

KERNELS OF LEARNING

Quarterly Personalized Education— Generation 5 Edition

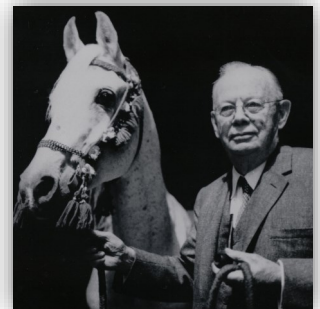
Q1 2017

Letter to Generation 5 of the Babson Family Legacy

JT, Mary Elizabeth and Sarah, (Henry will join you all when he is a bit older and has email)



As I'm sure your parents have shared with you, your great-great grandfather Henry Babson, accomplished many things during his lifetime which included selling phonographs for Thomas Edison in China, working with his brothers to create Babson Bros. Co. which was one of the first mail-order businesses in the nation, selling and servicing the Surge Milker (the most widely used dairy cow milker at the time), and had a passion for sailboats and horses (even traveled to Egypt to find the best Arabian horses and eventually created the breeding group known as the Babson Egyptian Arabians).



Perhaps one of his greatest accomplishments though was looking forward to how his successful business ventures could provide future generations with opportunities not only for themselves but for giving back to the world around them.

As part of generation 5 of the Babson family legacy, we hope you will enjoy learning more about your family's exciting history, about the businesses that make up Babson Farms Inc., about each other and about yourselves. Our goal with these newsletters is to help you with that and you will receive them four times a year.

Please feel free to ask your parents questions about their memories of the family and their thoughts on topics or stories you see in these newsletters.

Fun Stuff

Babson Farms Coloring Book

You'll want to keep an eye out for this personalized coloring book in the mail which includes information and pictures about your family's history and the Babson Farms businesses. You will all receive one. JT, we know you are a little older but we didn't want you to miss out on the fun. After all they now make adult coloring books. 😊

Celebration Corner!

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

Financial \$ense

Most issues of the newsletter will also have an article or activity that talks about managing money. You are all old enough that you have money of your own. This money is also called *income*, and you are probably getting it in these ways:

- **Earning** perhaps through doing some work around the house, an occasional lemonade stand or maybe even tasks for others.
- **Gifts** like birthday cash or the tooth fairy.
- **Allowance** might be given to you by your parents.

Having your own money is a GREAT thing, but it also means you have to make choices about how to use it. Do you blow your hard-earned cash on candy or save it for something that's really important to you?

But how do you decide when to spend and when to save? Can you do a little bit of both? Yes! That's the secret to managing money, and if you start learning how to do this now, you'll have these important skills for the rest of your life.

Your parents will be your best resource for questions on these things but the newsletter will hopefully provide you with some fun and basics.

Money Word Search

Money



Q	H	S	G	R	V	D	C	D	Z	W	L	Z	Z	D
V	U	F	I	F	T	Y	H	I	V	L	F	W	O	B
C	I	A	J	E	B	B	U	M	U	G	Y	L	S	E
L	S	R	R	R	S	P	N	E	H	M	L	Q	L	E
N	X	Z	L	T	Y	C	D	F	R	A	S	N	L	A
H	E	Z	R	C	E	S	R	B	R	Q	B	P	I	J
U	L	T	H	F	O	R	E	X	K	R	H	G	B	H
S	K	L	E	Y	K	I	D	M	Y	E	S	X	U	E
I	P	O	M	N	R	O	N	C	J	T	Y	O	V	T
F	V	Y	U	X	K	L	W	S	J	N	N	C	H	Z
K	D	X	W	C	U	R	R	E	N	C	Y	E	P	J
J	P	P	F	E	P	G	U	E	D	D	H	X	W	S
C	N	I	Z	C	D	A	P	W	N	Z	S	N	O	T
Y	V	E	N	O	O	W	C	Z	X	U	Y	S	X	K
E	L	E	K	C	I	N	K	V	P	Y	E	N	O	M

PENNY	NICKEL	DIME	QUARTER	COINS
ONE	FIVE	TEN	TWENTY	FIFTY
HUNDRED	BILLS	CURRENCY	DOLLAR	MONEY

Giving at a Glance

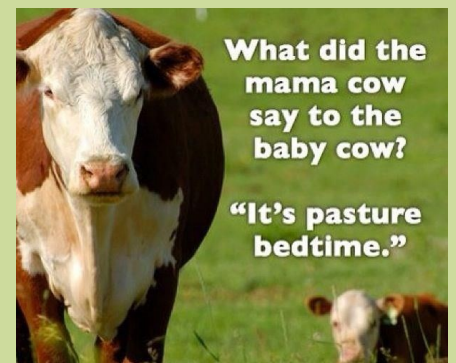


Giving back has always been a large part of the Babson family story. Henry and Laura Babson accumulated and preserved funds that have afforded the succeeding generations the great pleasure of giving back to organizations that help people, the environment and the communities they live in.

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



Resource: PBSkids.org and click on "money"

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