



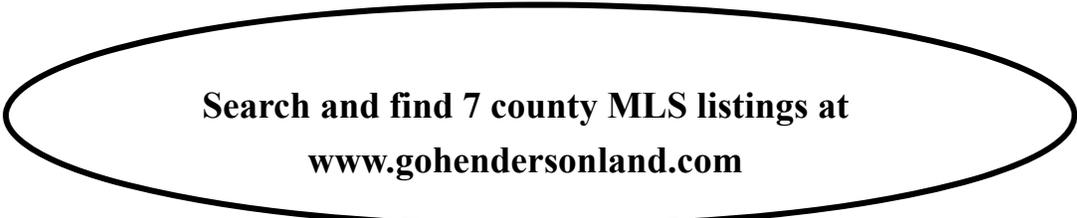
2018—2019 Groundhog NEWSLETTER,

Dear Friends, Customers, and Clients,

It is time again for our bi-annual HLIC Newsletter. We thank you for allowing us to serve you again and again. We are pleased to share with you that real estate sales in Champaign County are continuing to improve. It is now a seller's market. Availability of listings is down.



At the 2018 Fair we once again featured our happy buyers and sellers by offering a 43" wide screen TV to the person who came closest to counting the faces on our happy client board. There was considerable interest and the photo board often had crowds around it. Ray and Susan Dill from Concord Township were the winners of the wide screen TV.



Search and find 7 county MLS listings at

www.gohendersonland.com

Market Trends

2018 real estate sales for Champaign County were higher when compared with 2017 sales. There were 862 conveyances in 2018 compared to 836 in 2017 or 3% more transactions. The total real estate sales amount was \$126,851,506 in 2018 and was \$111,721,835 in 2017 or 11% more sales volume in 2018. According to the Champaign County Auditor's records the average transaction sale was \$147,159 in 2018 compared to \$133,638 in 2017.



The Ohio Association of REALTORS November sales data for WRIST, our regional 7 county MLS, shows a 9.4% increase in sales and an 8% increase in average sale value to \$125,262.



FYI, the Ohio Association of REALTORS November records show the average home sale price in Ohio for 2018 was \$182,818 or 5.8% higher than 2017. The number of Ohio sales remained constant at 140,718 and the total sale amount increased 4.9% in 2018 to \$25,725,743,676 compared to 2017. Our local WRIST sales data reflects more market strength than Ohio statewide.

Presently the inventory of homes in for sale is depleted. Our MLS records for Champaign County reflect that in December 2016 there were 160 residences for sale compared to 96 in December 2018. This reflects a seller's market.

WE NEED LISTINGS!!!

Consumers today are more financially savvy about avoiding the pitfalls of using home equity that occurred during the last housing boom. HOMES ARE NOT ATMs.

Credit scores for Americans have risen to a record high. Almost a decade after the average FICO score hit a low of 686 in the aftermath of the Great Recession, the average FICO score is presently at its highest point ever, 704. A good credit score can save consumers a lot of money earning them lower interest rates on loans.



Consumers with FICO scores of 800 or more represent almost 22% of the FICO score population.

Presently FHA and VA government loans are not closing because of the government shut down

New Construction

40 permits in Champaign County for new home construction and modular homes are up for 2018 compared with 33 permits in 2017. These numbers are for January through December. The 2018 estimated permits total about \$8,462,000 or \$211,550 average per residence. The total commercial building permits for 2018 were insignificant according



to records for the Building Regulations Department.

Confidence among home builders this year plummeted the most since 2014 according to the National Association of Home Builders/Wells Fargo Housing Market Index in November.

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Real Estate News

Local Real Estate News

- Mortgage interest rates are slightly higher since summer. Fixed interest rates between 4.0% and 5% are available for personal residences at many banks and mortgage companies for 10 to 30 year conventional loans. Variable rates can be secured between 4% and 4.5% for 1 to 7 year terms. Freddie Mac reports, however, that mortgage rates are inching higher. 2019 promises, to be a **super** time to buy a home!!!! Mortgage interest rates are **affordably** low. 
- Unemployment for 2018 has decreased in Ohio. The unemployment rate for **Champaign County** is 3.5 % for November 2018 compared to **3.8%** in January 2018. The unemployment rate in Clark County is 4.1%, Logan County is 3.4%, Madison County is 3.5%, Miami County is 3.5%, Shelby County is 3.4%, and Union County is 3.1%. **Ohio's** and the U.S. unemployment rate for November 2018 were respectively **4.6%** and 3.7% and were respectively **4.7%** and 4.1% in January 2018. 
- 2018 sales tax revenue decreased 10% to \$5,161,963 for Champaign County from 2017 sales tax revenue of \$5,694,414 according to Auditor Karen Bailey. Sales tax revenue makes up 50% of Champaign County's budget and is an important revenue source balancing reductions in state funding. **WHY THE REDUCTION??**
- The five highest Champaign County real estate tax delinquencies are: John Stamper Jr. \$37,311; Bodey & Son Limited Partnership \$21,677; Village of Mechanicsburg \$19,208; SRIDH LLC \$18,924 at 1490 U.S. 36 East; and David Pierce \$14,368. Delinquent tax payers on a payment plan are not included.
- The Treasurer's office continues to aggressively work the delinquencies. The total uncollected taxes for 2017 payable 2018 was \$673,780.82 or 1.8%. The total accrued delinquency is at \$1,521,797.01 or 3.68%. Of this amount, 31% of the delinquent accounts are on payment plans.
- During 2019 the Champaign County Treasurer will hold several tax foreclosure sales. There are approximately fifty properties which are in the foreclosure process. 
- In 2018 Champaign County had 45 sheriff sales compared to 73 sheriff sales in 2017, a major 62% reduction.
- Casino tax revenue of \$464,062 in 2018 was 2% higher than the \$452,368 collected in 2017 in Champaign  County.
- The Urbana City Council is considering the issuance of \$380,000 in bonds to finance the purchase of the 2,640 square foot Fifth Third property adjacent to Urbana's municipal building. No proposed use has been announced.
- The Clark-Shawnee Local School Board will not object to a plan to use tax increment financing to cover the infrastructure costs for a new Springfield housing development. The project calls for 230 new homes on a 53 acre housing development next to Walmart on East Main Street. 
- Speedway/Marathon will add 300 new jobs at its corporate headquarters in Enon. as part of a \$48 million expansion. The new jobs will provide support for a new business that Speedway acquired from the refining firm Andeavor.
- Speedway is the second largest company owned convenience **JOBS** store chain in the U.S. Speedway convenience stores are also one of the area's largest employers with about 1090 full-time workers.
- An Urbana hotel project took another step forward after Urbana City Council approved a zoning change for 8.7 acres on South Main Street from high density residential to a general business district. This hotel is planned for 54-58 units patterned after a Cobblestone brand hotel. Uniquely, local investors are financing this hotel. 
- Urbana does not have available land zoned B-2 for retail or business growth , according to Marcia Bailey, Champaign Economic Partnership Executive Director.
- In Springfield a new senior housing development, Community Gardens, opened in November. There are 50 units in this "pocket neighborhood" at the former Community Hospital on corner of Burnett Road and East High Street.
- Residents and Clark County public officials continue to keep pressure on federal officials to remove million of gallons of chemical waste from a barrel fill west of Tremont City. The waste removal is on hold until the U.S. Justice Department conducts a legal review of the documents  that outline the plan. The estimated cost is \$27-\$28 million to remove the hazardous waste.
- Clark County Commissioners voted down a settlement with Enon Sand and Gravel to expand its mining operation by mining up to 60 feet deeper. An important consideration in this decision was protecting the water resource from contamination. Lawsuits are pending against the County.
- A \$14 million freestanding emergency department for Mercy Health is expected to open early in 2019 in Enon along I-675 at Exit 24. The facility will draw patients from Enon, New Carlisle, Donnellsville, Fairborn, Medway, and Yellow Springs.
- Saint Paris has a new Mercy Health clinic at 114 South Springfield Street providing a long needed medical  care facility.
- Clark County has received more awards for farmland preservation than any other Ohio county. Clark County presently has 39 Century Farms. 
- The Clark County Park District purchased 48 acres from Ohio Masonic Home for \$200,000. This land in Nature Reserve Project to 90 acres. This property is home to some of the best climbing cliffs in Ohio and  creases Madriver Gorge and the Midwest.
- Clark County has budgeted \$250,000 to demolish 40 more condemned homes during the next 6 months.
- According to Marcia Bailey this Spring EPA should approve the 20 plus acres of the Q 3 site on Miami Street for a Voluntary Action Plan for new building.

Real Estate News

Local Real Estate News continued

- Japan has an indelible manufacturing footprint in Champaign and Clark Counties. Most of the manufacturing is related to automobiles. There are 2 facilities in Champaign County (Parker Trutec and  KTH) with 1300 employees and 9 facilities in Clark County with 1200 employees.
- Urbana officials and Flaherty and Collins Properties, an Indiana developer, are making progress  with plans to renovate elementary Schools into affordable senior housing. The project, called Legacy Place, would create 51 housing units available for residents 55 years and older.
- Champaign County gained a new employer, the Sutphen Corporation, a family owned, Springfield based maker of heavy-duty, custom firefighting apparatus. The business location is at 49 North Ludlow Road  where the former Pioneer Seed processing facility was. Parts, service, and refinishing will be the focus of this Sutphen Corporation location.
- The Monument Square Roundabout will receive \$1,330,000 upgrades in 2019.  The original roundabout was built in 2009.
 - Wright Patterson has landed the F-35 Lightning II Hybrid Product Support program. The impact will be a long term employment and a financial boost for the Miami Valley region. The move will bring 400 new jobs. The F-35 is optimized to be a multirole fighter for the Airforce, Navy, and Marines. 
- Honda has set up the Anna plant expansion. More than \$36 million in construction permits have been applied for in Shelby County. A building permit filed in November seeks permission to build a 119,063 square foot building for manufacturing and storage in Anna.
- Honda has about 13,000 employees in Ohio. 
- Elizabeth Township in Miami County agreed to buy 171 acres near State Route 41 for \$1.2 million. This property was donated to Miami County in 1877 for use as a children's home. Future plans of the Township for repurposing this property are unknown.
- Brad Bodenmiller, former Zoning Director for City of Urbana, recently accepted the position of Executive Director of Logan Union Champaign Regional Planning.
- State officials said a new long-term plan to promote autonomous vehicle technologies could boost resources and lead to more investment in Clark County which houses the Ohio Unmanned Aircraft Systems Center.
- Civista Bank donated 2 acres on Water Street to the Champaign County Senior Center for their new building site.

State Real Estate News

- Lawsuits in multiple counties allege damage from Nexus pipeline and Michels Corporation. The pipeline is a  \$2.1 billion project. The 36 inch diameter pipeline can carry 1.5 billion cubic feet of natural gas per day from the Utica and Marcellus shales in eastern Ohio to users in Ohio, Michigan, and Canada.
- Amazon is targeting Rossford just south of Toledo for a fulfillment center on 100 acres. There is a proposal to build a 2.8 million square foot industrial building 4 stories  high. The plan was submitted in November.
- Last May, Duke Realty announced an 855,000 square foot fulfillment center for Amazon in West Jefferson.
- Amazon is growing at breakneck speed across the United States In Ohio it has created 6000 jobs during the past 7 years. In November the online giant announced it would open a package-sorting "air gateway" at Wilmington Air Park. 5000 jobs are expected to be created.
- A Warren County 429 acre business park is a comeback story. Once mired in bankruptcy the park is now on the verge of being fully developed. Amazon is one of the companies that is in the process of locating in the Park north at Monroe.
- Huntington Bank will keep its regional headquarters in Akron with 1200 jobs and millions of dollars while it closes 70 branch locations in the United States. 30 location closings are in Ohio.
- The Giant Longaberger basket shaped building in Newark is up for sale or lease, again. A Canton developer bought the  building in December 2017 for \$1.2 million. The owner has listed the still empty building for an undisclosed price.
- According to Barry Ward, an assistant professor in the College of Food, Agriculture, and Environmental Sciences at Ohio State, landowners will likely see a decline in the value of their farmland as a result of interest rate hikes as well as the uncertainty of corn and soybean crop prices.
- Dayton area philanthropist and businessman, Steve Rauch, and his manager were indicted on illegal dumping allegations at SRI Inc, Beavercreek Farms, throughout 2016 without a license. 30 tons of waste were removed.
- A home-  less tent city in Akron was given an ultimatum to close in early January. The complaint states that campgrounds are not allowed to operate in a residential use district. 46 people are at the campground.

Real Estate News

State Real Estate News continued

- Metroparks Toledo is building a privately funded treehouse village. The project aims to provide one-of-a-kind over-night camping experiences ... a novel way of connecting people with nature. 
-  In July hundreds of Cleveland tenants and homeowners were notified by city health officials that they must move because of lead hazards. Renters and owners were initially given 90 days to fix the issues. Cleveland is not yet enforcing orders.
- State law requires local health authorities to issue an order to vacate a property in which a lead hazard has been identified but not cleaned up when the owner has been given ample time.
- A Lucas County judge struck down the controversial lead-safe rental law for Toledo. The law was ruled unconstitutional and discriminatory against affected landlords. Presently the Toledo-Lucas County Health Department will ask property owners to inspect for lead hazards voluntarily.
- Future legislation that could tackle a broader scope of housing hazards such as mold, pests, or carbon monoxide was predicted in Toledo.
- Ohio offers distillery tourism. Ohio is well known for numerous craft beer breweries, but Ohio is gaining ground as a top state of small-batch, “up and coming” start up “craft” distilleries. Presently there are 27 Ohio distilleries. Eight are within a 45 minute drive of Urbana. 
- The flourishing rental market makes it harder for the homeless to find housing. Rents and demand have soared. Many landlords do not feel a need to take chances on families with spotty rental histories, poor credit, or other problems.
-  Hundreds pack anti-wind farm meeting in Tiffin to oppose commercial scale wind farms throughout Seneca County. Property rights and self-governance supporters rallied in opposition.
- A medical marijuana facility opened in Yellow Springs. Cresco Labs new \$15 million, 60,000 square foot medical marijuana factory hums with fans and lights. Security guards monitor with dozens of video cameras from a locked room. Every marijuana plant is tagged. 
- Shipping containers may become residences of the future in Columbus. A builder hopes to turn a container into one of the first single family homes built from a 8x40 steel box. 
- At Microliving in downtown Columbus the smallest apartment will be 307 square feet and about half of the 37 apartments are less than 400 square feet. This is a minimalist way of living.
- Near Fairborn in Bath Township a bio-digester (manure) expansion was approved for Dovetail Energy LLC. Residents who have complained about the farm’s odor and truck traffic plan to appeal.
- A trial date has been set for a wedding venue owner charged with the business violating Miami Township zoning codes in Miamisburg. The owner is charged with violating a permitted use in an agriculturally zoned district. The owner contends the Township has no jurisdiction in the matter because his business is to operate under Ohio Revised Code’s agritourism guidelines.
- City of Xenia claims that Greene County wrongly denied its bid to annex approximately 45 acres of Central State University campus in a string annexation. The county commissioner’s resolution states that 4 of the 7 requirements spelled out in state law were not met.
- Correcting or solving the algae issue for Lake Erie is still unresolved. Governor Kasich has called for regulations for thousands of farms to combat the fertilizer and manure runoff into streams and feeds the persistent toxic algae. 
- After a state panel shelved Governor Kasich’s plan for addressing the Lake Erie algae problem, the legislative leaders appointed a panel to study the pollution problem. We saw no projected timeline for decisions.
- Nationwide Children’s Hospital and a nonprofit investor have created a \$20 million fund to ensure housing remains affordable on Columbus’s south side. This money will pay for 170 units of multi and single family housing south and east of the Hospital.
- Toledo’s mayor is confident most suburbs will sign on to a water plan for a regional water system. Maumee is aggressively contentious.
- 200 people in Pioneer, a suburb of Toledo, protested its Mayor’s plan to sell Michindoh Aquifer water to Toledo-area suburbs. The mayor owns the company, Artesian of Pioneer, that plans to sell water to local communities that the company draws from aquifer wells or pays farmers to do so.
- Columbus had the nation’s second hottest real estate market during June, topped only by Midland, Texas. Columbus has routinely landed in the Top 10 in the index. California cities have declined on the list in favor of more geographic diversity. This index is generated by REALTOR.com’s monthly “hotness index.”
- Home flipping declines in central Ohio and elsewhere because the profits have diminished. In Columbus, however, flipping has remained far more lucrative than national averages.
- FirstEnergy filed for bankruptcy protection in March and wants out of electric generation and consequently wants to shut down Davis-Besse, a nuclear power plant in 2 years. Full shutdown (decommissioning) could take 60 years. 
- Columbus leads the list of emerging startup cities according to Forbes magazine...ahead of Atlanta, Philadelphia, and Denver. Venture capitalists are focusing on Columbus.
- Columbus City Council updated its law against retaliatory evictions prohibiting tenants from being evicted in retaliation for complaining about housing conditions, unfair rent increases, or other problems.

Real Estate News

National Real Estate News

- Home price gains in 20 U.S. cities grew in September at the slowest pace in almost 2 years adding to signs that buyer interest is waning amid higher interest rates and elevated property values according to CoreLogic Case-Shiller. The 20-city index of property values increased 5.1% from a year earlier—the lowest increase since November 2016.
- Interest rate hikes should pause in 2019 according to Federal Reserve Chairman Jerome Powell  in November 2018 forecasting a bright picture of the U.S. economy.
- The Washington D.C. city council voted to impose tight limits on Airbnb and other short term rental companies. Short term rentals for primary residences and for rentals in which the owner is absent up to 90 days a year are restricted. The bill also prohibits property owners from renting out second homes for short period of times.
- Flood insurance rebuilds homes  with public money multiple times. The National Flood Insurance Program was \$20 billion in the red before the current hurricane season even after Congress last year wrote off an additional \$16 billion.
- Upstart, a west coast tech company, will open its second headquarters in Columbus this year. Upstart has a plan to overhaul the mortgage lending business. The CEO, Dave Girouard, believes the traditional formulas (FICO scores and credit report and income) for the credit market can be improved. Far more people are credit worthy than traditional systems recognize. Upstart's system uses information for colleges attended, area of study, grade point average, and work history. Loans can be approved within minutes.
- Quicken Loans is the number one mortgage lender in U.S.
- A federal judge blocked a permit for construction of the Keystone XL oil pipeline from Canada and ordered officials to complete an environmental review. Environmentalists and tribal groups cheered the ruling while President Trump derided it. 
- Affordable housing is an issue for many Columbus seniors based on a roundtable discussion. Some of the challenges are: developers are displacing seniors for new housing; 13% of residents over 65 live in poverty; 30% of senior households have annual incomes below \$30,000; the average property tax bill for \$100,000 valuation was \$2,370 in 2017 compared to \$1790 in 2007.
- Apple deepens Austin, Texas, ties with building a \$1 billion campus. 5000 new positions will open in addition to the 6000 current employees in Austin. Apple employs 37,000 people in its Cupertino, California, headquarters. 
- Additionally Apple will break ground on smaller projects in Seattle, San Diego, Culver City, California, creating 1000 new employee positions. Over the next 3 years Apple will expand in Pittsburgh, New York, Portland, Boulder, and Boston.
- Early this year Apple said it would make more than \$30 billion in capital improvements in the U.S. during the next 5 years.
- In mid December mortgage rates were at the lowest in 3 months. The 30 year fixed rate average dropped to 4.07%. This compares to 3.36% last December.

Miscellaneous Real Estate News

- President Thomas Jefferson owned 5000 acres in Virginia.
- Amazon wants to enhance your doorbell with camera technology that would identify the guest.
- Drones have become indispensable tools in construction and real estate in the building industry. Their low cost and ease of handling have made work more efficient  for landscape designers, surveyors, builders, structural engineers, and brokers.
- Sidney and Melbourne, Australia housing is among the least affordable—worse than New York and London.
- Airbnb wants more of its rentals properties to have smoke alarms and carbon monoxide detectors. Airbnb will alert guests in San Francisco if hosts have not reported having these safety devices.
- Trampoline parks  are the new recreation investment. Parents like the parks because they keep the children occupied and tire them out.
- An entry level homeowner can broaden their search by considering homes in need of improvement. With a renovation mortgage the buyer can get one home loan that combines the purchase price with the cost of improvements. 2 renovation loans are FHA 201K and Fannie Mae HomeStyle.
- What state does United Van Lines study show had the highest percentage of inbound moves in 2018? This state has the second smallest population. VERMONT What state has the highest percentage of outbound moves? NEW JERSEY
- Marriott is the world's largest hotel chain.

“Please Help Us Find The Perfect Buyers For These.”



4591 Maher, Cable feels like country on 1.7 rural acres. It's has loads of dynamic interior upgrades, but still needs a little finishing work. It's got 2 bedrooms with a possible third. **\$99,900** Please call Lee@206-4648



The owners of Theresa's Gingerbread House, Urbana have created a perfect opportunity for you to own a thriving child care business including the real estate @ **1202 N. Main, Urbana** Please call Judy @ 207-8929



Bring your fishing pole and drive by this charming two-bedroom cottage at **11296 Elm Street, Grandview Heights, St. Paris**. The huge family room makes it feel like home. **\$95,000** Then call Stephen at 206-7281



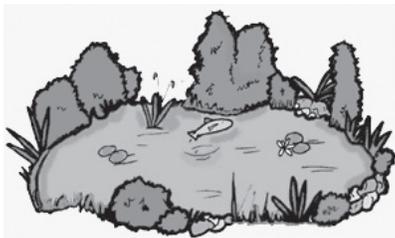
This well maintained 3 bedroom @ **139 E Walnut, St. Paris** offers the beginnings of your own "hair salon". The detached 2 car garage is an asset. **\$110,000** Please call Bob @ 581-9311



The unique architecture of **134-138 East Church, Urbana** reminds us of a southern plantation. The three units with off street parking gross \$1900. The price is **\$110,000** Please call Stephen @206-7281



Magnificent move in ready 3 bed 2 bath 1 story home with 2 car garage and a storage shed. **403 S High, St Paris** priced @ **\$154,900**. Minutes from St Rt 235 Pleasecall Melisa @ 308-6856



At **9797 Thompson Rd & Sinkhole Rd, West Liberty** there are 2 tracts of ground with 2 ponds and a former peat business. Partially wooded with a well & septic totaling 61.9 acres for \$4000/acre. (WLS school district) 27.9 & 34 acre tracts available separately. Please call Stephen @ 206-7281



501 Louden, Urbana has had a major face lift inside and out. It's 3 bedrooms and 2 baths say new, new, new flooring, fixtures, appliances and paint. Now! **\$124,900** Please call Judy @ 207-8929



This amazing 3 story commercial brick @ **114 Cleveland, Piqua** provides 40,000 sq.ft., 2 half baths, 2 heated display areas and office space. **\$350,000** Please call Joe @ 606-0334



165 Pearce Place, Urbana is the smartest condo on the block with energy efficient LED throughout + new water saving fixtures. This 2 bedroom 2 bath treasure looks like new inside. **\$139,900**. Please call Lee @206-4648



Park your watercraft at this totally redone treasure @ **10947 Park, Lakeview**. Appliances and Sea Doo's stay with this 3 bedroom, 2 bath 1.5 story home. **\$319,900** Please call Melisa @ 937-308-6856



111 Acres on **Woodville Pike, Urbana** in a Wetland Reserve program. Great hunting and recreation opportunity with grazing and crop restrictions. **\$510,000** Possible owner financing. Please call Stephen @ 206-7281



Built in 2006, this "big box" @ **701 East Main, St. Paris** has 8,000 sf, a 3 phase 400 amp service and extra room on the 2.26 acre lot for expansion. **\$525,000** Lease possible: \$5/sq.ft for the whole building or \$7/sq.ft. for half. Please call Stephen @206-7281

WE HAVE QUALIFIED BUYERS



ANXIOUSLY AWAITING THE ARRIVAL OF YOUR



ON THE MARKET!



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Our full service real estate company is more than just a tad different. Our web address (www.gohendersonland.com) will hyperlink you to searches of all regional listings including interior photographs and virtual tours.



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The agents you see on this page represent at least 272 years of experience. We consider them our greatest assets. One of our 3 full time brokers is in both the St. Paris and Urbana offices most every day assuring that you receive the highest level of service possible.

We get the job done with the highest level of integrity, adding a little fun to the mix whenever possible.



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Veteran  and woman owned!



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Thank You Buyers & Sellers since the Last Newsletter

NEW OWNERS	PROPERTY	SELLERS	NEW OWNERS	PROPERTY	SELLERS
Samelia McCray James Taylor III Richard & Lauren Zeigler Andrew & Katrina Charley Jennifer Donnersbach Lloyd Lusk Teri Kent-Herron Darren Coon Andrew & Rosemary Fodor Taylor & Macie Cayot Melissa Caldwell David Hess Beatrice Sanders Ann Biedenbarn Reinaldo & Rosa Resto Kyle & Nancy Bowman Alana Inskip Brent Davis Jan Michael Zile Austin Dunn Tony & Marilyn Stevens David Delaney James Powell John & Barbara Ashbaugh Matthew & Stacey Kohler Raymond Westcott & Addie	225 Logan St #57 126 E Grand Ave Boyce St Lot 5127 Belden Ln 158 Bentwood Court 3 A Lot Helltown Rd 2 A Lot Helltown Rd 133 Pearce Place 137 Longbay 122 Oak 233 Harmon Ave 1455 Winding Way 116 Players Ct 9 Acres Helltown Rd 125 Smith St 1.853 A Troy St 203 E Court 4099 Walnut St, GVH 600 S Main St 203 W Plum St 9.9 Acres Cable Rd 3523 River Rd 3.984 A Kizer Rd 165 Pearce Place 106 Rupolo 548-550 N Main St	Todd Sollar MTGLQ Investors L P Champ Residential Services Kirk Johnson Michael & Shana Parks Bruce & Deborah Core Bruce & Deborah Core Vicki Carr Arlene Secrist Herman Thompson Rebecca Piper Estate Beatrice Sanders Connie VanCleave Andrew & Jill Stickley Trust Albano & Adriana Rego Bruce & Deborah Core Etoile Evans Estate of Donald Terry Joseph & Patricia Becker Reed Oberholtzer Rogan Family Michelle Randle Richard Bradley Booze Rev Scott Anderson Joseph & Marilyn Stanley Richard Rademacher	Local Property Ventures James Arrington Jacob Feasel Bedard Revocable Trust Zachary Ziegler Scott & Megan Kanuth Shari Rowe Jeremy & Kylee Perry Paul Jr & Sally Feasel Matthew & Mollie Mullen James III & June Taylor Joshua Biddle Jeffrey & Paula Wolf Matthew & Alison Robinson Michael & Angel Mills Kelly Osborne Russell Melinda Thackery Bryan Thurman Donald Hone Ronald Norris Barbara Wright LeighAnn Inskip-Simpson Cory Cochran & Kara Kenneth Jr & Crystal Vaught Hannah Rutledge	2388 St Rt 47 E 41.9 A Woodville Pk 219 E Court St 1401 Childrens Home 432-434 Poplar Tract #3 E SR 296 5560 Terre Haute Rd 130 W Lynn St 354 Park Ave 13085 State Route 55 1526 Miracle Mile 404 S Church 11064 Bodey 10.512 A E SR 29 245 Ohio 3125 E High 130 Maple 4032 Ryland Dr 6662 Rosewood Quincy 6984 Old Troy Pike 3287 Idle Ed 17.8 A Kizer Rd 202 E Walnut 314 S Main 247 W Poplar	Crosscountry Mortgage Gene Goodwin Barbara King The Carper Family Trust Herald & Jessie Barker Eva Carter Edward Byrne John & Michelle Hickman Louise Burkitt Robert & Susan Lansing Neal & Carolyn Campbell Dagny Dunham Lawrence Meyer Michael Love et al Mary Cheeseman Shannon Boldman Estate Lois Ream Christopher Brown Kurt Beatty Seale Irrevocable Trust Darrell Kreischer Estate Richard Bradley Booze Joseph & Marilyn Stanley Paul Jr & Sally Feasel Gina Roseberry

HLIC News

Team Henderson

Because as a company, **HLIC** is always encouraging our **HLIC Team** to be involved in our communities, we are going to share many of their community service activities in this **HLIC News**.

First of all, it's time to sign up once again for our free community beginner yoga classes which start 21 February at 7PM at the Champaign County Senior Center. Please call Lee to register and get the details. All are welcome and invited.

Judy and Gina continue to be top Realtor producers in the region. Judy is the recipient of the 2018 Most Outstanding **HLIC** Agent Award. Congratulations Judy!!!!

HLIC News

Team Henderson News continued

- Judy is also one of our leading agents in the area of community service. As a member of the local Soroptimist International Organization, she is involved in fundraising for women's scholarships and assisting Project Women in small ways. She serves on the Design Review Board for Urbana, hosts weekly yoga classes in her basement, and has spearheaded two casual single women's groups. The largest group has taken the form of a birthday club. Many new friendships have formed there and invaluable wisdom has been shared. The second involves casual weekly drop-in dinners at various local eateries. Judy reports that her many activities and meeting new people in Real Estate keep her happily engaged. By the time you read this, Judy is planning to have speedily recovered from foot surgery in early January. There are many of us signed up to be her boots on the ground when hers is up in the air. 
- Bob continues to be involved with his church in Christiansburg. He and Barbara enjoyed a wonderful Holiday Season with all 5 of their grandchildren. Ryan from Indianapolis, Katie from South Carolina, Garrett from South Dakota, Chelsea from Hillcourse, Tanner at home in Saint Paris all made it to the festivities. Garrett and Tanner both underwent knee surgery and will not wrestle this season. Tanner has signed with South Dakota State University and will be going to college there with Garrett. Bob and Barbara plan a trip to South Dakota in June and Bob has fishing trips planned for Kentucky Lake and Brookville Lake this spring. Bob reports that he still enjoys selling real estate and managing rental properties with HLIC. 
- Thanks to several of her family members and great contractors, Gina finished and sold her first investment property. If you Google 247 West Poplar, Saint Paris, you will get to see the fantastic finished project. She is now looking at plans for a new barn built at her home place. The Roseberrys had a great Holiday with 5 grandkids including Skyler, there newest family addition, as of last March. She is already looking forward to an amazing 2019 and is working with several new clients. Gina has served for many years on the Regional Multiple Listing Realtor Board. 
- Tim and Karen enjoyed several camping trips last fall. They are anxious for spring camping to begin. Their daughter Kacie got married last fall. Karen always been aware that she was adopted as a baby. With the help of a dear friend and new found cousin, she discovered her half-brother James. Even though he lives in New Mexico, Karen and James have begun to form a relationship through e and snail mail. Karen is looking forward to getting to know James and his family. Karen and Tim are feeling blessed. 
- Susan's 2018 highlight was getting to share in the birth of her granddaughter Lilly. Her grandson Noah signed with Ohio Christian University and plans on running varsity track there. Lilly and family came to visit the Champaign County Browns over the Christmas Holiday. Susan is expecting great things in 2019. 

- Joe and Missy enjoyed spending their Holidays with grandkids. We are all pleased to see Joe's auction opportunities multiply.
- Melisa and Jim have been getting used to being empty nesters these last few months. They are looking forward to a winter Michigan trip with family. Melisa is grateful for all the new clients she was able to serve in 2018 while looking forward to meeting new customers and new adventures in 2019. Melisa was involved with the Graham Middle School food drive this year and appreciated all the contributions from friends and HLIC agents. Melisa wishes you all many blessings and a Prosperous 2019. 
- Mitzy and Tom spent the Holidays with their children and grandson at son Bradley's home in Florida, and are looking forward to many more visits to that neighborhood. Their son Wesley graduates from the University of Toledo medical school in May and they are curious about the location of his residency. Mitzy enjoys volunteering at Vancrest Nursing Home playing cards, doing crafts, playing games, and wheelchair dancing. Mitzy and Tom and other family members put up Christmas lights in the Vancrest court yard. Tom is coaching a youth basketball team. He also recently received his remote pilot license permitting him to fly drones commercially and allowing him to take photographs of listings from the air. How exciting! 
- In addition to teaching the HLIC yoga classes, Lee serves on the Champaign County Opioid Task Force formed by Judge Nick Selvaggio and the Board of Directors of regional board of Realtors. Lee and Stephen enjoyed spending the Thanksgiving Holiday with Troy, Jade and Chase at Daytona Beach. Getting to visit with Dagny and James in Albuquerque was another treat for Lee. Lee is looking forward to exploring our Blue Hills Farm in her anticipated utility vehicle. She will be riding with her more gutsy friends on her side by side Polaris Ranger 500. The last time Lee re- members riding for fun on the Henderson Farm was with Fay Gillis Wells (please Google her) who would have been in her late 80's in the late 80's. Fay always ended their conversations with, "Have fun." 
- Stephen shuffled the Columbus and Air Force 1/2 Marathons last fall. He may register for the Flying Pig in Cincinnati in Spring. In December Stephen travelled to Nicaragua to visit his daughter Dagny's family of 10. The Dunhams were awesome hosts driving or hiking him to volcanos, coffee plantations, local food markets, a Christian cross on a local mountain top. Stephen collected 600 pounds of donated books from the local libraries and mailed them to a collection center for a school in Matagalpa, Nicaragua last fall. 2019 project on the Henderson Farm will be replacing our crumbling concrete driveway bridge with large concrete culvert. 

From all of us at **team henderson**
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Enjoy a prosperous Year!
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