



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

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



WINTER 2023

**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".

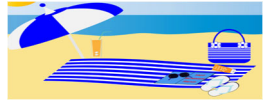
"Hindsight is 20/20" is an old saying which reflects the difficulty of predicting the future. The article was written as the nation was enduring the housing crisis that began in late 2007 and was still painfully with us in 2010. After WWII around 50% of Americans owned their own home. This rose to nearly 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](http://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](mailto: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/](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 [millerschoolshops@gmail.com](mailto:millerschoolshops@gmail.com) or stop by during business hours Fridays, Saturdays and Sundays 11am to 6pm. Like us in Facebook!



# 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 Marquette 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

- ½ C olive oil
- 1TBS stone ground mustard
- 1 TBS balsamic vinegar
- Stir to combine.
- ½ C orange juice
- 1 TBS honey
- ¼ tsp black pepper

- 1 can (15 oz) mandarin oranges in light syrup, drained, each section cut into 2 or 3 pieces.
- 1 C parmesan cheese
- 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**

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## 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!



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**\$80,000**

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## COMMERCIAL VACANT CORNER LOT!

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



INSTANT MONEY MAKER!



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PENDING!

**SOLD! 28 Ogden Rd.**



Fully developed building site



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