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INSIDE: WE IDENTIFY THOSE TWO SCARY WOMEN HIDING  
IN YOUR GARDEN!



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Spring  
2020

## MILLER COMMUNITY PROVES ITSELF OVER AND OVER AGAIN!

I started writing this Realtor Viewpoint column on March 24<sup>th</sup> the day Governor Holcomb's stay at home order went in effect at midnight due to the Corona virus pandemic. My first thought was, "Oh boy, we've been through so much. What now?" At Ayers Realtors "We" means ALL of us in the community of Miller Beach. Not just Realtors, but homeowners, businesses, and the city.



The Indiana Association of Realtors had already sent its members a copy of the order and noted that real estate, mortgage, and title insurance services were excluded from the order. Our office has ongoing transactions with closings pending loan approval and/or other contingencies that buyers and sellers are counting on finalizing. Therefore, services related to these mentioned industries being considered essential was a fortunate part of the order. We can still help people reach their housing needs and goals. But how is the real estate industry going to work through this unprecedented situation going forward. In many, many ways, it is sure going to be difficult for everyone.

The real estate business in general has been through a lot of challenges over the years and Gary and Miller Beach have had perhaps more than our share. In the 1970's Miller Beach experienced the sad and disruptive tragedy of "White Flight". Our community rallied together with multiple organizations, primarily the Miller Citizens Corporation (MCC) and came through this social upheaval more diverse and stronger than ever.

In 1980/1981 mortgage interest rates soared to 17% nationally crushing our community's strong revival. Couple that issue with the shrinking steel workforce over several years and another blow was worked through by and with the fierce desire of our community to continue to be a great place to live. But there were more challenges to come.

As we began a twenty-year period of slow but steady growth, the school test scores in Gary became an issue for the community. Once again Miller residents began helping the school system (in particular Emerson which became Wirt/Emerson) and put their energy and expertise to work to make things better as best they could. Many of you may remember the Friends of Emerson Group. When the Charter School law passed the Indiana Legislature in 2001, Miller parents immediately began organizing to create what became the Charter School of the Dunes opening in 2003.

Our next community challenge was one of the biggest. The Indiana General Assembly had been working for years to adhere to the Indiana Supreme Court's order to correct inequities in the Property Tax system in Indiana. The cure proved to be worse than the problem because cities and towns with heavy industry were not recognized as needing special consideration. In 2002 the state mandated a new assessment system for real property. The tax impact hit the fan in 2004 when property owners in Miller saw property tax bills jump up by 600% or even more. The entire saga is fodder for another Realtor Viewpoint in a future issue of the Ayers Newsletter. The direct and immediate action that Miller Residents took, including lobbying effects in the Indiana Legislature wearing "2% caps", getting Governor Kernan to come to Miller to hear our stories, and raising \$60,000 in less than 2 weeks to sue the State of Indiana, are dramatic examples of Miller people coming together to save our community. The entire State benefited from our "little community that could" efforts to get tax caps in place.



The next challenge started in late 2007 and was national. The housing depression and economic recession was a challenge our community could not rally to solve but once again over the last 2 1/2 years, we have shaken off the problems and pain it caused us, and many others. The housing market suffered through foreclosures and abandoned homes. Just a few years ago 50% of all residential sales in our market were repossessed homes. Last year repos represented only 4.9% of homes sold.

So, what happens now with the current corona virus crisis? We still don't know. However, we do know we must make our very best effort to support our shops and restaurants as they struggle to be here for us now and in the future and we know we must support our neighbors and be kind to one another. Our own, very local, history tells us we will survive and come out stronger than ever. The amazing people and nationally recognized environs we enjoy have always overcome adversity and will again.

It's now April 29<sup>th</sup>, just over a month since I started to write the Realtor Viewpoint. We have had 5 closings (in the parking lot of the Title Company) and 4 Purchase Agreements have begun processing. We are adapting to restrictions we couldn't have imagined at the start of the year and figuring out new ways to get our clients the results they want. These are going to be challenging times for sure. As I said above, we, the Miller Community has proved in the past we are up to the challenge.

## BEACH BITS



- **Miller Pizza**-622 1/2 S. Lake Street: In Accordance with State Regulations: their *DINING ROOM IS CLOSED*, Delivery & Carry-Out is Available during our normal business hours, for more information visit their website - [www.millerpizza.net/](http://www.millerpizza.net/) \*Please let us know if you need any special assistance on delivery or carry-out orders.
- **Miller Beach Arts & Creative District**-540 S. Lake Street: For more information on upcoming events or to show your support please visit their website - <https://millerbeacharts.org/#menu>
- **Humane Society of Northwest IN** - 6100 Melton Road: Now more than ever HSNi needs your support! Please help the shelter through monetary donations, food for the animals, cleaning supplies, stamps, or any way you are able to give. They take PayPal & checks and APPRECIATE ANY AND ALL DONATIONS. 219-938-3339 or visit their website <http://humanesocietynorthwestindiana.org/>
- **Paul H. Douglas Center For Environmental Education** -100 N. Lake St: The National Park Service is modifying its operations on a park-by-park basis in accordance with the Centers for Disease Control and Prevention (CDC) and state and local public health authorities. While most facilities and events are closed or canceled, outdoor spaces in some parks remain accessible to the public. Before visiting, please check with individual parks regarding changes to park operations. If you choose to visit a national park, please ensure that you follow CDC and state and local guidelines to prevent the spread of infectious diseases and practice **Leave No Trace Principles**. Updates about the NPS response, including safety information, are posted on [www.nps.gov/coronavirus](http://www.nps.gov/coronavirus) and more information at can be found on their Facebook page and website [www.facebook.com/IndianaDunesNPS](http://www.facebook.com/IndianaDunesNPS) or [www.nps.gov/indu](http://www.nps.gov/indu)
- **Aquatorium** - 6918 Oak Ave: Help Support the Aquatorium Society, visit [www.aquatorium.org/](http://www.aquatorium.org/) or <http://www.aquatorium.org/support.html>
- **Lake Street Gallery** - 613 S. Lake Street: Joyce will be in the shop Wed.-Sat. 11am - 4pm, please call if you would like to stop by or pick up. You can always visit their website [www.lakestreetgallery.com](http://www.lakestreetgallery.com) or email [gallopinglisa@msn.com](mailto:gallopinglisa@msn.com)
- **Captains House** - 6004 Miller Ave: Now offering Curbside Pickup, Takeout Hours Mon - Sun. 11am-6pm, phone us at 219-239-2639. For more information and to see their **Cabin Fever Menu** visit their website <https://www.captainshouserestaurant.com/>
- **Indie Indie Bang Bang** - 625 S Lake Street: **Shop I2 B2 online!** For more information visit their website <http://indieindiebangbang.com/> or <http://indieindiebangbang.com/collections/home-collection>
- **Suttle Bistro** - 6039 Miller Ave: To go orders are available! Call 219-290-6900. For more information visit them on facebook <http://www.facebook.com/suttlebistro/>
- **18th Street Brewery** - 5725 Miller Ave: Carry out only available - Mon.-Thurs. 3pm-7pm, Fri. & Sat.-12pm-7pm, Sun. 12pm-5pm, Burger, Chicken Wings, Brisket Burrito or an occasional special with your choice of Beer. Call to order 219-939-8802.
- **Anna's Kombucha Café** - 624 S. Lake Street: Providing pre-made meals for individuals and families. Order for curbside pick up for every Thursday and Saturday (1 PM - 3 PM) or delivery (3 PM - 5 PM) Please call 219-487-5810 or order online at <https://www.annaskombucha.com/>
- **Dialog** - 601 S. Lake Street: Offering a bit of happiness during these trying times through their Survival Kits, which include a bottle of wine, a book and a mystery gift card...all for only \$20! Order yours now at <https://survivalkitonthego.eventbrite.com>

## BARGAINING STATISTICS PROVE QUESTIONABLE

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 2019 first quarter statistics are now available in the area within the newly designated 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. This sometimes causes unreliable conclusions/results. Last year in the first quarter there were 17 sales, looking backward, 2018 had 17 units sold, 2017 had 21, 2016 had 10, and in 2015 just 9 units were reported sold. This year the first quarter had just 6 sales. As this is being written on the 30th of April we have already had 7 closings in April so better news is coming soon. The average listing price in the first quarter was \$161,267 and the average sales price was \$144,500. Average sales price dramatic swings are not uncommon. Here they are for recent years: 2019-\$145,797, 2018-\$105,741, 2017-\$128,724, 2016-\$98,420.

The Market Facts column has reported in the past that the low active listing inventory was a statistic to keep an eye on and the inventory has remained low. There are 33 active listings compared to 32 last year at this time. If one were to add last years 17 sales and 32 actively marketed for the total of 49 units and compared this year with 33 active and 6 sold for a total of 39 units in this year's first 3 months, the difference is more dramatic.

The frequently reported bargaining statistic is a bit telling, but the afore mentioned limited data points make the meaning questionable. Last year for all of 2019 on average sellers reduced their asking price by 5.79% at the point of sale. This year in the first quarter sellers were asked by buyers, and did, reduce the selling price by 12.82% on those 6 sales.

The National Association of Realtors uses the data collected from multiple listing services across the country and other economic indicators to compile regular reports to the members of the association. If you are interested in a more national perspective from respected economist, Lawrence Yun, click on the link below for an outlook for real estate going forward across the country.

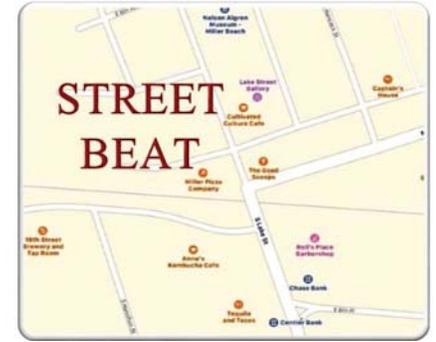
<https://www.nar.realtor/newsroom/nar-calls-housing-market-slump-temporary-as-pending-home-sales-fall-in-march#.XqsnYdlIn2U.email>

It remains a FACT in our Market Ayers Realtors, is the market leader in our area.

Thank you for your support for 98 years.

## JUDY! CORYA! FRED ROGERS! GET THE HECK OUT OF MY GARDEN!

It's Spring cleaning time in Miller Beach and on Saturday, May 2<sup>nd</sup> - 7 am - 11 am volunteers should go to the former Ralph's grocery parking lot at the corner of Grand Boulevard and Miller Avenue to pick up collection bags, garbage grabbers, gloves and assignments. Help make Miller Beach look clean, cared for and welcoming while setting an example that hopefully will remind those who litter to think twice before dropping garbage on our streets and throughout our neighborhood.



The Miller Garden Club Annual Plant Sale will be held in two phases this year. #1. On Friday, May 8<sup>th</sup> Garden Club members can shop from 10 am to 3 pm @ 6500 Hemlock. 10 members at a time who must wear masks and gloves may have a 30 minute shopping spree while maintaining social distancing. Appointments can be made by calling 219-763-2440. Members can stop by, make an appointment and come back at the appointed time to avoid standing in line. #2. Saturday, May 9<sup>th</sup>; 10 am to 3 pm the sale will continue at the Build-A-Bike/Ralph's parking lot at the corner of Miller Avenue and Grand Boulevard. Same rules apply – social distancing, masks, gloves, cash and credit cards accepted. There will be a fantastic selection of plants that will make your gardening dreams come true. After you get the plants you buy planted Judy Ayers and Corya Channing (who are always looking for gardens for the club's annual garden walks) will be the pests you will need to watch out for in your garden next year rather than grubs, rabbits and garden slugs.

Farmer's Market 2020 opens Sunday, June 7<sup>th</sup> 11am – 3pm through August in the playground area of the old Miller School on Lake Street in Miller. The market will follow Corona safety guidelines and offer plants from the Miller Garden Club and food & vegetables from favorite vendors from years past. The School House Shops will be opened as well not to mention how nice it will be to see and chat with neighbors and friends that have been in isolation.

The 20<sup>th</sup> annual Miller Garden Walk – "Pot Luck" is scheduled for Sat & Sun July 11<sup>th</sup> & 12<sup>th</sup>. Corya Channing and Judy Ayers, co-chairs of the event, are keeping in touch with the gardeners who have committed to having their gardens be part of this year's garden walk. Gardeners have begun working magic in their gardens weeks ago and Corya & Judy can say the gardens will be knock your socks off fabulous. This being said, at this time they think the 2020 garden walk will take place. However, the final decision will be made closer to the event and with utmost consideration of the gardeners' thoughts and concerns. Let's all hope for "Pot Luck".

There are many ways we can make donations to help our local businesses make ends meet. Our Humane Society and all their furry four legged critters would be quite happy to receive a monetary donation or cat litter or dog food. The friendly folks at St. Mary's of the Lake go above and beyond the description of angels with all the work they do and the comfort they provide to people who depend on the food pantry their church organizes. Just ask a member how you can help or contribute. All of us ordering carry out food from our local restaurants (Beach Café, Flamingo Pizza, Captain's House, Miller Pizza, Tacos & Tequila, Anna's Kombucha Café, Vibrations, 18<sup>th</sup> Street Brewery, Dialog and Suttle Bistro) once or twice a week just may be what it will take for them to be able to reopen in a more traditional restaurant manner when things get back to whatever normal will be in the future.

All of our businesses need our support .....Lake Street Gallery, Indie Indie Bang Bang, Miller K Market, Miller Food Mart, Miller Mini Mart, The School House Shops, Adele's Clothing and Vogue Cleaners. We need to think of them first when we need a gift, a picture framed, dry cleaning or a gallon of milk.

Miller Beach has a reputation for being an eclectic, accepting, friendly, work together and know your neighbor kind of community. We have been through tough times together and we have survived tough times together. Paraphrasing a quote attributed to Mr. Fred Rogers talking about Mister Rogers' Neighborhood.... Imagine what our neighborhood would be like if each of us offer, just as a matter of course, just one kind word, one kind gesture to another person in need. What a wonderful world it would be.

# DEATHLY ILL PATIENTS FORCED TO SUFFER AS LITTLE GIRL DEMANDS PHYSICIAN EXAMINE HER TOY DOLL

## Home on the Range



A lot of you probably know I am an old, retired nurse. The only reason this fact is pertinent to this next in a series of not too fascinating ramblings by Little Judy Dickens is having once been a nurse who absolutely loved my career and those I met and cared for while working, these days I can hardly watch and listen to news reports about nurses and everyone else in health care.

Nursing is a career I wanted since I was a little girl who always took her doll with her to doctor appointments because I knew our Norman Rockwell like family doctor would address the reason I was in his office on that particular day, use his stethoscope to listen to me, then my doll and tell me he was counting on me being his nurse one day. If there was dirty work to be done (i.e. a “shot” or blood work) he beckoned his nurse, Clarice.

I worked for Dr. Nelson during summer breaks during high school but when it was time to go to college I decided I wanted to be a teacher like 75% of my high school girl friends and go away to a big college like they were going to do. I continued to work at Dr. Nelson’s office during summer breaks always aware of how Dr. Nelson and Clarice worked together. As professional and knowledgeable as they were, their kindness and compassion were equally impressive to me.

It wasn’t until I was at the student teaching stage of my college days that I thought maybe I had made a career choice mistake. When I went back to my summer job that year, I confessed this to Dr. Nelson because he was the best listener I knew, and this subject matter was not anything near the conversation I wanted to have with my parents. I told him I thought I had made a terrible career mistake. Long story short – with his encouragement and maybe even a Prozac prescription for my parents, I started taking prerequisite classes for nursing. Dr. Nelson changed his office hours when I began doing hospital rotations in different areas of nursing so I could continue to work in his office. When I graduated there was no doubt, no second guessing this time about where I wanted to work and what kind of nurse I wanted to be and I did so with Dr. Nelson for the next 32 years.

Today when I hear Corona virus news, stories and updates on television, I am stymied at the amount of compassion, empathy and physical endurance shown by doctors and nurses involved in what seems could only happen in science fiction the likes of which most of us can’t even imagine. Health care professionals all are functioning above and beyond the rigorous education and testing requirements that got them where they are today in their careers. They and everyone involved in health care could never have expected to deal with such stressful working shifts, insufficient safety equipment, staffing, medical equipment and the necessary medical means to do really all they ever wanted to do – take care of people and make them better.

I hope if you know a nurse, a doctor, anyone in the healthcare industry during these times – you will please tell them “Thanks”. Give them a thumbs up sign or a tip of you hat. Any one or all of them just may be a factor in bringing this pandemic to an end and/or an influence in what your children or grandchildren want to be when they grow up.

### Almost Candy Bars

These days it’s hard to imagine taking food to your doctor when going for an office visit but it happened frequently at Dr. Nelson’s office. A patient, Virginia Fulton, was mother of 7 children and a cook/baker extraordinaire. She rarely came to the office without something warm from her oven. This dessert is doctor approved but probably not recommended

- |   |  |
|---|--|
| 2 TBS butter  | 3 TBS each: lite sour cream, chocolate syrup   |
| 1 package dark chocolate cake mix                           | 2 TBS confectioner’s sugar, optional           |
| ¾ C each: butterscotch chips and semi sweet chocolate chips | 1 C sweetened shredded coconut                 |
| ¾ C chopped pecans or walnuts                               | 1 Can (14oz) fat-free sweetened condensed milk |



- Heat oven to 350 degrees. Heat butter in microwave in 1-cup glass measure on lowest setting just until melted, about 30 seconds. Stir sour cream and chocolate syrup into the glass measure with melted butter, mix until smooth.
- Put cake mix in large bowl, drizzle butter mixture over the top and beat on low until cake mix is moistened but still crumbly, about 30 seconds. Press evenly in bottom of a greased 13x9 inch baking pan.
- Sprinkle the batter with butterscotch chips, chocolate chips, coconut and nuts. Pour sweetened condensed milk over all ingredients. Bake until light golden brown, about 30 minutes. Cool completely. Sprinkle with powdered sugar if desired and why not at this point? Cut into bars. Yields 48 small bars but you might as well cut larger bars because 1/48th of a pan of this dessert isn’t going to satisfy anyone. Have one or two servings a year and never near the time of a doctor’s appointment.

# MILLER BEACH!



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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



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Charming ranch with Master suite



665 Morgan Street  
\$199,500

Completely remodeled 3 bedroom brick



723 Henry Street  
\$248,500

Remodeled brick cape cod



6615 Forest Ave.  
\$216,400

Beautiful wooded lots



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\$40,000

Charming beach bungalow



8602 Maple Ave.  
\$186,000

Lovely, gently sloping



346-346 Jasper St.  
\$39,900

House on the hill



9134 Pottawatomi Trl.  
\$199,900

Brick ranch close to beach



7732 Locust Ave.  
\$175,000

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Lake Michigan!



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\$885,900