

646 S. Lake Street Gary, IN 46403 (219) 938-1188 www.MillerBeach.com



PROM, PANTRY, PLANTS, PETS & PREVENTION ARE THE NEW PRIORITIES IN MILLER BEACH!

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, Beach Café, 18th Street Brewery, D & K Gourmet Salads, Flamingo, or Tequila & Tacos.

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. You can also view our newsletter online at www.MillerBeach.com

SURVEY SAYS! HOMEOWNERSHIP WINS!

As you would expect I read many articles with real estate as the subject. Some I agree with and some I don't. Some are simply about markets so different than ours (think Beverly Hills) it is difficult to glean any useful information. Others offer



opinions based on points of view or cultural observations that don't make sense to this practitioner.

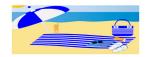
I saved a Time Magazine from Sept. 6, 2010, because the cover said "Rethinking Homeownership: why owning a home may no longer make economic sense." The author was Barbara Kiviat. On the inside of the magazine the article was titled "The Case Against Homeownership".

"Hindsight is 20/20" is an old saying which reflects the difficulty of predicting the future. The article was written as the nation was enduring the housing crisis that began in late 2007 and was still painfully with us in 2010. After WWII around 50% of Americans owned their own home. This rose to nearly 70% before the housing crisis took levels down a bit to the 63% it is currently. Also, a recent Gallop poll found 81% of Americans either own or want to own a home. Sorry Barbara, predicting the future is difficult.

Since early in the 20th century, government policy has favored home ownership over renting. I recall vividly the early years of my career, educating young potential home buyers about the benefits of tax deductibility of mortgage interest, and property taxes, coupled with building equity i.e. wealth. The information was very motivating to people just getting their lives and careers underway. Without naming names, I could point out aging lakefront owners who purchased their homes for \$30,000 to \$100,000 in the 1970's now sitting on \$500,000 to \$1,000,000 in equity. So how did an author in 2010 come up with the "Case Against Homeownership." First, as we came out of the housing crisis it was painfully clear that loose lending standards caused a great deal of harm. Since then many new regulations have been put in place to prevent a reoccurrence. A second reason homeownership can lead to trouble is the fixed nature of owning. While renters can pack up and leave at the end of a lease, homeowners need to find someone who wants to buy or lease the property or risk severe damage to their credit history if they were to walk away from the property

Finally, governmental support of homeownership could change dramatically. Although changes in the tax benefit of being a homeowner have occurred, monumental changes are unlikely as home owners are also voters. In conclusion, there are many positive community reasons supporting homeowners as residents such as neighborhood stability, volunteerism, and investment that are generally accepted. Pride of place, community, and relationships are the glue in Miller Beach that creates the fierce loyalty most of us have for our neighborhood. Barbara Kiviat, the above mentioned author, needs to visit Miller Beach!

BEACH BITS



Miller Pizza - 622 1/2 S. Lake St:

Will be open on Superbowl Sunday, Feb. 13th 12pm - 9pm, dine in, delivery & carry-out available and pre-orders are welcome!!! And online ordering is encouraged! Regular hours of operation are Mon.-Thurs. 11am - 10pm and Fri. & Sat. 11am - 11pm. Stayed tuned for upcoming information on their Summer Music Series. Visit www.millerpizza.net

• Miller Beach Arts & Creative District - 540 S. Lake Street:

Art in the Heart of Lake Street:

- Fri.-Jan. 27th—All in Jest Trivia: Doors open at 6:30pm & game starts at 7pm.
- Sat., Jan. 28th, & Feb. 25th —Saturday Morning Art Classes from 10am to Noon.
- Fri. Feb. 3rd—Black History Is History Group Exhibition: A Group Exhibit of Exceptional Talent exhibit: Feb. 3— 10th, Artists' Talk: March 5, 2-4pm.
- -Sat., Feb. 11 (9am-noon) 7 Sat. Feb. 18 (noon-3pm) Patty Roberts new class—Cold Wax, Hot Art.
- Thurs., Feb.16th—Live on Lake St.—Patti Shaffner & Friends. Doors open at 6:30pm, show starts at 7pm.
- Fri. Feb.24th— All in Jest Trivia: Doors open at 6:30pm & game starts at 7pm. Regular Gallery hours: Tues., Wed., Thurs. 11am—2pm, Fri. and Sat. 6pm to 8pm & Sun. 2pm to 4pm. For more info on Miller Beach Arts & Creative District & their events visit their website https://millerbeacharts.org/ or for more info on how you can show your support go to https://millerbeacharts.org/support/#contact

18th Street Brewery - 5725 Miller Ave.:

- Fri. Feb. 10th The Billy Foster Trio w/ Renee Miles 7pm-10pm—Sun. Feb. 12th—Super Bowl LVII— food & beer from kickoff to 6:30pm
- Fri. Feb. 24th—Mardi Gras Special food & beverage!

Vibrations - 430 S. Lake St:

- Sat. Feb. 4th. 11th, 18th & 25th—An Herbal Experience Workshop at 1:00pm.
- Tues. Feb. 28th— Calling all Musicians! Open Jam Night in The Lavender Room 6pm—10pm. For more information please call 219-427-1175

Pociask Gallery - 5885 Miller Ave.:

Gallery hours are Thursdays 4pm-7pm, Fridays 6pm - 9pm & Sundays 1pm—3pm. Special showings available. For more information go to pociask@comcast.net or call 312-330-0559.

• St. Mary's of the Lake - 6060 Miller Ave:

Hospitality Sundays will be held every 3rd Sunday of every month. Volunteers are needed to bring baked items or a monetary donation for water, coffee or paper products is welcome. Save the date: Tuesday Jan. 31st—Outreach Meeting 6:30pm at the Church rectory. For more info www.http://stmaryofthelakegary.org/

Miller School Shops & Spaces - 665 S. Lake St:

Miller School Shops are in need of volunteers; there are many ways to help. If you would like to join their staff and share your unique talents with our community, please email millerschool-shops@gmail.com or stop by during business hours Fridays, Saturdays and Sundays 11am to 6pm. Like us in Facebook!

THANKS TO NANCY, BETH AND RENITA, AYERS REALTORS SELLS THE MOST PROPERTY IN GARY INDIANA

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 2022-year end real estate statistics are now available for the Miller Beach Market area.

There were 54 home sales reported during 2022. This is down from 85 sales in 2021 and down also from 65 sales in 2020 which was considered very active at the time..

The average list price in 2022 was \$275,389 a slight increase of 1.96% over the average in 2021 of \$270,084. The average sales price in 2022 was \$271,050 an increase over 2021's average of \$263,286 and 2020's average of \$225,850.

For some context on these statistics, the Indiana Association of Realtors provides sales statistics by State and County using median price rather than average sales price. The Lake County price increase from 2021 to 2022 was 7.9%; Porter County was 3.3%, and in Miller Beach the increase in median price was 10.7%.

The list price to sales price percentage in 2022 at 3.75% was not as low as it was in 2021 at 2.36%. In our market the healthy range over the years has been 4% to 6% bargaining.

There was a 2nd \$1,000,000 lakefront sale reported in the MLS this year. It did have some added effect on average prices because of the lower sales volume from last year from 85 to 54 this year. The highest non-lakefront sale was \$520,000.

Not reported in the above home sale statistics is that the number of vacant lot sales was down. Historically the number of lots sold was 21 in 2018. In 2020 we had 19 lot sales and in 2021 there were 30. In 2022 the number of lot sales was 8. This significantly lower volume demands a further look back to lot sales numbers. The average number of sales from 2013 through 2017 was 3 lots sold per year.

Finally, Ayers Realtors was the highest volume sales leader in Miller Beach again. Also we were the highest volume office from anywhere selling property in Gary including the "big" guys again as well. This is thanks to the incredible hard work of Nancy and Beth with the support of Renita. Thank you ladies.

A GARDEN CLUB FILM SERIES, A PET ROCK, A PROM. IT'S MILLER TIME!



- On Saturday, February 11th the "Miller Prom" will be back after a two year hiatus caused by COVID and there is bound to be a whole lot of shaking going on at the Pavilion that evening. Music will be provided by Miller's own, Midwest Mike and catering will be provided by Dapper Eats, a Gary, Indiana catering service. Hope to see you in your dancing shoes there!
- St. Mary of the Lake Church located in Miller at 6060 Miller Avenue runs a very well-organized monthly food distribution service between the hours of 9am 11am on the third Monday of each month. All those in need can receive free food for themselves and their families. Clients should bring Indiana identification and because the service operates as a drive through, food will be brought to clients in their cars. During the summer fresh produce grown in a garden on church property is also included in items distributed. Hats off to St. Mary's and the volunteers who provide a kind and friendly service.
- Saturday, March 18th will be the first Miller Garden Club meeting of the year. It will be held at the Aquatorium at 10am. However, because garden club members are never dormant, prior to the first official meeting there will be a program on Feb 11th at the Aquatorium about seed starting. Also, the movie "Kiss the Ground" will be shown at 1 pm at the Gardner Center on Feb 19th at 1 pm. The movie is narrated by Woody Harrelson and sheds light on a new, old approach to farming that has potential to balance our climate, replenish our water supplies and feed the world.
- Seems like our Humane Society of Northwest Indiana could use some community support to repair the roof on their shelter in order to keep critters and co-workers warm and dry over winter. A special fund has been established (Fix the Roof Special Fund) and donations can be mailed to or dropped off at the Humane Society (6100 Melton Road, Gary, IN, 46403). The name of the place, "Humane Society" says it all. There is no profit in a humane society. Adoption fees don't cover the cost of caring for animals but while they are there the animals have a safe refuge and necessary medical care. It's sad to think of an animal in a shelter waiting to find a home but so many instantly find themselves in a better place. Your help will be more than appreciated. Don't forget the "Pet Rock" fundraiser in March at the County Line Orchard Barn.
- Most of us think of summer in terms of going to the beach and being in the water. That's when our Miller Water Safety Social Group spearheads drowning prevention and water safety. However, this time of year they also work to inform beach goers about the dangers of shelf ice and ice bergs in the winter. They work to remind us that ice bergs are not solid. Water is always moving under the ice and if you fall in you won't stay in one spot. WSSG suggests we educate our children and guests about the dangers of the lake this time of year but still enjoy the beauty of the lake from indoors or safely on the beach or from a sand dune not on top of an iceberg. And the good news is that summer is only a few months away.

NO LONGER CRABBY, AURTHOR IS HOME ON THE RANGE MAKING

KNOCK YOUR SOCKSOFF BLUEBERRIES PIE

Home on the Range













For quite some time a friend of mine, Claudia Huson, has often suggested she and I collaborate to compile the stories and recipes that have appeared in the Ayers Realtors Newsletter over the past 30 years and put together a cookbook. I was flattered, for sure, but when working on those newsletters I am the person who kicks and complains and must be dragged to the printing finish line. Also, I don't have the confidence or intestinal fortitude of a rocket scientist and try always to stay in my lane. I'm still unsure about naming one

of my newsletter recipes "Knock His Socks Off Blueberry Pie" thinking it might have been a bit audacious of me. So, I pretty much ignored the idea of putting together a cookbook.

Months, maybe even a year went by and the subject continued to come up in most conversations the two of us had when we were together. I then decided if I gave Claudia the two accordion files that contained the evidence in my defense she would surely rest her case. Not so.

Claudia had written a cookbook before so she had been there and done just what she was suggesting we do together. She was always encouraging and persuasive which led to her convincing me we should write a cookbook. But by now all my procrastinating produced a deadline that needed to be met before my editor-in-chief went west for an annual winter respite. With time at a premium I edited and selected and rejected stories and recipes while she worked on cover art, art to divide the categories, layout, indexes, proof reading and interviewing printers. Two days before she and her spouse, Jim, pulled out of their driveway and turned left toward Santa Fe, my editor in chief brought the completed cookbooks to our house and taught Gene and me how to use a punch binder. I will never forget my first look at the finished project. The materials used were top notch. The cover with my name smack dab in the center gave me a lump in my throat. The artwork, all done by friends who are artists, was perfect. I flipped through the pages remembering the recipes and stories and I felt like the luckiest gal in town thanks to my friend, her talent and perseverance.

Because I kept my nose to the grindstone during the height of the Christmas season, up until then the cookbook, "Home on the Range" had only been given as Christmas gifts to friends and relatives in order to try to redeem my good standing with all who were neglected or noticed the crabby side of me. Soon, however, since the intent and purpose of the book is to provide monetary support for non-profit organizations in Miller Beach (groups such as The Miller Garden Club, Miller Beach Art & Creative District, Friends of Marguette Park – to name a few) will be offered the opportunity to sell cookbooks at their events and retain the proceeds. They and the folks who live here are the glue that holds our community together and make it the friendly community involved, dot on the map that it is. It's what I love most about Miller Beach..... that and being at home on my four burner range.

A recipe I've fleetingly had on my possibility list for "Home on the Range" had to be deemed 'no can do" because I couldn't find a main ingredient anywhere other than Trader Joe stores which wouldn't be convenient for Miller Beach folks. Then even Trader Joe discontinued the item. Recently, however, what to my wondering eyes should appear at a local Strack & Van Til was bags of Honey Roasted Sliced Almonds. They are available at the S&VT in Chesterton, at the Hobart Store on Old Hobart Road and soon to appear at S&VT on Rt 6 & 51. Here's what I do with those almonds when I find them.

Orange & Roasted Almond Salad

Fill a salad bowl with washed, blotted Romain lettuce. In a separate container combine the following ingredients through black pepper

1/2 C olive oil ½ C orange juice 1TBS stone ground mustard 1 TBS honey 1 TBS balsamic vinegar ¼ tsp black pepper

Stir to combine.

1 can (15 oz) mandarin oranges in light syrup, drained, each section cut into 2 or 3 pieces. 1 C parmesan cheese 1 bag (3.5 oz) Fresh Gourmet Honey Roasted Almonds

Add pieces of oranges to salad greens. Add desired amount of dressing and toss with parmesan and almonds

Enjoy!



The Best of

Home on the Range

Thirty years of stories and recipes



by Judy Ayers

MILLER BEACH!



6220 Hemlock Ave \$135,000

www.MillerBeach.com 219-938-1188



Charming Bungalow

2 bedroom bungalow is a short distance to Marquette Park & Lake Michigan beach. It offers a covered porch, rear deck, main floor laundry. The freshly painted basement can be built out for additional living space or storage. Newer furnace, central air & tankless water

MILLER BEACH!



393 S. Lake St. \$80,000

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COMMERCIAL VACANT CORNER LOT!

Located downtown Miller in the business district - close to shops, restaurants and Lake Michigan Beach. 3 blocks to South Shore Line. Zoned B3-1 - a great place to build with plenty of public parking.



The Ayers Realtors' Team Gene Ayers, GRI, CRS Nancy Del Prado, GRI, CRS Beth Buckley, Assoc. Broker Judy Ayers, Renita Reyna







646 S.

See our beach cam and virtual tours at www.MillerBeach.com

INSTANT MONEY MAKER!



4565 Harrison St. \$115,000

SOLD! 1050 Vermillion St.



Fully developed building site



1063 N. Wells St. \$65,000

GREAT BUILDING AT A GREAT PRICE!



2100W. 11th Ave.
PENDING!

SOLD! 28 Ogden Rd.



Nearly 1/2 acre wooded duneside



8127 Juniper Ave. \$39,900