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In this Issue:

- B&C Radio: Sean Clarke's Early April Radio Show
- Exit Planning: Does Value Building Equal Exit Planning?
- In the News: NH Senate OK's \$60 million tax credit for business investment
- Corporate Finance/I-Banking: Advanced Prep is Key to a Successful Deal
- Asset Management: How to Diversify Investments
- Personal Finances: "13 Smart Ways to Spring Clean Your Finances"
- B&C WealthDirect: A place to organize and store your important documents

"Nothing is more expensive than a missed opportunity."

H. Jackson Brown

Welcome!

Edition #11 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 Radio Show: Sean Clarke's April Radio Show

On B&C's monthly NH Today appearance with Jack Heath, Sean Clarke delves into several important topics that should be on the minds of investors:

- How to view the current political impact on the markets;
- What to think about asset allocated portfolio performance versus the broader S&P 500 index, and;
- How to approach saving for retirement.



[Click here to listen to the radio show](#)

Exit Planning: Does Value Building Equal Exit Planning?

If you own a business, it is a fact that someday down the road **you will exit** your business. As financial planners, one of the things that we want to ensure is that you are prepared for that eventual exit on both a personal and professional level. Making sure your business will provide you and/or your loved ones with what you will need to have your desired post-exit lifestyle and legacy is one of the most important steps in the exit planning process. This article, written by our partners at Business Enterprise Institute, discusses just this process and how crucial it is to every business owner.



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

In the News: NH Senate OK's \$60 million tax credit for business investment



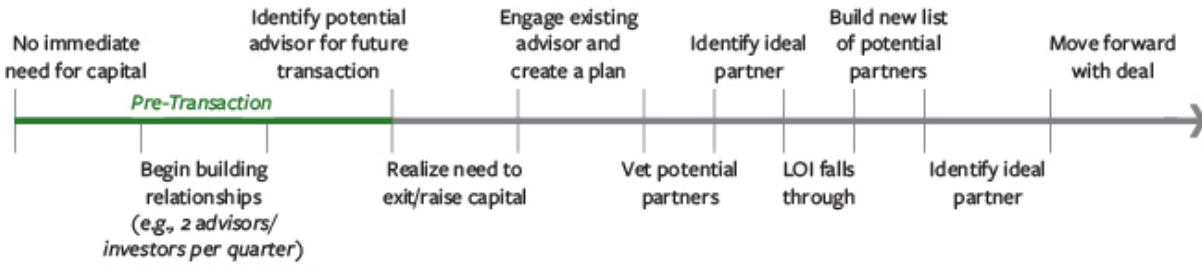
In an effort to promote the growth and expansion of small businesses in New Hampshire, the NH Senate approved a \$60 million tax credit for business investment (SB 205). The bill creates the small business jobs fund which provides additional incentive for large private equity investors to invest in small "growth" companies based in NH. If passed by the House, the bill will go into effect July 1. This thoughtful article from NH Business Review provides more detail on the proposed bill.

[Click here to Read More on the Bill](#)

Corporate Finance/I-Banking: Advanced Prep is Key to a Successful Deal

One of the themes near and dear to our hearts when it comes to approaching an M&A or capital markets event is that of advanced planning. Or pre-transaction preparation as we have called it. We have done a complete seminar about this one subject, which may not sound like an "edge of your seat" event, but we think it is a process vitally important for business owners to undertake. The following post from Axial beats on the advanced preparation drum, so we thought we would share. Going to market, be it in a sale or capital financing scenario, is not a quick process and there are many risks and pitfalls along the way. If an owner can put their business through its paces beforehand as well as invest in some important relationship building with key constituents along the way, the process can be de-risked meaningfully and undertaken more proactively (as opposed to the much less desired reactive approach).

Actual Process (WITH ADVANCE PREPARATION)



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Asset Management: How to Diversify Investments

In today's market one of the hot buzzwords is: Volatility. We all understand the concept of "high-high's" and "low-low's," but do we know how to protect against those extremes? The following article from Business Insider details the importance of Diversification, and how we can sometimes think we are more diversified than we actually are.



[Read More](#)

Personal Finances: "13 Tips for Spring Cleaning Your Finances"

Spring is finally here and that means it's time for spring cleaning! Beyond cleaning your house or going through your closets or garage, this is a great opportunity to get your personal financial paperwork in order. Keeping sufficient records and updated copies of important paperwork is essential for your Financial Wellness. This article from Money Talks News provides some helpful tips to help you get organized and pare down your piles of documents.



[Read More](#)

B&C WealthDirect:

Now that you know what to keep, B&C WealthDirect can be the place to organize and store them! Your B&C WealthDirect [personal financial website](#) is a financial information and management tool offered through Baldwin & Clarke Advisory

Services, Inc. that allows you to monitor your wealth 24/7. It provides a global view of your financial picture and a [virtual vault](#), where you can store all your valuable documents, i.e tax returns, statements, insurance policies etc. Our secure digital vault gives you access to these documents anytime and anywhere!



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If this tool is of interest to you, please [contact us for more information](#).

Thank you,

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