

# Steph's Bookkeeping Service, Inc

## Monthly News

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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)

### Change of Email Address

Over the next month, we will be switching to a new email address [books@stephsbookkeeping.com](mailto:books@stephsbookkeeping.com)

This email allows larger files to be sent and received, as well eliminating other problems we have been experiencing.

We will still monitor our original [books@bctonline.com](mailto:books@bctonline.com) email frequently, but will be conducting business through this new email. We appreciate you change our contact information as soon as possible.

### [www.stephsbookkeeping.com](http://www.stephsbookkeeping.com)

We invite you to visit our updated website [www.stephsbookkeeping.com](http://www.stephsbookkeeping.com). Here you can find useful information such as our list of services, links to local and government agencies, PDF's of commonly used state and IRS forms, all of our newsletters, and more!

### Budgeting

Need help budgeting for 2014? Setting some target revenues and controlling expenses for 2014 to maximize your profits, let us help. Learn how to read your financials to make good business decisions for your business

### Notary Services

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

### Identity Protection

Your identity is the more important asset you can protect. Stolen identities are subject to credit damage which can cost you an immense amount of time and money. Follow these tips found at [www.usatoday.com](http://www.usatoday.com) to help protect you from Identity Theft.

- Don't carry your Social Security card in your wallet or write it on your checks..
- Protect your PIN, never carry it with you.
- Watch out for "shoulder surfers". Use your free hand to shield the keypad when using ATMs.
- Collect mail promptly. Ask the post office to put your mail on hold when you are away from home for more than a day or two.
- Pay attention to your billing cycles.
- Keep your receipts and compare them with bank statements.
- Shred unwanted credit offers, expired cards, etc. to prevent dumpster divers getting your information.
- Store personal information in a safe place at home and at work.
- Don't respond to unsolicited requests for personal information in the mail, over the phone or online.
- Install firewalls and virus-detection software on your home computer.
- Check your credit report once a year. Check it more frequently if you suspect someone has gotten

access to your account information.

If you are a victim of identity theft, visit <http://www.irs.gov/uac/Identity-Protection> for information and links for steps you can take to rectify the damage.

### Credit Dispute Service

Your Credit can be everything in the financial world. If you are unsure what your credit looks like or what you need to do to clean it up, let us here at Steph's Bookkeeping Service help you.

Things to watch for on your credit are your credit card balances in relationship to the credit card limits. Your balances should never exceed 30% of the credit limit. The law allows you to challenge derogatory items on your credit every 30-45 days and if they cannot verify the item, they must remove the item.

### Advertise with Us!

Please let us know if you would like us to provide a link to you on our newly designed website [www.stephsbookkeeping.com](http://www.stephsbookkeeping.com) This will provide contact with our current as well as prospective customers. We are looking for lots of businesses to list on our website!