

KERNELS OF LEARNING

Quarterly Personalized Education Newsletter

Q1 2017

Intro to Personalized Education Plans

With Gen 1 and 2's hard work and vision and Gen 3's guidance and wisdom, you as Gen 4 have the awesome opportunity and responsibility to ensure that the next generation and future generations are set up for success just as those before you did. Education plays a large role in the 21st century family office.

We hope and anticipate that it will be beneficial to all and help foster family unity for generations to come. The "curriculum" will include emails, videos, books, activities and more that will be designed to provide information and resources in a fun and collaborative way. We appreciate that everyone has different levels of understanding as well as differences in parenting styles. This newsletter is meant to be a tool to provide resources and supplemental support and is not intended to get in the way of life decisions.

Education Growth Track Q & A

Q: What will the topics be?

A: To the right you will see an overview of topics (green) and what we hope to accomplish through them (red). The newsletters like this will generally contain a main topic article, a Celebration Corner, Raising Gen 5 section, Agronomy 101, Family Spotlight and a few other items.

Q: How much time will this require?

A: Understanding that we are all busy, this newsletter will come out quarterly and will be archived to the new family website which can be accessed at any time. There will be additional resources on the website (which you'll read about below).

Q: When will Gen 5 start receiving these materials?

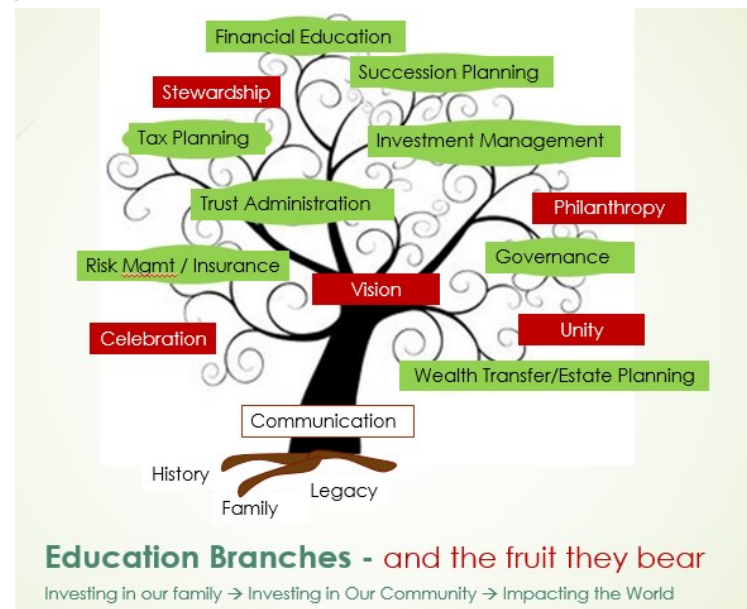
A: Upon reaching 8 years old and with parental consent the kids will start receiving age appropriate newsletters with a fun focus on the basics of finances / budgeting, philanthropy, Babson Farms entities, agronomy, family history etc... In their early years, kids will receive fun and interactive items in the mail.

Q: Do I need to do anything?

A: The big goals of this program are to encourage communication, provide learning resources for all stages of life and to foster a culture of family unity. How deep you dive into the resources is up to you. That being said, the area we could use your help in, is for the "Family Spotlight" section. Every few months please email personal, spouse or children's accomplishments / stories / pictures / videos to Meredith. This is a fun way to celebrate as a family. The older Gen 5 kids are welcome to send the updates for their families as well as this is a great way to begin their involvement.

"Someone is sitting in the shade today because someone planted a tree a long time ago..."

- Warren Buffett



Celebration Corner!

- JT's Birthday February 9th
- Andronica's Birthday March 14th

"Leadership requires the courage to make decisions that will benefit the next generation." - Alan Autry



Raising Gen 5

We've all heard the phrase "It takes a village to raise a child." As parents, aunts, uncles and grandparents we want to equip the next generation with the tools, skills, confidence, support and love they need to grow into responsible and caring adults and citizens.

Each quarter this section will feature a brief write-up about topics related to preparing the next generation for success. We will often have article links or book recommendations if you'd like to read further on a particular topic.

Babson Farms Coloring Book

We found a fun and inexpensive way to share your rich family history with Gen 5 through a personalized coloring book. It's kind of a kid's version of The Babson Family Story book and will be a fun and interactive way for them to celebrate the family history and could be an opportunity to create a conversation about legacy and heritage. Regardless of age, all Gen 5 kids will receive one of these (no reason to miss out just because they are growing up so fast).

Resource: *Raising Financially Fit Kids*

This book's premise is that financial education is not just about money; it's about building great families and raising self-confident kids who have the tools to realize their dreams. As with most books on raising children, there are some really great ideas and others that you wonder who would use them. That being said, we did like that this book followed the "life stages" idea that we are using in the education plan in order to provide the most relevant information to each family member.

Sometimes in an effort to protect kids from certain challenges or negative experiences parents can actually rob them of building self-confidence that comes through persevering through difficult situations. Most people can look back on a less than fun time in life and although it was tough, it was part of a number of experiences that better equipped them for things encountered later in life. The book introduces what they call the Ten Basic Money Skills that collectively provide a primer of financial knowledge. In upcoming newsletters we will look at those and some of the tools in the book in more detail.

"Education is our greatest opportunity to make an irrevocable gift to the next generation." - Ernie Fletcher

Giving at a Glance

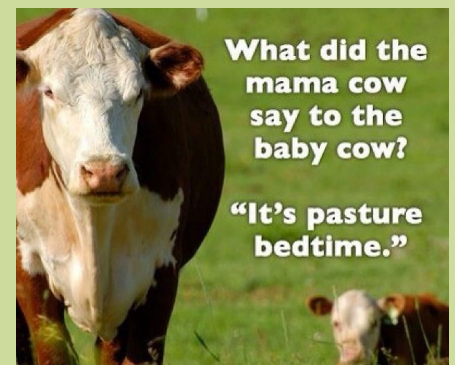


Giving back has always been a large part of the Babson family story. Henry and Laura Babson accumulated and preserved funds that have afforded the succeeding generations the great pleasure of giving back to organizations that help people, the environment and the communities they live in.

Gen 2, 3 and 4 have generously invested time and resources into a number of organizations and non-profits across the country. Although the causes have varied by each individual, the one thing that has stayed the same is the idea of stewarding the resources responsibly and being generous with the good fortune the family has had.

In 2016, the HBB Foundation gave to 49 different organizations.

Just For Fun



SOIL

Agronomy 101

Soil Productivity

By Eric Shearer- Babson Farms, DeKalb, IL

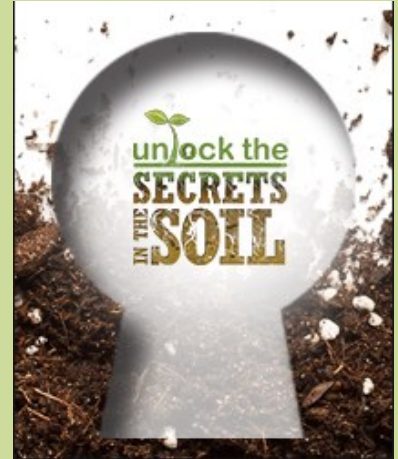
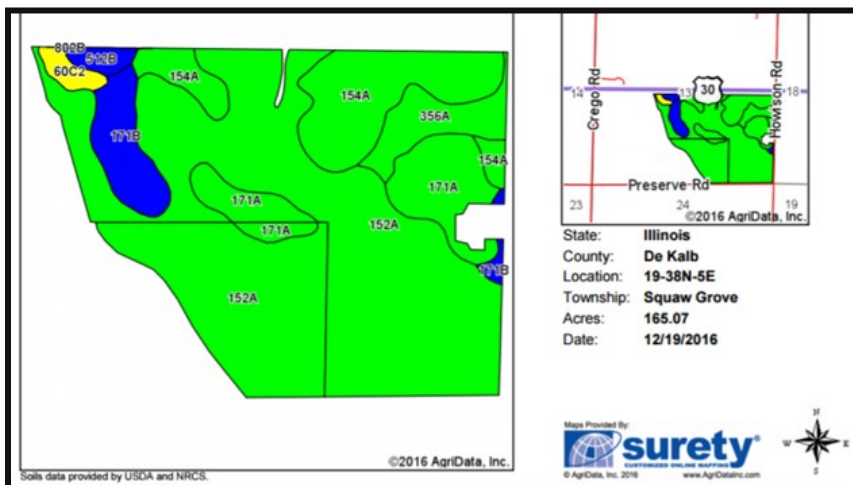
When I was approached to write for this segment, I asked myself where I should begin. Discussing agronomy can be an overwhelming prospect. Each aspect of the field is intricately connected, and thus every seemingly simple subject spirals into larger and more complex spheres.

Ultimately, I think the best place to start is soil value because it's the first thing we consider when deciding what separates a quality farm from a less productive farm. More times than not, a farm's return is determined by soil productivity with all other things considered equal. Therefore, I am going to focus on Productivity Index, which is instrumental in making wise decisions about purchasing land.

Productivity Index is determined by a variety of factors including organic matter, subsoils, drainage, slope, and location. Most of the time, we won't have access to soil test results (from soil sampling) on a farm we are looking to purchase, so we rely on soil maps to make a good purchasing decision.

The farm we are in the process of purchasing right now has an impressive PI (Productivity Index) of 142.5 (the scale ranges from 47 to 147). As you can see from the soil map below, the lowest productivity is 110, which is a class C soil (yellow), but this is only true for 2.03 acres. The majority of class A soils (green) have a productivity of mostly 144, keeping the overall Productivity Index high.

Essentially, PI provides crucial information for purchasing land because it allows us to consider many factors at once with the ultimate goal of productivity, and thus profit, in mind.



“Soil productivity is strongly influenced by the capacity of a soil to supply the nutrients and soil-stored water needs of a growing crop in a given climate. Productivity also depends in part on the adaptation of a particular crop to specific growing conditions and level of management. It is often necessary to compare soils that differ in suitability for particular crops or in response to management. Estimated crop yields are not suitable for these comparisons because yields fluctuate from year to year, and absolute yields mean little when comparing different crops. Productivity indices provide a single scale on which soils may be rated according to their suitability for several major crops under specified levels of management such as an average level.”

-College of Agriculture, Consumer, and Environmental Sciences, University of Illinois

“Farming is a profession of hope” - Brian Brett

Family Spotlight



We Need Your Help

Please send Meredith pictures, artwork, videos, funny quotes and accomplishments every few months to be featured and celebrated here in the Family Spotlight!

(For the adults & kids)



History Minute

WONDERS OF THE 1893 WORLD'S FAIR



The Fair was on a 600-acre fairground with 200 buildings exhibiting art, food, technological advances and entertainment for the 26 million visitors. The grandeur of the Fair surpassed other world fairs and became a symbol of the growing American Exceptionalism ideology.

The 1893 World's Fair changed the course of history for Henry Babson when he met Thomas Edison and embarked on selling phonographs around the world, but did you know that these other 10 popular products were born at the World's Fair?

1. Wrigley's Gum and the first flavor was Juicy Fruit
2. Cracker Jacks
3. The zipper or at the time called "clasp locker"
4. Pabst Blue Ribbon beer
5. Commemorative stamps
6. Pressed pennies
7. Spray paint
8. Dishwasher
9. Aunt Jemima pancake mix
10. Ferris wheel

NEW: The Babson Family Website



We will be emailing you instructions on how to log in to the family's very own Babson Family Website which has the following features:

- * Messages
- * Photos
- * Videos
- * Quotes
- * Family recipes
- * Wish lists for birthdays & holidays
- * Polls
- * Documents (BFI quarterly updates, education library, etc...)

Once we send you the instructions it is as easy as going to Zalongo.com, logging in and clicking on the Babson Family Website.

Questions?

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