

1922-1995: Emma's Early Life to Retirement



Emma was born January 22, 1922 in Liebenthol, Kansas. Her parents owned a wheat farm. Emma growing up in the Great Depression she learned the meaning of hard work, how to make ends meet and save money.

As an only child Emma developed the ability to enjoy being alone and to entertain herself. She always had plenty of friends, yet people were surprised by how much of a loner she could be. Throughout her life Emma was a strong-willed but even-tempered person who was always able to handle conflicts calmly and tactfully.

Emma moved to Denver in the late 1940's and met her husband Wayne Parr. They were married and settled in Englewood, Colorado where they raised their two sons, Larry born in 1951 and Dennis was born in 1953.

In the early years money was tight, Emma and Wayne worked hard to pay the mortgage for their home and the surrounding 3 acres where they raised cattle. Wayne started a landscape business in 1954, Emma stayed home while caring for their two children and tending the cattle.

Emma's and Wayne's hard work and efforts paid off over the years as property adjacent to their original three acres came up for sale, they would purchase that property. By the early seventies their estate grew to about 30 acres and while most of the land was in a flood plain, they made good use of it by developing it into a sod farm for the family landscape business.

Emma and Wayne divorced in 1978, as a part of the divorce Emma was awarded seven acres including two houses on the commercial property. While Wayne remarried, Emma never did.

After the divorce, Emma was land rich and money poor, Emma moved into the empty house located at 2690 W. Union Ave. She had no furnishings and could not afford to buy the essentials that would make the house her home. Larry bought new furniture, fixtures and accessories of her choosing, so she could live comfortably.

Emma had no means of income since her livelihood prior to the divorce was derived from her work maintaining the sod farm which was subsequently dissolved. Further, a mild recession from January to July 1980 kept unemployment at historically high levels (about 7.5%) through the end of 1981. During that time jobs were scarce and Emma at 57 was unable to find work to support herself. In an effort to generate income from her property, Emma put the property up for rent; however, because it was in a flood plain the land had very limited use.

Emma was unsuccessful in renting the property for months until 1981 when Klode Inc. an auto salvage company proposed renting five acres from her. The great news was offset by a great problem. Englewood would not approve Klode Inc. to conduct business on her property because Emma's land was in the 100-year flood plain. The City of Englewood considered the property unusable for commercial use. There was only one solution; her land had to be brought out of the flood plain.

Without haste, Emma decided to commence elevating her land approximately 6 feet above flood level. The job had to be completed within a short time frame or Emma would lose her offer by Klode Inc. as they would seek another location to rent. In 1981 Emma contracted with Robertson Surveying and Engineering Co. The cost of their survey and engineering was more than she expected and Emma was unable to pay their bill. As a result, on June 4, 1981 Robertson Surveying and Engineering Co. placed a intent to lien on the property for \$3,755.00.

At that time Larry owned and operated a successful golf course construction company named Precise Grading and Seeding a sole proprietorship business. Emma asked Larry if he would pay the debt owed to Robertson Surveying, which he did.

In an effort to assure Emma's financial stability and security, Larry suspended all of his Precise Grading and Seeding construction jobs and acted as general contractor and laborer for Emma's land development project which involved seven acres of light industrial property in the flood plain.

Larry secured a line of credit with United Bank of Littleton in the amount of \$150,000.00, which enabled him in part to pay for Emma's land development and improvements that totaled 5 acres.

The scope of work for the land improvement project included:

- A contract with Sulley Excavation Inc. to import 6 feet of structural fill for the five acres
- 1,000 rail road ties for the retainer wall that contained the structural fill
- Importation of 6,317 tons of road base for the top surface, from Cooley Gravel Inc.
- A contract with P&D fence Inc. to install a six-foot wood fence around the five acres

The project was completed within Klode's time frame; Englewood approved the property as rentable and usable for auto salvage. These improvements including site grading and labor which was paid personal by Larry, \$273,821.00. These improvements immensely increased the original appraisal value by Justin Hayes Inc. in 1979 of \$196,000. Emma was always thankful for all of Larry's selfless actions and acknowledged that he would be paid back at a later date.

The lease was signed between Emma and Klode Inc. for the five acres, which included the 2 acres occupied by Larry, for \$5,000.00 per month (\$1,000.00 per acre) this lease continued for 13 years from 1981 through 1994. Emma collected one hundred percent of the rental monies and used it as her personal income. Emma, at 59 years old would not have had any income and would have been forced to sell her property, if it had not been elevated out of the flood plain.

During this time, Wayne and Emma each agreed to gift three acres with a house to their sons. Wayne gifted Dennis a house and three acres and Emma gifted Larry a house and three acres in 1989. Unfortunately, Larry's gifted property from Emma became landlocked because her property was the only access to Larry's gifted property. [\(See photo of property\)](#)

In 1989, at the age of 67, Emma had her attorney who specialized in estate planning prepare her Will and Trust. Emma designated Larry, her elder of two sons, to be her guardian, conservator and power of attorney. She also designated Larry to be the Trustee.

Emma's goals were to;

1. Avoid court conservatorship in event of lifetime disability
2. Avoid probate at death
3. Permit family management of assets without outside interference

Emma felt confident that she had secured her hard work and accomplishments through the legal documents prepared by her attorney to avoid probate court.



In early 1994 Klode Inc. terminated their lease. Emma listed the property for rent with Metro Brokers Inc. The property sat on the market for nearly a year with no results. Emma was 72 years old at this time and had no means to support herself.

Emma needed income, but did not want to sell her property for several reasons, First, it had been her home for decades, second, the three acres of land that she deeded to Larry in 1989 were landlocked by her property.

Emma wanted Larry to be compensated for his labor and his investment in her welfare, security and property. She also wanted to make certain that Larry was protected and would always have free and clear access to his property. In 1994 Emma and Larry entered into a verbal reverse mortgage agreement, Emma pledged in good faith to consider as payments towards her property the investments and labor Larry provided for the development of the property since 1981.

Larry dissolved his thriving golf course construction company in 1994, Larry pledged to take on the responsibility of managing Emma's property to prevent it from going into foreclosure and to assure Emma could live out her years comfortably in her customary surroundings. The redevelopment was completed on March 18, 1995 at a cost of \$67,858.27.

Larry opened Arapahoe Storage in 1995 and slowly, as a new start-up business, it began to produce income. However, Emma still needed more money to live on than what the business produced. Larry supplemented Emma's cash needs with his own cash savings. Emma continued to enjoy the financial freedom to live as she wished. [\(Read more: 1995-2007: Emma's Senior Years\)](#)