

Fall 2025

# FAMILYMATTERS



**Family  
Investors  
Company**

## THE LIGHTER SIDE

Did you hear about the cross-eyed teacher? Yeah, he couldn't keep his pupils straight.

**Did you hear they arrested the devil? Yeah, they got him on possession.**

How many egomaniacs does it take to screw in a light bulb? One. The egomaniac holds the light bulb while the world revolves around him.

**The Interviewer to job applicant: "Can you come up with any reason you want this job other than your parents want you out of the house?"**

What did one DNA strand say to the other DNA? "Do these genes make me look fat?"

## PREPARING FOR YEAR-END IN CHANGING TIMES

As we enter the final quarter of 2025, the fundamentals of sound financial planning remain unchanged despite market volatility: diversification, patience, and staying focused on your long-term goals. With 2026 on the horizon, several significant changes are worth your attention. The Tax Cuts and Jobs Act provisions are scheduled to sunset, potentially affecting tax brackets, deductions, and estate planning strategies.

As we've done for 65 years, Family Investors Company remains committed to helping you navigate these changes. We encourage you to schedule a review with your representative to ensure you're taking advantage of year-end opportunities and are well-positioned for whatever 2026 may bring.

## UNDERSTANDING INTEREST RATE CHANGES

Interest rates affect everyone's financial life, from borrowing costs to savings returns. After experiencing both historic lows and recent increases, understanding the basics can help you feel more confident about your financial decisions.

### The Balancing Act

When rates rise, it creates both challenges and opportunities. Borrowing becomes more expensive, but savers may see better returns on conservative investments. The impact depends on whether you're primarily saving, spending, or somewhere in between.

### What You Can Control

Focus on what's within your power: maintaining an emergency fund, keeping debt manageable, and reviewing your overall financial strategy regularly with your advisor. Market conditions will always change, but sound financial principles remain constant.

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# 2025 FRED J. CHEMIDLIN JR. MEMORIAL SCHOLARSHIP AWARD WINNERS

## Congratulations to the 2025 recipients of the sixth annual Fred J. Chemidlin, Jr. Memorial Scholarships.

- **Logan McDonald** received the Scotch Plains Fanwood High School award. He is now attending Indiana University and is pursuing a major in Business. The award is for a SPFHS graduating senior exhibiting academic effort, character, as well as school and/or community service with a dedication to caring for and supporting others. Entrepreneurial spirit is also a consideration.
- **Nicholas Doll**, Class of 2026 is the recipient of the Union Catholic High School award. To be considered for the UCHS scholarship, an applicant must be a rising senior or junior who is identified by Union Catholic school counselors. A candidate should be a hard-working student that demonstrates kindness and is a helpful member of the UC Community.

The scholarships were established after his passing to honor Fred's dedication to the entrepreneurial spirit, faithful strength, and strong community involvement.

## STAYING SAFE IN A DIGITAL WORLD

Con artists have been around forever, but today's technology gives them new tools. The good news is that awareness is your best defense, and you don't need to be a tech expert to protect yourself.

### Trust Your Instincts

That uncomfortable feeling when something seems "off"? Listen to it. Legitimate organizations understand caution and won't be offended if you want to verify their identity. If you receive an unexpected call about your accounts, benefits, or a supposed emergency, it's always okay to hang up and call back using a number you find independently.

### Common Tactics to Recognize

Scammers create urgency because they don't want you to think things through. They might claim your account will be closed, you'll be arrested, or you'll miss a limited-time opportunity. Remember: real emergencies can wait for you to verify they're real. Government agencies communicate by mail, not threatening phone calls. Your grandchild would want you to verify their emergency.

### Simple Safety Habits:

- Never give personal information to someone who contacted you unexpectedly
- Don't click links in emails unless you're certain of the sender
- When in doubt, ask someone you trust for a second opinion
- Keep your computer and phone software updated
- Review your statements regularly for anything unfamiliar

**Remember:** Being cautious isn't being rude or paranoid – it's being smart. Every day, intelligent, capable people are targeted by sophisticated schemes. There's no shame in taking time to verify, asking questions, or simply saying "no thank you" and hanging up.

# INSURANCE MATTERS

by Steve Goldberg

As you are aware, the cost of just about everything has been going up. One of the areas that has seen significant increases is in the cost of long term care (LTC). I've spoken to many people in the LTC industry and there are a number of reasons for the increase.

The main reason is the cost of labor. With the difficulty in getting people to work in the industry, home health care agencies have had to pay their care workers significantly more. Pre-pandemic, the average cost of home health care through an agency was in the \$20-\$25 per hour range. Since then, the average cost is in the \$35-\$40 range here in New Jersey. The cost of care in Assisted Living and Nursing Homes has also increased.

The cost of a potential LTC situation is something that needs to be addressed when planning for future financial success. There are various insurance products to help pay for LTC expenses including traditional LTC policies, life insurance with LTC riders, and hybrid life insurance/LTC policies. There is no one-size-fits-all solution. Each solution has its own place and my job is to find the best solution on a client-by-client basis.

The need for LTC can have a serious negative effect on any successful financial program and should be considered when putting together that plan. Please feel free to give me a call in the office if you would like discuss the various LTC options as well some strategies to help you pay for it. We can meet in person or via Zoom...and please feel free to sign up for our **December 3** Zoom presentation. I am always happy to help.

## HAPPY HOLIDAYS!

### What's happening?

The potential need for Long Term Care is an important consideration when putting together a sound plan to reach your financial goals in the future. How much does it cost? How will I pay for it? What resources are available to me to help with the process? What insurance products provide coverage for Long Term Care?

These are some of the questions which will be answered on **Wednesday, December 3 at 7PM**, by Family Investors' Steve Goldberg. He will give an informative virtual presentation via Zoom. Registration is free and there is no obligation. Please call the office to reserve your spot: **908.322.1800** or email: **stevegoldberg@familyinvestors.com**. Bring a friend or someone who might benefit from this presentation!

### Holiday Hours

The Family Investors Company office follows the schedule of the New York Stock Exchange.

Our office will be closed on **Thursday, November 27** and will close at **1PM on Friday, November 28**. The office will be closed **Thursday, December 25** and will close at **1PM on Friday, December 26**. The office will close at **4PM on December 29, 30, and 31** and will be closed on **Thursday, January 1, 2026**.

### Severe Weather

In cases of severe weather, the physical location of Family Investors Company may be closed, but you can always call the office and your call will be forwarded to a licensed principal representative.

### Office Reminders

You can receive "Family Matters" online at our website.

Please feel free to email us at: **info@familyinvestors.com** for any other general inquiries.

## INVESTMENT TERMS

*You hear investment terms on television and read them in print media and on the internet. But what do they mean? Here is a primer of some common investment terms:*

**Long Term Care:** refers to services designed to meet a person's health or personal care need when they can no longer perform everyday activities independently.

**Capital Gains Distribution:** A payment to investment company shareholders of profits realized on the sale of its securities. Equity funds typically pay these amounts once a year, usually in December.

**Crypto Currency:** A substantial long-term holding in a portfolio or a fund. A core holding is bought with the express purpose of being held for a very long time and is often a high-quality security with a history of steady performance.

**Core Holding:** A substantial long-term holding in a portfolio or a fund. A core holding is bought with the express purpose of being held for a very long time and is often a high-quality security with a history of steady performance.

**Tariff:** A tax or duty imposed by a government on goods imported into its Country. They serve various purposes, including raising government revenue, protecting domestic industries from foreign competition, and exerting political leverage over trade partners.

## LET'S TALK TURKEY

As Thanksgiving approaches it is important to recognize how lucky we are to have Family and Friends in our life, but it is also a good time to "Talk Turkey". With markets being unpredictable a little financial prep can help prevent your portfolio from being overcooked and allow you to enjoy a **FEAST**:

**F** – Focus on the Long Term: Like a turkey that takes time to roast, good investments need patience. Avoid the temptation to time the market and allow compounding and consistency to do its job.

**E** – Evaluate Market Conditions: Just like you wouldn't pull the turkey out of the oven without checking the temperature, you shouldn't invest without monitoring market conditions. Keep an eye on inflation, interest rates, and investment trends.

**A** – Allocate Wisely: Do not overstuff your portfolio within one asset class. Diversification is key just like having multiple sides is key to a good Thanksgiving dinner.

**S** – Season with Alternatives: Add a dash of real estate, precious metals, or other alternative investments. They can help hedge against inflation and add flavor to your portfolio.

**T** – Test and Tweak Annually: Revisit your financial plan every year. Rebalancing ensures your portfolio still matches your risk tolerance and long-term goals.

Talking turkey about investing isn't always easy but is essential. Whether you're a seasoned investor or just starting, a well-crafted portfolio is like a delicious Thanksgiving meal! Family Investors is here for you when you are ready to **FEAST**.

## FAMILY CHATTER

**Darraugh Valli** went to the Outsiders on Broadway with her college friends from Clemson. **Peter Chemidlin** on August 2nd made his first hole in one at the local Shackamaxxon Country Club on hole 12. **Steve Goldberg** and his family went to Miami Florida and enjoyed a cruise to the Bahamas. **Janet Lesce** and husband celebrated her 60th birthday by traveling to Rockport, Mass and Newport, RI. **Lynn Galgano** welcomed her first grandchild, Lila, this May. She is having a wonderful time spoiling her. **Matt Chemidlin** and his family vacationed this past June in the Canadian Rockies and spent a few summer weekends at the Jersey Shore.