

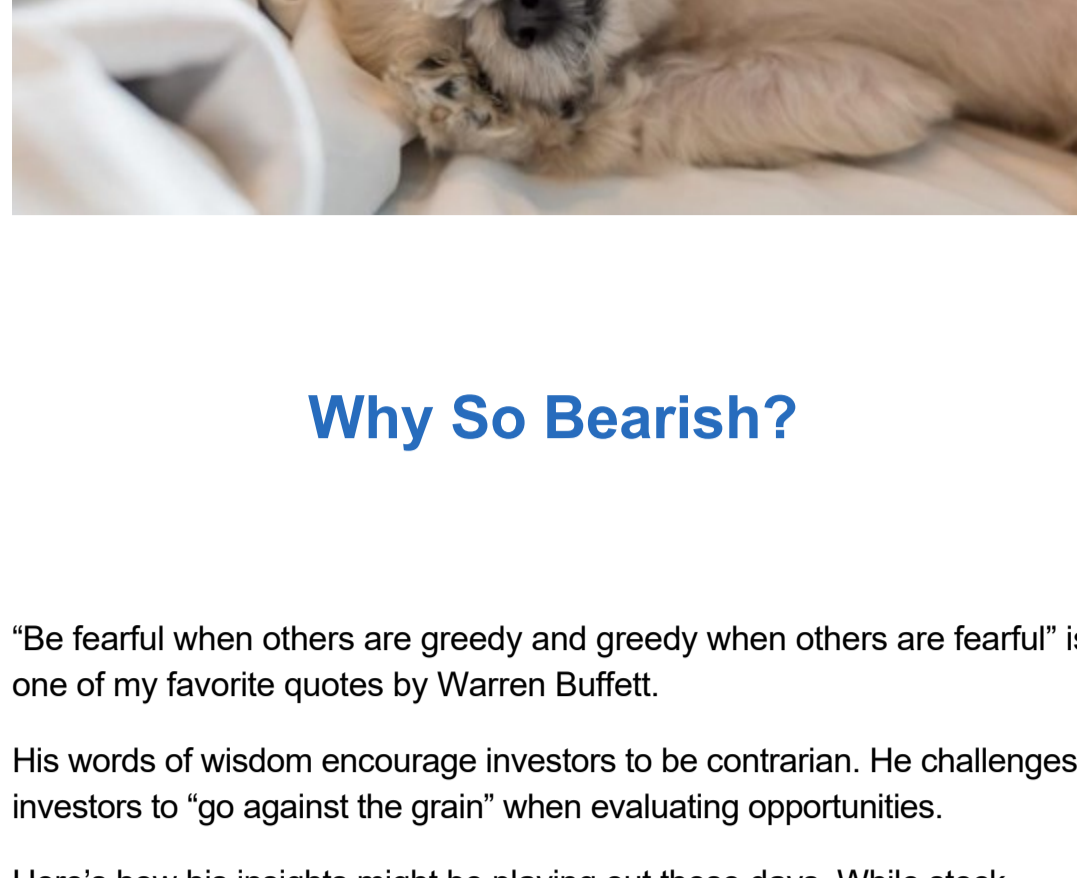
Let the March Madness Begin!



DAYLIGHT SAVINGS

Sunday, March 9th

"Time" to move your clock ahead!



Why So Bearish?

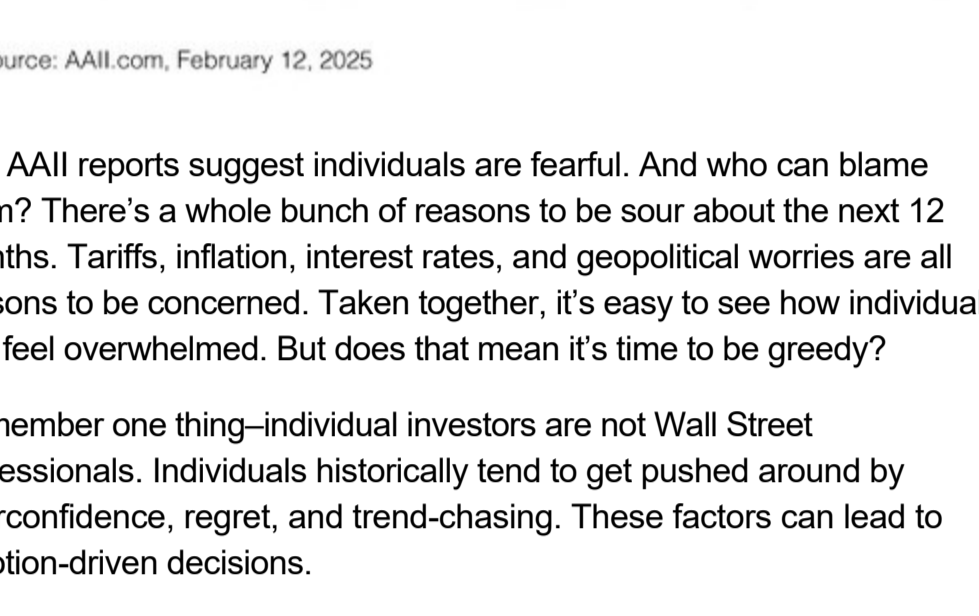
"Be fearful when others are greedy and greedy when others are fearful" is one of my favorite quotes by Warren Buffett.

His words of wisdom encourage investors to be contrarian. He challenges investors to "go against the grain" when evaluating opportunities.

Here's how his insights might be playing out these days. While stock prices were hitting all-time highs in early February, individual investors had become increasingly bearish. The AAIL Sentiment Survey hit 28.4 on February 12—the lowest reading since November 2023.

Why So Bearish?

The direction that AAIL members feel that stock prices will travel during the next six months.



Source: AAIL.com, February 12, 2025

The AAIL reports suggest individuals are fearful. And who can blame them? There's a whole bunch of reasons to be sour about the next 12 months. Tariffs, inflation, interest rates, and geopolitical worries are all reasons to be concerned. Taken together, it's easy to see how individuals can feel overwhelmed. But does that mean it's time to be greedy?

Remember one thing—individual investors are not Wall Street professionals. Individuals historically tend to get pushed around by overconfidence, regret, and trend-chasing. These factors can lead to emotion-driven decisions.

So, how will stocks perform during the next 12 months?

Ask me again in February 2026, and I'll tell you how it turned out.

In the meantime, let's stay focused on your goals!

AAIL.com, February 20, 2025

Women's Rights Month - "Human rights are women's rights, and women's rights are human rights." ~Hillary Clinton



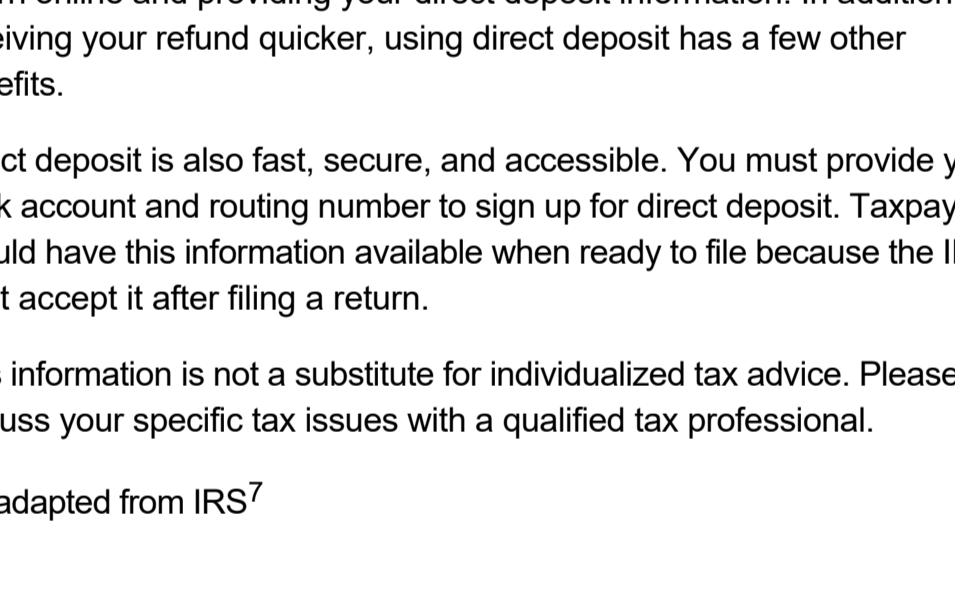
Happy St. Patrick's Day!

Will YOU wear GREEN on March 17?



LPL 2025 Fishing Tournament Participants!

Congrats Levi on catching the MOST fish!



L. to R. Justin Glasrud, Levi Befort, Steve Farrell, Ben Farrell

Tax Season is Upon Us

Filing Deadline Is April 15

This year, the filing deadline is April 15 for most taxpayers, but automatic six-month filing extensions are available to anyone for free. Taxpayers should be aware that filing Form 4868 only extends the time to file tax returns. Those who owe taxes should still pay by April 15 to avoid late payment penalties.

Receive Your Tax Return Quicker With Direct Deposit

Want to receive your tax return quickly? The IRS recommends filing your return online and providing your direct deposit information. In addition to receiving your refund quicker, using direct deposit has a few other benefits.

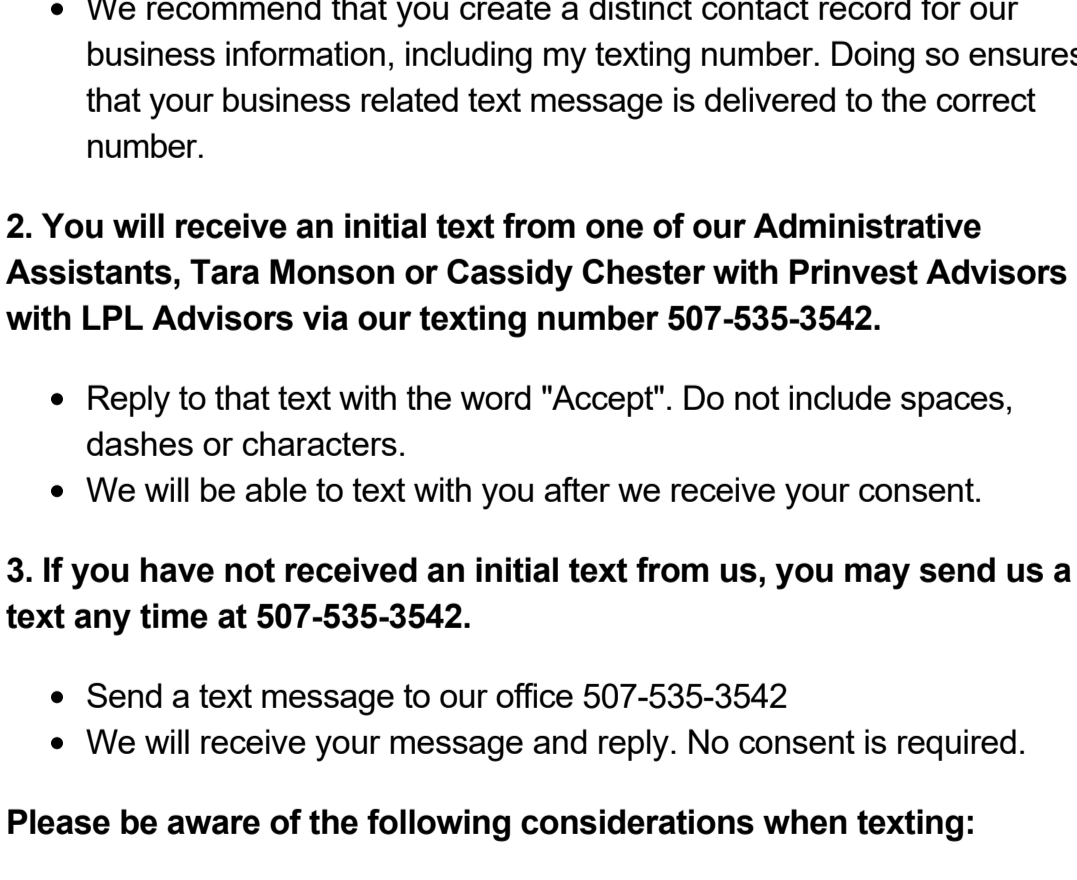
Direct deposit is also fast, secure, and accessible. You must provide your bank account and routing number to sign up for direct deposit. Taxpayers should have this information available when ready to file because the IRS can't accept it after filing a return.

This information is not a substitute for individualized tax advice. Please discuss your specific tax issues with a qualified tax professional.

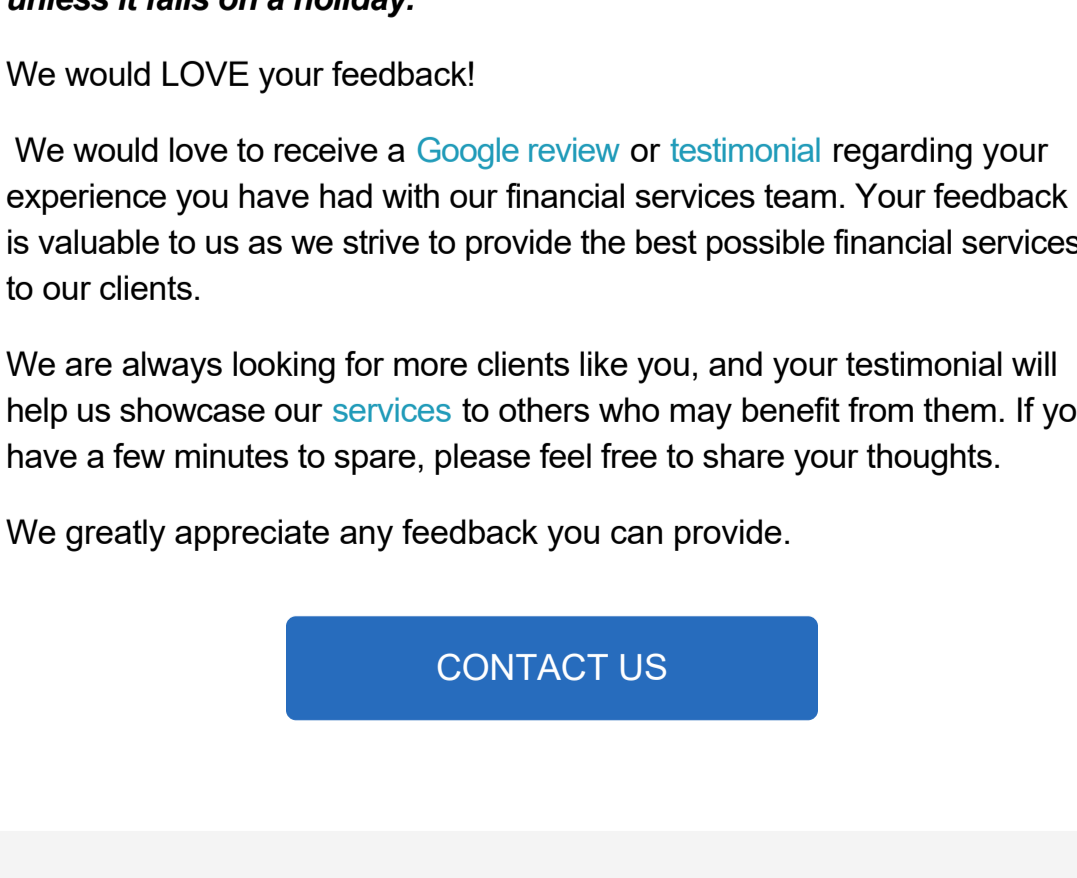
Tip adapted from IRS⁷

March 20th - Spring has Sprung!

We love the Sun,
We love the Trees,
We love the Flowers
That bloom in Spring!



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 Foster with Prinvest Advisors with LPL. Advors 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.**

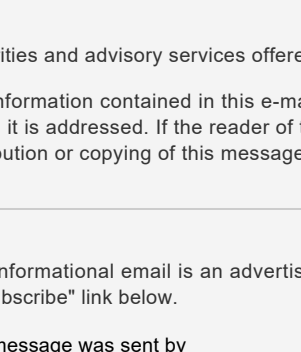
We would LOVE your feedback!

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>