



U.P. Ag Connections Newsletter

February 2021

Agricultural News from MSU Extension and AgBioResearch

Volume 25 Issue 2

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All farmers should read this! There is significant “money on the table” for farmers through new rules of the federal “Paycheck Protection Program”. If you’re eligible, don’t miss out!

The MSU Extension farm business management team has valuable information for farmers of all types and sizes, part-time and small farms included. The ‘big change’ is that the calculation is now based on gross income, not net income. Could make a difference for you. Apply before March 31, 2021.

If you want to discuss details about your farm’s eligibility, contact MSU Extension Livestock and Farm Management Educator Frank Wardynski at 906-281-0918 or wardynsk@msu.edu.

Paycheck Protection Program Update

(Source: National Assoc. of Farm Business Analysis Specialists)

The Economic Aid Act reauthorized the Small Business Administration (SBA) Paycheck Protection Program (PPP) through March 31 and made several modifications **beneficial to farmers**. It also authorizes second draw PPP loans.

Eligible expenses paid with PPP loans **are** deductible for tax purposes. And Economic Injury Disaster Loan (EIDL) advance grants **are not** taxable. See your tax preparer for details.

New rule for farmers only. Calculation of PPP loans is now based on gross income instead of net farm income. Gross income comes from Line 9 of Schedule F. The rule applies to sole proprietors and eligible self-employed farmers who report on Schedule F and were in business as of February 15, 2020.

This means farmers who did not qualify before may now qualify. It also means farmers who did not qualify for the maximum amount may request an increase in the original PPP loan if the loan has not been forgiven.

For those *without* employees the maximum is now \$20,833. Those *with* employees add the higher of 2019 or 2020’s monthly payroll multiplied by 2.5.

Increase in existing loan amount. Borrowers may be able to request an increase in the original amount of the loan under certain circumstances if SBA has not remitted a forgiveness payment to the Lender (the loan is forgiven). This includes the new loan calculation for farmers and partnerships that did not include partner compensation in the application. Contact the lender that made the PPP loan to request the difference.

Other New Rules. Borrowers may use 2019 or 2020 for purposes of calculating their maximum loan amount. And they may now choose a covered period to pay or incur eligible expenses stretching from 8 weeks up to 24 weeks from the date loan proceeds are disbursed.

Eligible expenses for PPP loans have been added including payments for certain business software and services, cost for goods that are essential to the operation, and rent and business interest paid on obligations incurred before February 15, 2020. These eligible expenses apply retroactively to existing unforgiven PPP loans. PPP loans still require that at least 60 percent of the proceeds be used for payroll costs.

There is a simplified loan forgiveness application for PPP loans under \$150,000.

New Loans (First Draw). A borrower who did not receive a PPP loan in 2020 may apply for a new loan based on the new rules. This applies to small businesses, self-employed and sole proprietors with or without employees, partnerships, and others in operation on February 15, 2020. (continued on Page 2)

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Second Draw Loans. Borrowers who received a PPP loan during 2020 may be eligible for a second PPP loan, even if the first loan has been forgiven. A qualifying borrower:

- has 300 or fewer employees,
- will have used all the original loan funds for authorized purposes before the new loan payments are dispersed, and
- can show gross receipts in any one quarter of 2020 was reduced by at least 25% compared to the same quarter in 2019.

A borrower in operation all four quarters of 2020 need only show that gross receipts for 2020 was reduced by at least 25% compared to 2019. PPP forgiveness received in 2020 is not included in gross income.

This is based on SBA guidance through January 13, 2020. SBA intends to issue guidance on loan forgiveness and the loan review process later.

2020 Seed to Kitchen Vegetable Variety Trial Reports Now Available!

In 2020, the MSU Upper Peninsula Research and Extension Center received funding from Organic Valley - Farmers Advocating for Organic to address the limitations of traditional vegetable variety research and outreach by implementing the Seed to Kitchen Collaborative project in Michigan. The Seed to Kitchen Collaborative, started by Julie Dawson at the University of Wisconsin-Madison, brings together vegetable breeders, seed companies, researchers, organic vegetable growers and professional chefs to evaluate the productivity and quality of elite vegetable varieties in organic research station and on-farm trials. This year, the North Farm at the Upper Peninsula Research and Extension Center grew 43 different varieties of six vegetables (cucumber, tomato, sweet pepper, onion, carrot and lettuce) in replicated variety trials.

Customers buying local produce at a farmers market, the local food co-op or for use in a restaurant, expect that the vegetables they buy will not only be plentiful and beautiful, but also tasty. That is why Seed to Kitchen Collaborative collects sensory (tasting) data post-harvest in addition to yield and quality data in the field. This year, we worked with Taste the Local Difference to recruit eight local chefs to participate in Seed to Kitchen Collaborative sensory evaluation. Their expert palates provided valuable feedback on the flavor, texture and desirability of our many vegetable varieties.

Below are the summarized results of our Seed to Kitchen yellow and red onion variety trial. Find similar reports for carrots, cucumbers, tomatoes, sweet peppers, and lettuce at <https://www.canr.msu.edu/uprc/specialty-crops>

2020 Onion Variety Report

Seed to Kitchen Collaborative

Michigan State University - Upper Peninsula Research and Extension Center

Management

In 2020, ten storage onion varieties were trialed at the MSU Upper Peninsula Research and Extension Center in Chatham, MI. Onions were seeded in the greenhouse Week 15 (April 10) into 98-cell trays using Morgan Composting Dairy Doo Seed Starter 101 soil media. Onions were trimmed twice while in the greenhouse, once during week 19 (May 8), and week 21 (May 22). Onions were fertigated after each trim with Morgan Composting Liquid Fish 3-2-2, at a rate of 2oz/gal, applying 5 gallons across 12 trays. Onions were transplanted at week 23 (June 2).

Transplanting was done into 30" top raised beds with black plastic mulch. Plants were spaced 1 ft. apart in-row, with 3 staggered rows per bed. Each transplant cell contained 3-4 plants, and was planted as such. Irrigation was provided 2 hrs weekly via one line of drip tape. Downy mildew was identified in the field, and Serenade biofungicide was applied four times during the growing season at a rate of 4oz/gal and ½ gal per bed. Applications occurred during week 26 (June 24), week 30 (July 23), week 31 (July 31) and week 32 (August 8).

Base fertility applied to the 4'x200' bed included a granular, feather meal based 10-0-4 (0.003lb/ft²) and potassium sulfate (0.001lb/ft²). Fish emulsion and fulvic acid (Morgan Composting Fulvic Blaster) were applied, via fertilizer injection into the drip line, twice during the growing season at 2 quarts/acre diluted at a 1:1000 ratio.

Traits: Plant Count, Marketable Count, Marketable Weight (kg), Unmarketable Weight (kg), Proportion Unmarketable, Unmarketable causes

Notes on trait measurement: Once tops had fallen over, onions were pulled and left in the field for three days to dry down during weeks 36 (September 2) and week 37 (September 8). They were then removed from the field, and cured in the greenhouse with a 70% light reduction shade cloth on top of greenhouse plastic. Sides and doors were opened to facilitate airflow and fans were placed on the onions. Tops were trimmed prematurely to prevent downy mildew from traveling from onion tops down into bulbs. Individual bulb weights were taken on at least 10 bulbs. Onions were then placed in cool storage.

Quality Evaluation: Flavor evaluation was done by 8 local chefs in the Marquette/Alger county area. Varieties were packed with an individual alphanumeric code (no variety names were included in boxes). Boxes were delivered to chefs, including instructions for evaluation and a QR code linking to Seedlinked where data was entered. Onions were baked at 400°F for 20 minutes without oil or seasoning. Flavor components sweetness, acidity, and bitterness were rated on a scale of 1 (low) to 5 (high). Flavor intensity and complexity were rated on a scale of 1 (low) to 5 (high). Appearance, texture and overall flavor were rated from 1 (poor) to 5 (excellent). The likelihood that they would buy it for their restaurant (1=no way, 5=yes, definitely) and perceived ease of preparation (1=difficult, 5 = easy), and their degree of preference for the variety (1=low, 5= high).

Yellow and Red Storage Onions (field)						
(* indicates varieties statistically similar to the "best" variety in each category shown in BOLD)						
Variety	Total weight (Kg)	Marketable Count (#/plot)	Marketable Weight (Kg/plot)	Unmarketable Proportion (%)	Overall Flavor (0-5)	Willingness to Purchase (0-5)
Red Carpet	5.54	30.16*	5.20	7%*	3.71*	4.00*
Patterson	5.31*	31.16	5.06*	5%	3.75*	3.75*
Rossa di Milano	4.87*	27.62*	4.37*	10%*	3.50*	3.57*
Redwing	4.66*	28.91*	4.21*	11%*	3.29*	3.14*
Talon	4.49*	28.52*	4.01*	12%*	3.67*	3.67*
Frontier	3.94*	24.95*	3.31*	16%*	4.00*	4.00*
Monastrell	3.93*	19.02	2.93	30%	3.60*	3.60*
Red Bull	3.58	23.33*	2.86	22%*	4.14	4.14*
Yankee	3.37	14.67	1.95	44%	3.80*	3.60*
Trekker	2.50	14.23	1.68	33%	4.00*	4.20

Nitrogen application on oats

Jim Isleib, MSU Extension

How much nitrogen should you apply to your oats grown for grain? Regular soil testing test through MSU or another reputable soil testing lab is essential to make well-informed decisions about lime, phosphorus, potash and other nutrients as requested. But what about nitrogen?

Nutrient recommendations for nitrogen will be included on your soil test report. They are based on the crop you intend to grow, your yield goal, and any nitrogen credits indicated. Such credits may include manure application or residual nitrogen from a previous crop. But be aware the nitrogen recommendation is not based on analysis of your soil sample. It is based on decades of sound, scientific research. Nevertheless, it is a 'boilerplate' recommendation, provided by the lab without regard to your specific soil sample. If necessary, you can request a nitrate nitrogen soil test. This is a very specific and time-sensitive test. Results can vary on the same soil in different soil temperature and moisture conditions. The level of nitrate nitrogen in your soil fluctuates over the growing season. The nitrate test is useful for crops requiring mid-season nitrogen sidedress, such as potatoes, corn and certain vegetables. For our U.P. small grain crops, the nitrate test is not practical.

MSU wheat specialist, Dennis Pennington, gave a 30-minute talk on oats and other small grains for northern Michigan during the January 15 Michigan State University Extension on-line crop management program. Dennis' recorded talk is available on-line (the link is included in the chart below). Dennis was questioned about nitrogen application on our small grains. He indicated interest in reviewing the current N recommendations from MSU, and that industries like Kellogg's in Battle Creek, MI require a large volume of high-quality oats for their products. They contract oat acreage and require their growers to apply rates of nitrogen considerably higher than those recommended by MSU. Oat yields of 100+ bushels per acre are regularly achieved by farmers in the U.P., but our average is much lower. Good management, attention to detail, and adequate fertility including nitrogen are all essential to high-yielding, high-quality oats. If your oats or other small grains are grown as a nurse crop, nitrogen considerations are considerably different. Lower nitrogen rates are desirable to avoid 'smothering' the developing hay or pasture seeding with an overly thick growth of oats.

Since U.P. farmers don't have a human food market with better prices for oats, the crop is considered a 'feed crop' and isn't generally considered an attractive cash grain option. Wheat may be a better choice for a cash crop, since it offers herbicide options for annual grass control not available for oats. Also, poor quality wheat still has a feed alternative even if it doesn't make the grade for human food products. But good management, including weed control, and better yields on oats should still be considered. Imagine increasing nitrogen on a field with lots of grass weeds.....not pretty!

Some farmers need the straw from their oat crop as much, or more, than the grain. Raising oats primarily for straw, instead of purchasing straw for bedding, can be a reasonable alternative to purchasing straw bedding on the open market. Especially if the income from oat grain covers some, or all, of the cropping expenses. Straw, if removed from the field, requires a surprising amount of potassium – approximately 57 lbs of K₂O per ton removed. If not replaced, this level of potassium extraction on a regular basis can reduce soil fertility in a hurry.

What am I trying to say? If you are growing oats, or other spring-seeded small grain, pay close attention to nitrogen application. Think about planting a strip, or part of a field with a different N rate and compare performance. If your soil test tells you 35 lbs N per acre, add a strip at 50 lbs, and another at 70 . On-farm comparison is a very convincing way to see results for yourself. Too much N can result in lodging – a problem nobody wants. But inadequate N isn't good either. The old 'stand-by' of 200 lbs 19-19-19 fertilizer per acre provides 38 lbs of N, P₂O₅ and K₂O. Not enough to maximize yield and probably not enough to maintain K levels if straw is removed. With a recent soil test to zero in on pH, P and K needs, and taking nitrogen credits into account, you could be one of the 100 bushel per acre crowd this year!

MSU Extension U.P./Northern MI Virtual Pest and Crop Management Update Recordings

Advancement of N MI Dry Beans, Scott Bales – MSU Dry Bean Specialist	https://mediaspace.msu.edu/media/t/1_fysfuao3	29 min 06 sec
Integrated Wildlife Damage Management in Northern Michigan – James DeDecker, Director, MSU UPREC	https://mediaspace.msu.edu/media/t/1_pco4s36m	34 min 05 sec
MAEAP – Holly Moss, Delta Cons Dist MAEAP Technician	https://mediaspace.msu.edu/media/t/1_hrgi5o8d	10 min 01 sec
Successful Corn Silage Production – Manni Singh	https://mediaspace.msu.edu/media/t/1_i9qt3rue	31 min 14 sec
Mixing It Up in Your Hayfield – Kim Cassida	https://mediaspace.msu.edu/media/t/1_n3yj35ru	36 min 37 sec
Small Grains: Oats, Barley, Triticale and Straw – Dennis Pennington	https://mediaspace.msu.edu/media/t/1_qufmjagz	27 min 39 sec

Field Crops Webinar Series

Mondays, Feb 15 – Mar 22, 2021

7:00 – 8:00 PM EST

Join the MSU Extension Field Crops Team live online with agriculture experts in this series of six webinar programs. You will learn important information for the 2021 growing season and have an opportunity to ask questions. Webinars will be archived for later viewing.

Cost is \$20 for the entire series or \$5 for individual sessions.

One MDARD pesticide recertification (RUP) credit (Private/Commercial Core, or Field Crops) and one continuing education credit (CEU) for Certified Crop Advisers will be available for each live event.

For more information contact Eric Anderson at 269-359-0565 or eander32@msu.edu. Please request accommodation for persons with disabilities by February 3, 2021.



Date	Title	Presenters
2/15	Corn Yield Drivers and Profit Robbers in the Northern U.S. Corn Belt	Joe Lauer, Corn Agronomy Specialist, UW-Madison
2/22	Improving Soybean Production Income	Mike Staton, Soybean Educator, MSU
3/1	Improving Wheat Production Income	Dennis Pennington, Wheat Specialist, MSU
3/8	Weed Control—Effective Options for Tough Weeds at Different Price Points	Christy Sprague and Erin Burns, Weed Management Specialists, MSU
3/15	Crop Fertility Decisions—When Less is More and When Less is Less	Kurt Steinke, Soil Fertility Specialist, and Jon LaPorte, Farm Business Management Educator, MSU
3/22	Grain Price Outlook and Novel Marketing Strategies	Matt Gammans, Agricultural Economist, MSU

Register online at

<https://events.anr.msu.edu/FCWS2021>

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Classifieds

FOR SALE: 2nd and 3rd crop alfalfa, small square bales. Marenger Potato Farm, Flat Rock. (906)384-6587.

FOR SALE: Alfalfa Balage, 2nd and 3rd crop alfalfa. \$60/ bale. (906) 630-4945.

FOR SALE: Mixed hay, large round bales, 800#, \$20/ bale. Call Al (906)647-6697.

FOR SALE: Koyker 565 Loader with 7 ft bucket. Also has skid steer adapter. Fits JD 3000-5000 series tractors. \$2500. Call Tolfree Farms (908) 884-2351 or email countryj@jamadots.com.

FOR SALE: Hay, large square bales 3x3x7.75 Timothy grass, 4,000 to sell. Former dairy farm doing all big square bales hay. Call Dave Bell in the EUP 906-440-6455 or email Bellsdairy@yahoo.com. Also a realtor in the UP so contact me for real estate here. Dave@smith-company.com

Beautiful property in the Upper Michigan, 130 acres In Perkins for sale or pasture for rent for livestock for the 2020 season. Beautiful river running through it. Great for hunting, building or developing, or simple grazing livestock. Land is divided into 9 paddocks with high tensile electric fence and 5 stock watering ponds. Call (906) 359-4825.

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Farm Job Posting

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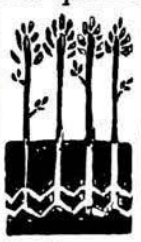
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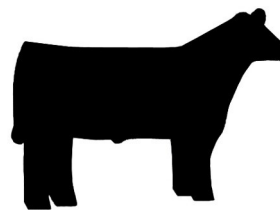
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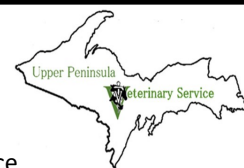
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MCA/MSU Bull Evaluation Program

BULL SALE

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Market Report

Choice Steers	\$90--\$110 per 100 lbs.		
Holstein Steers	\$90-\$103 per 100 lbs.		
Hogs	\$45-\$52 per 100 lbs.		
Lambs	\$170-\$200 per 100 lbs.		
Cull cows	\$50-\$60 per 100 lbs.		
Calves	\$50-\$100 per 100 lbs.		
Goats	\$200-\$350 per 100 lbs.		
<u>Breeding and Feeder Animals</u>			
Grade Holstein cows	\$1000-\$1125/head		
Grade Holstein bred heifers	\$1000-\$1725/head		
<u>Feed Prices across the U.P.</u>			
	Avg. \$/cwt	Avg. \$/ton	Price Range
Corn	\$13.01	\$260.25	\$200-382
Soymeal	\$27.44	\$548.75	\$530-580
Oats	\$13.49	\$269.75	\$239-340
Barley	\$12.16	\$243.25	\$200-314
Average price/100 wt. for 1 ton lots			