



Grass Roots Technology

Dear Friends,

Do you Tweet? Are you a Twitterer? Do you IM? Do you live your life on Facebook? I remember 20 years ago, when I went to work in the family check-cashing business, there was one computer in the place – on the owner's desk. Every window was equipped with a calculator and in the back where we sold money orders, we still had one of those mechanical adding machines where you punched in the numbers in long rows, and then pulled a big crank to input them!

For those of us who are multi-line check cashers, necessary technology is a blessing and a curse. It is a blessing because it enables us to offer more products while maintaining adequate proof and control – as well as staying in compliance with state and Federal regulations. It's a curse because technology is not cheap to purchase, not cheap to install, and not cheap to maintain. And then there is that steepest of all mountains – integration: You buy or build one system for your cashiers, another for your bad checks, and still another one to do your bookkeeping. Next thing you know, you've got half a dozen different systems that do not talk to each other and you're printing out information from one system so you can key it into another one. Many of us are at different stages in our automation life cycle – from the newly-automated check-cashing store to the full fledged, "MIS-ready", wholly-integrated retail, data warehouse platform. Wherever you fit along the automation continuum, I hope you find something useful in this issue of *Currents*... our annual Technology issue.

Finally we cannot ignore the essential convergence of technology and politics in protecting our industry. We all know that many well-meaning people in public life don't understand the cost-effective, transparent value proposition we offer in our communities. The ones who do get it are our customers – the people who use our services day-in and day-out. But they are the very ones whose voices are not now heard in Washington. FiSCA's board voted to do something about that. We launched our National Grassroots Campaign to sign up our customers so their voices can, at last, be heard. Board members committed to form a database of customers who could send e-mails and text messages to the politicians who make decisions that affect them. We committed to sign up 200 customers per store. This is critically important to our survival and I urge you to get your stores involved. You can download the information you need at our website: www.FiSCA.org. Just click on National Grassroots Campaign.

This database is not a one shot deal. Once it has been created and populated we can use it whenever our industry's wellbeing is on the line; and not just federally. It will serve us on the state level as well when issues arise there.

Please step up. The National Grassroots customer database is a great example of technology in action to empower our customers to support us, and their own best interests.

Sincerely,

A handwritten signature in black ink, appearing to read 'Joe Coleman'.

Joe Coleman
Chairman