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Hello.

Interesting And Helpful
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Over 1300 Homes Sold in Avondale and Litchfield Park!

recent listings



Pending
In One Day!

2619 N. 123rd Ave.

A Cheyenne Model
1642 S.F., 3 BR, 2 BA/den
with a pool in Rancho Santa Fe.
Listed by Al Gage for \$225,000



Sale Pending!

11410 W. Virginia Ave.

A 1505 Model (1505 S.F.)
4 BR, 2 BA in great shape
in Crystal Ridge.
Listed by Al Gage for \$200,000



Sale Pending!

1906 N. 127th Dr.

A Prescott Model (2038 S.F.)
4BR, 2.5 BA with a pool and
a cul-de-sac lot in Rancho Santa Fe.
Listed by Al Gage for \$240,000

See inside for this month's featured listings

Al Gage Report

June 2017

What You Learn From Your Father!

As I reflect on the life of my father, and struggle with what will be my first Father's Day without him, I try to identify what exactly I learned from him.

Let me give you a little background on him first to put things in perspective. He was 96 when he passed peacefully. He had worked until he was 93. He was one of the founders of the City of Avondale, helping to draft the city charter, and being a charter member. He helped found the American Legion Post #61 and was a Purple Heart recipient from World War II on Leyte Island in the Philippines. He was a volunteer fireman for more than 10 years. He owned and operated a business in Avondale since 1947 until 2013, more than 65 years in business in what was then the sleepy town of Avondale.

Some times you don't know your learning from someone until much later in life. Here are some of the lessons I learned from him, although I freely admit I often disagreed with the learning process and many times didn't know I was being schooled. Almost all of these lessons were taught by example more so than an actual attempt to teach.

You may ask yourself, how does this apply to my selection of a real estate agent to list a home or utilize in purchasing a home but I think you will agree, once you see the lessons, why they are important.

You Can Do Anything You Set Your Mind to!

He used to say that "if any man can do a lot of something, I can do a little." He simply never let the fact that he had never done something before enter his mind. He may ask for help or

knowledge but he could figure out a solution to every problem that came along, no matter how big or small. I was simply not blessed with his mechanical ability or interest. I have commonly used this attitude in real estate to overcome problems in a transaction that other agents may simply give up on or start over.



Hard Work and Skill will Overcome Everything Else.

Although he was a firm believer in "working smarter not harder", his version of that saying would be "to work smarter AND harder. His work ethic was amazing. 12 hour days were routine and 16 hours if need be. I can remember being upset with him as a teenager because he was always ready to go to bed at 9 o'clock. Way too early for me! Now that I too pretty routinely work those same 16 hour days, I would like the opportunity to rescind that criticism!

As far as skill goes, he simply did things that no one else could do. He welded gas tanks full of gasoline, fixed many cars that no other mechanic in Phoenix or the West Valley could, and was even asked to try to solve a problem on a presidential limousine that was flown into Goodyear and the engineers at then Goodyear Aerospace could not fix.

In the real estate world, I am often called upon by my fellow real estate agents to fix their transactions. Whether it be pricing a home, challenging an appraisal or simply trying to close an un-closeable transaction, my expertise is sought out on a regular basis.

One thing that we both had in common is that we never really considered work to be work, because although what we did as work is very different, we both thoroughly enjoy our profession and continuously strive to be the best at it.

Customer Service Reigns Supreme!

In my early years, I could never understand

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- Subscribers Win
- It Must Be In Writing!
- 3 Featured Homes
- What's My Home Worth?
- 4 Recent Listings



My Dad Fighting a Fire in Avondale's Early Days!



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some of the business practices that he set up for the business. He would routinely service the air conditioning on many of the local cars and trucks and only charge for the cost of the refrigerant while every other place around was charging that plus a labor charge. He would also personally check the billing of each and every customer. My position at the time was that he was losing money that every garage was charging for and that his time could be better spent running the shop. The end result was that his business was completely built on his reputation as an expert and his good will towards his customers. I now understand that these little things that he did for his customers ended up bringing bigger jobs down the line. He always had a long term approach. I currently have three clients that have been my clients since before 1990, more than 27 years. For instance, a client was ready to list their home, but I advised them to move back into the home to avoid or minimize the capital gains taxes on their home. Yes, that meant that I did not get the listing that day, but I firmly believe in putting the clients interest ahead of my own. In two years, hopefully they will list the home with me, but I felt obligated to give them advice that was contrary to my best interest because I knew it was in their best interest. I routinely value homes and give real estate advice without any formal arrangement with my sellers in the hopes that when they need a professional, they will call me.

Never Give Up!

My father used to get very frustrated with me because there were many mechanical things that I simply could not do. My initial reaction at that young age was to give up and ask for help. He would always try to get me to persevere, usually without much luck.

I remember him trying to order a part for a car that had to come from Germany and at that time it was 6 weeks for the part to arrive. He closed the door to where the lathe was and 3 days later he emerged exhausted, having made the part from scratch. He was a magician with metal.

I eventually adopted this knack for perseverance. There have been many, many instances in the real estate business where I either foresaw a problem and headed it off or simply kept pounding on it until I succeeded. I especially resemble a dog with a bone when the situation is caused by some ridiculous government regulation. I remember a loan not going through, because my seller had converted the home from a trust with several beneficiaries into their personal name. FHA made the ruling that this was considered a "Flip" of the property and therefore could not be financed under FHA. I determined from the buyer and seller that they still wanted to proceed with the transaction. I read more than 1500 pages of FHA regulations on the subject before I found the exception to the rule (which is designed to protect artificially high resales to the end buyer because of "Flipping") that allowed for the sale to go through. We were two weeks late, and I probably overstepped my bounds for a buyer that was not mine, but the transactions closed.

Ethics

My father always operated on the "Golden Rule"; Treat other people the way you would want

to be treated! Ethics today is a little more complicated but the principle is still the same. We both have never pressured people to make a decision, lied to our clients or manipulated them to come to a decision favorable to us.

In conclusion, I am and always will be very proud of my dad and probably will never live up to the life that he led. I will, however, continue to try to lead my life in the exemplary fashion that he taught me and modeled for me every day of his life.

I miss you Dad!

Happy Fathers Day



His car at the race track!



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Stay up to date with the current news, right in your inbox. Subscribers are placed in a drawing to win a set of FREE movie passes! 4 sets of passes will be given out this month! Please share this opportunity with family, friends, and neighbors.

featured listings



12728 W. Cambridge Ave.
A Portola Model
1805 S.F., 4 BR, 2 BA, 3 Car Garage
and a view lot in Rancho Santa Fe!
Listed by Al Gage for \$235,000



12308 W. Edgemont Ave.
A Carmel Model (1399 S.F.)
3 BR, 2 BA with a Spa and many
upgrades in Rancho Santa Fe.
Listed by Al Gage for \$200,000



12414 W. Roanoke Ave.
A Cheyenne Model
1642 S.F., 3 BR, 2 BA/den
with a pool in Rancho Santa Fe.
Listed by Al Gage for \$225,000



12809 W. Holly St.
A Carefree Model
1956 S.F., 4 BR, 2 BA
with solar in great shape
in Rancho Santa Fe
Sold by Al Gage for \$215,000

What's My Home Worth?

Email Al at al@algage.com with the address, a list of upgrades, the current condition of the property rated < from 1 being terrible condition and 5 being model perfect > and he will personally prepare a professional market analysis of your home free of charge.

Use "What's my home worth?" in the subject line and also include the purpose of the evaluation in the email.

No automated valuations here!

(*Want a current and local Market Update go to www.algage.com/June2017MarketUpdates.html*)

In 2016, Al Gage successfully represented 36% more clients than the closest competitor and 214% more than the average of the Top Ten Agents in your neighborhood! #1 in your neighborhood three years in a row!

RITA'S CORNER

It Must Be In Writing!

I remember some 55 years ago, I needed \$20.00 to buy some glasses as I had broken mine. My parents were making me buy the new ones, since I had broken the others. I asked my Dad if I could borrow the \$20.00; (Imagine, \$20.00 for prescription glasses). He said yes, when we get home we can write up a note with your payments and the term of the loan. I was incensed, and I said I'm your daughter. He said, well as time passes sometimes memories of agreements are different. If that happens, all you have to do is look at the Promissory Note and the details will be clear. No arguments, it is what is written. That was probably the best advice that I got from my Father. I wish I could say that I have ALWAYS followed it.

Call me for information about all loan programs. I pride myself on keeping up to date with the ever changing mortgage market.



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Call me for information about this and other programs. I pride myself on keeping up to date with the ever changing mortgage market.