

REALTOR[®] NEWS

Web Site - greaternhrealtors.com

Issue No.250

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GNHAR MISSION STATEMENT

The mission of the Greater New Haven Association of REALTORS® is to serve our membership through programs, products and services which enhance knowledge, professionalism and profitability.



PRESIDENT 'S MESSAGE By Paul Gradwell

Hello My Friends:

Our GNHAR Golf Tournament was a success. Many thanks to Jim Wrzosek and his committee for a job well done ! Almost 90 golfers enjoyed a cool day on the links , a cocktail hour and a sumptuous prime rib dinner. Several thousand dollars was raised to help Cameron Twitty in his courageous battle against a rare disease that attacks his immune system. Cameron is recuperating from a recent bone marrow transplant. I had the great opportunity to meet Cameron's brother Corey, his aunt Jean Bowen, his grandfather Gregory Wade and Carroll E. Brown who is the chief fund-raiser . I know we all feel that it really feels good to help people in their "hour of need". Corey Twitty delivered a truly heartfelt speech . He thanked all of us and appealed for our involvement in the need for more bone marrow donors.

The New Haven Real Estate School is on it's way to achieve new heights . The committee, under the leadership of Maureen Campbell, reviewed plans for the school. Lynne Westerhoff has certainly begun to turn things around and make our school "The School" to attend for all real estate academic needs. Watch your mail for new Fall/Winter course offerings and remember, that 2008 is a Continuing Education (CE) year.

The board has begun plans for 2008 by requesting YOUR PARTICIPATION. Shortly, we will be sending out to you , requests for committee assignments. This is your opportunity to offer your input and your talents to your board. When you get the notice please think about your interests and how a committee assignment can help all of us.

We enjoyed another well attended informative POWER LUNCH at the board . Attorney Ned Burt discussed professionalism in the real estate practice. Circle your calendars for next month. On Thursday, October 11th at 3:00 PM until 5:00 PM our friend "Rupi" will make a FREE reprise HUD presentation at the GNHAR offices. Please contact the board office ASAP. Keep in mind that this was a "sell out" in May.

Also on October 4th we will conduct our quarterly General Membership meeting. Come, learn, and listen to CAR Attorney Judy Johanssen as she discusses Predatory Lending. We will also salute our Quarterly Winners. Watch your "e mail boxes" for the details.

The RPAC (Realtors Political Action Committee) Advocacy Boat Ride was a full success. Fine food, music, and entertaining conversation capped off an afternoon as we sailed down the Connecticut River. Your donation to RPAC supports legislation that assists Realtors and the general public.

Warm Regards,

Paul E. Gradwell
President
Greater New Haven Association of Realtors



2007
GNHAR
Charity Golf
Tournament

CONGRATULATIONS

FIRST PLACE WINNING TEAM

Phil Diglio
Tom Tolisano
Jim DeFrancesco
Mark DeGennaro

SECOND PLACE WINNING TEAM

Bob Dow
Jeff Dow
Alan Bolduc
Ray Radadich

THIRD PLACE WINNING TEAM

Jim McPherson
Ray Peach
Scott Marks
Ken Vallore

LONGEST DRIVE WINNERS

MENS DIVISION

Jon Morin

WOMAN'S DIVISION

Beverly Welch

CLOSEST TO THE PIN

Grey Radding
Ray Radovich
Megan Conklin
Steve Patten

AND A WARM THANK YOU TO THOSE 90
PLAYERS AND ALL OUR SPONSORS WHO
HELPED RAISE FUNDS FOR THIS YEARS

RECIPIENT - CAMERON TWITTY
(SEE PAGE 6 FOR GOLF PHOTOS)

The North Haven Office of
Prudential CT Realty Presents

**A WINE TASTING PARTY
To Benefit The Sunshine Kids**
(taking care of Connecticut children with cancer)

**Tuesday, October 23, 2007
5:00 - 8:00 pm
at**

**Gouveia Vineyards
1339 Whirlwind Hill Road
Wallingford, CT.**

Dir:

www.gouveiavineyards.com

**Silent Auction
Door Prizes
Food**



A Fun Eveing For Everyone

**Donations only \$20.00/person
For Tickets call Denise Greening
239-4663 Ext. 980 or 203-415-0212**



The Greater New Haven Association of
REALTORS®, Inc.
Phone: (203) 234-7700 Fax: 234-3980

Officers of the Association

President.....Paul Gradwell
President Elect..... Marc Seigel
FirstVice-President.....Maureen Campbell
Second Vice-President.....Al Scafati
TreasurerPaul Ott
Secretary.....Lee McParland

Exec V.P.....Roberta N. O'Hara RCE

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Immed. Past Pres.: James Porto

Thank You

To the following companies who have extended their
generosity by Sponsoring Association Functions

Platinum Level Sponsor - \$2,000

Gold Level Sponsor - \$1,000

Chase Home Finance
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FIRST AMERICAN MLS TRAINING SCHEDULE

PLEASE NOTE: CLASSES & TIMES MAY CHANGE. YOU WILL BE CONTACTED IF YOUR CLASS HAS BEEN CHANGED OR CANCELLED. THANK YOU!

Please fill out the form below and mail a \$10.00 CHECK (PER DAY-\$20.00 FOR 2 DAYS) payable to GNHAR. There are a limited number of seats available! Thank you!

Thurs., Oct. 11, 2007	Basic MLX	9:30-11:30	LIMIT 16
	CMA	11:30-12:30	LIMIT 16
Friday, Oct. 26, 2007	Advanced MLX	9:30-12:30	LIMIT 16
	Prospecting Manager	11:30-12:30	LIMIT 16
Mon., Oct. 29, 2007	Designer Tools	10:00-12:00	LIMIT 16
		1:00-3:00	LIMIT 16

(TWO (2) PER COMPUTER-OR YOU MAY BRING YOUR OWN LAPTOP OR NOTEBOOK)
ALL THE ABOVE CLASSES REQUIRE A \$10.00 CHECK (PER DAY-\$20.00 FOR 2 DAYS) AND A
24 HOUR CANCELLATION NOTICE IS REQUIRED
(CREDIT CARDS ARE NOT ACCEPTED).
SORRY, WE CANNOT ACCEPT ANY REGISTRATIONS WITHOUT A CHECK OR CASH!

**MAIL CHECK TO: Greater New Haven Association of REALTORS,
Inc., 127 Washington Ave., West Bldg, Lower Level, North Haven,
CT 06473. ATTENTION: ROSEANN**

NAME COMPANY PHONE # DATE OF CLASS & TIME

**LEARN HOW TO UTILIZE OUR MLS SYSTEM TO YOUR ADVANTAGE!
THERE'S SO MUCH MORE THAN INPUTTING AND SEARCHING LISTINGS!! SIGN UP TODAY
AND EXPAND YOUR KNOWLEDGE!!**



Membership

News

By

Jeannie Mollica



Congratulations!
The follow NEW members have been approved as REALTORS® by the Board of Directors at their September, 2007 meeting.

Mary J Edeen, Calcagni, Wall
 Joash Arduini, Calcagni, No Haven
 Brandon A Ranciato, First Choice RE
 Krista T Cusano, Fischer Properties
 Beth A Sansalone, Innovative Properties
 Mohamed Taroua, Weichert, Hamden
 Thomas Calello, Weichert, Hamden
 Nancy A Paddock, MaxCom Realty
 Frederika Johnson, J Redding Realty
 Wade J. Caszatt, E. Drake Real Estate
 Dianna Huebner, Weichert, Hamden
 Janet Hayes, Weichert, Hamden
 Kate Klein, Wm. Raveis, Cheshire
 Menachem Levitin, Prestige Realty
 Dorothea Grant, C21 Access Amer., NH
 Robert D. Smith, C21 Access Amer., NH
 Traci L Paskiewicz, C21 Access Amer., Milf.
 Anthony Jarvis, C21 Access Amer., Wall.
 Gricelda Avila, C21 Access Amer., Wall.
 Robin Patnaude, ERA Property World
 Charles Kroopneck, ERA Property World
 Anna Avgoulas, ERA Fort Hale Realty
 Carol Agin, CB, Woodbridge
 Toni Levett, CB, Wallingford
 Eric Peet, Ditchkus RE
 Roberta Hoskie-Graham, Westville Realty
 Jamie Coady, Prudential Ct, EH
 Bruno T. Ciccone, Platinum Associates
 Frank Jannotta, Sette Real Estate
 Michael Harris, H. Pearce, Orange
 Charlene Hopperstad, Barberino RE
 Bontiveron Hoff, Homerun Realty
 Patrick Mitchell, Buyer's Capital
 Taurin Batts, GRL & Realtors

The following applications for membership have been received. Any member having any comment, pro or con, on the qualifications of these candidates should forward those comments, in writing, to the Membership Committee in care of the Association Office.

DESIGNATED REALTOR APPLICATION:

Jason Janush d/b/a Open House Real Estate, 188 North St., Stamford – Full Office

REALTOR APPLICATIONS:

Calcagni Associates, Cheshire
 Jean Pannullo
 A-1 Associates, Meriden
 Karina Zhitnitsky
 Calcagni Associates, North Haven
 Makai Rohbar
 Century 21 Greengarden, West Haven
 Wilma Bethea-Reaves
 Century 21 Access America, Wallingford
 Donna Zona
 Coldwell Banker Res. Brokerage, Cheshire
 David Gawlak
 Weichert Realtors, Hamden
 Michelle DelBuco
 Coldwell Banker Res. Brokerage, Milford
 Cindy Durner
 Coldwell Banker Res. Brokerage, Hamden
 Regina Liedke
 Open House Real Estate, Stamford
 Jason Janush
 Betsy Grauer Realty, New Haven
 Debbie Schlegel
 Re/Max Right Choice, Milford
 Lisa Andrade
 Homerun Realty, LLC, North Haven
 Johnathan Duong
 H. Pearce Company, Orange
 Ronald S. Emmerthal
 Listedmyhouse.com, LLC, Middlefield
 Douglas Pamieri
 Total Realty, New Haven
 Aisha Flynn

Name Change

Hartman & Hulteen d/b/a Prudential Ct Realty, 1151 S. Main St., Cheshire – Full Office
 Sperry Van Ness d/b/a CT Realty Group, 780 State Street, New Haven – Full Office

AGENT CHANGES:

Maria Caulfield transferred to Weichert Realtors Quinnipiac Properties, Wall.
 Edwin Hernandez transferred to C 21 Access America North, New Haven
 Patrick Augustin transferred to C 21 Access America North, New Haven
 Amy Wiedenmann transferred to Sunwood Development Corp., Wall.
 Tina Iannotti transferred to Platinum Assoc, East Haven
 Maggie Griffin transferred to Keller Williams, Cheshire
 Michele Mousa transferred to C 21 Access America, New Haven
 Kevin Weirsmann transferred to Arnold Peck, New Haven
 Theresa Jordan transferred to MaxCom Realty, LLC, Orange
 Sally Bowman transferred to Calcagni Associates, North Haven

John Gomes transferred to Calcagni Associates, Cheshire
 Jean Lake transferred to Keller Williams, Cheshire
 Ann Marie Charbonneau transferred to Keller Williams, Cheshire
 Jennifer Petalcorin transferred to C21 Access America
 Julia Rivera transferred to Carbutti Co., Wallingford

CONNECTICUT HOME BROWSER
MAGAZINE

Published by
The Greater New Haven Assn of REALTORS®, Inc.



NOW OFFERING A
NEW COMMERCIAL SECTION!!!!

How do you market those small commercial properties? Maybe a small ad in the Sunday newspaper! Word of mouth! Flyers? We have a better idea.....Advertise in our new "Commercial Section" of the Ct. Home Browser.

We distribute over 11,000 copies of the magazine bi-weekly to 21 area towns and 17 Stop and Shop stores.....AND THE ENTIRE ISSUE IS ON LINE...Because we publish as a service to you, our members, the cost is very low to you.

OUR NEW "COMMERCIAL SECTION" consists of 9 blocks per page - COST TO YOU ONLY \$10.00 PP PER BLOCK. Your block, whether you reserve one or nine, will show a photograph and description of your listed property.....

If you haven't tried advertising in the Browser, talk to the hundreds of REALTORS® who do, after over nine years of successful publishing many of our original clients are still using the Browser to market their listings.....

SUBMIT YOUR ADS FOR THE OCTOBER 12TH ISSUE BEFORE FRIDAY, SEPT. 28TH.

Call Joan Quinn, (203) 234-7700 VM 14 for more information or visit our web site and have a look at our current issue
www.cthomebrowser.com

THE NEW HAVEN REAL ESTATE SCHOOL
127 WASHINGTON AVE., NORTH HAVEN, CT
(203) 234-3938
LYNNE WESTERHOFF,
EDUCATION COORDINATOR

NOW OFFERING:
CONTINUING EDUCATION

The following courses are currently scheduled for continuing education credits.

We also offer Continuing Education Elective Courses for Real Estate and Appraisal online.

For more information on updates to the schedule and to access online courses, please visit our website at: www.greaternhrealtors.com

2008 REAL ESTATE CONTINUING EDUCATION (CE) REQUIREMENTS

2008 License Renewal Deadlines:

- ✓ Brokers: 3/31/08
- ✓ Salespersons: 5/31/08

You DO NOT SUBMIT Continuing Education Certificates with your 2008 renewal form or mail to the Department of Consumer Protection unless requested.

Please **retain original certificates for 3 years** in the event you are selected for audit by the state.

NEW MANDATORY CLASSES FOR RENEWAL IN 2008 ARE AS FOLLOWS:

CURRENT ISSUES IN REAL ESTATE I	3 hours
CURRENT ISSUES IN REAL ESTATE II	3 hours
TWO (2) ELECTIVE COURSES	Each 3 hours

CURRENT CE CLASSES RUNNING:

OCTOBER

1	How to do Business Brokerage	9 – noon	Harold Kent
9*	Current Issues in Real Estate I *	9 – noon	Mike Sexton
9*	Current Issues in Real Estate II*	1 - 4 p.m.	Mike Sexton
16*	Current Issues in Real Estate II*	9 – noon	Teresa Sirico
16*	Environmental Issues	1 - 4 p.m.	Joe DeLaurentis
18*	Real Estate for the 55+ Crowd	1 - 4 p.m.	Teresa Sirico
23, 25	ABR & ELECTIVE	9 – 4 p.m.	Fred Southwell
24*	Preparing the Buyer & Seller for Home Inspection	9 – noon	Joe DeLaurentis
24*	Current Issues in Real Estate I	1 - 4 p.m.	Teresa Sirico
30	ABR ELECTIVE: <u>FORECLOSURE</u>		
	<u>OPPORTUNITIES FOR BUYER'S/CLIENTS</u>	9 – 4 p.m.	Fred Southwell
31	How to do Business Brokerage	1 - 4 p.m.	Harold Kent

NOVEMBER

12	How to do Business Brokerage	9 – noon	Harold Kent
13	Real Estate for the 55+ Crowd	1 - 4 p.m.	Teresa Sirico
14*	Current Issues in Real Estate I*	9 – 12 noon	Teresa Sirico
14*	Current Issues in Real Estate II*	1 - 4 p.m.	Teresa Sirico
28*	Current Issues in Real Estate I*	9 – 12 noon	Teresa Sirico
28*	Current Issues in Real Estate II*	1 - 4 p.m.	Teresa Sirico

DECEMBER

12	Ethics & Dispute Resolution	1 - 4 p.m.	Mike Sexton
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ANNUAL SALES REPORT

MONTH	TOTAL SALES \$ VALUE			TOTAL SALES #			NEW LISTINGS			DEPOSITS			ACTIVE		
	2005	2006	2007	2005	2006	2007	2005	2006	2007	2005	2006	2007	2005	2006	2007
JANUARY	113,753,810	119,721,246	117,612,082	433	399	402	837	1,168	1,309	498	548	482	1,939	2,983	3,574
% change	16%	5%	-2%	7%	-8%	1%	10%	40%	12%	10%	10%	-3%	28%	54%	20%
FEBRUARY	93,500,613	91,684,600	88,687,814	347	325	306	793	1,095	926	578	654	515	1,887	3,161	3,373
% change	2%	-2%	-3%	-14%	-6%	-6%	8%	38%	-15%	4%	4%	-11%	18%	68%	7%
MARCH	123,195,209	162,937,456	120,596,418	505	637	424	1,031	1,604	1,024	732	788	539	1,931	3,845	3,560
% change	16%	32%	-26%	6%	26%	-33%	-1%	56%	-36%	2%	2%	-26%	10%	99%	-7%
APRIL	143,916,682	127,705,339	123,407,519	548	441	389	1,252	1,325	1,224	886	886	575	2,005	3,639	3,686
% change	8%	-11%	-3%	4%	-20%	-12%	19%	6%	-8%	8%	8%	-13%	10%	81%	1%
MAY	158,485,708	182,151,136	149,540,713	589	628	509	1,221	1,494	1,261	826	826	587	2,316	3,871	3,816
% change	21%	15%	-18%	8%	7%	-19%	13%	22%	-16%	8%	8%	-26%	21%	67%	-1%
JUNE	236,197,147	224,312,878	183,245,823	828	746	582	1,248	1,472	1,167	743	743	533	2,388	3,925	3,888
% change	19%	-5%	-18%	7%	-10%	-22%	5%	18%	-21%	0%	0%	-27%	13%	64%	-1%
JULY	213,820,430	202,744,979	166,927,752	700	645	550	1,181	1,333	1,202	703	703	561	2,618	4,140	3,992
% change	30%	-5%	-18%	9%	-8%	-15%	5%	13%	-10%	0%	0%	-8%	16%	58%	-4%
AUGUST**	211,184,616	189,490,742	180,076,074	700	647	579	1,246	1,377	980	722	722	401	2,834	4,177	3,899
% change	7%	-10%	-5%	-7%	-8%	-11%	18%	11%	-29%	17%	17%	-38%	18%	47%	-7%
SEPTEMBER	206,579,155	156,882,119		715	521		1,348	1,286		628	628	523	2,939	4,024	
% change	41%	-24%		21%	-27%		41%	-5%		-1%	-1%	-17%	24%	37%	
OCTOBER	166,985,510	151,713,146		552	534		1,195	1,256		604	604	542	3,258	4,209	
% change	10%	-9%		-2%	-3%		14%	5%		-2%	-2%	-10%	30%	29%	
NOVEMBER	147,608,600	137,452,422		507	470		973	960		514	514	489	3,222	3,967	
% change	10%	-7%		-2%	-7%		33%	-1%		-14%	-14%	-5%	39%	23%	
DECEMBER	159,453,150	137,835,558		564	500		565	663		343	343	372	2,646	3,346	
% change	-2%	-14%		-6%	-11%		3%	17%		-18%	-18%	8%	37%	26%	
TOTALS	1,974,650,632	1,884,631,621	1,130,094,194	6,988	6,492	3,740	12,892	15,035	9,092	7,959	7,959	4,191	29,986	45,294	29,788
INCREASE/DECREASE	14.9%	-4.6%	-40.0%	2.9%	-7.1%	-42.4%	13.8%	16.6%	-39.5%	1.9%	1.9%	-9.8%	22.5%	51.1%	-34.2%

SAFETY TIPS FOR REALTORS®

After checking multiple web sites on this subject, I find the following 5 tips are your basic Safety Tips and should be followed by all members. The reports thruout the country of REALTORS® being badly beaten, raped or killed while showing a home makes it necessary that we all take precautions to protect ourselves. Print this out and keep it where you can see it while doing Real Estate business - It's a good reminder!!!!

Listed below are 5 basic safety tips REALTORS® can and should follow to minimize possible dangers when holding open houses or showing homes.....

1. Always let your office know your schedule for the day of the open house. You should set up a system that allows members of your office or family know when you are scheduled to arrive and leave the open house. Calls to these 'outside' contacts should be made upon arrival and departure from the house.

2. No open house should be hosted along. Two hosts in the open house will come in handy when you have prospects going in different directions in the property. If you can't have someone hosting with you for the entire open house, arrangements should be made to have someone drop in periodically. The more traffic at the open house, the less likely an unwanted occurrence will happen.

3. Have a fully charged cellular phone with you at all times. A password or pre-arranged phrase should be known to the people in your office or home that will let them know that you are in trouble. Fore example, "Oh, I forgot to turn down the oven" is bland enough so someone in the open house with you won't get suspicious, but the warming will tell the person on the other end of the line that you need help, now.

4. Never go into a room ahead of a prospect, especially a room in which there is only one exit. Let the prospect lead the way into these rooms. Avoid going into the basement or confined areas with a prospect.

5. Finally, if you become alarmed or feel uneasy about a person stopping at your open house, act on your instincts. Call for assistance immediately. The worst that could happen is that you were wrong and embarrassed.



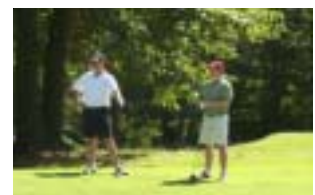
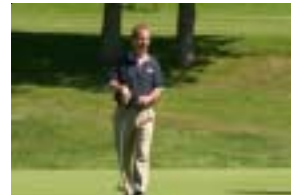
2007
GNHAR
Charity Golf
Tournament



President Paul Gradwell
and
Jim Wrzosek
Chairman
Golf Committee 2007



Paul Gradwell with
Cameron Twitty's Family
Corey Twitty
Jean Bowen
Gregory Wade
Carroll E. Brown



THE REALTORS CODE OF ETHICS

This is a fourth of a series of articles to be published monthly.

Each article will contain actual case histories of problems relating to real estate ethics which were presented to actual Hearing Panels and decisions made.

These are actual quotes from the Code of Ethics Manual and are both interesting and educational, I hope you enjoy them.

CASE INTERPRETATIONS RELATING TO ARTICLE 1

Case #1-7: Obligation to Protect Client's Interests

Client A, an army officer, was transferred to a new duty station and listed his home for sale with REALTOR® B as the exclusive agent. He moved to his new station with the understanding that REALTOR® B, as the listing broker, would obtain a buyer as soon as possible. After six weeks, during which no word had come from REALTOR® B, the client made a weekend visit back to his former community to inspect his property. He learned that REALTOR® B had advertised the house: "Vacant--Owner transferred," and found an "open" sign on the house but no representative present. Upon inquiry, Client A found that REALTOR® B never had a representative at the property but continually kept an "open" sign in the yard. Client A discovered that the key was kept in a combination lockbox, and when REALTOR® B received calls from potential purchasers about the property, he simply gave callers the address, advised that the key was in the lockbox, gave them the combination, and told them to look through the house by themselves and to call him back if they needed other information or wanted to make an offer.

Client A filed a complaint with the Board of REALTORS® detailing these facts, and charging REALTOR® B with failure to protect and promote a client's interests by leaving Client A's property open to vandalism, and by not making appropriate efforts to obtain a buyer.

REALTOR® B's defense during the hearing was that his advertising of the property was evidence of his effort to sell it. He stated, without being specific, that leaving keys to vacant listed property in lockboxes and advising callers to inspect property on their own was a "common local practice".

The Hearing Panel concluded that REALTOR® B was in violation of Article 1 of the Code of Ethics because he had failed to act in a professional manner consistent with his obligations to protect and promote the interests of his client.

Case #1-8: Knowledge of Essential Facts

Client A listed a small house with REALTOR® B who obtained an offer to buy it and a deposit in the form of a check for \$2,000. Client A agreed to accept the offer, then heard nothing from REALTOR® B, the listing broker, for three weeks. At that time REALTOR® B called him to say that the sale had fallen through and that the buyer's check had been returned by the bank marked "Not Sufficient Funds."

Client A complained to the local Board of REALTORS® against REALTOR® B charging him with dilatory and unprofessional conduct and apparent unfamiliarity with essential facts under laws governing procedures in real estate transactions.

At the hearing, it was established that two days after making the offer the buyer had refused to sign escrow instructions, and that REALTOR® B had not deposited the buyer's check until ten days after receiving it.

REALTOR® B's defense was that since the return of the check he had received numerous promises from the buyer that it would be made good, and that the buyer's reason for refusing to sign escrow instructions was to give the buyer's attorney time to read them. Questioning during the hearing established that the check had not been made good, the escrow instructions had not been signed, and that the delay had caused great inconvenience and possible loss to Client A.

The Hearing Panel concluded that REALTOR® B should have deposited the check immediately, in which event it would either have been accepted, or its NSF status could have been known and reported to the client at once; that REALTOR® B should have advised his client immediately of the buyer's refusal to sign escrow instructions; that in this negligence REALTOR® B reflected a lack of adequate knowledge of essential facts under laws governing real estate transactions, and was in violation of Article 1 of the Code of Ethics, having failed to protect the client's interests.