

## Tech lessons in a sandbag

Last year at this time I was writing about social networking and digital natives while fighting the rising waters of the Red River here in Fargo, N.D. Last month we were once again challenged by the river—bloating by rain and the rapid and unexpected snow melt—and were faced with selecting the appropriate solution that would hold the flood water at bay. Thankfully, we were successful this time. The city, in advance of the flood, experimented with numerous technologies from aqua-dams to machines that produced a continuous sandbag sausage. Ultimately, however, city leaders for the time being decided on traditional and basic solutions. These included clay dikes, flood walls, raising the roads to function as a flood wall, and, yes, the good old sand bag.

Interestingly, we were better prepared this year for the flood despite the suddenness of the event by virtue of our decisions made earlier in the year to stick with the application of basic solutions, not complex technology. Yes, basic technology. No matter how you look at it, sand bags are technology and they are basic in design. The application is a simple one—put them where you need them.

Even though it is just a sack filled with sand, it does in fact work very well! So the question is, do we complicate our technology world by over-designing solutions? That is, trying to solve all of our functional problems as opposed to just one of them? From the perspective of a consultant I have often run into situations where the client is over-sold on features that they will never use, spending too much money and inevitably being disappointed.

Ultimately, as technologists, we are problem solvers, but that does not mean we need to solve all of our problems at once. Taking the time to properly consider the options can be your best approach to selecting an effective and efficient solution. Rationally speaking, time is always of the essence when it comes to a crisis, but not taking the right amount of time could make the crisis worse.

— Dan Fisher, The Wombat!

### About the Author

Dan Fisher is president and CEO of The Copper River Group, a consulting firm headquartered in Fargo, N. D., that focuses on technology and payment systems research and consulting for community financial institutions. For nearly 30 years, Fisher has worked in the financial industry using technology to improve the bottom line. He was CIO of Community First Bankshares (now part of BancWest), has served as a director of the Federal Reserve Board of Minneapolis, the chairman of the American Bankers Association Payment Systems Committee, and was a member of the Independent Community Bankers of America Payments Committee. Fisher has written numerous articles on banking technology and the payments system. He has authored or co-authored six books and recently published a book titled, "Capturing Your Customer! The New Technology of Remote Deposit." You can contact Fisher at [dan@copperwombat.com](mailto:dan@copperwombat.com).

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