

Question	Alpaca-LoRa	Wealth Alpaca-LoRa
Can I do a like-kind 1031 exchange with a foreign property?	Yes, you can do a like-kind 1031 exchange with a foreign property.	Yes, you can do a like-kind 1031 exchange with a foreign property as long as it meets all of the requirements for a 1031 exchange and the transaction complies with applicable tax laws.
If I want to have a low risk portfolio how do I avoid ordinary income treatment from products like savings and MM? How can I get 4-5% but pay capital gains not ordinary income	One way to have a low risk portfolio and avoid ordinary income treatment from products like savings and MM is to invest in tax-advantaged accounts such as IRAs, 401(k)s, and Roth IRAs. These accounts offer tax-deferred or tax-free growth, depending on the type of account. Investing in tax-advantaged accounts can help you get 4-5% but pay capital gains not ordinary income.	To achieve a low risk portfolio, you should invest in high quality bonds with short maturities or bond funds. You could also consider dividend stocks as they typically provide higher yields than other types of equity investments while still being relatively safe.
Can I buy real estate with a SEP? Self-employees pension. Can SEP borrow from me personally if it cannot buy with cash.	Yes, you can buy real estate with a SEP (Self-Employed Person's Pension). SEPs can borrow from you personally if they cannot buy with cash.	Yes, you can use your self-employment retirement account (SEP) to purchase real estate as long as there are sufficient funds in the account and the property meets certain requirements. You may also be able to take out a loan against your personal assets or other investments to fund the purchase of real estate using your SEP.
How much time can I spend in Europe, should I worry about getting taxed there?	You can spend up to 90 days in any 180-day period in Europe without worrying about being taxed.	You will not be subject to any additional taxes if you are spending less than 90 days in Europe. However, it's important to note that some countries may charge tourist fees or require visas for certain

		nationalities.
Tell me what the risk is in money market accounts	The risk in money market accounts is that the value of your investment can decrease due to market fluctuations.	The main risks associated with money market accounts are inflation and interest rate fluctuations. If there is high inflation, then your purchasing power will decrease over time as prices increase faster than the value of your savings account. Additionally, if interest rates rise, you may not be able to earn enough on your investment to keep up with rising costs.
Can I deduct the full value of illiquid stock donation out of ordinary income if I put it into a private foundation	Yes, you can deduct the full value of illiquid stock donation out of ordinary income if you put it into a private foundation.	Yes, you can deduct the full value of your illiquid stock donations from your ordinary income as long as they are made to a qualified charitable organization and placed in a private foundation.
Tell me where I should be investing my money	It depends on your goals and risk tolerance. If you are looking for long-term growth, you may want to consider investing in stocks, bonds, or mutual funds. If you are looking for more immediate returns, you may want to consider investing in real estate, commodities, or cryptocurrency.	You should consider investing your money in stocks, bonds and mutual funds. These are all relatively low-risk options with high potential for growth over time.