

KERNELS OF LEARNING

Quarterly Personalized Education Newsletter

Q2 2017

Communication Navigation

As you may recall, the previous newsletter included the “tree diagram” that showed the education plan topics. The roots of the tree are history, family, and legacy and the trunk (or the foundation) is communication, making that topic a natural progression for this newsletter. Communication is key in all aspects of our lives whether at work, with our spouse, with our children, with our friends or even the clerk at the grocery store. All of our close relationships take constant care and work. In an age when everything is moving so fast, it’s hard to slow down and focus on the things and people that mean the most to us. Communication is a skill just like any other. There is always room for improvement, it takes practice, sometimes we have to set our ego aside, and we have to be intentional.

The “Raising Gen 5” section of the newsletter will focus more on communicating with children but for this section; let’s take a look at family businesses. There are over 28 million businesses in the U.S., approximately 90% are family businesses (25 million) and of those 50% are sibling or cousin partnerships (12.5 million).

The family enterprise is a complex system that faces special challenges as business partnerships are formed based on biological chance rather than strategic choice. Some of the challenges in communication stem from stakeholder age differences, varying degrees of business / financial experience, varying degrees of interest or commitment, higher emotional temperatures, outside influencers and so on. Often times in a non-family business setting you are surrounded by like minded, like experienced, similar aged people who don’t have potential baggage from growing up together. Although the family dynamic can make things more challenging, it can also be that much more rewarding. Babson Farms has much to celebrate as it is growing and thriving led by the 3rd and 4th generation which is almost unheard of. In a 2013 Forbes article, “The Facts of Family Business,” they stated that less than 1/3 of family businesses survive the transition from the 1st generation to the 2nd and another 50% don’t survive the transition from the 2nd generation to the 3rd.

Perhaps Henry Babson (pictured to the right) said it best himself, “I always accept people as they are.” That may be the secret sauce for a successful, generational family business. To use a body metaphor, the hand cannot take the place of the foot and the head cannot take the place of the heart. Each person’s strengths and weaknesses create the family business synergy and the Babson legacy provides values and a deep established purpose and vision which encourages accountability to each other and to the good fortune that 5 generations have enjoyed as a result.



Sailing the 7 C’s of Family Business Communication

Many say the best way to improve communication is by starting with ourselves. We cannot control others but we can control how we act and respond.

1. **Character-** Does my behavior exhibit the character I seek out and trust in others?
2. **Capability-** Can I do what I say I can do?
3. **Commitments -** Do I over commit and under deliver? How reliable am I as a partner?
4. **Complementarity -** What can I do to increase the value I am contributing to this partnership?
5. **Collaboration -** How willing am I to overlook differences in opinion and collaborate with my partners?
6. **Commitment (the invisible glue that holds relationships together) -** Am I committed to seeing things through over the long term, even if that means significant sacrifice? Am I focused on my gain or on others’ growth and development?
7. **Communication -** Am I consistent, clear, concise? Do I have self and team awareness?

“Your beliefs don’t make you a more trusted person, your behavior does.”

- Unknown



Raising Gen 5

Kids Can't Have Too Many Positive Role Models

"If we do not teach our children, society will. And they - and we - have to live with the results." Yikes. It's no secret that society has changed drastically over the last 75 years. In the 1940's the top disciplinary problems public school teachers said they faced were talking out of turn, chewing gum, running in the halls, cutting in line... fast forward to today and the top problems are drug / alcohol abuse, pregnancy, suicide, rape and the list goes on. To some extent society used to be more of an ally in parenting but today it may take more of an inside the family-out approach.

So as grandparents, parents, aunts and uncles, how do we navigate the stormy seas of communicating with the next generation to ensure they grow into independent, secure, generous, appreciative, and kind adults? A great resource on this is the *7 Habits of Highly Effective Families* by Stephen Covey. Topics include:

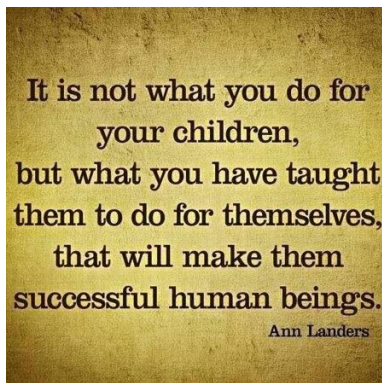
- Moving from a "me" to a "we" spirit in the family
- Building the Emotional Bank Account (keep promises, spend one-on-one time together, show appreciation & recognition, do little things to express love, view mistakes as learning opportunities, positive language, apologize, forgive...)
- Putting "First Things" first. How to ensure your lifestyle actually mirrors what you feel / say is most important to you. This "Jar of Life" video provides a great visual. Click on the link https://www.youtube.com/watch?v=6_N_uvq41Pg

The Ten Basic Money Skills

In the last newsletter we mentioned the 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.

The book details actions and resources for each of the Ten Basic Money Skills, by age group, that collectively provides a primer of financial knowledge. In upcoming newsletters we will look at those in more detail.

1. How to save
2. How to get paid what they are worth
3. How to spend wisely
4. How to talk about money
5. How to live within a budget
6. How to invest
7. How to exercise the entrepreneurial spirit
8. How to handle credit
9. How to use money to change the world
10. How to be a citizen of the world



Teaching Kids how to



Today children are inundated with advertising for the latest and greatest toys and gadgets. Social media has become an engine of envy as everyone else appears to have everything.

On the radio there was a statistic about how children today are having a hard time admitting when they've made a mistake because they've become so convinced that everyone else is perfect.

What better way to boost their confidence, their sense of purpose, meet their need to feel wanted and appreciated than to help them find what they are passionate about and how they can help serve others.

In a 2010 survey, kids were asked how their parents supported charitable organizations. 18% said their parents volunteer, 10% said they donate money and 6% said they gave food, supplies etc... The other 66% said they had no idea what or if their parents were giving.

Gen 5 will no doubt have had the opportunity to see first hand how their grandparents, aunts, uncles and parents have demonstrated "giving back" not only monetarily but also through service and volunteering.

In this quarter's Gen 5 newsletter we will introduce them to a children's book, *Philanthropy...a big word for big-hearted people* that is filled with real-life stories of children that have used their time, talents and treasures to impact the world around them.



Agronomy 101

Soil Productivity

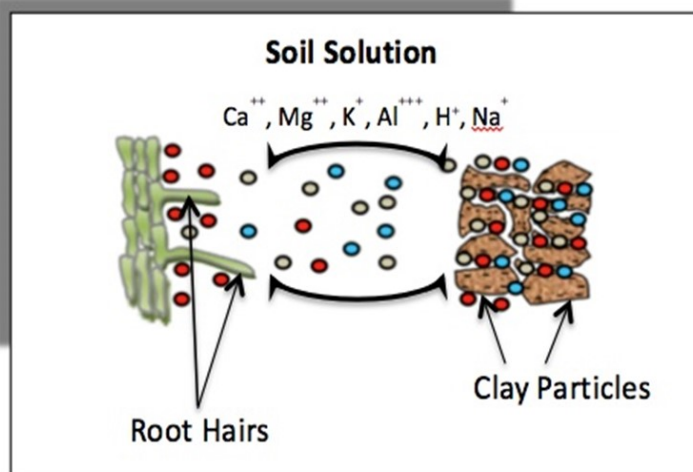
By Eric Shearer- Babson Farms, DeKalb, IL

The last Agronomy 101 focused on soil productivity and how it related to making good management and purchasing decisions. This segment will discuss what some of the characteristics are that make soil highly productive.

A productive soil needs to be able to supply nutrients to the plant as required. The ability for the soil to retain these nutrients is called the Cation Exchange Capacity or CEC. The CEC is influenced mostly by the amount of negative charged sites in the clay and organic matter of the soil which attract positively charged ions (cations). The type of clay particles and surface area determine how many charged sites are available to store nutrients. Organic matter has the highest CEC of any type of clay particle, but is usually a small percentage compared to the rest of the soil.

After the plant uptakes nutrients from the soil solution, the ions on the exchange sites are then able to replenish what has been removed. Calcium (Ca^{2+}), magnesium (Mg^{2+}), and potassium (K^{+}) are all examples of cations that are essential to producing a successful crop. A 200 bu/Ac corn crop removes roughly 50 lbs. of potassium, and a 70 bu/Ac soybeans crop removes roughly 85 lbs.

Because of our good soils and high CEC, we are able to spread higher amounts of potassium with confidence it won't leach (leak or drain). On sandy soils with low CEC, the soil won't be able to hold on to the nutrients, and farmers have to put on less with more frequent applications. This is a disadvantage because of the cost of application, timing of application, and costly penalty for missed application.



“A soil's CEC affects fertilization and **liming practices**. For example, soils with high CEC retain more nutrients than low-CEC soils. With large quantities of fertilizers applied in a single application to sandy soils with low CEC, loss of nutrients is more likely to occur via leaching. In contrast, these nutrients are much less susceptible to losses in clay soils.

Crop production releases acidity into soil. Soil pH will decrease more due to crop production on low CEC soils. High CEC soils are generally well buffered such that pH changes much less from crop production. Therefore, sandy soils low in CEC need to be **limed** more frequently but at lower rates of application than clay soils. Higher lime rates are needed to reach an optimum pH on high CEC soils due to their greater abundance of acidic cations at a given pH.”

-University of Georgia Cooperative Extension

Lime Application - A soil conditioner composed of limestone used to raise soil pH from an acidic pH to more neutral levels so nutrients are available to the crop.

“The farmer has to be an optimist or he wouldn't still be a farmer.” - Will Rogers

Family Spotlight



Recently Sarah followed in dad's footsteps to raise awareness at school for CRK's mission and the issues facing the Chattahoochee River Basin. She also participated in her first CRK clean up on South Fork Creek.

Mary Elizabeth performed at a regional competition and won second overall vocalist in the 9-12 year old category.



Henry was invited up on stage at Circus 1903 as the ringleader's assistant. He had the crowd laughing and cheering

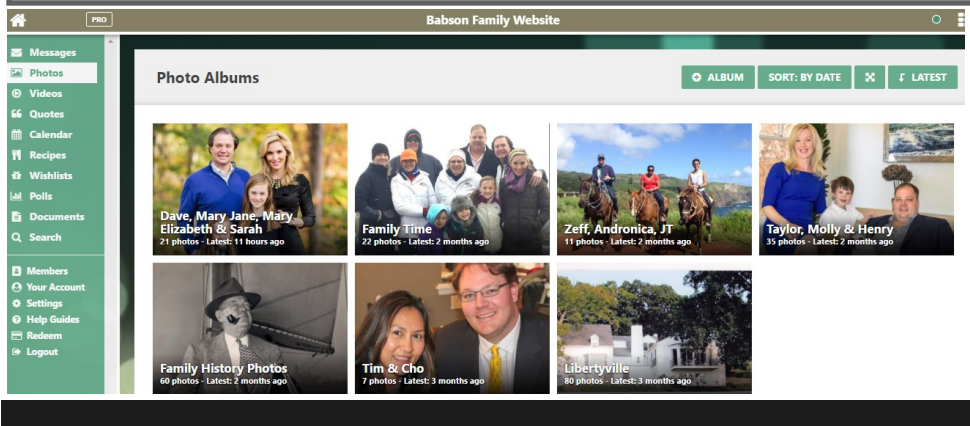


JT celebrated his 17th birthday in February. Hope it was a good one!

Celebration Corner!

- Tim & Cho's Anniversary April 3rd
- Dave & Mary Jane's Anniversary April 25th
- Mary Jane's Birthday May 5th
- Sarah's 9th Birthday May 14th
- Mother's Day May 14th
- Mary Elizabeth's 12th Birthday May 19th
- Cho's Birthday June 4th
- Father's Day June 18th

Check It Out: The Babson Family Website
<https://zalongo.com/babson/home>



Questions?

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History Minute

What can you find on Ebay? This old Surge ad which included a reply piece to request a no obligation "in the barn" demonstration. We have been searching for and acquiring family memorabilia from a variety of places. We will continue to share the fun finds.



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Quote of the Quarter



Just For Fun

