

KERNELS OF LEARNING

Quarterly Personalized Education— Generation 5 Edition

Q2 2017

Babson Farms Inc. Entities

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

Your great-great-grandfather Henry Babson and his brothers, Gus and Fred, began acquiring farmland in the 1930's (much of it in Northern Illinois). Today Babson Farms owns 8,600 acres of farmland mainly in DeKalb County and some in neighboring counties. Babson Farms produces commercial corn and soybeans that are used for purposes such as animal feed and a host of industrial uses including ethanol and substances used to create plastics and fabrics. Babson Farms also has two subsidiary companies, HB Crop Insurance Agency and HB Farm Services.



HB Farm Services provides farm drain tile installation and repair services. The purpose for this is to remove excess water from the soil to bring moisture levels down for optimal crop growth.

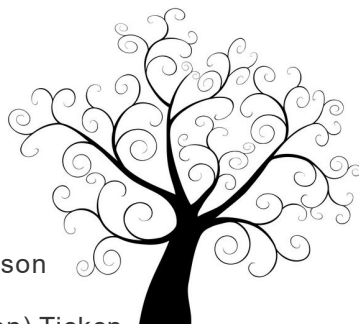


Babson Farms owns and operates in 5 counties in North Central, Illinois. The farming focus is on corn and soybeans. The company has a family history dating back over 100 years and five generations.



HB Crop Insurance offers both Multi-Peril (provides coverage for a variety of hazards) along with a variety of private products for risk management. The agency specializes in Midwestern grown crops.

Babson Family Tree (Simplified)



Generation 1 - Laura and Henry Babson

Generation 2 - Ted and Betty (Babson) Tieken

Generation 3 - Nancy, Teddy & Libby

Generation 4 - Zeff, Dave, Taylor, Tim

Generation 5 - JT, Mary Elizabeth, Sarah, Henry

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

Financial \$ense

Did you know that tweens (kids ages 9-12) in the U.S. spend about \$15 billion of their own money each year? That's a lot of dough. But do they spend it SMART? Here is what some kids say about their spending.

"I only buy something if it's on sale," says Tamara, 12. "I like the feeling of knowing I got something cool for less money than someone else did."

Cooper, 12, admits that "I buy things too fast. I don't usually think about whether or not I really need or want something until after I bring it home."

Being a young person doesn't have to mean being confused when it comes to the how's, what's, when's, and where's of spending money. Here are some tips provided by PBS Kids on how to get the best bang for your buck.

- Understand some of the tips and tricks that companies, stores, and restaurants use to get us to buy as much as possible ie. Buy One Get One 1/2 Off.
- Learn what makes something a good value ie. quality, how long it will last.
- Find different ways to get the things you want for less money ie. coupons, rewards programs.
- Put time and thought into big purchases so you won't regret them later ie. look around at all your options and compare prices.

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

Spending Smarts Word Search

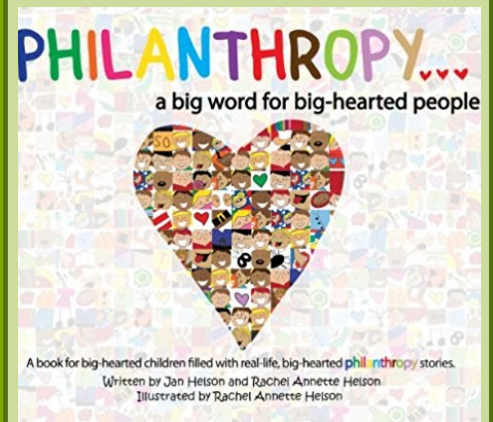
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I	L	A	R	G	O	N	W	X	N	A	C	L	I	P	N	L
T	R	E	N	D	Y	N	Y	I	F	W	E	A	M	F	I	O
N	M	Y	C	V	T	S	A	H	Y	W	S	O	P	T	Q	M
L	O	A	V	T	E	G	T	E	S	E	E	S	U	Y	E	N
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X	Q	E	L	A	T	O	L	S	N	L	V	U	S	W	O	L
A	U	S	B	I	M	E	N	A	B	I	I	Q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

Advertising
Bargain
Buying
Clothes
Collectible
Compare
Deal

Electronics
Expensive
Impulse
Informed
Money
Patience
Price

quality
Sale
Savings
Trendy
Upsell
value

Giving at a Glance



Giving back, being kind and being generous has always been a large part of the Babson family story.

Generations 2, 3 and 4 have generously given their time and money to a number of organizations and non-profits across the country. We call this philanthropy.

In the book *Philanthropy... a big word for big-hearted people*, there are numerous real life stories of how young kids and teenagers have helped others and their communities in significant ways. In future newsletters we will look at some of their stories.

Included in the book is an "acrostic" for the word philanthropy, see below.

People
Helping
Important
Love
Act
Need
Talent
Heart
Responsibility
Open
Possible
You

unlock the secrets in the soil

Soil Productivity

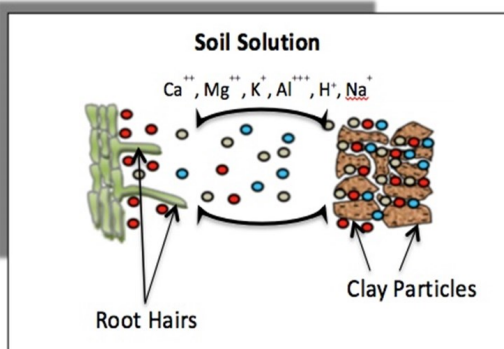
By Eric Shearer- Babson Farms, DeKalb, IL

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.

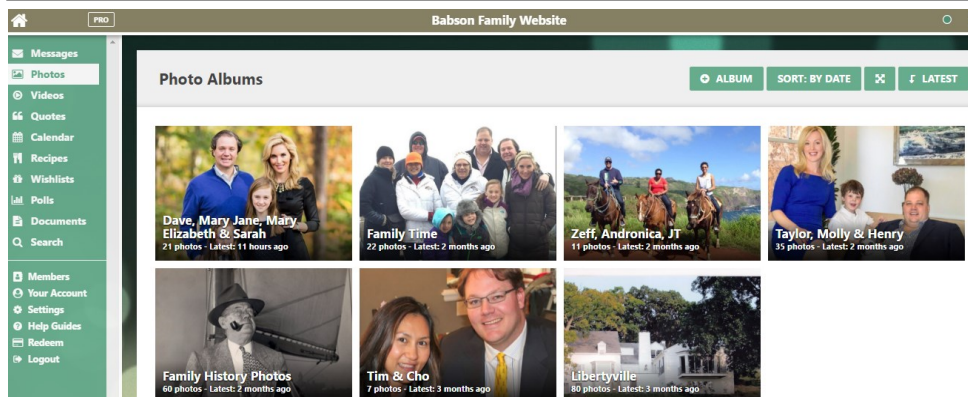
A productive soil needs to be able to supply nutrients to the plant as required. The ability for the soil to retain these nutrients is called the Cation Exchange Capacity or CEC. The CEC is influenced mostly by the amount of negative charged sites in the clay and organic matter of the soil which attract 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 (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.



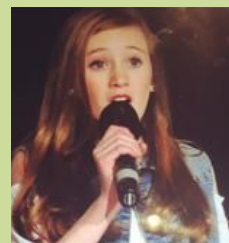
Check It Out: The Babson Family Website
<https://zalongo.com/babson/home>



Family Spotlight



Sarah followed in her 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.



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



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

Questions?

Meredith

(303) 243-3300

Meredith@BabsonFarms.com

Eric

(815) 756-2431

Eshearer@BabsonFarms.com