

Head of the Table Ep 19 Jim Long

Guest Interviewee, MalamaDoe

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SHEILA LONG Hello, everybody. Welcome to the Head of the Table Podcast. My name is Sheila Long and I will be your host for today's show. And today we are continuing to talk about how businesses can move forward with the COVID-19 pandemic that's going on. And I have a very special guest today. They're all special. But today is the person who helped me open my business and who kind of stood behind me through everything. So it is my dad, Jim Long. So we have him on the podcast today. Welcome, Dad.

JIM LONG Thank you. Thanks for inviting me.

SHEILA LONG No problem. Well, I have been talking about you for years to a lot of the members that we have had. We have had about 80 or 90 members in the last three years. Can you just kind of describe what you're doing nowadays and what led you up to this point.

JIM LONG What I'm doing nowadays is I get up every morning and take care of myself.

SHEILA LONG Okay.

JIM LONG My business, actual business is going just as well as it always did. My son, Patrick, is helping me with it and doing a fine job. My real estate, my attorney business has slowed down but I have a lot of work for older people and doing things like powers of attorney for health care and things that they want to have if they're getting ready to die or whatever. So I can discuss that with you. And then I'd like to discuss with you my position with my mother.

SHEILA LONG Okay, that sounds great. We're going to be celebrating Mother's Day. That's

part of season two here with the Head of the Table. So I know that his mother was very instrumental in helping everybody, everybody's mom is instrumental. So you said that you have a rental business. Do you want to talk about that, like how that got started and everything?

JIM LONG

Well, I can but that takes longer than I think it necessary may. Now I just, when my dad died, I was able to buy three buildings and keep them going. And then five or six years later, when my mother forgot, we transferred property and I made an agreement with my family members and I built 16 buildings and rented them out. And that's what we do now. We've got 16 buildings rented. I have 126 tenants. We take in about \$250,000 a month and it's doing quite well.

SHEILA LONG

What a great story. You started with three buildings and you built it up and now you have all these tenants who are small business owners, right?

JIM LONG

That is exactly right.

SHEILA LONG

And you're also an attorney.

JIM LONG

I am an attorney.

SHEILA LONG

So that's an interesting combination. If they have any legal questions or if they need leases, you can help them.

JIM LONG

I'm pretty good at leases. There's one thing I'd like to share with you is something that I think that I'm doing a lot of work on recently is, because I'm 82 years old in a couple weeks, I got a lot of chums that are that age, and they come to me about what about their

last, their powers that they need for getting ready to not be working anymore. And I recommend them for five different documents and I'll explain them to you very briefly, if that's all right with you.

SHEILA LONG

Sounds great.

JIM LONG

First of all, you need a general durable power of attorney. And all that is is you give authority to your person, whomever you want to, to take your place. We hear the term attorney and we hear the term lawyer. In this country, they're called the same because if you are a lawyer, you are also an attorney. An attorney means you speak for somebody else. So when you're doing a general durable power of attorney, you're giving the authority to someone else to act for you. I recommend that with spouses, that you just each have one of those documents giving it to the other one so that if you become incompetent, the spouse who is alive can take your place and pay your bills and sell whatever they need to do, okay.

SHEILA LONG

Okay.

JIM LONG

But that's not to be confused with a document called a power of attorney for healthcare.

SHEILA LONG

Okay.

JIM LONG

Power of attorney for healthcare is, again, you're naming someone to take your place and do things for you. They're going to do it for healthcare reason. This power of attorney only becomes effective if two doctors or a doctor and a psychologist personally

examine you and make a decision that you are not able to accept, maintain or discontinue any treatment. That means, first of all, you've got to be able to hear it. Secondly, you've got to know what it means. Or third, you've got to communicate. It's only then that this power of attorney becomes effective. People like to joke about this. I gave all my stuff now and I gave it all to my power of attorney, so I can't do it anymore, that's not true. A power of attorney stays with the person who makes it as long as they're able to make any decisions themselves. Now, I recommend that you transfer someone, your spouse or your children or someone that you really trust to take your place. And if they aren't available to can't do it, name a secondary one. In that document, you've got to know who they are and what they're going to do. We've also got to talk with them about what you want done. And so when you get this sickness comes and you've got a problem, the doctors are going to talk to you and find out if you know what you're doing. If you don't know what you're doing, then they're going to go to you who would have the power of attorney and ask you what you want to do. And at that time, it is your obligation to go to the person who gave it to you, probably your parent and say, hey, they want to do this with your foot. Do you agree with that or not? And this form it mentions, it says that even if you can communicate by blinking your eyes, you continue to be able to do it. However, if you can't do it, then the person whom you gave the power to must make the decision for you. This document also has some things about whether or not you can go to a

nursing home or a community-based residential facility. People don't know what's the difference. Well, as silly as it sounds, a nursing home has nurses. A community-based residential facility does not. The residential facility has a place where they store your drugs and they give them to you and they feed you, but it costs about half as much as a nursing home. And so you're giving them authority if you want to in this document to put you into either a nursing home or a community-based residential facility. What I say when I do this for documents is what are you going to do, folks, if the doctor says you can't take care of yourself. What are they going to do with you if they don't put you in a nursing home? How big is your basement is what I like to ask? So what are you going to do? Because after a while, if you think about it, they'll decide to do it. But if you don't want to, you don't have to. If you don't do it, then what are they going to do? They're going to have to get two or three people to sign, go file it with the court. The court will then say, oh, okay, I want the Department of Social Services to look into this. I want another doctor appointed to it. I want an attorney appointed for them. And I want to bring the person back here three weeks from now. And then I will decide whether or not they have to go to the nursing home or not. And also in there, there's a thing about feedings tubes. Do you want feedings tubes or do you not want feedings tubes? So you're giving authority to the person you chose on here to either withhold or withdraw a feeding tube. Withhold means don't give it to them at all or would

take it out. Some people say I want to die in dignity, I do not want feeding tubes to use, I do not want extraordinary means used to keep me alive. So those are the things that are provided for in this power of attorney for healthcare. It's one of the more important things because you are going to be alive and it really affects your life and it affects your children, and I think it's important that you name someone in that that you have confidence in. The other children want, because whether, if there's three kids, they'll have three views of what should happen. You should choose when you're competent which one you want to make that decision. There's another document called a living will. People hear about that. A living will is a document. It's named very poorly because what it really means is, hey, if I want to die and two doctors say I'm going to die, I don't want any feeding tubes, I don't want any life-sustaining procedures. If I'm in a persistent vegetative state, I don't want any, so you should fill that out to decide what you want to happen if you should get in a bad condition. But remember, that only happens if two doctors say you don't know what you're doing. The other one that people need is the authorization for final disposition. In other words, who is going to be in charge of your funeral. Do you want a funeral? Do you want to be [indiscernible] do you want to be burned up in death or do you want to have it in a casket? What, where do you want your funeral? What songs do you want at the funeral, et cetera? You can fill that out and that's helpful to your children to get it done. Okay, now we get back to the real will. What's

going to happen for your will? Do you need a will? Why don't you have a trust? Okay, you need a will, for sure, I think, if you have children that are younger than 18 because you want to name someone who is going to take care of those children if you're gone. Now, unfortunately, if you're the second parent to die and some of the people who come by and they'll take care of the children. That may not be the person you want. So you should name a guardian for your children. That's the most important thing that you should do for children if you have younger children. Now the other thing when you get older and you have money, what are you going to do with that? How are you going to pass it on? Well, people get excited about getting a trust because they think that's wonderful. I do not favor trusts at all because I think you only get a trust if you hate your spouse and you don't trust your children. Then you can get a trust.

SHEILA LONG

All right.

JIM LONG

Because they will spend years fighting over this stuff and never have any idea what it's about. It's not a good idea.

SHEILA LONG

Okay.

JIM LONG

Now what are you going to do? But if you got over \$12 million, you don't have to pay any taxes. People get all excited about, it's \$11,400,000 that you don't pay any taxes on. When I started in the practice of law in 1973, if you had \$4,000, you paid taxes. But today you need \$11,400,000 so most people don't need, don't have that problem. I have a couple clients who do. Most of us don't. So what I

recommend to people, I said if you have real estate, to do a transfer of death on beneficiary. That's a form you can file. It costs about \$50 to get it prepared and \$30 to file it. It says, if I die, here's who I want to get my house. And then you don't have to do anything about going to probate. What do you do with your bank accounts? Well, they should be named to each other or you should name your children or somebody else that you want on your bank accounts, so that when you die, they simply do a file of death certificate and they get the money out immediately. So then that's what you should do and each of the files that you have. You may have five or six different bank accounts. Well, just go and make them all be transfer on death. And they'll know what the form is and they'll fill it in.

SHEILA LONG

Okay.

JIM LONG

So that's my feeling on what people should do who are thinking about taking care of stuff for their children. Because remember, the will and the transfer and all that stuff doesn't mean anything to the guy that's dying, but it means a whole lot to the people there. And if you prepare that stuff ahead of time, then you will be able to make sure that there's peace in your family because they will know exactly what you want and it will be very easy for them to do it. What does this cost you to do this? It depends on who you hire. I only charge \$150 for a will and \$50 for each other document. Why is that so cheap? Because I want to get it done. It's a pretty simple thing to do and I know how to do it. And it helps

the families out a lot as opposed to charging \$2,500 or whatever and they said they can't do it and they won't do it and it just costs a big bunch of money when they die. So that's my view on my lawyer part of it. Do you have any questions?

SHEILA LONG

No, sounds great. What a wonderful service you're giving everybody with all that information. So thanks for doing that. Okay, so your business, adapting with COVID-19. Sounds like you figured it out, right, everyone needs to get their will. They need to get their power of healthcare in order, right.

JIM LONG

They should. They don't have to but they should.

SHEILA LONG

They should, yes. And you gave everybody some really wonderful tools, so thanks for doing that. Is there anything you wish you would have known when you started your business?

JIM LONG

No.

SHEILA LONG

Yeah.

JIM LONG

I didn't know anything when I started my business and now I know a lot.

SHEILA LONG

Okay.

JIM LONG

I'm not worried about anything, okay.

SHEILA LONG

All right, sounds good. You just got to keep learning.

JIM LONG

Let me tell you a little bit about that comment. The first day I went to law school, I remember being Dean [indiscernible] standing up in front of

us and saying you know more law today than you're ever going to know for the rest of your life. What do I mean by that? Because if you ask anybody what the law is in something, they'll show you. You're about to find out it's not that way. You're going to find out what the real law is and you're going to be learning it every day the rest of your life here.

SHEILA LONG

Okay, all right. Yeah, if you could just sit forward a little more would help.

JIM LONG

All right.

SHEILA LONG

Okay, the next question, so we're celebrating Mother's Day coming up. Let's celebrate special women in our lives. So can you tell us a little bit about your mom.

JIM LONG

Sure, I'll tell you as much about her, lots of things about my mom that you should know, okay.

SHEILA LONG

Okay.

JIM LONG

My mom was born on August 23, 2012. She got married on June 23, 1937 and I was born on May 6, 1938. So therefore, at that time, she was 26 years old, okay.

SHEILA LONG

Hmm-hmm.

JIM LONG

By that time, she had gone to St. Mary's High School in Menasha and she graduated in the first graduating class of St. Mary's High School in Menasha. She then went to Lawrence University for about six, for about half a semester or something like that, I think. Her dad died, fell out of a tree in the yard.

SHEILA LONG

How sad.

JIM LONG

He was the man and they were farmers. He was gone and so she couldn't continue school and she went to work at the dime store, they called it then, now they're called dollar stores. But that was the dime store that she went to work at. And that's where she was working and taking care of her mother. Her mother had a great problem because her husband had died, my grandpa died, and it was hard on my grandmother. But my mother, who was then about 20 years old, took over and kind of ran the house down there and her family members, okay. They got married in 1937 in June, and I was born the following year. They lived in a single-family apartment in Appleton. In 1939, they bought a farm on what's now on College Avenue and they moved there and began farming. My dad, however, was not only a farmer, he also worked for [indiscernible] moving and storage driving truck. He also was a mail carrier for persons, so when the mail carrier was sick or didn't go on, he was an alternate mail carrier for Frank Blick, I remember was his name, and my dad worked for him a lot. When they came out of the farm, they had about 10 or 12 cows. They hired a guy named Fritz to work with them and he lived in the house. Fritz stayed there until I was in college, actually. He lived in the house always. My mother always had him there forever, okay.

SHEILA LONG

Okay.

JIM LONG

And the home they bought did not have indoor plumbing. That means that if you wanted to go to the bathroom, you went

out to the outhouse which was behind the garage. And in the back, right now they're talking about toilet paper shortage -

SHEILA LONG

Yeah.

JIM LONG

They didn't have any shortage then because we used the Sears catalog.

SHEILA LONG

Oh, my gosh, okay.

JIM LONG

[indiscernible] remember doing it. I can see it there. We had no toilet paper. We had a Sears catalog. That's what we used.

SHEILA LONG

Okay, all right, okay.

JIM LONG

So that went well, but my mother took care of that place and a few years later they dug a well.

SHEILA LONG

Okay.

JIM LONG

And put water in the house. So we had water in about 1942 or so.

SHEILA LONG

Okay.

JIM LONG

And we got water in the house but we had not had it before that, okay.

SHEILA LONG

All right.

JIM LONG

And so my mother had to take care of us. By 1942, my sister, Rita, had been born. And my sister, Tara, I think, was born in '42. Rita was born in 40. I was born in '38. And I think Tara was born in 1942. So she had three children to take care of and take care of Fritz and make sure that their cows were milked. She did not milk the cows. One thing you must remember about my mother, she

never wore a pair of pants. She always had a dress on and she always had an apron on.

SHEILA LONG

Okay, interesting.

JIM LONG

That's her whole life. So what did they do there? A few years later, they bought the farm across the street, the Budkey farm. And then we moved over there. And by that time, my dad was, that was in 1943, my dad started working with Howard McCarthy in the auctioneering business. He was working with him. Howard McCarthy was Senator Joe McCarthy's, his brother, that's the family that lived down the street from him. And my dad was gone a lot of days on that. My mother ran the two farms sort of, with Fritz, and then they got another guy named Erv Weber, who also moved into the house. So she had two hired men in the house and four children, and after a while, there were two more children and we had five children. My mother made three meals every day and big meals, every day. Breakfast was about 7:30 in the morning and 12:00 was noon, that was what we call dinner. And supper was at 5:00. And you did that because you had to milk the cows before you got them done and my mother didn't milk the cows, the hired men did that. And as us children grew up, we did that.

SHEILA LONG

Okay.

JIM LONG

So that's who did it. Now my mother had a sewing machine. She always sewed clothes for all those kids.

SHEILA LONG

Wow.

JIM LONG

She took care of people. Now Fritz got \$15 a week, I think it was, I don't know what he got, \$15 a week is what he got. And my mother would save some of that and at Christmas time, she would go with his money and have him buy some new overalls and a new jacket and some shoes. And at the same time, what we got for Christmas was mostly clothes. We got some toys but we were very happy with the few toys we got, and very happy with the fact that we had new overalls and we had new sweaters and we had new jackets and that was what our Christmas really was about, okay.

SHEILA LONG

Awesome.

JIM LONG

As we proceeded along, we got more buildings and then my mother would make meals and we would be working in the field and she'd bring the meals to the fields to where we were at noon. There was no concern about it. There was nobody ordering what you wanted or didn't want. You brought what she, what she wanted to. And everybody liked it. There was never a concern whether it was good or bad. It was what we got and we were very happy to do it. And I never remember her complaining anything about it at all, okay.

SHEILA LONG

Okay.

JIM LONG

She was a strong Catholic person. Her family went to school at St. Mary's Appleton. We went to Elm Tree School in the beginning until I was in seventh grade. Then she teamed up with the Frahms, another party down the road, and they set up a deal where my dad would take us to school in the morning before he went to his job after 8:00 and the Frahms would bring us home.

That's how we got, she got us all to go to St. Mary's Catholic School. I went from a one-room school with 18 people in it to St. Mary's and about 40-some people in my seventh-grade class.

SHEILA LONG

Wow.

JIM LONG

That was a big deal and a big [indiscernible]. What else did my mother, okay, saying on school days that I went to St. Mary's Menasha, as my mother did, as I think I mentioned to your earlier, she was one of the first graduating classes out of St. Mary's Menasha. So I am very fortunate to have been able to do that. What else did mother do? Mother ran the house but she also raised chickens because we were in the 4H club. She got us in the 4H club and our goal was for chickens. We would get 400 chickens in about May.

SHEILA LONG

Wow.

JIM LONG

And we'd feed them all summer. And in September and October, they would all be, got killed and she would clean them and sell them and wrap them up. That was her way of earning additional money.

SHEILA LONG

Okay.

JIM LONG

I mentioned to you the 4H club. That's what we were in. My mother was in a thing called the Jolly Workers. What was the Jolly Workers? That was a group of females who met once a month and had somebody come from the county and meet with them. There were about eight or nine as I remember it. They would go from one person's house to the next. They would bring something to eat at noon and then they would have someone

there come and get [indiscernible] and address them on what's going on in the world. They were all farmers' wives and they all shared the same ideas and so that was a big thing about Jolly Workers, okay.

SHEILA LONG

Wow.

JIM LONG

Now the other things that my mother did was in 1953, St. Mary's School was building a new school. My mother was very active in the women's group at St. Mary's School and she got involved in the school thing and she was in charge of the whole lunch program. I remember. We didn't have any lunch at all before that. You brought a bag or you went home. But they came up and gave people lunches there and my mother was in charge of the lunch program. I don't mean she was the cook. She hired the cook. She hired all the people that were there. She bought the food. She got it there, ran the whole program for a number of years at St. Mary's School. She and a couple other cooks and that's what they did and they were very good at that, okay.

SHEILA LONG

Yeah.

JIM LONG

Then when I went to Europe [indiscernible] I'm looking over notes that I might have made here. At Christmas, we got clothes, she got a sewing machine, yeah. I think I've covered most of the big points except that when I went to Europe, I was very pleased and I was very lonesome there. My mother came with her dad and two of my sisters, my younger sister Kathleen came the first time and my sister Rita came the second time. That was a big operation for them because they started

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with nothing and they were going to go to Europe twice to see their little boy.

SHEILA LONG Yeah, you were there for the Air Force, right?

JIM LONG I was in the Air Force in [indiscernible] Germany.

SHEILA LONG Yeah.

JIM LONG We got to go to Ireland with my mom and dad and that was very exciting for them to do that.

SHEILA LONG Wow, great.

JIM LONG To look at what they did, you've got to remember, in 1938 they had nothing at all, didn't even have an indoor toilet.

SHEILA LONG Yeah.

JIM LONG You look at my wall in the office here, you'll see the auction building that they had in 1961 when they sold the farm and sold all the cows.

SHEILA LONG Wow.

JIM LONG In less than 23 years, they had amassed a tremendous amount of money and things that they had done all through hard work on the farm. And that's just amazing that they did that in such a short time. Unfortunately, for both of them, their life wasn't over because at that point they were only about 60 years old or so. My dad was okay for a while but then he got a bad disease and he had to go to a nursing home. He spent six years in the nursing home. What did my mother do? My mother went to see him every single day. And she

figured out about bingo. And she was, she started a bingo game at the nursing home. She would bring all of the gifts for the bingo and get somebody to run it. She'd take her grandchildren, which maybe you were at some, Sheila, I don't know. I know some other people's children went there with her when she ran the bingo game. She made the prizes and got it all done.

SHEILA LONG

Yeah.

JIM LONG

Another thing that my mother did is she was a big person in the Catholic church of the dioceses and counsel of Catholic Women. She was on that. Her job was that she was in charge of St. Isadore's Day. What is St. Isadore's Day? St. Isadore is the patron saint of farmers and every spring she would go with the bishop and Father [indiscernible] and some other people and go to certain parishes and they would bless the land as the land started for the summer, okay.

SHEILA LONG

Yeah.

JIM LONG

Those are things that I remember about her doing. Other stuff that we remember is she was a great cook. She made candy, sour cream candy, and other good candy. She made Christmas cookies. A thing that was exciting for us family members is when it was your birthday, she made a high cake, it was called. That's an angel food cake. That only came when it was your birthday and if you did that, then she put some sprinkled sugar on it and you got a scoop of ice cream and some high cake. That was a big deal, okay.

SHEILA LONG

Yeah.

Lots of other people lived with my mother and, as you said, she was very sharing and enjoyed taking care of people.

SHEILA LONG

Yeah, it was such, it's just such a great lesson for us to remember, especially now with the COVID-19 outbreak. Just that you're being told to just take care of yourself and it is a pandemic, but also there's some great resources out there where you can really pay attention to what's going on to the people down the street and helping them.

JIM LONG

That's correct. She had people that we would, my mother and dad had a couple places that they rented loans to and house to. And at Christmas time and other times, she would take over a box of food for those people thinking that they needed some help.

SHEILA LONG

Yeah, she always had energy and she was always willing to help. And she really cared.

JIM LONG

Right.

SHEILA LONG

And she talked to her sisters every day.

JIM LONG

What's that?

SHEILA LONG

She talked to her sisters every day. They were always calling.

JIM LONG

I was just going to say. She talked to her sisters all the time. She had a very close family. She was the oldest one and she took the role of being in charge of and helping them all with whatever they needed done. She also liked to can stuff out of the garden.

She had a big garden that she took care of. She had us trying to pull the stuff, which we didn't particularly like but she had a big garden. And then when she would can all kinds of tomatoes and apples and other stuff. I remember the carrot and onions always came up early. So that was a fine part of [indiscernible] and she helped my dad very much. She and my dad had a very good relationship. My dad went out and made his money everywhere and kept the farm part of it going and she kept the house going and the [indiscernible] going and did a very good job.

SHEILA LONG

Okay, all right. Well, thanks a lot. It's such an inspirational story. I'm so glad that you were able to tell it and just kind of share the legacy of your mother, who a lot of people didn't get to know.

JIM LONG

Well, I hope I helped a little bit. I am very proud of my mother and I am very fortunate for whatever I amounted to. I'm glad it's all what she did for me that helped me, okay.

SHEILA LONG

Okay, all right. So where can our listeners get in touch with you if they're interested in doing a will?

JIM LONG

At jimlong@longlegal.com.

SHEILA LONG

Okay, jimlong@longlegal.com. All right, well, thanks for everything that you do for us here at MalamaDoe, for encouraging me to get the business started and to kind of be like your mom, just to take all of these women who moved to Milwaukee, who moved to Wisconsin, who want to have a better life and really inspire them to have

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businesses that grow and prosper and help each other in the process.

JIM LONG

Sheila, my mom would be very proud of you.

SHEILA LONG

Oh, thank you.

JIM LONG

She would be very proud, okay.

SHEILA LONG

All right. Well, thanks a lot and thanks for being on our show. And for all the listeners, thanks for tuning in and for hearing a wonderful role model that I had as a child, my dad and my grandma. So thanks to everybody. Thanks to everybody for listening to the Head of the Table podcast. Please feel free to look for us wherever you find your podcast. Let your friends know as well. Thanks, everyone. [Ends]