

Southwest Michigan Field Crops Updates February 2021

Here are updates from the MSU Extension Field Crops team in Southwest Michigan. If you have any items you would like me to include in future email updates—whether events you want others to know about or topics you would like to have addressed—please send me an email or call the office.

MI Ag Ideas to Grow With



MICHIGAN STATE UNIVERSITY Extension

RUP & CCA Credits Available

February 15-19, 2021
www.canr.msu.edu/miagideas

A Unique Virtual Event to Share Vital Agricultural Information with Farmers and Homeowners

	Monday February 15		Tuesday February 16	Wednesday February 17	Thursday February 18		Friday February 19
9am-12pm & 1-4pm	YOUTH	FARM BUSINESS MANAGEMENT	FIELD CROPS	SUSTAINABLE AGRICULTURE	WATER MANAGEMENT	FRUIT	MISCELLANEOUS TOPICS
12-1pm	HOME HORTICULTURE						
6:30-8pm	LIVESTOCK MANAGEMENT						

You have hopefully heard by now about the week-long ag-related conference—MI Ag Ideas to Grow With—we are hosting for the southwest region. Topics are applicable throughout the state, but all of the hosts and planners are located here in the southwest. The cost is FREE, and one registration will get you a “wristband” that will provide access to all sessions throughout the week. Above you will find the general tracks running each day, and more details will be provided once you register. The virtual conference will be held via Zoom, and link information will be sent prior to the meeting. You may attend as many sessions as you like. There will be over 20 RUP and CCA credits available throughout the week. Register online.

How Farmers Find Support and Services – Your Input Needed

The [National Young Farmers Coalition](#) and [Michigan Food and Farming Systems](#) are surveying farmers in Michigan to better understand your experiences finding support and services for your farm. [Our survey](#) takes 5-10 minutes to complete, and all questions are optional. Your feedback will guide future projects and educational programs to support farmers in MI, and we'll anonymously share the results with farm service providers. All survey respondents will be entered into a raffle, and five lucky winners can choose the prize of their choice from the [Young Farmers Shop](#) (up to \$40) or free [Membership](#) for one year.

If you have questions or are interested in being part of a listening session or short interview, please contact Payge at payge@youngfarmers.org. She is the MI Technical Assistance Navigator, and can refer you to resources in MI to support your farms needs as well.

When Good Bts Go Bad 2021

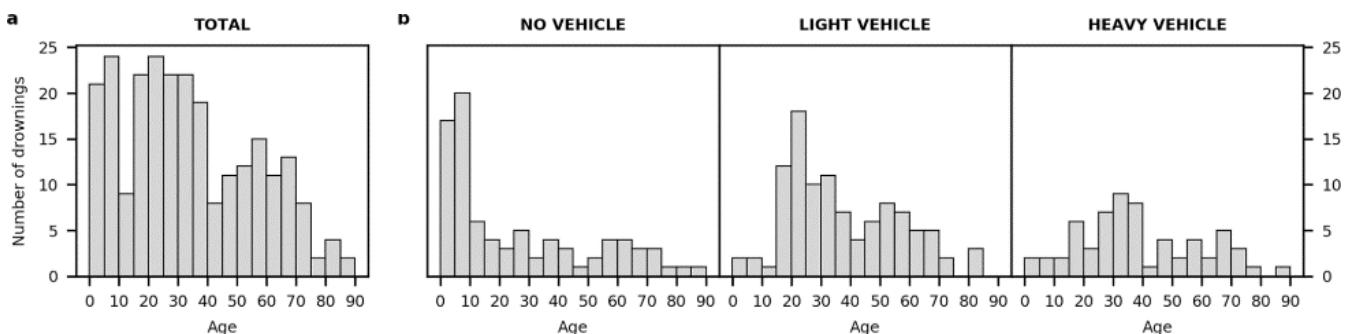
A [YouTube video](#) (41 minutes) has recently been posted by MSU’s field crop entomologist Chris DiFonzo and Texas A&M’s Pat Porter about Bt resistance. The video describes the evolution of caterpillar resistance to Bt plant-incorporated protectants in the US, especially factors that contributed to that resistance. The information is applicable to all caterpillar pests, but the primary focus is on western bean cutworm, European corn borer and corn earworm (cotton bollworm).

Safety on Ice

Since this is an unusually warm winter, lake ice is fairly limited compared with other years. For those who enjoy ice fishing and other ice-related recreation, I wanted to pass along this information regarding safety on the ice. The first graphic gives a general guideline on how thick ice must be in order to support different levels of weight. The second graphic shows the number of ice-related drownings in Minnesota over a 33-year period for different age groups and different sized vehicles.



General safety guidelines for ice thickness that supports various activities. National Weather Service, Green Bay.



Ages and the type of vehicle used by the victims preceding drowning in Minnesota from 1976-2018. No vehicle is for those walking, skiing, and skating. Light vehicles are those riding snowmobiles, ATVs, UTVs, and OHVs. Heavy vehicles are for those riding cars, trucks, tractors, vans, SUVs and working with other large equipment. Taken from Sharma et al. (2020) [Increased winter drownings in ice-covered regions with warmer winters](#).

Paycheck Protection Program Update

The following was prepared by the National Association of Farm Business Analysis Specialist—a group to which all of the MSU Extension farm management team belongs—dated Jan. 19, 2021.

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.

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 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.

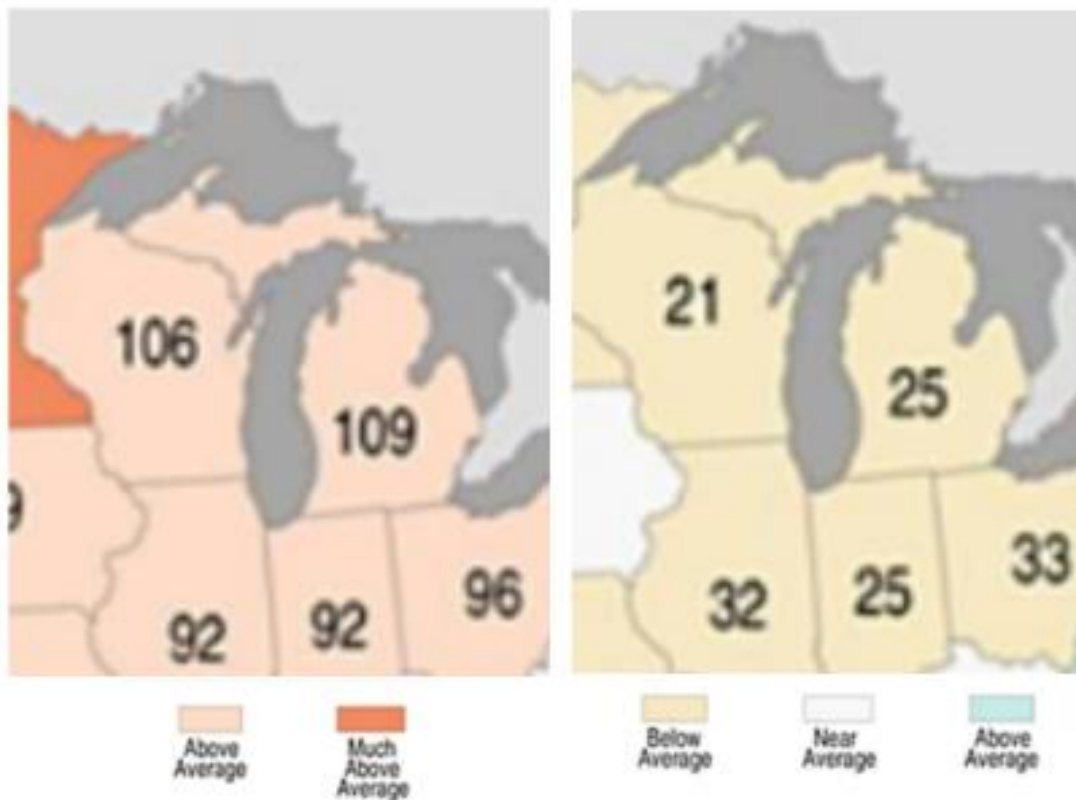
Weather Update

This winter continues to be much warmer and drier than normal—for now. Statewide rankings show December was the 18th warmest and 25th driest on record for MI (since 1895). However, this has resulted in only a 1-2” precipitation (water equivalent) deficit compared to the norm over the past three months. Many are comparing our current situation to 2012, wondering whether the current depressed levels of soil moisture may cause problems for us come planting time. Though heavy snowfall is predicted for Thursday and Friday this week with more chances for accumulation over the extended weekend, the middle of the month is forecast to be colder and drier than normal.

What’s going on with the polar vortex?

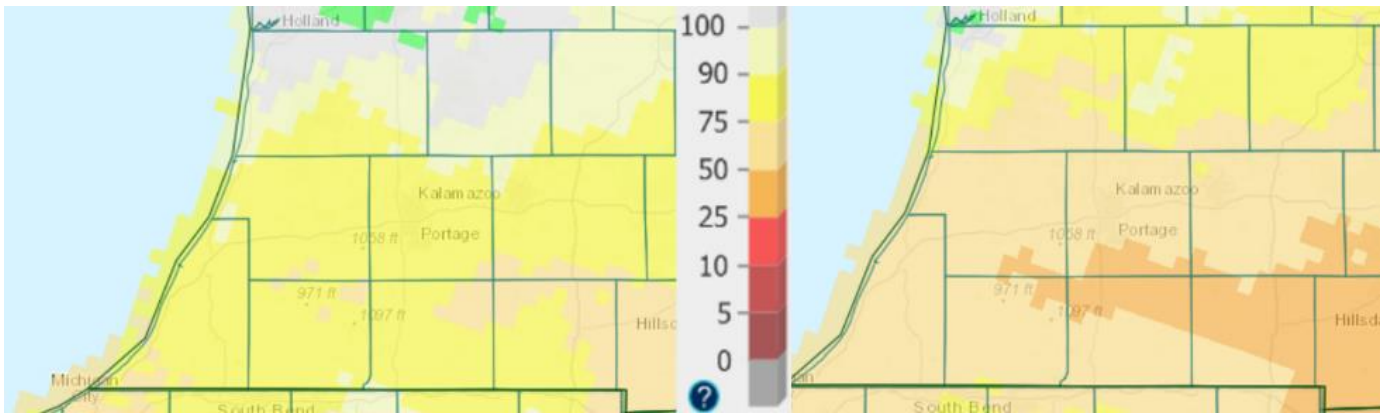
We’re all a little familiar with that term “popularized” last year when a particularly strong one hit the Upper Midwest. Another one is predicted to hit within the next week and bring about true winter temps. The following descriptions of different stratospheric phenomena is provided by the National Oceanic and Atmospheric Administration.

“Polar vortexes are a regular feature in the atmosphere, spinning away around the poles in both the Northern and Southern Hemispheres. The stratospheric polar vortex is located in the layer that is 5-30 miles above Earth’s surface and only appears in winter. Sometimes you might also hear about the tropospheric polar vortex, which is year-round and occupies the lowest layer of the atmosphere that touches the surface. Sudden stratospheric warmings (SSWs) are occasions in the winter (~6 times per decade) when the polar stratosphere warms and the winds that normally flow from west to east around the pole weaken dramatically and even reverse direction, corresponding to a breakdown of the polar vortex. These SSWs can eventually cause the tropospheric jet stream to weaken, which allows cold air bottled up near the polar cap to escape and expand into the middle latitudes, such as the United States, Europe, and parts of Asia. The impacts on the surface are not guaranteed and they are not necessarily experienced everywhere.” — Michelle L’Heureux, NOAA

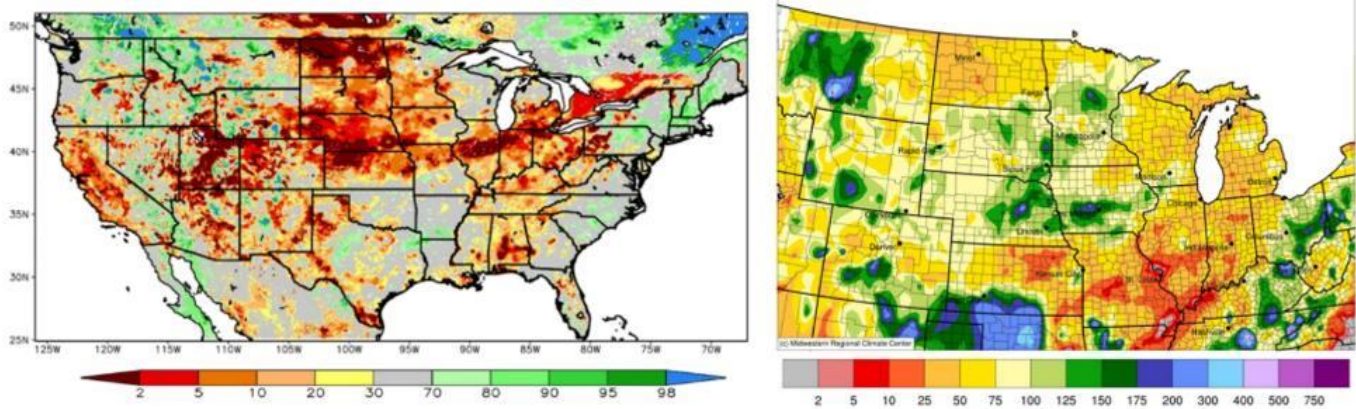


Statewide average ranking for temperature (left) and precipitation (right) for December. Data from 1895-2020 with 126 being hottest on record and 1 being driest on record.

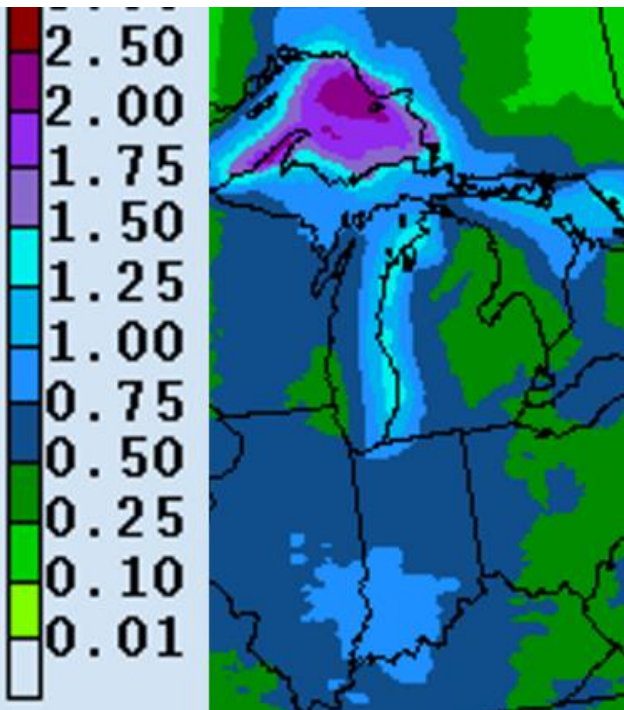
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Precipitation percentage of normal for the last 90 days (left) and 30 days (right).

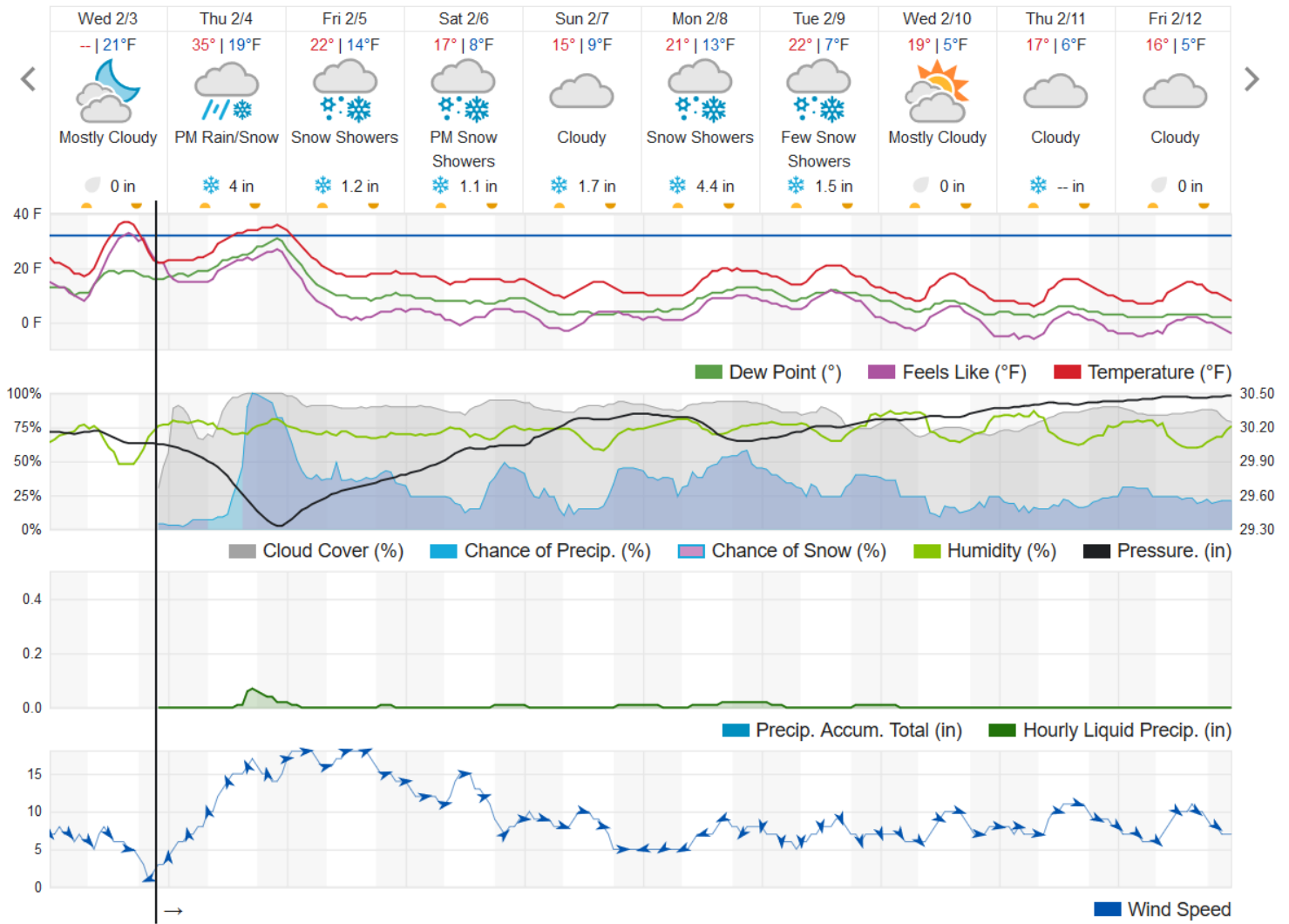


Soil moisture percentiles, 0-4" depth (left) and accumulated snowfall since Aug. 1st as % of normal (right).

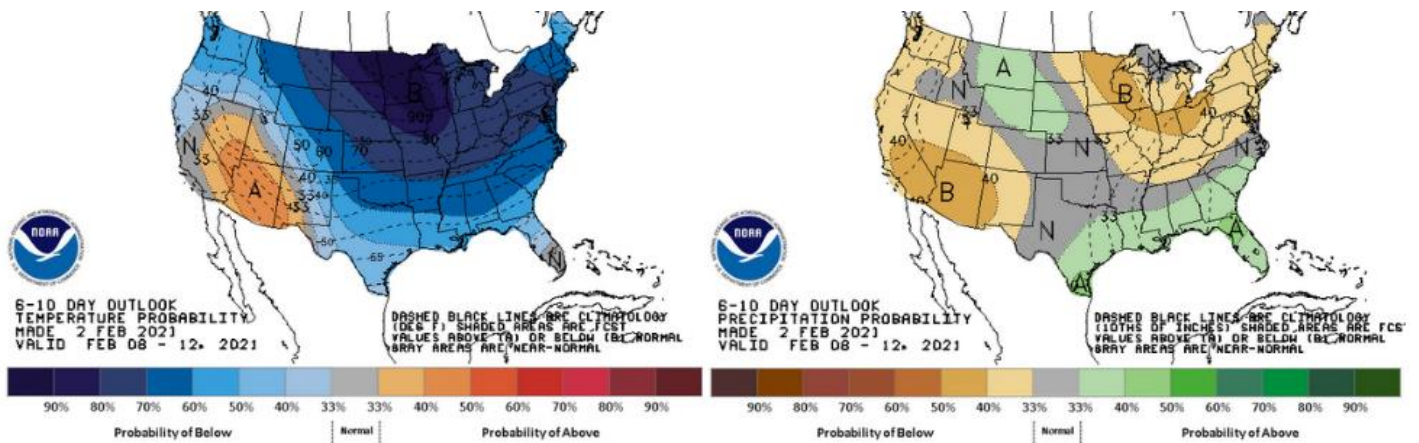


Precipitation forecast for Feb. 4-11. Most of the region should expect 0.5-0.75" water equivalent, mostly falling Thursday into Friday this week.

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The 10-day weather forecast for Kalamazoo according to wunderground.com.



The 6-10 day outlook (Feb 8-12) for temperature (left) and precipitation (right). The 8-14 day outlook is essentially the same.

Calendar

Titles are clickable links to online content when highlighted and underlined

- Feb 1&8** [Michiana Irrigated Corn and Soybean Conference](#). 6:30-9:00pm. Two RUP and two CCA credits will be available each night to participants (sorry, not available for recordings). Credits also available for IN applicators. Cost is free, register online.
- Feb 3+** [Do You Think Your Property Value is Too High?](#) 7:00-8:30PM. A Property Owner's Guide to Understanding the Local Board of Review and Michigan Tax Tribunal. Your notice of assessment arrives in late February to early March each year. It is filled with information such as property classification, something called the Inflation Rate Multiplier, and local Board of Review appeal information. But what does it all mean? **Class also offered Feb. 18, Mar. 2, 6.** Cost is \$20, register online. For additional information Contact: David S. Rowley, MAAO (3), MCPPE, MSU Extension Educator at rowleyd2@msu.edu or (989) 400-3904.
- Feb 11+** [Can You Explain Your Tax Bill?](#) 7:00-8:30PM. An (Online) Property Owner's Guide to Understanding Michigan Property Taxes. Participants will learn the meaning of Tax Day and how property is valued by your local assessor. Participants will also learn the five different values for each property and the purposes of each as well as how local millages are determined. **Class also offered Feb. 23 and Mar. 6.** Cost is \$20, register online. For additional information Contact: David S. Rowley, MAAO (3), MCPPE, MSU Extension Educator at rowleyd2@msu.edu or (989) 400-3904.
- Feb 11** [Return of the Coronavirus Relief Programs for Agriculture](#). 12-1pm. Recent coronavirus relief legislation enabled a number of programs to provide additional financial support to a wide range of agricultural businesses. These programs include updates to the Payroll Protection Program (PPP), Employee Retention Credits, Economic Injury Disaster Loans, Sick Leave Tax Credits, and an expansion of the CFAP programs. In this webinar, we will walk through how these programs work, how they can benefit your business, and how to participate in them. Register online.
- Feb 12** [CRP General Signup Deadline](#). General signup runs from Jan. 4 to Feb. 12. Contact your local FSA office for more information and to apply.
- Feb 15+** [MSU Extension Field Crop Webinar Series](#). Monday nights, 7-8pm. The series this year will focus on different crop and pest management and novel marketing strategies with an eye toward improving the bottom line. Cost is \$20 for the 6-week series or \$5 for each session, register online. One RUP and one CCA credit available for each session.
- Feb 15-19** [MI Ag Ideas to Grow With](#). 8am-8pm. This unique week-long opportunity combines several ag-related meetings in the southwest, including Branch County Farmers Day, Ag Action Day, and Southwest Hort Days. Different tracks (ex. field crops, soil health, fruit, veg/home hort, etc.) will run different days with livestock-oriented sessions held each evening. Cost is free, register online, RUP and CCA credits will be available for several sessions.
- Feb 23** [Prepare Your Farm For Tax Season Now](#). 9-10am. The goal of this webinar is to provide you with information that empowers you to meet with your loan officer, your tax preparer, or your family and business partners to make management decisions. Specifically, it targets producers who either can't or don't want to pay for a piece of software, or for an outside bookkeeper. Instructors are Corey Clark and Florencia Colella. Register online.
- Mar 15** [ARC & PLC Election Deadline](#). Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) signup for the 2021 crop year opened Oct. 13, 2020 and closes Mar. 15, 2021. Contact your local FSA office for more information and to apply.

Mar 15 **CRP Grasslands Signup.** CRP Grasslands signup runs from Mar. 15 to Apr. 23. Contact your local FSA office for more information and to apply.

MSU Extension Digest Briefs

[MSU Extension Field Crops Webinar Series Addresses Profitable Corn Production On Feb. 15 - The First Session Of The Field Crops Webinar Series On Feb. 15, 2021, Will Feature University Of Wisconsin-Madison Corn Agronomist Joe Lauer.](#)

[MSU Extension Announces New Online School For Hay Growers: Hay Production 101](#)

[Legacy Of The Land - Through The MDARD/FRSAN Legacy Of The Land Grants, MSU Extension Can Help Support You And Your Farm To Help You Stay Or Get Back On A Successful Track.](#)

[MSU Extension Co-Hosts Michigan Beekeepers' Association Virtual 2021 Spring Conference](#)

[Irrigation And Drainage Education February 18, As Part Of Mi Ag Ideas To Grow With Virtual Conference.](#)

[MSU And Michigan Wheat Program Announce Wheat Webinar Series](#)

[Details For Excellence In Agriculture](#)

["MI Ag Ideas To Grow With" Virtual Conference Will Share Vital Farm Management Sessions](#)

[Plan To Participate In The Michiana Irrigated Corn And Soybean Conference](#)

[MI Ag Ideas To Grow With Virtual Conference Will Feature Topics To Improve Agricultural Sustainability](#)

[Introduction To Fertilizer Planning For Beginning Farmers](#)

[MSU Farm Bill Analyzer 2021 - This Spreadsheet Is Designed To Help Producers Make The Decision Between The Farm Bill Programs Administered By USDA.](#)

[In The Weeds Podcast On Upgrading Your Cropping System](#)

[Field Crops Webinar Series Starts February 2021](#)

[New MDARD Emergency Order Extends Restricted Use Pesticide Certifications Until June 30, 2021](#)

Eric Anderson

Michigan State University Extension

Field Crops Educator - St. Joseph County

612 E. Main St., Centreville, MI 49032

(269) 359-0565 (Home Office)

(269) 467-5510 (Extension Office)

[*eander32@msu.edu*](mailto:eander32@msu.edu)