

Homegrown Talent Rules

by
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"I hear you want to bring the Internet to Apollo," the caller began. "Well if you need help, I can give you some time. I'm on my Thanksgiving break right now. I know how to do it," he continued. It was late November, 1994 and I didn't have a clue if this kid knew what he was talking about. As I was failing miserably in an attempt to understand how to bring Internet access to our area, things were looking bleak. While scribbling the caller's name and phone number on a piece of adding machine tape, I hurriedly replied, "thanks, if I need anything, I'll call."

A few months earlier, a customer showed me how he could perform many banking functions through an on-line service provider called Prodigy. I was politely told "no" by Prodigy when I inquired about making Apollo Trust Company a member of their banking family. We were small potatoes and they had bigger fish to fry.

I swallowed hard because the writing was on the wall. I had never seen the Internet. However, I immediately realized that whoever provided Internet access was going to have a big influence on where people banked electronically in the future. Larger financial institutions could afford to advertise and execute their banking products on these third-party systems. We couldn't. If projections were true about the Internet's growth, how could a community bank like Apollo Trust Company survive when the big guys would have sweetheart deals with the delivery mechanism?

At that time, the Internet was terribly confusing and costly to get in our area. I quickly learned when I received my first phone bill that I was not going to be a heavy user. Toll calls to Greensburg or Butler were the closest access points.

Consequently articles began circulating about rural communities being left off the information superhighway because of the high cost. The Kiski Valley was a classic example. It was not profitable for a company to come in and make our telephone exchange a local call to the Internet. "Would our struggling communities be left even further behind by the metropolitan areas which had local calls to the big on-line service providers," I wondered.

I believed that if our bank could become a local provider, it would be the answer to our future electronic banking delivery system and at the same time economically and educationally empower our citizens. There were obstacles everywhere though. I didn't have the time and I didn't know enough about computer communications to even know if it was possible.

I couldn't risk a costly experiment. Consultants from around the world were advertising turnkey Internet packages for more money than our bank could ever consider. As time moved forward, the situation did not look good.

One day, I buried my head in a pile of work when I saw a little piece of adding machine tape hanging out. It was the phone number from the local kid that supposedly knew everything that these high-priced consultants did. I finally decided I had nothing to lose by returning that phone call. The conversation was brief. "I'll be right down," he responded.

Five minutes later, Tony Hockenberry walked into my office like a typical college student, in a sweat suit. In rapid fire succession, he began turning obstacles into stepping stones. He had my head swimming with possibilities. I wasn't sure if he knew everything he was leading me to believe. However, he said one thing that absolutely floored me. "I don't want paid to help you. But can I have unlimited access?" he asked. "Tony, if this works, you can have access `til you are blue in the face," I laughed.

Tony spent nights and weekends designing our Internet operation. His work ethic was unbelievable. In January, 1995 we became the area's first Internet provider. And with it, we were able to provide our own electronic delivery system and bring access to citizens, our library and schools.

We have many fine people that work for our company and Tony is one of those fine people. You see, we hired him soon after he graduated from college. He is further evidence of the incredible local talent we need to keep right here in the valley.



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