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hours schedule to the 8pm to 8am
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ALL Addresses

Tue, Thu, Sat

Wed, Fri, Sun

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One of the great things about home shows is how they can inspire you to want to make improvements to your home. Sometimes, however, the enthusiasm and inspiration can fade after you make your way home. AltaOne Federal Credit Union will have your back at this year’s Home and Leisure Show with an onsite specialist available throughout the event to help make your dreams a reality.

“We have a number of different products that can help people with home improvement plans,” said AltaOne Mortgage Loan Officer Connor Gowin. “We try to be flexible with people and want to be a resource for them.”

Whether it’s making repairs, upgrading your home or adding features such as a pool or solar power, AltaOne has options to help. Gowin said AltaOne recognizes that the process of getting a loan can sometimes be intimidating and is one of the reasons it’ll have representation at the show.

“It’s great if people are able to meet me in a more relaxed environment,” he said. “Even if they don’t move forward with their plans right away, they’ll have a face to go along with the name when they eventually move forward with those plans.”

Gowin said he’d be able to answer any questions regarding the various types of loan products and the process of obtaining those loans. If you dream of the home, AltaOne will try to make your dream come true.

“I’ll be available to consult with existing members and meet new clients and prospective members,” he said. “If it involves any type of home improvement product, we have the loan product that can help.

As your neighbor and friend, Gowin said AltaOne is available to help you reach your dream of homeownership. When you obtain a home loan from AltaOne Federal Credit Union, you will have peace of mind knowing your mortgages are solid and strong.

“If you have any questions at all, come on out and talk to me,” he said. Purchase, refinance and construction loans are some of the standard choices, but there are other options. If you are in the market for a home equity loan, you can tap into your home’s equity to obtain much-needed funds for major expenses such as education, remodeling or vacations. Before making a decision, however, you should weigh the costs of a home equity line against the benefits. Shop for the credit terms that best meet your borrowing needs without presenting undue financial risks.

If you still have questions after the show, Gowin will be available for consultations at the AltaOne office. An interactive home buying guide and other “Personal Financial Coaches” are also available on the AltaOne website.

AltaOne has been helping members reach new heights since 1947 and has become the community’s choice for financial services. Gowin said he is looking forward to speaking with existing members and helping prospective members experience the AltaOne difference.

Visit Our Booth At The 2019 Home Show

**Home and Leisure Show returns this weekend**

The Daily Independent presents the 2019 Home and Leisure Show on Saturday, March 23, from 10 a.m.-5 p.m. and Sunday, March 24, from 10 a.m.-3 p.m. at the Desert Empire Fairgrounds, 520 S. Sheridan Rd. Admission is free.

The Home and Leisure show is entering its 26th anniversary, having began in 1993 as Home and Garden Show at the Fairgrounds. The show features crafters’ corners, food, giveaways, tips on home improvement and landscaping, and more.

This year, the Home and Leisure Show will feature the Ridgecrest Farmer’s Market, which will be at the Desert Empire Fairgrounds. The event is sponsored by AltaOne Federal Credit Union, Bernie’s Landscaping and Vibe Solar. Read more about them in this section.
Entertaining and educational: 'BC in the Morning’ provides fun before the weekday break

BY CHRISTOPHER LIVINGSTON

Every morning, BC in the Morning entertains and educates listeners from its home studio on Balsam Street. Home to five different radio stations – KLOA 1240AM (CBS Sports Radio), and Cool 101.5 (KZOQ) – and KLOA 1240AM – it is one of the few remaining morning radio shows in town. The program is hosted by DJ Corbin Corbin, who started from an idea years ago. After many years, it has grown morning radio station and it has become a staple in town.

The show is going to be like.

There are a lot of people who are interested in radio and to grow as the radio station and how it serves the community a lot. Corbin said. “So, the common noise determines how my story, then you can make people. People who are interested in radio are going to be interested in doing what I do. I love it.”

But that does not mean we have to determine and decide how you want to receive it.

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But that does not mean we have to determine and decide how you want to receive it.
SAFETY  
CARBON MONOXIDE DETECTION  
A colorless and odorless gas, carbon monoxide is known as “the silent killer.” Unfortunately, it is impossible to detect without a CO alarm. To ensure your home is protected, install CO alarms.  
  
First Alert found that CO percent-age is lower in the home than in the street. It is recommended to install CO alarms on every level of the home, in every bedroom, in the basement, and on the outside of all sleeping areas. Check all CO detector regularly and follow the manufacturer instructions.

If your CO alarm sounds, immediately evacuate all the fresh air and call 911.

FLOORING  
VINYL PLANK TRENDING  
Flooring tends to be a main focus in January, and when constructing or remodeling, flooring says a lot about your personal style. One of this year’s best sellers has been vinyl plank tiling. According to a shop-at-home provider, vinyl plank tiling is 6. How long have you been in this business?  
7. If you own your own business, how do you manage your project, and how do you stay on target?  
8. Ask the city for a report on the former property of the lot.  
9. Could the former owner of the property be an attorney. Any opinion on the value of the lot?  
10. If the code is faulty and the city cannot reduce the lot’s value, what can you do if you are affected?  

Charles: Due to their size and weight, farmhouse sinks are more complex to install than their built-in counterparts. Be sure to find a contractor who’s experienced with this style.  

Homewood: Why worry that specific farmhouse trends will fall in and out of fashion? However, you can find farmhouse sinks that allow you flexibility to change up a material of your sink face in minutes.

Island-prep sinks  
Pros: Installing an island-prep sink is great when you spend a lot of time in the kitchen. Prep sinks streamline your kitchen routine — ideal during a holiday cooking rush, when you need extra space for dinner party preparation, or simply to store and prep cocktails or other drinks. They can also add a deep touch, in materials like quartz toe and copper.

Island sink installation is an extra expense andquire purchase counterop “real estate.” Go this route only if you foresee you will actually end up using the prep sink.

Laura First writes for networx.com.

Plumbing  
OFFSET SINKS  
Pros: The term “offset sinks” really refers to two different sink styles: 1) a double bowl, with one full-size and one smaller bowl; or 2) a sink whose drain is located near the edge or directly under the faucets, rather than in the middle of the sink. An offset double-bowl sink gives the advantages of a traditional double bowl, with a smaller profile, while an offset drain makes for more usable space on the sink bottom, as well as in the cabinet below (because the drainspout is further back than the norm).  
Cons: An offset sink drain often empties a bit more slowly than the standard. The plumbing is harder to reach, complicating installation and repair.

Double-bowl sinks  
Pros: Double-bowl sinks are the long-time favorite of American homeowners. A divided kitchen sink offers the convenience of separate bowls for various chores — think washing, rinsing, and drying — while bringing statement-making color to your kitchen. With a double-bowl sink, you can also use one side for food prep, as you soak dirty pots in the other.

And if you’re planning to replace only your sink, chances are a double bowl will be the best fit for the opening in your counter.

Cons: Each individual sink in a double-bowl sink may not be wide or deep enough for tasks like cleaning large pans or bathing your baby. A great alternative is to purchase a single-bowl sink with a divide feature; this low-divider sink style still allows homeowners separation, yet provides room for larger items within the sink.

Single-bowl sinks  
Pros: Single-bowl sinks allow you to soak and wash large items such as Dutch ovens and baking sheets with ease. Although these sinks may be used in any kitchen, they are especially appropriate for a small kitchen remodel, wherever your space isn’t as large as that area in the kitchen.

Cons: Single bowls are spacious and deep; however, they don’t allow for separation of dirty from clean dishes or food prep from cleanup, to name just two examples — and aren’t for every homeowner when it comes to kitchen sinks.

Farmhouse sinks  
Pros: Though farmhouse sinks (also known as apron sinks) are traditionally made of freestanding or cast iron, manufacturers have begun producing stainless steel and quartz farmhouse sinks, too. This means homes now have a variety of kitchen design-making color choices to match their personal design style. Freestanding farmhouse sinks often arrive or come with long-lasting durability and shine.

Some thoughts:  
1. A registered land surveyor works with easements regularly and would be a good contact for advice.

2. There are four wards in your city, each one with an alderman. Have you explained the situation to your ward? They are elected to the community voice and deal with community member issues. If the code is faulty and that individual recognizes it, your new advocate may take your case. If you have the last vacant lot, is it possible to some of the current neighbors inspired the change? How can you explain your case to the city?
This ratio compares your monthly housing payment (your housing payment plus insurance and property taxes) to your gross monthly income. For example, if your gross monthly income is $5,000, you would pay no more than 28% of your gross (before taxes) monthly income for housing. The “28” in the ratio refers to your gross housing payment (your mortgage plus insurance and property tax) as a percentage of your gross monthly income. 

The “36” refers to your gross debt ratio. This “36” includes your mortgage payment, property taxes, homeowner’s insurance, and your total monthly debt payments. Over time, you are trying to have your debt ratio “no more than 36 percent.” The “36” is not a hard and fast rule. If your income is more than three times your housing payment, your debt ratio can be a little higher. It is also best to have a 10% to 15% cushion for this ratio. 

The company will be on hand at the Home and Leisure Show through Sunday. They will be happy to answer questions about solar installation. It will be making a simple and disseminating both information and education with our solar team. The 28/36 ratio is to follow the first six months of loan payments for anybody according to Truex. “We have been doing it since Jan. 1.” 

Vibe Solar is in sync with the State of California in providing green alternatives. “California wants to become the green state, so to eliminate fossil fuels.” Truex said. He added that Vibe Solar helps track of new and upcoming legislation and offers customers a way to comply with new rules and regulations while saving money. 

The company provides residential and commercial service. “We are available for all projects.” Truex said. Vibe Solar has been a significant chunk of business with new rules and regulations while providing both information and education at the event, and displaying both information and education. It will be manning a station company, de-...
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