

PUBLISHED APRIL 20, 2021



CELEBRATING REX JOHNSON AND THE LEGACY OF A MENTOR

by Ondine Irwing

On April 2, 2021, Alfred Rex Johnson passed away and this grief has forced me to sincerely reflect upon the meaning of our friendship.

First and foremost, Rex's family was his world. He was a family man through and through. Connie, his bride of over 50 years, was known by everyone with whom Rex had contact. For those who knew Rex and his family personally, knew the pride and love Rex had for each of his children. How lucky they truly were to have Rex as their father.

The loss of a parent is something you never get over no matter what age. Having had lost my father when I was 18 years old, I can understand the pain Janelle, Lorrie, David and Brian are experiencing. It is a pain, loss and sense of emptiness that truly never eases over time.

My heart aches for Connie, the love of his life, their children and grandchildren. We, the credit union industry, owe a debt of gratitude to the A. Rex Johnson family.



REX AND I PRESENTING A CREDIT CARD WEBINAR

Rex spent many weeks traveling. He was a road warrior spreading his message. It was quite simply his passion.

In an age of superficial, monochromatic personalities, Rex was in class by himself. He was authentic, genuine, dedicated, passionate, industrious, and proud. He was simply an extraordinary man with a standard of excellence with whom many were challenged. Everyone who met Rex instantly admired his authenticity, intellect, integrity and dynamic personality. Rex truly listened to people. He demonstrated genuine interest and care. And like it or not, Rex was always honest- brutally honest.

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Rex had an innate ability to see the talent in the most unsuspecting people. It was uncanny. He loved the underdog. He found the good in people, always. Rex taught people on the premise to “See what no one else sees”. Looking beyond the surface of situations was just one of his many innate talents.

The credit union industry was forever changed when Rex Johnson entered the scene. Rex taught us that the credit union business is all about relationships among members, employees, business partners and clients. The main driver being “genuine” relationships. Success is not always defined by money. I subscribe to this belief 100%. It is relationships that drive a different type of success and satisfaction.

One of Rex’s many great achievements at BCU was creating one of the first credit card programs for credit unions and their members. In the late 1980’s, reward programs for credit union credit card programs did not exist. Few people know this, but Rex was responsible for initiating our processor to act upon and develop a credit card reward/loyalty program for our members. Our credit card processor at the time, FIS, created this very first credit card reward program for BCU cardholders and ultimately all of their clients. Yes, Baxter Credit Union was the first and it was all due to Rex’s vision and foresight.


Early Days with Rex 1985-1996

Rex has been part of my life for four decades. I’ll take you back to 1985, when a rebellious, insecure, 23-year-old Australian was seeking a job as a teller at Travenol Employees Credit Union (later to be renamed Baxter Credit Union). I had no idea what a Credit Union was.

There were only 30 employees at BCU in 1985 and Rex fostered a true family environment. The majority of us were still in our twenties. We were a family and Rex was father figure to all of us.

I interviewed for a teller position in Rex’s office. I was immensely intimidated by his big personality.

Rex did not offer me the job. He told me straight out that I didn’t interview well. I knew I was the qualified for the job. I was so mad and let him know. Never one to give up, I reapplied a few months later. This time, Rex hired me. He admired my tenacity. Little did I know this friendship with Rex would span the next 35 years consistently from 1985 until 2018.



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Rex was notorious for his “Come to Jesus” meetings. If you were called into one of these teachable meetings, you absolutely knew there was trouble brewing. Rex would not accept any excuses for not putting forth your best effort, every single time.

Rex had a marvelous sense of humor. He knew that a sense of humor meant having the ability to let go and not take ourselves too seriously. You could always count on Rex to lead Monday morning meetings with the “HAPPY” song. We’re H-A-P-P-Y. And yes, we were all expected to sing. No matter what kind of day you were having, you add to be happy at work. Rex demanded it. If you had a negative attitude, or what Rex referred to as “stinkin’ thinkin’”, no doubt a “Come to Jesus” meeting was looming.

Rex had a nickname for many of us at the credit union. Mine was "Pitbull". I eventually learned to take it as a complement. It was Rex's way of telling me, "Ondine, you get a hold of something and you never let go". Another co-worker was "Mad-Dog". When Mad-Dog and Pitbull disagreed, you knew a "Come To Jesus" meeting was forthcoming. We were learning so much about interaction, seeing another person's viewpoint. So many valuable life lessons were taught by Rex.

The "unshakable facts" was another favorite term Rex used at BCU. This was a very important lesson I carry with me to this day. Numbers never lie and manipulation of data would never be tolerated. You would never dare bring him a half-baked analysis, missing data, mis-truths or shortcuts. It was all about the facts and data, 100% of the time. Rex had a nose for inaccurate work and had to pass the "sniff test". You never wanted to be in a position to have to explain what the data ultimately always showed.

When Rex was 50, he suffered a heart attack. Upon hearing the news of Rex's condition in Dubuque, I feared the worst as my own dad had died so suddenly and unexpected when he was just 47 years old. I immediately sent Rex flowers. Rex would always remind me in subsequent years, the flowers I sent were the first to arrive. He stated he would never forget that and he never did.

Rex craved the ability to be in control of his own destiny and earnings. He was very open about his dreams. Rex never fell victim to corporate America and being limited by rules, pay scales and answering to others. He worked hard, paid his dues, received his MBA at Northwestern (while still CEO of BCU).

He struck out on his own and flourished in the process. He launched Lending Solutions Consulting in 1994 and The University of Lending soon after.

My Later Years with Rex's Mentorship: 2003-2019

When Rex left Baxter Credit Union in 1994 to start Lending Solutions, he called some of us into his office to tell us. I knew my life would be changing not having Rex's leadership. Rex thoroughly understood me and my mind. He knew I was a non-conformist. I couldn't imagine him not guiding me. I realized Rex's leadership was changing my trajectory. I was learning so much and was continually inspired. He left and many wept. I would eventually leave Baxter Credit Union shortly after Rex.

"I so treasured those lunches with Rex, he genuinely cared about what was going on in my life."

Once Rex began holding the University of Lending schools locally, I would often drive to have lunch with him. He traveled so much that when he was in town, I had to take the opportunity to catch up with him. What I enjoyed most is that he would make the time to have lunch with me one-on-one to catch up. He always had a bemused look at our lunches, "Ondine, what are you up to now?". I always had news and updates to share. I so treasured those lunches with Rex, he genuinely cared about what was going on in my life.

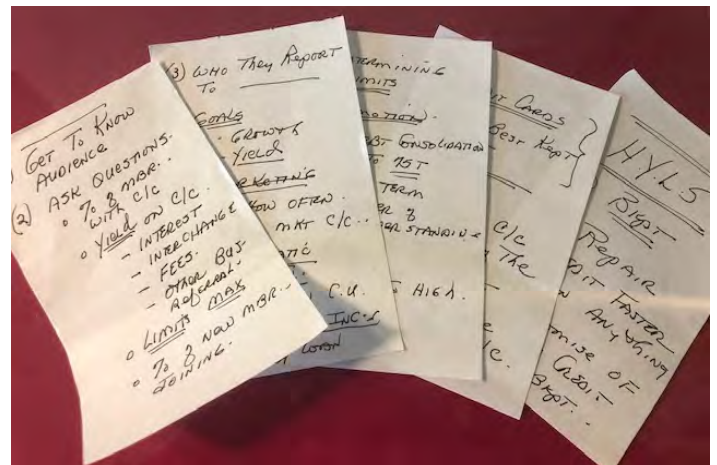
In 2003, Rex encouraged to me to take the "road less traveled". He saw a need in the credit union industry for credit card training and analysis. It was a risky suggestion for me—a single mother with a 12 year old daughter at the time. No steady paycheck and no benefits. Yet, with Rex's encouragement and support, I was able to strike out on my own with Rex supporting me 100% of the way. It was at this time, Card Analysis Solutions was created (now GoCUCards). Rex stood behind my name and business since 2003.

It's a bit challenging to build a business when you have a great fear of public speaking. Rex was giving me an audience with his credit union clients and I was petrified. Rex was able to build my confidence in public speaking by presenting at his schools. Rex immediately put me at ease by asking me the right questions. He knew the questions to get me talking. Over time and with Rex's encouragement, I learned to be a presenter from his no-nonsense, pragmatic style. Simple, direct and to the point. Rex endorsed me 100% and even offered to any "takers" to pay my fee should any credit union not be satisfied with my work. Who does this? Rex Johnson did.

Advance to 2008 and five years into my business, Rex identified a need for credit unions to learn more about operating a credit card program in a school environment, similar to his. This was simply an unimaginable task in my opinion. Yet again, with Rex's support and belief, we kicked off the very first Credit Card school for the credit union industry in San Francisco together. He presented and I assisted with my knowledge.

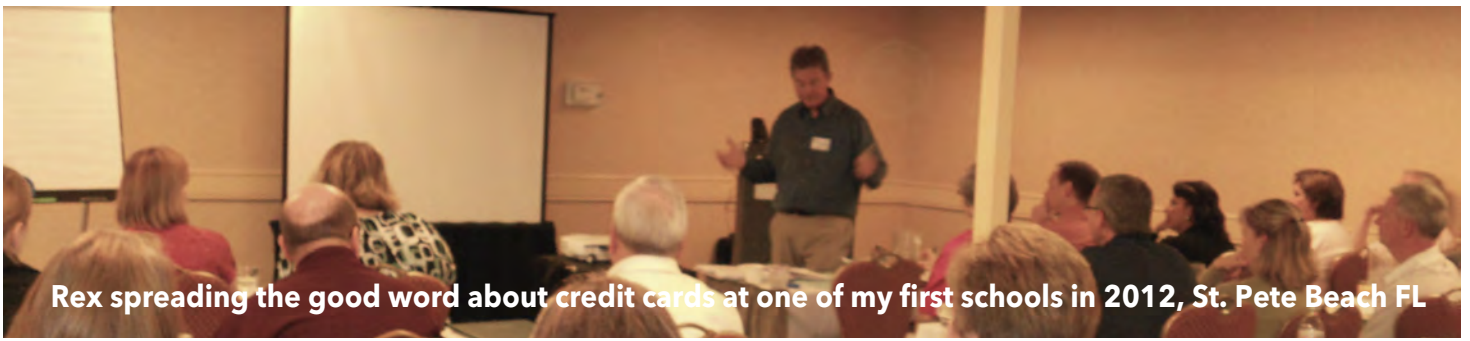
My very first solo school in Chicago in 2009 was kicked off by Rex. He was the opening attraction. He used his own valuable time and expense to help me gain recognition for these new credit card schools within the credit union industry.

Rex would continue to support me, with nothing asked in return. He would subsequently present at my later schools when his schedule permitted. Rex never ever charged me for his attendance. No speaking fee, no travel expense, nothing.



Rex's notes before my very first school

Often when Rex was onsite with credit unions, he would call me on my cell out of the blue. No matter what I was doing or where I was, I always answered the phone for Rex. "Miss Ondine," he would say. "How are YOU today? We have a question for you!" I loved when he did this. He was building my confidence, although I didn't realize at the time, he knew exactly what he was doing. He was helping me understand that I really knew my stuff. How could I not? I was under his wing for over 30 years.



Rex spreading the good word about credit cards at one of my first schools in 2012, St. Pete Beach FL

In 2009, when I told him I would be working for Suze Orman, he laughed like I have never heard him laugh before. Several months later, in front of one of his classes, Rex bemusingly stated, "So how did exactly did that work out for you, Ondine?" He would love to bring this up at his schools when introducing me. We all had a good laugh. He knew it wouldn't last. Heck, when I got married at 27 in 1989, he knew it wouldn't last. Rex just always knew. No explanation. He just knew.

Over the past 30 years, Rex and I would check in with each other at least once or twice a month. Quite often, when I would call, he had his young son Brian in the car- more than likely heading to the movies. Rex always took my calls. And when he was unavailable, he would call me back within the hour. This was the nature of our friendship.

The lessons I have learned from Rex have transcended to my daughter. Rex instilled a strong work ethic in me. In a roundabout fashion, I like to believe my daughter grew up in a household that was molded by Rex's leadership and mentorship. He taught me so much at a time when I was raising my own daughter. My daughter is now a graduate of Northwestern Law School and a practicing attorney in Chicago. I believe Rex would be ecstatic at her achievement.

"I knew deep in my heart that would be the last time I would see Rex."

The last time I was with Rex was at his retirement celebration in December 2018 in Las Vegas. I knew deep in my heart that would be the last time I would see Rex. I wanted to remember him the way I had known him for over 35 years. The reality of his absence and the void he has left behind remains hard to accept at times.

To Rex, my mentor, father figure and friend. You went above and beyond for me, you guided me on my journey, helped me develop my own passion and had faith in me. The constant in my life was always you. Doing the right thing is something that you taught me and I will forever cherish and celebrate the man that altered the path of my life. I am blessed to have had you part of my life for so long. I will never forget you. Until we meet again.

-Ondine

