

Labor Day Weekend



Labor Day is often seen as the unofficial end of summer—a time for family gatherings, community events, and one last long weekend before the busy fall season begins. It's also a reminder to pause and celebrate the hard work and dedication that make progress possible, both personally and nationally. I hope you enjoyed a safe and relaxing Labor Day weekend with loved ones, whether that meant a backyard cookout, time on the lake, or simply taking a well-deserved break.

Looking Ahead: Fall Market Outlook

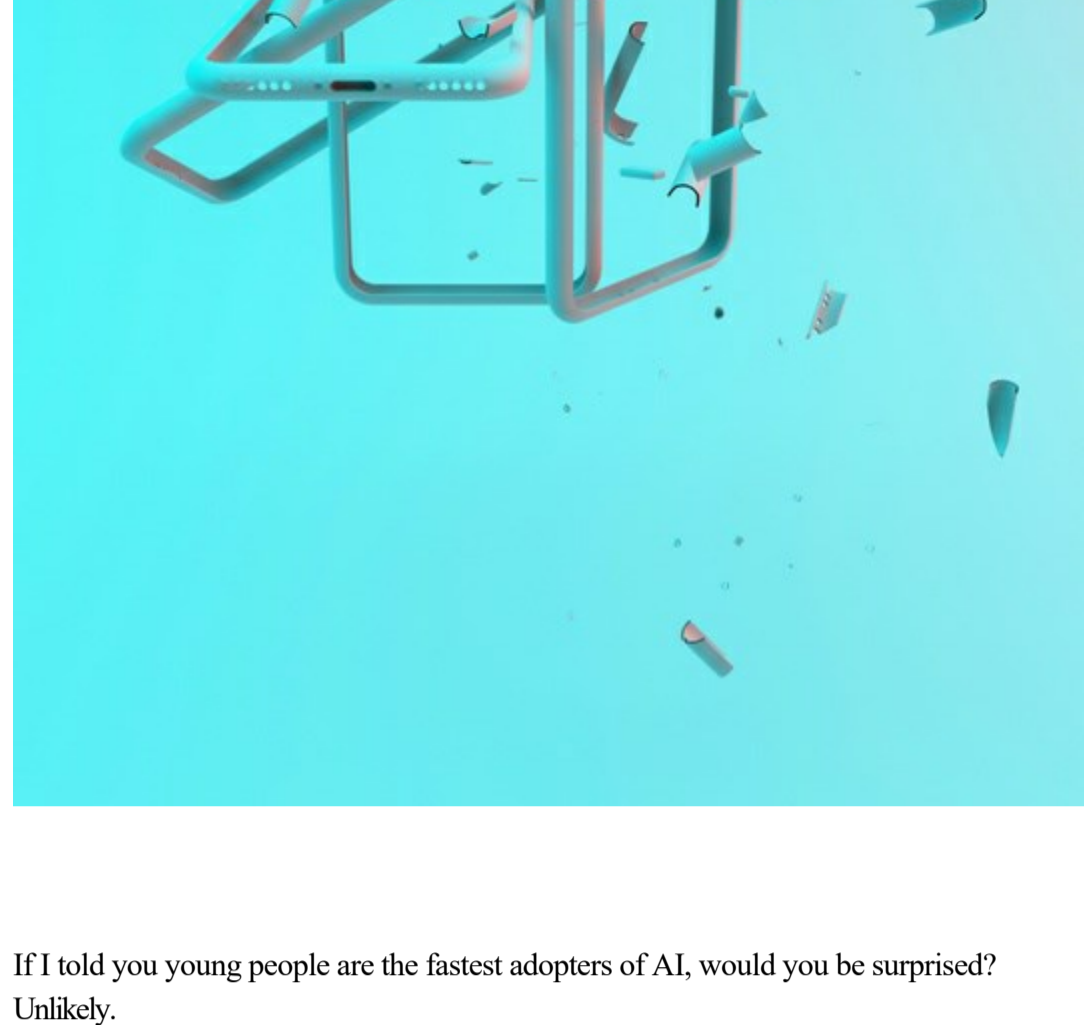
Historically, September has been one of the more challenging months for investors, often marked by increased market swings. While past performance doesn't guarantee future results, it's a helpful reminder to stay patient and disciplined through short-term noise.

As we move into the final quarter of 2025, here are a few key themes we're watching:

- **Federal Reserve Policy**— Interest rate decisions continue to drive markets; we'll be watching closely for signs of future cuts or extended pauses.
- **Corporate Earnings**— Q3 results will provide insight into consumer strength and business resilience.
- **Global Economy**— Energy prices, supply chain trends, and international growth remain potential drivers of volatility.

Despite uncertainties, opportunities remain across both equities and fixed income.

Who is using AI?



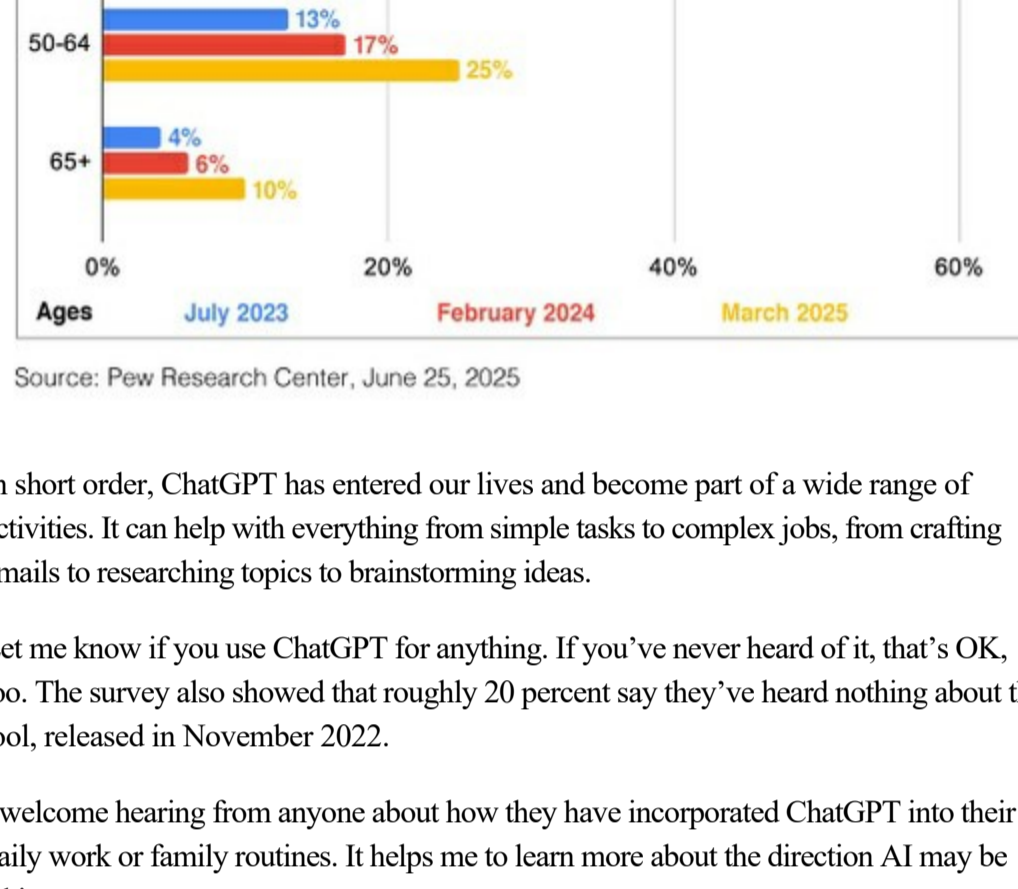
If I told you young people are the fastest adopters of AI, would you be surprised? Unlikely.

But, if I told you the biggest percentage increase of AI users in the past year was people 65+, you might give me a double-take!

Today's chart shows that 18-29 have embraced ChatGPT (an AI chatbot) faster than any other age group. But what caught my attention was the 65+ numbers! They've seen a big increase in users—a 150 percent increase from 4 percent to 10 percent in less than two years. Boomers are showing they don't want to be left behind.

Early Adopters

% of adults who say they have ever used ChatGPT



Source: Pew Research Center, June 25, 2025

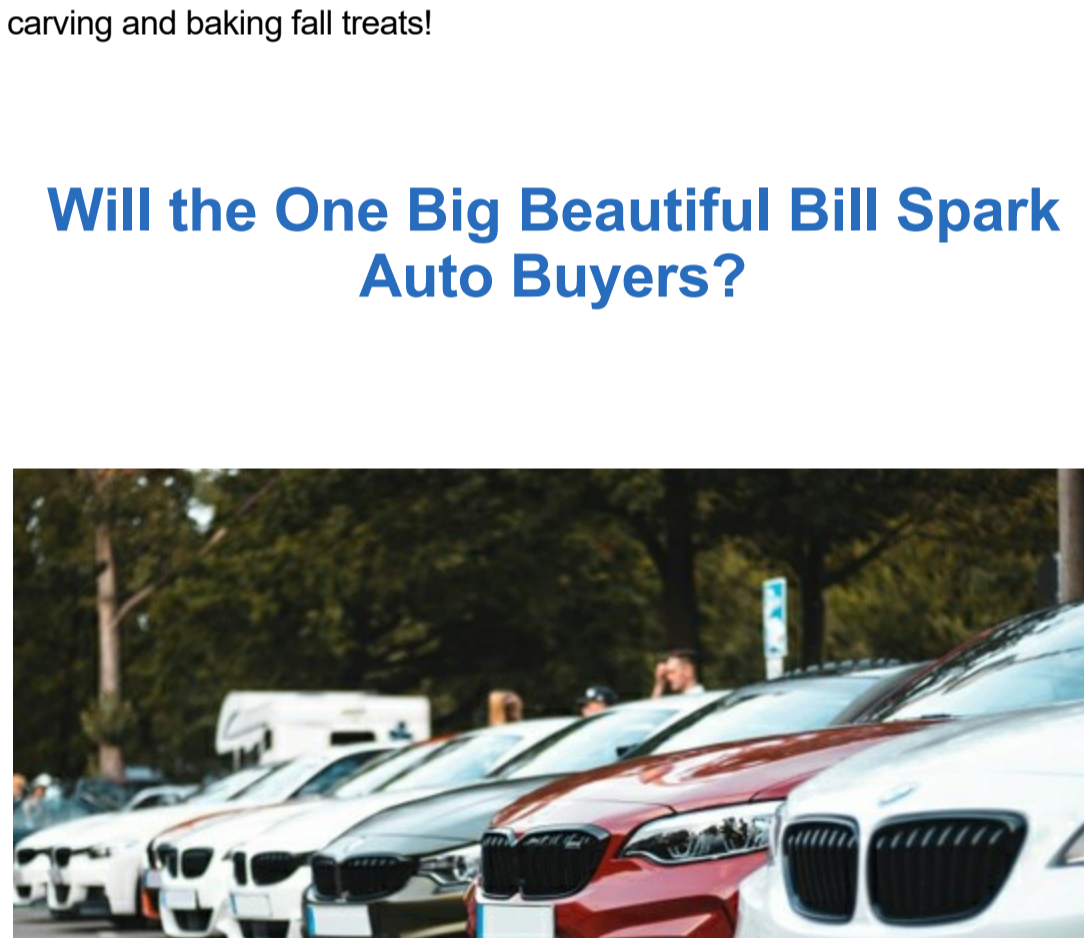
In short order, ChatGPT has entered our lives and become part of a wide range of activities. It can help with everything from simple tasks to complex jobs, from crafting emails to researching topics to brainstorming ideas.

Let me know if you use ChatGPT for anything. If you've never heard of it, that's OK, too. The survey also showed that roughly 20 percent say they've heard nothing about this tool, released in November 2022.

I welcome hearing from anyone about how they have incorporated ChatGPT into their daily work or family routines. It helps me to learn more about the direction AI may be taking.

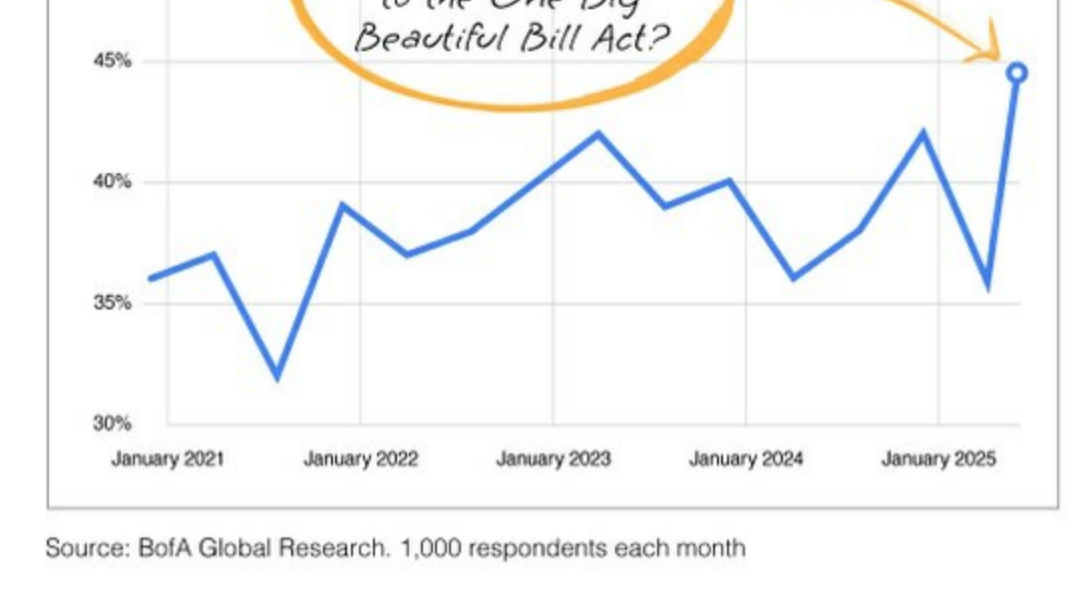
Pew Research Center, June 25, 2025. "34% of U.S. Adults have used ChatGPT, about double the share in 2023."

Fall Begins September 22



This date marks the autumnal equinox, when day and night are nearly equal in length. Fall is one of the most beautiful and cozy times to plan seasonal activities such as apple picking, DIY autumn decor, pumpkin carving and baking fall treats!

Will the One Big Beautiful Bill Spark Auto Buyers?

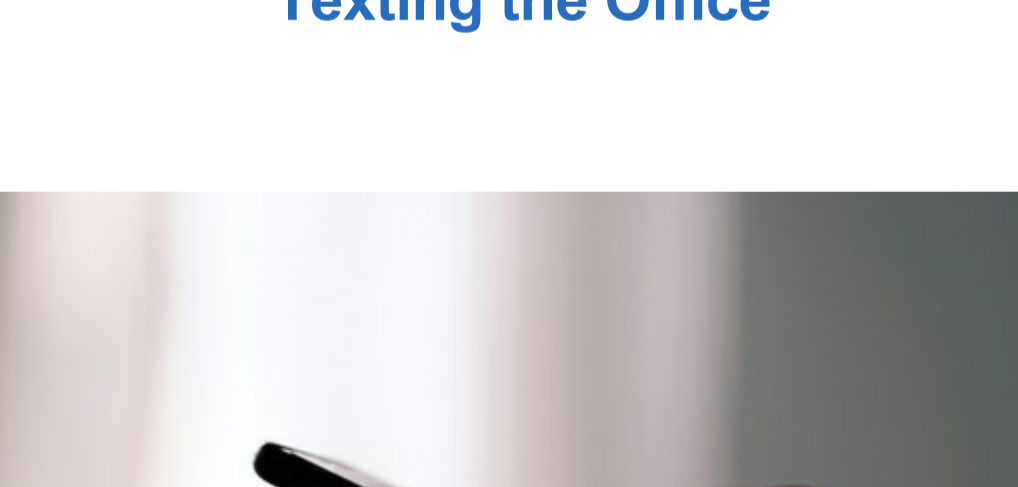


There are a lot of tax-law changes tucked in the nooks and crannies of the 800+ page One Big Beautiful Bill. One that you may have heard about created a \$10,000 tax deduction when you finance a new car.

But as you can see, in June, people were already showing great interest in buying a new car. Will the tax change inspire even more people to visit the showroom?

Changing Incentives?

Percentage of respondents in June 2025 who expect to spend on a new car in the next 12 months



Source: BofA Global Research, 1,000 respondents each month

Here's how the new tax rule works. Starting this year, you can deduct up to \$10,000 of interest on new auto loans from your income. The car must be brand-new, and final assembly must be in the U.S. It phases out for single filers at \$100,000 (\$200,000 for married couples filing jointly). The deduction is gone at \$150,000 and \$250,000.

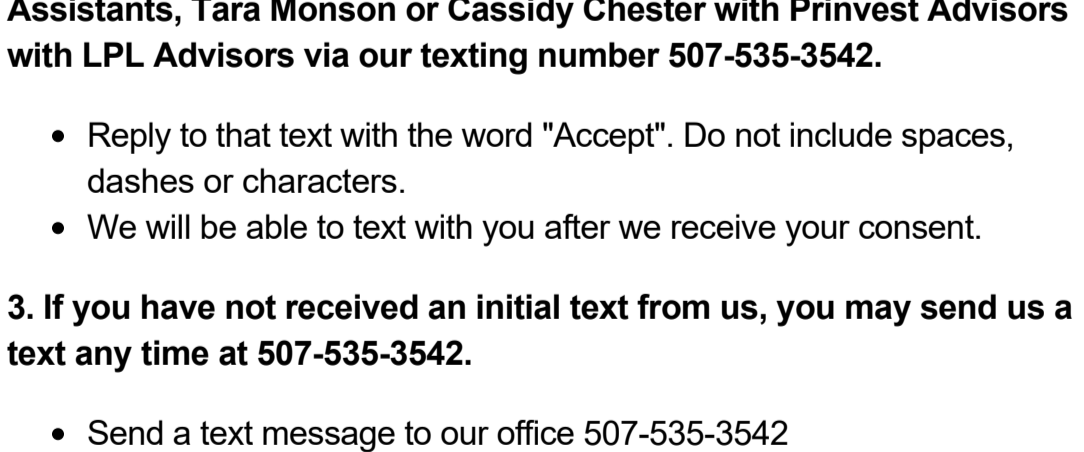
Check with your tax professional to learn if you qualify for the new rule.

While today's chart connects to recent news, it's another reminder that there are more ways to measure the economy than following inflation reports, job updates, and Fed meetings.

I watch the "number of people who expect to buy a new car" because it's about confidence. Most people will only consider a new car when they feel good about their finances and the future.

BofA Global Research, June 2025, 1,000 respondents each month

Texting the Office



Now more than ever, staying connected is essential. We're working to make sure you have more ways than 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 texting 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 Prinvest 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 and reply. 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.**

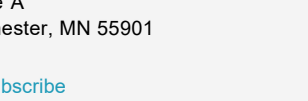
We would LOVE your feedback!

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



hello@prinvestadvisors.com
5075353542

Prinvest Advisors

http://www.prinvestadvisors.com

Securities and advisory services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC

The information contained in this e-mail message is being transmitted to and is intended for the use of only the individual(s) to whom it is addressed. If the reader of this message is not the intended recipient, you are hereby advised that any dissemination, distribution or copying of this message is strictly prohibited. If you have received this message in error, please immediately delete.

Content in this material is for general information only and not intended to provide specific advice or recommendations for any individual. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and may not be invested into directly.

All investing involves risk including loss of principal. No strategy assures success or protects against loss.

Dollar cost averaging involves continuous investment in securities regardless of fluctuation in price levels of such securities. An investor should consider their ability to continue purchasing through fluctuating price levels. Such a plan does not assure a profit and does not protect against loss in declining markets.

Traditional IRA account owners have considerations to make before performing a Roth IRA conversion. These primarily include income tax consequences on the converted amount in the year of conversion, withdrawal limitations from a Roth IRA, and income limitations for future contributions to a Roth IRA. In addition, if you are required to take a required minimum distribution (RMD) in the year you convert, you must do so before converting to a Roth IRA.

The economic forecasts set forth in this material may not develop as predicted and there can be no guarantee that strategies promoted will be successful. This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

This informational email is an advertisement and you may opt out of receiving future emails. To opt out, please click the "Unsubscribe" link below.

This message was sent by
Prinvest Advisors
5075353542
2774 Commerce Dr. NW
Suite A
Rochester, MN 55901

[Unsubscribe](#)