

KERNELS OF LEARNING

Family Education— Generation 4 & 5

July 2025

The Legacy of Libertyville

The Tieken Estate

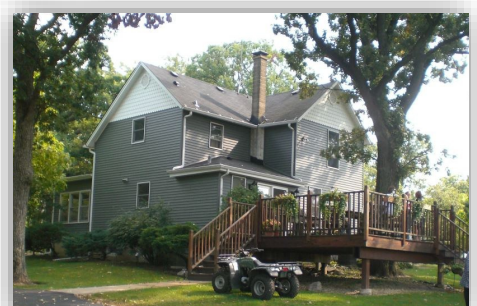
Sometime in the mid-late 1950's, Theodore and Elizabeth (Betty) Tieken purchased a second home in Grayslake / Libertyville, Illinois. With around 150 acres, it was a wonderful respite from their home in Chicago. The estate contained land and homes on both sides of Almond Road. Even after Ted and Betty passed away, the 3rd, 4th, and 5th generations continued to visit "Libertyville" and enjoy the fun, magic, and memories created there.



In 2023, the Kirkpatricks and Wheelocks made the hard decision to sell Libertyville. With all of Gen 3 gone, and Gen 4 & 5 spread out across the country, the cost of maintaining it no longer made sense.

"The West Side" 32070 & 32146 N. Almond Road

In 2004, Ted and Betty's daughter Libby purchased the property held in Almond LLC as part of closing out Betty's estate. The West Side included the main home and the caretaker's home. Dave and Becky Quist cared for the property for over 25 years. After Libby's passing in 2018, her son Tim bought it and owned it prior to the 2024 sale.





The Lure and Levity of Libertyville

Libertyville was a happy family place. The art collected there made people smile, especially Betty's extensive folk art collection. There was no rhyme or reason to what she collected, except that it had to make her smile.

Totally eclectic, Betty's collection included an entire carnival with moving parts, music, and lights, countless Adam and Eve pieces, Spanish conquistadors, acrobats, and lots of papier mâché.

Betty designed needlepoint rugs which included the Libertyville house, Libby's sheep, horses, and lots of American flags. Every stair riser had a needlepoint of a different archaeological dig Betty had done. It was her way to remember them.

The style of Libertyville was whimsical and fun. Below are some photos of the home's interior and special pieces.



Wooden wall mural in upstairs master bedroom. (above)



A few of the many unique items in the West side house:

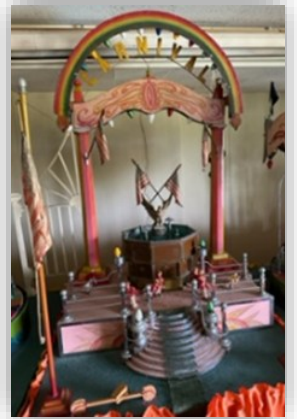
Victorian jockey scale by Medhurst, London (left).

J.T. Seeburg Piano Company Nickelodeon with an automatic music roll, contained in an oak case fitted with two stained glass doors. (right).





The Lure and Levity of Libertyville



Beautiful Io the Cow—Greek Myth

Originally outside of the Wrigley Building, in Chicago, where BFI offices were. Io in Libertyville (left) and with artist James Mesplé in 1999 (right)

“The East Side” 32055 N. Almond Road

The East Side was commonly referred to as “Teddy’s House.” Ted and Betty’s son Teddy renovated and lived in this home part-time along with his other homes in Chicago, Colorado, and Virginia.



Planning for the Future

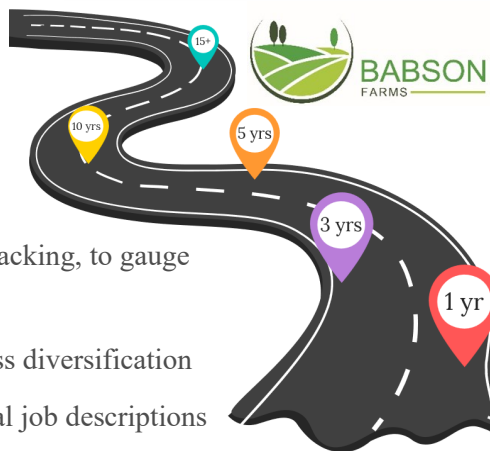
Babson Farms Roadmap

Babson Farms conducted their annual team meeting in Las Vegas this year. The meeting was focused on the future of Babson Farms and continuing to be intentional about the things we can control and how to best hedge against the things we can't.



Session Topics Included:

- ◆ Current Strengths, Weaknesses, Opportunities, and Threats
- ◆ Key Performance Indicators- What data points are we currently tracking, and what other things should we be tracking, to gauge how the businesses are performing
- ◆ The entrance of **solar** into our business diversification
- ◆ Succession planning— Created official job descriptions for all employees



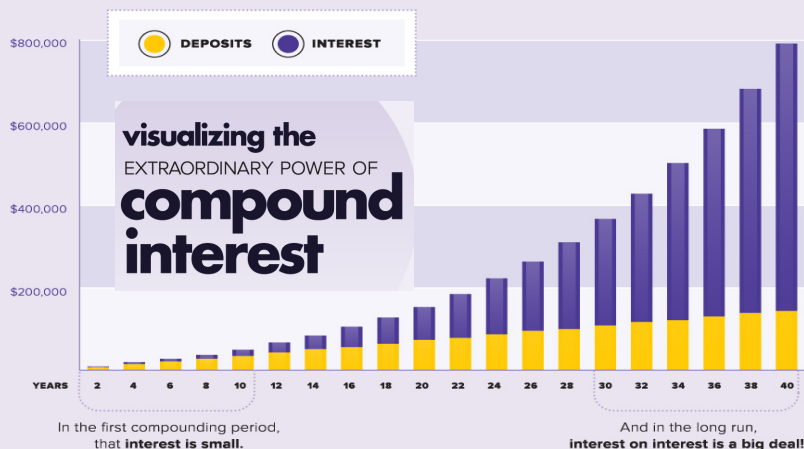
Wealth101
A CRASH COURSE IN PERSONAL FINANCE

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▶ WHAT IS COMPOUND INTEREST?



Simply put, it's interest on interest.



BFI Is Thriving



FIELDADVISOR

Seth Wiley joined the Babson Farms team in August 2024 as a Farm Manager and Crop Insurance Agent.

Seth was raised on a farm in Illinois, and continues to farm with his father in the area. He attended Joliet Junior College for two years before graduating from Iowa State University in December 2017 with a bachelor's degree in agricultural studies and a minor in agronomy.

After college, he managed a corn and soybean operation with a custom cattle feeding business in Ottawa. He then spent five years in agricultural retail sales, primarily with Helena Agri-Enterprises, serving customers in northern LaSalle, Lee, Ogle, and DeKalb counties.

Seth was named a 2025 Soy Envoy professional by the Illinois Soybean Association. As such, providing actionable information, crop reports, and in-field updates to help IL soybean farmers improve yields and profitability.

Seth published articles and participated in podcasts in May and June for Field Advisor to provide insight and updates on planting progress and weed issues.

We are lucky to have Seth on the team and demonstrating BFI expertise publicly.



How small daily choices grow into a life of legacy

Plant Good Habits - Rooted in Purpose

You will harvest what you plant—so plant with purpose. The habits we plant today shape the harvest we'll see in five, ten, or fifty years. In today's world, most people want the fruit (recognition, wealth, admiration, status) but they aren't willing to put in the work behind the scenes and build the intentional habits that lead to successful businesses, relationships, and well-being. The deeper the root system, the more resilient the tree, and it's ability to weather storms. When you have a strong foundation, you are able to develop coping skills that will help you adapt and overcome life's challenges. Plant good habits, and you'll bear good fruit—and offer welcome shade to those who follow.

Hope Alone Won't Change the Harvest

It's easy to dream about a better life—one with stronger relationships, better grades or careers, a healthier lifestyle, deeper faith, nicer things and the list goes on. But hope alone is like a bag of seeds sitting in the barn. It's our daily habits—small, steady actions—that root those hopes into reality.

In five years, your life will not change because you *hoped* it would; it will change because of the habits you cultivate. In the book, *The Compound Effect*, the author says, small actions, compounded over time, create extraordinary results.

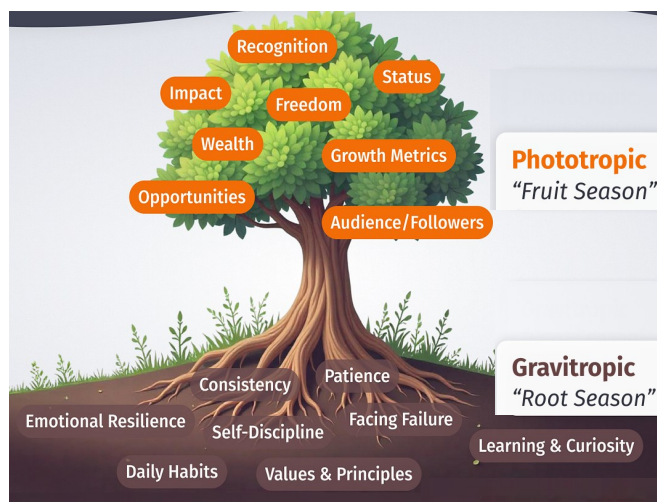
Who You Listen To Shapes Your Growth

Just as crops need the right nutrients, we need wise voices to nourish our minds and hearts. Be mindful of who you let speak into your life—whether it's friends, mentors, or the media you consume. Good counsel enriches the soil of your soul, while negativity, comparison to others, and cynicism can stunt your personal growth.

Cultivate a Legacy Worth Remembering

It's tempting to chase overnight success—flashy moments that grab attention. But too often, those quick wins fade just as fast. A truly honorable life is built over time, through values rooted in kindness, generosity, consistency, intentionality, and persistence. When you fail, get back up. Keep practicing. Keep planting.

The legacy you leave is not about fleeting fame—it's about the character and wisdom you pass down like heirloom seeds. It's the good fruit your life bears, and the shade of your influence that will shelter generations to come.



YOU WILL HARVEST
WHAT YOU PLANT.
SO PLANT INTENTIONALLY.
PLANT GOOD HABITS,
GOOD VALUES, GOOD WORK,
GOOD DECISIONS...
YOU DECIDE -DAVE RAMSEY

Sometimes
when you're
in a
dark place
you think
you've been
buried, but
actually
you've been
planted.

Christine Caine



- Cho's Birthday June 4th
- Henry's 14th Birthday July 28th
- Tim's Birthday September 14th
- Dave's Birthday September 15th
- Molly's Birthday October 1st
- Taylor and Molly's Anniversary October 1st
- Zeff's Birthday Nov. 24th
- Taylor's Birthday Nov. 26th
- Chuck's Birthday January 9th
- JT's Birthday February 9th



Reminiscing About Ted Tieken's Retirement

Caricature and Poem given to Ted at Retirement

Our company has had a great beacon
In the person of Theodore Tieken.
He's been one shining light
Who's steered the course right,
Never letting us falter or weaken.

The man we honor today
Went to school on Chicago's Midway.
His grades had no flaw
As he studied the law;
A fledgling legal eagle, we'd say.

He started at Winston and Strawn
Where those wordy contracts are drawn.
In corporate law he did star,
This man of the bar,
Possessed of both brain and of brawn.

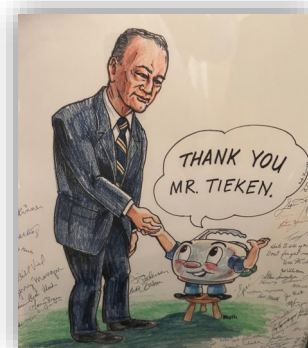
In the Navy he once had a mission
To teach aircraft and ship recognition.
He made pilots heroes
For spotting those Zeros
During Flash Red, Yellow Condition.

On a carrier he sailed o'er the seas.
He took to the ocean with ease.
An inland sailor was he
Who learned wind-side from lee
On Lake Michigan in a stiff breeze.

He decided to start milking cows,
So he took his farewell bows.
From La Salle Street he went
To pursue his new bent.
Best move he ever made, so he vows.

Forty-six was the year he signed on
And the Surge orange jacket did don.
In that memorable year
He launched the career
That this poem is based upon.

To our distinguished scholar and leader,
This inveterate, voracious reader,
We all say three cheers
For his thirty-seven years
From bucket to computerized feeder.



He's been a tower of strength to us all,
A man who has always stood tall.
When we needed his backing
It never was lacking
And he always made the right call.

In the annals of Surge we are sure
There's no record that will better endure
Than that of our Chairman,
An exceedingly rare man,
With actions and thoughts always pure.

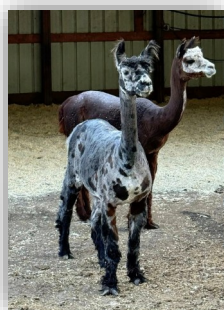
So Babson team kindly pay heed:
Try to follow Ted Tieken's lead.
We wish him much fun
And hope he'll bask in the sun;
As he retires, we all say Godspeed!

Family Spotlight

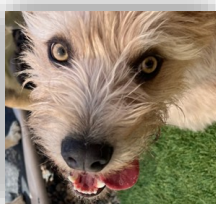
The Atlanta Kirkpatricks had a memorable vacation to China and Thailand. ME has an internship this summer in Austin and will be a junior at UT. Sarah will be a junior at Holy Innocents and has been riding horses, babysitting, and put on a cheer camp. Dave and Mary Jane did a biking, hiking, and rafting trip in Oregon.



The Denver Kirkpatricks enjoyed their vacation to Italy and Greece in June. Henry will be an 8th grader at Denver School of the Arts. He just finished chess camp and is enjoying his boxing lessons.



The Steamboat Kirkpatricks In a nutshell— Tim is busy with all the businesses, Cho has been on the go attending and presenting at conferences, Chappy is happy, and the alpacas got haircuts.



The Wheelocks are doing well. JT is busy caring for horses and the family had a nice trip to the Virgin Islands in December.