

GENESEE COUNTY BAR ASSOCIATION

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March 22, 2006

Dear Educator,

For the past five years the Genesee County Bar Association has recruited volunteer attorneys to discuss the law to area high school students through our "*Teens & The Law*" program. Once again, we are inviting you to distribute the enclosed handout to other educators in your school who might want an attorney to address their students on a variety of topics outline in the attached flyer.

Now in its second year, is the CARE Program which began in Rochester, New York in 2004 and quickly spread across the nation. This program teaches high school students the importance of using credit wisely and the consequences of failing to use credit wisely. Components of the program include the true cost of using credit cards, the difficulty in repaying credit card debt, the benefits of living credit card free, the importance budgeting, and developing the ability to distinguish between "wants" and "needs." This program is in response to skyrocketing credit card debt among high school and college students where bankruptcy filings for those under twenty-five have increased by 96% over the past ten years.

If you have any questions about "*Teens & The Law*" please feel free to contact me at the above stated telephone number.

Sincerely,

Ramona L. Sain, Executive Director
Genesee County Bar Association

cc: enclosure