



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



**THE ONLY THING CONSTANT IS  
CHANGE**

**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 or Sand & Salsa.

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)



SPRING  
2025

## WOMEN BREAKING MORTGAGE LENDING BARRIERS

Memories from a long career, get triggered by current events, reconnecting with people from the past, and on this past Sunday, a newspaper article. It can happen to me at any time and be either a good memory or bad. The bad ones are rare because those were thoroughly repressed by me over the decades.



The article referenced above was in Sunday's Chicago Tribune real estate section. It was titled "Women Overcome Hurdles to Home Ownership" The beginning paragraphs of the article took me back to the early 1970s at the beginning of my real estate career. It also informed me about facts beyond my limited experience.

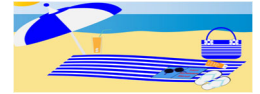
The first thing I thought of turned out to not be mentioned in the article. It was this: a married couple, both working, needed both incomes to qualify for the mortgage loan to buy their dream home. The lender required a signed and notarized statement that the woman was not pregnant and didn't plan to be pregnant in the next two years. Wow! It's hard in today's world to imagine such a thing was routine.

As the article discusses in depth, single women buyers were relatively rare in the early 70s. A young, wet behind the ears, Realtor was less rare in Miller Beach. I can conjure up many excuses for the faux pas I am about to admit to. The best excuse might've been my recent, at the time, experience in basic and advanced infantry training in "this man's army".

When I began the discussion about financing with a woman I was showing houses to, she said she was going to apply for a VA loan. Young Realtor Gene blurted out, "VA loans are just for veterans." The woman looked me directly in the eyes and said she had served in the US Marine Corps for 10 years. Whoops! One more on the OJT lesson for a young Realtor.

The Tribune article, in great detail, covers the current barriers to home ownership by women, laws to break the barriers down, societal changes, and employment differences which affect women's ability to obtain home ownership. I would suggest, if the subject is of interest to you, read the article. It is very detailed, but not preachy.

## BEACH BITS



- **Miller Citizens Corp.**
  - Saturday, May 3rd, 7am—11am: MCC Annual Spring Clean Up Day, meet at the corner of Grand Blvd and Miller Avenue. For more info visit their website [www.millercitizenscorp.org](http://www.millercitizenscorp.org)
- **Miller Beach Arts & Creative District** - Gardner Center for the Arts - 540 S. Lake Street:
  - Friday, April 25th : All in Jest Trivia: Doors open at 6:30pm, \$10 per person, cash bar.
  - Saturday, May 3rd : Fly Fishing Film Series: A series of short films, showing times 1pm & 5pm.
  - Thursday, May 8th : Annual Community Meeting to discuss and plan for the upcoming beach season.
  - Saturday, May 10th: 4pm - 6pm: Take Bike the Streets documentary by local filmmakers Jessica Renslow and Gretchen Sipp. For more info visit their website <https://millerbeacharts.org/>
- **Humane Society of Northwest IN** - 6100 Melton Rd.:
  - Albanese Candy Factory-1910 W. 81st Ave., Merrillville: Last Saturday of the Month - Adopt - A - Thon.
  - Pet Supplies Plus-1678 E. Summit St., Crown Point: Every 3rd Saturday 11am-3pm: Animal Adoption Event. For more info visit their website <http://humanesocietynorthwestindiana.org/> or call 219-938-3339
- **Miller Garden Club/Aquatorium Society** - 6918 Oak Ave.:
  - Saturday, May 10th : Miller Garden Club Plant Sale 10am. For more info visit their website [www.millergardenclub.org](http://www.millergardenclub.org)
- **St. Mary of the Lake** - 6060 Miller Ave.:
  - Saturday, May 3rd : Chili Fest 4pm—8pm at Lessard Hall. Parade starts at 3:30pm from 3rd Ave. & Lake St. to the church. For more info visit their website: <http://stmaryofthelakegary.org/>
- **Miller Pizza Company** - 622 1/2 Lake St.:
  - Friday, June 20th : Miller Pizza's 40th Anniversary, The Nick Danger Trio will perform 6pm-9pm.
  - Friday, July 18th : Frank Ruvoli will entertain 6pm-9pm. For more info visit their website [www.millerpizza.net](http://www.millerpizza.net)
- **2025 Ken Parr Build a Bike Workshop** - 665 S. Lake St.:
  - Saturday, June 14th & 28th 10am - Noon - Saturday, July 12th & 26th 10am - Noon. For more info visit their

## ADJUSTING TO THE CHANGES

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.



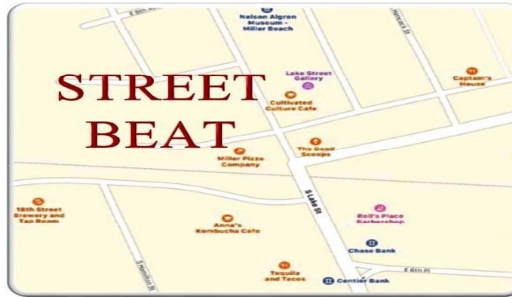
The 2025 first quarter statistics are now available for the area within the Indiana Dunes National Park, defined by the Lake on the North, County Line Road on the East, Ash Place on the South, and Gibson Street on the West. This Market Facts report will start with historical details of the units sold in the first quarter. As noted many times over the years, the first quarter reports a low number of statistical data points sometimes causing unreliable conclusions/results. This year in the first quarter sales units were up from last year with 7 closed units. In 2023 in the first quarter sales were back up to 10 sales. In 2022 there were 13 houses sold. Looking further back in 2021 there were 6 sales in 2020, there were 17 units sold, 2018 had 21, and in 2017 there were 10. It's good to see sales volume making a bit of a rally. Economists report home buyers are adjusting to the higher rates.

The average listing price at the time of sale in the first quarter was \$309,330. The average selling price was \$306,480. The average selling price in the first quarter has varied greatly from one year to the next. This year's list and sales prices in the first quarter were quite a bit lower than 2024. Which were: listing \$339,214 and selling \$354,335. These first quarter statistics begin to look good with the historical perspective of the following sales price numbers: 2023—\$259,590, 2022—\$241,977, 2021—\$365,000 (another low inventory year), 2020—\$144,500, a little further back 2019—\$145,797, 2018—\$105,741.

The bargaining statistic, that is the reduction from asking to selling price percentage, supports the price and inventory statistics. In the first quarter of 2020, before we jumped out of the slump, the bargaining statistic was very high at 12.82% when customarily it ranges between 4% to 6%. In 2021 the bargaining percentage was 2.8%. In 2022 the bargaining percentage was 1.6%. In 2023 it was an all-time low at 1.6%. In 2024 it was still very good news at 2.73% bargaining. For our market this year's 1st quarter bargaining percentage is impressively low at 1.96%.

**Thank you, Miller Beach, for your support as we celebrate our 103rd year.**

## WHAT SHOULD I DO FIRST???



May 3<sup>rd</sup> – The Miller Citizens Corp. is organizing the Annual Spring Clean Up Day from 7 – 11 am. Start at Grand Blvd. and Miller Ave lot to pick up supplies and head to your area to clean. Gene and Judy do Miller Ave from Lake Street to past Kid Stuff Play Systems and manage to get 2 full

bags of, sometimes, interesting garbage. Pick your area and out-bag us!

Also, on May 3<sup>rd</sup> St. Mary of the Lake is having a Chili Fest from 4-8 pm at the Church's Lessard Hall. Whether it's Chili or Pasta, it's an excuse to have a parade. The parade theme this year is the Wild West. The parade is open to the public to join in at 3<sup>rd</sup> Ave. and Lake St. starting at 3:30 pm and proceed to the Church.

Did you know there is a Fly Fishing Film Series? For years NW Indiana fishermen and women have driven to Wheaton IL to attend the series. Now drive to the Gardner Center on May 3<sup>rd</sup> to see it at 1:00 pm and 5:00 pm.

May 8th Gardner Center – IMPORTANT Annual Meeting. Join other Miller Beach neighborhood residents and first responders from Gary and Lake County to discuss and plan for the upcoming beach season.

Saturday - May 10th at 10am – Miller Garden Club Plant Sale is an annual event. Not into plants? Come to the Aquatorium for lunch at the Cheesy Food Truck and you can pick up some plants or have a tool sharpened all at one shop.

Wednesday - June 4th, 6pm-8:30pm - Friends of Marquette Park annual Meeting at the Marquette Park Pavilion. In addition to great information, the Annual Bird House Auction will take place. \$20 donation serves as your ticket to the event. For more information visit [www.friendsofmarquettepark.org](http://www.friendsofmarquettepark.org)

Saturday - June 28<sup>th</sup> and Sunday June 29<sup>th</sup> – A visit to the Miller Garden Club plant sale will surely compel you to attend The Miller Garden Clubs 24<sup>th</sup> Annual Garden Walk at the Aquatorium. Lot's of vendors, food from Caribbean Roots (625 S. Lake St.) and much more. Go to their website for more information [www.millergardenclub.org](http://www.millergardenclub.org)

Have you tried Estella's Cantina guacamole? It doesn't get better anywhere else. Lot's of other menu items to try. Stop by 615 S. Lake St.! Visit their website [www.estellascantina.com](http://www.estellascantina.com)

With the Miller South Shore Rail Road Station in our community many opportunities are at our doorstep. A little known opportunity is the Midwest Rail Rangers. Go to [www.railrangers.com](http://www.railrangers.com) then scroll down to the Midwest and South Shore Line to understand how you can hop on the train and learn.

We are happy to report Del's Fun Bar, a new breakfast, lunch and dinner restaurant is newly open on the corner of Lake St. and Miller Ave. Waitress Taylor, a Miller gal, is helpful and friendly! <https://www.facebook.com/search/top?q=dels%20fun%20bar>

Grand Calumet Bikes—436 S. Lake St., Full service bike shop. Repairs, Rentals, and Sales, give them a call 219-487-5038 or visit their website <https://grandcalumetbikes.com/>

Coming to Lake Street soon—Miller Beach Ice Cream—located at 632 S. Lake St. Watch for their opening and some lip smacking good ice cream treats!

## AGREEMENTS, & CLAUSES LEAD TO 33 YEARS OF A HAPPY WORKING COMMITMENT

A strange and wonderful thing happened to me recently while sitting in Tiny's Coffee Bar, here in Miller Beach. It had nothing to do with the always tasty and often unique cocktails invented and served by Jade, the beverage manager. The rest of the team, always friendly and very attentive, were busy and of course Matt, the owner, was welcoming and kindly making contact with all of the guests.



Gene and I were sitting at the bar, chatting with friends and neighbors, when I heard the sound of the front door opening. I recognized and waved at the folks coming in but for some reason my eyes and mind wandered to the northwest area of the room. I can clearly remember sitting in that space the day long ago when I had an appointment with W. A. Nelson, MD. I had worked for him while in high school doing office work and I had known him literally for ever since he was my mother's physician when I was born and our family doctor from then on. I always told him I was going to be his nurse when I grew up. There are pictures of him examining my doll – which I brought with me to all doctor's visits – probably to delay the inevitable Penicillin injection I was bound to get for repeated bouts of tonsillitis. Dr. Nelson would look in my throat and ears then ask me to blow out the light on his otoscope then report to my mother I had an ear infection and tonsilitis again. He would tell me I was going to be just fine, and he thought I would feel much better after a couple of his tasty suckers he kept for all the good little kids who came to his office. He no sooner left the room when Clarice, his long time nurse, barged into the room, flipped me over, hog tied me and injected the gluteal muscle of whichever (right or left) buttock she could target.

The appointment I was remembering on the day I was daydreaming at Tiny's was in order for Dr. Nelson and me to formalize the oral agreement that had been made between Dr. Nelson and me when I was 5 years old. By now I was a licensed, Registered Nurse and had done due diligence by interviewing at two hospitals and one clinic. I was offered nursing positions at all three facilities but I still wanted to be Dr. Nelson's nurse.....except for one little hang up.....

Because most of his patients were from Miller and local areas and were people I knew as friends and neighbors (a positive thing), I was at our meeting to add an oral clause to our agreement saying I was excused from being present in examining rooms of male patients I knew as friends/neighbors when prostate, colonoscopy, or vasectomy procedures were the purpose of their visits. I pledged to stand outside the procedure room door ready to fetch or obtain anything needed during said procedures if not already included in preparation. I shuttered and stammered. My hands were sweaty. I was a nervous wreck. He sat across from me. He smiled. He reached into a container on his desk and pulled out two suckers and handed them to me and said, "It's a deal." We worked together for 33 years and to this day I'm sure I made the right job choice.

### *Hilda Shaw's Scrumptious Shortbread*

6 C flour  
1# butter (Salted - not Sweet Butter)  
1 C Sugar  
1/4 tsp salt

Bring butter to room temperature. Microwave with sugar for 30 seconds.

Mix salt & flour together

Blend flour mixture into butter & sugar adding 1 C of flour mixture at a time

Divide blended mixture in half and press into a 9" x 11" pan

No need butter or spray pan

With a ruler mark 1" strips by cutting partially through the dough. Fork to bottom of pan.

Bake @ 275 for 55-60 minutes. Remove from oven and cut through dough following previously marked lines. Let sit all night. Store at room temperature or in refrigerator in an air tight container.

Hilda strongly suggests making 1/2 recipe at a time because the dough is very stiff and quite a chore for the mixer



## MILLER BEACH!



**7501 Oak Ave.**

**\$685,000**

**[www.MillerBeach.com](http://www.MillerBeach.com)  
219-938-1188**

**Pending!**

Miller Beach's mid-century modern built in the 1950s. Lake view home just one house removed from the beach. There is a Chicago skyline view, and of course we are surrounded by the Indiana Dunes National Park.

## MILLER BEACH!



**8045 Oak Ave.**

**329,900**

**[www.MillerBeach.com](http://www.MillerBeach.com)  
219-938-1188**



**Pending!**

Just one short block to the white sand beaches of the southern shores of Lake Michigan. Lots of parking for your friends that will visit you to enjoy the beach.



*"Small Company, BIG RESULTS!"*  
219-938-1188  
646 S. Lake St, Miller, IN

The Ayers Realtors'  
Team  
Gene Ayers, GRI, CRS  
Judy Ayers, Renita  
Reyna



See our beach cam and virtual tours at [www.MillerBeach.com](http://www.MillerBeach.com)



**701-707 N. Lake Street**

**\$175,000**

Versatile corner lots with Lake Michigan  
and Lagoon views.

**713-715 N. Lake Street**

**\$165,000**

Oversized building site within steps of the  
Indiana Dunes National Park and Lake



**SOLD!**

**7315 Oak Ave.**