

# The Ford Forum

Building a Better Carolina

## A Word from the Builder

It's hard to believe that summer is over, school is back in session, and Thanksgiving is just around the corner! Here at Homes by Michael Ford, we have a lot to be thankful for this



*Michael A. Ford*

year as our company continues to be blessed with great accomplishments and continued success. Right now our attention is focused on our newest neighborhood, Mayfield, and I am really excited about this project. I have focused this edition on giving you more details about the neighborhood, but please remember that you can always find more information on our website at [www.homesbyford.com](http://www.homesbyford.com). I hope you all enjoy the fall season and I'll see you again in the winter issue of *The Ford Forum*.



## Welcome to Mayfield!

**M**ayfield is located in the cozy little town of Archer Lodge, just minutes from downtown Clayton in Johnston County. The community is situated in a quiet, rural setting, but still provides a convenient commute to the Raleigh area via the 264 Bypass. This area also boasts great schools: Riverwood Elementary, Archer Lodge Middle and Corinth Holder High School. All schools are located six miles or less from Mayfield. Archer Lodge is a fantastic family-oriented community, offering several recreational activities for kids and fun family events during holidays. More information about the town of Archer Lodge can be



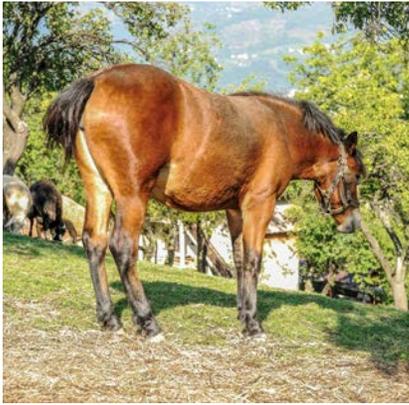
found at [www.townofarcherlodge.com](http://www.townofarcherlodge.com) or [www.archerlodge.org](http://www.archerlodge.org). Currently in its first phase, Mayfield has 20 lots that range in size from .5 acres to 2.4 acres with some providing pond views. There are several different floor plans being built, starting at around 2,000 square feet and up. There are even options for a third car garage. Standard features for Mayfield include fiber cement siding with stone or shake accents, hardwood/tile floors, granite countertops and tile backsplash, custom wood shelving in closets and sodded front yards...just to name a few.

Please visit our website at [www.homesbyford.com](http://www.homesbyford.com) to get complete information on available floor plans and lots.



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## Trivial Trivia

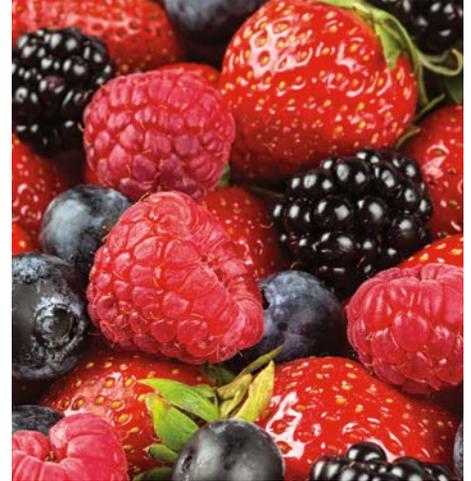
- 1) What condiment do the Dutch traditionally dip French fries in?
  - a) mustard
  - b) mayonnaise
  - c) chutney
  - d) gravy
- 2) Which famous American coined the Maxwell House slogan “good to the last drop”?
  - a) Annie Oakley
  - b) Ed Muskie
  - c) Teddy Roosevelt
  - d) Leo Burnett
- 3) Where on a horse would you find the body part called a “frog”?
  - a) Neck
  - b) Hoof
  - c) Mouth
  - d) Abdomen
- 4) The Nickelodeon cable network premiered in 1979 under what name?
  - a) Pinwheel
  - b) Playdate
  - c) Jigsaw
  - d) Toboggan
- 5) Which publication celebrated its 35th anniversary in 2017?
  - a) *Mademoiselle*
  - b) *Esquire*
  - c) *Prevention*
  - d) *USA Today*

Answers: 1) b 2) c (Strangely, Coca-Cola was also using the slogan at the time.) 3) b (It's the triangular indentation on the underside of a horse's hoof.) 4) a 5) d

## These Foods Keep Your Brain Healthy

Some foods help keep your heart in shape. Others help your bones. What keeps your brain and memory healthy? The CNN website offers this list of what to eat to maintain a healthy brain as you grow older:

- **Berries.** Studies suggest that eating at least a half-cup of blueberries, or one cup of strawberries, on a weekly basis may help stave off cognitive decline. Berries have anthocyanidins, whose antioxidant and anti-inflammatory effects may keep the brain in shape.
- **Green leafy vegetables.** One study of almost 1,000 adults found that a daily serving of spinach, kale, collard greens, or arugula appeared to maintain cognitive health to the extent that participants were considered to be 11 years younger than people who rarely or never consume such veggies.
- **Eggs.** Eggs contain choline, which is an important brain nutrient. In a study of 1,400 people, participants with high intakes of choline scored better of visual and verbal memory tests than those who ate less foods with choline. In addition, people with a high intake of choline over the long term seem to have better MRI brain scans, suggesting that choline may protect people against dementia.

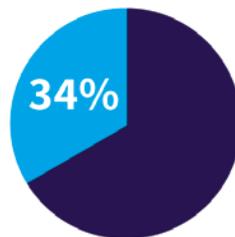


“Great things are done by a series of small things brought together.”

—Vincent van Gogh

## Millennials Leading In Home Purchases

Millennials are buying more homes than Gen Xers, baby boomers, and other age groups, according to the Builder Online website, citing a survey by the National Association of Realtors.



Thirty-four percent of all home purchases in the United States in 2017 were made by millennials, followed by Generation X (28 percent), baby boomers (30 percent), and people born from 1925-1945 (6 percent).



In 2018, the typical millennial home buyer has a higher household income than last year (\$88,200 vs. \$82,000). He or she bought the same size home, 1,800 square feet, for more money at a higher price—\$220,000 versus \$205,000 in 2017.



Millennials in 2018 have higher student debt balances than those in previous years, and more of them say that saving for a down payment is the most difficult task in buying a home.

## Take These Steps To Plan Your Budget

A budget is an essential tool for your financial stability. If you don't have one, the *U.S. News and World Report* website offers these basic steps for getting started on your budget plan:

- **Review the previous year.** Take a look at your cash flow to see where problems arose. Go through your checkbook and credit card bills in detail to find out where your money went and where you could cut back spending.
- **Look ahead.** Think about the coming months and next year. What expenses can you predict? Will your income change? Are you planning a vacation or a major purchase?
- **Set some goals.** If you want to buy a house, decide how much you need for a down payment and start saving. You might set up a savings account for each major goal.
- **Plan your spending.** With your income, expenses and goals laid out in black and white, is your budget realistic? If not, look for areas where you can trim spending or increase your income. Be prepared to adjust goals to meet reality.
- **Prepare for contingencies.** Unexpected expenses can hit at any time. Be sure you have enough money set aside for emergencies, changes in the tax code, or other unpredictable events.

**SPEED BUMP**

**Dave Coverly**



## A Once-In-A Billion-Year Spin

Galaxies rotate, just as Earth and other planets do. However, their spin is remarkably consistent, regardless of size. *The Discover Magazine* website reports that scientists have determined that all galaxies rotate approximately once every billion years, whether they're massive spiral galaxies or small irregular dwarfs.

Researchers measured the velocities of hydrogen in the outer discs of a variety of galaxies differing in size. The measurements allowed them to calculate the rotation period of each galaxy. "Discovering such regularity in galaxies really helps us to better understand the mechanics that make them tick," one scientist says.

"If you want to achieve excellence, you can get there today. As of this second, quit doing less than excellent work."

—Thomas J. Watson

## Learn Assertiveness To Get Ahead

Assertiveness will help you build positive relationships at work. Like most constructive traits, it can be learned. Here's what to do:

- **Target your goal.** Take a moment to identify what you want from an interaction with a co-worker or manager. Our desire to please others can get in the way of what we really need. Think about your own objectives and constraints before agreeing to requests for help.

- **Be specific.** The fewer mixed messages you send to people, the more likely you'll get what you want from them. For example, instead of saying, "I need that sometime today, if possible," specify when you need something from a colleague.

- **Ask for more information.** You need information to make good decisions for yourself. If you think a boss is making an unreasonable request, ask for clarification. That way you can understand the request more fully, and you'll have the confidence to say "yes" or "no."

- **Take ownership of your message.**

Use "I" phrases instead of trying to pawn off responsibility. Say, for example, "I need that report on my desk by the end of the day," instead of "They want the report today."

- **Say "no" when you have to.** In an attempt to seem cooperative or nice, many of us don't know how to say "no." When you must turn down a request, provide a short reason why you can't do it. Don't be overly apologetic—just be firm and polite.



"Curiosity about life in all of its aspects, I think, is still the secret of great creative people."

—Leo Burnett

# Galaxy Awards & STARS Awards

This September 12, Homes by Michael Ford will make its second appearance at the Galaxy and STARS Awards hosted by the North Carolina Home Builders Association in Charlotte. The awards honor builders, associate members, media and advertising professionals as well as HBAs from across North Carolina. Last year, our company brought home the Celestial Award/Galaxy Award and the STARS Award for Best Logo and Best Newsletter. Keep your fingers crossed for another great year!

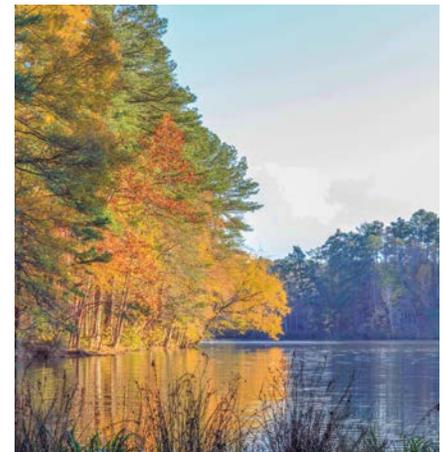


## The Triangle

The Triangle region—Raleigh, Durham and Chapel Hill—is actually a diverse area made up of cities that have their own distinct personalities. Named as one of the best areas for attracting families as well as for doing business, the Triangle frequently tops national and international rankings from publications that include *Money*, *Forbes*, and *Bloomberg*. Our innovative culture and strong talent appeal to businesses and around the globe. We invite you to discover the unique lifestyle that entices families and singles, along with a growing community

that offers prosperous careers. Here are some of the top things to do in the region:

- North Carolina Museum of Art
- Glenwood South
- Nasher Museum of Art
- North Carolina Museum of Life and Science
- Durham Bulls Performing Arts Center
- Durham Bulls Baseball Park
- Lake Johnson
- Eno River State Park
- The Carolina Basketball Museum
- Franklin Street, Chapel Hill
- First Fridays, Raleigh



*Raleigh's Lake Johnson in autumn*

Visit our website today at [www.homesbyford.com](http://www.homesbyford.com)



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