Northern Nevada
REAL ESTATE

Travel like Twain and leave the safe harbor in 2026

Ronni Hannaman

ADOBE STOCK

Self-guided travel can take months of study while guided travel has it all planned for you in advance.

As we go into each New Year, we promise ourselves a better tomorrow and to do that which we have not yet done especially when it comes to traveling to faraway places, eating better, and exercising more. And that's the short list.

That great sage, foremost traveler of the world, and former Carson City resident Mark Twain probably summed up our annual resolutions by prophesying, "Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So, throw off the bowlines. Sail away from the safe harbor."

Great advice from a man who lived life to the fullest, traveled the world and wrote much of his adventures in his books "Roughing It," "A Tramp Abroad," and "Innocents Abroad." He seemed to have something pithy to say about every place, his fellow travelers and his witticisms were often on target.

After exploring and living in California's Gold Country and San Francisco upon his departure from Nevada in May 1864. he left the safe harbor of the United States for the first time by setting foot on the Kingdom of Hawaii in 1866.

Twain's (then Sam Clemens) first real trip was to accompany his brother Orion to Carson City. As we all know, he grew up along the banks of the Mississippi and knew the shoreline and the ports but the trip to the capital of the Nevada Territory was his first true adventure setting the tone of wanderlust.

His first travels far and wide began aboard the pleasure ship Quaker City stopping at many European and Mediterranean ports in 1867 turning him into a travel writer. His adventures prompted him to write the travelogue "Innocents Abroad," in which he declared "Travel is fatal to prejudice, bigotry, and narrow-mindedness, and many of our people need it sorely on these accounts. Broad, wholesome, charitable views of men and things cannot be acquired by vegetating in one little corner of the earth all one's lifetime."

He must have been referring to his own epiphany since he was known for not always having charitable views.

The Chamber's Travel Club has introduced many once reluctant or timid travelers to places they may not have considered if they were to travel on their own. Their latent wanderlust was stirred and thanks to our professional tour operators who plan almost every detail, their experience led them to want to seek new adventures and meet likeminded travelers from within our region.

We have sent people to all parts of the globe and are in constant search of finding new adventures. We believe seeing new places and getting out of our comfort zone is a good experience allowing us into a world so different from ours, but in many ways so alike.

We usually recommend the United Kingdom to those who have never traveled abroad. The language is similar and thanks to the PBS shows, we know the culture and much of the history yet the experience is very foreign. From there, each country becomes easier to tour – especially with experienced guides – and before we know it, we get requests for Egypt, India, Vietnam, and other more exotic destinations.

We've sent travelers all over North America to see their own vast country and Canada. We've uncovered places not often on travel bucket lists like North Dakota, Kentucky and southern states, all winners according to our travelers.

We've sent folks on excursions to chase the northern lights in Iceland, Finland and Alaska. We've traveled by train through Switzerland and explored Machu Picchu. We've enjoyed local foods and wine in various countries around the world and cruised on longboats along famous rivers.

We represent tour operator who plan trips for those who want to wander at leisure and those who prefer adventure. All you need to do is choose where you want to go and let our tour operators and the Chamber staff do the work. Your job is to pack – lightly, please!

Check out our various offerings this year on our

TRAVEL, A14

Rentals

697 Bluerock Road, Gardnerville, NV 89460

This inviting 3-bedroom, 2-bath, single story home offers approximately 1,232 sq. ft. of comfortable living space. Enjoy the convenience of air conditioning. This home includes a refrigerator, dishwasher, stove, washer & dryer. There is LVP Flooring in the living area and carpet in the bedrooms. The yard is fenced and landscaped. (Please Note: The Hot Tub, back storage unit, and workshop are not available for tenant's use). *Tenants are responsible for all utilities. No Pets are allowed, No smoking is permitted in the home or in the garage, a 1-year lease is required, and the property does not take Section 8.*

Rent: $2,100/month **Available: January 16th**

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Rentals

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Rent: $2,595/month **Available: Now**

How to deduct certain scam losses

Kelly Bullis
Tax Tips (And Other Stuff)

The current tax law makes it difficult to take just any type of casualty loss as a tax deduction. Only certain types of losses are still deductible.

If your property sustains natural cause related damage and is located in a federally-declared disaster zone, you can deduct your net loss after all reimbursements. You can even file an amended return for the prior tax year and get the deduction immediately, rather than waiting to file the current year tax return.

If you have been a victim of a personal theft, a loss can be deducted if the loss results from criminal conduct classified as theft under applicable state law, there is no reasonable chance of recovering the stolen funds, AND the loss arises from a transaction entered into for profit. (This last item is the key to deductibility.)

So, if you were contacted by somebody impersonating a fraud specialist at your financial institution and were tricked into giving them access to your financial accounts, then they cleaned out your accounts, moving the funds offshore, and disappeared. You can deduct this unfortunate loss because you had a profit motive to invest the now missing funds.

Let's say you were contacted by email by a scammer claiming that your accounts had been compromised. You are directed to click on a link in the email. That link ends up stealing your real login information. The scammer then cleans out your funds, moves them overseas and disappears. The funds taken were in a condition where you intended to use them to make a profit, so once again, this unfortunate loss is deductible.

What if you entered into an online romantic relationship. (A cute Ukrainian girl?) She tells you that she needs an emergency medical treatment. You send her funds, then she suddenly disappears. Unfortunately, this "loss" is not deductible (the financial part, but also the lost love). There was no "profit" motive. Just love.

Another common scenario, you get a call from your grandson saying he's in a foreign jail and needs funds wired to get him out. Once again, not deductible since no profit motive, just a desire to help out a family member supposedly in trouble. Next time, call your grandson's cell phone to see if he's really in a foreign jail.

Reality is that there are evil people who want to hurt you and take your money. If the scam involves having financial accounts stolen, those are usually deductible. If the scam involves your voluntarily sending funds somewhere, for almost any reason, the loss is not deductible.

Have you heard? Psalm 42:11 says, "Why are you in despair, my soul? Why are you disturbed within me? Hope in God! For I shall still praise Him, the saving help of my countenance, and my God."

Kelly Bullis is a Certified Public Accountant in Carson City. Contact him at 775-882-4459. On the web at BullisAndCo.com. Also on Facebook.

What do you do when ... ?

Jim Valentine
RE/MAX Realty Affiliates

Things come up during the course of a real estate negotiation or transaction and sometimes you just have to ask yourself, "What do we do now?"

Sometimes the answers are pretty static, a clear direction for a given situation; but often the situation is circumstantial and the options challenging. It isn't always as difficult as it may originally appear, but it does take some evaluation and perspective to make the decisions appropriate for your circumstances.

So you have your home on the market and just before a major holiday you get an offer with a short time frame in which to move. Easy, counter with a longer escrow period, right? Wrong if they have their home in escrow and their buyer is coming from the other coast and is arriving on a date certain. Their options are limited. Why did they take so long to find your home and contract with you? They could have been in another escrow that blew up and left them short on time.

What do you do? Ideas include closing quickly so you have your cash in pocket before you scramble to pack and get out of the house. Get the inspections and close escrow in 10 days or so and then you have money in hand to do the full tilt pack-and-move boogie. Negotiations get interesting as the buyer has little time in which to negotiate and we all know that "he who has the least amount of time loses" when it comes to negotiating. If you want to sell, don't get cute, negotiate straight forward understanding that their ability for gamesmanship will be limited giving you assurance of a solid transaction.

When you lock up in your negotiation things can get sticky. Whether it be a personal property item, a timing matter, or financial consideration, it can get personal. It's a shame when it happens, but it will go that way once in a while.

One experience comes to mind from my first year in the business when my office broker came to me and said, "What do I do?" He was asking me, the rookie.

The situation was that the negotiations got down to $20 on the purchase price ($64,500 at the time) and neither party would budge. Further, both prohibited the broker, who was representing buyer and seller, from paying the $20. The sale failed because of egos. Rare, but it can happen.

A necessary repair comes up and there isn't really enough time to do it before the shortened close of escrow. You can compare vendors, withhold funds at the close of escrow for the repair, or give a credit through escrow and pass the completion of the repair through to the buyer. If the buyer is pushing for the close and you can't get the work done then you should be able to get a compromise from the buyer. Work in good faith to get it done, but you getting put in a non-compromising situation shouldn't kill the transaction. Work in good faith and good things will happen. Both sides, after all, want the sale to be completed.

What if you've no place to move to? Order a POD, or similar product, and store your stuff for a month or more. It will enable you to complete the time shortened transaction and buy time to find your replacement domicile.

If you are in a sticky situation, think of the other party. Put their "hat" on and think about what they are thinking about. Reflect on your perspective, how clear are you and how important is the matter really? What offsets can be offered to compromise and make things flow to what both parties really want, the sale and purchase of the subject property? You are negotiating to effect your objective, whether buying or selling, but it isn't personal. It's business. Keep it that way.

Don't block surprises on principle, embrace the challenge and find a way to make it work. Your Agent should be able to help you for after all, the essence of the real estate professional's job is to solve problems!

When it comes to choosing professionals to assist you with your Real Estate needs... Experience is Priceless! Jim Valentine, License No BS-03481, RE/MAX Realty Affiliates 775-781-3704. dpwtigers@hotmail.com.

TRAVEL

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Travel Club page carsoncitychamber.com/spotlight/details/chamber_travel_club or stop by to pick up a brochure. Don't see a trip you prefer on our site? We can find one that will.

For 2026, travel to at least one great place in the U.S. or abroad. This is the year to explore our own country since it is the 250th anniversary of our founding. Follow in the footsteps of Mark Twain and "throw of the bowlines," and put a bit of adventure in your life by leaving this wonderful "little corner of the world." It's exciting to leave our safe harbor and so great to return.

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