

## Winter Holiday Time

### HLIC Newsletter 61



## 2023 HLIC WINTER HOLIDAY 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. The market in our opinion presently is status quo in housing. Not much is happening with interest rates which are generally high. It continues to be a **SELLERS'** market. There were 57 active Champaign county residential listings in the WRIST MLS on 1/6/2022 and only 47 on 1/5/2023. On the plus side that has decreased the average cumulative days on market by 11%.

Our traditional Fair prize for guessing the number of happy faces on our Photo Sold Boards is a wide screen TV. Austin Rooney from Urbana guessed the closest number. Austin attends the University of Cincinnati.

HLIC has experienced strong activity in our new listings. Buyers are more frequently being asked to give their "highest and best offer" on multiple offers and are often offering more than the asking price.

Search and find 7 county MLS listings at  
[www.gohendersonland.com](http://www.gohendersonland.com)

## Market Trends for Residential sales

<u>Champaign Co</u>	<u>Source</u>	<u>Total 2021</u>	<u>Total 2022</u>	<u>%Change</u>
# Units sold	Auditor	990	951	-4.1%
# Units sold	MLS	415	395	-5%
Total Sales Volume	Auditor	\$206,770,666	\$219,828,112	5.9%
Average Sale value/unit	Auditor	\$208,858	\$231,155	9.6%
Total Sales Volume	MLS	\$80,266,369	\$85,767,988	6%
Average Sale value/unit	MLS	\$193,413	\$217,134	11%
Average CDOM	MLS	68	61	-11%

### WRIST (7 local counties- Auglaize, Champaign, Clark, Logan, Mercer, Miami, and Shelby)

# Units Sold	MLS	4367	3986	-9.5%
Total Sales Volume	MLS	\$836,924,943	\$820,124,033	-2%
Average Sale value/unit	MLS	\$198,048	\$206,054	3.9%
Average CDOM	MLS	64	64	0%

Only 464 Active Residential listings in the 7 local counties on WRIST MLS on 1/5/2023 compared to 523 on 1/6/2022.

## New Construction

Champaign County issued 18 residential permits in the first half of 2022 for new home construction compared to 23 issued in the second half of 2022. The total value of the first half 2022 permits totaled \$5,314,473 or \$295,249 average cost per home. The value for the second half of 2022 permits totaled \$8,015,000 for a \$348,478 average cost per home. The value of the second half of 2022 homes was 15% greater than the first half of 2022 homes.






In the first half of 2022 there were 3 commercial construction projects permitted through the county building regulation office - Sutphen's \$13,000,000 project on S Edgewood, Aldi's \$1,900,000 project on Scio-to Street and Dunkin Donuts \$6,500,000 project on East US 36.

In the second half 2022 there was one construction permit. Phoenix Ag is building a \$30,000,000 multi-purpose structure of 670,000 square feet at 1210 Norwood Avenue. **WOW**




Buyers for new homes in 2022 are still faced with high material costs and now supply and labor issues.

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## Local Real Estate News

- Mortgage interest rates are over 2% higher than in August 2022. Fixed interest rates are between 6.25% and 8% for personal residences at many banks and mortgage companies for 10 to 30 year conventional loans. Variable rates can be secured between 5.5% and 6.5% for 1 to 7 year terms. Average long-term mortgage rates are at the highest level in twelve years.
-  The Federal Reserve has again adjusted interest rates higher to counter high inflation. Annual inflation is over 8% - the highest since December 1989. COVID 19 does not seem to be affecting interest rates.
- Unemployment is generally lower than January 2022. The unemployment rate for **Champaign County was 2.7%** for November 2022 compared to **4.3%** in January of 2022. The November unemployment rate in Clark County was 3.1%, Logan County was 2.6%, Madison County was 2.5%, Miami County was  2.7%, Shelby County was 2.6%, and Union County was 2.2%. **Ohio's** and the U.S. unemployment rates for November 2022 were respectively **3.3%** and 3.7% and were respectively **3.7%** and 4.0% in January 2022.
- According to Deputy Gretchen Lapp in 2021 there were 9 Sheriff foreclosure sales and 2 Sheriff tax sales, and in 2022 there were 17 Sheriff foreclosure sales and 15 Sheriff tax sales.
- Karen Bailey, Champaign County Auditor, completed the 2022 triennial update of property values. **Expect your real estate taxes to increase.** Ohio law requires an update for all residential properties on the third year of the six-year reappraisal cycle.
- Robin Edwards, Champaign County Treasurer, continues to **aggressively** attack the tax delinquencies. Ten real estate delinquent tax sales were held in 2022. Here is a progress report on real estate tax delinquencies:  
At year end 2021 for 2020 taxes our delinquency was \$472,286 for 881 parcels.  
At year end 2022 for 2021 taxes our delinquency was \$665,328 for 618 parcels. 
- Five top 2022 delinquent tax payers are: The Grip Group, John Stamper, John E Logan, Kevin Derr, and James Engle.
- **henderson land investment company** recognizes the contribution of Mayor Bill Bean, CEP director Richard Ebert and the Champaign County Commissioners in the renaissance and the vibrancy of today's Urbana and Champaign County in manufacturing, retail, housing growth, and recreation.

### ⇒ Manufacturing

- ◇ The ORBIS plant at 200 Elm Street is building a 50,000 square foot expansion for an investment of \$42 million. ORBIS manufactures reusable packaging to help companies move, store, protect products more sustainably and efficiently.
- ◇ Firetruck manufacturer, Sutphen, is consolidating other sites in the Urbana area into a new  150,000 square foot building on 55 acres on State Route 55 and Edgewood Avenue and is creating 20 new jobs.
- ◇ Phoenix Ag, LTD has construction underway on a 672,000 square foot building on Norwood Avenue/State Route 29. **WOW again!!** This building will be a logistic center and light manufacturing. **Retail**
- ◇ The Urbana Brewing Company opened a sit-down venue with food and refreshments. Jamon Sellman and Meg are transforming the old Uhlman's Department Store on Monument Square.
  - ◇ Abuela's Kitchen, an authentic Venezuelan restaurant, is open on Monument Square.
  -  ◇ Pequenos Tapas and Wine Bar Wine bar with coffee beverages is expected to open soon on Monument Square.
  - ◇ ALDI grocery store outlet is building on Scioto Street behind Tim Horton at the former Goodwill store location.
  - ◇ Dunkin' Donuts is now open between Scioto Street and State Route 29 next to the Champaign County Library. 
  - ◇ Community Health and Wellness Partners is providing **health** needs for residents in the renovated Johnson Manufacturing building on Miami Street.

### ⇒ Housing

- ◇ Proposed 500 mix-style housing units have been approved on 93 acres known as Dugan Place behind Wal-Mart.
- ◇ Legacy Place rehabilitation of Douglas Hotel and two former elementary schools added units for seniors and disability people.

### ⇒ Recreation




- ◇ The inclusive playground at Melvin Miller Park features adventures that can be used by children of all abilities.

# Real Estate News




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## Local Real Estate News Continued

- First Central National Bank opened a branch office in Urbana at 1754 East U.S. Route 36 in front of Wal-Mart with a full line of financial services and products. 
- **Some new and proposed businesses** this year in Champaign County and Urbana are: ALDI, Dunkin' Donuts, Bell's Flowers, Urbana Brewing Company, Abuela's Kitchen, Whitmans's Bike Shop in Saint Paris, Our Kitchen Window, Lee's Auto Detailing, Middle of the Wood, Creative Foundation, Downtown Nutrition, Lilys Garden, The Spotted Owl Coffee Bar, In Good Taste, Pequenos Tapas and Wine Bar, First Central National Bank Branch. Christopher Bucio attorney at law, Boston Antique, Barns All Steel. **Impressive and exciting!** Remember to support these local entrepreneurs.
- Clark County development leaders envision an opportunity for further growth to the Upper Valley Business Park (former Springfield Mall). Three businesses now lease up to one third of the building's 600,000 square feet. Two tenants have been announced—Elby-Brown and Rittal.
- Saint Paris is considering more investment in solar power. Solar Power & Light is  proposing to upgrade an additional 100 units to the existing arrays on West Troy Street.
- Indian Lake is making progress in cleaning up aquatic vegetation growth that has negatively impacted boating. There have been harvesters operating on the Lake to combat the aquatic growth. Kiser Lake has had dredges removing silt from the lake bottom. The dredges are scheduled to return in two years.
- Springfield City recognizes the need for diverse types of housing to shelter residents and to provide entertainment outlets for the city's growth. Focusing on a **robust downtown** for vibrancy is on the table.
- Springfield City Commissioners have moved forward to purchase the former Villager Inn on West Main Street to provide shelter for the homeless despite concerns of neighborhood residents on issues of health and safety.
- Springfield's "Tent City" in the West Main Street encampment was demolished and the residents moved to motels and hotels.
- \$1 million in federal relief funds was  awarded to Clark County for affordable housing. Approximately 12 homes over a period of three years are expected to be built on vacant properties throughout Clark County.
- In August Community Health and Wellness Partners celebrated their expansion to Miami Street in Urbana from their West Liberty location. Their services include primary care, behavioral health, chronic care management, pharmacy services, nutritional services, social services, and a market place sign up for health insurance.
- \$2 million is being spent to upgrade internet connectivity in the Thackery and Cable area by CT Communication.  The Champaign County Commissioners contributed \$1 million.
- Honorable Mention for Best Private Partnership Award was presented to the City of Urbana and Legacy Place, LLC for the rehabilitation projects of Douglas Hotel and North and South Elementary schools.
- Restricted  areas for large scale wind and solar installations for Champaign County include all townships except Adams and parts of Harrison, Salem, and Rush.
- The City of Urbana approved a Designated Outdoor Refreshment Area (DORA) with conditions for consumption of liquor. The City hopes it will increase economic activity, investment, and development within the downtown area.
- Melody Drive-In theater on East National Road was demolished for up to 1200 residences to be built over the next ten years. Columbus-based developer Borror is investing more than \$100 million into this multiphase project called Melody Parks.
- The Marathon Gas Station in Bethel Township at the intersection of U.S. 40 and State Highway 235 is unfinished two years after planned completion. The owner said in December 2021 that construction had been halted because the builder failed to apply for a permit from the Ohio Department of Transportation. An ODOT official recently said that the agency is waiting on an approved set of design plans from the developer.
- **Franklin University** sold the former Urbana University campus in December to an Urbana Investment Group LLC for \$8.5 million. At the time of this writing the names of the investors and their plans are unknown. The property includes 22 buildings and 115 acres.
- Honda announced in December that it plans to make **hydrogen fuel cell** vehicles in Marysville for CR-Vs.
- Gabe's also known as Gabriel Brothers is poised to open early 2023 its \$77.5 million distribution center on 114 acres. Its location is on Prime Parkway near Interstate 70 and State Route 40. The opening is expected to bring more than **800 full-time** equivalent jobs to the area in next 5 years.
- The Urbana Brewing Company is an exciting and unique new enterprise. The vats are visible to the customers.  The brewery is conveniently located. The enterprise is locally owned.

- Honda and LG Energy Solution from Korea will build a **\$3.5 billion** joint venture battery factory in Fayette County in rural southern Ohio. Construction will commence in 2023. The plant will produce batteries exclusively for Honda. 
- Eminent domain questions are prevalent in a court case. Ohio Power is taking a property for a transmission line. Customarily the government exercises eminent domain but companies like utility companies, also use eminent domain to facilitate building utility lines and services. A transmission line case is in the Ohio Supreme Court.
- In most states when a property owner files an eminent domain case in court, the court starts by determining if there was indeed a taking of land or property value and if the owner is owed compensation. Current law in Ohio requires a landowner to first file a lawsuit to force the government or entity taking the property to follow the law, and then separately go through the eminent domain process.
- Ohio lags behind most states in protections for landowners. Eminent domain presently makes it difficult for owners to defend their interest and they often find themselves at a disadvantage. There is legislation for a landowner to received compensation using a court action called reverse condemnation providing a more convenient route.
- The State Supreme Court ruled that Ohio's Historical Society can proceed with efforts to gain control of a set of ancient ceremonial and burial earthworks in Licking County known as the Octagon Earthworks. They were maintained by the Moundbuilders County Club. Now, the Octagon Earthworks will become more accessible to the public.
- The 700 acre Mentor Marsh, a state nature preserve contaminated by the dumping of salt in the 1960s is being remediated by the Cleveland Museum of Natural History and the Ohio EPA.
- Glytch, a Southern California based e sports company, announced in December that it plans to build a 2000 seat gaming arena in Columbus. The 100,000 square foot facility will include an esports stadium, an entertainment venue, and a broadcasting studio.
- Bellbrook joins Fairborn in a class-action suit against 30 businesses, many of which are chemical manufacturers, alleging that PFAS (forever chemicals) contaminated their water sources.
- Cedarville Township government officials have formally asked the Green County Board of Commissioners to declare the township in a restricted area for large scale solar and wind facilities. 
- Ohio's 2nd District Court of Appeals has ordered the Miami County commissioners to approve the annexation of 260 acres from Bethel Township to Huber Heights in Montgomery County.
- Like Dayton, Detroit is targeting old industry sites to improve neighborhoods. Detroit has aggressively taken on its blight problem and has razed more than 20,000 abandon houses in eight years
- The H2Ohio program has expanded into nine wetland projects in the Ohio River Basin to improve water quality.
- Mild algal bloom was forecast for Lake Erie in 2022. Phosphorus levels have dropped. This is partially due to the expansion of the H2Ohio water quality initiative and Ohio Agriculture Conservation Initiative. These programs were designed to help farmers find more and better nutrient management practices. 





## Miscellaneous Real Estate News

- Office buildings are in trouble. More office workers are back at their desks than a year ago, but attendance at office buildings in many cities is languishing well below pre-pandemic levels. As leases come up for renewal, companies are often opting for smaller offices, saddling landlords with millions of square feet in vacant space. More vacant space is expected to hit the market in coming months as companies lay off workers.
- Renters with EVs (electric vehicles) are facing charging issues. Cities  are advocating EVs. Charging stations are often not available at apartment complexes.
- Physical fitness centers and gyms are popular again. As people return to in-person activities with the loosening of COVID restrictions, they are making a beeline to the gym eager to shed extra pounds. The enthusiasm reflects fatigue with solo workouts coupled with a quest for communal experiences.
- The conference room is perhaps the least loved space in the modern office. It is being phased  out.
- Office workers have rebelled against being asked to return to their office to work. Their reasons  include: child care, rising gas prices, COVID-19.
- Silicon Heartland for the Johnstown area is boon to Ohio resulting from Intel Corporation expansion, but the boon is mourned by some families after loss of their homes and happiness.



# Real Estate News

## National Real Estate News

- A Kansas oil spill in December is biggest in the Keystone pipeline history becoming the largest offshore crude pipeline spill in nine years. This pipeline runs from Canada to Oklahoma, 
- Recession fears grow as the Federal Reserve raises interest rates to combat accelerating inflation,
- Nationally the average rent on a two bed room apartment in October was \$1832/month, a rise of 9.2% from a year ago.
- The  typical mortgage payment for someone buying a home today is \$1910/month, up 77% from a year ago according to Jeff Tucker, a senior economist at Zillow.
- Inflation slowed down in mid-December to 7% from its peak in June of 9.1%. The Inflation slowdown eases pressure on households.
- In October mortgage rates topped 7% for first time in twenty years as a result of the Federal Reserve's aggressive rate hikes intended to tame inflation not seen in some 40 years. Today, mortgage rates can be 8%.
- The U.S. needs more houses even if fewer people want to buy. Historically the U.S. has had a deep housing shortage. Home builders are now drawing back. This is the boom-bust nature of housing.
- An abrupt evacuation forced residents from a 14 story condo in October in Miami Beach to avoid a near  deadly collapse.
- In Las Vegas under a state law passed in 2021 grass found along streets and housing developments and commercial sites must be removed in favor of more desert-friendly landscaping. The grass is nonfunctional and wastes a now valuable resource....WATER.
- Jared Kushner's property management company reached a \$3.25 million settlement lawsuit for overcharging fees to tenants and for leaks, rodents, and mold infestation according to Maryland's attorney general. You may remember that Kushner is former president Donald Trump's son-in-law.
- Florida contractors have found that historic homes are proving to be more resilient against floods. These old building materials are better resistant to wood rot and damage.
- Despite soaring rents, many landlords in some areas are struggling with higher costs for taxes and insurance and repairs.
- Despite negative impacts on  the housing market, real estate remains America's favorite long-term investment in 2022 according to a Bankrate survey. It is the third time in the last four years that real estate took the top honors.
- Some schools build affordable housing to retain teachers, This is more common in California where the cost of living is higher.
- FEMA, Federal Emergency Management Agency, reports that more people have been prompted to sign up for flood insurance coverage, even though many will pay more for it.
- As climate change drives increased flood risk in many parts of the country, FEMA has updated its flood insurance program to more accurately reflect risk, but also to make the program more solvent.

## Some Recent 2022 Farm and Land Sales

Seller	Location	Buyer	Acres	Sale Price	Date
Beigel	7373 Crowl	Brewer	63	\$837,780	December
Westfall	2250 E Kingscreek	Woodruff	65	\$2,200,000	September
Columbus Urbana LLC	1558 E US 36	Memorial Ohio	4.5	\$15,040,400	October
Franklin University	579 College Way	Urbana Invstmt	110	\$8,500,000	December
Linville	Perry Road	Buck Eagle Farm	60	\$793,320	December

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



**3861 Church Road, Urbana** has been transformed. On almost an acre, this 4 bedroom, 2 bath one story will knock your socks off. **\$194,900**  
Please call Dagny @ 937-206-0458



Opportunity knocks on **Honda Parkway, Marysville**.  
This 4 acre parcel is zoned M-1 with a great location for your business.  
**\$220,000** Please call Susan @ 937-215-7382



**424 South Walnut, Urbana** has been transformed. This one story offers 3 bedrooms, 2 baths and a huge lot. **\$172,500**  
Please call Karen @ 937-215-0251



Imagine having the city park beside your back yard.  
This 4 bedroom 2.5 bath 2 story home @ **1390 Rawlings, Fairborn** does.  
**\$250,000** Please call Karen @ 937-215-0251



This 2 bedroom one story priced right opportunity  
@ **421 North Kenton, Urbana** is in need of TLC. **\$68,000**  
Please call Judy @ 937-207-8929



The owners of **188 SR 560, Westville** are packing to move.  
The 4-year-old, 36x60 heated pole barn is a shining star on this 2+ acre homestead. The 3 or 4 bedroom, 2 bath home has lots of possibilities.  
**\$214,900** Please call Gina @ 937-206-7029

**IN 2022, WE WERE INVOLVED IN  
REAL ESTATE SALES VALUED AT  
\$15,910,654!**

**These properties have not yet sold. We can help you find what you are looking for or help you sell yours. Henderson Land Investment Company agents also offer free home audits. Please give us a call.**



## Thank You Buyers & Sellers since the Last Newsletter

NEW OWNERS	PROPERTY	SELLERS	NEW OWNERS	PROPERTY	SELLERS
Nicholas & Tiffany Ward Tim & Amanda Rockwell Matthew & Kristin Flaker Trevor Will Billie Frankovich & Jessica Jeff & Rhonda Cornwell Shirley Jean Budding Kenneth Hatfield Trevor Stose Buckeye City Motorsports Brian & Nicole Roth Jack & Judy Wheelbarger Shari Rowe Richard & Susan Parsons Property Pros Louisville Ruth Dickerson Ty & Heidi Burroughs Hayden Green & Isabella Valiantsin&Olga Markevichq Thomas Cassada	618 Maple Tree Ln 6493 Crowl Rd 251 Country Rd 129 East Lawn 5879 Manchester Rd 5360 Mingo-Lewisburg 8785 Old Troy Pike 3896 W SR 273 1240 Victory Rd 31 S Ludlow Rd 3700 State Route 55 521 Julia #43 115 Rupolo 11762 W US 36 401 N Julia 124 Broadway 45 Acres S SR235 1204 Cornish 7350 Old Troy Pike 1100 W 1st St	Stephen&Stephanie Smith Judy Brewington Jack & Martha Poiry Susan Hall Jeff & Rhonda Cornwell Anthony Kimes James Reid Caleb & Keri Yoder James Bussard Jr Jerry & Jacqueline Fischer Leah Green Katelyn Deans Brandon & Amy Myers Jaime Ramsey Belinda Asbury Susan Morris Peter & Christine Yost Jaime&Cassandra Mullen Willis Meade Sellman Enterprises LLC	Sink Hole Farms, LLC Chase Abbey Oliver Bane Zachary Whitman Hilary Dawn Kasper TY Investments LLC Donna Dixon Douglas Baugher Ricky Newmeyer William & Kimberly Scales Jaime&Cassandra Mullen Trae Clark Shane & Olivia Hamilton Ben & Dagny Dunham Karl Record Jacob & Kassidie Morgan Stefan & Ashley Minnig Mark & Phoebe King Ricky Newmeyer	37Acres Sinkhole Rd 4200 Cedar Hills 2217 Clifton Ave 136 Dugan St 242 Laurel Oak 3775 Upper Valley Pk 3324 Erter 221 N Springfield St 228 Evansville 7828 Old Columbus 6148 McIntire 251 Flynn 247 W Poplar 100 E Miami 1157 Michigan 305 E Newell 8640 Twp Rd 207 339 E Court St 1018 S Main,Kenton	Stephen & Sheri Combs Estate of Doris A Fulton DSV SPV1 LLC Deb & Robert Jenkins Kaufffenbarger Remodeling Kerri Lynn Winkleman Rosemary Cochran Lucinda Cole April Joy Jefferson Lori & Brandi Carpenter Chad & Stacie Mullen Ben & Angela Banfield Hannah & Scott Price First Baptist Church Steve Moran Stefan Minnig Eli & Maggie Schwartz Matthew Loges Sarah Williams

## Champaign County statistics from the Chamber of Commerce





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*of course, we sell homes.*  
**team henderson since 1979**



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- |  |   |
|--|---|
| <input checked="" type="checkbox"/> 11 licensed real estate agents   | <input checked="" type="checkbox"/> Locations in Urbana and St. Paris |
| <input checked="" type="checkbox"/> 3 licensed real estate brokers   | <input checked="" type="checkbox"/> Rental property management        |
| <input checked="" type="checkbox"/> 216 years of combined experience | <input checked="" type="checkbox"/> Free home audits                  |
| <input checked="" type="checkbox"/> 1 full service auction company   | <input checked="" type="checkbox"/> Please give us a call!            |



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adding a little fun to the mix whenever possible.*

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again and again!*

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**Thanks in part to people like you, HLIC continues to thrive.** The years seem to each offer new changes and challenges. In addition to being productive REALTORS, Team Henderson likes to share reports of our personal adventures.

- This **HLIC** section begins with a report from Meg Repas. 2022 was an exciting year for Meg. Recently Meg is engaged to Jamon Sellman. She is proud to have been a part of opening Urbana's first brewery called the Urbana Brewing Company. The Sellmans are renovating the second and third floor of the old Uhlman's Department Store and bringing nine luxury lofts to the downtown estate needs in Urbana projected to be completed by Summer of 2023. Meg thanks her clients for trusting her with their real estate needs in 2022 and looks forward to continuing this fine service. Spending quality time with her family at their recently purchased lake home in Tennessee will be relaxing downtime. 
- The Dunhams bought a church in DeGraff family enjoys playing soccer and pickleball.  that they are converting into a residence. They flipped several homes in 2022. The family enjoys playing soccer and pickleball. It has been four months since Dagny's ACL replacement surgery, and she is recovering well. In January, Ben, Dagny, Ryan and Riley plan to take a short trip to Nicaragua to do a VBS and some construction projects. The Dunham's appreciate spending time together and making memories.
- Jim and Melisa are spending time with family and friends transforming a tiny corner shower into a full walk-in shower.  over the holidays. They finished remodeling a bathroom in their home. December. All three of the Robbin's children are homeowners. Melany is writing horror short stories on Patreon. Jesse's wife, Mansing Michigan area called Berner Boards by Riesling. A portion of the proceeds goes toward local dog charities in the community. Melisa is very grateful for her clients and referrals in 2022 and is looking forward to 2023.
- Judy has lately enjoyed fun time with family and is and wide, visiting takes planning. Watching the grand-children learn to "adult", as they call it, has been especially gratifying and quite often amusing. Recently, Judy had surprise contacts from two half-sisters she didn't know existed. This came about due to other family members being on Ancestor.com. Similarities among them are being discovered especially in their favorite hobbies (growing plants and reading) as well as their same height (5foot ½ inches). She is looking forward to a 3-way chat to learn more soon. Judy discovered multiple offers this fall. These real estate sales have been something new to negotiate, but interesting. Having several buyers immediately after listing a property may sound easier than it actually is. Being fair to all concerned and navigating the ways that cropped up to outbid was a learning experience. Team **HLIC** experience has always been valuable in sharing information and helping each other. For these and all transactions, Judy is grateful. 
- Tim and Karen thoroughly enjoyed Karen's cousin Brenda and her husband Ed before they relocate to North Carolina. They are grateful for the chance to spend time with their Fall vacation to Maine and Vermont. The two things that were missing from their band Ed before they relocate to North Carolina. The two things that were missing from their trip were sighting a whale and a moose ...well, maybe next time. Metz's are looking forward to Spring and the growing season. They send many blessings for a wonderful new year to all! 
- The Brown's grandsons, Noah and Bryant both popped the marriage question and are now engaged to very lovely young women. There's a wedding set for this April and another in 2024. Susan had the privilege of being a server at a widow's dinner in Springfield in December where there was music, food, speakers, and a dance team performing. This winter Susan plans to do some painting in their home and do some long overdue organizing and purging! The Browns are looking forward to watching their granddaughter in track and the musical this spring. 
- 2022 was a busy year for the Roseberry's. Gina is working on putting her house in order after the boys and their families moved into their new homes. Family deer hunting this fall and winter has boasted four kills so far. They're enjoying lots of grandkids' sports including basketball, indoor soccer, and this year Tanner is trying wrestling. This brings back memories of Gina's brother Brad wrestling with the "Jordan boys". Gina is grateful for her prosperous real estate business and looking forward to an even better 2023. 
- This is year 14 for **HLIC** sponsored free beginning yoga classes. This next session will begin at 7 PM on February 16<sup>th</sup> 2023 at the Champaign County Senior Center. You must let Lee know in advance and attend all 8 sessions. If life happens and you miss one, you agree to donate \$20.00 to the senior center. Please give her a call @ 937-206-4648 if you plan on attending.
- Stephen has contended with UTIs for several months. He is optimistic that corrective surgery in January will correct UTI and bladder issues. He has scheduled another surgery in February for his hammer toe and bunion. Consequently jogging and shuffling have been postponed in case you have missed seeing him. Getting old is rough.
- Lee and Stephen have been amused by a small horned owl that unpredictably visits an owl box in a tree near their kitchen window. A group of 19 enjoyed the Henderson annual reunion at Panama City, Florida in November. There were lots of hours spent beaching and pickle balling. The deep sea fishing trip was a favorite for the grandchildren and a first for many of them. 
- Bob and Barb are enjoying their new great grandson, Kryder. He was born in May. Working in his garden and fishing with brother Dick this past year were special pastimes for Bob. The Jordans are planning a Florida vacation in February. They will be staying with friends on the Saint Johns River with friends and family. We bet fishing is on Bob's agenda. 
- Joe had several successful real estate auctions and many chattel auctions in 2022. The Sampsons vacationed in Bar Harbor, Maine, where Missy ate fresh lobster with an ocean side view. Missy and Joe unfortunately lost both moms in the same week. 

**We thank you for allowing us to be of service to you. Team Henderson**



From all of us at **team henderson**  
937-652-1974 Urbana

Enjoy a prosperous Year!  
937-663-4184 Saint Paris



Susan Brown  
937-215-7382

*Susan*

Lee Henderson  
937-206-4648

*Lee*

Stephen Henderson  
937-663-4184

*Stephen*

Judy Tullis  
937-207-8929

*Judy*

Bob Jordan  
937-581-9311

*BOB*

Karen Metz  
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*Karen*

Melisa Robbins  
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*Meg*

Joe Sampson  
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*Joe*

Dagny Dunham  
937-206-0458

*Dagny*

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