A Conversation With Industry Trailblazer Linda Russell

For many years, Russell was the face of ACA International, appearing in countless TV interviews and testifying (twice) before Congress.

Linda Russell's 1991 election as ACA International president represented several firsts. To start, she was the first woman to hold the office. She was also the first association member from Wyoming to serve as president and the first ACA president to appear on CNN in her first week of office.

If you had to name iconic figures in the accounts receivable management (ARM) industry, Russell would most certainly be at the top of the list. By the time she became ACA's 52nd president, Russell had been serving the association for close to 30 years, most notably by testifying before Congress and appearing on multiple TV interview shows on behalf of ACA and the ARM industry.

Russell was raised in the collection business. The debt collection agency she ran—CollectionCenter Inc., based in Rawlins, Wyoming—was started by her father, Clyde Cox, in 1919 and is currently celebrating its 100th anniversary. Over the years, three of Russell's four children—Marcia, Debbie and Dan—worked in the company. Today, the company also has offices in Loveland, Colorado, and Casper, Wyoming, and is owned and operated by Dan, a former ACA board member.

Anne Rosso May, *Collector* magazine managing editor, caught up with Russell, now 83, by phone from her home in Wyoming to discuss her history-making election, her experiences working in the ARM industry, the time she met Oprah and more.

How did you get started in the industry?

In 1919 my father was called in from a job in Denver by the merchants and bankers, who wanted him to start a credit reporting facility. The company started out being called Carbon County Credit Rating Exchange and it was almost exclusively credit reporting. In those days companies like that did a little debt collecting, but not much.

In 1961, when I was 25 years old, I was in need of a job. I had been a teacher and had loved teaching, but at that time—and maybe still today—you can't earn enough money to make a house payment on a teacher's salary. I had three kids but no financial help from my ex-husband. My father said he would give me a job in the company.

About that time, my father had a heart attack so my mother also stepped in to help at the company. She and I decided that it would be interesting to do the debt collection end of it as well. We started out learning by doing, then we went to ACA unit meetings and seminars and learned a lot there. Every time we learned something new and talked to those in the industry, it made us better and brought us a step up.

How did you get involved with ACA International?

Mostly by going to unit meetings. My involvement ramped up when I met John Johnson [ACA CEO from 1956-1996]. If you knew him, you know he was always on the lookout for someone who could move up in the industry. He would always find ways to get you interested and get you educated.



ACA past presidents Linda Russell, Nancy Borgen, Karolyn Rubin and Leslie Bender at ACA's 75th Anniversary Convention in 2014.



Russell and her husband Gerald participate in a 1970 TV program on credit and money management. This photo was first published in the *Rawlins Daily Times*.



Russell is interviewed by a cable news network correspondent in 1991.



John Johnson and Russell testifying before a House subcommittee in 1977.

Russell was elected to ACA's Executive Committee in 1988 and inducted as president in 1991. At her installation banquet, Russell asked the other members of the Executive Committee (all men) to wear pink bow ties and pink cummerbunds in her honor.

You became CEO of CollectionCenter in 1965 and were very active in the industry and association at a time when there weren't a lot of women leaders. What was that like?

I never felt that I was being discriminated against in the industry as a female. People were always open and ready to share.

We used to laugh about it when I was on the Executive Committee, though, because it was four rather big gentlemen and me, and when they took a picture of us as a group I was obviously a lot smaller. You noticed the difference.

When you were elected ACA president in 1991, you were the first woman to hold the office. How did that feel?

It was historic. It was an honor. I had a lot of people who were supporting me. My husband Jerry, who was an attorney, really encouraged me to run. He said, "You can do it. You can be the one to lead the association."

We had a lot of support from people across the country because over the years ACA had sent me all over to teach seminars. That was wonderful. I loved meeting members in all the states and getting to know them, hearing their ideas and thoughts. I learned about fried pickles in Mississippi, I think it was. I'd never heard of a fried pickle in my life! They are delicious.

There was one gentleman who signed on early to support me as president, but on the day of the election he said, "Linda, I'm sorry but I can't vote for you." I said, "T.L., what did I do? What happened?" He said, "I didn't know there was a man running."

Oh, wow!

T.L. was T.L.; he was a big, bluff Texan. I said, "OK, T.L., it's all good."

You have to remember when that was and what things were like back then. There was more than one person who probably felt the same way—T.L. was just the one who came out and said it. He was one of a kind; you had to like him.

In 1976 and 1977, Russell helped represent ACA by testifying at House subcommittee hearings on the proposed federal law that would become the Fair Debt Collection Practices Act.

What touched off your interest in federal advocacy?

I don't know that I would call what I did in D.C. "advocacy." I think it's more accurate to say that John told me that ACA needed me to do it. He said, "Linda, you go testify before Congress because then they can't say all debt collectors are all big nasty men." I said, "Well, OK."

I'd never been to Washington, D.C., before and I didn't know how it worked. When you're testifying, you're sitting in a chair and above you on this big dais are all these representatives and senators, looking at you like they want to eat you for lunch. It was very intimidating, but you have to do what you have to do.

I'm very proud of it. It wasn't just me testifying; there were others, of course. I think we all did a good job and one we can be proud of.

I will say that both Jerry and I would go to teach ACA seminars, and one thing we always tried to get members to do was



Gerald and Linda Russell make their grand entrance into the President's Banquet at ACA's 1991 convention.

Linda Russell, IFCCE

ACA Activities:
Member and chair of the Publications and Ethics committees, member of the National Legislative and Education councils, Certified Instructor, Executive Committee member, 1991/92 ACA president.

Awards:
International Fellowship of Certified Collection Executives, Scholar and Fellow designations; Honorary Membership Award, Fred Kirschner Instructor Achievement Award, James K. Erickson Continuous Service Award, Unit Leader of the Year Award, ACA International Member of the Year Award

get acquainted with their legislators. They are human beings just like you and I, and they are open to discussions and working with people.

Most people back then, and probably still today, were reluctant to reach out to their legislators. I don't know why they were afraid of it, but they were. We tried hard to get them to do it, though, because communication is the key.

ACA's 1991 Annual Convention & Expo drew the most media attention ever given to an ACA function as reporters from CNN, CNBC, New York News Day and the United Press International came to learn how the sluggish economy was affecting the collection business. As the new ACA president, Russell spoke with several of the reporters, offering her insights. In fact, over the years, Russell was interviewed by reporters from many prominent news outlets, including The Oprah Winfrey Show and The Phil Donohue Show.

Tell me about your public relations work. You did a lot of interviews! What was that like? Were you comfortable being the public face of the industry?

Nobody could be comfortable in that role. It was a challenge and very exciting, but definitely scarier than heck. If you accidentally said the wrong thing, a lot of people would be damaged. You had to be careful.

The night before I was to appear on *The Oprah Winfrey Show*, I was concerned to say the least. You weren't allowed to bring in notes, you just had to answer her questions off the cuff. John called me in my hotel the night before the interview and said, "Linda, I know you're going to do a good job." And with a chuckle in his voice, he added, "Don't let it bother you that 80 million people will be watching you."

What was it like, talking to Oprah?

You have to give credit to Oprah. She had done her homework and knew what questions to ask. She was really on the side of the angels, as it were. She asked questions like: How many people do you deal with? How can you help them? What kind of advice do you usually give people?

Russell is well-known for her longtime wildlife photography hobby. You can see some of her photos on CollectionCenter's website (www.mycollectioncenter.com/lindas-photos).

I saw that one of your prints was part of the ACPAC auction at ACA's Annual Convention in San Diego this summer. Are you still taking pictures?

Sadly, no. I have macular degeneration and am legally blind. I can't see well enough to take photos or even look at them. It's kind of sad but you adapt—you do what you have to do. I know that every now and then, Dan [Russell] will dig up a photo to raffle off. I'm glad they are still out there.

This interview was lightly edited for clarity and length.