



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



IS MILLER THE NEW VACATION DESTINATION, LESSONS LEARNED AND A FEW SIMPLE WORDS CAN GO ALONG WAY...



NAME "THIS OLD HOUSE"...

This is picture from many years ago of a home in Miller. The first person to call our office Mon.-Fri. 9am - 5pm 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, Tequila & Tacos, or Vibrations.

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

"CUP HALF FULL" OR "CUP HALF EMPTY" MILLER PERSON?

Our very special community on the southern shore of Lake Michigan in Gary, Indiana continues to be dynamic, fun and interesting. "Cup half full" readers will read "interesting" as a value-added component of our community. "Cup half empty" readers.... maybe not so much.



As we recover from the Covid-19 slow down things have begun to happen again on Lake Street. First Fridays resumed in the spring and picked up steam through October. On a Friday in September there were live bands playing at 18th Street Brewery, Miller Pizza and the Nelson Algren 616 Sound Stage and it wasn't even a First Friday. The Miller Beach Business Association and donations from local businesses made sure live, free music added to the draw of coming to Lake Street to shop, eat, and drink at our local businesses.

Another example of good things happening in Miller that can and will benefit tourists and local residents alike is the result of the ongoing good work of The Friends of Marquette Park. They recently recruited a volunteer from LaPorte to help design a curated walking trail with several loops in and around Marquette Park. This volunteer has an impressive career of doing just this kind of superior design work as her profession. We are so very fortunate that the relentless volunteerism of the Friends of Marquette Park inspired her to volunteer her time and talent to our community. Try it. Take a walk through the park and you will be glad you did as you learn more about our history and ecology.

Our community has definitely been discovered as a vacation destination. Day trippers coming by car, train, bicycle and weeklong over nighters indicate we are on the map. We need to look at our good fortune through a different lens than we have in the past. It is exciting and perhaps challenging to recognize we are attracting visitors. Given our response to previous challenges and opportunities we should be confident we can do it again.

Sometimes as a Realtor seeing our community through someone else's eyes (read homebuyers here) can be helpful to keep a clear prospective of how amazing our community is with our incredible natural assets and our wonderful, friendly people. That perspective also gives prominence not only to what is attracting new found interest in our community but also preserving our neighborhood for those who live here, love Miller and have helped make Miller Beach what it is today.

Finally, Miller Beach and Ayers Realtors hit the pages and podcasts of Crain's Chicago Business. As most of you are aware, Crain's is the pre-eminent business publication in Chicago with weekly readership of over 200,000. Click on the link below to listen to a very interesting podcast, if you want just the Miller Beach part, start at 8 minutes into the show. You'll enjoy it.

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BEACH BITS



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

Self- Service Dine - In now open (Server on Fridays only) Easy order online!!! Their hours are Mon.-Thurs. 11am - 10pm and Fri. & Sat. 11am - 11pm . See their website for more info www.millerpizza.net

Miller Beach Arts & Creative District - Gardner Center for the Arts

- 540 S. Lake Street:

Yoga classes are still going on, Chair Yoga is Tues. & Thurs. noon to 12:30pm - \$3.00 and Mat Yoga is Weds. 6:30pm to 7:30pm - \$10. Upcoming events:

- thru Nov. 7th Chernobyl Experience, photographs and artifacts - Dec. 3rd - Jan. 9th - Community Art Show , local artists will have
- their pieces on display. If you would like to get involved contact MBACD. For more info visit their website

https://millerbeacharts.org/ or for more info on how you can show your support go to

https://millerbeacharts.org/support/#contact

- Humane Society of Northwest IN 6100 Melton Road:
 - Thurs. Nov. 11th Paint, Pour, & Pizza Night 6pm at Tom Lounges Record Bin, 1601 Franklin St., Michigan City
 - Sat. Nov. 20th & Fri. Dec. 17th Adopt-a-thon at Pet Supplies Plus,
 - Sat. Dec. 11th Annual Picture Your Pet w/Santa Open House at Humane Society of NWI. Donating is now easier, click on the Amazon link on the Humane Society's website which will take you directly to a list of items that will help them continue to help their four-legged friends and the staff. Please visit their website for more info http://humanesocietynorthwestindiana.org/
- Paul H. Douglas Center For Environmental Education -

100 N. Lake St:

Join them for some Winter fun, once there is an inch or two of snow on the ground, rangers will check out snowshoes to both adults and children Sat. & Sun.'s. Snowshoes will be distributed from the back door of the center 9am-3:30pm. They invite you to use the trails from 1/2 to 3 miles in length. For more info - www.facebook.com/IndianaDunesNPS or www.nps.gov/indu

- Temple Israel 601 N. Montgomery St:
 - Wed. Nov. 3rd, Thurs. Nov. 11th & Sun. Nov. 21st Sisterhood's Hanukkah Pop-up shop times TBD. For more info https://templeisraelmiller.org/
- St. Mary's of the Lake 6060 Miller Ave:
 - Tues. Nov. 23rd Inter-Faith Service of Thanksgiving 7pm at St. Mary's of the Lake. Participating congregations: St. Barnabas Episcopal, Marquette United Methodist, Temple Israel, Bethel Lutheran & St. Mary's of the Lake
 - Fri. Dec. 3rd Community Christmas Tree Lighting & Caroling on Lake St. Tree Lighting @ 7pm on the St. Mary's Campus and then on to Lake Street for Christmas Caroling All are Welcome!
 - Sat. Dec. 4th and Sun. Dec. 5th Christmas Bazaar. We are currently seeking vendors interested in renting a table to showcase and sell crafts, jewelry, & holiday items. Please contact Josie Werhowatz at jwerhowatz@yahoo.com. For more info www.http://stmaryofthelakegary.org/
- The Miller School Shops 665 S. Lake St.:
 - Sun. Oct. 31st Haunted Schoolhouse' Halloween Party & Trick-or-Treating 11am 6pm
- 18th Street Brewery 5725 Miller Ave.:
 - Fri. Nov. 19th Robby Celestin (former lead singer for the band TimePeace), and friends 7:30pm 10:30pm in "The Other Room".

GOOD NEWS IS ALWAYS WORTH REPEATING!

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 3rd quarter statistics are now available in the market area within the National Park boundaries defined by the Lake on the North, County Line Road on the East, Ash Place on the South, Gibson Street on the west and reveal higher list and sales prices compared to the same 9 months last year. The average listing price for the 1st three quarters was \$267,166 compared to \$245,460 in 2020, \$202,741 in 2019, \$186,325 in 2018 and \$170,529 in 2017.

The average sales price so far this year was \$259,962. In 2020 the first 9 months saw an average of \$235,100, in 2019 the average was \$192,652, in 2018 the average was \$178,047, in 2017 the average was \$160,611. Another good run for our residential real estate values.

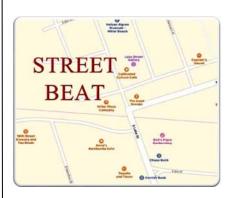
The big take away from the news is this year's increase in average sales price and how lake front home sales compared to last year's first 9 months. As reported many times over the years, including in the 3rd quarter Ayers Newsletter last year, lake front sales or the lack of them, move average sales prices disproportionately higher or lower. In this case prices moved much higher in 2020 because there were 4 lake front sales with an average sales price of \$719,250 in the first nine months. In our statistics for 2019 there were 4 lake front sales with an average sales price of \$579,375, in 2018 there were 3 lake front sales with an average sales price of \$578,833, in 2017 there were 5 lake front sales with an average sales price of \$425,800. The average sales price for all homes still moved up this year even though only one lakefront home sold through the MLS in this year's 1st 9 months. This indicates homes not on the lake front have moved up in value as well. Clearly, this is good for all owners. If this sounds like a broken record from previous years, it is. Good news is worth repeating, again.

The number of transactions during the first 9 months was 58 compared to 49 in 2020 and compared to 66 in 2019 and 65 in 2018. Essentially, there were more ready, willing, and able buyers than homes for them to purchase. In the larger MLS area defined by the 46403-zip code the number of active listings has still been ranging between 15-20 actives is even lower than reported last year. In 2019 inventory was running between 28-34 actives. This volume of active listings is one quarter of normal active listings in 46403.

The bargaining percentage during the first nine months was 2.7% with an average price obtained of 97.3% of list price. In recent years % of listing price obtained was 94.4% in 2020. In 2019 the bargaining percentage was 95%. In 2018 it was 94.36% and in 2017 94.18%.

It remains a FACT in our MARKET that Ayers Realtors is the market leader.

WOW! THERE'S A LOT GOING ON!



Here comes Santa Clause right down Santa Clause Lane and he is making stops at local fundraisers, churches & schools to spread holiday cheer. Bells will be ringing and all will be merry & bright when Santa (aka Omar Farag) appears with an assistant elf this year. Keep an eye on social media for when and where he will appear. In the meantime - you better watch out, you

better not cry, you better not pout because we've already told you why....Santa Clause is coming to town!

Beyond 4 Walls Christian Center located in the former Miller Beach Lumber & Home Center, has broken ground on a strip mall type development just south of their location. Already under way in the complex is work on "Chicagoland Popcorn" and newly opened "Phenomenal Ribs". Stayed tuned for more retail outlets.

The short lived "Hip Hop Chicken" in the KFC location has come and gone with very little notice but now there's JJ Fish & Chicken in that space. A new sign is coming soon. Our carryout options are expanding.

Don't forget First Friday November 5th where the founder and lead singer of Jessi & the Fizz will be performing as a duo at Vibrations Lavender Lounge and also on Monday, Nov 8th Kristen Hersh will be playing & book signing from 7-8:30pm at the Marshall Gardener Center. She is an American singer, songwriter, musician & author who is known for solo work & with her rock bands "Throwing Muses" and "50FootWave". Book signing is being hosted by Indie Indie Bang Bang.

Although the growing season is now over the Miller Garden Club is far from dormant. On Sat Nov 20 at the Aquatorium between 10am and noon a centerpiece class will be offered. Bring items you would like to be part of the centerpiece you create or choose from items available at the class. No charge-just email artisticpartners@att.net to reserve a space.

Street Beat has heard a rumor of a building purchase on Lake Street that will be a Surf Shop. Surf Shop in the Midwest? Sure! Lake Michigan, if you've paid attention this year, has been a playground for hardy surfers, kite boarders, wave riders, and others. Keep your eyes open and your wetsuit ready!

Shopaholics rejoice! The Miller Garden Club has a resale retail outlet in the Schoolhouse Shops and Spaces on Lake St. The 1910 building is now home to over 40 vendors offering all kinds of items ranging from the amazing to the absurd. The club's little main floor cloakroom space allows just enough space to display a variety of garden-themed items, including lovely notecards and posters produced from original artwork by local artists for Secret Garden Walks! Visit Fri, Sat, Sun 11am-6pm. CASH ONLY

NURSING SCHOOL MEMORIES, DECUBITUS ULCERS LEADS TO APPRECIATION FOR OUR HEALTHCARE WORKERS

Home on the Range













For the last year and a half COVID-19 or its threat has disrupted many mainstays in most of our lives. We have needed to change social habits in order to be safe, stay healthy and respectful to our families and friends. As COVID-19 statistics improve most of us are gradually getting back to our daily routines and stepping beyond the self-inflicted physical

boundaries we set for ourselves. With all these things in mind, I and two of my three dear nurse friends I have known since nursing school set out on a recent five day adventure in Michigan to make up for time we were unable to spend with each other over the last year and a half.

And oh! The stories we told and the laughs we had about nursing school.....like the one about the male patient who unbeknownst to our student nurse friend was wearing his hospital gown backward and san Jockeys when she folded back his top sheet and blanket in doing a nursing assessment. After we left the floor she was asked to report on her patient and she tried to give him 5 stars but our nursing instructor wanted more pertinent details like blood pressure, respirations and pulse. Then there was the day I unknowingly lost the end of my stethoscope in the bed of an unconscious patient and it was presented to me at the end of that day by our nursing instructor when we students gathered to report on and talk about our patients and assignments. I ended my summary of care stating with assurance I had left my patient more comfortable than I found her. That was when the instructor reached in her pocket and presented me with the end of my stethoscope and gave me an additional assignment to report back to her about common causes of decubitus ulcers (bed sores). Lesson Learned.

It was fun remembering those days, our teachers, fellow students and the various nursing jobs the three of us had after graduating – including the differences in what nursing was for us back then compared to what it is today.

Healthcare workers around the world have put and continue to put their lives on the line to help patients affected by the COVID-19 pandemic. They have endured a volume and heartbreaking intensity of illness no one could have imagined since COVID became a topic in the nightly news and the headlines in daily newspapers. Maybe if we all recognize the realized or potential losses due to COVID-19 we all can better understand the value of good health, health care workers and our lucky stars. Maybe we should take a minute to tell nurses, doctors and other health care workers just how much we value their sacrifices and selflessness during these last 2 years. A few simple words of thanks and appreciation can go a long way. That's what we three old timers plan to do every time the opportunity presents itself to give another nurse, doctor or healthcare worker a pat on the back and a heartfelt "thanks".

These salsa & cheese egg cups would have been a good breakfast for our recent "Nurses Do Michigan" trip. The egg cups are cute, tasty and have only 90 calories each. Another filling that is equally yummy

is broccoli and sundried tomatoes. If made ahead of time they are a quick start to breakfast or brunch and thereby leave more time for a fun day with the best of friends.

Salsa & Cheese Egg Cups

10 eggs

2/3 C Low Fat Cottage Cheese

¾ C Salsa or Pico de Gallo

Shredded Cheddar Cheese

- Pre heat oven to 350
- In a medium bowl, whisk eggs & cottage cheese until well blended
- Spray a 12 cup muffin pan with nonstick cooking spray. Pour egg mixture equally between each cup 3.
- Bake for 12 minutes, remove from oven. Spoon 1 TBS salsa in the middle of each egg and sprinkle cheese on top
- Put back into the oven for about 10-12 minutes. Eggs should puff up and cheese will be melted and
- Remove from oven, let cool. Eat or freeze in a zip-lock bag for later. Reheat cups in a microwave for 20-25 seconds. Muy bien!!!









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



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

1920's Lakefront Home



SOLD! 7500 Oak Ave.

ZONED R-3 MULTI FAMILY



1817 E. Elm St., Griffith \$225,000

Charming bungalow



1818 Roosevelt Pl. \$85,000

Large duneland parcel one block from Lake



1054-1076 N. Wells St. \$250,000

LAGOON FRONTAGE!



SOLD! 6017 Juniper Ave

Build your dream home on this lake view lot



1109-1119 N. Union St. \$119,900

Move-in-Ready



SOLD! 1320 W. 47th Ave.

Lake Michigan just a short walk away



PENDING! 841 N. Vermillion St. \$279,900

REMODELED BI-LEVEL



PENDING! 9333 Juniper Ave. \$199,900