

# Steph's Bookkeeping Service, Inc

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## Monthly News

Volume 7, Issue 5  
June 2015

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Our monthly newsletter is included with your monthly invoice,

as well as viewable on our newly updated web site [www.stephsbookkeeping.com](http://www.stephsbookkeeping.com)

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### Say Hello!

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Last month we said good-bye to a long term staff member Kristen Quick. This month we say hello to the newest member of our bookkeeping family Denise Dorio. Denise is a mother of 4. She has worked at OrePac for 13 years and has had 17 years of customer service experience. We look forward to watching her grow with the company!

### Get Prepared for 2015 Taxes Now

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When tax season comes and the 'year expenses' question comes up, it is hard to think of everything you paid for the whole year. A big expense could end up not being deducted because it was simply forgotten. Try and get ahead of the game now. Keep receipts for anything you pay for work related that is not reimbursed. When you go to the doctor and pay anything out of pocket, ask for and keep the receipt. Keep track of any donations and their amounts. And anything you are unsure about, keep the receipt and always ask. This is a good way to get tax owed down or to get a bigger refund!

### Credit Repair

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Would you like a little help with your credit? We can help you! Each month we dispute individual's credit. Let us know if we should add you to the list and shape up your credit too!

### Health Insurance Penalty

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Health insurance is now a requirement for everyone. The penalty for not having insurance will increase substantially when filing 2015 taxes. Be prepared for that penalty if you don't have health insurance.

### 401K Limits

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The amount you are allowed to contribute to your 401K has increased to \$18,000 for 2015. That is only \$500 more compared to 2014; however, if saved over 25 years and assuming an 8% annual return, that additional \$500 could add a quarter million dollars to your retirement portfolio. If you are interested in increasing your contribution, make sure to tell your

payroll department you are putting away the max amount.

### Give Your Business a Kick Start!

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Does your business need a kick start? Join the North Clackamas Chamber of Commerce to create new business contacts, get referrals, market to the local business community and promote the economic development of N Clackamas County.

The N Clackamas Chamber has helped create a strong local economy for 60 years by promoting and advocating an environment that empowers businesses to grow and compete. Visit us today at [www.yourchamber.com](http://www.yourchamber.com) to see how the North Clackamas Chamber can help your business. Contact Laura at the Chamber office at (503) 654-7777

### Notary Services

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We are happy to offer Notary Services to our clients. Please contact our office if you are in need of a Notary.