

U.P. Ag Connections Newsletter

December 2025 | *Agricultural News from MSU Extension and AgBioResearch* | Volume 29 Issue 12

In this issue:

News & Views by Frank Wardynski

Year-End Financial Planning for Farmers

As 2025 draws to a close, it's the ideal time for farmers to review their financial management practices and prepare for the year ahead. This season offers a unique opportunity to project farm profitability, make informed tax planning decisions, and strengthen your operation's financial health.

Step 1: Review Your Accounting System

Accurate recordkeeping is the cornerstone of sound financial management. If you're still relying on handwritten ledgers, consider upgrading to an accounting software program. These tools are affordable, user-friendly, and significantly improve accuracy. They allow for instant calculations, quick report generation, and easy categorization of income and expenses by enterprise.
If you've fallen behind on your records, now is the time to catch up—your future self will thank you during tax season.

Step 2: Prepare a Year-End Balance Sheet

Surprisingly, many farmers skip creating a year-end balance sheet, often because it seems intimidating. It is a straightforward process once you understand the concept. A balance sheet provides a snapshot of your net worth—everything you own minus what you owe. Tracking changes in net worth from year to year is essential for understanding profitability.

For example, a young farmer building a breeding herd may see lower revenues because fewer animals are sold, yet the farm's value increases as more breeding stock is retained. This growth is reflected in the balance sheet, even if cash flow feels tight.

Step 3: Analyze Key Financial Ratios

Your balance sheet isn't just a document—it's a powerful tool for assessing financial health. Ratios such as **liquidity** (ability to meet short-term obligations) and **solvency** (long-term financial stability) help you understand whether your operation is on solid ground or carrying too much debt. These insights are especially critical for farms in their early stages, where debt levels can be high.

Step 4: Conduct a Year-End Financial Analysis

Finally, combine your accounting records and balance sheet to perform a comprehensive financial analysis. This process accounts for all income and expenses, as well as changes in net worth, giving you a clear picture of farm profitability. Understanding these numbers now will help you make strategic decisions for the coming year.

If you are looking for help in this area, I am always trying to find more farmers willing to let me help. I think I am pretty good at explaining how to do this and making it understandable. I understand confidentiality. I can make the trip to your farm, or we can find a neutral and private location. Just give me a call or send me a note. 906-281-0918 or wardynsk@msu.edu

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MSU Extension reaching out to dairy farmers in the U.P.

Monthly Community Dairy Calls:

Join us on a call the 2nd Friday of each month, January – April with your fellow U.P. dairy farmers and MSU Extension. The call is to share information, answer questions and build community!

Each call runs 11:00 AM—12:00 PM Central Time (12:00 PM—1:00 PM Eastern Time). In that time, a presenter will share information, answer questions and field input from you and your fellow colleagues. Calls are informal and you may join by phone or Zoom video conference.

Join Zoom Meeting: https://msu.zoom.us/j/92303156330 Or One-tap phone: +13126266799,,92303156330# Meeting ID: 923 0315 6330

Schedule of topics and presenters:

- January 9, 2026 Dr. Pam Ruegg - Mastitis control
- February 13, 2026 Dr. Angel Abuelo - Getting the most out of your vaccine program
- March 13, 2026 Dr. Augusto Madureira - Evaluating timed A.I. vs. Activity
- April 10, 2026 TBD

Anyone who is part of the dairy community in the U.P. is welcome to join in for FREE.

If you have questions, contact Phil Durst, MSU Extension at durstp@msu.edu or cell: 989-387-5346.

In-person Dairy Management Meeting:

Plan to come to the Dairy Management meeting at Belgiumtown Restaurant.

January 26, 2026, 10:30 AM—2:30 PM Central Time (11:30 AM—3:30 PM Eastern Time)

Belgiumtown Restaurant
W4346 Belgiumtown Rd
Stephenson, MI 49887

Menominee County Farm Bureau is sponsoring the meal, so registration is FREE and all are welcome, but please **register** by calling Phil Durst at 989-387-5346, leave a message if I can't answer.

Topics include:

- Dairy and beef market outlook
- Feeding program tune-up
- High Oleic Soybeans and how they can spice up your ration
- Herd decisions based on the markets
- Key opportunities for your herd

MSU Speakers:

- Martin Mangual
- Phil Durst

This meeting is designed to help you have a profitable year in dairy.

Thank you, **MENOMINEE COUNTY FARM BUREAU!**

MSU Extension & USDA Partner to Launch the Beginning Farmer Resource & Decision-Making Guide

By Jon LaPorte

Running a farm business involves passion, vision and drive to be successful. These qualities are especially important for new or beginning farm managers as they face a number of challenges early in their careers. Common challenges include knowledge of production, finding land, constructing or retrofitting housing facilities and financing. Recognizing the significance of these and many other farming challenges, a new resource to assist beginning farmers has been developed by Michigan State University (MSU) Extension and the United States Department of Agriculture (USDA) with support from GreenStone Farm Credit Services.

The *Beginning Farmer Resource and Decision-Making Guide* provides a pathway to resources a new farmer or decision-maker may need to get started and support their production journey. Starting with production in mind, resources give farmers an introduction to important farming topics and direct them to education and decision-making tools and how to connect with agricultural partners.

The resource guide can be reviewed in multiple ways. First, as a single, complete guide with all of the chapters and sub-sections. Alternatively, individual content sections of the resource guide can be downloaded.

Content areas include:

- Bees & Livestock
- Equipment
- Organic Practices
- Plants
- Soil Health
- Water Management
- General Topics (including Marketing, Setting Up a Business, Tax Management, and more)

The resource guide is a living document that will be routinely reviewed. Over time, new content will be added to ensure that the guide continues to meet the needs of Michigan's beginning farmers.

The resource guide is now available for viewing and free download at MSU Extension's Beginning Farmer website. Special thanks to the 50+ authors, reviewers, and contributors from the combined MSU Extension and USDA staff for making this outstanding publication a reality.

4-H Capital Experience Registration Now Open

By Darren Bagley

Who: Youth in 9th grade through 12th grade. 4-H and non-4-H members welcome! (Non 4-H members will be asked to sign up in 4-H Online)

What: a 3-day event where youth can meet with peers to talk about issues that are important to them, network with folks that work in a wide variety of roles related to public policy, and see state government in action

When/Where: Sunday, March 15 through Tuesday, March 17, -person at the Okemos Conference Center and Michigan's State Capitol

Cost: $365 includes conference registration, lodging, and meals

Register Now Until March 1 at: https://events.anr.msu.edu/CapitolExperience2026/

Additional Overnight Lodging Available: Hotel reservations at the Okemos Conference Center are available to families interested in extending their stay in Lansing before or after the event at Okemos Conference Center. **Note** that parents/guardians are responsible for their children before and after the program, including lodging and transportation if needed. Staff will not provide supervision for overnight lodging for any additional nights.

2025 Early Maturity Soybean Variety Trial

James DeDecker, Christian Kapp, Kiera Werth, Paul Rusmisel, & Noel Hardies

For an eighth year, Michigan State University Extension received funding from the Michigan Soybean Committee to evaluate early maturing soybean varieties in Northern Michigan. Our objective was to inform farmers in the region about the performance of soybean varieties adapted to local conditions. This included yield potential of individual varieties, as well as gathering additional information on grain quality and relative deer preference.

Forty soybean varieties solicited from private seed companies and MSU were planted on a commercial farm in Hillman, MI on May 29, 2025. Our seeding rate was 175,000 pure live seeds per acre accounting for actual seed size and assuming 85% germination. Growing degree-day accumulation from planting to harvest was near normal for Hillman and total precipitation was slightly above the ten-year average. Tissue samples were collected from two replications per variety at the R2-3 growth stage for water-soluble carbohydrate (WSC, sugar) analysis as a measure of palatability for deer. The trial was harvested October 16th using a Wintersteiger plot combine. Seed was cleaned, weighed and yield corrected for moisture content to a standard 13%. Protein and oil concentration were estimated using a FOSS Infratec™ NOVA NIR. Data were analyzed using ANOVA and Tukey's HSD test (alpha = 0.05) in the Agricolae package for R.

Soybean population averaged 201,193 plants per acre, which is somewhat denser than normal due to our assumed germ rate of 85%. Our actual germination rate in the field was near 100%. However, stand density did not differ significantly among varieties and was not correlated with yield. Late season weed pressure was high in spots, consisting of mostly lambsquarter. Varieties differed significantly in disease pressure, grain yield, protein, oil (all $P<0.001$) and WSC concentrations ($P=0.01$) (Table 1). The trial averaged 38.20 bu/a with the lowest yielding variety producing 20.72 bu/a and the best performer yielding 66.46 bu/a. Protein concentration averaged 39.35% (37.09-44.00%) and oil averaged 18.64% (15.86-20.20%). Average WSC concentration was low at only 7.88% with limited differences among varieties, likely due to later sampling & small sample size.

White mold pressure was especially high in 2025, with an average disease rating (0 Good-10 Bad) of 5.03 (1.25-8.00) across varieties. Disease susceptibility / rating was the greatest driver of the yield differences observed ($R^2 = 0.54$), even more so than variety ($R^2 = 0.31$) (Figure 1). This finding reinforces the recommendation that growers select soybean varieties with good white mold resistance across a range of adapted maturity groups and consider applying fungicides to control white mold. The trial was featured at a Soybean Field Day on September 11th, 2025 (Figure 2). Many thanks to Michigan Soybean Committee, our seed suppliers and Hardies Dairy Farm for hosting the 2025 variety trial!

TRIAL DETAILS

PURPOSE:

Compare performance of available commercial soybean varieties, RM 0.5-2.0, under Northern Michigan conditions.

TRIAL LOCATION:

Hardies Dairy Farm in Hillman, MI on Annalake loamy fine sand.

EXPERIMENTAL DESIGN:

Randomized complete block design with four replications.

TRIAL MANAGEMENT:

- Conventional tillage
- Previous crop corn
- 220 lbs/a 3-11-39 fertilizer
- 10 seed brands, 40 varieties, RM 0.4-2.0
- Planted May 29, 2025 at 175,000 seeds per acre
- Plots 4' X 13' with 7 in. row spacing
- Borders and alleys planted to minimize edge effect
- 1 pt/a Outlook pre-emerge, 1 qt/a Basagran post herbicide
- Fenced with 3-D electric rope for deer

MICHIGAN SOYBEAN COMMITTEE

Upper Peninsula Research and Extension Center
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Table 1. Soybean yield and quality at Hillman, MI by brand and relative maturity. (Varieties followed by the same letter are not significantly different at alpha = 0.05. For example, 'ad' indicates 'abcd'. Best performing varieties for each parameter are **bold.**)

Supplier	Variety	MG	Stand (plants/a)	Disease (0G-10B)		WSC (%)		Yield (bu/a)		Protein (%)		Oil (%)	
Becks	830000	0.8	201,465	7.00	ad	7.95	ab	38.49	bh	40.61	cd	18.37	fl
Becks	1250000	1.2	217,800	6.75	ae	7.22	ab	33.69	dh	39.20	dl	19.11	bh
Becks	1750000	1.7	212,355	5.25	ah	7.73	ab	37.10	bh	39.45	cj	17.89	im
Dairyland Seed	DSR-0481E	0.4	223,245	2.00	fh	8.79	ab	61.90	ab	37.64	km	**20.20**	a
Dairyland Seed	DSR-1099E	1.0	130,680	4.50	ah	7.02	ab	45.33	ah	38.46	fm	19.50	ad
Dairyland Seed	DSR-1383E	1.3	250,470	6.50	af	7.36	ab	35.26	dh	38.70	em	19.27	ag
Dairyland Seed	DSR-1601E	1.6	228,690	6.25	ag	7.18	ab	38.83	bh	40.29	ce	18.59	dj
DF Seeds	DF3085 NE3	0.8	179,685	5.25	ah	8.68	ab	36.65	ch	39.28	ck	18.91	ci
DF Seeds	DF3106 NE3	1.0	196,020	6.25	ag	7.70	ab	36.25	ch	40.30	ce	18.74	cj
DF Seeds	DF3116 NE3	1.1	245,025	4.50	ah	8.22	ab	47.91	af	37.67	jm	19.73	ac
DF Seeds	DF3125 NE3	1.2	179,685	5.75	ah	6.92	ab	34.37	dh	39.51	ci	18.26	gl
Golden Harvest	GH0414E3	0.4	179,685	4.00	ah	7.56	ab	38.13	bh	40.10	cf	18.51	dj
Golden Harvest	GH0675E3	0.6	255,915	**1.25**	h	**5.89**	b	**66.46**	a	39.68	ch	19.76	ac
Golden Harvest	GH1323XF	1.3	223,245	4.25	ah	7.01	ab	54.59	ad	39.84	ch	18.78	ci
Golden Harvest	GH1614E3	1.6	239,580	7.00	ad	7.58	ab	29.99	dh	39.63	ci	17.34	lm
Legend	17E654N	1.7	250,470	4.25	ah	7.15	ab	35.28	dh	39.43	cj	19.38	af
Legend	17E650N	1.7	250,470	5.50	ah	7.45	ab	33.76	dh	37.09	m	19.49	ae
MI State Univ.	E15338	1.5	185,130	4.75	ah	9.50	ab	40.46	bh	38.70	em	18.80	ci
MI State Univ.	E19314T	1.6	212,355	6.25	ag	7.70	ab	20.72	h	42.56	ab	17.46	km
MI State Univ.	E21409-2GT	1.7	228,690	3.50	ah	6.80	ab	25.52	fh	38.97	dl	18.31	gl
MI State Univ.	E21100	1.8	212,355	7.50	ac	8.65	ab	24.16	fh	38.50	fm	18.82	ci
Northern Star Seed	NS 11A18	1.1	119,790	3.75	ah	9.98	ab	39.09	bh	39.67	ch	18.88	ci
Northern Star Seed	NS 17A21	1.7	179,685	2.75	dh	8.07	ab	35.69	dh	**44.00**	a	15.86	n
Northern Star Seed	NS 18A04	1.8	174,240	7.75	ab	10.10	a	21.55	h	39.59	ci	18.46	ek
Northern Star Seed	NS 1887Na	1.8	147,015	4.75	ah	7.36	ab	26.75	fh	40.30	ce	17.18	m
Northern Star Seed	NS 19A25	1.9	185,130	7.25	ad	9.76	ab	22.55	gh	39.95	cg	18.57	dj
Northern Star Seed	NS 20A12	2.0	206,910	5.25	ah	8.62	ab	30.72	dh	38.18	gm	18.88	ci
Pioneer	09Z79E	0.9	179,685	3.00	ch	8.51	ab	51.92	ae	38.73	em	19.38	af
Pioneer	11Z72E	1.1	185,130	2.25	dh	8.58	ab	53.47	ad	37.46	lm	20.01	ab
Pioneer	13Z28E	1.3	196,020	5.50	ah	8.54	ab	48.56	af	39.24	dl	19.07	bh
Pioneer	14Z08E	1.4	239,580	8.00	a	7.12	ab	34.44	dh	38.45	fm	18.87	ci
Pioneer	16Z92E	1.6	217,800	6.50	af	8.39	ab	34.11	dh	38.94	dl	18.60	dj
Pioneer	16Z25E	1.6	223,245	6.00	ag	6.64	ab	40.55	bh	37.85	im	18.62	dj
Pioneer	18Z0IE	1.8	185,130	7.00	ad	7.92	ab	25.57	fh	38.10	hm	18.46	fk
Thunder Seed	Tx8305N	0.5	157,905	3.25	bh	8.44	ab	46.77	ag	39.29	ck	19.02	bh
Thunder Seed	TE7510N	1.0	174,240	3.75	ah	6.79	ab	41.54	ah	38.54	em	18.81	ci
Thunder Seed	Tx8313N	1.3	206,910	1.75	gh	6.63	ab	60.75	ac	39.00	dl	18.69	dj
Thunder Seed	Tx8618N	1.8	255,915	5.75	ah	6.31	ab	35.82	ch	39.40	ck	18.09	hm
ZFS	1721	1.7	168,795	3.50	ah	7.26	ab	36.15	ch	40.72	cd	17.40	lm
ZFS	2023	2.0	141,570	5.00	ah	10.20	a	27.11	eh	41.03	bc	17.71	jm
Average			**201,193**	**5.03**		**7.88**		**38.20**		**39.35**		**18.64**	
P-Value			**n.s.**	**<0.001**		**0.01**		**<0.001**		**<0.001**		**<0.001**	

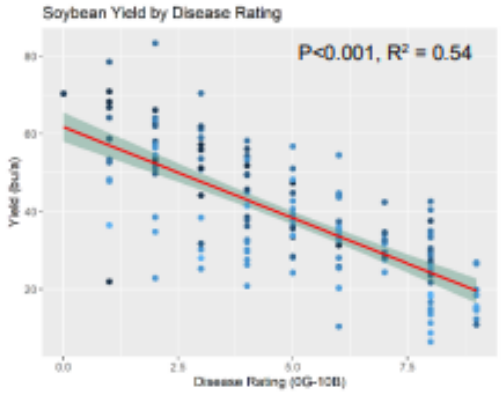

Fig 1 (L). Soybean Yield by Disease Rating (white mold)

Fig 2 (R). Soybean Growers Gather at the 2025 Field Day

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Classifieds

FOR SALE: Hay—mixed round bales, 700# stored inside. Also small square bales of **straw**. Call Jim Myers (906) 399-1649 or (906) 466-2672.

FOR SALE: Straw– large round & small square bales. **Hay** –large rounds of first & second crop, small squares of first, second and third crop. Call Marenger's Farm (906)241-9365

FOR SALE: Mixed Hay—round bales 700# & 2nd cut small square bales. Call Alan or Karen Raynard @ (906) 647-6697, Pickford.

Winter Boarding for Cows—Hay, water, electric fence & wind break. Located in East Jordan, MI. Contact Jason Miller (231) 536-9778

5 year old Red Angus bull Calvo Genetics.
Paperwork available.
Jon Ahlberg Jahlberg@fast-air.net
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Market Report

Choice Steers	$200-$226 per 100 lbs.
Holstein Steers	$150-$209 per 100 lbs.
Hogs	$42-$52 per 100 lbs.
Lambs	$225-$254 per 100 lbs.
Cull cows	$107-$140 per 100 lbs.
Calves	$900-$1050 per 100 lbs.
Goats	$210-$415 per 100 lbs.

Breeding and Feeder Animals
Grade Holstein cows top $3400/head
Grade Holstein bred heifers top $3600/head

Feed Prices across the U.P.

	Avg. $/cwt	Avg. $/ton	Price Range
Corn	$15.19	$303.75	$220-510
Soymeal	$27.99	$559.75	$440-655
Oats	$18.20	$364.00	$319-416
Barley	$15.08	$301.50	$240-386

Average price/100 wt. for 1 ton lots

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