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September 2016

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*"I've got a theory that if you give 100 percent all of the time,
somehow things will work out in the end."*

Larry Bird

Welcome!

Edition #8 of the Baldwin & Clarke Journal is here! Our e-newsletter is an effort to share valuable thoughts and information across a wide spectrum of financial and business-oriented topics.

As always, we appreciate your readership and sincerely hope you enjoy!

B&C Podcast: Sean's Market Minute

In this month's Market Minute, Sean Clarke, Managing Director of Baldwin & Clarke Advisory Services,

Inc. talks with Jack Heath about the ever influx interest rate outlook, how market share has shifted from growth to value stocks and tips on how to gain the right exposure to the market through portfolio diversification.



[Click here to listen to the podcast](#)

B&C Blog: Tax Tale

We thought we'd have some fun with our Blog this month, so gather 'round the campfire friends for a Tax Tale that may become the stuff of legend to be repeated around campfires for years to come. (Okay, maybe not.) Your narrator is Chuck Baldwin.

"This is a true story of tax savings thanks to creative planning with some little known techniques. Some of names have been changed for all the usual reasons. So break out the marshmallows and lend an ear.

"There once was a business owner who was very happy because his business was making lots of money. Let's call him Max Tax. In his early-forties, Max saw a bright future for himself, his family and his company. "One day Max confided to a family friend, 'Dan, I'm paying way too much in taxes. Sure wish I could do something about it.' "Dan said, 'Max, you're in luck. It so happens I know a guy!"



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Finance & Entrepreneurship: Understanding "How Much Should You Raise"

We are consistently impressed with the enthusiasm, creativity, and determination of the business owners our organization gets to meet and work with on a daily basis.

As you would guess, these entrepreneurs employ all of the aforementioned qualities in facing the challenges of growing their respective businesses. One such challenge that frequency exists is one of funding. How and where to get it and one what basis.



With this in mind, we came across this thoughtful piece from Shockwave Innovations that walks though

some important considerations in determining how much capital a company should raise. The author makes some great points on how to think about valuation, dilution and timing, but in the end, it boils down to the ability to convey “meaningful outcomes” and the “time & resources” to get their as a basis for optimizing the amount of capital needed.

[Click here to read the full article.](#)

Business Continuity: 12 Simple Steps to Building a Robust Business Continuity Plan

Emergencies come in all shapes and sizes, and New Englanders are often reminded about the potential risks and dangers that include hurricanes and tropical storms, blizzards and ice storms, fires and floods. Preparation is important when it comes to taking the edge off anxieties and also lessening the blow if tragedy happens.

If peace of mind isn't motivation enough, consider that September is National

Preparedness Month. It serves as an important reminder that there is no better time than the present to formulate a business continuity and disaster recovery plan or to revisit one.

Not sure how to properly update and/or maintain your plan? This infographic from our partner Agility Recovery focuses on the 12 critical steps you should take to ensure a well-rounded and up-to-date plan.

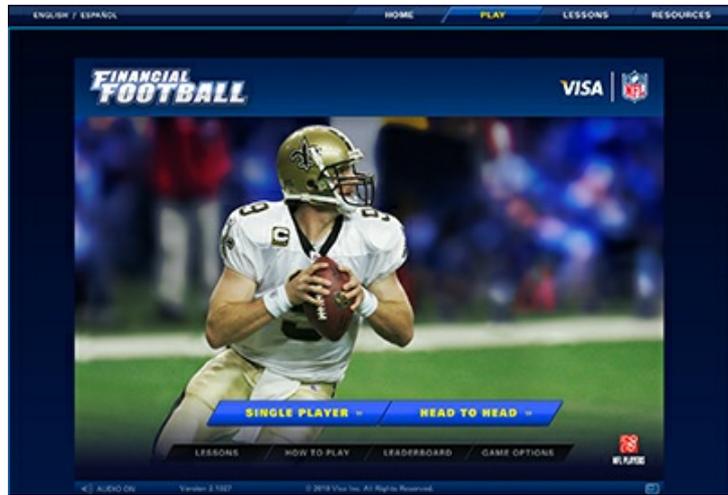
[Click here to view the 12 Step Plan](#)



Finally Football!: Test Your Financial Skills on the Gridiron

The NFL is back in action and we want to help feed your football fix. The **NFL and Visa™** have developed an educational **Financial Literacy Football Game**.

Play the game to learn about Personal Finance while scoring touchdowns for your team. Answer questions correct and the play is successful, answer wrong and get knocked back.



Can you take your team to the promise land? Play the “Financial Football” game and find out! FYI – it can be a fun way to get the youngsters exposed to some financial basics.

[Click here to Play](#)

Thank you,

The Baldwin & Clarke Companies

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