



# Hello, 2025!

Happy New Year! As we welcome 2025, it's the perfect time to reflect on your financial journey and set meaningful goals for the year ahead. For many, the New Year symbolizes fresh starts and bold resolutions. Why not channel this energy into building a stronger, more secure financial future?

Here are some actionable steps to help you kickstart your financial goals this year:



## 1. Start with a Budget - Your Financial Blueprint

A well-structured budget is the foundation of financial success. It's not just about restricting spending but directing your money toward what matters most. Begin by listing your income and all expenses—fixed (like rent or mortgage) and variable (like dining out or shopping).

Consider using a budgeting tool or app to simplify the process. Aim to allocate funds to essential categories like savings, debt repayment and discretionary spending. Remember, a good rule of thumb is the 50/30/20 rule: 50% for needs, 30% for wants, and 20% for savings or debt reduction.



## 2. Track Your Expenses - Awareness Is Key

To stick to your budget, tracking expenses is essential. You might be surprised to find where your money is going! Small, unnoticed expenses can add up over time. By reviewing your spending regularly, you can identify areas where you can cut back and redirect those funds toward your goals.

Try setting aside time each week to review your transactions. This habit will keep you accountable and ensure you're staying on track.



## 3. Set SMART Financial Goals

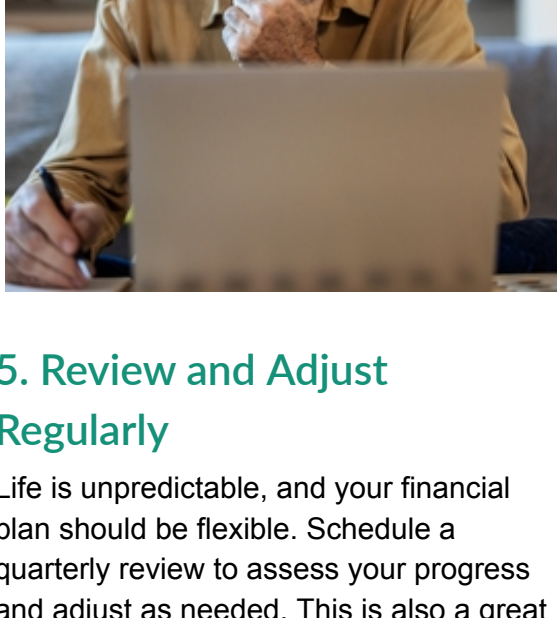
When setting your financial goals for 2025, make them SMART: Specific, Measurable, Achievable, Relevant and Time-bound. Instead of a vague resolution like "save more money," try "to save \$5,000 for an emergency fund by December 31, 2025."

Divide larger goals into smaller, manageable milestones. For instance, if you're aiming to pay off \$12,000 in debt, break it into monthly targets of \$1,000. Celebrating small wins along the way can keep you motivated.



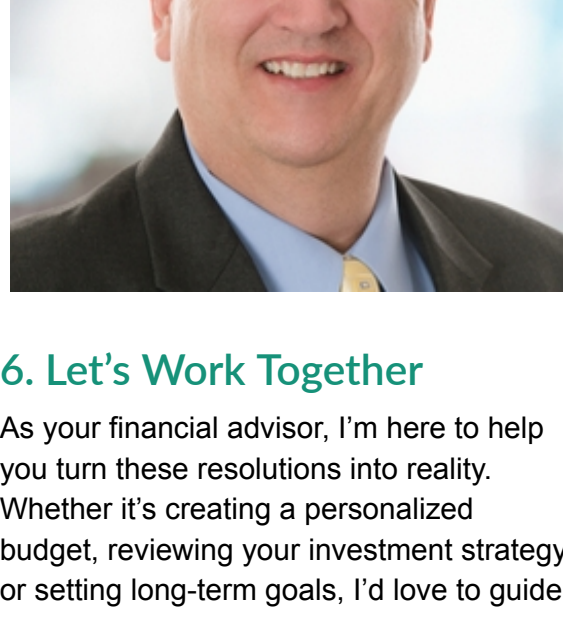
## 4. Automate Your Savings and Investments

One of the easiest ways to build wealth is to automate your savings and investments. Set up automatic transfers to a high-yield savings account or your retirement account. This "pay yourself first" approach ensures you're prioritizing your financial health before discretionary spending.



## 5. Review and Adjust Regularly

Life is unpredictable, and your financial plan should be flexible. Schedule a quarterly review to assess your progress and adjust as needed. This is also a great time to revisit your goals and ensure they align with any changes in your life.



## 6. Let's Work Together

As your financial advisor, I'm here to help you turn these resolutions into reality. Whether it's creating a personalized budget, reviewing your investment strategy, or setting long-term goals, I'd love to guide you through the process.

Schedule a call or meeting with me to discuss your 2025 financial plans. Together, we can make this your most financially successful year yet!

[Click Here to Schedule](#)



## JANUARY 2025: FUN FACT

In January 2025, the full moon is called the "Wolf Moon," which originates from Native American cultures where wolves are often heard howling during this time. This moon is the first full one of the year and is particularly interesting because it often appears close to Mars in the night sky, creating a visually striking sight for stargazers. This phenomenon is sometimes called a "lunar occultation" where the moon appears to pass in front of Mars, temporarily obscuring it from view.



## Monthly Recipe: The Best Venison Stew

### Ingredients:

- 1 lb. venison, diced with all sinew removed
- 1 Tbsp. olive oil
- 2 and 1/2 cups diced potatoes (about 3 medium potatoes)
- 2 cups diced carrots
- 1 cup diced celery
- 1 large onion, diced
- 2 garlic cloves, minced
- 2 tsp. herbs de Provence\*
- 1 tsp. salt
- 3/4 tsp. black pepper
- 1 15 Oz. can diced tomatoes
- 4 cups unsalted beef stock or venison stock
- 3-4 dashes Worcestershire sauce

### Steps:

1. Dice the venison into bite-sized chunks, being sure to remove any of the silvery sinew tissue. Leaving this on makes the meat tough.
2. Add the olive oil to a large pot or Dutch oven and heat on the stove top over medium-high heat.
3. When the oil is hot, allow the venison to sauté for 5-7 minutes or until the edges start to brown. Remove the venison from the pot and set aside.
4. Turn the heat down to medium and add the potatoes, carrots, celery, and onion. Add the vegetable to sauté for about 8-10 minutes, or until they begin to soften.
5. Add the garlic, herbs de Provence, salt and pepper and cook for an additional minute before adding the tomatoes, broth and Worcestershire sauce, making sure you scrape all the browned bits off the bottom of the pan. Then, add the venison stew meat back to the pot. Stir well and bring the stew to a boil.
6. Once a boil is reached, turn the heat to low, cover the pot with a lid, and allow the stew to simmer for 1-2 hours until the venison is tender.
7. Serve hot (is amazing with crusty bread).

\*Recipe courtesy of Miss Allie's Kitchen

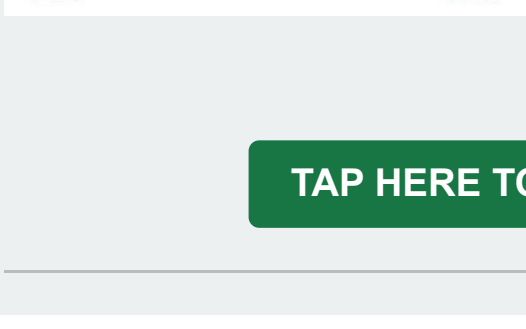
## UPCOMING SEMINARS & EVENTS



**3108 S 1st Street | Lufkin, TX 75901**  
February 14th, Widows Valentine's Lunch - 11:30 am  
April 1st - 11 am & April 3rd - 6 pm  
July 8th - 11 am & July 10th - 6pm  
October 7th - 11 am & October 9th - 6 pm



**1324 W. Church Street, Livingston, TX 77351**  
February 11th -11 am & February 13th, - 6 pm  
May 6th - 11 am & May 8th - 6 pm  
August 12th - 11 am & August 14th - 6 pm  
November 4th - 11 am & November 5th - 6 pm



**211 Old Tyler Road, Nacogdoches, TX 75961**  
March 4th - 11 am & March 6th - 6 pm  
June 3rd - 11 am & June 5th - 6 pm  
September 9th - 11 am & September 11th - 6 pm  
December 2nd - 11 am & December 4th - 6 pm

[TAP HERE TO REGISTER VIA EMAIL](#)

## The Pineywoods Financial Team

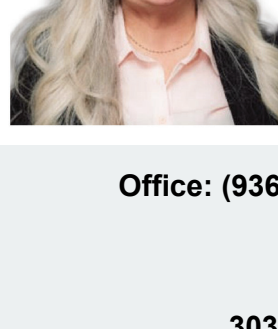
We're Here and Ready To Help!



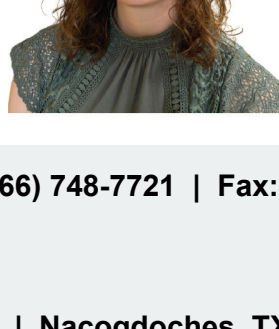
**David Cowee**  
President & Investment Advisor Representative



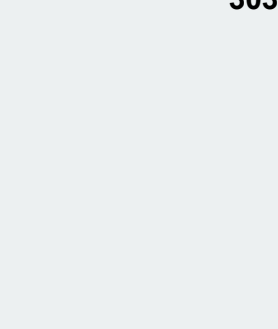
**Chad C. Wood**  
Investment Advisor Representative



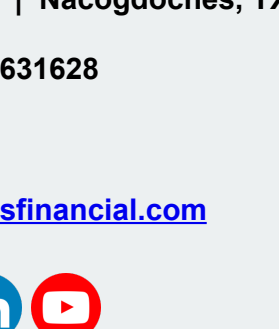
**Paul Younger**  
Account Specialist



**Jennifer Lee**  
Client Service Specialist



**Tamara McClure**  
Director of First Impressions

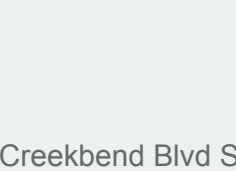


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