

The Ford Forum

Building a Better Carolina

What's New For 2018?

Remington Hills Phase 3 – Located in Zebulon off Highway 96, construction of these homes will begin in the Fall of 2018.

Steep Hill Farms – New homes are available now! This new neighborhood is located off of Polenta Road in the Cleveland Township of Johnston County. Home start in the \$250's and range in size from 2200 to 2800 square feet.

River Run – Located off of Lowell Mill Road in Kenly, construction of these homes began in March 2018.

Caleb Acres – Located off of 1010 in Smithfield, construction of these homes will begin later this summer.

Mayfield – Located off of Castleberry Road in East Clayton, construction of these homes will begin in April 2018 and will start in the \$270's. This will be a very similar neighborhood to the Pine Ridge neighborhood.

A Word from the Builder

I hope everyone enjoyed their holidays and welcomed 2018 with a bang! Personally, I am ready for Spring after our crazy Winter season. Although, I'm sure that all you snow lovers were delighted, it makes for a tough schedule in the building industry.

In spite of the rough beginning for the year, I am very excited for all the new projects that Homes by Michael Ford will be starting throughout 2018. We have several new neighborhoods scheduled to be ready throughout the year, including Phase 3 of Remington Hills. We have shared a preliminary timeline for you in this issue, but please continue to check our website, www.homesbyford.com, as more details become available.



Michael A. Ford

Our Customers Say It Best...

"A Michael Ford built home is a home of the highest quality. Service providers respect his work and say that a Ford home is one of the best built homes around. Michael makes sure it is done right and will go the extra mile for his customers."

–David and Judy Rains



The Johnston County

PARADE of HOMES

Homes by Michael Ford is excited to announce that we will be submitting our first home into the Johnston County Parade of Homes. Be sure to come check it out during the Parade of Homes tour which will take place April 14-15, 21-22 and 28-29. Our parade entry will be Lot 7 Steep Hill Farms which is located at 202 Farmall Drive in Smithfield.



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Can you guess how many rivets were used in the construction of the Eiffel Tower?

Construction Trivia

- 1) How many rivets were used in the construction of the Eiffel Tower?
 - a) 25 million
 - b) 2.5 million
 - c) 250 million
 - d) 250,000
- 2) Which U.S. state boasts the highest bridge?
 - a) Texas
 - b) Pennsylvania
 - c) Colorado
 - d) Oregon
- 3) When was the first fully-enclosed shopping mall built?
 - a) 1925
 - b) 1937
 - c) 1964
 - d) 1956
- 4) What is the smallest skyscraper in the world?
 - a) The Torch
 - b) U.S. Bank Tower
 - c) Pearl River Tower
 - d) Newby-McMahon Building
- 5) Bull floats and darbies are used for what type of construction?
 - a) Pre-engineered steel buildings
 - b) Concrete finishing
 - c) Covered bridge construction
 - d) Building wooden trusses

Answers: 1) b; 2) c; 3) d; 4) d (It stands at only 40 feet); 5) b

Take These Steps Toward A Safe Workplace

A safe environment is essential for a productive workplace. Employees should neither be afraid of getting hurt at work nor fear being punished if they are hurt. Here are some ways to prevent such fears and to show your concern for your staff's well-being.

- Hold regular safety meetings to emphasize the importance of safety and to reinforce safe behaviors. Discuss everything from ergonomics and parking lot safety to operating machinery and driving company cars.
- Make sure any safety equipment required for a job, such as goggles or wrist braces, is on site and being used.
- Don't overwork your employees. Fatigue makes people more prone to accidents.
- If someone is injured on the job, review the guidelines and consider instituting new ones to prevent a similar accident from happening again.
- Encourage staff members to suggest safety improvements. Create a suggestion program just for this purpose.



Trust Your Own Instincts...

“Your mistakes might as well be your own, instead of someone else's.”

—Billy Wilder

Tell The Right Stories During Interviews

An essential part of a successful career is finding the right job—one that uses your strengths and allows you to advance and grow professionally. But first you have to land that job, and to do that you have to be good in your job interview. Remember that facts and figures, useful as they may be, aren't as compelling as good stories. Be ready to tell these types of stories the next time you're searching for a job:

- **Solving a problem.** Have one or two examples ready that show how you've solved problems for your employers over the years. This highlights your ability to identify issues, prioritize them, think creatively, and follow through.
- **Making a mistake.** Nobody's perfect, so don't pretend to be. In fact, you'll gain credibility by openly discussing mistakes you've made and how you corrected them. You'll show you're able to learn from errors and aren't afraid of saying, “I was wrong.”
- **Working with a team.** Most employers want people who can collaborate and support a team's goals instead of their own individual agenda. Talk about times you and a team achieved something significant together. Remember to include the contributions of other team members, not just what you did on your own.
- **Taking a leadership role.** Organizations are always on the lookout for new hires with the potential to become leaders. Share a story of how you managed a special project or work group: Who else was on the team and how you chose them, what the assignment was, how you set priorities and overcame challenges, and what the end result looked like. Show that you're ready to take responsibility for the work of others, not just yourself.

One Hour Of Exercise May Stem Depression

Feeling depressed? Get moving. As the *Medline Plus* website reports, a survey of some 34,000 adults found that people who exercise just one hour a week have a 44% lower risk of depression over 10 years than those who don't exercise at all.

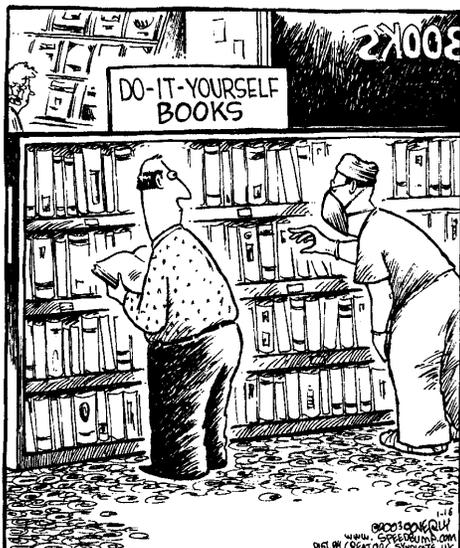
A Norwegian survey tracked exercise habits along with depression and anxiety risk among people with an average age of 45 who underwent physical exams and filled out questionnaires about their medical needs and lifestyles. The results showed that the intensity of the exercise didn't matter—an hour-long walk provided just as much relief as a high-impact workout.

Exercise didn't appear to have any effect on anxiety risk, but the researchers found that regular exercise for at least one hour per week was connected to a lower risk of depression, regardless of gender or activity intensity.

However, more than an hour's exercise didn't appear to further decrease the risk of depression substantially. Also, the scientists have noted that they haven't proven a direct cause-and-effect relationship between exercise and depression. Still, it sounds like another good reason to get off the couch and start up a modest exercise routine.

SPEED BUMP

Dave Coverly



Don't Make Retirement Saving Mistakes

Too many people wait too long to start thinking about how much money they will need to finance their retirement. Retirement seems far away when you're in your 20s and 30s, and it's easy to think you'll have plenty of time to worry about saving later. That's one mistake. Here are three more, offered by Chris Heerlein, partner at REAP Financial and author of *Money Won't Buy Happiness—But Time to Find It*:

- **Not participating in a 401(k).** Many employers don't offer a 401(k) or similar retirement plan, but if yours does, you should participate. This savings opportunity can reap great rewards, especially if you start when you're in your 20s and faithfully contribute for decades.

- **Saving only in a 401(k).** Although contributing to a 401(k) is great, that shouldn't be your only vehicle for saving.

If you are a younger saver, you are putting all your money into a bucket you can't touch for 20 or 30 years. When you do withdraw it in retirement, you'll pay taxes because the taxes were deferred. Put some balance in your portfolio with a Roth IRA, a Roth 401(k) or a health savings account. Withdrawing from those Roth funds in retirement won't result in taxes because the taxes were already paid when the money went in the account. HSA money isn't taxed if you withdraw it for qualified medical expenses. After you turn 65, you can withdraw it for any purpose, though you will pay taxes on that withdrawal if not used for a qualified expense.

- **Failing to embrace risk.** When the 2008 financial crisis hit, plenty of investors lost a substantial portion of their savings. The memory of what happened to them—or to their parents—is still having repercussions. Some people younger than 50 are too conservative with their investments, so their money doesn't grow as it could if they took more risks. If you're between the ages of 20 and 50, though, don't panic. Time is on your side. If you suffer a loss, you more than likely have plenty of years to recover before you retire.



Employee Benefits On The Upswing

Employers seem more generous with their benefits offerings these days. A survey by the Society for Human Resource Management (SHRM) showed that close to one-third of organizations increased their overall benefits offerings in the past 12 months. Twenty-two percent increased health care coverage, and 24 percent offered additional wellness benefits.

Spouse and domestic partner benefits have increased over the last four years, although they now appear to be leveling off, SHRM reports. As of 2017, 95 percent of employers offered health coverage for opposite-sex spouses, and 85 percent did the same for same-sex spouses. Slightly more than 50% provided coverage for domestic partners regardless of gender.

Try The '70% Rule' When Delegating

If you're like many managers, you have a hard time deciding which tasks to delegate and which to keep to yourself. If you want to develop your employees' skills and responsibilities through delegation, though, try this rule: If someone else can do the task at least 70 percent as well as you can, delegate the task to that person. This will help you lose the "If you want it done right, do it yourself" attitude, and provide employees with challenges they might not otherwise get a chance to attempt.

Homes By Michael Ford Teams Up With Duke Energy

Homes by Michael Ford, LLC is proud to announce that all our homes built in Steep Hill Farms are a Duke Energy Progress Premier Home.

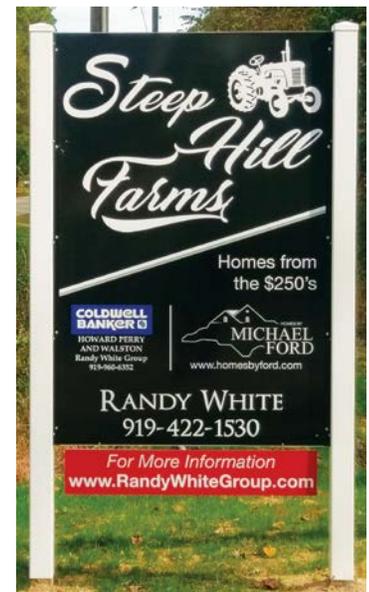


What does this mean to a homeowner?

For starters, a tighter building shell, better HVAC ducts, high-efficiency windows, and many Premier Homes qualify for a three-year Heating and Cooling Energy Usage Limited Guarantee.

Steep Hill Farms is located in a quiet corner of the Cleveland Township of Johnston County, nestled between the towns of Clayton, Smithfield, and Benson. Despite its rural location, the community is conveniently located near three main towns, and only seven miles from I-40 and 10 miles from I-95.

To learn more about the program, visit the Steep Hill Farms neighborhood page at www.homesbyford.com/neighborhoods/steep-hill-farms



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Raleigh, NC in the News

Zillow Ranks Raleigh the Second-Hottest U.S. Housing Market in 2018

This is the year to invest in the Raleigh housing market, according to “Zillow’s Hottest Housing Markets for 2018.”

Raleigh holds the No. 2 spot in Zillow’s annual prediction, based on its rising home values and rental prices, steady income growth, abundant job opportunities and low unemployment rate.

“Growing cities in the Sun Belt—places like Raleigh, Charlotte and Nashville—offer plenty of opportunities in health care and finance, while providing a less expensive, but still

Raleigh holds the No. 2 spot in Zillow’s annual prediction, based on its rising home values and rental prices, steady income growth, abundant job opportunities and low unemployment rate.

convenient alternative to the larger and pricier markets in the Northeast,” said Zillow senior economist Aaron Terrazas.

To predict the top 10 markets, Zillow calculated each metro’s home value and rent for 2018, recent income and population growth, unemployment rates and the number of job openings per person using Glassdoor, a job recruiting website. Zillow reported that Raleigh’s income grew by 9 percent last year and predicted its median home value in 2018 would be \$233,900. The unemployment rate is 3.6 percent.

Visit our website today at www.homesbyford.com