

# KERNELS OF LEARNING

Personalized Education Newsletter– Generation 4 Edition

October 2019

## Gather Here With a Grateful Heart

### Attitude of Gratitude

Fall is often a time that emphasizes being grateful for all that we have. A time to reflect on all the things that are good in our lives, in spite of whatever circumstances we may be facing. Unfortunately, there will always be ups and downs, mountain tops and valleys, so the key is in how we choose to react to our circumstances and what we choose to focus on.



The fact that the family has a farming company lends itself to cute visuals, puns and plays on words. But truly, how do we cultivate, plant, nourish, grow, and bloom as individuals and as families? What happens if tragedy strikes, you get a daunting health report, you have a disappointment in a relationship, you or a loved one makes a costly financial mistake, you have a dream that hasn't come to fruition, or maybe you just feel lost? One of the biggest things to remember, and even reiterate to friends and family around you, is that **everyone is struggling with something!** Everyone you know, have met, and will ever meet in the future is fighting a battle of some kind. Social media has created perceptions that everyone else has the perfect life and their act together which can make even the most grounded, “comfortable in their skin” person have feelings of jealousy, depression, and inadequacy.

### Choose Your Attitude– Farming Metaphors

**1.) Cultivate Your Soil** – soil cultivation is a digging technique used to improve the condition of the soil. Sometimes in life it feels like our world is getting turned upside down. It may get messy and take us out of our comfort zone, but look at these struggles as preparation for something better to come.

**2.) Fertilize Your Soil** - a funny thing to think about is manure can be used as fertilizer. What we can learn from nature is that sometimes stinky messes also help us grow.

**3.) Water Your Soil** - when there are cracks in your soil because it's dry, it leaves room for weeds to creep in (things that take your focus off of what is important and are joy killers). Weeds look different for everyone, could be looking at too much social media, worrying about things you have no control over, certain friendships or relationships that aren't good etc... Water your soil to minimize cracks. Again, different for everyone; your water could be meditation, exercise, motivational / spiritual podcasts, closing your Facebook account, reading... Take time to recharge yourself and don't waste time on weeds.

**4.) Root Determines the Fruit** - When a crop / tree / plant is nourished properly it's roots go deep and are strong. Everything takes effort. You can't expect fruit if you aren't taking care of the root. Don't get rooted to the wrong things or your fruit will reflect it (too much work, too much wasted time, too much social media, too much worrying etc...). Determine what things are most important to you and make them a priority.

**5.) Bloom Where YOU Are Planted** - don't look to the person on your left or right to determine what your success and happiness looks like. Comparison is a joy killer. You are one of a kind and have a unique skillset and purpose that only you can fulfill. Similarly, go at your pace. Not your friends, your neighbors, or your siblings pace. We are all designed differently and have to prepare, process, and accomplish at our own speed. *\*Happy Halloween, tell Meredith you read this and you'll get a treat.*







# SOIL

## Agronomy 101

### Prevented Planting - A Complicated Decision

By Eric Shearer - Babson Farms, DeKalb, IL

As I sit here in my office on this cool fall day, things look different than they did last year. Normally this time of year, we would be seeing combines and other equipment in fields harvesting and doing tillage work. This harvest season has been much quieter. To set the stage, let me give you a little background on this spring. We had soil conditions that allowed plantings at the end of April on some of the farms. However, the forecast for the week following was calling for snow and rain. Thus, many growers decided not to plant, figuring it was still early enough to wait for the next planting window. Unfortunately, the next window wasn't until June 7<sup>th</sup>. With over 13 inches of rain from the end of April to the beginning of June, most growers in our area couldn't turn a wheel until June.

Crop Insurance allows growers to take prevent plant after a certain date. The final plant date is dependent on where you are located, but for our area on corn, it is June 5<sup>th</sup>. They come up with these dates based on the average GDDs (Growing Degree Days) for the remaining growing season. The research shows that in a normal year, there would not be enough GDDs in order for corn to reach full maturity (black layer) after June 5<sup>th</sup> for the maturity groups we plant. If you recall in past articles, we range from 100 day to 114 day maturities. There are other risks involved in planting after this date as well. There can be a higher risk of disease, excessive heat during pollination, higher grain moisture levels at harvest, and lower grain quality due to early frost. Also, after the final plant date, crop insurance coverage levels start to decrease by a 1% each day.

When considering whether or not to take prevent plant, a grower needs to weigh their variable costs, including land, weed control, crop insurance premium, and fertilizer. In some cases, growers had already put down their nitrogen for the upcoming planting season. Since nitrogen is volatile and subject to loss, the chances of it remaining in the soil for next season isn't very high. Moreover, maintaining the unplanted ground includes spraying chemicals, multiple tillage passes, and planting a cover crop. Ultimately, some farmers felt their situation didn't warrant choosing prevent plant and took the risk of planting a crop.

Many producers in our area elected to take the prevent plant payment and not plant a crop. In fact, this year we saw the most ever prevent plant fields in our area. It was a very difficult decision to make; ultimately only the final price and yield will determine which was the better choice.

#### What is Prevented Planting?

"Prevented planting is a failure to plant an insured crop with the proper equipment by the final planting date designated in the insurance policy's Special Provisions or during the late planting period, if applicable. Final planting dates and late planting periods vary by crop and by area." ~RMA

#### How Is the Prevent Plant Indemnity Payment Calculated?

The payment is calculated by taking the insured's guarantee times 55%. The guarantee is based on the insured's APH (Actual Production History) times the coverage level they elect, times the price set in the spring (APH X COVERAGE LEVEL X SPRING PRICE). The spring price for corn is set during the month of February by taking the average price of December's futures price. This year it was \$4 for corn and \$9.54 for soybeans. If you have a 200 bushel APH and elect an 80% coverage level, the guarantee is figured:  $200 \times 80\% \times \$4 = \$640$ .

The prevent plant payment equals  $55\% \times \$640 = \$352/\text{ac}$ . By electing to not plant a crop after June 5<sup>th</sup>, the insurance company would pay you \$352/acre as long as you maintained the ground.

# Family Spotlight

**Mary Elizabeth** enjoyed the family's summer vacation to Banff, Canada for a week of biking, hiking and rafting. ME is a freshman at Lovett and made the varsity cross country team.



**Sarah** is a fifth grader at Holy Innocents and is busy with competitive cheer and horseback riding.



**Henry** is loving 2nd grade and is swimming a ton. His flag football team is the Buccaneers and he loves the games every Saturday. This summer they took an RV trip and did some fishing and a fossil dig in Wyoming. He also visited his bee hive at the Butterfly Pavilion.



**JT** University of Findlay Eventing Team 2019 Fundraiser.

## Check It Out

**Libby Memorial Slideshow** <https://youtu.be/sgSMvGQrIIs>

**Babson Memories Slideshow** <https://vimeo.com/231610306>

**The Babson Family Website** <https://zalongo.com/group/babson>

Questions?

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## Hear It Yourself!

The Edison Standard Model E was introduced in 1911. It was created at the instigation of Edison dealer Babson Brothers of Chicago. It was felt that a special 4 minute-only machine was needed for mail order sale. As an added feature, the 31" straight Standard horn was painted with a slightly transparent blue shellac and hand-painted chrysanthemums. Although pretty, the finish wasn't very durable and often these horns are found with severe paint loss.

Click [here](#) to listen for yourself. More songs at [BabsonRecords.com](http://BabsonRecords.com).



## Celebration

- Zeff & Andronica Anniversary August 12th
- Tim's Birthday September 14th
- Dave's Birthday September 15th
- Taylor & Molly Anniversary October 1st
- Molly's Birthday October 1st
- Zeff's Birthday November 24th
- Taylor's Birthday November 26th
- Employee Eric Shearer and his wife Leah welcomed their 2nd daughter, Lylah, on August 5th

