



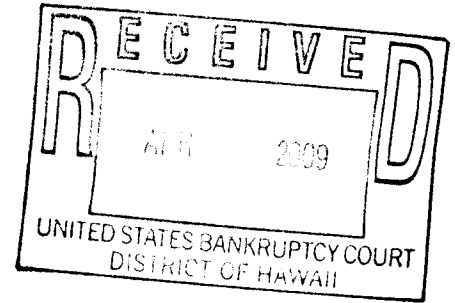
HAWAII BAPTIST ACADEMY

2429 Pali Highway, Honolulu, Hawaii 96817 • Telephone: (808) 595-6301, Fax: (808) 595-6354

www.hba.net

April 8, 2009

The Honorable Robert J. Faris
Bankruptcy Judge
1132 Bishop Street, Suite 250-L
Honolulu, Hawaii 96813



Honorable Mr. Faris,

I want to give a belated "Thank you" to you and your staff, as well as the visiting attorneys, for your presentations to the Hawaii Baptist Academy Economics classes this school year.

The presentations about the proper use of credit are an invaluable lesson to our soon-to-be adult high school students. As many of our students will either go off to college or at least take on the adult responsibilities of handling finances as early as later this year, the lessons are both timely and critical. From the discussion and questions during class to follow-up questions that came during later classes, I know our students found the presentation interesting and valuable.

I realize the sacrifice of time on your part is significant. I not only want to commend your efforts but want to encourage you to continue the C.A.R.E. program. Those of us who work in the field of educating society's children to make good choices have a major role for the future of our society. Thank you for your time and dedication.

If your program continues to the 2009-10 school year, I will be most appreciative of the opportunity for you to once again come and present the program to our students. I will contact your office in the early fall.

Once again, thank you for your time and presentation.

Sincerely,

Stan Herder
Hawaii Baptist Academy Economics Teacher