



646 S. Lake Street  
Gary, IN 46403  
(219) 938-1188  
[www.MillerBeach.com](http://www.MillerBeach.com)



## TRAVELING THE 3RD COAST WITH BLUEBERRY PIE ON MY MIND

### NAME "THIS OLD HOUSE"...



This is picture from many years ago of a home in Miller. The first person to call the office 9am - 5pm Mon.-Fri. and give the correct address will win a \$50.00 gift certificate to their choice of Miller Pizza Station, 18th Street Brewery, Tiny's Coffee House, Flamingo, Estella's Cantina, Dels.

Sorry, the present owner and family cannot win. You'll have a chance next newsletter.

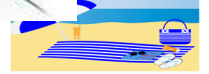
### ... AND WIN \$50.00

To sign up to receive our newsletter electronically email us at [info@millerbeach.com](mailto:info@millerbeach.com).

You can also view our newsletter online at [www.MillerBeach.com](http://www.MillerBeach.com)



WINTER  
2026



## I DON'T WANT TO LIVE THERE, BUT IT'S A GREAT PLACE TO VISIT

Have you ever just wanted a change of place, a change of routine, and a change of attitude? No, I'm not trying to rewrite one of Jimmy Buffett's biggest hits. I'm asking a sincere question. Not needing to hop on a plane or drive for a day and a half, just two or three days outside of the usual daily activity we all call our lives. I have a suggestion and many of our readers already know this because Judy and I have talked about the Traverse City, Michigan area many times. Traverse City is a real city with city features like a downtown, outlying housing, retail chain, and dining options, but it also has a tourist vibe and is surrounded by small towns. Towns that ooze charm and hospitality. Just a little over four hours by car and you have arrived near the other end of Lake Michigan with different ambiance and energy.

Grand Traverse Bay east and west and little Traverse Bay, a bit north have a distinctly different feel than the white sand beaches of the southern tip of the Lake Michigan we love so much. We live in a place where long walks on the beach are ours for the taking by just walking out our doors to get there. Up north, Sleeping Bear Dunes National Lakeshore has an entirely different feel with 71,000 acres and 35 miles of shoreline, there are more trails and camping sites than we have at our beautiful Indiana Dunes National Park. It is more wild and untamed. Not better, just a change of place.

Here is an incomplete list of towns within less than 1 hour drive from Traverse City where we make our headquarters: Sutton Bay, Northport, Leeland, Elk Rapids, Interlochen, Bellaire, Empire, and Charlevoix. Just a bit north is Bayshore and Petoskey. Many of these towns are much less than an hour from Traverse City but if you enjoyed beautiful Charlevoix, you should add a few minutes and visit Petoskey just a bit further, you can see charming Harbor Springs as well. I like to make Petoskey Brewery one of our stops. It is housed in a 125 year-old building that was built as a brewery. For over 80 years after the brewery closed it housed a variety of businesses and then the craft beer boom came along and abra ca da bra it's a brewery again.

As you travel from town to town, you can satisfy your desire to shop, eat, and drink, hike, canoe, and much, much more. The Cherry Republic stores are a local chain with cherries in everything you can imagine. Cherry mustard? I bought some. Sutton's Bay has a store featuring glass art objects. Glenn Arbor has a Cottonseeds shop, a women's clothing store where Judy loves to shop. People are helpful, friendly, and kind.

It's the same lake, different take. Try it out, cross the 45th parallel (The half-way point between the equator and the north pole) as you drive north from Traverse City. You'll learn things you didn't even know you wanted to learn.



## BEACH BITS

- **Miller Beach Arts & Creative District** - Gardner Center for the Arts - 540 S. Lake Street:
  - Sun. Feb. 1st: Winter Farmers Market Noon to 2pm
  - Fri. Feb. 6th: Opening Reception: Colors of Culture: a Celebration of Black Creativity 6pm - 8pm.
  - Thurs. Feb. 26th: Live on Lake St.: Aurora & Antheia, at 7pm, \$20 at the door.
  - Sat. Feb. 28th: Sat. Song Night 7pm & \$10 at the door
  - Fri. Feb. 27th: All in Jest Trivia: 7pm, \$10 at the door
  - Every Sun. - Free Community Yoga, 10am.For more info: <https://millerbeacharts.org/>
- **18th Street Brewery** - 5725 Miller Ave.:
  - Fri., Feb. 6th: Marco | Fri., Feb. 13th: Thomas Matecki
  - Sat., Feb. 14th: V Day | Fri., Feb. 20th: Soiree Knight Trio
  - Fri., Feb. 27th: Keith Jackson
  - NEW—Happy Hour on Wed.'s & Thurs.'s 4pm—6pm
  - Wednesdays: Music Trivia 6pm - 7pm & Karaoke w/ Daniel Lopez 7pm - 10pm & Thursdays: Boots on Lake Street line dancing 6:30pm - 8:30pm
  - Saturdays: Selected games For more info call 219-427-0019 or <https://18thstreetbrewerygary.com>
- **Flamingo Pizza** - 8341 Locust Ave :  
February and March Wednesday Music line-up:  
Feb. 4th: Jeff Aabut | Feb. 11th: Jeff Young  
Feb. 18th: Nick Kazonis | Feb. 25th: The Sharks Trio  
Mar. 4th: Chad Clifford | Mar. 11th: Chris & Lou  
Mar. 18th: Mac Mc Elhaney | Mar. 25th: Nick Danger.  
For more info call (219) 938-0323
- **Tiny's Coffee Bar** - 555 Lake St. :
  - Wed. Feb. 4th, 11th & 18th: Steve Villagran 6:30pm - 9pm
  - Sat. Feb. 7th, 8th, & 21st: Marco Villareal Jazz Fusion 7pm - 9pm
  - Sun. Feb. 8th: Super Bowl LX Watch Party 5pm - 10pm
  - Wed. Feb. 11th: Steve Villagran 6:30pm - 9pm
  - Sat. Feb. 14th: Valentines Dinner for 2 Special 4pm - 9pm and Verses & Vibes Valentines 7pm - 9pm .For more info go to <https://www.tinyscoffeebar.com>
- **Estella's Cantina** - 615 S. Lake St.:
  - Thurs. Feb. 5th: Lauren Dukes & Steve Ball 6:30pm
  - Fri. Feb. 13th: Galentine's at Estella's 5pmFor more info call (802) 626-8685
- **Caribbean Roots** - 625 B S. Lake St.:
  - Winter Hours: Sun. & Mon : Closed
  - Tues.—Thurs. : 11am - 6pm | Fri. & Sat. 11am - 7pm .For more info call (219) 880-6044

## MILLER IS STILL RIDING THE REAL ESTATE BONANZA

*The statistics included in this section of the newsletter are from the Greater Northwest Indiana Association of Realtors MLS. Because the high priced houses and the lower priced houses in all neighborhoods are included, the average for your specific neighborhood will be substantially different.*



The 2025 year-end real estate statistics are now available for the area within the Indiana Dunes National Park, defined by the Lake on the North, County Line Road on the East, Ash Place on the South, and Gibson Street on the West.

There were 42 home sales reported during 2025. This is down from 57 in 2024 and down from 2023 when there were 46. The highest number in recent years was 85 sales in 2021 which was considered very active at the time.

The average list price in 2025 was \$384,317, in 2024 was \$330,066. In 2023 it was \$256,423. The average sales price in 2025 was \$370,066, in 2024 it was \$320,892. In 2023 it was \$267,421. It is important to put some additional facts with these numbers. As often noted in this column, we use a small area (noted above) to draw our statistics. With such a small statistical sample and a lower-than-normal sales volume just one or two high price sales can greatly affect the results.

In 2025 there were three lakefront sales. The average of these three sales was \$1,078,673. The effect to the average above is obvious.

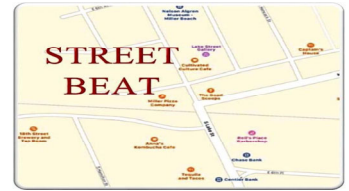
The year-end report for 2023 and 2024 reported some of the same issues we faced again in 2025... low inventory and higher mortgage rates that home buyers had come to expect. Also, still affecting the inventory is the reluctance of homeowners to list their homes for sale. The reason? Why go from a 3% or 4% mortgage rate to a 7% mortgage rate for the new home. The Chicago Tribune in the January 18<sup>th</sup> Real Estate Section reported the same news: the number of single-family homes sold was down again nationally. The state of Indiana overall did better with a slight increase. On a brighter note - Lawrence Yun, the long-time chief economist for the National Association of Realtors, predicted 2026 will have more home sales nationally. He cites lower rates at around 6% and home buyers becoming accustomed to them as factors. Another economist predicted homeowners wanting to make a change will use their increased equity to cushion the higher rate with a large down payment.

Last year the list price to sale price ratio, or bargaining percentage, was lower (less bargaining) at 2.44%, down from 3.64%. The three lake front sales, all above asking price, had a lot to do with this. Long time readers will recall our bargaining percentage ranged between 4% to 6%. Obviously, this is good for sellers who don't need to reduce their price as much.

In summary here are a couple of statewide statistics. The statewide average sales price was \$266,000. The average bargaining percentage statewide was 4.4%. Real estate in Miller Beach is looking good!

It remains a FACT in our MARKET that Ayers Realtors is the market leader. Thank you for your continued support for 104 years.

## IF YOU'RE WILLING TO BRAVE THE COLD...



**Indiana Dunes National  
Lakeshore Paul H. Douglas  
Center –**

Artist-in-Residence Art Display  
every Sun., Wed., Thurs., Fri., & Sat. through May 31st  
9:30 am to 3pm

Snowshoeing in Miller Woods Wed., Thurs., Fri., Sat., &  
Sun. until March 31st. 1pm - 3pm. A limited number of  
snowshoes are available for loan.

Critter Time Open House every Sun. through March  
29th 1:30 pm to 2:30 pm.

Trash Trekkers are needed every day through March  
28th.

**Gary Shakespeare Company –**

Sat. Mar. 28<sup>th</sup> "Something Rotten" 7pm at the Temple  
Israel, tickets are \$20 and MUST be purchased via  
Eventbrite.

**Miller Beach Water Safety Social Group –**

Sat. Mar. 7<sup>th</sup>: Spring Fund Raiser at 18<sup>th</sup> Street Brewery  
(sponsor), food by Miller Pizza Company (sponsor), and  
entertainment by Funky Mojo Daddy, tickets \$30 in  
advance and are available at 18th Street Brew-  
ery and Indie Indie Bang Bang or by contacting us  
at [watersafetysocial@gmail.com](mailto:watersafetysocial@gmail.com), \$35 at the door.

**Miller Garden Club –**

Sun. Feb. 8th: Miller Garden Club Film Festival  
continues with "Saving Grace"

Sun. Mar. 8<sup>th</sup>: "The Queen's Garden" both events at  
The Marshall J. Gardner Center,. Doors open at  
12:30pm.

Sat. Mar. 21<sup>st</sup>: Dolly Foster speaks on the Master  
Gardener Program, 11am at St. Barnabas in the Dunes  
Church, 601 Pottowatomie Trail.

**Miller Community Theatre – Little Shop of Horrors** by  
Howard Ashman: Fri. Apr. 10<sup>th</sup>, Sun. Apr. 11<sup>th</sup>, Fri. Apr.  
17<sup>th</sup>, Sat. Apr. 18<sup>th</sup> & Sun. Apr. 19<sup>th</sup> at the Marshall J.  
Gardner Center.

**Temple Israel – Thurs. Mar. 12<sup>th</sup>: Oscar Nominees  
Movie Review with Andrew Tallackson. Doors open at  
6:30pm, program starts at 7pm. Contact [templeisraelmiller@gmail.com](mailto:templeisraelmiller@gmail.com) for a Zoom link and to RSVP.**



## SKETCH ARTIST, CINNAMON MANUFACTURERS DRAWN INTO EROTIC CAT AND MOUSE GAMES PLAYED BY REALTOR, DIVORCEE

This is a story Judy wrote for one of our earliest additions of the Ayers Newsletter. We kept the clever and very funny title that Dan Novakowski, who we used to write all our newsletter column titles and headlines until his passing, came up with. He especially loved to come up with the cleverest of titles for Judy's stories. Enjoy!



I've known Gene forever. We grew up in houses catty cornered from each other, went to the same schools, and graduated from high school together. We never dated, never even played Kick the Can together but Gene was always one of the nicest guys in our class and he was always friendly. He went away to college and eventually got married. I went away to college, got married, lived in Illinois but continued to work as a nurse at Dr. Nelson's office in Miller. Gene got divorced. I got divorced. Fourteen years after we last saw each other at our high school commencement we were reacquainted one morning when I stopped at my mother's beauty shop, Cover Girl, which was located next door to Ayers Realtors. I ran into Gene in the parking lot the two businesses shared. During our brief conversation that day Gene said he heard I was divorced and I said I heard he was divorced and I was glad to see he was still living and breathing because I was so very sad. The story gets a little fuzzy at this point. I think Gene began walking down the street to Dr. Nelson's office at lunchtime because he was still the nice guy I remembered him to be. He thinks his father and my mother were worried about me being so joyless and suggested Gene talk to me and get the message across that there is life after a divorce. He came to Dr. Nelson's office often and we talked and talked and talked. An observer would have thought he had a serious illness by the number of times he walked into Dr. Nelson's office during those months. He became a good friend. It was during one of those lunch time chats when I told him my real estate story.

I was living in Illinois and although we (the former little man of the house and myself) really weren't looking for a house to buy, one day I noticed one of my favorite houses on my jogging route was for sale. An appointment was made and shortly before we arrived with the real estate agent the homeowner had taken a pie from the oven. The whole house was not only filled with the wonderful aroma of cinnamon and blueberries, but the house seemed inviting and like...home. We ended up buying the house. A good part of my sadness at the time I re-met Gene was about having to sell the house that had the blueberry pie aroma. It was a very cute house. I knew I wouldn't be able to drive past and see evidence of someone else living in my house and I was afraid I would forget the details that made the house so special.

Gene thought my story about the blueberry pie was pretty funny because he said he often suggests homeowners do things to their homes to make them more appealing to buyers. He said it sounded like the former owners of my house had done their “homework” to entice me and begin the thought process of how nice it would be if only...

My house sold in 5 days. The closing was scheduled for a morning and Gene called to say he would spend his lunch hour with me so he could hear how things went. He arrived with a package. It was a picture by a local artist, Jim Wilson, who had sketched my house, unbeknownst to me, while he sat in his car on my street in front of my house. After all these years I would be hard pressed to think of another gift that means more to me than that gift did on that day.

Time passed and I got to know Gene better. I began thinking just how nice life would be if only... I moved into the house next door to him and feverishly began baking enticing blueberry pies with cinnamon. And then because I had only a year’s lease on the house, I started using twice the amount of cinnamon called for in the recipe, always leaving the kitchen window open, sometimes using a high-powered oscillating fan to propel the aroma for him to smell from anywhere on his property. Eventually, after a lot of baking and a lot of signs taped to my kitchen window (visible to Gene as he walked through his house) inviting him for coffee that morning or dinner later that night... I knocked his socks off. Now I do all my baking happily ever after marrying the boy next door.

## ***JUDY’S KNOCK HIS SOCKS OFF BLUEBERRY PIE***

1 Pie Crust (homemade or store bought)

### **Filling:**

4 1/2 C Fresh Blueberries

1/2 C Sugar

3 TBS Tapioca

1 tsp Cinnamon

rine, melted

1 TBS Lemon Juice

### **Topping:**

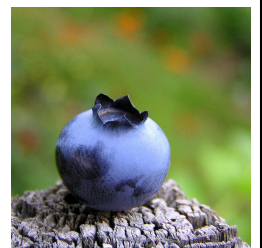
1C All Purpose Flour

1/2 C Oatmeal

1/2 C Brown Sugar, Packed

1/2 C Butter or Marga-

Heat oven to 350 degrees. Mix all filling ingredients and pour



The Miller Citizens Corporation Presents

# Miller Dinner

At The Marquette Park Pavilion

**Saturday, February 14, 2026**

**7:00 PM to 11:00 PM**

**Music By The Ramos Band / Dancing  
Hors D'oeuvres / Cash Bar**

A Somewhat Formal Event / Only 250 Tickets @ \$50 Per Person  
Tickets & Table Reservations / Ayers Realtors - 646 S Lake St.

**The Marquette Park Pavilion - 1 N. Grand Boulevard Gary, IN**

Tickets available at Ayers Realtors 646 S. Lake St. Best time to get your tickets are Tuesdays, Thursdays 9-5pm or Friday mornings 9-1pm.

***You won't want to sit this one out!***



# MILLER BEACH



VACANT LAND

9426 Oak Avenue  
\$125,000



The magic of property north of Oak Ave., that's right, a lot available in the block south of Lake Michigan no streets to cross. Also, located steps from the Indiana Dunes National Park. Minutes from the new South Shore Train Station and less than one hour from the Chicago loop.



Beautiful, large brick  
home  
1060 N. Vanderburg St.

Straight, short walk to the Beach, just 200 yards from the front door of this all brick, 3 bedroom, 2 full bath home, with a beautifully finished basement family room with an additional bedroom. Walk south 300 yards to the Bayless Dune Trail and the Indiana Dunes National Park. Interior features include remodeled kitchen and bath, large windows that create light filled rooms.