



U.P. Ag Connections Newsletter

October 2025

Agricultural News from MSU Extension and AgBioResearch

Volume 29 Issue 10

In this issue:

Page 2

- Agripalooza Recap

Page 3

- Winter Squash Storage & Care

Page 4-5

- Overview of Lady Bird Deeds in Michigan

Page 6

- Advertisers

Page 7

- Advertisers
- Classifieds
- Market Report

Page 8

- Palosaari Corn Maze
- Seed Garlic For Sale

News and Views

By Frank Wardynski

This farm economy has been crazy this past year. Beef prices have soared to record levels again, now three years in a row. Milk prices have dropped this year with an outlook of lower prices next year. Crop yields have been good this year and last. Consequently, hay prices are low. Grain and meal prices have dropped significantly. Good rainfall across much of the country and tariffs have created that impact.

Purchasing inputs has been a challenge with tariffs. Interest rates have eased a bit but are still impacting the expense side of the ledger. One method of minimizing tax liabilities has been to make capital purchases. Current interest rates are going to challenge that strategy. Higher interest rates are going to continue to limit the purchases farmers can make for capital. Interest rates are also going to challenge budgets, as operating loans are going to continue to be significant.

I give some of that background to simply state that this year's finances may be very different than you have seen in quite some time.

Some recommendations:

1. Get your accounting up-to-date as soon as possible.
2. Start tax planning now. Are you in a position where you may want to make purchases on next year's inputs before the first of the year? Or push some back into next year?
3. Look for help if needed.

I work with many farmers with no cost involved. I can make a farm visit or meet via Zoom on the computer to go over some farm financial analysis and management. I have recommendations of really good accounting systems, both paper form and on computer, and those systems are reasonably priced. I am going to be conducting a class on **Farm Financial Management for Beginners in Rudyard on December 30**. See details inside. It is a simplified explanation, but not just for beginners. I have conducted this program at many locations across the state and experienced farmers seem to get the most use out of it. We are going to cover accounting, financial statements, taxes, and financial analysis. And I promise, there is no need to be scared of any of that. I am going to work through all this information to make it understandable and usable. I make all my initial visits direct at farm finance literacy free of charge. Then I ask if you are interested in joining TelFarm. TelFarm is MSU's farm financial accounting and analysis services. We look forward to seeing you in Rudyard on December 30th!

Agripalooza Recap

By Marquette County Conservation District

On September 26, we along with the Alger County Conservation District and MSU Extension held our 15th Annual Agripalooza at the MSU Upper Peninsula Research and Extension Center in Chatham. We hosted over 300 Marquette and Alger County 5th grade students for a fun day of conservation, agriculture and natural resources education!

The students got hands-on experience from a variety of natural resource & agriculture professionals, including state and federal partners, NMU & MSU educators, local farmers and many other local organizations and businesses (listed below). The kids got to learn about a large range of topics including wildlife ID and forestry, composting and recycling, flood forecasting and watersheds, native birds & pollinators, farm equipment, wildland fire, local food systems, native and invasive plants, cold-water fisheries and many more!

We would like to give a big THANK YOU to all of our sponsors, presenters & volunteers that took the time to spend their day engaging with these students on all of these important topics, some of whom have been presenting at this event since 2008! And a shout out to MSU Upper Peninsula Research and Extension Center for letting us take over the farm for the day, sharing your wonderful staff and their expertise, and making sure all 336 kids got a wagon ride around the farm!

US National Weather Service Marquette Michigan
USDA Natural Resources Conservation Service
Pictured Rocks National Lakeshore
U.S. Fish and Wildlife Service
Michigan Department of Natural Resources
Michigan On-Farm Produce Safety
MSU Extension Upper Peninsula
MSU Upper Peninsula Research and Extension Center
Lake to Lake Cooperative Invasive Species
Management Area - L2L CISMA
Citizens for a Safe & Clean Lake Superior
Michigan Department of Environment, Great Lakes, and
Energy

Schoolcraft Conservation District
Marquette Food Co-op
Lyme Great Lakes Timber
Northern Michigan University Indoor Agri-
culture Program
NMU Hoop House
Recycle 906
UPPCO
Traunik Farm
Fred Waara Chapter Trout Unlimited
Michigan Forestry Assistance Program
Marquette County 4-H
American Bird Conservancy
Superior Beekeeping Club
Partridge Creek Farm
Yellow Dog Watershed Preserve



Partridge
Creek
Compost



Winter Squash Storage and Care

By Miranda Fletcher

Fall is the season of bounty and harvest! If you grow squash, you probably have started or are getting ready to harvest your crop. But how do you get your beautiful squash to last longer? In this article we will cover some methods of storage and preservation that will help you enjoy the fruits of your labor longer.



Let's start with harvesting methods. When harvesting your squash, be sure to leave a long stem. If you need to cut your squash from the vine, be sure to do it with a sharp object that doesn't jiggle the stem too much. A sharp knife or large pruning shears should do the job, but please remember to always put safety first. Most importantly, do not pick up your crop by the stem! You need this strong stem intact to prevent your crop from rotting. If you do find squash with damage or a broken off stem, you can still process the squash and save it in other ways. For example, you could make and freeze a puree, can, pickle, or freeze your squash.

What causes squash to rot? The main reason squash begin to rot is bacteria and fungi. This means that cleanliness is key! When harvesting your crop you should try to prevent any cuts, bruises, or abrasions to the skin of the fruit. Any damage to the outer skin of the crop will let microbes in and moisture out. After removing fruits from the field, be sure to wash them off and sanitize them. This can be done with rubbing alcohol, or a diluted bleach solution. Please be sure to read the directions on your bleach container for the dilution instructions.

Some squash taste better after the curing process. To cure your squash, place them in a sunny, warm, well-ventilated place for about a week. This will make your squash sweet and easy to process. Some varieties have different curing times and requirements, so for the best results check your seed pack or supplier's website for more details.

Storage is the next important step in preserving your crop. As with curing, different varieties of squash have different storage requirements and different shelf lives. To find the specific requirements for your squash variety check your seed packet or supplier's website for more details. Generally, you will want to place your squash in a cool, dark, and dry place. You will also want to make sure that they are out of the reach of rodents and other pests that may want to nibble on your crop. One problem people often encounter is the area around the stem collecting moisture and rotting first. An easy way to prevent this is to take some kitchen salt and sprinkle a healthy amount around the base of the squash's stem. This will help wick away any moisture. When you have your crop set up in storage, be sure to check them every few days to check for rot or issues and remove anything that starts to rot.

In summary, prevent any damage to your squash, keep it clean, store it in a cool dry place, and keep an eye out for any rot. These methods should help you get the most out of your squash. If you are looking for more detail, resources like [Johnny's Selected Seeds](#) have great information on harvesting, curing, and storage (QR code below). It is important to remember though that crop storage is a skill and system that can take a while to develop and perfect; so be patient and be sure to take notes on what works and what doesn't. With that in mind, good luck and happy harvesting!



Overview of Lady Bird Deeds in Michigan

By Chris Bardenhagen

Farm families may be able to use the Lady Bird Deed as a planning tool.

Note: This article is not intended to replace legal advice. Always work with an attorney to develop a Lady Bird Deed, as the language used is critical and there are many legal pitfalls.

A Lady Bird Deed, also known in Michigan as an Enhanced Life Estate Deed, provides a relatively simple method of transferring real property upon death. Lady Bird deeds (LBDs) are often used for gifting the primary residence of a person, known as the “grantor,” to their children or other family members. In many cases, that residence is the grantor’s main asset, and the use of an LBD can avoid the need for a trust.

While an LBD needs to be carefully drafted by an attorney to avoid certain legal pitfalls, they are less expensive to develop than a trust.

The LBD names one or more beneficiaries (known also as the remainder owners, or grantees) who will receive the property upon the grantor’s death. However, during their lifetime, the grantor holds an unrestricted power to live in the house, use it as they wish, encumber the property, change the beneficiary, sell or otherwise convey the real estate. This makes an LBD similar to a revocable trust, where the grantor retains the full right to change it at any time during their life.

If the grantor dies and has not changed the beneficiary or conveyed the property, then the property will transfer to the named beneficiary (or beneficiaries). This method of transfer-upon-death keeps the property out of the probate estate, making for a smooth transition from one generation to the next.

Legal authority

While an assortment of laws come to bear on the topic, the starting basis of authority for LBDs stems from the [Michigan Land Title Standards](#), Section 9.3. This standard allows someone to hold a life estate, exercise complete control over it during their lifetime, but to gift it to a named beneficiary if it has not been conveyed by the time the grantor dies. The use of LBDs as a planning technique is well supported by court decisions. In particular, the Michigan Supreme Court affirmed the use of LBDs in [Department of Health and Human Services v. Rasmer](#) (501 Mich. 18, 903 N.W.2d 800 (Mich. 2017)), noting that a LBD is “... an estate-planning tool to avoid probate.”

Benefits

LBDs are somewhat unique in their operation and provide numerous benefits under the law. These include stepped-up basis, ability to qualify for Medicaid long-term care benefits, and property tax capping if the LBD is drafted correctly.

Stepped-up basis

The beneficiary of an LBD will receive a stepped-up tax basis for the real estate received. The basis will become the fair market value of the property at the time of the grantor’s death. This means that if the beneficiary or beneficiaries sell the property shortly after they receive it, they will not likely have a large tax bill to contend with and can keep most proceeds to themselves. For a further explanation of how the stepped-up basis works generally, see this [MSU Extension article](#) on the topic. For more details on the nexus of LBDs and stepped-up basis, see this 2024 [Michigan Bar Journal article](#).

Medicaid

The LBD is a very important tool for many people’s long-term care planning toolbox.

The creation of an LBD is not considered to be a transfer for purposes of Medicaid’s 5-year lookback period. This is because the grantor holds unrestricted rights to use, encumber or sell the property during their lifetime. And if the property is the principal homestead residence of the grantor, it is not considered as a countable asset under the Medicaid rules. In fact, the LBD can be executed before or after any Medicaid benefits have started.



After the grantor's death, the property will be transferred to the beneficiary(s), and under current rules, will not be "recoverable" by Medicaid. This is because the property transferred through the LBD is technically not considered to be part of the grantor's probate estate. Therefore, someone can qualify for Medicaid benefits and, using an LBD, can still leave their primary residence to a child, relative or friend.

Property tax

For property tax purposes, the creation of the LBD does not create an "uncapping" event. This is because the initial deed is not considered a transfer (Michigan Tax Tribunal [Docket #433005, December 2013](#)). A transfer does not occur until after the grantor's death, when it passes to the beneficiary. Similarly, if the property is the principal residence of the grantor, the principal residence property tax exemptions will continue to apply.

When the property passes to the beneficiary, if the beneficiary is a spouse or family member, the property will not be considered a transfer, and no uncapping will occur under [MCL 211.27a\(7\)\(d\)](#).

Under this statute, family members include the grantor or grantor's spouse's "mother, father, brother, sister, son, daughter, adopted son, adopted daughter, grandson or granddaughter."

However, a word of caution. Currently, there is a question of whether an LBD naming the grantor's trust will cause an uncapping event, even if the trust grants the property to a qualifying family member under MCL 211.27a(7)(d). To be safe, at the time of this writing, LBDs should be written to go straight to the qualifying family member(s) in order to avoid uncapping. Currently, a bill is in the Michigan legislature that would allow the uncapping exemption to apply also to a grantor's trust, if the beneficiary(s) are made up solely of qualifying family members.

Agriculture concerns

Lady Bird deeds have potential application in farm estate planning. Due to the complexity involved in farm transfer planning, it is critical to work with an estate planning attorney, ideally one who has expertise with farm businesses. A couple of the important considerations follow.

First, while the grantor of an LBD retains all the control over the real estate that they had before, it would be prudent to connect with the township at hand once the deed is made. That way, the appropriate affidavit for the qualified agricultural property tax exemptions can be filed. In the event that the township authorities consider the LBD to be a "transfer," this will help ensure that there are no interruptions or confusion related to the exemption.

Second, because of the high value of farmland, the full value of a farmhouse and the land it sits on often might not fit within the Medicaid equity cap. In order to qualify for Medicaid, the total equity of a home that will be considered a "non-countable" asset is capped at \$730,000 for 2025 (see this [American Council on Aging website](#) for related information). This means that the value of the parcel would need to be determined, and further planning may be needed when the principal residence is associated with farmland. For the contact information of attorneys who work specifically on Medicaid and long-term care planning for farm estates, contact author Chris Bardenhagen at bardenh1@msu.edu.

Other concerns

It is important to keep in mind that with a Lady Bird Deed, the real estate is reachable by the grantor's creditors. This means, for example, that if mortgage payments aren't made as necessary, the bank can potentially force a sale. Also, an LBD could potentially trigger a bank's "due on sale" clause. For these reasons, an LBD might not be ideal for a property that has substantial liens on it.



Finally, consider putting the beneficiary(s) on the insurance policy for a home. Otherwise, once the grantor dies, their insurance will not cover natural disasters or fires that occur between their death and the beneficiary's obtaining of insurance. This is because the grantor no longer owns the property. Listing the beneficiary(s) on the policy ensures coverage remains in place.



President: Bruce Berkompas

Secretary: Terri Slack

906-430-5035



Weston, WI
(715) 573-4924
www.srangus.com

Service age bulls, open females and show prospects for sale private treaty. Bulls are fertility tested and bred for calving ease



At the heart of growing America

100 years of Ag Experience

Loans, ag taxes, farm records, consulting

1801 N. Lincoln Road, Suite A, Escanaba, MI
(906) 786-4487 Fax: (906) 786-3450

Johnson Brothers Livestock

3740 18th Rd. Escanaba, MI

Buying or Hauling Cattle

St. Louis—Mondays, Gaylord—Wednesdays

Call Gary Johnson

Office (906) 786-4878 Gary Cell (906) 235-0099

Steve Cell (906) 399-2858



*Working to build
a vibrant U.P. food
economy since 1971*

Open Daily, 8 to 9 · Everyone Welcome
906-225-0671 · 502 W Washington St
www.marquettefood.coop

REGISTERED MAINE ANJOU AND ANGUS

CLAY KNOLL FARMS

OPEN & BRED HEIFERS AND BREEDING AGE
BULLS AVAILABLE

BREEDING CATTLE TO IMPACT THE
PRESENT AND INFLUENCE THE FUTURE.

BREEDING STOCK—BULLS
SHOW PROSPECTS—STEERS

DUANE & LISA SIMPKINS & SONS

DUANE CELL 989-329-6141

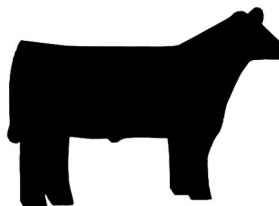
LISA CELL 989-578-0328

GARY & JAN SIMPKINS

HOME 989-426-8185

CELL 989-329-4668

GLADWIN, MI



Ray's Feed Mill

Ration & Crop

Consultants

Feed • Seed • Fertilizer



(800) 832-1822 or (906) 466-2231
Bark River & Norway

Rosebush Sale Barn, Inc.



Sale 1st Wednesday of each month

Baby heifer & bull calves sell every Tuesday at noon

Over 40 years experience in Dairy Business

If you're thinking about selling your herd, or a portion of
it, call us! We can help!

Hay & Straw available

Robert Filhart (989) 330-6005

www.rosebushsalebarn.com



Equity Cooperative Livestock Sales Association

WAUKON, IOWA
Feeder Sales Schedule

• 2nd & 4th Wednesdays

(563) 568-4501

www.equitycoop.com



Producers, Inc.

Farmer owned. Farmer values.

St. Louis Sale every Monday
Collection point in Escanaba
Call for more information (989) 681-2191



Skidders

Pickford, MI
(906) 647-5655 or
(877) 647-2500

Kubota, AGCO, Massey-Ferguson, New Idea, Hesston,
Gehl, Bush Hog, H&S, and Kverneland



Equity Cooperative Livestock Sales Association

*Collecting Cattle on Tuesdays at the
Larry Linsmeier Farm north of Menominee, MI*

(906) 863-8123

www.equitycoop.com

SMC

Stephenson Marketing Cooperative

We want to be your first choice!
Agricultural Services & Supplies

Stephenson, MI

(800) 445-6167

Powers, MI

(800) 962-3008

Market Report

Choice Steers	\$230-\$240 per 100 lbs.
Holstein Steers	\$214-\$220 per 100 lbs.
Hogs	\$63-\$70 per 100 lbs.
Lambs	\$200-\$252 per 100 lbs.
Cull cows	\$120-\$160 per 100 lbs.
Calves	\$1000-\$1270 per 100 lbs.
Goats	\$200-\$550 per 100 lbs.

Breeding and Feeder Animals

Grade Holstein cows top \$3400/head

Grade Holstein bred heifers top \$3600/head

Marlette Livestock Auction Monthly Dairy & Feeder Cattle Auctions

Featuring Dairy Cattle, Cow/Calf Pairs & Bred Brood Cows,
Breeder Bulls, & Feeder Steers & Heifers

Hay & Straw Auction - Every Monday @ 12:00 PM

1000+ Small Squares & 150+ Rounds/Large Squares Weekly

Livestock Auction - Every Monday @ 1:00 PM

Including Calves, Sheep & Goats, Feeders, Hogs, Bulls, Beef, &
Butcher Cows

6381 Euclid St., Marlette, MI 48453

Robert Filhart, Owner (989)330-6005

Haley Filhart, Owner (989)430-2055

Classifieds

Wanted: Pasture for 25-35 cow calf pairs for the summer of 2025 in the Eastern UP. Will consider a custom grazing arrangement as well. Call Ben (989) 370-3570.

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: All varieties of **Halloween Pumpkins** and truck loads of deer pumpkins by appointment only. Call Marenger's Harvest Acres (906) 399-5583

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

FOR SALE: Cattle Handling Equipment—tub and heavy duty corral panels, miscellaneous gates. Call (906) 644-2107

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

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			

Michigan State University
Upper Peninsula Research and Extension Center
P.O. Box 168, E3774 University Drive
Chatham, MI 49816

Michigan State University

AgBioResearch

MICHIGAN STATE
UNIVERSITY

Extension

NON-PROFIT ORG

U.S. POSTAGE

PAID

PERMIT #77

SAULT STE MARIE, MI
49783

RETURN SERVICE REQUESTED

Serving the Upper Peninsula Agricultural Industry

Michigan State University Extension programs and materials are open to all without regard to race, color, national origin, gender, gender identity, religion, age, height, weight, disability, political beliefs, sexual orientation, marital status, family status, or veteran status.

U.P. Ag Connections appreciates the support of this newsletter by our advertisers, however in no way does this imply endorsement of any specific products or services.

If you do not wish to receive this publication, please contact Rene Sanderson at sande638@msu.edu or (906) 439-5114



**PALOSAARI
CORN
MAZE**

39528 US Hwy 41, Chassell, MI 49916

5 Acres of fun and frustration!

\$10/person (3 and under free)

- Corn Maze
- Pumpkins
- Wagon Rides from 12-4
- Kids Play Area
- Animals
- Kids Maze
- Peddle Karts for Kids and Adults



2025 Corn Maze Hours

Saturday, September 27th - 11am-5pm
Sunday, September 28th - 12pm-5pm
Saturday, October 4th - 11am-5pm
Sunday, October 5th - 12pm-5pm
Saturday, October 11th - 11am-5pm
Sunday, October 12th - 12pm-5pm
Saturday, October 18th - 11am-5pm
Sunday, October 19th - 12pm-5pm
Saturday, October 25th - 11am-5pm
Sunday, October 26th - 12pm-5pm

Field Trips by appointment only.



More details on Facebook!
Scan the QR Code!



Questions? Email karenj@up.net
Cash only!

Organic Seed Garlic

AVAILABLE FOR ORDER FROM
MSU-UPREC NORTH FARM

Inchelium
Red

\$30 / lb

German
Extra Hardy

Uncle
Hank's

Music

Contact Calli at tomasos6@msu.edu
or (906) 396-1859

