



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



MILLER BEACH ALIVE AND WELL IN 2024

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, 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



WINTER
2024

HOMEOWNERSHIP STILL REMAINS THE AMERICAN DREAM

Some of our readers will recognize portions of this article from the Realtor Viewpoint last winter. The subject is still relevant and perhaps more so in 2024. Plus, there is a different ending!



At the time I wrote:

"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."

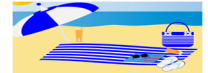
Hindsight is 20/20 is an old saying which reflects the difficulty of predicting the future. The article was written as the nation was enduring the housing crisis that began in late 2007 and was still painfully with us in 2010. After WWII around 50% of Americans owned their own home. This rose to nearly 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."

My column went on to say, "Without naming names, I could point out aging lakefront owners here in Miller Beach who purchased their homes for \$30,000 to \$100,000 in the 1970's now sitting on \$600,000 to \$1,000,000 in equity."

So why did I want to revisit parts of my column? I was taking a deeper dive this week into cleaning out files than the customary end of year requirements. As I tossed old mortgage notes, amortization tables and the like, I saw interest rates on my old mortgages of 12%, 9 ¾%, etc. So I pulled up a chart showing rates from 1970 forward. Here's some examples; 1970 – 7.25%, in 1980 the year I bought the home we live in, the rate was at 13.74%, 1981 – 16.63%, 1991 – 9.25%, 2000 – 8.05%, 2010 – 4.6% (and the year we all hold dear in our memories) 2021 – 2.96%. Finally, 2023 – 6.81%.

All of this information is, I hope, interesting. More importantly, it should be instructive, even inspiring to want-to-be home owners. For the last 12 years rates have been historically low at 5% or below, the new normal as people say. However, the average mortgage rate from 1971 to present is 7.74% according to FREDDIE MAC. **The rate is lower than that now.** The moral to this story is don't wait until home prices go up and rates go down. It is not a winning strategy!

BEACH BITS



- **Miller School Shops and Spaces** - 665 S. Lake St.:
 - Saturday February 10th - Paint Miller Beach: 2pm to 4pm. All materials are provided, \$25 per person. Please RSVP during business hours at our front desk Sat. & Sun.'s 11am to 6pm.
 - Saturdays February 17th & 24th - Macrame with Vickie: 2pm to 4pm, \$25 per person. All supplies are included. RSVP at our front desk during business hours. For more information visit our website <https://millerschoolshops.com>
- **Miller Beach Arts & Creative District** - Gardner Center for the Arts - 540 S. Lake Street:
 - Friday February 2nd thru March 8th: Blooming out of Trauma: the Intersection of Upholstery and Activist Art: Artist Jamika Smith furniture that traces the complexities of the Black experience. Opening reception Fri. Feb. 2nd 6pm to 8pm.
 - Friday March 8th at 7pm - Miller Community Theatre presents an evening of spoken word by local poets and storytellers: The Black Experience: MLK and Beyond. Artist talk - Sun. 2-25 at 2pm.
 - Sundays February 4th, 11th, 18th & 25th - Free Community Yoga with Mary Schons at 10am.
 - Thursday February 22nd - Works in Progress: 6:30pm to 8pm. Free of charge, please RSVP to Teresina Pavel tpavel2@sbcglobal.net or 219-777-5162.
 - Thursdays February 1st, 15th, & 29th - Open Studio Life Drawing: 7pm to 9pm. \$10/sessions, please bring your own drawing supplies, drop-in, no advance registration.
 - Saturday February 24th - Pasta-making: Ravioli and Sauce with Rebecca White 1pm to 4pm. \$25, register at <https://millerbeacharts.org/>
 - Friday February 23rd - All in Jest Trivia : Doors open at 6:30pm, \$10 per person, cash bar. 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>
- **Temple Israel** - 601 N. Montgomery St. :
 - Thursday February 8th - Sip and Paint Party led by art teacher extraordinaire Deb Weiss. For more information email templeisraelmiller@gmail.com. Please RSVP by Feb. 5th.
- **Humane Society of Northwest Indiana** - 6100 Melton Rd.:
 - Purchase Judy Ayers "Home on the Range" cookbook and the \$20 purchase price goes directly to the Humane Society.
 - Thursday February 8th - Valentine Tails of Love. See their new logo and web design along with a new way to contribute. For more info visit their website <http://humanesocietynorthwestindiana.org/> or call 219-938-3339

LAKEFRONT SALES AGAIN SKEW THE AVERAGES

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 2023 year-end real estate statistics are now available in 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 46 home sales reported during 2023. This is down from 54 sales in 2022 and down from 85 sales 2021 which was considered very active at the time.

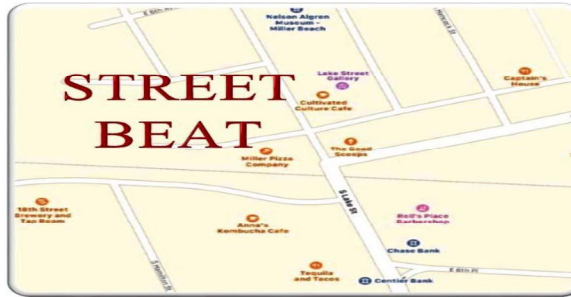
The average list price in 2023 was \$256,423. In 2022 it was \$275,389. The average sales price in 2023 was \$267,421. In 2022 it was \$271,050. It is important to put some additional facts with these numbers. As often noted in this column, we use a small area (noted above) to draw our statistics. With such a small statistical sample and a lower than normal sales volume just-one or two high price sales can greatly effect the results.

In 2023 there were no lakefront or lakeview home sales. Lakefront homes are always much higher priced than the average sales price for the entire area. In 2022 the average price was greatly affected by the one Lakefront sale at \$1,000,000. If a \$1,000,000 sale had happened in 2023 our average sale price would have increased to \$272,244. That's higher than the average price for 2022 when a \$1,000,000 Lakefront home sold. If neither 2022 or 2023 had a \$1,000,000 lakefront sale the statistics would have shown steadily increasing average sale prices both years.

In a recent NWIndiana Times article Pete Novak, the long time executive officer of the Northwest Indiana Realtor Association, noted that the sales volume in the MLS was the lowest in 28 years. We weren't exempt as noted above. Real estate economists nationally agree that the primary reason is low inventory and the reason for low inventory is the reluctance of homeowners, who would normally be making a housing change i.e. buy a different home, don't want to give up their 3%± interest loans and get a much higher rate loan. Thankfully, rates have come down and are predicted to continue to do so (see Realtor Viewpoint for additional information).

The low inventory and relatively stable prices had another effect. The bargaining percentage was lower in 2023 at 3.06% than 2022 when it was 3.75%. For many, many years we observed that the bargaining percentage stayed in the 4% to 6% range. We are still in good bargaining position for sellers. Ayers Realtors, Inc. was once again the highest volume Realtor in this market area and has the highest number of listings and sold properties. **Thank you Miller Beach for your support in our 101st year.**

BLACK HISTORY, A LITTER LEAGUE, A MAN NAMED PEARL, YOGA, KARAOKE, VAGINA MONOLOGUES AND FARMERS MARKETS. ITS' MILLER BEACH AND WE'VE GOT IT ALL!



Black History Month events will be celebrated at Marquette Park United Methodist Church on Sunday, Feb 11th at 11:15 am featuring the Spaniels singing "Goodnight Sweethart, Goodnight" and at the MBA&CD this Friday Feb 2nd an opening reception with drummers Oshun ala Falagbe and Mr. Olsbisi and food from Caribbean Roots. This reception kicks off a month long exhibit featuring Gary artist, Jamika Smith who has created an installation of furniture tracing the black experience in America. Other local artists also collaborated: Nancy Hejnaish Mohammed, Rhondalyn Cox, Jennifer Taylor and Gary Henderson.

Usually on a weather permitting Saturday morning a group of dedicated volunteers go out to keep County Line Road free of litter. That's not all. The volunteers as a group or just one community minded individual Millerite tackle Old Hobart Rd. and other areas. It makes a HUGE DIFFERENCE! Join the Miller Litter League when you can. Don't forget the Miller Community Fund has the CleanSlate Crew out on 1st Friday's and as needed. Your donations at work. For more information contact Sue Rutsen at suerutsen@gmail.com

Miller Garden Club had a very successful Bingo fundraiser at St. Mary's Lessard Hall. Next the Club invites you to a screening of A Man Named Pearl. This film combines nature and Black History Month. See it Sunday Feb. 4th at the Marshall Gardner Center. Doors open at 12:30pm, film starts at 1:00pm. Oh yeah and there's popcorn!

Check out Vibrations for yoga on Mondays, Wednesdays, and Fridays at 10:00am with Shea and Monday nights at 6pm with Richard Gardner. While you're there have a delicious meal, snack, or smoothie. For more info go to www.vibrationsjuicebar.com

18th Brewery Tap Room has live music every Friday in February, karaoke on Wednesdays, and stepping classes on Thursday's. With all this activity, don't forget beer, wine, and great mixed drinks are also there!

Miller Community Theatre presents the "Vagina Monologues" February 9th, 10th, 16th, 17th, and a matinee on the 18th. Tickets \$15.00 at <https://millerbeacharts.org/> for more information email millercommunitytheatre@gmail.com

Visit the Indiana Dunes National Park Douglas Center for their multiple activities. Also, check out Dunes Friends for additional activities: snow shoeing (it is just the beginning of February), hiking, nature photograph, call 219-39-1824 or visit the website www.nps.gov or dunesfriends.org

Can you believe it? The Miller Farmers Market is getting organized to be open on Sundays June through September and they want everyone to know Bob Wahl of Bob's Backyard has volunteered to cut the grass at the Market using the riding mower donated by Ayers Realtors. Thank you Bob!

A GIVING COMMUNITY!

Home on the Range



I think I will start by saying how happy I am to be here in Miller Beach and see the little town where Gene and I were born and raised is alive and well in 2024 and getting better all the time.

We were both lucky to be born and raised in Miller Beach which was at the time a charming and fairly typical 1950's lake front community that was filled with friends and neighbors we grew up with and still know and keep in touch with today. Lake Street had mostly privately owned Mom & Pop businesses and we knew most all of the shop owners, ministers, doctors, dentists and teachers at the local schools.

Soon after we graduated from Wirt High School, we and our classmates dispersed ourselves to trade schools, colleges and/or often sought employment in one of the local steel mills. It was around that time things changed in Miller and Gary and people began to move away. Like a lot of other Rust Belt towns and communities, Miller/Gary continued to change. Still, there were Millerites who never left. Those that decided to keep on keeping on did so because Miller Beach often has that effect on those who have decided to be here. Recent telltale signs indicate Miller is again on the right track and are reflected in new shops, new businesses and restaurants including a bagel shop and lots of community involvement like the Miller Garden Club, Miller Litter League, MCC, Miller Beach Arts and Creative District as well as more community organizations.

Recently on a cold winter, Saturday evening at St Mary of the Lake Church, the Miller Garden Club (with the help of church members) did a pretty good job filling their community hall with friends, neighbors and members of both organizations who were there to take part in a Garden Club sponsored fund raising event....."Bingo!"

The place was packed. Church and Garden Club members volunteered. Local business owners provided food (Miller Pizza) and prizes even though there was a cleanup committee almost everyone there chipped in to help take down tables and put away chairs. Prizes were won. Friends and neighbors, previously in hibernation mode, chatted and laughed and seemed to enjoy being out and about. It was a great evening. Something good was done for the community and we had a good time doing so.

So maybe this coming spring and/or summer when you are at the Aquatorium or driving past the Fire Station on Grand Boulevard or Father Marquette you will notice flowers in bloom and other plantings. Maybe you will notice volunteers picking up litter on County Line Road or on side streets and Lake Street. Having heard about one of the events that raised funds to beautify our community and the Miller folks that do so - maybe next time you see community service right before your very eyes you will be inclined to give those volunteers a "thumbs up". Maybe even roll down your window as you drive past the works and shout a heartfelt "Thanks". Because it does, in fact, take a village, hard work and a whole lot of cheerleading to help make Miller Beach the place we know and love.

MAGIC COOKIE BARS

These cookie bars are not only incredibly easy to make but they are also an excellent reward mechanism for volunteer work.



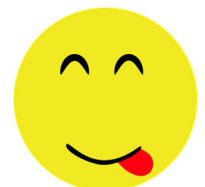
- prep time: 10 MINS
- cook time: 30 MINS
- total time: 40 MINS
- servings: 18

INGREDIENTS

- 1½ cups graham cracker crumbs
- 1/2 cup unsalted butter, melted
- 1 (14 ounce) can sweetened condensed milk
- 1 cup semi-sweet chocolate chips
- 1 cup butterscotch chips
- 1 cup chopped pecans
- 1 cup shredded coconut, (both sweetened and unsweetened work)

INSTRUCTIONS

1. Preheat oven to 350 degrees F and line a 9x13 baking dish with parchment paper or grease well.
2. In a medium bowl combine the graham cracker crumbs and melted butter until well combined. Press crumbs into the bottom of the pan firmly in an even layer to form the graham cracker base.
3. Pour the sweetened condensed milk over the crust.
4. Sprinkle the chocolate and butterscotch chips on top of the graham cracker crust in an even layer. Sprinkle the nuts and coconut flakes on top. Press down toppings gently with a fork. Bake for 25-30 minutes or until coconut starts to turn golden brown. Cool completely and cut into small squares



MILLER BEACH!



680 New Hampshire
\$189,900

www.MillerBeach.com
219-938-1188



Model Home

Remarkably, this one owner home was the model home for Glen Ryan subdivision. Beautiful oak floors, dining room, remodeled eat-in kitchen, 3 large bedroom, 2 remodeled bathrooms, large, beautiful remodeled family room, oversized garage and covered patio.