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John Warren Johnson Politician, head of the American Collectors Association

Fearless and savvy, he helped transform collection industry

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John Warren Johnson sparred (literally) with Bud Grant, served on the Minneapolis City Council and in the Minnesota House, and was the Republican nominee for governor in 1974. Throughout it all, he became a transformational figure in the debt collection industry.

He died on Jan. 6 at the age of 93.

Born in Minneapolis, Johnson attended Southwest High School, where he was president of his senior class.

While attending the University of Minnesota, he played on the football team and boxed, sparring at one point with legendary Minnesota Vikings football coach Bud Grant, according to his family.

College was also where he met his wife, Marion, to whom he remained married until she died in May.

A June 1951 column in the Star Tribune announced their travel plans, which would commence days after the couple graduated: "a hitchhiking, motion picture taking trip" starting in England en route to Greece and Yugoslavia.

"They'll be carrying no luggage except a knapsack," the column declared.

"Dad had no fear," said Karen Westin, one of the couple's two daughters.

In 1978, Johnson and his son, Dan, outfitted a Land Rover in London and drove to Cape Town, South Africa. He recounted the excursion in "38 Days to Cape Town: The Last Great Motoring Adventure," one of several travelogues he published as paperbacks.

Johnson's father had served on a local school board and a board of taxation, Westin said, a possible seed for what became a career serving in or seeking elected office that began with his first unsuccessful run in 1954. In January 1963, he was appointed by the City Council to fill a vacancy on the council. Johnson was a Republican in a city that was more politically diverse, at least for declared parties, than it is today. During his council tenure from 1963 to 1967, he rose to become the leader of the Republican-aligned Independent Party majority on the council.

He was elected to the Minnesota House in 1967. Ideologically, Johnson often campaigned on a message of smaller government. In 1974, when the state was facing a projected \$300 million budget surplus (about \$1.7 billion today), he favored returning the money to the taxpayers.

In 1974, he mounted a run for governor, challenging incumbent Wendell Anderson. In the shadow of President Richard Nixon's resignation, it was a dark time for Republicans. Johnson, beset with a lack of funds, lost in a landslide.

He retired from politics that year.

Throughout his political career, Johnson's day job was at the American Collectors Association, now ACA International, which represents debt collectors. He headed the Edina-based organization, first as executive secretary and then CEO, for 40 years, ushering the industry into the age of computers and government oversight.

The same skills that made him a successful politician made him a transformational figure in the accounts receivable sector, said Ted Smith, ACA's vice president and chief operating officer, who worked with Johnson for more than a decade before Johnson retired in 1996.

"He was just the ultimate leader," Smith said. "He was very organized, and always looking to the future."

In the mid-1970s, Johnson became the face of the sector in Washington, D.C., testifying before lawmakers in hearings that preceded passage of the Fair Debt Collection Practices Act of 1977. The law remains the primary federal rules governing the industry today.

"John, with his political background, he knew how to navigate that," Smith said. "I think John would say [the law] did help the industry and helped to raise the professionalism of the industry."

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