

FOREWORD BY

DAYMOND JOHN

NEW YORK TIMES BESTSELLING AUTHOR
AND SHARK TANK INVESTOR

**GET UP
AND GET
ON IT**

A BLACK ENTREPRENEUR'S

LESSONS ON CREATING LEGACY & WEALTH

DANA FRANK

WILEY

PRAISE FOR *GET UP AND GET ON IT*

“My niece, Dana Frank comes from a family of entrepreneurs, whose hard work shaped a powerful destiny.”

—**Quincy Jones**,
Music Producer

“Dana’s goal in writing this unconventional business book is to amplify her voice and to help level the economic playing field.”

—**Daymond John**,
Shark Tank

“Written in clear, engaging prose, Dana Frank weaves an inspirational tale of familial wealth generation, real estate savvy, and business advice. I couldn’t put this book down.”

—**Dolen Perkins-Valdez**,
Author of *Wench: A Novel*

“As a former chief of police, I understand the importance of empowerment and financial stability in fostering safer and more resilient communities. What sets this book, *Get Up and Get On It: A Black Entrepreneur’s Lessons on Creating Legacy & Wealth* apart is its emphasis on not accumulating wealth but also on the importance of building legacy that extends beyond monetary success.”

—**Carmen Best**, Former Seattle Police Chief
and Author of *Black in Blue: Lessons on Leadership,
Breaking Barriers, and Racial Reconciliation*

“As the founder of a foundation dedicated to empowering youth through mentoring and financial literacy, I recognize the urgency of equipping the next generation with the tools they need to succeed. Dana’s book offers a roadmap for individuals from all walks of life to break free from limiting beliefs and chart a course toward prosperity. As a former NFL player, I’ve witnessed firsthand the financial challenges many athletes face, and Dana’s book, *Get Up and Get On It*, demonstrates principles needed to change that narrative and create generational wealth.”

—**K.J. Wright**, Former Professional Football
Player, Founder of the Wright Way Foundation

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Published by John Wiley & Sons, Inc., Hoboken, New Jersey.

Published simultaneously in Canada.

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Library of Congress Cataloging-in-Publication Data is Available:

ISBN 9781394198696 (Cloth)

ISBN 9781394198702 (ePub)

ISBN 9781394198719 (ePDF)

COVER ART & DESIGN: PAUL MCCARTHY

*To my mama, Theresa Frank,
and in memory of my father, Gerald Frank*

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FOREWORD



I had the pleasure of meeting Dana Frank, a remarkable woman, along with her son and business partner, Brett, during a privately scheduled Game Changer Meeting in the heart of New York City. Our discussion revolved around the crucial importance of using our platforms to change lives, particularly for individuals belonging to marginalized communities. Dana, with her incredible family history, shared their impressive accomplishments of a Black family building and maintaining a multi-family apartment business that began in 1950. For over seventy years, this business has supported three generations, truly showcasing their grit and resilience. Dana's ultimate goal in writing an unconventional business book was to amplify her voice and contribute to leveling the economic playing field.

It is undeniable that entrepreneurship is responsible for changing the world, as every product or service we encounter traces its origins back to someone's powerful idea. My own journey as an entrepreneur began during my childhood, growing up with a single parent who taught me the value of creativity and resourcefulness. My mother showed me the ropes of how to sew, and fashion became my passion. I started stitching and printing early logos of my brand FUBU, which stood for the acronym For Us, By Us onto various apparel items including t-shirts, hockey jerseys, and sweatshirts. What began as a small venture matured into a phenomenon as my friends and I became business partners, ultimately transforming FUBU into a six-billion-dollar company.

Before we were able to get to that point, though, we were denied bank loan after bank loan. Fortunately, my mother banked on us and took out a second mortgage on her home for \$100,000. This experience taught me that passion and collaboration with family and others can empower us to achieve great things. Entrepreneurs are the driving force behind the world's progress and innovation, and I'm proud to play a part in that.

In my *New York Times* best-selling books, *The Power of Broke* and *Rise and Grind* I emphasized how entrepreneurs possess a unique perspective on the world, crafting stories of empowerment and success. Dana's account of her family's journey perfectly exemplifies this notion. Gerald and Theresa Frank, both Black individuals who grew up during the era of segregation, faced countless obstacles and discouragement due to the pre-determined narratives of defeat. However, the Frank family refused to let these perceived limitations actually hold them back. In Dana's book, she showcases the incredible resilience and determination of her parents as they followed their hearts, tapped into their creativity, and relied on their instincts to change their lives and achieve true success. Moreover, the book serves as a testament to the responsibilities and challenges of being stewards of a family legacy.

What Dana's family has achieved is not just the result of privileged trust funds. They were only able to accomplish this level of success through unwavering determination and perseverance instilled within a family working together to thrive and improve their lives and communities. This is the true essence of success, and Dana's book will provide readers with a complete and unfiltered account of how the Frank family accomplished this, along with valuable tools and insights for readers to embark on their own paths of success.

So, I ask you: How do you plan to change the world and leave a positive legacy? And more importantly, what is holding you back? What story do you listen to every day—the one that defeats you or the one that empowers you to pursue your dreams? This book aims to ignite the spark of bravery within you, enabling you to claim the abundant life you truly deserve by harnessing your strengths and talents for yourself and your family. Entrepreneurship is the key to lifelong happiness and fulfillment.

Keep grinding,

Daymond John
Founder & CEO of FUBU, “The People’s Shark”
from *Shark Tank*, *New York Times* Bestselling
Author, and Investor

PREFACE



Dear Reader,

We are so glad you found this book. In it, you will uncover an extraordinary tale of resilience, determination, and the pursuit of wealth and legacy that has been the driving force behind our family for generations. We, Brett, and Taryn, are incredibly honored and humbled to introduce you to our mother, Dana Frank, and her remarkable journey chronicled in “Get Up and Get On It, A Black Entrepreneur’s Lessons On Creating Legacy & Wealth.”

This book unveils the inspiring story of our mother and grandmother who have been a beacon of strength and wisdom in our lives. It delves deep into the extraordinary life of our grandfather, whose vision paved the way for our family’s enduring legacy. Our grandparents continually defied the odds and broke barriers, pushing the boundaries of what was thought possible for a Black family in an era plagued by racial discrimination and financial injustice.

Growing up, we witnessed firsthand the unwavering dedication and tireless work ethic of our family lineage. They taught us that wealth is not merely measured in monetary gains but in the lasting impact we have on the world around us. You will come to understand how our mother as a second-generation steward of what her parents created, instilled in us the knowledge that true equity grows through arduous work, and a deep sense of responsibility towards others.

We have been fortunate to inherit a legacy founded on resilience, and the courage to challenge the status quo. As we, too, strive to carve our paths in the world, we are guided by the wisdom passed down from generation to generation. And we shall never forget the hardship and sacrifices that this legacy took to acquire.

We encouraged our mother to share this book with the world, as it not only commemorates our family's journey but also serves as inspiration for others. To everyone reading these pages, we hope you find solace, motivation, and a renewed sense of hope in knowing that with persistence, faith, and unity, you can overcome any obstacles and build a legacy that transcends time.

With love, gratitude, and hope,
Brett and Taryn



INTRODUCTION



I am a Black woman, a wife, mother, business-owner, landlord, and property owner. The business I steward as general managing partner is already a legacy generator: I'm the second generation enjoying the fruits of the previous generation's vision and labor, and I take great pride in the fact that my lifelong work has also created a legacy for my children and future generations.

I am not beholden to anyone for anything, save the renters that rely on us to provide safe, secure, and affordable housing. I am financially independent; I make my own decisions—even if it is frustrating sometimes for my husband, who tongue-in-cheek calls me an “askhole” because I ask his opinion and then do my own thing anyway.

My business is unique: I can think of no other profession where strangers will deposit money into your bank account every month. And I'm inspired to help other Black people see the possibilities and to take the steps to invest in real estate, become housing providers, and begin to change the statistics that tell us Blacks are financially worse-off than Whites in America.

If you are not working to build a future for yourself, you are most likely supporting and building someone else's dream. You may have the desire, capability, capacity, and even means to change the narrative of your life, but something is holding you back from doing so. Are you waiting for someone else to take the wheel and

fighting self-motivation? Are you too tired from your day-to-day life and find there is no time in your schedule to invest the time? Is self-doubt creeping in that you will not succeed? Are you concerned about what others might think? Or have you just bought into the tale that dictates you stay in your lane because there's less traffic?

You've been told not to color outside of the lines of life, not to draw too much attention to yourself or your ambitious dreams. Perhaps you followed your parents into their profession, or you took their solid advice and became one of the traditionally respected occupations, such as a doctor or lawyer. Even with a great degree and respected job, you still feel your paycheck is not commensurate with the hours you put in or the lifestyle you see others enjoying who seem to have a secret ingredient. Do you feel envious watching others excel as they build for themselves as you go through the drudgery of performing for someone else?

The clock is ticking. Daily, we are forced to consider the consequences of our action or inaction. Work. Rest. Work. Repeat.

Across America, only 45% of workers say they are either satisfied or extremely satisfied with their jobs (Weinstein, n.d.).

Only 20% feel very passionate about their work, while 33% believe they have reached a dead end in their career, and 21% are eager to change their careers. Older workers are the most satisfied and most engaged in their work. Younger workers are the most distressed, and they feel the least amount of loyalty to their employers. Small-firm employees feel far more engaged in their work than their corporate counterparts. Job security, healthcare coverage, and professional development are valued above additional compensation. Looking at these statistics, if only 45% are

satisfied or extremely satisfied with their job, that leaves a majority who have become worker bees who live for the weekend.

It's the dread of what I call *Smonday*, when Sunday can't be enjoyed to its fullest because of preparation for Monday. The 6:00 a.m. wakeup call, followed by the routine of your morning coffee and your drive into work, which has become so robotic you don't even notice the crossing guard ushering the school children across the intersection.

We all know them. The sadness shows in their tired eyes. It is evident in their poor customer service, short temper, and lack of enthusiasm for what they are unconsciously doing. They often struggle with their weight because at the end of the day they are too exhausted to even consider physical exercise. They lack *joie de vivre* and cannot find a path out of the trenches of debt and the vicious cycle of just getting by.

We've all heard the saying that if you love what you do, you really don't work a day in your life. Take a moment and visualize what it would look like if you could create the life you desired. I'm certain for most that vision would include disposable income, more free time, less stress, and the ability to generate annuity income. Perhaps you would splurge when you travel so that when you get on an airplane, your seat would be 2A rather than the middle seat in row 28.

Doesn't the prospect of creating income that could enhance your lifestyle, even when you are not on a time clock, make you smile? How great would life be if you could make money while asleep, or better yet, at play? One of the greatest feelings is having the autonomy of being your own boss and not having your every move dictated by somebody else, the bliss of not having to worry about how you are going to pay the bills, and the security of

knowing that regardless of a health emergency, family trauma, or your children's higher education. It's all covered. This feat also comes with the flexibility and freedom to take vacations when the inclement weather in your home city becomes unbearable. There would be ample time to indulge in your favorite activities: fitness, golf, tennis, wine clubs, or travel. Perhaps the dream includes a second home in a ski resort or sunny golf community. And, of course, your luxury car would take you to the finest restaurants in town. With your former paycheck, you would have settled for the least expensive item on the menu, or it would have been a matter of going into debt for special occasions. That meal you enjoyed would have long been digested, only now as you pay it off, with interest, you experience acid reflux and wonder if it was worth it.

I recognize that you may feel beaten down by a system where the odds are stacked against you, but if any part of that vision is appealing, what is holding you back?

In *Get Up and Get On It: A Black Entrepreneur's Lessons On Creating Legacy & Wealth*, I will take you behind the sometimes-messy scenes and share the successes, the grit and grind, the racism, and the hardships our family experienced and overcame in the hopes I can inspire you to ignite a flame for you and your family's future. Growing up, my father had a simple yet poignant saying: "If you don't do nothing, only one thing is for sure, ain't a damn thing gonna happen." Although my father passed away more than 25 years ago, the lessons and vision that he saw from behind his ever-present dark-tinted glasses still resonate with proven tools to create legacy. Certain lessons are timeless. Although my father's chosen vehicle was real estate, much of what I address here is universal in family businesses.

Some see investing in real estate as a gamble. To some degree, I understand; however, it's like playing table games in Vegas,

and this time, the odds are in your favor. Values will rise, thus creating equity. People will always need a place to live; therefore, you are investing in a product for which there will always be demand. You will have pride of ownership when you drive by and know that you are a part of shaping a neighborhood. You will impact people's lives who live in your community. And should you decide to go into business with your family, you are creating a lifestyle and legacy that most can only envy. In what other profession can you have an investment where strangers put money in your bank account monthly? One where you can create annuity income providing one of life's necessities and be your own boss?

In these pages you'll read about the rather typical poor Black origin story of my father, Gerald Frank, and how it influenced his rather unconventional approach to building wealth. It wasn't always pretty, it wasn't always what I thought was right, but Daddy had a vision, and nothing was going to get in his way. You'll be introduced to the powerhouse that is my mother, Theresa Frank, and how together they got started in the real estate investment business—without having a down payment or a mortgage—that continues to provide for our family today.

You'll see the steps you will need to take if you take my advice and want to begin investing in real estate to become a housing provider. You'll hear me talk frankly about racism, banking while Black, being a woman in business, and the unvarnished realities of a typical day's work in the life of a housing provider. You'll get a glimpse into what's involved in the all-important process of rent collection and the complexities of tenant eviction, how the trends with rental housing laws have swung to squarely favor the tenant—even when doing so threatens to prevent landlords like me from being able to provide the very housing we so desperately need.

You'll also get to explore what it means to work with family and to create that multigenerational legacy. My family called it "passing the baton," and if you're just getting started, this book shows you how to be the first leg in the relay and pick up the baton.

You'll read about why some people are able to achieve it all, and why I know that you can too. You'll be prompted to think about giving back and paying it forward and be urged to feel the fear and do it anyway. That's what it means to be a Fire Starter.

And that's where we begin.

1



FIRE STARTERS