



Martha Clarke

Analyst to the Deputy Comptroller for Operational Risk , Office of the Comptroller of the Currency

WHF President

Hometown: Needham, MA

Hobbies: Genealogy, travel, wine tasting, and enjoying classical and jazz music

Fun Fact: I live in the Northumberland, a historic building which has appeared in a number of movies. A person who lived in my unit for 25 years wrote a book about the hiring of Jews fleeing the Nazis by historically black U.S. colleges. Part of a documentary based on the book was filmed in my unit.

How long have you been a member of WHF and what have you gained from being a member?

I joined WHF more than twenty years ago. The first ten years that I was a member I regularly attended OCC events and appreciated the opportunity to obtain cutting edge information about financial services. About ten years ago I completed my service chairing the Legislative and Regulatory Subcommittee of the Banking Law Committee of the American Bar Association and felt that I had more time to devote to another professional organization. I became co-chair of WHF's former Regulatory Task Force and began planning brown bag lunch programs. I really increased my network of contacts and kept up with developments in financial services. As a WHF leader for the last ten years, I have also gained visibility among financial services professionals in D.C, including at my agency, the OCC, because I have invited OCC officials and other staff to speak. WHF has provided me opportunities to exercise leadership skills.

How do you make the best use of your day?

I use a "to do" list and try to accomplish one or two of the more significant tasks earlier in the day. The feeling of accomplishment energizes me. I also try to save the less taxing tasks for times when I know my energy will be lower. While I consider myself an organized person, I am always honing my project management skills. Although busy, I always want some experience to look forward to, and I make time to do things that I enjoy.

What do you love most about what you do?

I recently assumed a new role at the OCC as the analyst to the Deputy Comptroller for Operational Risk. After practicing law for 35 years, this new role is a big change. I enjoy the challenge of managing projects and organizing groups, such as the FFIEC's Task Force on Supervision and the OCC's National Operational Risk Committee. Because the Operational Risk Division is responsible for policy relating to critical infrastructure protection, cybersecurity, payment systems risk, corporate governance, and other

operational risk, I feel that I am making a more direct contribution to the safety and soundness of our banking system than I was in some of my legal roles at the OCC.

What inspires you?

I am inspired by a challenge and also the opportunity to feel that I am contributing to the public good. I also have a strong need to accomplish my goals.

What is the best advice you've ever received?

Some of the best advice is to put everything in perspective. When something negative or annoying happens, I try to consider how important it is in the long run. I try to remember how fortunate I am in other respects.

What are you currently reading?

Currently I am reading travel books for my trip in August to Italy and Hungary. When I finish those books, I plan to read about Italian and Hungarian history. I've also been reading about the Italian wineries. Anyone who knows me, knows that I love wine.

What is your personal philosophy?

I think that the golden rule says it all (or most of it): Do unto others, as you would have them do unto you. Having empathy and putting yourself into the other person's shoes is the way you should live your life.

Who do you look up to the most and why?

I do not have a single role model. However, I admire the philanthropy of Bill and Melinda Gates, George Soros, and Oprah Winfrey. Putting politics aside, I think that Michele Obama is an excellent role model in many respects.