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# **FIRE STARTERS**

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*A Fire Starter is born with passion, drive, and vision  
They don't accept the narrative at birth they were given  
The life of living paycheck to paycheck and barely getting by  
Waiting to collect social security when their time comes to die  
Fire Starters aren't born with silver spoons or a trust fund  
They refuse to be invisible and have their dreams shunned  
They fight unjust systems, speak up, and protest the unfair  
So the marginalized and those left out of the script will also get their share  
Fire Starters' ambition is more powerful than settling for less and joining  
the masses  
I witnessed this tenacity, grit, and grind from behind my father's glasses  
My mama's DNA is a gumbo of beauty, class; she's wise, determined,  
and strong  
My parents, my best teachers, giving lessons I was blessed to receive and  
now blessed to pass along  
Success is earned from hard work: if you don't try, you have no one  
else to blame  
At the end of your journey, what will be your legacy, and how big will be  
your flame?*

—Dana Frank

**M**y parents, Gerald and Theresa Frank, were Fire Starters. A Fire Starter is one who ignites a flame for his or her future and doesn't accept or listen to the narrative that society has given. Fire Starters change the trajectory of their own lives and hopefully that of generations to come. Fire Starters don't accept the narrative that may be based on the color of their skin, their family's economic status, where they were born or educated, or their lack of education, birth defects, lifestyle, past mishaps, poor decisions, birth order, or sex. Fire Starters create their own narratives, despite any obstacles before them, and live on their own terms.



**Gerald and Theresa Frank**

The most important factor is that despite all the bad cards in life being stacked against them, my parents forged ahead and lit a flame that still burns three generations later. My father, a Black

child born in the Jim Crow era, came of age when laws mandated racial segregation, which invoked violence, poverty, and a melancholy existence, with a grim outlook for the future. Jim Crow was a character created by a White actor wearing black makeup meant to demean and make fun of African Americans.

My father came into the world during these turbulent and repressive times in Detroit, Michigan, on December 27, 1931. Detroit during this era was an industrial hub. The manufacturing of tanks, airplanes, weapons, and of course automobiles transported Blacks and Whites from Southern states looking for opportunity. As resentment over inequality and the economic shock just following the Great Depression rose, my teenage father witnessed the race riot of 1943. He watched his city burn as social unrest over the poor living conditions, unequal access to goods and services, and racism reached a boiling point.

My father's family maintained their home in a segregated area of town. They had a large extended community, which became like family, and they looked out for each other. There was a large contention of minorities who moved into small, subdivided apartments in an area known as Black Bottom. Violence broke out, and no White people were killed; however 17 African Americans died at the hands of police, 675 were injured, and damages amounted to \$2 million (Detroit Historical Society, n.d.). The city was ravaged until 6,000 army troops arrived and the riots ceased.

Black people being beaten by the police and racially motivated killings are still part of a sad reality in our lives. We have witnessed George Floyd, Breonna Taylor, and Ahmaud Arbery—among so many others—all thriving individuals who had dreams, hopes, and aspirations, whose lives were cut short because of one thing: their skin color.

The prospect of becoming the largest Black landlord in the Central District of Seattle, owning an estate with detached guest apartments for his daughters, an in-ground swimming pool, views of Lake Washington and Mt. Rainier, driving a fleet of classic cars, raising offspring with private school educations, or traveling the world from Europe to Africa as he one day would, was as farfetched as any fairytale.

But my father never gave in to settling and accepting that where he came from was his fate.

My grandfather, Houston Frank, was a soft-spoken, kind, and gentle man who warned his ambitious son not to rock the boat. Houston suggested Gerald's other option would have been to follow the masses of his generation and look for one of the highly sought after jobs at Chrysler or Ford Motor Company. My father watched his friends go to work, exhausted, after a daily 4:00 a.m. wakeup call and a hard double shift on the assembly line, with two 15-minute cigarette breaks. At the end of 2 weeks, their paychecks were not enough to enjoy a decent meal, let alone establish savings. He watched as his grandmother saved for a year to purchase her new lemon-yellow sofa, which she covered in plastic to keep it unscathed. Each Sunday as the family would gather for one of her Southern meals, Great-grandma would yell, "The davenport is off limits!" She died having never once sat on the plastic-preserved furnishing, and it was passed along to one of her needy relatives. This was not the life Gerald Frank envisioned.

He grew increasingly sick of the disparity he was forced to live. His mother, Evelyn, was a fair-skinned beauty, with keen features and wavy auburn hair, who could pass for White. My father recalled going to a local diner with his mother and the owner berating Evelyn for bringing her chocolate-skinned child inside.

“Lady, can’t you read? No Blacks allowed!” he shouted pointing at little Gerald.

On Mother’s Day, when my father was 17, Evelyn, only 37 years old, died after a short illness. The loss, the plighted circumstance of his life, and limited options for better days, prompted my father to change the script and create a new narrative.

He headed to the Pacific Northwest and Seattle, nestled between the Puget Sound and Lake Washington, where he enrolled at the University of Washington. Segregation was still in effect; however, there was great promise here, the living was more tolerable than life had been in urban Detroit.

He was a budding musician, and during the early 1950s, Seattle was a boom town for the music scene. This period produced the likes of Ray Charles, and many famed musicians who performed at clubs like the Black and Tan Club and included talent like Aretha Franklin, Count Basie, Charlie Parker, and Duke Ellington, with whom my father traveled for a period. My father’s first love was music, and he was an accomplished drummer and organist.

However, upon his arrival in Seattle, he found another love: real estate. My father was a quick student, and he recognized the value in owning real estate and that it would be a rapid path to earning long-term income. Music would become a side gig, and at only 18 years of age in 1950, he made an improbable decision and purchased his first investment property. My father had lied about his age and had steady work, playing drums in different nightclubs. Clubs such as Bird Land, and the Mardi Gras brought integrated crowds nightly. One night as the band took a break, my father started a conversation with a regular. The patron, a middle-aged White man, shared that he had a house for rent; however amenable he was to selling, he just

hadn't found a buyer. It was a single-family home located in the Montlake area, not far from the University of Washington where my father was attending classes. My father struck a deal with the owner and acquired the property by working off the down payment. His services included maintenance work and drum lessons for the seller's son. My father was open to bartering, and he did not shy away from work. He convinced the owner to carry a contract, meaning the monthly mortgage payment of \$47 was paid directly to the owner, and the owner in turn paid the bank.

My father subdivided the house, finishing the basement and creating three additional units. He rented out sections to his fellow university students to cover his expenses and pocket some income for himself.



**Theresa Frank (left), Seafair Queen 1950**

In 1950, my mother, Theresa Frank, who was also 18 at the time, was a stunningly beautiful young woman who had been honored by winning several pageants and crowned Seafair Queen in Seattle's most celebrated parade. The inaugural year, a queen was crowned from different nationalities. My father was playing the drums in the house band, and Mama had won Ms. Bronze in one local competition. On February 2, 1956, they married.

Mama was never one to shy away from work. As the second eldest of eight, she had always had a strong work ethic to help support her family of birth. Since she was 11 years old, she'd been holding down jobs, including being a caretaker for a wealthy family and their children. She also worked as an elevator operator, and at Providence Hospital she contemplated a career in nursing, until, while weighing diabetic foods, she was ordered to insert a man's genitals in a urinal. She decided that was not a path she wanted to pursue.

Instead, she went into her first love: the fashion industry, where she worked in Grayson's department store as a window dresser. Although she loved the work, she finally landed a better paying position at Pacific Northwest Bell. Mama's passion had always been in couture clothing, and she found lasting success as a top runway, print, and commercial model. She was always in demand to model for Nordstrom, I. Magnin, and designer boutiques, Helen's of Course, and the Mediterranean.

When she married my father, they continued to invest and utilized creative financing to acquire more property. Some tactics included leasing with an option to buy, where a portion of the monthly rent was applied to the down payment. They also crafted equity share deals, where a capital partner put up the down payment, my father was responsible for labor and improvements, and

my mother handled the bookkeeping and cleaning. They would get paid for their services; thus, they created income as they continued to build. The partnership split the equity after the capital partner's down payment was returned. My parents learned early the power of networking, and they befriended entrepreneurs in the Jewish community, such as owners of the Carpet Exchange, Seattle Curtain, and Wilcoxson Hardware.

For a time, my father connected and worked for known Seattle crime boss, the late Frank Colacurcio, Sr., who was known as Seattle's longest running crime figure. Frank Colacurcio, Sr. was a Seattle strip club magnate who died at age 93 in 2010. My father connected with Colacurcio in the 1950s, and together they operated night clubs that were quite profitable. Strobe lights shone on topless dancers who lured inebriated men to give big tips. Daddy said when the city shut them down for showcasing topless women, Colacurcio reopened with bottomless acts. Obviously, that did not last long either.

Despite all their endeavors, my parents' income was meager, and my father found himself hustling. He posted a sign in the window of his truck that read: "Available to hire." Once he took it upon himself to wash windows on downtown office buildings. Upon completion of the work, he would present a bill to management. Although they hadn't requested the services, they felt obligated to pay. Once my father ordered my mother to return the peanut butter she had purchased from the grocery store because it was an unnecessary condiment that they could not afford.

By 1957, they owned a house on Helen Street, one on Thirty-second, a duplex on Temple Way, and a small six-unit complex on Washington Street. However, their promising future was brought to a halt, with my eldest sister only a few months old, when the

dark narrative my father had been told during his youth in Detroit caught up with him. He was working every means he could to get ahead, and that included fast money and an alluringly fast lifestyle. Women he had met during his long weekends on the bandstand had turned against him in a furor after he married my mother, and he was busted for transporting them as prostitutes across state lines. So, he found himself sitting in jail, sentenced to 18 months at MacNeil Island Penitentiary for Violation of the Mann Act.

My mother was left to tend to her infant daughter, hold down a job at the Telephone Company, and collect rent from their rentals. When news of my father's arrest hit the front page of the *Seattle Times*, the tenants threw raw eggs at my mother when she went to collect the rent. With my father locked up, the tenants bullied my mother so they wouldn't have to pay. But Mama was steadfast and held it together as she squirreled away the mortgage notes and the \$12 monthly stipend, the maximum allowance she could take my father on her monthly visit to the penitentiary.

My father's sentence of 18 months was shortened to 6 months based on good behavior. Sitting in that cell, he vowed he would change his future. My father had a choice when he reached that Y in the road. He could continue down the dead-end street of hustle or "square up," as the streets termed the act of going the straight and narrow and legitimize his path.

Upon his release, my father started living life by his mantras, "Ain't no givin' in and no givin' out" and "Get up and get on it." His stamina and work ethic were commendable. He awoke in the wee hours of the morning and felt half the day was gone for those who clocked in at nine to start their day working for someone else. He reestablished and connected with more influential business associates who became close family friends. Al Benoliel, James

Paul Jones, Richard Greene, the Capalutos, Mike Bard, Robert Wilcoxson, Woody Woodhouse, and Michael Goldfarb were some of the close-knit friends my parents engaged with as they were building their wealth. With Michael Goldfarb, who owned the Carpet Exchange, my parents partnered and purchased five apartment complexes in Capitol Hill. When the successful partnership ended, my parents bought their associates out. Michael Goldfarb was a major player and developer in the Seattle market. During the recession, he had to negotiate the restructuring of \$45 million in debt. Goldfarb's assets were valued at about \$113 million. My father paid attention to how his peers operated and negotiated workouts with lenders. He fought for and demanded the same opportunities allotted to them. Daddy studied every book he could get his hands on. His library shelf was stacked with titles on how to create wealth in real estate.

He taught me and my sisters the importance of continuing to educate ourselves. His constant refrain while we were growing up was, "I didn't raise no dummies. If you want to know something, open a book, and read!" He also watched the company that we kept and made sure it was with like-minded individuals. My parents practiced what they preached and partnered with some of the above-mentioned affluent friends. As their buildings appreciated, they would refinance, buy their partners out, and roll the remaining proceeds into the next building.

My father would say that when you see someone getting busy, the work ethic is contagious. One of his best friends was Benjamin F. McAdoo, the first black architect registered in the state of Washington. McAdoo was responsible for designing numerous distinctive homes in the Pacific Northwest. His mid-century modern designs inspired many of my father's renovations.

My parents started without any generational financial support, they had no formal investment training, and my father had a criminal record. But they were also equipped with a strong work ethic and drive, which has amassed a valuable portfolio beyond any of our imaginations and has supported three generations. It has supported college educations, first-class travel to exotic destinations, front-row access to experiences from the Kentucky Derby to the Super Bowl. House renovations, new cars, and designer clothes have all been made possible by investing in real estate. Real estate has been a proven vehicle time and again to create wealth. Had my father taken the job in 1950 at Ford in Detroit on the assembly line and my mother maintained her career at Pacific Northwest Bell, our lives and journeys would look markedly different.

My father and mother through all the adversity, racism, and hardship proved generational wealth was obtainable. As the steward of the company, I work to prove it is sustainable.

### GET UP AND GET ON IT

- You are the only one who can change the narrative of your life and personal story.
- There should be a time limit on feeling sorry for yourself, so don't dwell on what was. Most of us—dare I say all of us—have some dysfunction from our life.
- Don't let the trauma or troubled circumstances from the past determine your future. When my father was incarcerated or my mother was assaulted trying to collect rent, they stayed the course and by doing so changed the trajectory of three generations.
- Each day, challenge yourself to be a Fire Starter. Hold yourself accountable and assess daily, weekly, and monthly what you can do to improve your circumstances.
- Work at identifying opportunities. Even if they are not actionable, get in the habit of looking for them.
- Understand in life and work, we all face obstacles. It is how you face and overcome the issues that determine both your success and the outcome.

