made it clear that she
8 was going to try to convince Larkins to appoint
9 somebody other than Mickey, believe it or not.

10 And even on the way home, I won't go into the
11 details of the evening, but on the way home my wife
12 said Stubbs you better watch out, because your friend
13 Mickey Moore may not get reappointed if the events of
14 the evening are an indication, and I said no, I don't
15 think so. I know Larkins. So I believe the next day
16 Larkins called up Mickey, and he said, Mickey, this is
17 Judge Larkins, and he said I've got a paper here that
18 I'm supposed to appoint a new bankruptcy referee and
19 there's a lot of people who are applying for this
20 position.

21 Larkins was a big Democrat, as you might
22 know, and, Mickey, of course, was a Republican and had
23 been appointed by Judge Butler, who was a Republican
24 Judge at the time, and he said that the appointment
25 really should not have been done -- made until the

1 first of May and this is just the 10th of April, but
2 what I was thinking is I think I'll go ahead and sign
3 this thing now and I will take away all these other
4 people that are looking for the job and we'll get
5 finished with it. So Larkins was not influenced by a
6 girl to change his mind about his friend --

7 MS. BUTLER: Or politics.

8 MR. STUBBS: -- Mickey Moore.

9 MS. BUTLER: Right.

10 MR. STUBBS: Yeah, and -- or politics or
11 anything else. Mickey was really good at what he was
12 doing at the time and Larkins knew that, and the people
13 that other people were promoting were good political
14 friends, but they were not as good at the job as Mickey
15 was.

16 And I learned a lot from Larkins. I won't go
17 into details about not letting women persuade you to do
18 things that you really shouldn't do, but it was a
19 lesson to me learned. Yeah, that was in, what year was
20 that? It was before the new Bankruptcy Act in '78,
21 because he was being reappointed as referee rather than
22 as a bankruptcy judge. So that was a long time ago,
23 '77, something like that. What were you doing in '77
24 Travis?

25 MS. BUTLER: Probably nothing.

1 MR. SASSER: I know I wasn't doing
2 bankruptcy.

3 MR. STUBBS: Yeah.

4 MR. SASSER: Was Mickey -- so Mickey
5 obviously was a Republican. Everybody knows that.

6 MR. STUBBS: Yes.

7 MR. SASSER: What all kind of political
8 activities did he involve himself in?

9 MR. STUBBS: The one that I remember the most
10 was when he -- his name was put up for District Court
11 Judge and he was named with three other people. One
12 was Claud Wheatly, a very active Republican and a very
13 good fellow, a good friend of mine. He was much, much
14 older, but he -- I liked to go to bar meetings and he
15 and I would sit around and talk to each other when he
16 was in his later years.

17 And the other one was Frank Dupree, who
18 ultimately got the nomination and the -- I mean he was
19 active in politics in his hometown of Wilson, and the
20 good thing about Mickey was that he was very military
21 oriented. He was a one-star and I think then became a
22 two-star general in the army reserve and spent a lot of
23 time doing that, and that helped him politically as
24 well but --

25 Gosh, I kind of forgot about a lot of those

1 things. What do you remember, Cindy?

2 MS. OLIVER: I appeared before him once.

3 MR. STUBBS: Yeah.

4 MS. OLIVER: It was probably in '88 probably.

5 MR. STUBBS: How old were you in '77?

6 MS. OLIVER: I was in high school.

7 MR. STUBBS: Yeah. You only appeared before
8 Mickey Moore once?

9 MS. OLIVER: Mm-mm. When did he die?

10 MS. CASTELLOE: '91.

11 MR. STUBBS: He died '92, '93.

12 MS. CASTELLOE: '91.

13 MR. STUBBS: '91 it was? Jane was still
14 alive and nuts about him. All right, let me just ask
15 you that, did you -- was he nice to you or was he mean?

16 MS. OLIVER: He was very nice. I was very
17 nervous. It was my very first court appearance, ever,
18 and Rebecca Henderson drove us to Wilson, which is
19 about an hour drive, and I had an uncontested motion
20 for relief from stay and I was scared, which I probably
21 prepared for like two days, and my story has actually
22 been repeated several times. When we got to the
23 courthouse and our matter was called, I probably gave
24 my five-minute spiel, and Judge Moore said, well, let's
25 take a recess. Let's go back into chambers.

1 MR. STUBBS: And it scared you even more.

2 MS. OLIVER: I had no idea what was coming.
3 And then he sat in his seat and leaned back, put his
4 feet up on the desk and lit a cigarette. This is my
5 very first court experience. I wasn't prepared for
6 that.

7 MR. STUBBS: Was this downtown in the old
8 post office building?

9 MS. OLIVER: Yes. Yeah, and then we
10 proceeded to talk about the case and my motion was
11 granted.

12 MR. STUBBS: And you had a happier ride home
13 than you did getting down there.

14 MS. OLIVER: And I felt good.

15 MR. SASSER: Did Mickey ever talk to you
16 about his initial appointment back in 1960 to be the
17 referee?

18 MR. STUBBS: No, the prior bankruptcy and
19 referee had been Joe Cheshire, who is the father of Joe
20 Cheshire here, the practitioner in Raleigh, and that
21 was a more political appointment, because he was a
22 Republican and Judge Butler had appointed him to that
23 position, who was a Republican. His offices were in
24 Clinton. And Mickey had obviously been active in the
25 Republican party in order to get that appointment. It

1 was not that big a deal at the time. It was a part-
2 time job, and he had a few cases, but then during the
3 -- ultimately had the bankruptcy judges, which was in
4 '78 with (indiscernible), I think, and he never said
5 much about that. We'd always known he'd been active
6 Republican.

7 And Judge Butler and Judge Larkins were, I
8 wouldn't say they were rivals, but they were not of the
9 same political cause. They were different types of
10 people. Absolutely one hundred percent different.

11 MR. SASSER: How much do you think -- do you
12 have any thoughts on the relationship between Rufus
13 Reynolds and Judge Moore?

14 MR. STUBBS: Yes, I do. Rufus was a very
15 smart guy, and Rufus wanted to improve his salary, so
16 he looked at the books and the way things worked and he
17 figured out if he could jack up the number of cases he
18 had, he would get a bigger salary. So he jacked up his
19 Chapter 13 cases, and he had the biggest Chapter 13.
20 Hell, he may have had one of the biggest in America,
21 and that improved his salary as a referee. It would
22 not affect him as a judge, but his referee work helped
23 him.

24 Now Rufus' theory was he told a lawyer all
25 you need to do, lawyer, is get that man to the table

1 and I'll give you your fee. You get him to the
2 courthouse, and I'll take care of it from there, and he
3 did. And the lawyers knew that all they needed to do
4 was sign the man up and bring him in. Well, Mickey got
5 in trouble. Rufus said he could do the same thing,
6 that he can improve his salary and he came behind
7 Rufus, but he went about it differently, whereas, Rufus
8 just got the man to the table and the trustee handled
9 it from there.

10 Mickey actually made the lawyer do more, and
11 Mickey was one to promote the lawyers probably better
12 than any judge or referee even through today. And he
13 helped build the bankruptcy practice in the Eastern
14 District more than any district except Memphis.
15 Memphis at that time had the biggest practice-wide,
16 bigger than New York and Chicago. It's because they
17 had a good bench and a good bar promoting them. It
18 changed my opinion, but that's the way our history
19 came.

20 And then Mickey was very close to his lawyers
21 and his trustees, and that's -- he's the one who really
22 taught all of us how to do this stuff, and I'm grateful
23 for the man. Provided a good living.

24 MR. SASSER: Now, Mickey, it was his idea, or
25 you and his idea to start the Eastern Bankruptcy

1 Institute, is that accurate?

2 MR. STUBBS: We had not anticipated it as big
3 a deal as it has become. It was his idea I guess and
4 he says, Stubbs, let's have a seminar. I don't know if
5 it was yet called Eastern Bankruptcy Institute back
6 then. He says let's just have a sing-along and get the
7 lawyers together. In fact, we started out doing some
8 different things. We were trying to promote Chapter 13
9 just so we had have some debtor and creditor seminars.

10 I remember one in Goldsboro and we invited
11 all the managers of the credit companies, the lenders,
12 and we would explain to them what Chapter 7 and 13 were
13 about and then we'd encourage them to be nicer to
14 people, and out of that came Mickey's suggestion, let's
15 have a similar conference for the lawyers. Then we --
16 I think we had a few seminars for lawyers probably in
17 Goldsboro and Raleigh before we ever went to
18 Wrightsville Beach. Wrightsville Beach is where we
19 used to have it and then he and I are the ones that
20 started that.

21 Then about '76 or '77 Allan Head came to me
22 and he says, Stubbs, we are trying to start a thing
23 that we call sections. Allan was a very innovative
24 guy, a very good lawyer, one of the best known among
25 the state. He says why don't you -- you are going

1 pretty good and you got your people organized. Why
2 don't you start a bankruptcy section? And we had the
3 first bankruptcy section in the bar association.

4 We went to Asheville and nobody else had done
5 anything. He was explaining how he was going to put
6 these sections together, and we hardly had our sign ups
7 and got people in line and we had a section going. So
8 Allan says, Buzz, why don't you participate with us
9 instead of having your own thing just for the eastern
10 district down there in Wrightsville Beach. Why don't
11 you have a statewide bar association, do bankruptcy,
12 and we'll continue to be statewide instead of just in
13 the east. I said, Allan, that sounds like a good idea.
14 Did you know about all of this?

15 MS. BUTLER: No, I do not know this story.

16 MR. STUBBS: And you don't know of it?

17 UNIDENTIFIED SPEAKER: No, this is all news
18 to us.

19 MR. STUBBS: So I said -- I was the nice guy
20 and we were all young back then. I said, Allan, I'll
21 be glad to help with the bar. So we had -- I think it
22 was '76, maybe '77, we had the first statewide bar
23 bankruptcy meeting in Raleigh down here at the -- it
24 was --

25 MS. OLIVER: Marriott? By Crabtree?

1 MR. STUBBS: Yeah, Crabtree. And it was all
2 in all Mickey, his friend from Charlotte, Judge Wooten.
3 Did any of you all remember him? He was really a funny
4 guy, and I was -- and we had a good time. The next
5 fall Thomas Small -- when was Small appointed?

6 UNIDENTIFIED SPEAKER: '82?

7 MR. SASSER: '82.

8 MR. STUBBS: '82.

9 MR. SASSER: '82.

10 MR. STUBBS: Well, it had to be --

11 UNIDENTIFIED SPEAKER: And they stumped you.
12 That might be the one that Sparkman handled.

13 MR. STUBBS: Yeah. I don't see him as being
14 (indiscernible). It must have been in '82 maybe after
15 he was appointed. He called me from Boone and he said,
16 Stubbs, I've got some (indiscernible) and people up
17 here in Boone and I'm having a -- trying to entertain
18 them and I don't have enough money. I called Allan
19 Head, I expected him to help me pay for it, and Allan
20 said, no, we can't give money like that for judges.
21 The Bar won't let us do that. And he said -- Small
22 said what should I do? I said Tom go ahead and give
23 them anything they want. Just serve them good liquor
24 and I'll pay for it when you get home, okay. Now --
25 and he did, but it really pissed me off, so I told

1 Mickey we're going back to the beach, and we started
2 our EBI back again.

3 Now, ever since that time Allan Head was
4 always mad at me and never let me participate in any
5 bar activities, because -- at which I couldn't care
6 less. I wanted to be with my friends anyway. And then
7 we have more people coming to EBI than goes to Allan's
8 thing, so I didn't care. But that's the way we got
9 started.

10 The worst thing that ever happened at EBI was
11 that at Wrightsville Beach we always used to -- there
12 was the Blockade Runner back when we got all the rooms
13 and made the arrangements, and we got the things for
14 the judges and always made careful to make sure it got
15 done right.

16 Mickey got down there and if anything went
17 wrong it was me he always called. I'll tell you
18 another funny incident in a minute, but he said,
19 Stubbs, I'm in the room. I said that's great, Mickey,
20 I hope you like it. He said they have given me a
21 Murphy Bed. Some of you all have heard that.

22 MS. CASTELLOE: I have heard the Murphy -- I
23 heard -- the version I heard is that the reason the EBI
24 left Wrightsville Beach was because Judge Moore got a
25 Murphy Bed.

1 MR. STUBBS: And that's --

2 MS. CASTELLOE: And so that is true.

3 MR. STUBBS: Now, Murphy Bed -- actually, we
4 did not leave Wrightsville Beach. We left the Blockade
5 Runner and moved down the street to the Holiday Inn,
6 and we went there for several years.

7 MS. CASTELLOE: I have heard the Murphy Bed
8 story.

9 MR. STUBBS: I mean he was really mad and I
10 just -- we got another room and fixed it all up. But
11 that's the way we left the State Bar and came back to
12 our own Eastern District.

13 MR. SASSER: Was it because the Bar would not
14 pick up a bar tab --

15 MR. STUBBS: For Judge Small in Boone.

16 MR. SASSER: -- and that's why we have EBI.

17 MR. STUBBS: Yes, that's the reason. And I
18 did not think of it being as late as '82, but we must
19 have had that seminar at Wrightsville Beach several
20 times before we joined up with the Bar.

21 The other incident where Mickey got so mad at
22 me, my good friend -- this is Al Butler, Sr., and Al
23 and I were probably the closest friends together in our
24 senior Bar Association. We went places together and
25 did different things and Al always had a party for the

1 trustees at Wrightsville Beach. Any of y'all remember
2 those? It may have been expanded a little bit, but the
3 regular attendees did not --

4 MS. BUTLER: Was that at his house?

5 MR. STUBBS: Yes, at his house.

6 MS. OLIVER: Was that Shrimp-A-Roo
7 (phonetic)?

8 MS. OLIVER: I went to one of those.

9 MR. STUBBS: Yeah. It was an exclusive type
10 of thing, and I did not like that. My attitude is --
11 usually I say bring them along. I did not care for the
12 exclusive stuff, okay? So Mickey had gone out for all
13 this (indiscernible) to the -- Al Butler's house to the
14 meeting with trustees and he took great pride in it and
15 people made speeches there. So I did not want to go,
16 so I rented a yacht, which is right down the road from
17 the Blockade Runner and went back into the Blockade
18 Runner and there were several people or attendees who
19 had not been invited to the trustees' party, and I said
20 come on, guys, let's go. So I got them all on the
21 yacht, okay? And we -- some of y'all must know
22 something about this.

23 UNIDENTIFIED SPEAKER: No, I had not --

24 UNIDENTIFIED SPEAKER: I've actually heard
25 that story.

1 UNIDENTIFIED SPEAKER: Have you?

2 MR. STUBBS: You have?

3 UNIDENTIFIED SPEAKER: Uh-huh. I actually
4 heard that story.

5 MR. STUBBS: Anyway we took off in the yacht
6 and we drove down the sound past Al's house and the guy
7 blew the horn and we all waved from the yacht, and that
8 pissed Mickey Moore off totally. And then he told me
9 later, he said, he was really mad about that, because
10 he thought I was trying to take people from Al Butler's
11 party on my yacht, so to speak. And then I told him, I
12 said, nobody on that yacht had been invited to Al
13 Butler's and it pissed me off. That's why I did it.
14 And he did not believe me. Of course, he thought I was
15 competing with Al's Shrimp-A-Roo, but then he asked, I
16 don't know if it was Peggy or my girl Angie, but they
17 confirmed what I said. Nobody on that boat had been
18 invited.

19 Now the funniest thing that had happened on
20 the boat, and I don't know if y'all heard this part. I
21 was always wanted to pay somebody a hundred dollars to
22 jump off the dock in their clothes, okay? I just liked
23 stuff like that, and my wife just hated it, and one
24 night I paid my brother-in-law, Roger Moore, a hundred
25 dollars to jump off the dock and he sat at dinner in

1 his wet clothes, and she gave me hell all night.

2 On the boat I had a new guy working for me
3 who I really liked and he had a wife who was a really
4 cute gal, and somehow it came up -- now maybe I was
5 bored or something, and I said -- I can't remember his
6 name now. I said I'll give you a hundred dollars to
7 jump off the boat with your clothes on, okay? And he
8 was standing there and he says sure, I'll jump off the
9 boat for a hundred dollars. Hundred dollars was a lot
10 of money back then. It is today, but I mean he was
11 more than willing to do it.

12 And then we were going 15, 20 knots in the
13 water and anyhow I gave his wife the hundred dollars
14 and she had stuck it down in her shirt, and then he got
15 to the edge and saw the water was running a little
16 faster than he thought it was, and he says I don't --
17 I've changed my mind. I don't think I better do it.
18 And the wife said no, you will, I got the money, you're
19 going in, and sure enough he jumped in. The guy
20 driving the boat just went crazy. He didn't think we
21 should have done that, but anyway he got a hundred
22 dollars.

23 MR. SASSER: Who was it that jumped in?

24 MR. STUBBS: The guy?

25 MR. SASSER: Yeah.

1 MR. STUBBS: He was a young lawyer who worked
2 for me.

3 MR. SASSER: But you don't -- what's his
4 name?

5 MR. STUBBS: I don't know.

6 MS. BUTLER: He can't remember who it is.

7 MR. STUBBS: Norma would remember. She was
8 there at the time. I'll find out.

9 MS. BUTLER: We'll followup with Norma. I'm
10 sure she'll --

11 MR. STUBBS: He moved back to Michigan and
12 started a personal injury practice with some member of
13 her family.

14 MR. SASSER: Did you say Roger Moore is
15 connected to --

16 MS. BUTLER: Is his brother-in-law.

17 MR. STUBBS: Roger Moore is the brother of my
18 first wife, James O. Moore's --

19 UNIDENTIFIED SPEAKER: You didn't know that?

20 MR. SASSER: I never knew that.

21 MR. STUBBS: No, I went to -- when I got out
22 of law school I worked for Moore & Van Allan, and he
23 was the -- James O. Moore. And instead of -- again,
24 he's dead, too, although I ended up loving the man. If
25 there was a crustier son of a bitch that ever practiced

1 law in North Carolina, I don't know who he was, but he
2 was. James O. Moore was really smart, and he was not
3 happy when I left his law practice to go sell books.
4 And in his later years we became very close.

5 This has nothing to do with this, but he and
6 I were sitting in his back room. He had bad stomach
7 problems. His wife and mine were gone somewhere. He
8 had bleeding -- a bleeding ulcer I think it was, and I
9 said, Jim, you need to go to the emergency room. Well,
10 he fought me and didn't want to go, and I took him to
11 the emergency room, and I said if this guy doesn't get
12 an immediate transfusion, he's going to die, I told
13 them.

14 And he said I'm not going to have a
15 transfusion. He made some inappropriate racial remarks
16 and did not want it, and I said Jim, listen, analyze
17 this. If you don't get a transfusion, you're going to
18 die today. If you get a transfusion and you catch a
19 case of AIDS, you've still got a number of years left.
20 And we finally convinced him to have a transfusion, but
21 that's nothing to do with bankruptcy.

22 MR. SASSER: One of the judges that we
23 interviewed said that the Shrimp-A-Roo was discontinued
24 because it was too exclusive. Is that your
25 recollection of why they discontinued it?

1 MR. STUBBS: I don't recall that being the
2 reason. I disapproved even though Al was my best
3 friend. I don't -- I just don't like exclusive things
4 where you leave people out. I don't recall that was
5 the reason. I think Al maybe just got tired of doing
6 it. Maybe Mickey was mad and didn't want to have it
7 again. I don't know. I don't recall.

8 MR. SASSER: Do you recall the Shrimp-A-Roo
9 where the Tom Stanton who was the first executive
10 director of the U.S. Trustee program where he attended
11 the Shrimp-A-Roo?

12 MR. STUBBS: What was the guy?

13 MR. SASSER: Tom Stanton. It was in 1988.
14 So right after the U.S. Trustee program became sort of
15 nationwide. Apparently, he came to the EBI and the
16 Shrimp-A-Roo. No? That's fine.

17 MR. STUBBS: Tom Stanton is a familiar
18 sounding name, but I don't remember him at the --

19 MR. SASSER: Maybe that was the year you were
20 on the boat. That's why you --

21 MR. STUBBS: It may have been.

22 (Laughter)

23 MR. STUBBS: It may have been. But we did a
24 lot of funny things.

25 MS. OLIVER: So why did EBI move to Myrtle

1 Beach?

2 MR. STUBBS: More capacity. We had bigger
3 places down there and we outgrew the Holiday Inn at
4 Wrightsville. And then people complained because we
5 weren't supporting North Carolina hotels. Our
6 participants liked going to the beach. It's better,
7 there's more to do there. Myrtle Beach is more family
8 oriented, and we tried to get the people to bring
9 families and kids which they did, and I think that's
10 one of the reasons it's more popular today than the
11 Middle or Western District seminars.

12 And the -- we are still trying to improve the
13 EBI. In fact, two Fridays ago I had a meeting here in
14 Raleigh with some younger members of the Board at EBI,
15 and they -- and when I say younger, these are kids in
16 their mid to late 40s. And what I'm trying to do now,
17 I'd like to have some what I call third generation. We
18 started out with my age, first generation, and then I
19 started getting some younger people then, and those are
20 the ones I had lunch with. And now I'm thinking I'd
21 like to have some in the late 20s, early 30s to
22 participate on the Board, and Norma will bring -- runs
23 the EBI. She picks the speakers, picks the topics,
24 talks to the judges. Probably Norma Wygand is probably
25 the closest person to all three judges right now than

1 any other person.

2 Our system and chief goes to them for topics
3 and what they like, what they don't for format and
4 things like that. She does not work for me anymore, as
5 you know. Norma is the main girl for Jody Bledsoe, who
6 is a Chapter 13 Trustee, but people think she still
7 works for me, but she doesn't. She's going through
8 some tough times right now, as you know, but,
9 hopefully, she'll keep doing EBI until she dies.

10 We don't -- we vote on all the things that
11 happen at EBI, and the Board discusses a lot of things,
12 but when we -- vote is always by consensus rather than
13 a vote. The only negative vote we've had in, well,
14 since 40 years of this was this last meeting, this last
15 year. I can't remember what the issue was, but Jody
16 Bledsoe says I'm going to vote no. Now he was kidding
17 in a way, but he voted no. And there's some criticism
18 from time to time, but we don't have many disputes.
19 Right now we all get along by consensus.

20 MR. SASSER: Do you think that that's just
21 being collegiality and the consensus and the general
22 good will in this District? What do you -- how did
23 that come about, and what responsibility do you take in
24 that culture?

25 MR. STUBBS: You're talking about two

1 different things. The congeniality among our bar is a
2 compilation of a lot of factors. I say going back to
3 Mickey Moore. The consensus at EBI is probably more
4 complicated, but we do have a more congenial bar than I
5 would say most practices areas in North Carolina. If
6 you don't think so practice domestic law for a couple
7 of months. Even criminal law, we have some, I don't
8 know if it's jealousies or things like that, but I
9 think our bankruptcy bar is pretty congenial.

10 MR. SASSER: Tell us about Mack Howard and
11 when you first started to interact with him and your
12 time with being a Chapter 13 Trustee alongside of him.

13 MR. STUBBS: Mack, as you know, was close a
14 friend as I got, and he was -- he can be buried three
15 times in Arlington Cemetery. He has two Purple Hearts
16 and a silver star, any of which would entitle you to be
17 buried there, but he doesn't make much of that. He
18 came back here after he got out of the Army and ran for
19 Congress, and I got to know him through the Republican
20 stuff, and I said, Mack, how in the hell are you going
21 to run for Congress? You don't have a chance, and look
22 at the time it's taking away from your practice and
23 (indiscernible), too.

24 But when he ran it gave him some name
25 notoriety and helped him build his practice. Of

1 course, it was exactly the same as mine. He was a
2 Chapter 13 Trustee, had a federal trial practice, and
3 that's really the way we got to know each other as well
4 as we did.

5 And he became a District Judge in, I guess,
6 '88/'89, and his kid Josh, who does criminal law now in
7 the federal court, I say could have been the federal
8 judge at the time, if he had wanted, because he had
9 built up so many national political contacts that he
10 was -- he would have been a shoe-in, but he turned it
11 down, and -- which I can identify with. The judgeship
12 does not pay as much as my regular job or Josh's job
13 now. Even so, he wanted to continue to build this
14 practice.

15 But, anyway, going back to Mack, we had been
16 close friends through the years, families and kids and
17 all that, and he has always supported bankruptcy pretty
18 strongly because of his active participation in it. He
19 is getting older, but what is interesting he has taken
20 a senior status for a while on this FISA Court that
21 you've heard about in the last four or five years in
22 Washington. But he has improved in his health in the
23 last two or three years, so he is doing much better
24 than he has before.

25 MS. BUTLER: Mr. Sparkman told us a story

1 about you and Judge Howard in Chicago when you were
2 Chapter 13 Trustees.

3 UNIDENTIFIED SPEAKER: And the newspaper.

4 MS. BUTLER: And the newspaper.

5 MR. STUBBS: Before I say anything which
6 story did he --

7 (Laughter)

8 MR. SASSER: Just tell us both of them.

9 MS. BUTLER: Or all of them. Well, we said
10 it was the newspaper one. Do you remember him going
11 around, he had that newspaper printed up that says
12 Stubbs is in town?

13 MR. STUBBS: No. I don't want to. Well,
14 this is -- maybe that was in Chicago. I remember
15 Howard doing something like that in the Chapter 13
16 Trustee conference in Austin, Texas, but he probably
17 did do the same thing in Chicago.

18 MS. BUTLER: About you going up and down The
19 Magnificent Mile and visiting a few establishments and
20 being asked to leave a few establishments and then
21 visiting more establishments.

22 MR. STUBBS: I cannot deny any of that. We
23 just (indiscernible) -- I don't -- y'all was close to
24 him as I am. As one of the best people, and I'll tell
25 you something about Richard that I bet you don't know.

1 Every year for the last 25 years Richard Sparkman has
2 given \$2,500 a year to the North Carolina Bar to be a
3 -- at the top of the list of donors among lawyers. A
4 lot of us have given money and reached certain numbers
5 but Richard has been at the very top levels for many
6 years, and I asked him about it, and he said, so,
7 Stubbs, think what the Bar has done for me, and he's
8 right.

9 Judge Small always liked him because he said
10 when he was arguing he would not just tell you his
11 side, he would tell you the other side. He was always
12 very truthful about his case and what he had and didn't
13 have. He's as close a friend as I've got in our
14 Bankruptcy Bar.

15 And you know, y'all are all aware of some of
16 the health problems in his family. It really has been
17 difficult for his practice I think over the years. But
18 we have developed, all of us, a lot of friendships
19 through the years. Two of them are right here in the
20 room. And, Cindy, I will not tell them what I told you
21 when you used to leave your bicycle in my apartment.
22 How long have you and I known each other, '86?

23 MS. OLIVER: '88.

24 MR. STUBBS: Yeah. Travis and I had a very
25 good conversation together at the -- what's my hotel I

1 was staying?

2 MR. SASSER: Umstead Hotel of Cary.

3 MR. STUBBS: Umstead. When was that, about
4 two --

5 MR. SASSER: A couple months ago.

6 MR. STUBBS: Yeah, and I intend to pursue
7 even more about your business nature. But the
8 Bankruptcy Bar has really established some very strong
9 friendships through the years for which I'm very
10 grateful. There's a lot of stories I would not deny,
11 but I will not tell them in a recorded session.

12 MS. BUTLER: We understand.

13 MR. SASSER: Well, you've employed many of
14 the lawyers -- I say many -- a lot of lawyers have
15 started working for you, and without -- obviously, you
16 don't want to pick favors, but who were some of the
17 memorable associates that you've had come through your
18 door over the years?

19 MR. STUBBS: I don't mind telling you --

20 MR. SASSER: Or go ahead. Yeah.

21 MR. STUBBS: -- my favorite and everybody
22 knows who it is, and I won't tell you he's the only one
23 I would take back, but he's the only one I would want
24 back. I think y'all could probably say who that is.

25 MR. SASSER: Well, for posterity we're

1 recording this in the hopes that, you know, 20, 30, 40
2 years from now people will, so just go ahead and who is
3 that person?

4 MR. STUBBS: It'd be Jason Hendren. I'm
5 accused of being too much of a dictator. If I don't
6 like you, you're not going to be there, but if I do,
7 we'll have a lot of laughs together. I am more
8 satisfied with the people I have in my office now from
9 the lawyers down to the staff than I have ever been. I
10 like who's there, and I'm always trying to grow all of
11 them to a better place.

12 But if -- I shouldn't say this, but my wife
13 is very good, that if I've got somebody in mind that I
14 don't like there, somehow she is very good at talking
15 to them and then they quit before I get to fire them,
16 and I'm not sure what she's saying.

17 I had this guy I knew and who I dearly loved
18 and he was not working out, and I remember firing him.
19 But Wendy fires them, and she fired this guy, and he
20 hates Wendy to this day but still loves me. I went to
21 his birthday party the other night and, in fact, spoke
22 at his birthday party. And he -- people who knew him
23 called him my best friend, and he really is a -- he's
24 an old (indiscernible) good health but he blames Wendy
25 for firing him. But anybody who -- I want you to know

1 Wendy's not going to do anything I don't tell her to
2 do, and anything that happens in my office, I'm
3 responsible for that. I mean if I do something wrong,
4 which I do all the time, Christine calls me up, and,
5 Stubbs, you made a stupid mistake and that is not
6 tolerated.

7 MS. CASTELLOE: You know better.

8 UNIDENTIFIED SPEAKER: If she ever calls you
9 up and says that let me know.

10 MR. STUBBS: That wasn't blaming it on Wendy.
11 I mean that's --

12 MS. CASTELLOE: The only time you ever made a
13 mistake I called Norma. I told Norma, and that was the
14 time that --

15 UNIDENTIFIED SPEAKER: And she wouldn't call
16 it stupid either.

17 MS. CASTELLOE: No, no, but, well, I did tell
18 her it was at -- I was requested to call Norma. You
19 had left your cell phone on, and it was in your front
20 pocket like it is today --

21 MR. STUBBS: Yes.

22 MS. CASTELLOE: -- in court and it started
23 ringing in court, and you did the best job of ignoring
24 the fact that it was your phone. Everybody in the
25 courtroom knew it was your phone. Everyone had -- and

1 you were standing up and doing your presentation and
2 you just kept going, and it's just ringing and ringing
3 and ringing. And, of course, you know, at first
4 everybody's kind of looking around to make sure it's
5 not their phone --

6 MR. STUBBS: Yeah.

7 MS. CASTELLOE: -- but we all knew it was
8 your phone. And then eventually it stopped, and then,
9 you know, and you finished -- you never acknowledged
10 it. You finished your argument, you sat down and after
11 a minute or two I saw you kind of lean over and take it
12 out and maybe switch it off or switch it to vibrate or
13 whatever and put it back. That was pretty good.

14 MR. STUBBS: I don't remember that. But, of
15 course, I don't think it was the worse thing.
16 Telephones in court are not a good thing, and I was
17 sitting there in court examining a witness and my cell
18 phone rang, and I did not stand up and say I'm sorry,
19 Judge, oh, please forgive me. I answered the phone.
20 No, seriously.

21 No, let me explain what the -- I answered the
22 phone and talked to the person and I said are you all
23 right? Is everything fine? And she said yeah. I just
24 wanted to call you and tell you I'm doing fine and I
25 have not had the baby yet. It was from my child in

1 Charlotte who was having a -- during the
2 (indiscernible) C-section, so there was a little bit
3 more medical stuff there. Well, foolishly, it was
4 Judge Small, so I just -- when I hung up I told him, I
5 said, Judge, I will apologize again, but there's some
6 people you just got to talk to, and he was very
7 forgiving and understood why I had to do that.

8 I think we have been fortunate in having a
9 very good bench. I think the bench we have now is the
10 best we have had since I've been practicing, although I
11 might argue with myself when Mickey was there. But all
12 of our three judges are the best, although even though
13 I think all of our three judges and most lawyers who
14 appear before any of them in North Carolina would all
15 agree there's one who is the best in North Carolina.
16 Who is that?

17 UNIDENTIFIED SPEAKER: I don't know.

18 MR. STUBBS: Yeah, you do. Who's the best
19 bankruptcy judge in North Carolina?

20 MR. SASSER: I feel like this is a trap that
21 you're asking.

22 MR. STUBBS: No, it's not.

23 MS. CASTELLOE: Are you saying right now or
24 ever?

25 MR. STUBBS: Yes.

1 MS. CASTELLOE: Okay.

2 MR. STUBBS: I'll say just about ever.

3 UNIDENTIFIED SPEAKER: In this district or in
4 the whole state?

5 MR. STUBBS: No, the whole state.

6 MS. CASTELLOE: I'm not going to say. I
7 think I know, but I'm not going to say.

8 MR. STUBBS: I don't mind saying because
9 everybody would say the same thing. It's Ben Kahn.

10 MR. SASSER: What makes Judge Kahn so
11 effective in your mind?

12 MR. STUBBS: Let me tell you what he is like
13 when he was practicing, okay? He would come down here
14 and we would have a knock down drag out case. He knew
15 the law. He knows every damn thing. And when we would
16 take a break for 15 minutes and he says, Buzz, why
17 don't you do this and shift this to this and put this
18 here, and then I'll withdraw my motion and you do this.
19 And I said you know what I'm going to say to that?
20 That's exactly right. He'd figured out the
21 (indiscernible) now. He knows the law. He's very
22 academic.

23 And you say why did he want to be a
24 bankruptcy judge? He was bringing more money doing
25 what he was doing. And I understand his wife is very

1 smart and she has a good technology job and they got
2 all the money they need, and he just wants to be on the
3 bench, but I don't know why. I've talked to all three
4 about it -- judges about it and they all acknowledge
5 that Kahn's the smartest judge and knows the job. I'm
6 assuming y'all will not say anybody else, will you? I
7 don't -- I don't want you (indiscernible) in public --

8 MR. SASSER: I think I only -- I admired
9 Judge Kahn when he was in practice from my interactions
10 with him, and I've appeared in front of him a couple of
11 times in Durham, and I think he's a very fine judge.

12 MR. STUBBS: Yeah, he was --

13 MR. SASSER: Well, let's talk to you. You
14 have been in front of all seven of the judges. We'll
15 just call it the modern era, the post-Cheshire era.

16 MR. STUBBS: Yes, post-Cheshire era is a good
17 way to describe it.

18 MR. SASSER: Without -- I'm not asking you to
19 rank the seven judges, but what are some of the
20 memorable strengths and weakness and characteristics of
21 these seven judges? Let me -- actually, let me ask a
22 question that I asked Richard Sparkman. Do you think
23 that Judge Moore had a difficult time adapting when
24 they changed from the 1898 Act to the Code?

25 MR. STUBBS: Now you're talking about '78?

1 MR. SASSER: '78.

2 MR. STUBBS: No. Here's what Mickey always
3 -- Chess, he says I don't care what the statute says.
4 He says you change (indiscernible) and make it more in
5 favor of the banks and they (indiscernible) will come
6 back and make it more in favor of them. They can do
7 what they want. I make the decisions in this room and
8 I can make it the way I want to. He had no problem
9 with that I do not think.

10 MR. SASSER: So his way of adapting was he
11 just kind of ignored --

12 MR. STUBBS: He did what was --

13 MR. SASSER: Okay.

14 MR. STUBBS: He did what was right.
15 Remember, we are living in a -- the bankruptcy arena is
16 a -- geared towards being friendly to debtors. It's
17 geared towards helping people who have financial
18 difficulties. It's not like you (indiscernible) court
19 he says, yeah, they didn't pay the money, the house
20 will be foreclosed. Our whole bankruptcy legal system
21 is how to help this guy, give him more time to pay
22 whether it be 7, 13, 11. The discharge is the best
23 thing that ever happened.

24 I mean we don't have a debtor's prison
25 (indiscernible) pro-bankruptcy, but I do not think

1 Mickey had a hard time adapting. I've got -- I'm not
2 saying I know the bankruptcy judges better than anybody
3 else, but I had -- I've had some I like better than
4 others, yes, and I know their -- I think I know their
5 strengths and weaknesses as well as anybody.

6 MS. OLIVER: Well, you said that the current
7 bench is probably the best bench so far.

8 MR. STUBBS: Yes, I did.

9 MS. OLIVER: What makes them the best bench?

10 MR. STUBBS: Come back to me and let me think
11 about how to word that.

12 MS. OLIVER: Okay. Did you ever think about
13 being a judge?

14 MR. STUBBS: No.

15 (Laughter)

16 MR. STUBBS: Let me tell you what, and y'all
17 -- Tom Ellis (phonetic) told y'all all the federal
18 judges in North Carolina he and Mack were good friends
19 and we would talk (indiscernible) all my -- I shouldn't
20 tell this, but all my friends was going up to be
21 interviewed. Charlie Winberry was my closest friend.
22 He was a very good politician. Sam Currin who later
23 got in trouble, Mack Howard.

24 I asked my wife, I said, you know, why don't
25 they ever think about asking me? And she very honestly

1 said, Stubbs, if you went before the Judicial
2 Committee, the first thing they would do is call in the
3 last 20 psychiatrists, and they would never consider
4 you. If that didn't do you in, they'd call in your
5 last 20 girlfriends and then you couldn't even practice
6 law in New Bern much less be a judge.

7 But it's always been a financial issue. I've
8 got four kids, and they went to private schools, and
9 that was really the primary issue. Although I could
10 never have been -- (indiscernible) saying that, I could
11 never -- I have never been confirmed as a judge of any
12 kind because of my health issues. But, no, I didn't --
13 I've never wanted to be one either.

14 MR. SASSER: Judge Howard also passed on the
15 chance to go for the bankruptcy judgeship in 1982 when
16 Judge Small did. Was that because he was already
17 submitting the Article III District Court appointment
18 or is it other reasons we don't know about?

19 MR. STUBBS: Howard knew that if he played
20 his cards right he would be an Article III judge. He
21 and Jesse were very close. And I'm not saying Jesse
22 and I were not. In fact, the morning my wife died, she
23 died at 10:30, and I was sitting on a stool in my
24 kitchen at 11:15, and Jesse called up and said, Buzz, I
25 was just -- doctors called me and told me about Jane.

1 And he was -- Jesse was a good personal friend to a lot
2 of people.

3 And I used to say if particularly, you know,
4 when I was tired, Stubbs, what are your political
5 views? And I would say I don't know, call Jesse and
6 whatever he says that's it, and just like I do with my
7 spiritual life, I didn't want to talk to -- about it.
8 What are your spiritual views? Just ask my wife and
9 she'll speak for me. But now if I'm awake and I'm
10 alert and can talk to somebody like Cindy, I'll talk to
11 you all day about it. Yeah, but sometimes you get
12 tired and just don't want to talk.

13 MS. CASTELLOE: Speaking of that, we've been
14 going about an hour and 15 minutes. Doing okay? Do
15 you need a break?

16 MR. STUBBS: Yeah, go as long as you want to.

17 MR. SASSER: How do you think Judge Small --
18 having a second judge and Judge Small, how did he
19 change the culture of the court when he came on?

20 MR. STUBBS: Judge Small is a very close
21 personal friend of mine and my daughter Alice. And
22 being a judge was more difficult for Judge Small than
23 it was for Mickey. Judge Small, as he developed
24 through the years, drew my appreciation, became a very
25 debtor-oriented judge, which I agree with him, and he

1 has supported and has continued to support the mental
2 health issues and with his friend, I think his name was
3 Jay Williams, who is a psychologist who he worked with
4 (indiscernible) for which I have been very grateful.

5 Judge Small was not popular among the
6 district court, whereas, Mickey Moore was a saint, and
7 when I had talked to people about who should be a
8 bankruptcy judge, I usually start with here's one,
9 Mickey Moore. Thought of that person where Judge Small
10 did not play politician in the district among the
11 judges, but Judge Small played politics among the
12 national crowd more than any bankruptcy judge in
13 America, and because he played tennis with the Chief
14 Judge of the Supreme Court, who is the -- the Chief
15 Judge of the Supreme Court is the judge that is the
16 judge for the Fourth Circuit. So Judge Small played
17 tennis and got to know him very well, and Judge Small,
18 I think, was the most politically successful bankruptcy
19 judge that I have known of.

20 Now, what does this say? The difference in
21 personalities. There's a lot of people that don't like
22 me that I don't get along with where I get my friend to
23 go and talk to them and he can get it done for me.
24 I've been doing that much more in my later years. That
25 guy doesn't like me, but, Jack, here you go talk to him

1 for me and then it works better.

2 Now, you asked me how Judge Small changed the
3 dynamics of the bench. Judge Small and Mickey were
4 friends, and they -- I won't go into detail, but they
5 were not the same type of people and they were on the
6 bench together at the same time.

7 MS. OLIVER: Do you have any memorable cases
8 that you had?

9 MR. STUBBS: Yeah, I guess I got a lot of
10 them, but, really, I should say this. I really don't
11 like law. I should have done something else besides
12 practice law. But I, sometimes I get -- I had my law
13 partner, who I think is the smartest lawyer anywhere,
14 but, he has corncobs up his ass, and when he is
15 presented with a problem, he just says, no, you can't
16 do this because. Well, that's not the way you do, but
17 he knows the law so much better than I do.

18 He came to me the other day and he says,
19 Stubbs, I got a zoning problem. This little Indian guy
20 was trying to open a convenience store or a tobacco
21 shop and he went before the Board of Aldermen without a
22 lawyer, and they turned him down because they did not
23 want a tobacco shop. So John said they'd come to him.
24 He says, Stubbs, this is your type of case, because you
25 know all these aldermen and they are all your friends.

1 I love them all and have to deal in transactions with
2 each one. And I said, John, this zoning concept is the
3 most difficult thing you can have. Have any of you
4 ever studied zoning?

5 UNIDENTIFIED SPEAKER: Yeah, just recently.

6 MR. STUBBS: Now, you've got zoning and then
7 you've got is it consistency zoning or inconsistent?
8 It is a non-conforming use, and there's so many --
9 should I get a variance? Well, when you want to get
10 something done sometimes you've got to do more than
11 just kiss the ass of the decision maker. You've
12 actually got to study a little law and present that
13 person with some law.

14 So I started working on this little puzzle
15 and I said, gee, I really like this. So it will
16 ultimately come back to my friends who will decide,
17 but I went down and talked yesterday to this zoning
18 coordinator in New Bern. He pulled out all these books
19 and showed me how complicated it was, but I'm going to
20 get the project done and I'm going to get him a
21 convenience store in this little place just because it
22 interests me to do that, you know.

23 But most of my law, now, Cindy, is -- I'm not
24 saying I'm bored with it, but I got pretty good kids,
25 who know it better than I do, and they do better than I

1 do in telling me what the law is. I have a lot of
2 memorable cases, and we've had some funny cases as you
3 have. If you asked me what is -- Stubbs, what's your
4 most memorable case? It's not a bankruptcy case. It's
5 a federal case I had before Judge Howard, we called the
6 Dicky John case. My client had this machine that dried
7 corn called the Dicky John. I know, it's ridiculous.
8 It won't dry corn. It won't change the temperature of
9 the corn. Well, we got the Dicky John up there in
10 court, and I don't know how, but the Dicky John worked,
11 and heated the corn, and Howard said that's all I need
12 to hear. But I don't really think the Dicky John
13 machine did work properly, but it did that day. You
14 know, that's all --

15 UNIDENTIFIED SPEAKER: That's all that
16 mattered.

17 (Laughter)

18 MR. STUBBS: I don't know what would be the
19 most memorable case. I remember the people better than
20 I remember the cases, I guess. There were very few
21 people that you would want to be, but one of them is
22 -- Cindy has a kid who is a -- went to Ole Miss, and
23 when he was a rising senior at Ole Miss, he worked in
24 our office, and I said at the time if I was going to be
25 somebody going back to my senior year in college in

1 Oxford, Mississippi, this is a nice looking kid. He
2 plays golf and has a good personality, and he's doing
3 well in accounting now, isn't he?

4 MS. OLIVER: Yes.

5 MR. STUBBS: But you seem to remember the
6 people better than you do the cases sometimes. Now,
7 tell me when y'all get tired. I have a nine year old
8 and she stayed at her cousins last night, but she's
9 riding home with me and my driver, so the one thing I
10 have left to do today is pick her up and take her home.
11 Now, I may call Travis a little later and ask him about
12 some business issues, but that doesn't need to be --

13 MS. BUTLER: On the record.

14 MR. SASSER: On the tape.

15 MR. STUBBS: Yeah, it doesn't need to be
16 related here.

17 MS. CASTELLOE: Was there any story in your
18 mind that you wanted to make sure that you told us when
19 we called and asked you to do this that you haven't
20 told us today?

21 MR. STUBBS: No, I -- there was some it would
22 not be appropriate to tell, but I think we've covered a
23 lot of stuff.

24 MS. CASTELLOE: We've covered a lot.

25 MR. STUBBS: And I attribute this -- Travis

1 and I have talked about this several times. The oldest
2 of which was about three years ago, and I'm not going
3 to relate that conversation. But Travis, I don't think
4 he is a genius, but he has got a mind that thinks up
5 more and is more innovative even than his rival John
6 Orcutt, who was -- John was one of the best businessmen
7 I've known. He has been very generous. Whenever I
8 need money, I'd call John. He says, yeah, I'll give
9 you \$5,000 or I'll give you \$10,000. If you need more
10 let me know.

11 Now Travis is like my grandson in that I said
12 you're not the favorite (indiscernible), but you are
13 the most peculiar. Travis has the most ideas of
14 anybody in our crowd, and I like him. That's
15 controversial as hell, some of them are, Travis, and
16 you can get in sort of (indiscernible), but you are the
17 most innovative person in our group. And, Cindy, I
18 think you would have to agree with that.

19 MS. OLIVER: Oh, sure.

20 MR. STUBBS: Yep.

21 MR. SASSER: Thank you. I mean, I think that
22 on the record since we're, you know, this is for
23 posterity, but I think that, you know, this Bar owes
24 you a great debt of gratitude for putting on EBI, for
25 just the leadership that you've shown, just for the --

1 all of the people you've mentored, and you've just done
2 a very good thing for this district. In terms of,
3 other than the -- you know, other than probably the
4 judges, you probably -- and maybe even more than the
5 judges, you actually are responsible for the culture
6 and a lot of the good things that are going on in this
7 Bar. Thank you for that.

8 MR. STUBBS: Thank you for saying so.

9 MS. BUTLER: Do you have anything else?

10 MR. SASSER: That's all I have.

11 MS. OLIVER: Thanks, Buzzy.

12 MS. BUTLER: Thank you for coming.

13 MS. CASTELLOE: Yes, thank you.

14 * * * * *

C E R T I F I C A T I O N

I, KIMBERLY UPSHUR, the assigned transcriber,
do hereby certify the foregoing transcript of
proceedings is prepared in full compliance with the
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/s/ Kimberly Upshur

KIMBERLY UPSHUR

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