



PINEYWOODS
FINANCIAL



A Retiree's Guide to Tax Season

As we welcome March and the luck of St. Patrick's Day, let's make sure you're setting yourself up for a golden tax season!

With the right strategies, you can maximize your savings, minimize surprises, and keep more of your pot of gold. Understanding how taxes apply to your retirement income—such as Social Security, pensions, and withdrawals—is key to making the most of deductions and credits.

Here are four *lucky* steps to help you stay ahead:





Gather Your Documents

Ensure you have all the necessary forms, including 1099s, retirement account statements, and any Social Security income records.



Maximize Deductions & Credits

Take advantage of medical expense deductions, charitable contributions, and senior-specific credits to reduce your taxable income.



Review Your Retirement Withdrawals

Be mindful of required minimum distributions (RMDs) and their tax implications to avoid penalties.



Consider Tax-Efficient Strategies

Roth conversions, tax-loss harvesting and properly timing withdrawals to avoid penalties.



A little planning now can lead to a stress-free and rewarding tax season. If you need help navigating the tax maze, consider consulting us to ensure you're making the most of every opportunity.

Wishing you luck, savings, and financial success this tax season!

David Cowee

[SCHEDULE A CONSULTATION](#)

MONTHLY FUN FACT



Did you know that St. Patrick's Day was originally a solemn religious holiday in Ireland before becoming the festive celebration we know today? March 17th marks the death of St. Patrick, Ireland's patron saint, who is credited with bringing Christianity to the island.

The holiday's iconic green color wasn't always the standard – historically, St. Patrick was associated with blue! It wasn't until the 18th century that green became linked to the celebration, symbolizing Ireland's lush landscape and national pride.

Legend has it that St. Patrick used the three-leaf clover (shamrock) to explain the Holy Trinity. So, if you're wearing green this March, you're part of a tradition that's been evolving for centuries!

RECIPE OF THE MONTH



🍀 Traditional Irish Boxyty (Potato Pancakes) 🍀

Ingredients:

- 2 cups cold mashed potatoes (can be made in advance; russets are best)
- 2 cups grated raw potato (russets are best)
- 2 cups all-purpose flour
- 1 1/2 teaspoons of salt
- 1 teaspoon baking soda

- 1 1/2 to 2 cups buttermilk, plus more if needed
- Butter, bacon grease or lard for frying
- Scallions for garnish

Instructions:

1. Boil, drain and mash potatoes. Chill until cold or overnight.
2. In a small bowl, combine flour, baking soda and salt. Set aside.
3. Grate the raw potatoes, place them on a clean, cotton kitchen towel and wring out as much liquid as you can.*
4. Place the cold mashed potatoes, grated potatoes, and flour mixture in a large mixing bowl. Add 1 1/2 cups buttermilk and combine the mixture. If mixture is too thick/dry, add a little extra buttermilk.
5. Heat some butter, bacon grease, lard or oil in a heavy pan over medium-high. Scoop the potato mixture into the pan to form individual patties, pressing down on them to flatten them. Fry until the bottom is nicely browned and then flip them over and fry the other sides are likewise nicely browned. Be careful not to cook them too fast or they will become browned before the raw potato is cooked. Adjust the heat as needed.
6. Transfer the boxty to a warm oven (170 degrees) while you fry the remaining boxty.
7. Garnish with scallions and serve immediately.

**Recipe courtesy of Daring Gourmet*

UPCOMING SEMINARS & EVENTS



3108 S 1st Street | Lufkin, TX 75901

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

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

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The Pineywoods Financial Team

We're Here and Ready To Help!



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