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**218 EAST 23RD AVENUE**  
**\$235,000**

3 Bedrooms | 1 Bath

1,092 apx. sf and 7,500 apx sf lot

Cute little ranch-style home in a super-convenient midtown location. Fenced backyard. Easy access to downtown, trails, shopping, public transportation.

For more info visit [www.alaskarealestate.com](http://www.alaskarealestate.com) and enter MLS #10-13856.

Directions: East on Fireweed from A Street. Turn left on Barrow, turn right on East 23rd Avenue.

Schools: North Star, Central, West

**637 GIROUX CIRCLE**  
**\$337,000**

4 bedrooms | 2.5 baths | 2-car garage

2,491 apx sf and 10,983 apx sf lot

One bonus room above garage. Formal dining, spacious kitchen, yard is fenced on three sides. Home on cul-de-sac. Extra-wide driveway.

More information and photos at [www.alaskarealestate.com](http://www.alaskarealestate.com). Enter MLS #10-14085.

Directions: South on C Street from Minnesota through Klatt roundabout. Turn left on Timberlane, left on Giroux.

Schools: Klatt, Goldenview, South



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**SELLERS & DWELLERS**

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**2904 WEST NORTHERN LIGHTS BLVD #9F**  
**\$124,000**

2 bedrooms, 1.5 baths

Townhouse Style, 896 apx. sf, Built 1976

Dues \$186/month

New carpet, new paint, fireplace, convenient to airport, trails, shopping, and public transportation.

Directions: From the airport east on Northern Lights, find Town West on the right just past Wisconsin. In building 2904 unit 9F is on the west side.

For more information and pictures visit [www.alaskarealestate.com](http://www.alaskarealestate.com) and enter AK MLS #11-3271.



**AROUND TOWN**

**Free After Three Thursdays**, Museum, Thu. 3-9pm until Apr. 28

**12 Angry Jurors**, UAA, Fri-Sun, Apr 1-17

**Run or Walk with Friends**, Every Wed, Westchester Lagoon

**Scared Scriptless Improv**, 8pm, 2nd & 4th Sat, Snow Goose

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Congratulations to the following sellers and dwellers:

- Dennis & Mary Dallas
- Phil & Dali
- Joel & Leah

## 7 HOME OWNERS INSURANCE TIPS

By Richard J. Koreto, HouseLogic.com

It is a good time to take stock of your home owners insurance coverage. Here are some suggestions by the Chubb Group of Insurance Companies that you should make an effort to keep. Sure, reviewing your home owners insurance policy may be a bit boring, but you'll be glad you did if you end up taking a home-related financial hit in 2011.

### 1. Make sure you can rebuild all, not just part of, your house

Don't make the mistake of assuming that just because your home's value has gone down that the cost of materials and labor have gone down, too. For example, home construction costs rose 1.3% from January 2009 to January 2010, according to construction cost consultants Marshall and Swift/Boeckh, even while many homes were falling in value. Make sure your home owners insurance pays you for full rebuilding costs in the event of a disaster.

### 2. Check your flood insurance

The National Flood Insurance Program can help by making affordable flood insurance available, but there are limits to how much coverage you can get, and it isn't available everywhere. In addition, the NFIP has only been approved for a series of short-term renewals. (That is, Congress has been extending its provisions for only short periods and has not committed to making it permanent.) Keep an eye on the NFIP to make sure the program remains in force.

If you can't participate in NFIP or need more extensive coverage, see if you can buy flood insurance from your existing carrier. Flood insurance rarely comes with a standard home owners policy.

### 3. What's new in your life?

If you're recently divorced, and you got the house, make sure your ex-spouse's name is off the policy. Did you build a playground for your children? Install a swimming pool? These may change your liability needs. Talk to your agent and compare your life status this year with last year's to update your home owners insurance.

### 4. Maybe your valuables are worth more

Your art, jewelry, antiques, and other collectibles may have appreciated in value over the years. If your home owners insurance policy doesn't have accurate values on these items, your company may not reimburse you for the full

value in the event of fire or other home disaster.

### 5. Tally up any home improvements

Have you made any renovations or additions to the home, such as an expanded garage, new bathroom, or home theater in the basement? Your house may now be worth more and your home owners insurance needs to reflect that. Create a home inventory video and keep it in a safe place outside the home.

### 6. Give your trees the once-over

Hire an arborist to look at the trees on your property, and check with your home owners insurance agent to see if your policy covers you if one of your trees falls on the neighbor's car. An arborist can tell you if your trees are healthy and advise whether they should be removed or trimmed.

### 7. Watch the nickels and dimes

Hunt for any special discounts that can reduce your home owners insurance premiums. For example, you may be eligible for a discount if you have an automobile or valuable articles policy with the same company has your home owners insurance policy.

These home features can also give you discounts on your home owners insurance—but only if your insurer knows you have them:

- Burglar or fire alarms
- Gated community patrol service
- Storm shutters
- Temperature monitoring system to protect against freezing, connected to a central station alarm
- Permanently installed, electrical back-up generator

*Richard J. Koreto, a freelance writer, is the former editor of several professional financial magazines and the author of Run It Like a Business, a practice management book for financial planners. He and his wife own a pre-Civil War house in Rockland County, N.Y., and a country house in Martha's Vineyard.*

## ALASKANA DREAM HOME 11110 JEROME STREET

### \$329,000

3 bedrooms | 2.5 baths | 2-car detached garage (apx. 572 sf)

Wood siding, outdoor sauna, cork flooring, jetted tub

More info and pictures at [www.alaskarealestate.com](http://www.alaskarealestate.com) and enter AK MLS # 11-306.

Directions: On O'Malley eastward from Lake Otis, turn right on Jerome. Home on right. Don't miss it among the mature spruce trees!



Thanks for your referrals!

### the five stages of innovation

1. People deny that the innovation is required.
2. People deny that the innovation is effective.
3. People deny that the innovation is important.
4. People deny that the innovation will justify the effort required to adopt it.
5. People accept and adopt the innovation, enjoy its benefits, attribute it to people other than the innovator, and deny the existence of stages 1 to 4.

©AC 2005. Inspired by Alexander von Humboldt's 'Three Stages Of Scientific Discovery', as referenced by Bill Bryson in his book, 'A Short History Of Nearly Everything'.



For a quick look at real estate happenings "like" my Facebook page:  
[Larry Lindstam, Realtor](#)

## RECIPE: BRAN-OAT MUFFINS



1-1/2 cups flour  
1 cup bran cereal flakes (not All-Bran, etc.)  
1 cup rolled oats  
1/2 cup firmly packed brown sugar  
1-1/2 tsp. baking soda  
1-1/4 cups buttermilk  
1 large egg  
1/4 cup butter, melted

Opt: 1 cup dried fruit or fresh berries or a mixture of both. The recipe is very forgiving.

In a large bowl, mix flour, bran, oats, sugar, and soda. In a small bowl, beat to blend buttermilk, egg, and butter. Mix liquids into dry ingredients and stir just until moistened. Batter should be lumpy.

Fill muffin cups and bake at 400° for 20 to 25 minutes. Yield: 12 muffins.