



Balsamo, Stewart, Lutters, and Ruth, P.A.

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Industry focuses include:

- Agriculture (including horse racing and breeders)
- Contractors
- Homebuilders
- Developers
- Veterinarians
- Lawyers
- Other professional services
- All aspects of real estate businesses and transactions
- Science and technology companies
- Defense contracting
- Estates and trusts, and related planning and compliance
- And many more....

Small Town Firm, Big Time Experience: Balsamo, Stewart, Lutters and Ruth, P.A.

BY TIFFANY R. JANSEN



At **Balsamo, Stewart, Lutters and Ruth, P.A.**, everyone works together as a team. “It’s not my clients or your clients; it’s our clients,” says shareholder and treasurer Margaret Ruth. “There’s no competition among the partners or staff. It’s all about how we can help and what we need to do to get the job done.”

That mentality is one of the many benefits of working with a small firm like BSLR, which consist of 11 professionals: six certified public accountants, one candidate and four Quickbooks® ProAdvisors.

But don’t be fooled by the Bel Air firm’s size. For a small-town firm, they have an unusual level of depth and professional ability. Shareholders and principals have a combined total of more than 100 years of practice experience. Some of them have been working together at predecessor firms since the 1980s. The highly experienced staff boasts tremendous longevity and virtually non-existent turnover (only one person has left the firm since it opened in 2008).

Personal interaction with clients and the ability to meet all their accounting needs under one roof are sources of value and pride for

the team at BSLR. They take the time to teach their clients how to write their own checks, make deposits, and the general accounting and bookkeeping knowledge every business owner should have. “That way, we’re not continually charging them for the same things,” says Ruth. “They can do it themselves.”

Another perk of the establishment’s size is, of course, the small-town rates, particularly given the superior level of client-focused services BSLR offers. “Every client is different and every client’s needs are different,” says Ruth. “We provide them with as much or as little as they need.”

That could be anything from assistance in setting up QuickBooks® to estate and trust planning to handling the client’s payroll. “We’ve even had clients say, “We want you to do my bookkeeping and everything,” Ruth says with a smile. Regardless of what their clients need, BSLR makes sure the person working with them has the best experience in that field.

“We’re lower key [than some of the larger firms in the area], but we have the expertise, we have the specializations, and we take the extra time to get it right,” says Ruth. **I95**