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as well as viewable on our newly updated web site www.stepsbookkeeping.com

Investing In IRA'S

As we start to see a turnaround in the economy, you may want to take a look at your retirement plan. Preparing yourself for the future is essential.

An Individual Retirement Arrangement (IRA) is a retirement plan account that provides some tax advantages for retirement savings in the United States. There are several choices among IRA's including Roth, Traditional, Simple, SEP, and Self-Directed.

Individuals can now contribute up to \$5000 into retirement funds, and those over 50 are allowed more for a "Catch-up Contribution", up to \$6000. This limit is for Roth and Traditional IRA's, or the combination of the two.

Funds can be withdrawn from an IRA as taxable income if you are over the age of 59 ½. Money withdrawn before this age will generally accrue penalties, unless they fall under certain circumstances.

IRA's have certain financial protection, including safety from bankruptcy and creditors in

certain states. All information in this article is derived from Wikipedia. Please visit http://en.wikipedia.org/wiki/Individual_Retirement_Account for more information, or read the **Featured Business** article section of this newsletter for an exceptional resource for financial planning.

Featured Business:

Ken McClintock

Edward Jones Investments

I have worked with Ken McClintock for years, and I trust him with any investing activities. Ken is knowledgeable and can position you with the best possibilities for your situation. While the economy is improving, we all need to protect ourselves financially. Can you afford to lose your savings? Are you planning for retirement? Meet with Ken McClintock and set yourself up for success.

Call Ken at 503.653.0802, visit him at 10217 SE Sunnyside Rd. Clackamas, OR 97015 or visit

Ken on the Edward Jones website at http://www.edwardjones.com/en_US/fa/index.html&CIRN=446054

Familias en Accion 2010 and Beyond: Latino Health Equity Conference

On May 20th 2010, Familias en Accion hosted the first ever Latino Health Equity conference at the University of Portland. Turn out for the conference was fantastic. Thank you to all who helped support Familias en Accion and their mission.

Learn to Read Your Businesses Financials

We are in the midst of planning our first ever 'Learn to Read Your Financials' class. Be on the lookout for a class schedule this spring. We would be happy to hear any ideas on other topics.

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