



Dear Friends,

This issue of *Currents* addresses an aspect of our business that, as operators, is bound to occupy a substantial part of our time, energy, and attention – our employees.

The troops of people we employ from many of our nation's low to-moderate-income neighborhoods are another testament to the good work we do. It's the American dream in action. As businesspeople and entrepreneurs, we provide a service to our communities. To provide that service, we create jobs – jobs that pour revenue into the communities we serve, jobs that provide people with a way to pay their bills, raise their families, and participate as contributors in the life of their country.

My father-in-law, Howard Stein, who started RiteCheck, once told me when I was cutting my teeth in this business, "This business runs on people and money." No truer words were ever spoken. Without the hands behind the window to cash the checks and disburse the money, we would have no business. And we're not dealing in sneakers or fast food. We're in a business where our employees are entrusted with tens, if not hundreds, of thousands of dollars. We're in a business where our employees must have some degree of judgment to spot a check that might be counterfeit, or altered, or when there is something that's just not right with the transaction. We're in a business where our employees are the face of our business – where the customer knows us through the people at our windows who represent us.

And like every business, dealing with the rich complexity of the human beings we employ is always a challenge. Everyone has a story; everyone has an issue, or a number of issues; everyone has conflicting demands in the form of work, family, and making ends meet.

Managing this volatile and critical resource is one of any business's most daunting challenges, and in a business like ours, where our employees must be both good with cash and good with customers, our challenges can be even tougher. As we develop the complexity of products we offer, the volume of transactions we do, the sophistication of the technology we need, and the ever-increasing burden of laws and regulations, our issues revolving around employment are only going to intensify.

That's why we need an issue of *Currents* like this one. By talking to operators and their HR staffs, specialists and experts in the field, the FiSCA editorial staff has put together an issue that can help us navigate through this increasingly difficult and important business challenge – personnel.

Owners and operators can further expand their knowledge of this topic by attending the 2008 FiSCA Conference, where many of these experts will be speaking and leading workshops on various employee issues. (For a preview of all that's in store at this year's Conference, turn to page 28.)

It's likely that as our industry evolves, we will be required to develop more enlightened personnel strategies. I hope that FiSCA's attention to this important issue will help us all to get up to speed on this vital topic.

Sincerely,

Joe Coleman
Chairman