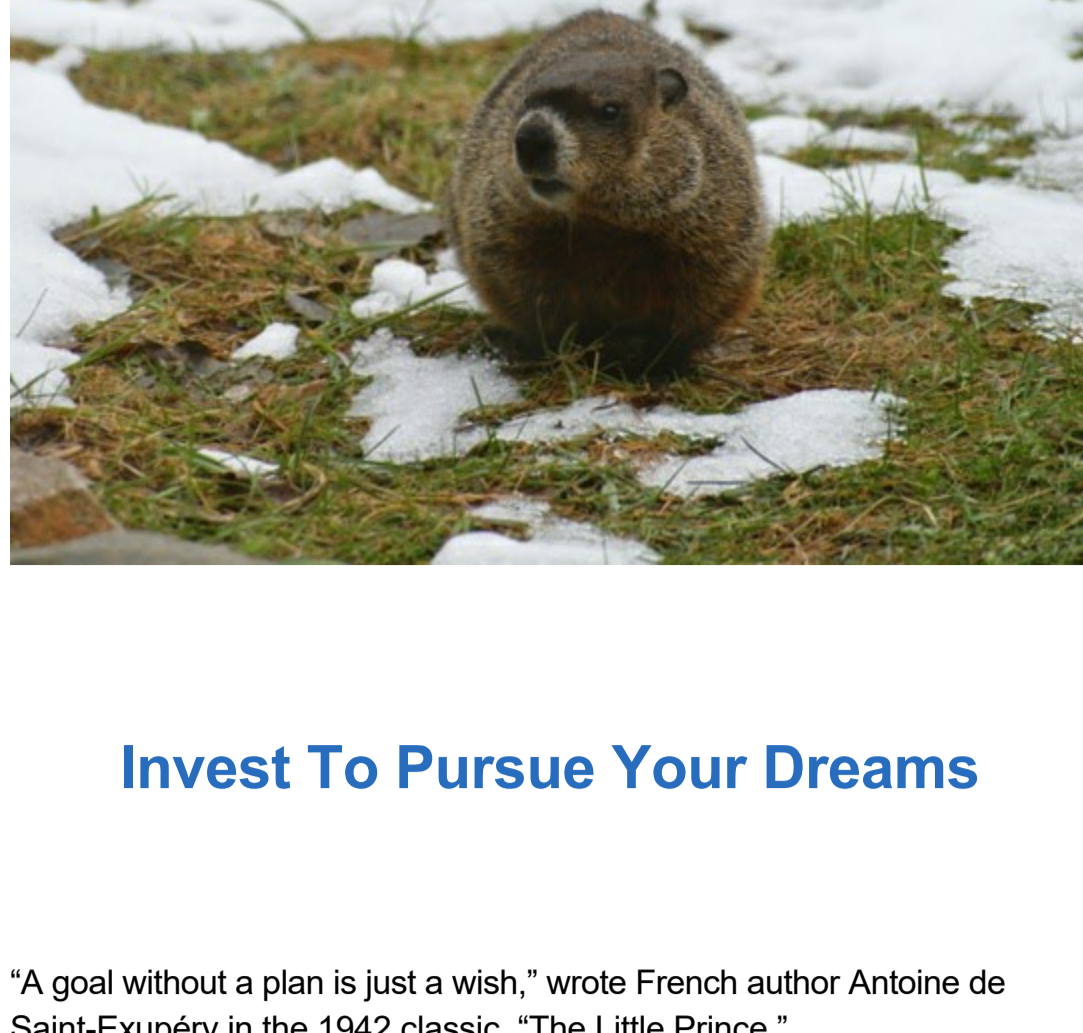


## Will the Groundhog see his shadow? 6 More Weeks of Winter? Brrrrrrrr!



### Invest To Pursue Your Dreams

"A goal without a plan is just a wish," wrote French author Antoine de Saint-Exupéry in the 1942 classic, "The Little Prince."

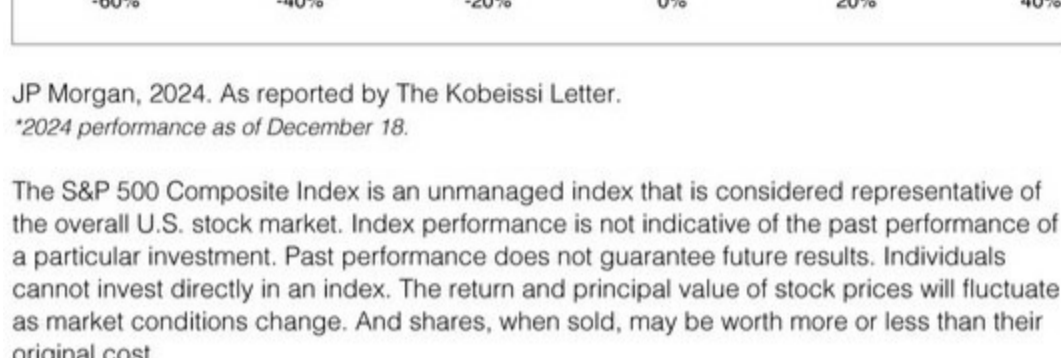
In financial services, we like to say, "Investing without a strategy is just a dream."

At its core, an investing strategy is designed to help you 1) track progress toward your goal, 2) define your risk tolerance, 3) set your time horizon, and, perhaps most importantly, 4) help define and measure your success.

The chart below shows my fears about what happens when people invest without a clear, well-defined strategy. In 2024, individual investors again lagged the S&P 500. We all know why—fear, greed, and overconfidence can cloud judgment and lead to poor decision-making and bad returns.

#### Falling Behind or Keeping Pace?

Retail investors lag the S&P 500 again in 2024



JP Morgan, 2024. As reported by The Kobeissi Letter.  
\*2024 performance as of December 18.

The S&P 500 Composite Index is an unmanaged index that is considered representative of the overall U.S. stock market. Index performance is not indicative of the past performance of a particular investment. Past performance does not guarantee future results. Individuals cannot invest directly in an index. The return and principal value of stock prices will fluctuate as market conditions change. And shares, when sold, may be worth more or less than their original cost.

When we created your strategy, we were clear about where you were and where you wanted to go. So, each year, we can measure your progress toward your goals.

But life happens, and sometimes goals change. If you see any changes on the horizon for 2025, please let me know as soon as possible. We might need to revisit your approach. Ultimately, we want your investment strategy to help you realize your dreams—all of them.

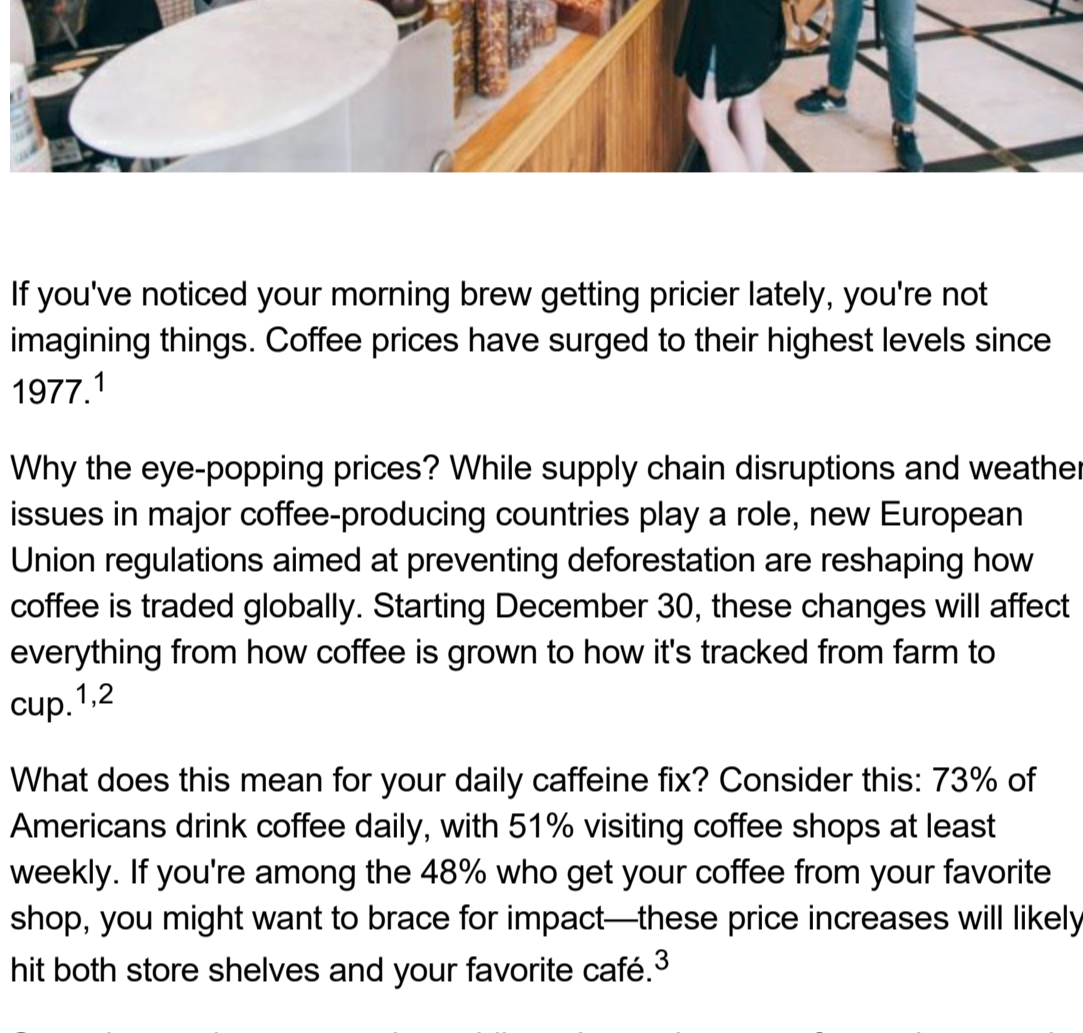
JP Morgan, 2024. As reported by The Kobeissi Letter.  
\*2024 performance as of December 18.

## African-American History Month



February is the birth month of two figures who loom large in the Black past: U.S. President [Abraham Lincoln](#) (born February 12), who issued the [Emancipation Proclamation](#), and African American abolitionist, author, and orator [Frederick Douglass](#) (born February 14). Since the deaths of Lincoln and Douglass (in 1865 and 1895, respectively), the Black community had celebrated their contributions to African American liberation and civil rights on their birthdays. By rooting Negro History Week in February, Woodson sought to both honor the inestimable legacy of Lincoln and Douglass and to expand an already existent celebration of the Black past to include not only the accomplishments of these two great individuals but also the history and achievements of Black people in general.

## COFFEE! COFFEE! COFFEE!



If you've noticed your morning brew getting pricier lately, you're not imagining things. Coffee prices have surged to their highest levels since 1977.<sup>1</sup>

Why the eye-popping prices? While supply chain disruptions and weather issues in major coffee-producing countries play a role, new European Union regulations aimed at preventing deforestation are reshaping how coffee is traded globally. Starting December 30, these changes will affect everything from how coffee is grown to how it's tracked from farm to cup.<sup>1,2</sup>

What does this mean for your daily caffeine fix? Consider this: 73% of Americans drink coffee daily, with 51% visiting coffee shops at least weekly. If you're among the 48% who get your coffee from your favorite shop, you might want to brace for impact—these price increases will likely hit both store shelves and your favorite café.<sup>3</sup>

Some interesting perspective: while we're paying more for our lattes, only 18% of Americans actually drink their coffee black—down 56% from 2022. The rest of us are splurging on extras like flavored syrups and alternative milk options, with almond and oat milk preferences rising 71% and 90%, respectively, since 2022.<sup>3</sup>

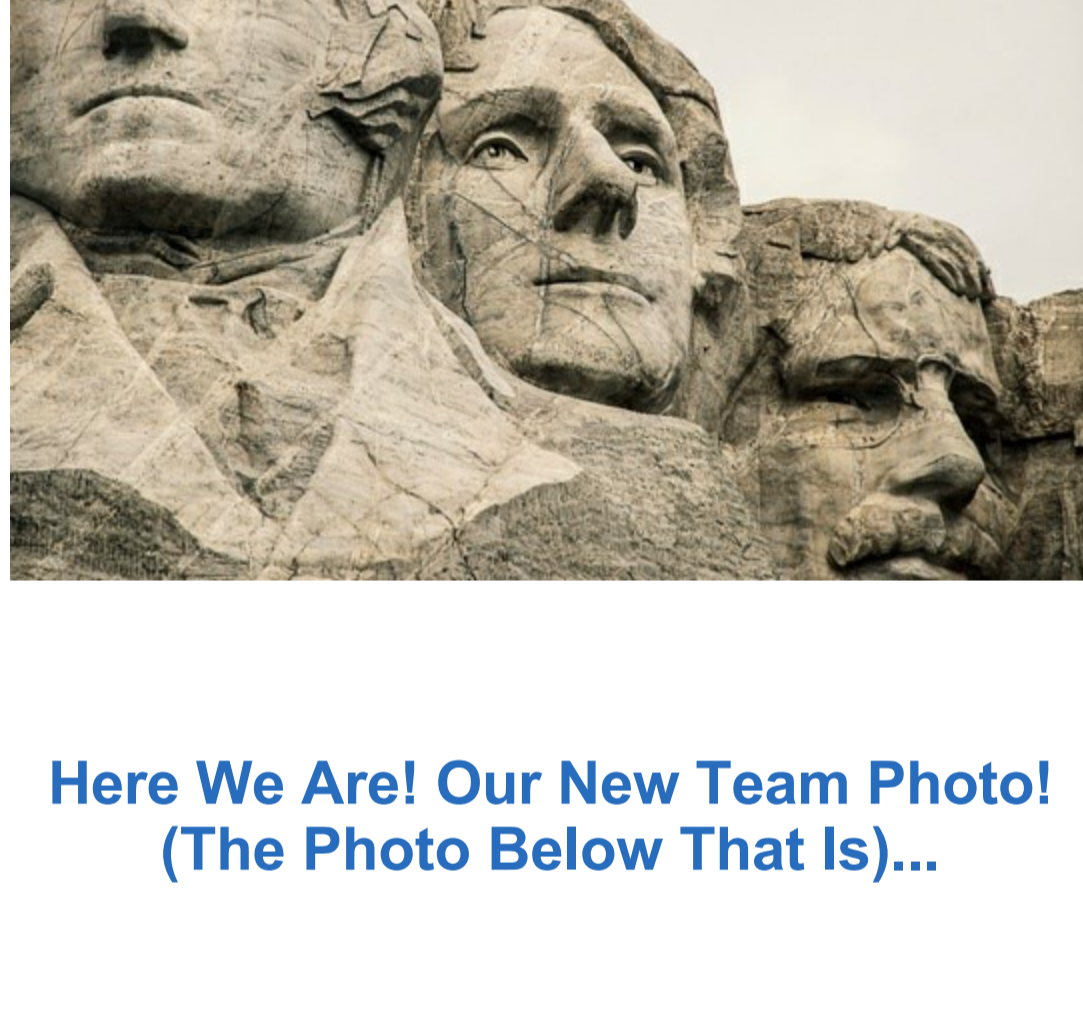
We'll keep monitoring these developments and their impact on your coffee budget. In the meantime, you might want to show some extra appreciation to your local barista. They're dealing with these changes, too!

1. Coffee Intelligence, "Coffee prices surge to 47-year highs, reshaping the industry," November 29, 2024

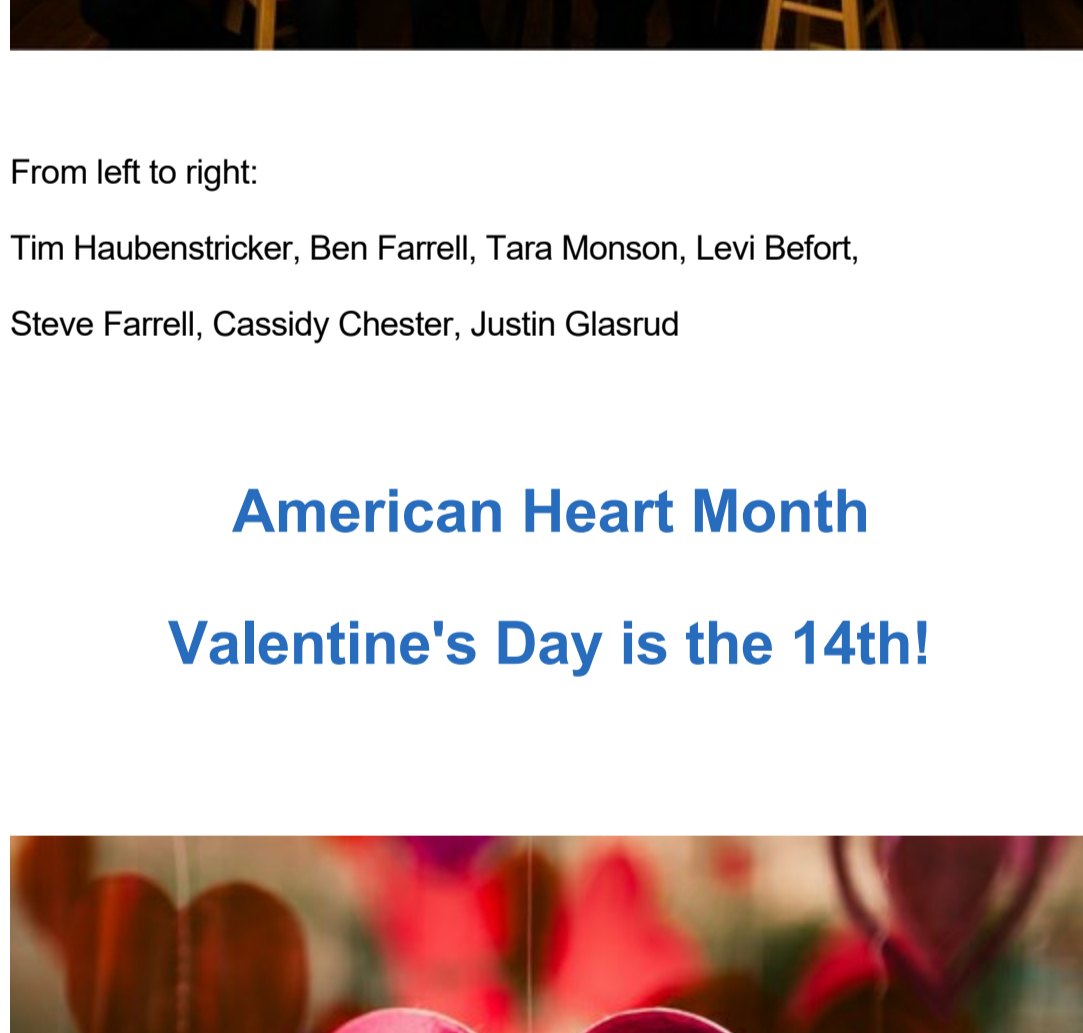
2. Voice of America, "How EU deforestation laws are reordering world of coffee," March 30, 2024

3. Drive Research, "2024 Coffee Statistics: Consumption, Preferences, & Spending," February 1, 2024

## President's Day is February 17



## Here We Are! Our New Team Photo! (The Photo Below That Is)...



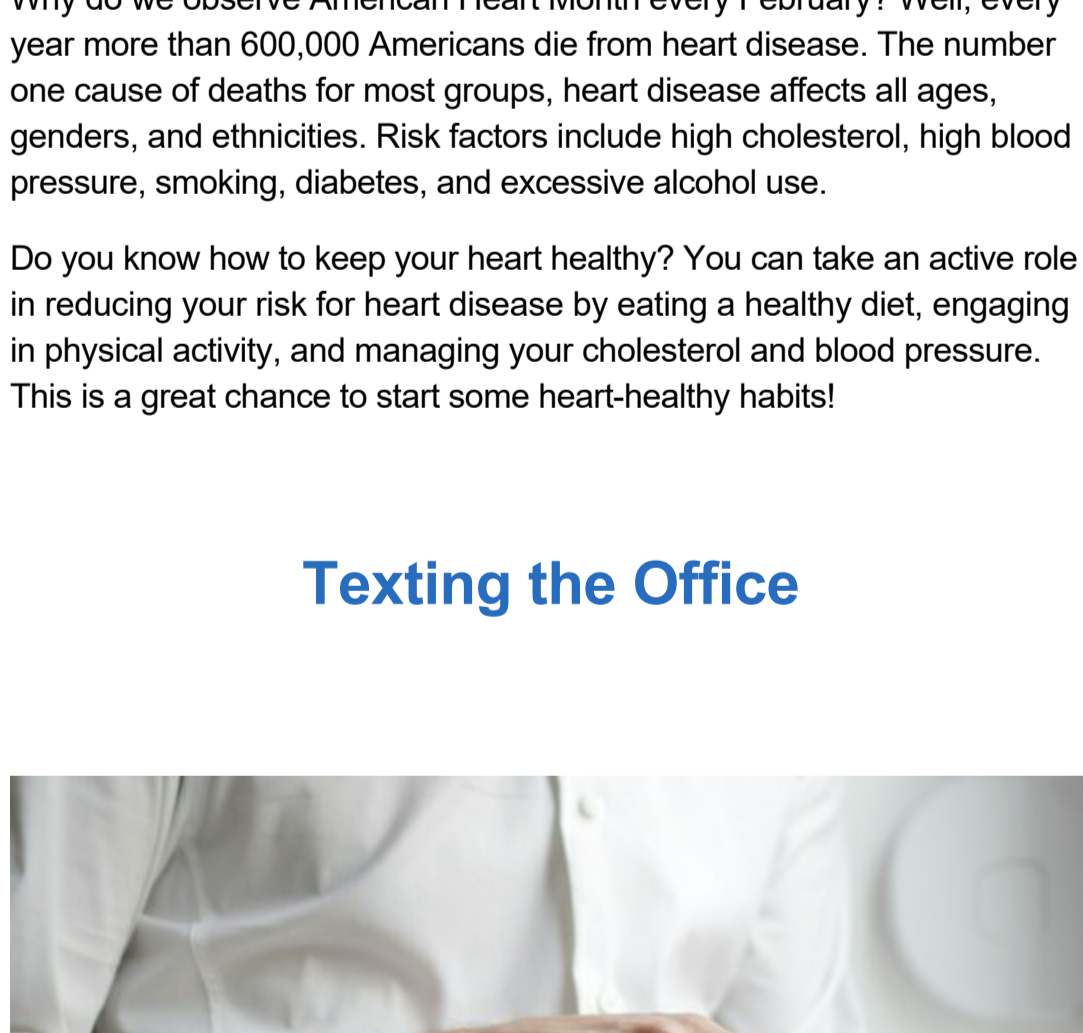
From left to right:

Tim Haubenstricker, Ben Farrell, Tara Monson, Levi Befort,

Steve Farrell, Cassidy Chester, Justin Glasrud

## American Heart Month

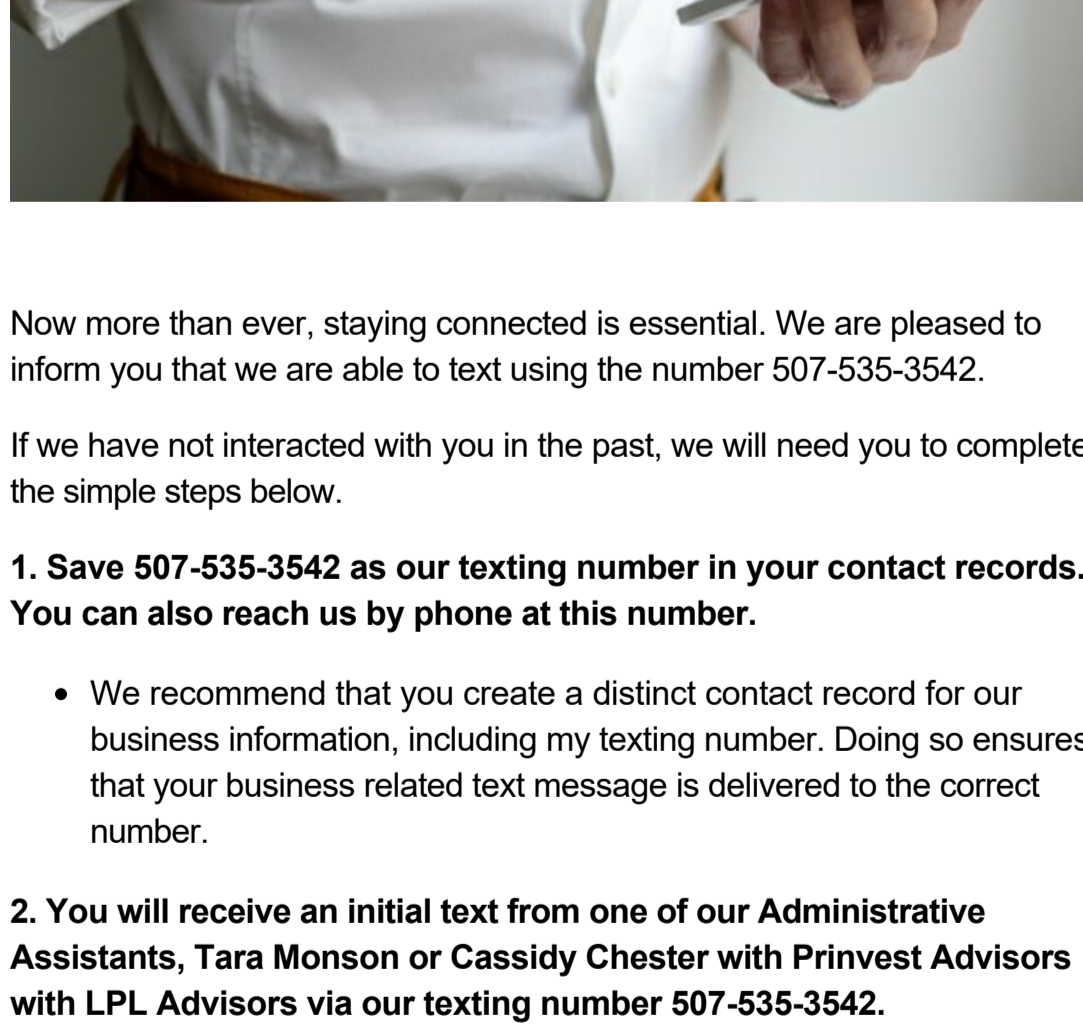
### Valentine's Day is the 14th!



Why do we observe American Heart Month every February? Well, every year more than 600,000 Americans die from heart disease. The number one cause of deaths for most groups, heart disease affects all ages, genders, and ethnicities. Risk factors include high cholesterol, high blood pressure, smoking, diabetes, and excessive alcohol use.

Do you know how to keep your heart healthy? You can take an active role in reducing your risk for heart disease by eating a healthy diet, engaging in physical activity, and managing your cholesterol and blood pressure. This is a great chance to start some heart-healthy habits!

## Texting the Office



Now more than ever, staying connected is essential. We are pleased to inform you that we are able to text using the number 507-535-3542.

If we have not interacted with you in the past, we will need you to complete the simple steps below.

**1. Save 507-535-3542 as our texting number in your contact records. You can also reach us by phone at this number.**

- We recommend that you create a distinct contact record for our business information, including my texting number. Doing so ensures that your business related text message is delivered to the correct number.

**2. You will receive an initial text from one of our Administrative Assistants, Tara Monson or Cassidy Chester with Prininvest Advisors with LPL Advisors via our texting number 507-535-3542.**

- Reply to that text with the word "Accept". Do not include spaces, dashes or characters.
- We will be able to text with you after we receive your consent.

**3. If you have not received an initial text from us, you may send us a text any time at 507-535-3542.**

- Send a text message to our office 507-535-3542
- We will receive your message. No consent is required.

**Please be aware of the following considerations when texting:**

- We are not permitted to accept trade or money movement instructions via text message. All trade and money movement instructions must be confirmed verbally.
- Do not send any messages or attachments that contain confidential (ex: Statements) or personally identifiable information (ex: SSN)
- All text messages are 1:1 (no group texting)
- Our admins will text on our behalf from our office number.
- You may text the word "stop" to stop receiving texts from our office.

**\*Text messages will be replied to Monday - Friday, 8:00 AM - 4:30 PM unless it falls on a holiday.**

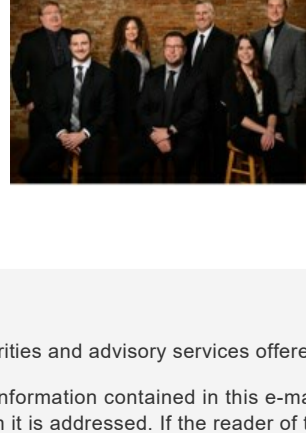
We would LOVE your feedback!

We would love to receive a [Google review](#) or [testimonial](#) regarding your experience you have had with our financial services team. Your feedback is valuable to us as we strive to provide the best possible financial services to our clients.

We are always looking for more clients like you, and your testimonial will help us showcase our [services](#) to others who may benefit from them. If you have a few minutes to spare, please feel free to share your thoughts.

We greatly appreciate any feedback you can provide.

[CONTACT US](#)



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