

**Helen Clark**  
by  
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She hops out of bed each morning and gazes at her computer screen. She answers e-mail from customers, friends and visitors. While surfing the net, she checks out the airline rates for her next trip and books a flight. She looks over her baby brother's investment portfolio before logging on to her guest book to see what people have signed in. She looks at her banking account balances and prints out a listing of the checks that have cleared.

A 20-something or 30-something whiz bang? Hardly.

After breakfast she winces as she puts on her shoes. Her arms are sore from pumping iron the night before. She smiles as she questions her sanity while thinking about her upcoming martial arts training class with her personal fitness trainer, Ted Cibik.

A 40-something or 50-something frustrated athlete? Guess again.

Her secretary affectionately calls her "our lady of Apollo". I call her "the chief". But everyone else just calls her Helen.

Helen Clark, President, CEO and Chairman of Apollo Trust Company has received many deserving accolades over her career but perhaps there is none more fitting than the word "adapter".

For over 45 years Helen has gone to work at her beloved bank and for 45 years she has never forgotten that in order to survive, change must be embraced. At her acceptance speech at being named the 1997 President of the Pennsylvania Banker's Association, Helen said, "when my boss told me that I would become the first proof operator in the Kiski Valley 45 years ago, I took a deep breath and said "ok". Now today when our young people tell me that I need to download important banking information or subscribe to the FDIC news service over the Internet, I take a deep breath and say "ok". While the first proof machines may be far different technology than today's NT workstations, the feeling inside is no different. The survivors aren't necessarily the smartest people. The survivors are the ones that can adapt."

The story of a part-time teller from a small bank in Apollo rising to become the 1997 Pennsylvania Bankers Association President is indeed remarkable. And while being an adapter has gained her the respect of her peers, it is another quality that has endeared her to the hearts of her employees.

Helen lives in the same modest house in which she grew up. She drives a Ford, not a Rolls. She types most of her own memos. She still remembers how to cash a check

behind the counter in a pinch. And she chuckles at herself when she helps a customer to understand the Internet. "Can you believe a dummy like me can do this," she says as she points to her computer? "Yes Helen, I can believe it. Nothing you do surprises me," I respond.

Although Helen is revered for her humility, don't let that gentle nature fool you. When it comes to business, she has a fierce determination to win. Never get Helen mad. Adapters hate to lose.

Nine years ago, I came to work at Apollo Trust Company not knowing what to expect. I always regarded work as an unfortunate necessity. Working for Helen changed that. The goal was to win and my job was to help us get there. My job was fun because my boss believed in me.

Helen took a big chance. She gave me the freedom to be creative, to reach for the stars, to be myself and to fail. She encouraged me to look beyond our bank knowing that we had to change. Not many entering the later stages of a career would take a risk like that. But adapters usually understand the importance of extending loyalty which in return fosters an atmosphere of dedication.

At the Kiski Valley's only independent bank, I come into Helen's office each morning, ask her if we are going to stay independent, she says "absolutely" and I put my head down and work. Gosh I love it there. You couldn't pay me a million dollars to leave. Now, about that raise Helen.



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