



# U.P. Ag Connections

725 Greenland Road, Ontonagon, MI 49953

Vol. 16 Issue 8

MSU Extension

August 2011

Published Irregularly

## NEWS & VIEWS

By Frank Wardynski, MSU Extension Educator

We had a great time at the field day last week. The weather was probably too good. Attendance was adequate but I was hoping for a huge crowd. Unfortunately, it seems like one of those years that we have to make hay when the sun shines with a lot of crops and harvests far behind normal for this time of year. The sky was clear and the breeze was refreshingly cool after the scorching humidity we saw just days before. I think Research Center manager Paul Naasz and the rest of the farm crew did a super job planning the event and as usual having the facilities looking top notch. Hiawathaland Farm Bureau sponsored an excellent lunch and a big thank you goes out to them. I think a great educational day was had by all.

This month I have included an excellent article by Warren Schauer about farm business planning. I believe planning is so critical in farming, especially because farming is so unpredictable. We are constantly changing

our plan to deal with new circumstances. But if we don't have a plan, everything we do will be reactive with no direction. This spring's planting and now the hay harvest have been that way. Virtually nobody planted as early as they would have hoped to and now many of us are fighting with the hay harvest. As the day-to-day weather and everything else changes, so do are our plans. I mention those points to ask everyone to make note of the planning for fall harvest and winter feeding meetings coming up shortly that I will be conducting across the U.P. In my travels, I saw some excellent quality forages being harvested along with a great deal that was rained on. I've also seen not only some surprisingly advanced corn but also a lot of uneven fields and some drought stress. I am hoping everyone will think these meeting will be as useful and as important as I do. See more details on page 4 in this newsletter and also the calendar for dates and times.

Fair season is coming into full swing. It's always an exciting time for my family. My kids probably don't work any harder at their projects than anybody else's but they really do spend alot of hours working and learning while preparing their 4-H projects. Every year at fair time our 4-H youth love to work hard and take pride in their stock and in themselves. It may sound old school, but it inspires me every year to see why 4-H agricultural projects were started so many years ago. To this day, there still is no program that can teach our youth about all the important things in life like a steer, barrow, wether or any other livestock they show.

It's going to a busy month and I'm hoping to see you soon.

~Frank

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## Market Report for July 2011

By Frank Wardynski, MSU Extension Educator

### Market Ready Prices

Choice Steers	\$103-\$113	per 100 lbs.
Holstein Steers	\$96-\$108	per 100 lbs.
Hogs	\$63-\$93	per 100 lbs.
Lambs	\$150-\$185	per 100 lbs.
Cull cows	\$65-\$80	per 100 lbs.

### Breeding and Feeder Animals

Grade Holstein cows	\$1,250 - 1,600 per head
Grade Holstein bred heifers	\$1,000 - 1,500 per head
Deacon calves (MI. Market)	\$40-130 per 100 #

### "Farm Account"

Feed Prices across the U.P. (as of 7/19/2011)

	<u>Avg. \$/cwt</u>	<u>Avg. \$/ton</u>	<u>Price Range</u>
Corn	\$16.03	\$320.00	\$270-\$398
Soymeal	\$23.90	\$478.25	\$400-\$638
Oats	\$15.99	\$319.75	\$239-\$500
Barley	\$14.98	\$289.50	\$199-\$380

Average price/100 wt. for 1 ton lots

## Wanted & For Sale Listings

Personal ads will be removed monthly. We reserve the right to edit your ad. Free ads must be no more than 110 spaces. Please respect the space requirements. You can always purchase an ad if more space is required. Please call or email your ad no later than the 15th of each month. Call the Ontonagon County MSU Extension office at 906-884-4386 or email msue66@msu.edu.

**For Sale:** 50-60# square bales - Timothy, grass & clover mix.  
Neil Adank 906-284-0949

**For Sale:** 20 acre U.P. Farm in Skandia, 906-235-9180 or  
www.dancingcranefarm.com for more information.

**For Sale or Trade:** Quality Hay for colored feeders in the fall. Large quantity available. Dan Dalgord 906-450-0230

**For Sale:** Registered springing Holstein heifers. MSU U.P. Research Center 906-439-5114

## Social Security Basics for Farmers

### Part one of a four-part series on Social Security.

This series is based on information from the Social Security Administration and reviewed by Robert Simons from the Escanaba Social Security office.

Many farmers think of Social Security strictly in terms of retirement, unaware of the benefits available in

situations of accidental sudden death or a long-term medical disability. The majority of farmers won't have to take advantage of the disability or survivor portions of Social Security benefits. But all can profit from knowing exactly what the benefits are and considering them, along with other personal retirement resources, in planning for the future.

Let's start by looking at how much farmers or anyone pays into the Social Security system. Your Social Security contributions basically consist of Federal Insurance Contributions Act (FICA) taxes, which earners pay the government in exchange for financial assistance in retirement and disability, survivor and Medicare benefits.

Most full-time farmers are self-employed and would pay FICA taxes amounting to 13.3% of earnings. Of that 13.3%, the Social Security portion is 10.4%. The remaining 2.9% is for Medicare. The Social Security portion is paid on earnings up to \$106,800 for 2011. There is no limit on the Medicare portion. The 10.4% rate is only for 2011.

If you're a farm employee and receive a W-2 form each year, for 2011 you pay 5.65% of your salary in FICA taxes. Your employer contributes 7.65% up to the maximum earnings limit of \$106,800 in 2011.

If you earn more than \$106,800 in 2011, you still pay Medicare taxes of 1.45% on all your earnings. But you don't pay the 5.65% portion on any earnings beyond \$106,800. Remember, however, that the maximum earnings limit goes up each year. Also the 5.65% rate is only for 2011.

If you're considered contract labor and receive a 1099 at the end of the year, or if you're self-employed as are most farmers, then you must pay the entire amount yourself. That amounts to 13.3% of your net self-employment income up to the \$106,800 earnings limit. You also pay 2.90% (1.45% x 2) for Medicare on all earnings over the limit.

The reason for the larger amount for self-employed workers is that you're responsible for the entire amount since you have no employer to match your contribution.

In the next part of this series, I will discuss your social security statement. For more information, log on to [www.socialsecurity.gov](http://www.socialsecurity.gov) or contact your local Social Security office.

## Failing to Plan Means Planning to Fail

By: Warren L. Schauer, Business Management Educator, Institute for Agriculture and Agribusiness, MSU Extension

Whether you are starting a new farm business, expanding your existing farm, or adding a new agricultural enterprise, business planning can be one of the most important and useful exercises in determining your success. It can help you formulate and clarify what the new venture will look like and if it can be economically feasible.

A farm business plan serves as a useful tool for obtaining loans, grants, or other sources of funds. It can help you communicate your business ideas to family, lenders, business partners and employees. A plan can serve as a guide to help you identify challenges and opportunities that apply. A risk management plan incorporated into your business plan will enable you to manage and capitalize on anticipated business risks. It may also be a useful tool in the succession or transfer or adding family members to the business.

A farm business plan can take many different forms. Most plans have an executive type summary that contains a description of the business, mission and goals. It may contain information on business history, location, resource inventory and ownership structure. An operation or production plan describing products and/or services offered is often included. Marketing and pro forma financial plans are important components as you plan the future of your business.

There are many tools available for farm business planning. You can find books, computer software and numerous web resources by searching the web. Many are from Universities and Extension programs.

“AgPlan,” from the Center for Farm Financial Management at the University of Minnesota, is a free web-based program designed specifically for farms and agricultural businesses. It provides guidance in writing your business plan in the form of tips, resources and samples. It also offers you the option to allow advisors to comment and/or edit the plan and you are able to save your planning work online. “AgPlan” is available at: <http://agplan.umn.edu/>. Having your plan in writing will help you focus your energy and resources. It should not be a static document that sits on the shelf. It needs to be used and updated on a regular basis.

## Social Security Taxes-The Optional Method

By: Warren Schauer, MSU Extension and Larry Borton, MSU TelFarm

Farmers may wish to consider paying social security taxes even in years with losses. They are usually glad if they don't have to pay self-employment (SE) taxes (a.k.a. -social security tax) when they have low or negative taxable earnings. However, there may be times when that is not a good strategy.

Paying SE taxes or social security and Medicare taxes allows a taxpayer to be eligible for social security benefits including retirement and disability as well as hospitalization. If income is not enough in a tax year to earn quarters of coverage, farmers have an optional method to be used. For most full-time farmers this method could be used when net farm profits are very low or negative. By paying tax on an amount that is less than \$5,000 with a payment of about \$650, four quarters of eligibility could be earned. The amount paid increases slightly most years and is based on the SE tax required to earn the four quarters of coverage. Part or all of this cost might be returned in EIC (Earned Income Credit). There are some alternate rules in this method for very small farm operations with a farmer that has minimal gross income.

Generally, 40 quarters of credits must be earned to be eligible for retirement benefits. This might only be ten years of paying into social security although the monthly social security benefits are based on the highest 35 years of indexed earnings. Even if a farmer meets the minimum requirements for retirement benefits, additional quarters earned using this optional method might add more years and be worthwhile in later benefits. For younger farmers who have a long time until retirement, then qualifying for disability can be good planning. It generally takes 20 quarters in the last ten years to be eligible for benefits.

For many years the farm optional method did not allow a farmer to earn four quarters of credits. Legislation has changed that and although the required payment may increase slowly, it always permits a farmer to get those four quarters even in a loss year.

For more information contact SSA <[www.ssa.gov](http://www.ssa.gov)>, IRS <[www.irs.gov](http://www.irs.gov)>, or your local tax professional.

## Forage Brassicas for Livestock and Food Plots

By: Dr. Doo-Hong Min, Extension Forage Specialist,  
U.P. Research Center/MSUE

The term “brassica” covers turnip, kale, forage rape, and swede. Brassicas are cool-season annuals that have high proteins (15 – 20 % crude protein) and digestibility (65 to 80%). Forage brassicas can be used to extend grazing season and to provide food plots for deer if they are planted in late-July to mid-August. The brassica crop grows the best on fertile and well drained soils.

The following are three different types of forage brassicas and their planting methods/management:

**Kale:** Kale has a longer growing season than forage rape and turnip and both stems and leaves are used. Typical seeding rates for kale are 3.5 to 4.0 lbs per acre.

**Forage rape:** Forage rape is a short-season and leafy brassica whose leaves and stems are used for grazing. It can also be green-chopped. Typical seeding rates for forage rape are 3.5 to 4.0 lbs per acre.

**Turnip:** Turnips have a short growing season and it's roots, stems and leaves are used. Typical seeding rates for turnip are 1.5 to 2.0 lbs per acre.

**Planting:** Brassicas can be planted with either no-till or conventional tillage. When seeding into grass sod, it's important to suppress with paraquat or glyphosate herbicides two to three weeks before planting. Oats or rye can also be seeded with forage brassicas. The seed size of brassica is very small, so seeding depth should not be deeper than one-half inch.

**Fertilization:** Since forage brassicas are heavy feeders of nitrogen, 75-100 lbs. of nitrogen per acre is recommended. The amount of P and K fertilizer should be based on soil tests.

**Pasture Utilization:** Forage brassicas can be ready to graze about 65–75 days after planting and grazing can continue until heavy snow cover and low temperatures kill the forage brassicas (usually 10 °F or lower). There will be very minimal or no regrowth after first grazing in

the fall and strip grazing practice can be used to control the forage brassicas more effectively by reducing the waste from trampling.

## On-Farm Food Safety Field Days

The Michigan Farmers Market Association with funding from the Michigan Department of Agriculture and Rural Development will be hosting a farm field day this summer for Michigan farmers, market managers and market stakeholders to discuss how to ensure food safety on the farm from production to market.

The on-farm field day will be:

**August 9, 2011 at Rock River Farm in Chatham, MI**

The fee is \$20 for MIFMA members and \$30 for non-members to cover costs associated with meals, refreshments and materials. Please view agendas to see what materials will be covered at each training. More information at [www.mifma.org](http://www.mifma.org)

## Feed Resources and Pricing Meetings

By: Frank Wardynski, MSU Extension Educator

The crop harvest concerns change from week to week and the outlooks for this winter's feed resources are constantly changing also. During my travels, I have observed a great variety of challenges producers are facing regarding the harvest of feeds for livestock. Years back, cheap corn used to be an easy fix for many of our feed resource challenges. Corn prices have changed so drastically that corn is not only no longer the solution, it has become one of the problems.

Plan to attend one of the Feed Resources & Pricing meetings to learn more:

- |           |  |
|-----------|--|
| August 4  | Kinross Township Hall,<br>Kincheloe, 11 am-2 pm EDT    |
| August 8  | Feed Mill Café, Tapiola 11 am-2 pm EDT                 |
| August. 9 | MSU U.P. Research Center,<br>Chatham, 11 am-2 pm EDT   |
| August 10 | The Sidetrack Restaurant & Bar,<br>Powers, 12-3 pm CDT |

I will be at each meeting location with various MSU Extension and U.P. Research Center personnel. If producers have requests for individuals outside of MSU staff to be at these meetings, please let me know and I'll see what I can do. Call me at the Ontonagon County MSU Extension office at 906-884-4386 or email [wardynsk@anr.msu.edu](mailto:wardynsk@anr.msu.edu).

## **FSA News**

### **Noninsured Crop Disaster Assistance Program (NAP) Insurance Deadlines**

Has a natural disaster like drought, excessive rain or high winds caused crop losses or prevented planting? Did this impact your bottom line? Crops not insurable under Risk Management Agency CAT Crop Insurance are covered under NAP and can be purchased for \$250 per crop and a maximum of \$750 per county!

To qualify for administrative service fee waiver, a limited resource producer must have a total household income at or below the national poverty level for a family of 4 or less that 50% of the county median household in both the previous two years. Limited resource producer status can be determined using a website available through the Limited Resource Farmer and Rancher Online Self Determination Tool through the National Resource and Conservation Service at [www.lrftool.sc.egov.usda.gov/tols.asp](http://www.lrftool.sc.egov.usda.gov/tols.asp). Please note that limited resource producers are required to recertify limited resource producer status annually.

#### **THE DEADLINE for purchasing your 2012 policies are as follows:**

August 30, 2011: Aquaculture, Nursery Crops, Christmas Trees, & Grass Sod

September 30, 2011: Mixed Hay, Alfalfa, Pasture, Rye, Seed Crops, & Fall Speltz

November 20, 2011: Apples, Blueberries, Cranberries, Raspberries, & Strawberries

December 1, 2011: Honey & Maple Sap

March 15, 2012: Pea, Oats/Barley for Forage, Sorghum, Beans, Potatoes, Triticale, Vegetable Crops, & Corn in some counties.

If you grow a crop not listed here – call the office for the closing dates 906-632-9611 Ext. 2. Keep in mind that some of these crops are covered by Federal Crop Ins. In counties where alfalfa and mixed forage (AGM) are covered by crop insurance, FSA cannot sell a NAP policy when the seedlings are older than 6 years. Crops determined not insurable and not eligible for NAP do not need to meet Risk Management Purchase Requirement for the SURE disaster program.

**REMEMBER** – Without insurance you are NOT eligible for National Disaster Programs!

## **NAP – Notice of Loss:**

Policy holders are reminded that they must submit a “Notice of Loss” (FSA-576) within 15 days of when the loss becomes apparent. If you have noticed that your crop might be light due to the frosts, cold weather or excessive moisture, contact the office so that we have the opportunity to take a look at your crop. For those of you that have filed a notice of loss, you need to keep us informed of your harvest decisions. If you are not going to harvest all or part of a block, an appraisal will need to be completed on that block. This appraisal will be used in calculating your loss claim.

### **COUNTY COMMITTEE ELECTIONS**

Watch your mail for ballots to vote in the County Committee Elections.

### **NOTICE TO WOMEN AND HISPANIC FARMERS AND RANCHERS:**

If you believe that the United States Department of Agriculture (USDA) improperly denied farm loan benefits to you between 1981 and 2000 because you are Hispanic or because you are female, you may be eligible to apply for compensation. You may be eligible if:

1. You sought a farm loan or farm-loan servicing from USDA during that period and
2. The loan was denied, provided late, approved for a lesser amount than requested, approved with restrictive conditions or USDA failed to provide an appropriate loan service and
3. You believe these actions occurred because you are Hispanic or female.

In 2011, a claims administrator will begin mailing claims packages to those who have requested one through the Call Center or website. The claims package will have detailed information about the eligibility and claims process. If you want to register your name to receive a claims package, you can call the Farmer and Rancher Call Center at 1-888-508-4429 or access the following website: [www.farmerclaims.gov](http://www.farmerclaims.gov)

For guidance, you may contact a lawyer or other legal services provider in your community. USDA cannot provide legal advice to you. If you are currently represented by counsel regarding allegations of discrimination or in a lawsuit claiming discrimination, you should contact your counsel regarding this claims process.

## **Do I Really Need To Add Ammonium Sulfate To My Glyphosate Spray Mix?**

**The answer to this simple question could improve your crop performance and make (or save) you some money.**

By: Jim Isleib, Michigan State University Extension

Should I be adding ammonium sulfate into my glyphosate spray mix? The answer is **yes**, particularly if the water you are using is “hard.” It is surprising how many producers don’t bother to add the ammonium sulfate.

Hard water in glyphosate spray mix result in “hard water antagonism,” which ties up the glyphosate and does not allow it to be absorbed as easily into plants. The magnesium and calcium contained in hard water combines with glyphosate to form glyphosate-magnesium and glyphosate-calcium compounds which result in poor uptake and poor weed control.

Adding surfactants to glyphosate products improves the spreading of the spray over the plant and results in greater absorption but does not address the hard water problem. So a product like Round Up Ultra that contains surfactant will be enhanced by the addition of ammonium sulfate if mixed with hard water.

MSU recommends adding 17 pounds of ammonium sulfate per 100 gallons of spray water before the glyphosate is added. Use only a “spray grade” ammonium sulfate product. This does two things. First of all, the sulfate ions tie up calcium and magnesium in the mix water. Secondly, some of the glyphosate binds with ammonium to form a compound that improves the effectiveness of the glyphosate on some species of weeds, especially velvetleaf. Other liquid water conditioners are currently being sold to replace ammonium sulfate. All water conditioners are not equal in their effectiveness and AMS is the standard for performance. Proprietary water conditioning products typically contain a number of ingredients, including AMS, surfactants and anti-foaming agents. They usually cost more than straight, spray grade AMS but can provide handling convenience. Not all water conditioners are as effective as AMS at protecting glyphosate performance when hard water is used as the carrier.

Another way to increase the effectiveness of glyphosate when mixed in hard water is to reduce the amount of water used. Less water equals fewer calcium and magnesium ions to tie up the glyphosate.

Including ammonium sulfate may add a little work and expense, but getting the best performance from your glyphosate application is worth it.

## **Producers Vote to Establish Wheat Marketing Program**

The Michigan Department of Agriculture & Rural Development (MDARD) announced that the state’s wheat producers have approved a referendum to establish the Michigan Wheat Program.

“The Michigan Wheat Program is aimed at promoting the profitable production, marketing and utilization of wheat on behalf of Michigan producers,” said Keith Creagh, MDARD Director. “It will emphasize advancements in wheat research, education, information delivery, market development and foster industry-wide collaboration.”

Of the 1,374 valid ballots received, 747 producers voted yes (54%) representing 6,107,731.47 bushels (54%) and 627 producers voted no (46%) representing 5,243,187.27 bushels (46%). For the program to be adopted, more than 50 percent of the producer votes cast and more than 50 percent of the total production amount represented on the cast ballots, must approve the proposal. The referendum was conducted from June 20 to July 1, 2011.

The Michigan Wheat Program will be administered by a committee of nine members appointed by Governor Rick Snyder - eight of whom are Michigan wheat producers and one industry representative - and fully funded by assessments on bushels of wheat. The Michigan Wheat Program calls for a maximum assessment of up to one half of one percent (.5%) of the value of the wheat sold. The assessment rate would be set annually by the committee.

To review a copy of the Director’s Order and the Michigan Wheat Program, please visit [www.michigan.gov/mda](http://www.michigan.gov/mda).

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### *August Meetings & Events Calendar*

- Aug. 4 Feed Resources & Pricing Meeting, Kinross Township Hall, Kincheloe  
11 am-2 pm EDT contact Frank Wardynski at 906.884.4386 for more information
- Aug. 5-8 Alger County Fair, Fair Street, Rock River Township Fairgrounds, Chatham, MI 49816  
Phone: 906.439.5114 Fair office or email Paul Naasz naasz@msu.edu
- Aug. 8 Feed Resources & Pricing Meeting, Feed Mill Café, Tapiola  
11 am-2 pm EDT contact Frank Wardynski at 906.884.4386 for more information
- Aug. 9 Feed Resources & Pricing Meeting, MSU U.P. Research Center, Chatham  
11 am-2 pm EDT contact Frank Wardynski at 906.884.4386 for more information
- Aug. 9 On-Farm Food Safety Field Days at Rock River Farm in Chatham, MI for more information go to [www.mifma.org](http://www.mifma.org)
- Aug. 10 Feed Resources & Pricing Meeting, The Sidetrack Restaurant & Bar, Powers  
12-3 pm CDT contact Frank Wardynski at 906.884.4386 for more information
- Aug. 11-14 Gogebic County Fair, 648 W Cloverland Dr., Ironwood, MI 49938 Phone: 906.663.4045  
E-Mail: romoszt@msu.edu Web Site: [www.gogebiccountyfair.com](http://www.gogebiccountyfair.com)
- Aug. 11-14 Marquette County Fair, 715 CR 553, Marquette, MI 49855 Phone: 906.249.4111  
E-Mail: mmolash@tds.net Web Site: [www.marquettecountyfair.org](http://www.marquettecountyfair.org)
- Aug. 15-21 Upper Peninsula State Fair, 230 Ludington St, Escanaba, MI 49829  
Phone: 906.786.4011 website: [www.upstatefair.org](http://www.upstatefair.org)
- Aug. 17- 21 Iron County Fair, 720 W Franklin St, Iron River, MI 49935 Phone: 906.265.3857
- Aug. 24- 28 Luce W. Mackinac Co. Fair, 11555 North Co. Rd 399, 3 miles East of Newberry off M-28,  
Newberry, MI. 49868 Phone: 906.293.8955 website: [www.lucewestmackfair.com](http://www.lucewestmackfair.com)
- Aug. 25-28 Houghton County Fair, 1500 Birch St, Hancock, MI 49930 Phone: 906.482.6200  
Fair office 906.523.6182 website: [www.houghtoncountyfair.com](http://www.houghtoncountyfair.com)
- Aug. 28-Sep.5 Chippewa County Fair, M-80 Hwy, Kinross, MI 49752 Phone: 906.647.2413  
906.495.5778 - Fair Office or visit the website: [www.chippewafair.com](http://www.chippewafair.com)
- Aug. 28- Sep.5 Dickenson County Fair-N1476 US-8 Hwy, Norway, MI 49870 Phone: 906.563.8840  
E-Mail: [dickinsonfair@norwaymi.com](mailto:dickinsonfair@norwaymi.com) or visit the website:  
[www.dickinsoncountyfair.com](http://www.dickinsoncountyfair.com)
- Aug. 31 U.P. Potato Growers Summer Field Day, TJJ VanDamme Farms, 12617 Summer Meadow,  
Rock, MI at 3 pm EDT contact Jim Isleib at 906.87.2530 for more information

### **U.P. Agriculture Connections**

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Published monthly by  
Ontonagon County  
MSU Extension  
725 Greenland Road  
Ontonagon, MI 49953