

Larry B Parness

Larry Parness, CPA, MBA, MST, PFS
128 Dorrance Street, Suite 520
Providence RI 02903
(401)454-0900
parnessl@ix.netcom.com

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Rebuild after difficult times by letting go of the past and developing a captivating plan.



The Sandwich Generation: The Pickle in the Middle

If you're helping your parents and trying to meet your own children's needs while looking ahead to your own retirement, you're part of what's called "the sandwich generation." Here's a recipe to help you cope with being jammed in the middle.

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Understanding Mutual Fund Expense Ratios

Every mutual fund must disclose certain costs associated with running the fund. Those costs represent a fund's expense ratio, which is expressed as a percentage of a fund's assets. Each mutual fund's prospectus must include a table in the front that you can use to compare the expenses of various funds. The table lists the fund's expense ratio as well as a breakdown of the costs included in it, which fall into three general areas: management fees, marketing costs, and administrative fees.

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Tax Benefits of Conservation Easements

A conservation easement is an encumbrance on privately held real estate that prohibits the development of that property in perpetuity. The landowner enters into an agreement with the easement holder--either a qualified charitable organization or a government agency. The agreement imposes specific restrictions on the use of the property, and it remains legally binding even when the property is subsequently passed on to heirs or sold to another private owner.

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Ask the Experts: Can I buy gold and silver in my IRA?

Yes, but you'll need to establish a self-directed IRA with a trustee/custodian who has experience with precious metals and is able to take physical possession of the assets.

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Ask the Experts: Frequently asked questions about 2010 Roth IRA conversions

Numerous questions have been raised about Roth conversions in 2010. Here are the answers to several of those most frequently asked.

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