

Debra Campos never needed a high-end office or flashy duds to get her tax business rolling. In fact, her inspiration - oddly enough - came from standing in a welfare line for two hours.

"I thought, 'By the time I fill all this paperwork out, I could've made 100 bucks,'" said Campos, owner of Sherlock's Income Tax in Mentone's tiny business district.

She never qualified for welfare in the early 1990s, but that didn't matter.

This year, Campos is preparing more than 600 income-tax returns for clients in San Bernardino, Riverside, Orange and Los Angeles counties. Her customer base more than quadrupled in the past four years.

And it's turned into a family affair. There's no way Campos could keep up with her ever-growing work week if it wasn't for her son and daughter putting in some sweat to keep the business chugging along.

While tax returns keep pouring in, the trick is deciding when to expand and by how much. Campos is caught between wanting her flourishing business to grow, but keeping a personalized touch with anyone who walks through the front door.

Her journey took off more than 20 years ago in North Hollywood, where she worked for five years at a law firm.

Other bookkeeping positions at various companies and accounting firms held Campos over until one day she found herself laid off, going through a divorce, and standing in that welfare line with an application. It seemed life had jolted the single mother off her career ladder.

But those entrepreneurial instincts were just starting to kick in gear. Another five years tested Campos's tax-preparing abilities when she jump-started her Bellflower-based income-tax business.

It was slow at first," Campos said. "It paid the bills. It was a big step for me."

And when her new husband's civilian job was transferred in 1997 to the Marine Corps Air Ground Combat Center in Twentynine Palms, the family moved to Yucaipa - but she still made the 70-mile trek to Los Angeles County to crunch numbers for loyal customers and new clients.

All that hard work was about to pay off. In 2003, Campos opened Sherlock's and did 140 tax returns the first year. The rest is history.

"I've been dealing with numbers since I was 13," Campos said while reminiscing about how she used to keep financial records for her brother's Canoga Park automotive shop. "I like helping people - bringing their mess in, cleaning it up, and handing it back in a nice organized fashion. It's a challenge for me, and I've been doing it for a long time."

That same attitude attracted Melvin Kreger, a longtime tax lawyer based in North Hollywood, to hire Campos at his law firm in the 1980s.

"She's a go-getter," he said by phone from his office. "She's knowledgeable, bends over backwards to help her clients ... and she tackles problems with some good sense. People like her."

With clients in Beverly Hills, Long Beach, Diamond Bar, Cypress and elsewhere, it seems Campos is poised to handle even more tax returns in the future.

"How big are we going to grow? We'll grow as big as God wants us to be," she said.

"He's given me the ability to remember certain things about certain clients. There's been crying in here this year, but a lot of joy and happiness. Whoever God brings in that door, let me serve them."

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