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**Scott Christopher:** Welcome to the USF [University of South Florida] Tampa Campus and to another one of our oral history programs on this area. I'm Scott Christopher, and our guest today is Frank Morsani. Frank, you and I have been friends for a long, long time. But I'm sure a lot of our listeners will be hearing about many of the things you've done in Tampa to make it a better place to live for the first time.

I'm always glad to know that Frank and I are fellow Oklahomans. And tell us just a little bit about Oklahoma and what you did there and how you got to Florida.

**Frank Morsani:** Well, thank you Scott; this is certainly an honor to be here with you. I grew up on a farm, much like you did, in northeast Oklahoma, about fifty miles from town, where my mother and father, by the way, still reside. That's in 1997 at ninety-one years old. (laughs) And we didn't back at that time—we didn't get electricity until I was ten. I remember when they put in electricity. And then we got—we never did have running water, though, or indoor plumbing, or a telephone.

SC: Oh.

FM: But we didn't think much about that. I had a wonderful childhood. And then I went to school—it was Oklahoma A&M [Agricultural & Mechanical College] when I went there. Now it is Oklahoma State University. But after I went into the service, I was in the Korean War for four years. I joined in 1950 when the Korean War broke out. And then I went back to school in fifty-five [1955], and graduated and went to work for Ford Motor Company. I'd always wanted to be a representative and help people with cars.

SC: (laughs)

FM: My dad was a welder on a pipe line. He was a skilled laborer, and a wonderful, wonderful skilled laborer, and I worked with him in the summer times on pipelines. So, I loved machinery. I went to work for Ford Motor Company and was a representative, and they transferred me to Jacksonville in 1957. And I worked for them for five years. And then—

SC: Let me interrupt you for just a minute. What did you do for Ford exactly? You say you were a representative? What did a representative do?

FM: Well, I started out as a service representative. If a customer had a problem or a dealership had a problem with an automobile or a truck, I would go in and assist them in finding that problem. And then I trained mechanics. That was very interesting, and it was very interesting at that time. You know, Scott, we didn't realize how many men at that time, at that period of time, couldn't read or write.

SC: Yes.

FM: And I would hold training sessions all over Georgia and Florida for Lincoln, Mercury and Ford mechanics. And if you want something pretty interesting, try to teach a man hydraulics or air conditioning that couldn't read or write. That was quite a challenge —

SC: (laughs)

FM: —very enlightening and very rewarding. So I did that for five years. And then I was a sales rep with Ford. You went in and would sell the cars and get the dealer to purchase a certain number of cars and follow up on their work.

SC: Did you, at that time, have anything to do with setting up training programs for sales personnel in a particular dealership?

FM: Well, I set up some of their service training and some of their sales training, yes, or assisted in that. The dealers did that. But at that time, the manufacturer did a great deal of training. And we would hold training sessions in the dealerships and outside the dealerships for the dealers. That was a very interesting time. And along those lines, Scott, I had no idea I would ever be a dealer or anything. But [what] I found out real quick calling on dealers is I didn't know very much.

SC: (laughs)

FM: And so I took accounting by correspondence from the University of Florida, and I worked my practice sets at night in my hotel room. Then I got through that course, I started taking the economics by correspondence trying to figure out what made the world work. I'm not sure I did that very well—

SC: (laughs)

FM: —but it was a very interesting period of time in my life. So I learned an awful lot working for Ford Motor Company and the discipline of a big company, and what's necessary—

SC: Yes.

FM: —to achieve things in life.

SC: What brought you from Jacksonville to Tampa?

FM: Well, actually I—this is a rather curious route. A dealer in Fort Lauderdale, a chain operator that I later became, enticed me to quit Ford Motor Company and go to work for him as service manager in Fort Lauderdale Lincoln Mercury. And I managed for them down there. Their home offices were in New Jersey, Camden, New Jersey. Then I was transferred to their operations in New Jersey and I was service manager for their Ford dealership, which at that time was the largest Ford dealership in the United States. And then they promoted me and made me general manager of a large Lincoln Mercury dealership that they owned and worked for them for five years. And then I was enticed away to California. But then I spent a year and a half running dealerships in Los Angeles, Beverly Hills area. But I really—we've got to be honest; we just didn't like that part of the world. At that time, there was an awful lot of drugs in schools, and we didn't think that was a place to raise our family.

So, we had a lot of friends in Florida. And here in Tampa, the man who was the Mercedes-Benz dealer at that time and Toyota dealer used to be the English Ford dealer. And he was a very good friend, and he was ill. So he said, "Why don't you come to Tampa and come to work with me?" And that was Homer Herndon. So I came here as general manager of the Mercedes-Benz dealership in August of 1970. They just built a facility, a new facility down on Martin Luther King Boulevard near I-275 [Interstate 275]. And then, eleven months later, he unfortunately passed away, and I bought out the business from his widow then, [on] November 1, 1971. That's kind of how I got to Tampa and got started in the retail automobile business.

SC: That's great. Did you find that your early training background in the mechanical end of the car business helped you as a dealer?

FM: Well, definitely. I worked my way through college as a mechanic, by the way.

SC: Oh.

FM: So I did mechanizing for several years while I was working my way through college and—yes. And then, being a service manager, we've always been service oriented. I've always felt that if you took care of people, if you were genuinely concerned—you have to be genuine. I think that is a part of life you know, Scott.

SC: That's right.

FM: People know, when they shake hands, whether you're a genuine person or not.

SC: That's right.

FM: And so we use that as our foundation of our business over all these many years.

SC: Good. Well, when you got your feet wet, so to speak, with the Mercedes dealership in Tampa, then you began to look to new horizons. What happened there?

FM: Well, the first thing, we measured what was happening in Tampa. And of course, we were in a tremendous growth period, even today. Again, in 1970, I think the state of Florida was only a little over six million people. And as we're sitting here today, in 1997, we're over fourteen and a half million people.

SC: Right.

FM: But as we look at Tampa at that time, we say we need to be in a different location because of the demographics of our community. So, in 1975, we—well, actually in 1972. I bought property, and moved our Toyota store to North Florida Avenue. And then we saw the demographics changing, and we brought in 1975—we moved our Mercedes-Benz store to Dale Mabry [Highway].

SC: Right, right.

FM: And we enjoyed excellent business in the community. And at that time, then we started expanding our operations and later became a chain operator, as I originally went to work for.

SC: Interesting. You mentioned your family, and I know you are a great family man as well as an astute business executive. Tell us a little bit about your family.

FM: Well, I've been blessed with a wife that would go anyplace, anytime, whatever was required. I never will forget when I was being transferred from Fort Lauderdale to New Jersey, the boss came down from New Jersey and he talked to my boss. The head—the owner—came down from New Jersey and spoke to Mr. Frank Hardy. He said, "We'd like for Frank Morsani to transfer to our Northern operations. Do you think he would do

that?” And Mr. Hardy told me at a later date, he said, “Well, if you ask Frank to go to Alaska, he’ll probably go.”

SC: (laughs)

FM: Well, what this has to do with my family though, is they called me in and had a meeting. They said, “Would you consider moving to New Jersey?”

I said, “Absolutely.”

And they said, “Well, don’t you need to talk to your wife?”

I said, “Well, I will certainly discuss it with her, but I’m sure that she’ll think it’s a wonderful idea.”

And they said, “When can you leave?”

I said, “Well, I’ve got a man ready to go. I can be there Monday.”

SC: (laughs)

FM: (laughs) And so they weren’t used to that, I guess.

SC: Right.

FM: So I went home to talk to my wife and she said, “Well, when do we leave, this weekend?”

SC: (laughs)

FM: So that’s yes. My family has always been important, but we’ve always been on the same page of our life and what was best for our family. So, it’s been a very pleasant and, I think, rewarding experience for both of us.

SC: Any of your children in the car business?

FM: No. I have two daughters and one daughter has—I have two grandchildren, and they live in Alabama, and she used to work in the business and was outstanding. Her husband’s father is in some businesses, so they live up there. Our other daughter married a young man who was a bright, bright fellow, and he’s one of the top officers in the State Department and they travel the world. They’ve lived in Germany. They’ve lived in Thailand and lived all over the world. They speak a number of languages. And they make us both feel real good that we’ve raised two wonderful daughters. We wish we had some in the business, but we don’t.

SC: (laughs) Well, I know the expansion mode that you were in then—and are still in—required a lot of training of managers and people who would come along and carry on in the same principles that you had. What'd you do to train these people? How'd you find them, and then what'd you do to train them?

FM: Well, most of them we grew. (laughs)

SC: (laughs)

FM: I like to say [that], because you have to hire people from the outside from time to time, but we really attempted to grow them, in that we wanted to have the same—there are a lot of words, buzz words, but same culture, but to have the—as an example, the importance of service to the customer. Important in doing things, and I've always said, the golden rule; just practice the golden rule every day.

SC: Right.

FM: And this is pretty easy. And so we really taught them. I was privileged, as I said, in my other—working for this gentleman Mr. Holdman taught me some wonderful things about management and his people. We always operate a very open business, and our managers had a great deal of autonomy. I've always—running a company with a lot of autonomy is probably more difficult than running a centralized company—

SC: Right.

FM: —but that's how you grow people, by giving them a lot of—letting them fail and letting them succeed. And there's an old cliché, “We learn by our failures and not our successes.” An awful lot of managers won't let people fail. And there's nothing wrong with failure. There's certain lessons you can't teach without failing. And so we really instilled that in our people. And we instilled that in not only our top management, so they would let their manager or service manager or parts manager or sales manager—I've always said, “You select the thing you want the person to fail and then they won't get you in trouble.” (laughs) But the fact remains that you do allow them to fail, and then they become better managers.

And I have men working for me today that—one fellow started with me now runs the Mercedes-Benz dealership. He started when he was sixteen years old on a parts truck.

SC: Wow.

FM: And we have a lot of people like that. So we've trained them. You've got to bring somebody in from the outside, occasionally. You do need new blood, but still you want them to have the ideals and foresight, have vision and be willing to take charge.

SC: Sure. When you were in this expansion mode in which you were buying other dealerships and the lines of communication got longer and thinner, this ability to communicate with your people became a vital executive skill. How did you accomplish that? How'd you keep in touch and still maintain the autonomy that the individual felt he needed?

FM: Well, of course we're so fortunate with the technology that's come along in the last twenty-five years. One of the first things we did, of course, when computers finally became accessible to the small and medium-sized business community, we put in and installed extensive computer systems that tied everyone to the central office, to my office, and my secretary, and my chief financial officer. That's all we had was the three of us—

SC: Yes.

FM: —most of the time. And so we had that. And every day, even today, we talk to each general manager every day. Maybe only five minutes, or less than that, but we talk to the general manager. “How many cars did you sell yesterday? How many people came in the dealership? Did you have any problems this morning that you need to discuss?” Even when we had twenty-two dealerships, we made those telephone calls every day.

SC: Amazing.

FM: And it wasn't really that hard. We didn't discuss a lot of things, we just, “What were the results for the previous day? And where are you going?”

SC: Right.

FM: We kept it—we practiced the K.I.S.S. system. “Keep it simple, stupid.” (laughs)

SC: (laughs)

FM: And that's how we run the business over all this many years.

SC: Right. Well, in the development of staff and sales people and so on, how many women were involved? Did you open these opportunities to the women?

FM: Oh, absolutely. In fact, I had a woman who was general manager. I promoted her. She was a clerk in the office when I came here in 1970. Then we moved her along, made her office manager. And then I made her general manager of a dealership that we owned. In fact she went on, today, and she owns two dealerships of her own interests.

SC: Her own.



FM: Yes, and she owns her own businesses. And I was one of the first people to really, maybe, to have a black general manager. I brought him along through the service department and then made him a general manager of a dealership. We always try to do those things. Does it always work out? No. Again, you have failures with people the same way people fail. And you wish that it would be different, at times.

SC: The operation of a dealership involves a lot of people and a lot of capital. How is capital raised for someone to open a dealership? Because I know there are a lot of people who started way low, and with their own daily operation they were able to accumulate enough and to get into an ownership position. Did you have any special way of helping people do that?

FM: Well, let's back up for a moment, and we'll come back with our VCR.

SC: Okay.

FM: In my own case, when I started, when I had the opportunity to buy out the widow Mrs. Herndon, I had to borrow five thousand dollars from my brother and ten thousand from one of my employees and First Florida Banks, who's not in business any longer. They loaned me two hundred and forty thousand dollars, and that's how I got in business.

SC: (laughs)

FM: I didn't have any money, (laughs) but I knew how to run a company.

SC: Right.

FM: Now, I'm not sure you can do that today, unfortunately. And now I'll fast forward where we are—

SC: Okay.

FM: —in approaching the twenty-first century. There's going to have to be some new vehicles for capital formation. It's very difficult. I don't think a person like myself could go out and get started in Tampa, Florida, today. You might get started in a small community, but the amount of capital required for an automobile dealership is pretty astounding.

Even if you run a dealership that might sell a thousand new cars and six or eight hundred used cars retail, you would have to have, in Tampa—to do that, you would have to have five acres of land, and that would probably cost, today, two hundred and fifty thousand dollars an acre. And you'd have to put up a facility of two or three million dollars. And today the average cost of a car is about—dealer cost, and depending upon the car—

seventeen to eighteen thousand dollars apiece. So you multiply that times two hundred, you've got three million dollars worth of floor plan.

So to start in Tampa, Florida today with the cash necessary, with the floor plan necessary, with the facilities necessary, you're pushing probably eight or nine million dollars just to turn the key. Just to get started.

SC: You mentioned floor plan. Now to a non-automobile person, that may be a strange term. What is a floor plan?

FM: Well, a floor plan is—we, as dealers, we buy our cars from the manufacturer. When they come off the assembly line, if it's made in the United States or if it comes in like an imports when they hit the dock, we have to pay for them. So our bank drafts on—they pay the manufacturer or whoever it happens to be, and then they start charging us interest. So, our cars are basically the collateral for that loan on that individual car, and we refer to that as floor plan. That's our inventory. It's our cost of our inventory on a daily basis.

SC: So that group of cars ready to be sold is really costing you money until they're sold.

FM: Oh, absolutely.

SC: Yes.

FM: As we say, "Cost is not cost." (laughs)

SC: (laughs)

FM: I mean, the cost of the car that we pay is just the start of the cost.

SC: Right.

FM: Because (inaudible) to calculate what it costs if you're having to borrow money at 8 or 9 or 10 percent, and you've got to buy three hundred thousand dollars worth of cars today, the meter starts running—

SC: Right.

FM: —immediately.

SC: Is it a case, too, where the dealer—it might be his cash flow is a little bit short, but he gets a call from whoever it is in the factory says, "We're sending you so many. You probably didn't order all of them." What do you do? (laughs)

FM: Well, you've got to have a real stiff backbone. You have to have a poker for a backbone, and say, "We can't buy those cars today." (laughs)

SC: Okay.

FM: And so sometimes that becomes an adversarial position, but it generally works out.

SC: Right. Okay, in the development of dealerships that you have purchased elsewhere outside of the state of Florida and so on, what guides you in picking a location? You say, "I think that's a place to go, we can make money there?" They need it, or something? What guides you?

FM: Well, what I always try to go into was single point markets. There's something about our business we say—like in Tampa, if you have three Ford dealerships, it's not the Chevrolet dealership across town that's your competition. It's the other two Ford dealerships.

SC: Okay.

FM: So as I told my managers, I was always lazy—

SC: (laughs)

FM: —and so I tried to pick markets where I was the only Ford dealer or the only Toyota dealer or Nissan dealer. I felt that that was a better way to build my organization, and you could then control the market that you're in. You don't have control if you're in a multi-phase market like Tampa, St. Petersburg, Clearwater, a metro-market, if you're a multi-point dealers, meaning—the Mercedes, certainly we're the only dealership in Hillsborough County. So, we have control of this market, so to speak. We prefer that kind of thing. That's what we look for.

I tell people another thing though, Scott, while you're on that point. I was in my late forties before I learned one of the most important things about expansion, and that is examine the law within the state you're going into. There are some states that are not good places to go in business. That doesn't mean they're not—but it's just more difficult. And in Florida, we have probably the finest corporate law of any state in the United States. So, Florida is very business-friendly. And that has allowed most businesses in Florida to expand at the pace the owner wanted them to expand.

SC: Now, the dealer is an independent businessperson. Generally, I think, owns his franchise, and so on. What is the relationship of you as a dealer and the factory? Does the factory call you up and say, "Hey, we want you to put in another store," or something like that?

FM: No, not necessarily. In our business, we talk about penetration of the market. You know, if there's—like currently this year, there are going to be about fifteen and a half million cars and trucks sold in the United States. In your market—let's say using Ford; I just saw their numbers. They're getting twenty-five percent of the market. So, if you're a Ford dealer, you're expected to get twenty-five percent of the market. Now, if that market is a four thousand vehicle market, you obviously should sell a thousand cars and trucks. And that is more of a gauge for how manufacturers look at you—that's how they measure your performance against their national penetration numbers.

And if you're not doing that, they question that. What can you do to improve your business to achieve the national penetration numbers? And no matter what manufacturer it is, penetration of the market is really the go or no-go gauge. Yes, the manufacturers want certain requirements from facilities and finance and floor plan and people and good policies. But on balance, they let you run your show.

SC: On this point, is the Tampa market pretty well served? Are there enough dealers, or are there too many, for certain lines and too few for others?

FM: No, I think the Tampa market—I should say the Bay Area market—is very, very adequately served currently, because it's constantly being surveyed. All your manufacturers constantly survey these markets, what we call market survey. Every so many years, they come in and they survey the market. What has happened over time—because we talked earlier about investment. They realize that today it takes a lot of money, big investments. So the people who are willing to invest that money, like myself and others, they recognize that they have to have facilities. And the manufacturer recognizes that, too. So we're actually having fewer dealers in the country now than we used to because of a lot of things: more astute business people, more astute business practices than—the times have just changed so dramatically, especially in the last twenty-five years.

So if there becomes a void—an example in our own community of Brandon. The dealerships in Brandon are basically new, even though some of them have been out there now [for] twenty years. But it's new for all practical purposes, because the manufacturers recognize that the Brandon area, the east of Hillsborough County, was growing. And the dealers like us, who were in the western part of the county, we didn't object to that. Those people had to be served.

So yes, I think this market up and down here on the Gulf coast is being served very adequately. And the dealers are able to with marketing and merchandising, they're able to broaden their scope of influence. And so it's being well served.

SC: Does the manufacturer ever—I'm sure they're surveying this market area all the time, but do they say, "We need a dealer in a certain city" that doesn't have one for their particular line? And then they sort of sponsor that person to go in and open up?

FM: Well, not necessarily. There are some manufacturers—you're talking from a finance standpoint?

SC: Yes.

FM: There's some of that. But generally speaking, the dealers like myself—they'd say, "We need a dealer in Lakeland or Fort Myers. Do you have any interest in being in that market?" The dealers that are doing a good job, they want them, because they've realized that because of the capital requirements, they are going to have to get people who have been successful to come into the markets.

SC: Well, I know you have always been interested in young people and in training young people—not only for the car business, but for taking a place in the workforce in the broadest sense. What do you look for today? What's your outlook for the future of the kind of people you can hire and their motivation and their ability to produce and so-on?

FM: Well, you know, I'm an optimist. I never did see a glass half empty. (laughs)

SC: (laughs)

FM: I think the young people today, there's tremendous, tremendous desire on an awful lot of young peoples' part. Like I said, I'm an optimist of our young people. I think they're equipped with the tools that many in my generation were not equipped with. They're going to have some different difficulties than we've—they've got the talent. We go back just like we talked about a moment ago about the finances available. That may be a little bit more tougher, but they really have more skills, and they have more ways of finding that finance. You know, none of us ever thought that our lives would take the paths that they have taken.

SC: Sure.

FM: I never anticipated I'd ever be an automobile dealer. I certainly never anticipated that I would be at the University of South Florida talking about history and about this community. So I think that the opportunities are great. There's probably—I've always wanted to know. In today's environment, I'd daresay there are far, far more businesses today, kinds of businesses, than there were in 1950. Look at the computer industry and so on and so forth. So I think the young people are tremendously well equipped. The problem that all young people have—and you and I had this one, too—and that is impatience.

SC: Yes.

FM: It's patience. If people—I tell them when I give talks to the university on university campuses and high schools, “Be patient. You’ve got to be patient, and life will treat you well if you’re patient. And you can be aggressive, but be patient.” And that’s—if I had one thing to leave with young people today, “Be patient, work hard. You will be rewarded, but you’ve got to have a lot of life’s experiences to make the whole.”

SC: And practicing patience is very difficult.

FM: (laughs) Yes.

SC: Because everybody wants to get ahead and want to get ahead faster. They want to be ready for this or that opportunity that opens. But is there a case frequently where the individual jumps ahead of time and he isn’t qualified and his ambition is outreaching his ability?

FM: Yes.

SC: How do you prevent that?

FM: Well, as a manager, you need to tell people the truth. And oftentimes, I’m afraid that doesn’t happen. I blame management in that sense. An example: we have people, say a good salesman, and we need a sales manager. And this person wants to be a manager, a sales manager. Oftentimes, we counsel them and say, “You know, selling is one career. Management is another career.”

I’ll tell you a little story real quickly. When I was playing with baseball a few years ago, trying to get Major League Baseball in this community—

SC: Right.

FM: —I had some young men come to me. They were young, they were early thirties. They were retiring from baseball, and they wanted to come and be the general manager of the club. Now—and I never will forget—I asked each one of them—one day it dawned on me. I kept talking to these young men, and I said, “Well, what qualifies you to be a general manager? Because you’re a hall-of-famer third baseman or hall-of-famer first baseman?” And so on and so forth. It was a different career, and people don’t understand that. Management is a different career than sales. So what we do is attempt to counsel people and say, “You just can’t start out being a manager. You’re a good salesman. If we make you the manager, now we’re going to have a poor manager, we’re going to lose our best salesman—

SC: (laughs)

FM: —and we do you a disservice at this point in time in your life. Now, if you want to get into management ranks, you're going to: a.) take some lessons and study for it; and b.) be willing to accept a different step in your life so that you will learn the art of managing." But I'm afraid that, especially in small and medium-sized companies, we don't do that as much as we should. And being—pardon the pun—being frank with people. (laughs)

SC: (laughs)

FM: And that's what we attempt to do. And, on balance, we have been pretty successful with that.

SC: Well, it would seem that up to this point that your whole life was spent in business and making a profit and training people and expanding and so on. But I know, for example, that you have been very much involved in this community. You put your expertise in many operations where, because of that, they emerged as important cultural and other assets of the community. What are you most interested in now?

FM: Oh, I think I am mostly interested in this university. (laughs) My wife and I have always looked at, you know—and I've given speeches on this, commencement speeches, to universities—that we are takers of society for the first twenty-five years of our lives. We take from our parents. We go to universities or whatever, and we become takers. Very early on in life, and I think our Judeo-Christian belief is this that we have to be tithers; we have to give back. And so we think that giving—whether it is of our financial resources, of our talents, of our time—that is our hallmark. We practiced that our entire lives. And so, we think that's what is so important.

We try to teach that to our people, to be giving. And that's a responsibility that we have. What legacy do you lead in life, if you spend your life taking? And I don't think—that's not the legacy that I desire, whether I was ever a successful businessperson. I've used the example of my father and mother, who are the most successful people I've ever known. And my dad never made over twelve thousand dollars a year in his life—

SC: (laughs)

FM: —but he was the finest skilled worker as a welder. His family loved him, and his workers—everybody he worked for wanted him to work for him. And my mother, the same way. I mean, that's the measure of success.

I'm afraid if I have a comment on today's society that we are looking too much about the monetary reward and not realizing what the word success really means. So that's what we try to instill in our business and in our personal lives. And giving—it makes you feel awful good, to be honest with you—

SC: Right.

FM: —if you give of yourself.

SC: That's right. Well, you've been generous with many good causes in Tampa, but one that strikes me is the Carol Morsani Performance Hall down at the [Tampa Bay] Performing Arts Center. Have you been particularly interested in that facility or in music, art and drama generally?

FM: Well, I think that, even though I am not a connoisseur of arts, of either paintings or orchestras, it's a very important part of our cultural life. It's important for our children, extremely important for children to—it's like history. I think we can't spend enough time on history with youngsters. And we felt, in that sense, that it was really important.

And two things—that was a difficult decision to make, to put my wife's name on that hall. Because we don't do anything to ingratiate ourselves to the public or anybody, but if you don't—we finally came to the conclusion, if you're not saying what's happening, you don't entice others to spend their resources to give to society.

So, our interest there was we want young people to be a bigger part. We want them to say, "Gee, if it's Frank Morsani or Carol Morsani, or Scott Christopher or Marge Christopher, whoever it is in the community, that those can be our idols and heroes." And (inaudible) some of the others to continue to give back. And that was some of our motivation there, to get others in the community to realize the importance of giving and make our young people realize the importance of giving as they go through their lives.

SC: Right. Well, Tampa for a long time had a reputation of being kind of a stingy community for the so-called arts and so on. And I think this university helped turn around that philosophy. When all of a sudden, USF was a part of Tampa and part of Florida, the appeals for funds for this or that part of the university program began to catch on. And it was contagious, because as this university grew and people said, "Ha! I belong to that university a little bit, because I'm a subscriber to this or that." And I think from at least my observation it is a philosophy that is still with us that new enterprises that are non-profit but are for the good of the whole community are not scared to try anymore. It's out there. Is that your experience, too?

FM: Oh, absolutely. Of course, I think this university is such a tremendous asset to the community at large. And people look at it as an investment of themselves—

SC: Right.

FM: —and they see that as part of a capital. Capital for our community. And when people make an investment in things, they take care of them a lot better.



SC: Isn't that right?

FM: That "care" is a broad meaning—

SC: Right.

FM: —with, you know, with quotes around it.

SC: (laughs) Take out your crystal ball for a minute now, and take a look in the next—well, the year 2000. What's going to be different? What'll be the same? What will be the challenges? Where should the graduates of this facility and other universities be devoting their training time in order to take advantage of the opportunities that are out there?

FM: Oh, that's a big question, Scott. I tell the young people today it's like Horace Greeley said: "Go west, young man." Go west.

SC: (laughs) right.

FM: I happen to think the world is where we should be. The whole global—I tell them if you are not thinking about the world, you're missing a tremendous bet, a tremendous opportunity. We're just really in the embryo stages. I mean, we—I mean the United States, meaning the citizens of the United States—are just in the embryo stages of capitalizing on world markets. And the world is a great place.

You know, I had a business—I've been in the automobile business, but I've been in a lot of other businesses. I had a trading company in China, in the PRC [People's Republic of China]. People said, "You did what? You went to the PRC when it was Communist?"

I said, "Sure! Why not?" I had a hell of a—pardon me, I had a great time. (laughs)

SC: (laughs)

FM: I had a great time learning. I fell in love with Asia during the Korean War. And I spent a lot of time in Japan and China and Thailand and Singapore, and I love the Far East. I love Europe as well. And when I was with the U.S. Chamber of Commerce, I was doing a lot to sell those nations on the business community. Today, I hope I'm selling the United States business community, and especially to young people, on the globalization of our world because it is out there.

So, I would say to young people, learn more about the other countries. Look at the international aspects of whatever your business is in—if you're a cameraman on a TV station, or if you're an airline pilot, if that's what your goal is, or any business—and then learn about that country.

My wife and I love to read, and we spend a great deal of our time reading. I'll read about other countries and other cultures and how they operate. And it's so exciting. I get as excited about it today as I did when I was first doing it. I think that's what—it's out there available, and I would encourage young people to do that.

SC: Well, it is happening. I remember we were in—I believe it was Hong Kong—and I was struck with the speed and the silence of the elevators. And I thought, "By golly, I don't think we ever had anything like this as good in the United States." Then I looked up at the little embossing, and it said "Elevator by Otis." (laughs)

FM: (laughs)

SC: So we had been out there, and the standard of excellence which was maintained in that Hong Kong hotel was really a part of this American philosophy that we talked about.

Well, Frank, we could talk a long time. We didn't really get into as much of the non-business part that I would have liked. Is there anything else you think of that this audience would be interested in you'd like to just throw in?

FM: Well, I think that one of the things about a community—and we love this community that we're in, but I would tell anyone looking at this film, wherever they go, they can become a part of that community and they can make a change. They can make a difference. One man can make a difference. I think that we have—a lot of people don't think you can make a difference. You can. Eventually, the U.S. Chamber of Commerce— and let me regress to that for just a moment.

SC: Please do, yes.

FM: In that, when I went to—we saw in the early seventies [1970s]—I got involved in public policy, because I realized that I was going to lose my business because of what was going on in Washington. And I was determined to help make that change. And I will tell you that I was just one little person. But the business community—back in 1970, it wasn't very popular to be a businessperson. And I think today we don't have that reputation, but we always have to guard that reputation very carefully. So you can make a difference. I look at my U.S. Chamber of Commerce involvement and we made a difference, and that organization turned the public policy of this nation around a great deal. And you were involved in that, Scott.

So I would say you can turn around your community, whether it's your university, whether it's your town, whether it's your church—whatever you want, your business. You can be a leader in whatever you want to be. And I hope that our reputation, and my reputation as a businessperson, is that we've done that in our business, in our lives, in our community and in our nation. And you can do it.

SC: Right.

FM: You can have a wonderful, wonderful, wonderful time doing all of it, and that's what's the fulfillment about it.

SC: I'm glad you mentioned the United States Chamber of Commerce, because— I'll never forget. I had a call one time from the U.S. Chamber that said, "We need somebody in your area to be on a committee, not to run anything, but be on the committee."

I said, "Well, what is it?"

They said, "Well, someone in business, small business entrepreneur, but the committee is —" Gosh, I've forgotten. Do you remember?

FM: Small Business Council.

SC: Small Business Council. (laughs) I said, "Well, we have the man who is willing to take it, and he'd be great." We appointed Frank. He went to Washington to become familiar with what the job was as a member of the committee. The next year he was chairman of the committee, and within two years he was chairman of the entire United States Chamber of Commerce. So when he says you can make a difference, he is speaking from broad, broad experience.

Frank, thank you very much for being here and all the information you have been able to provide. I have certainly been interested in hearing the history repeated, as you've given it to us, and I hope our audience has also. Thanks again.

FM: Thank you. My pleasure.

***End of interview***