



PINEYWOODS
FINANCIAL



Protect Your Family's Future

This Valentine's Day, we celebrate love – the love for our spouses, children, and family. One of the most meaningful ways to show your love is by ensuring their future is secure.

Life insurance is more than just a policy; it's a promise. It provides financial protection for your loved ones, covering expenses, debts, and future needs should the unexpected happen. Just as you cherish your family today, life insurance ensures they are cared for tomorrow.

Here are three essential ways life insurance can safeguard your family's future:





Provides Income Replacement

If something happens to you, life insurance ensures your loved ones can maintain their lifestyle and meet daily expenses.



Covers Outstanding Debts and Expenses

From mortgage payments to medical bills, life insurance can help prevent financial burdens from falling on your family.



Secures Your Children's Future

Whether it's funding college tuition or providing for their long-term well-being, life insurance helps protect



Give the Gift of Security

Let's talk about the right coverage for you and your family.

your children's dreams, ensuring they have the financial security to pursue their aspirations even in your absence.

Wishing you and your loved ones a Valentine's Day filled with love and peace of mind.

David Cowee

SCHEDULE A CONSULTATION

MONTHLY FUN FACT



Did you know the oldest recorded Valentine's Day message was written in 1415 by Charles, Duke of Orléans? He was a French nobleman who was captured by the English during the Battle of Agincourt and imprisoned in the Tower of London for 25 years.

While in captivity, Charles wrote numerous poems and love letters, including one to his wife, which is considered one of the earliest recorded Valentine's Day messages. The poem, written in Middle French, included lines expressing his deep love and longing for her. One of the most famous excerpts translates to: "I am already sick of love, my very gentle Valentine."

His heartfelt words still exist today and are preserved in the British Library in London.

RECIPE OF THE MONTH



💖 Red Velvet Brownies 💖

Ingredients:

- Brownies:
 - Cooking spray
 - 1 bittersweet chocolate baking bar, chopped
 - 3/4 cup salted butter
 - 1 1/2 cups granulated sugar
 - 4 large eggs
 - 1 1/4 cups all-purpose flour
 - 1 tsp. baking powder
 - 1/4 tsp. table salt
 - 1 bottle red liquid food coloring
 - 2 tsp. vanilla extract
- Cream Cheese Frosting:
 - 1 pkg. cream cheese, softened
 - 1/2 cup salted butter, softened
 - 6 cups powdered sugar
 - 2 tsp. vanilla extract

Instructions:

1. Preheat oven to 350°F. Lightly grease bottom and sides of a 9-inch square baking pan with cooking spray; line bottom and sides with parchment paper, allowing 2 to 3 inches to extend over sides; lightly grease (with cooking spray) parchment.
2. Microwave chocolate and butter in a large microwavable bowl on HIGH until melted and smooth, 1 1/2 to 2 minutes, stirring at 30-second intervals. Whisk in sugar; add eggs, 1 at a time, whisking just until blended after each addition.
3. Whisk together flour, baking powder, and salt in a medium bowl. Gently stir flour mixture, food coloring, and vanilla into chocolate mixture, stirring just until well incorporated.
4. Pour batter into prepared pan. Bake in preheated oven until a wooden pick inserted in center comes out with a few moist crumbs, 25 to 30 minutes. Transfer to a wire rack, and let cool completely, about 2 hours.
5. While brownies cool, prepare the cream cheese frosting. Beat cream cheese and softened butter in bowl of a heavy-duty stand mixer fitted with paddle attachment on medium speed until creamy. Reduce speed to low, and gradually beat in powdered sugar until blended. Beat in vanilla. Increase speed to medium-high, and beat until light and fluffy, about 1 to 2 minutes.
6. Spread the frosting on top of the brownies or use a piping bag fitted with a large star tip. Cut brownies into squares and enjoy!

Note: the brownies should be refrigerated due to the cream cheese frosting.

**Recipe courtesy of Southern Living Magazine*

PLEASE NOMINATE US!



**Nominate Your Favorite Local Businesses for
Best of Nac!**

*The top 5 nominees in each category advance
to the VOTING round in March and April*

Nominations end at 5 p.m. Monday, Feb. 17

Please nominate us the Best of:

Financial Consultant



Pineywoods Financial

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

Paul



**Chad C.
Wood**

Investment Advisor
Representative

Jennifer Lee



Younger

Account Specialist



Client Service
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Tamara McClure

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