

NORTHEAST OHIO AGRI-CULTURE NEWSLETTER

Your Weekly Agriculture Update for
Ashtabula and Trumbull Counties

Sept 26, 2023



2023 Beef Twilight Tour Thursday, October 12th, 6:30 P.M.

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Hello Northeast Ohio Counties!

It is officially fall! Apples and grapes harvest is continuing here in Ashtabula County, and I have heard reports of some early soybeans being harvested last week. We are still a week or more out from corn and bean harvest, but crops are developing quickly across the region.

In addition to our excitement for harvest, we are excited to share some upcoming programs, including a new small and beginner farm financial college and some beef events (The twilight tour on October 12th in Geneva). Check out the articles in today's newsletter to learn more!

Have a great week!

Lee Beers
Trumbull County
Extension Educator

Andrew Holden
Ashtabula County
Extension Educator

Remembering Dr. Mark Sulc.

By: Doug Karcher, Laura Lindsey, Kyle Verhoff

Source: <https://agcrops.osu.edu/newsletter/corn-newsletter/2023-33/remembering-dr-mark-sulc>



Dr. Mark Sulc, a long-time member and contributor to the Agronomic Crops Network, passed away on September 16, 2023, following a two-year battle with glioblastoma. Dr. Sulc retired from the Department of Horticulture and Crop Science last autumn, marking over thirty years as the Ohio State Forage Extension Specialist. His outreach activities expanded and disseminated knowledge on forage production and management systems for Ohio. Mark developed quality, in-depth training opportunities for Extension agents, industry professionals, and producers. Mark maintained an active research program throughout his career with a focus on forage crop management, especially in relation to disease and insect pests. He was an excellent collaborator and typically worked in multi-disciplinary groups involving partners at OSU and other universities, including collaborators in Brazil.

Mark remained active and productive throughout his career. It is noteworthy that he published seven refereed journal articles in his final three years of service. In addition, he was a significant contributor (co-PI) on a successfully funded USDA-AFRI project on, “Fall Armyworm Outreach and Research for Alfalfa Growers and Educators”, which has multiple years of funding remaining.



Dr. Mark Sulc (right) pictured with Dr. Mark Loux at the “Mark & Mark Retirement Party” (November 18, 2022).

Dr. Sulc’s Contributions to the Agronomic Crops Team (by Lindsey)

Dr. Sulc was an active member of OSU Extension’s Agronomic Crops Team. He participated in weekly conference calls, providing forage updates and recommendations. Over his 30-year career, Mark authored 443 Extension newsletter articles, bulletins, and Fact Sheets. He gave 312 in-state presentations and 46 out-of-state presentations. Mark valued Extension outreach and worked purposely and meticulously to provide farmers and other stakeholders with quality information. Prior to his retirement in October 2022, Mark worked diligently to complete projects, including updates to the forage chapter of the Ohio Agronomy Guide. Mark was recognized nationally and internationally for his research on topics related to alfalfa quality, integrated crop-livestock systems, field evaluation of potato-leaf hopper resistance in alfalfa, and field

evaluations of low-lignin varieties of alfalfa. His program will have a lasting impact on farmers not only in Ohio but across the globe through his international efforts.

Mark prioritized service to people above all else, which is reflected in his Extension program and mentorship. All of us on the AgCrops Team are extremely grateful to have known Mark as a colleague, mentor, and friend.

Dr. Sulc's Mentorship (by Verhoff)

Dr. Sulc was incredibly active as a mentor and advisor to the graduate students he took on throughout his career. From the initial interaction, he treated his students as equals and partners in developing a research project that interested and excited everyone involved and had the greatest potential impact on the agricultural community. He was generous with his scholarship and his professional network, always discussing an interesting paper and introducing his students to his colleagues from across the country and internationally. Dr. Sulc led by example - in forage, and especially grazing research, there are a lot of repetitive measurements throughout the growing season and Dr. Sulc was in the truck and walking the pasture right alongside his students taking as precise measurements as possible. That precision transferred into the academic writing of his students as well. From a student's perspective, there were always edits and suggestions on anything that was sent to Dr. Sulc, and the time and care he put into reviewing the slightest detail of the research project, helped build the professional skillset of every student he mentored.

Dr. Sulc's commitment to his students and research was relentless. Even as his mobility became a growing obstacle, he still made it a priority to visit research plots and contribute to his student's work in whatever capacity he was able. When he retired to spend more time with his family, he would still call and talk for an hour or two about the research, data analysis, and writing process of the current and concluding projects. At this point, it would be remiss to not thank his wife Sally for her help and support through Dr. Sulc's retirement and all that came with it. Dr. Sulc's commitment to his students epitomized what it means to be a mentor and his impact on the academic and agricultural communities will continue to grow. I cannot thank him enough for everything he has done, he is greatly missed.

Mark was born in Hagerstown, Maryland but grew up in Brazil where his parents were missionaries. Mark continued to minister to international students throughout his career. He earned his BS and MS degrees at Iowa State University and his Ph.D. from the University of Wisconsin. During his tenure at Ohio State, Dr. Sulc served as Interim Chair of the Department of Horticulture and Crop Science from 2011 to 2012. Mark is survived by his wife of 41 years, Sally, and four children (Jenna, Kelsey, Nathan, and Peter) and their actively growing families. Mark's obituary may be found at: <https://www.tiddfuneralservice.com/obituaries/reuben-sulc>.

Northeast Ohio Small Farm Financial College Registration Now Open!

By: Andrew Holden

Source: <https://go.osu.edu/NEOSFFC>

Small and beginning farmers in NE Ohio are encouraged to participate in the new in-depth farm management educational program! The college will consist of two Saturday courses to be held on the Saturday of October 28 and the Saturday of November 4, 2023. Both days will run from 9:00 AM – 3:00 PM with lunch included. Both days will be held at 4-H Camp Whitewood at 7983 S Wiswell Rd, Windsor, OH 44099. The cost for the college is \$100 per participant, with the option to bring an additional family/farm member for \$50. This program also qualifies attendees for the Ohio Department of Agriculture's Beginning Farmer Tax Credit Program. Those interested in receiving this credit would be subject to additional requirements and fees (More information is available later in this release and online). Those interested in participating in this college or those seeking more information are encouraged to check out our website at: <https://go.osu.edu/NEOSFFC>

This course will offer 10 hours of farm management education that will help start your farm on the path to financial success. The college is designed to help landowners examine potential ways to increase profits on their small acreage properties. The program is open to all new or aspiring farmers, new rural landowners, small farmers, and farm families looking for new ideas.

During this college, participants will be challenged to develop realistic expectations for their new farm business. They will receive information on getting started, identifying the strengths and weaknesses of their property, and developing a farm business plan. Information on farm finances, insurance, liability, labor and marketing will be covered during the college.

Instructors include OSU Extension Educators Andrew Holden from Ashtabula County and Lee Beers from Trumbull County, and David Marrison, Professor and Field Specialist in Farm Management, Interim Director for the Farm Financial Management & Policy Institute.

The two days will consist of four sessions:

Session I - Getting Started on Your New Farm Business

- Developing real-life expectations for your farm.
- Assessing your property and resources.
- Developing a farm business plan, including setting your family and farm mission, goals and objectives.
- Understanding farm business structures.

Session II- You Can't Measure What You Don't Track. Farm Recordkeeping, Budgets and Taxes.

- Recordkeeping for farm businesses.
- Using enterprise budgets to project farm income.
- Developing cost of production projections.
- Introduction to farm taxes.

Session III - Money, Money, Money! Managing your Small Farm's Finances

- Developing a family and farm balance sheet.
- Developing financial statements including cash flow and income statements.
- Managing family and farm income and expenses.

Session I - The Legal Side of Farm Financial Management

- Legal instruments for farm financing.
- Loan options for small farms.
- Farm leases and contracts.
- Overview of risks on the farm.
- Liability insurance needs for small farms.

This two Saturday course will feature both live, in-person lectures, recordings from other state specialist, hands-on activities, take home assignments, and the ability to apply what is taught directly to your new or current farming operation.

Beginner Farmer Tax Credit Program

Created through House Bill 95 and signed into law on April 21, 2022, the Beginner Farmer Tax Credit Program offers two income tax credits beginning in tax year 2023 in following two categories:

Beginning Farmers

Beginning farmers who attend a financial management program will receive a tax credit for the cost of attending an approved farm financial management program. This college is an approved program.

Asset Owners

Individuals/business that sell or rent farmland, livestock, buildings, or equipment to beginning farmers will receive a tax credit of 3.99% for one of the following:

In the case of a sale, the sale price.

In the case of a rental, the gross rental income that the individual or business received during the first three years of the rental agreement.

In the case of a rental through a share-rent agreement, the gross rental income received during the first three years of the share-rent agreement. A share-rent agreement is an arrangement by which, in exchange for the rented assets, the beginning farmer provides the owner of the assets with a specified portion of the farm products produced from the assets.

For more information on the Beginning Farmer Tax Credit Program, including eligibility criteria and how to apply, go to <https://agri.ohio.gov/programs/farmland-preservation-office/Beginning-Farmer-Tax-Credit-Program/Beginning-Farmer-Tax-Credit>. Those who would like to be eligible for this credit must complete some additional work and pay an additional \$200 to receive the certificate. More information on this or the course in general, is available online at <https://go.osu.edu/NEOSFFC> or by contacting Andrew Holden at Holden.155@osu.edu or calling 440-576-9008.

Weather Update: Dry Weather Has Returned

By: Aaron Wilson

Source: <https://agcrops.osu.edu/newsletter/corn-newsletter/2023-33/weather-update-dry-weather-has-returned>

After a rather cool summer and some moisture recovery for many areas in Ohio in July and August, very dry weather has taken over in September. Temperatures have averaged close to normal through the first three weeks of the month (Figure 1 – left), though we have seen a few hot days and cold nights (low 40s last week in spots). Precipitation deficits are running anywhere from 1-4 inches below average, representing less than 25% of normal for much of the state (Figure 1). Several stations, including the Cincinnati, Columbus, Findlay, Cleveland, Akron, and Youngstown areas are experiencing one of their top five driest Septembers on record with less than a week until the end of the month. This has led to rapid crop drying, drying ponds, creeks, and streams, browning lawns, wilting of unirrigated landscape plants, and visible stress to young trees with some early color and leaf loss. As of Thursday, September 21, 2023, over half of the state was described as abnormally dry according to the [U.S. Drought Monitor](#), with deteriorating conditions likely in the next couple of weeks. Though perhaps welcome for an efficient harvest, this dryness poses risks including the need for additional moisture to finish off crops, increased combine and field fires, and potential challenges for cover crop and wheat germination and stand establishment this fall. For more information, check out the [State Climate Office](#) and sign up for our [monthly and quarterly climate summaries](#).

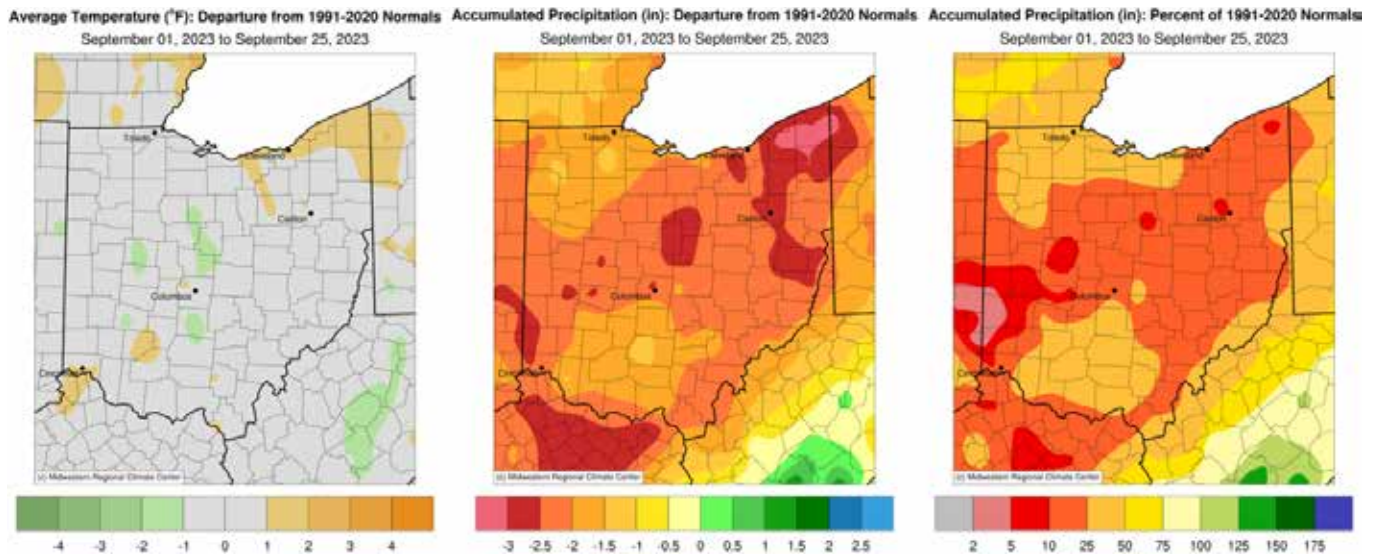


Figure 1: (Left) Average temperature departure (degrees Fahrenheit), (Middle) Departure from normal precipitation in inches, and (Right) Percent of Normal precipitation for September 1 – 25, 2023 compared to normal (1991-2020). Figures courtesy of the Midwestern Regional Climate Center.

Forecast

After a light glance of moisture from Tropical Storm Ophelia over the weekend, attention has turned to a low pressure area moving into the Ohio Valley for Tuesday through Thursday this week. On and off again showers and isolated storms are possible through mid-week, with fair conditions returning for the weekend. Temperatures will remain a bit above average, with highs mainly in the 70s to low 80s this week. The current forecast shows anywhere from less than 1 inch of rain across northeast Ohio to as much as 1.50 inches in south central Ohio. However, the heaviest rainfall is likely to be scattered and isolated, with most areas seeing less than 1 inch of rain over the next 7 days (Figure 2).

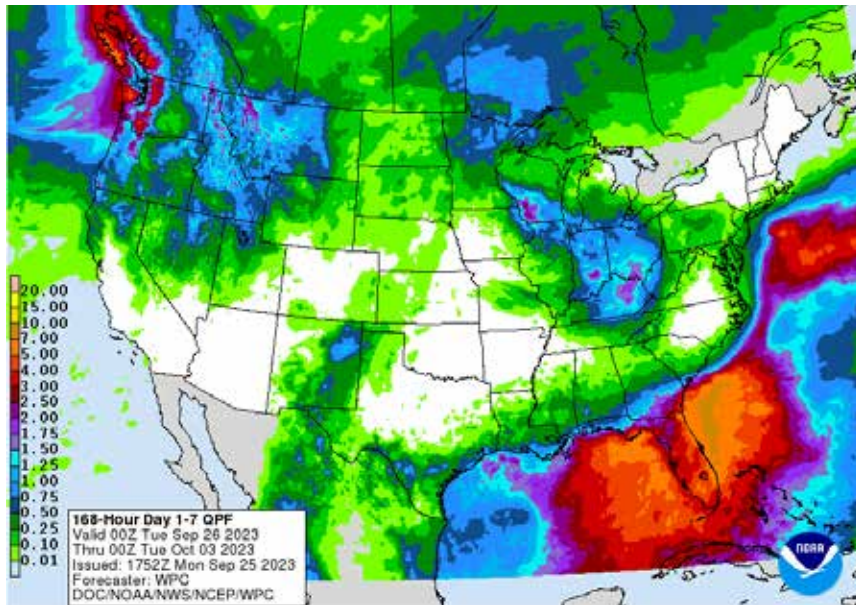


Figure 2). Precipitation forecast from the Weather Prediction Center for 8am Monday September 25 – 8am Monday October 2, 2023.

The [Climate Prediction Center's 8-14 Day Outlook](#) and the [16-Day Rainfall Outlook from NOAA/NWS/Ohio River Forecast Center](#) indicate that above average temperatures are likely for Ohio with precipitation leaning toward below average for the period of October 3 – 9, 2023 (Figure 3). For this time of year, the average high-temperature range is 71-75°F, the average low-temperature range is 50-53°F, and the average weekly total precipitation is about 0.70-0.80 inch.

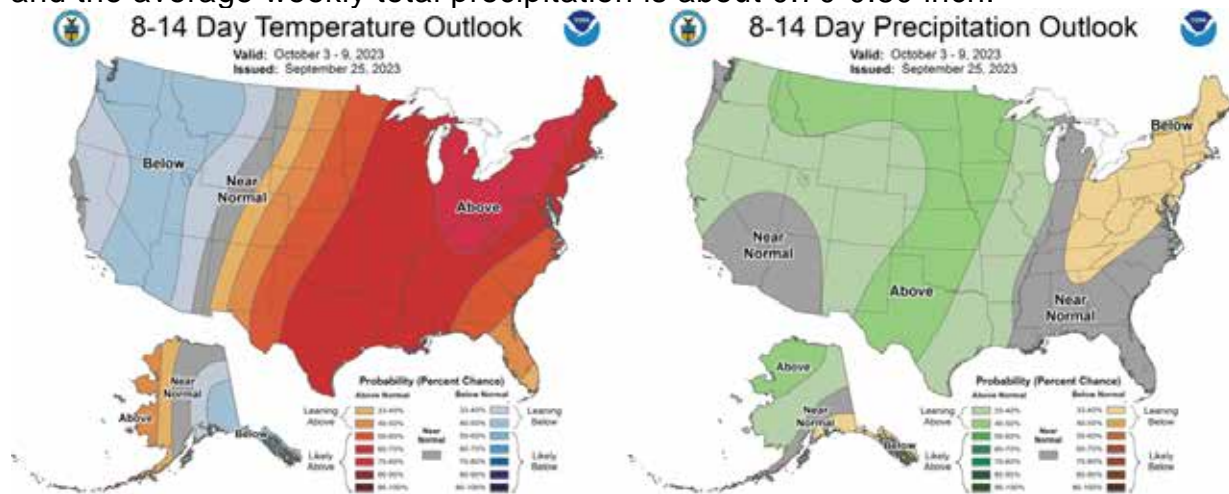


Figure 3) Climate Prediction Center 8-14 Day Outlook valid for October 3 - 9, 2023, for left) temperatures and right) precipitation. Colors represent the probability of below, normal, or above normal conditions.

Regional Updates: September 19 – 25

By: Stephanie Karhoff, CCA, Andrew Holden, Clint Schroeder, Ryan McMichael, Ken Ford

Source: <https://agcrops.osu.edu/newsletter/corn-newsletter/2023-33/regional-updates-september-19-%E2%80%93-25>

Farm Science Review is wrapped up and soybean harvest has just begun. Waterhemp escapes and volunteer corn continues to be reported in soybeans, though many fields are clean. Tar spot of corn is still progressing in fields, and now is the time to start scouting for [ear molds](#). Keep reading below to find out what OSU Extension Educators and Specialists are observing in fields across the state.

Northeast Ohio

[Andrew Holden](#) of Ashtabula County reported on behalf of Agronomic Crops Team members representing Northeast Ohio that the majority of soybeans are approaching full maturity and are in good condition. Corn has reached the black layer and is in fair condition. Haymaking and corn silage are wrapping up, and early planted beans are beginning to be harvested followed by wheat planting.

Central & West Central Ohio

[Ryan McMichael](#) of Mercer County reported on behalf of Agronomic Crops Team members representing Central & West Central Ohio that corn is between growth stages R5 (dent) and R6 (black layer) and soybean between R7 (beginning maturity) and R8 (full maturity). Both corn and soybean are in good condition, despite current dry conditions. Main field activities include tile installation, corn silage harvest, and early soybean harvest.

Northwest Ohio

[Clint Schroeder](#) reported on behalf of Agronomic Crops Team members representing Northwest Ohio. April-planted corn is rapidly drying down and fields planted in mid-May are at or near physiological maturity or black layer. Early soybean yield reports are encouraging, ranging from 60 to 70 bu/ac at 12.5% to 14.5% moisture in parts of Northwest Ohio. Corn silage harvest and 4th cutting of dry hay continued this past week, and red clover that was frost-seeded into winter wheat is now being harvested for forage use.

Southwest Ohio

[Ken Ford](#) reported on behalf of Agronomic Crops Team members representing Southwest Ohio. Soybeans are beginning to dry down over this past week. Very few pockets of harvest have been completed on some early-planted soybeans. With the continued dry and warm conditions harvest in the southwest will drastically ramp up this week, depending on what moisture we get from the scattered showers in the forecast. Corn is still a concern for some parts of the region as the Mid to Late May planted corn

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is still struggling to reach the black layer status. In particular, one farmer pulled out of chopping silage as the corn had not reached an acceptable maturity. April planted corn is maturing and drying rapidly and harvest of this corn will also begin to ramp up this week.



Soybeans on September 18th, 2023 vs Soybeans on September 25th, 2023

2023 End-of-season Corn Yield Forecasts

By: Osler Ortez

Source: <https://agcrops.osu.edu/newsletter/corn-newsletter/2023-33/2023-end-season-corn-yield-forecasts>

Most of the corn acreage in Ohio is now at denting (R5) and mature (R6) stages. On the September 18 USDA crop progress [report](#) (week Ending 09/17/23), denting corn progress was 67 percent complete, and mature corn progress was 22 percent complete. Despite row crop progress remaining slightly behind the five-year average, favorable crop condition ratings exceeded previous year averages.

The 2023 end-of-season corn yield forecast is now available for Ohio and the Corn Belt region. The forecast uses the UNL Hybrid-Maize crop model in collaboration with faculty and extension educators from 10 universities. Forecasts help researchers, growers, and industry stakeholders to make management, logistics, and marketing decisions during the crop season. Forecasts cover 40 locations across the Corn Belt, including South Charleston (Western Ohio), Custar (Northwest Ohio), and Wooster (Northeast Ohio). Table 1 and Figure 1 summarize the 2023 end-of-season corn yield forecast results.



Corn at the dented stage (R5) in northeast Ohio, September 2023.

Table 1. Simulations of 2023 end-of-season corn yield potential and crop stage on September 13, 2023. Adapted from Grassini et al., 2023.

Location		Long-term average yield (bu/ac) §	Range of Yp forecasts as of September 13 (bu/ac) ¶	Range of Yp forecasts as of September 13 (bu/ac) ¶	Probability (%) of 2023 yield to be Below (relative to the long-term Yp) †	Probability (%) of 2023 yield to be Near (relative to the long-term Yp) †	Probability (%) of 2023 yield to be Above (relative to the long-term Yp) †	Simulated crop stage*
OH	Custar	208	229	255	0%	21%	79%	R5, Dent
	South Charleston	216	235	248	0%	45%	55%	R5, Dent
	Wooster	210	197	231	8%	66%	26%	R4, Dough

§ Long-term (last 20+ years) potential yield at each location and surrounding area.

¶ Range of forecasted 2023 potential yields based on average planting date in 2023, indicating the potential yields in the 25th and 75th percentile of the potential yield distribution (associated with respective adverse and favorable weather scenarios during the rest of the season).

† probability of obtaining a 2023 yield below (<10%), near (±10%), and above (>10%) than the long-term potential yield at each location.

Table 1 (above)

Simulated rainfed corn stage by Sep 13

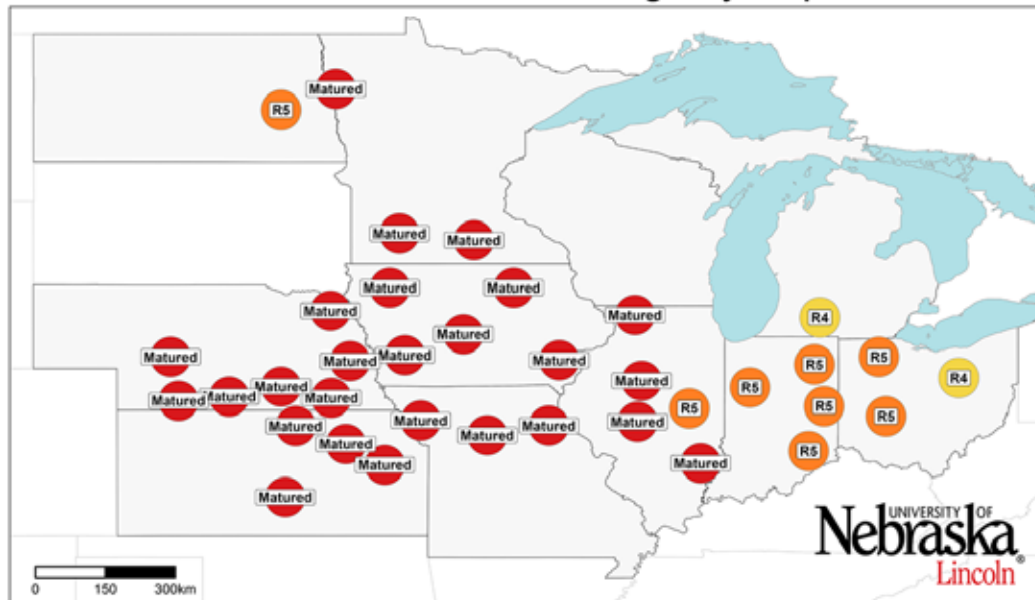


Figure 1. Simulated developmental stage for rainfed corn at each location. R1: silking; R2: blister; R3: milk; R4: dough; R5: dent; R6: physiological maturity.

Probability of yield deviation for rainfed corn by Sep 13

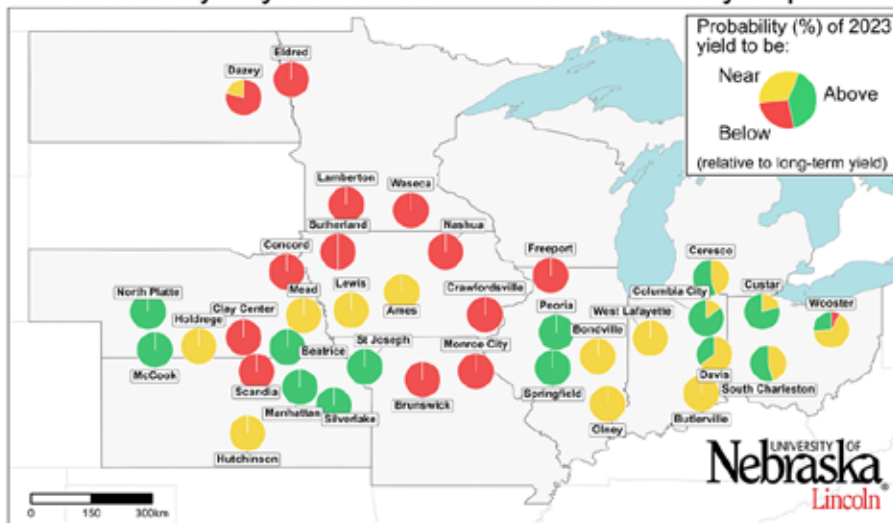


Figure 2. The probability of 2023 yields to be below, near, and above the long-term (2005-2022) average yield potential at each location. Larger color sections within the pie chart indicate a higher probability that end-of-season corn yield will be in that category. Source: Grassini et al., 2023.

Summary

Despite a rough year with development variability and dry periods, the 2023 end-of-season Corn Yield Forecast results for Ohio are promising:

- The chances of below-average yield potential are none for the Custar and South Charleston sites and an 8% chance of below-average yields for the Wooster site (*Table 1*).
- Projections show a 21% (Custar site), 45% (South Charleston site), and 66% (Wooster) probability of near-average yield potential (*Table 1*).
- The Custar and South Charleston sites show a 79% and 55% probability of having above-average yield potential. Wooster's conditions are not as optimistic, with only a 26% chance of above-average yields (*Table 1*).

Regional projections show that most corn has reached maturity, and yield potential is variable. Aggregated across all sites, yield potential this season is about 7% below the historical average. Regional observations include:

- A little over half of the sites have a high probability of below-average yields, primarily located in the central, western, and northwestern Corn Belt (*Figure 2*).
- Most sites in the eastern part of the Corn Belt and a few in the central/western Corn Belt have a high probability of near-average yields (*Figure 2*).
- Above-average yields are expected at about half of the sites, primarily across the western and eastern Corn Belt (*Figure 2*).

These yield forecasts do not consider other yield-limiting factors such as crop stand issues, storm damage, replanting, disease, or nutrient losses. Likewise, results can deviate with varying planting dates or hybrid maturities. Yield forecasts are not field-specific and represent an average yield estimate for a given location and surrounding area.

As corn harvest season approaches in Ohio, we wish you well.

Reference

Grassini, P., Andrade, J., Rizzo, G., Yang, H., Rees, J., Coulter, J., Licht, M., Archontoulis, S., Ciampitti, I., Singh, M., & Ortez, O. (2023). Corn Yield Forecasts as of August 23. UNL Nebraska CropWatch. Available from: <https://cropwatch.unl.edu/2023/2023-corn-yield-forecasts-end-season-forecasts-suggest-near-below-average-yields-region>

61st Farm Science Review Brings Agricultural Innovation, Education and Exploration to the Midwest

By CFAES News Team

Source: <https://cfaes.osu.edu/news/articles/61st-farm-science-review-brings-agricultural-innovation-education-and-exploration-the>



LONDON, Ohio (Sept. 22, 2023) - More than 116,786 attendees made the trip to the Molly Caren Agricultural Center this week for the 61st annual Farm Science Review and left with new products, new ideas and new connections.

The three-day farm show welcomed 35,902 visitors on Tuesday, 59,641 on Wednesday and 21,243 on Thursday, all of whom experienced beautiful Ohio fall weather. “As far as shows go historically, this one is at the top of the list in terms of attendee-

exhibitor interactions, field demonstrations and weather conducive to folks enjoying their time here,” said Nick Zachrich, FSR manager. “We’ve had lots of great feedback from attendees and exhibitors alike on how the connections made here this week will be prudent to the agriculture industry as a whole in the years ahead.”

For exhibitors, it’s a chance to connect with current and potential customers.

Brad Bergefurd, an agronomist with Brandt, said his company has been exhibiting at FSR for over 10 years now.

“We’re here to share the research and programs we have for farmers in Ohio to adopt, if they so choose,” he said. “Farmers here are looking for little things they can do to increase profits, and that’s where we come in.”

“We come to Farm Science Review to connect with a lot of our current and potential customers,” said Jenna Watson, corporate marketing manager of AgPro, one of the FSR presenting sponsors. “It’s a great opportunity to talk about the equipment and technology available to attendees.”

For farmers, it’s a fun trip to make just before harvest begins.

“We’re here to see the latest and the greatest,” said Patty Mann, a corn and soybean farmer from Jackson Center, Ohio. “We see old friends, businesses we work with and just come to kick the tires.”

Notable attendees of this year's show ranged from dignitaries like Ohio Governor Mike DeWine and Ohio State University Acting President Peter Mohler to fan-favorite ag influencers, such as Zoe Kent (@farmwithzoe), Mike Less ([Farmhand Mike](#)) and Andy Pasztor ([#AndyClean](#)), who shared his passion for FSR on his [social media channels](#). "...this is seriously my fav farm show out there!!!! You guys do a fantastic job!!!! See everyone next year!!!" he wrote.

Highlights from the show include:

- Five hundred acres of corn and soybeans were harvested during the daily field demos (FSR is the only farm show with both corn and soybean harvest).
- A special exhibit for the 60th anniversary of the Slow Moving Vehicle emblem (this year's FSR coincided with National Farm Safety and Health Week).
- Ask the Expert sessions covering a wide array of topics, including market updates and succession planning, with educators from The Ohio State University College of Food, Agricultural, and Environmental Science.

The 2024 show is scheduled for Sept. 17-19 of next year.

"Planning is already underway for next year's show and we look forward to welcoming everyone back to an even bigger and better Farm Science Review," said Zachrich.

Farm Science Review is hosted by the College of Food, Agricultural, and Environmental Sciences at The Ohio State University. Year-after-year, Farm Science Review welcomes more than 100,000 attendees and over 500 different exhibitors to the Molly Caren Agricultural Center in London, Ohio, making it the heart of agricultural innovation and education. For more information, visit fsr.osu.edu or follow Farm Science Review on social media.

What is a Land Contract?

By Robert Moore

Source: <https://farmoffice.osu.edu/blog/fri-09222023-1009am/what-land-contract>

The term "Land Contract" is often used as a generic name for any land installment sale where the buyer makes payments to the seller over time. However, a land contract has a specific meaning under the law and does not apply to all installment sales. A land contract is one type of land installment sale while seller-financed is another. While the land contract and seller-financed option allow buyers to acquire property without traditional bank financing, they differ significantly in terms of legal implications and practical considerations. In this article, we will discuss the difference between a land contract installment sale and a seller-financed installment sale.

Land Contracts: An Overview

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A land contract is a legal agreement between a property seller and a buyer. In this arrangement, the buyer agrees to purchase the property over time by making regular payments to the seller, who retains legal title to the property until the contract is fully paid off. After the final payment is made, the seller signs the deed over to the buyer. Land contracts are a popular choice for buyers who may not qualify for traditional financing due to credit issues or other reasons.

Key Characteristics of Land Contracts in Ohio:

Legal Title: In Ohio, the seller retains legal title to the property until the contract is satisfied, while the buyer obtains equitable title, allowing them to possess and use the property.

Payment Structure: Buyers make monthly or annual payments to the seller, including principal, interest, and sometimes taxes and insurance. The specific terms are negotiable and outlined in the contract.

Default Consequences: If the buyer defaults on payments and the contract has been in effect for less than five years or less than 20% of the payment has been made, the seller can terminate the contract and retake possession of the property. If the contract is older than five years or more than 20% of the purchase price has been paid, the seller must foreclose and will be paid from the proceeds of a judicial sale.

Legal Requirements: Ohio Revised Code Section 5313.02 requires sixteen specific requirements for a land contract. If entering a land contract, be sure all requirements are met so that the land contract is enforceable for both buyer and seller.

Seller-Financed Land Sales: An Overview

Seller-financed land sales involve the property seller acting as the lender, providing financing to the buyer for the purchase. Legal title to the property is transferred to the buyer at the time of sale. This method allows buyers to acquire the property without the need for a traditional bank loan.

Key Characteristics of Seller-Financed Land Sales in Ohio:

Title Transfer: Unlike land contracts, seller-financed land sales typically involve the immediate transfer of both legal and equitable title to the buyer upon the completion of the sale.

Payment Structure: Buyers make regular payments to the seller, which include principal and interest, similar to a traditional mortgage. These terms are negotiated between the parties and documented in a promissory note and mortgage. The mortgage provides security to the seller in the event the buyer defaults.

Default Consequences: If the buyer defaults on payments, the seller can initiate a foreclosure proceeding, similar to traditional lenders, to ensure payment is made.

Legal Requirements: There are no specific legal requirements for a seller-finance sale. However, a promissory note should be provided to the seller that includes the amount owed, interest rate and payment schedule. A mortgage should also be executed and recorded to provide security to the seller in the event of buyer's default.

Key Considerations

Title Transfer: The most significant difference between land contracts and seller-financed land sales in Ohio is the timing of title transfer. In a land contract, the seller retains legal title until the contract is fully satisfied, while in seller-financed land sales, both legal and equitable title transfer to the buyer upon sale completion.

Negotiability: Both methods offer flexibility in negotiating terms, including interest rates, down payments, and property responsibilities. Buyers and sellers should carefully consider and document these terms to avoid future disputes.

Legal Assistance: Given the complexities of real estate transactions, it is advisable for both buyers and sellers to seek legal counsel to ensure that the chosen method aligns with their interests and complies with Ohio law.

Which is Better?

It depends. For the seller, a land contract is often better because the deed is not transferred until the final payment is made. This allows the seller to keep legal title and potentially have more protection if the buyer defaults. For the buyer, the seller-financed option is usually better. The seller will prefer to have the legal title throughout the transaction so that they have full control over the property. Tax consequences are similar for both a land contract and seller-financed sale.

Conclusion

When it comes to land transactions in Ohio, understanding the difference between land contracts and seller-financed land sales is crucial. These methods provide alternatives to traditional financing, but they come with distinct legal and practical implications. Buyers and sellers should carefully evaluate their options, negotiate terms diligently, and consider consulting legal professionals to ensure a smooth and legally compliant transaction. Ultimately, a well-informed decision can lead to a successful and mutually beneficial real estate transaction.

Extension Talk – Where's the Beef (Events this Fall)?

By: Andrew Holden, ANR Educator – Ashtabula County

Hello Ashtabula County! Changes are happening across the county! Our apple orchards are open with fresh apples and cider. The soybeans are just starting to show signs of transitioning from green to golden. And the grapes are giving off sweet scents, indicating they are ready to be picked! All these signs point to autumn and harvest,

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quickly approaching. After a summer of cooler than average temperatures and smoke in the sky, we'll have to see what next season has in store. The presents of El Niño could mean that our weather pattern will look different in the near future than it has in the previous few years.

Today, I wanted to share with you three important beef related events that should be on your calendar if you raise beef and one if you enjoy eating it!

The Ashtabula County Cattlemen's Association and the Ohio State University Extension invite you to join us for the 2023 Beef Twilight Tour on October 12th, in Geneva, Ohio at Na*Kysie Meats. Na*Kysie Meats is a USDA-inspected butcher shop in Geneva, Ohio. They sell grass-fed and free-range meats from local farmers, artisan-style charcuterie, and salumi. The tour will showcase their facility, the history of their operation, and what is in store for the future. All beef producers and industry individuals are invited to attend. Do not miss this opportunity to visit this outstanding local butcher shop. We hope to see you there!

A Free Beef Hamburger and Hotdog Meal will be served at the conclusion of the program, compliments of Ashtabula County Cattlemen's Association. Thank you to the Na*Kysie for hosting this event!

Please RSVP by calling 440-576-9008 or online at www.go.osu.edu/23btt

The next event, I am excited to share, is the 34th Annual Ashtabula County Beef Banquet. The banquet will be held on November 4th at 7:00 PM at the Expo Building. Tickets are \$30 a plate and doors open at 6:30 PM with dinner at 7:00 PM.

The proceeds from the Beef Banquet will fund the ACCA Student Scholarship, as well as multiple educational events throughout the year. This year's banquet will include live entertainment, ticket drawing prizes, and a great Prime Rib Dinner!

Come celebrate the beef industry and support the Ashtabula County Cattlemen's Association and all of their efforts! You don't want to miss the prime rib dinner, AKA the best meal of the year!

Tickets are now available for the Banquet! For tickets contact me or one of the other 5 ACCA Directors! Kate Cole at 440-850-1600, Bryan Elliot at 330-240-5533, Evan Flack at 440-221-1668, Zach Ward at 440-275-1494, Garret Love at 419-566-6570, or Andrerw Holden at 440-576-9008.

Northeast Ohio Agriculture

OHIO STATE UNIVERSITY EXTENSION
Ashtabula, Portage and Trumbull Counties

Interested in sponsoring the dinner or donating a raffle item? Contact one of the directors and ask them how!

Bloomfield Livestock Auction will be hosting another BQA training on Wednesday, October 25th, from 6:00 PM to 7:30. This training is free to the public and will allow you to earn BQA Certification or renew your expiring certification!

To RSVP, or if you have any questions, please contact my office at 440-576-9008 or at Holden.155@osu.edu.

Fall Beef Events

2023 Beef Twilight Tour - October 12th

- Please RSVP by calling 440-576-9008 or online at www.go.osu.edu/23btt

BQA training - October 25th

- To RSVP please contact my office at 440-576-9008 or at Holden.155@osu.edu.

Ashtabula County Beef Banquet – November 4th

- Tickets are now available for the Banquet! For tickets contact me or one of the other 5 ACCA Directors!

Andrew Holden is an Agriculture & Natural Resources Extension Educator for Ohio State University Extension. Andrew can be reached at 440-576-9008 or Holden.155@osu.edu

CFAES provides research and related educational programs to clientele on a nondiscriminatory basis. For more information, visit cfaesdiversity.osu.edu

CFAES**Na*Kyrsie Meats**

2023 Beef Twilight Tour

Thursday, October 12th, 6:30 P.M.

The **Ashtabula County Cattlemen's Association** and the Ohio State University Extension invite you to join us for the 2023 Beef Twilight Tour on October 12th, in Geneva, Ohio at Na*Kyrsie Meats.

Na*Kyrsie Meats is a USDA-inspected butcher shop in Geneva, Ohio. They sell grass-fed and free-range meats from local farmers, artisan-style charcuterie, and salumi.

The tour will showcase their facility, the history of their operation, and what is in store for the future.

All beef producers and industry individuals are invited to attend. Do not miss this opportunity to visit this outstanding local butcher shop. We hope to see you there!

A **Free Beef Hamburger and Hotdog Meal** will be served at the conclusion of the program, compliments of Ashtabula County Cattlemen's Association.

*Thank you to the Na*Kyrsie for hosting this event!*

DATE: October 12th, 2023 **TIME:** 6:30 PM to 8:30 PM **COST:** Free

LOCATION: Na*Kyrsie Meats - 100 Austin Rd, Geneva, OH 44041

RSVP: Please RSVP by calling 440-576-9008 or online at go.osu.edu/23btt

MORE INFO: Call Andrew Holden at 440-576-9008 or Email Holden.155@osu.edu.

Spiders, Bats & Owls, Oh My!

special guests
Ashley Kulhanek

Jamey Emmert

Todd Cartner

DATE:

October 17, 2023

TIME:

6:00 p.m.–9:00 p.m.

LOCATION:

Morgan Operation Center
8505 Nicodemus Road
Ravenna, Ohio

\$15 Registration Required

Send checks to:

Portage County OSU Extension
705 Oakwood Street, Suite 103
Ravenna, Ohio 44266

Online: \$18

Scan the code!



Registration ends
October 13th

PORTAGE COUNTY PRESENTS

Wildlife Workshop

Curious about the creatures that go bump in the night? Hear from our local experts and help dismiss the myths and fears of these amazing creatures. Our special guests will lead us in learning about the life cycle ecology and conservation for Ohio spiders, bats, and owls.

Join us for an exciting night of exploring the creatures of the night concluding with owl calls!

- § Delicious, spooky treats
- § Owl mounts – Hands-on activities
- § Give aways

Indoor/outdoor please dress accordingly. Parking onsite
Moderately short walking distance

Ohio Certified Volunteer Naturalist: 3 Educational hours

Open to anyone!





OHIO STATE UNIVERSITY EXTENSION PRESENTS

Ag Lender Seminars

Professional Development for Professional Lenders. Seminars are designed to share current information with lenders and enhance the working relationship between OSU Extension and Ag Lenders.

2023 Featured Speaker at all locations...

Farm Bill 2023 Update: Direct from Washington D.C.

by: John Newton, Ph.D., Chief Economist to Senator John Boozman, Ranking Member of the U.S. Senate Committee on Agriculture, Nutrition & Forestry. Newton: Ohio State University Graduate: Ph.D 2013, M.S. 2012, B.S. 2010.

Additional speaker and topics by location



Ag Lender
Seminar Info



Ag Lender
Seminar
Registration



THE OHIO STATE UNIVERSITY
EXTENSION

CFAES

Ottawa, Ohio

October 17, 2023

Putnam County

Educational Service Center

124 Putnam Parkway

Ottawa, Ohio 45875

Wooster, Ohio

October 18, 2023

Buckeye Agricultural Museum

877 West Old Lincoln Way

Wooster, Ohio 44691

Urbana, Ohio

October 19, 2023

Campaign Co. Community Ctr

1512 S. US Hwy 68

Urbana, Ohio 43078

Washington Court House, Ohio

October 19, 2023

Fayette Co Agricultural Ctr

1415 US Hwy. 22 SW

Washington CH, Ohio 43160

More Information:

Ag Lender Seminars at The Ohio
State University

u.osu.edu/aglenderseminars/

Farm Office at The Ohio State
University

[Farmoffice.osu.edu](https://farmoffice.osu.edu)

Wm. Bruce Clevenger
clevenger.10@osu.edu

419-770-6137

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CFAES

Wednesday
October
25

6:00 PM – 7:30 PM
Bloomfield Livestock
Auction
North Bloomfield, OH

BEEF QUALITY ASSURANCE (BQA)

This program offer the opportunity to earn your certification or renew you expiring one. The certification cycle is 3 years.

Andrew Holden and Noelle Barnes will cover a multitude of topics, including carcass quality, injection protocol, and animal handling, that will provide your BQA certification and ultimately impact your success at marketing.



THE OHIO STATE UNIVERSITY
EXTENSION

Call 440-576-9008 to RSVP

**Please arrive at least 10 minutes
prior to 6:00 PM**

College of Food, Agricultural, and Environmental Sciences

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For more information, visit cfaesdiversity.osu.edu. For an accessible format of this publication, visit cfaes.osu.edu/accessibility.



NORTHEAST OHIO SMALL FARM FINANCIAL COLLEGE

Small and beginning farmers are encouraged to participate in this new in-depth farm management educational program!

This course will offer 10 hours of farm management education that will help start your farm on the path to financial success.

Instructors include OSU Extension Educators Andrew Holden and Lee Beers, and Farm Management Field Specialist in, David Marrison.

This two Saturday course will feature both live, in-person lectures, recordings from other state specialist, hands-on activities, take home assignments, and the ability to apply what is taught directly to your new or current farming operation.

DATE: Saturday, October 28 and Saturday, November 4, 2023

TIME: 9:00 AM – 3:00 PM

LOCATION: 4-H Camp Whitewood
7983 S Wiswell Rd, Windsor, OH 44099

COST: \$100 per participant, \$50 per additional family member

Register here: go.osu.edu/NEOSFFC

Call Andrew Holden at 440-576-90089 with any questions!



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Topics:

Starting Your New Farm Business

Goals and Expectations
Mission Statements
Business Plan
Farm Business Structure

Recordkeeping, Budgets and Taxes

Enterprise Budgets
Projecting Farm Income
Cost of Production
Introduction to Farm Taxes

Managing Your Small Farm's Finances

Balance Sheets
Cash Flow Statements
Financial Statements
Managing Income and Expenses

The Legal Side of Farm Financial Management

Farm Financing
Loan Options for Small Farms
Farm Leases and Contracts
Risks on the Farm
Liability Insurance

Sponsors:

OSU Extension-Ashtabula & Trumbull Counties

OSU Beginner and Small Farms Program

Farm Financial Management and Policy Institute (FFMPI)

Risser Farm Management Fund

Bruns Insurance Services

CFAES

THE OHIO FARM BUSINESS ANALYSIS PROGRAM IS HIRING!

THREE NEW FARM BUSINESS TECHNICIANS

FARM BUSINESS TECHNICIANS WORK DIRECTLY WITH PRODUCERS TO COLLECT AND ANALYZE FINANCIAL DATA THAT HELPS EVALUATE THE FARM BUSINESS AND CONTRIBUTES TO THE OHIO DATABASE AND STATE SUMMARIES.

TO APPLY, VISIT: **[HTTP://GO.OSU.EDU/FBAHIRING](http://go.osu.edu/fbahiring)**
DEADLINE TO APPLY: SUNDAY, OCTOBER 8



THE OHIO STATE UNIVERSITY

COLLEGE OF FOOD, AGRICULTURAL,
AND ENVIRONMENTAL SCIENCES



Planning for the Future of Your Farm Workshops



Join OSU Extension to learn how to transition your farm to the next generation at one of our **“Planning for the Future of Your Farm”** workshops. These workshops are designed to jump-start your family’s discussion on farm succession and estate planning. Both on-line and in-person workshops are available.

Choose the Location/Format Which Best Fits You

Zoom Webinar Workshop (6:30 – 8:00 p.m.)

February 5, 12, 19, and 26

In-Person Workshop Locations (9:00 to 4:00 p.m.)

Southern State Community College - Mt. Orab Campus:
November 29, 2023 (Brown County)

Celina, Ohio: December 7, 2023 (Mercer County)

Lisbon, Ohio: January 19, 2024 (Columbiana County)

Urbana, Ohio: January 26, 2024 (Champaign County)

Tiffin, Ohio: February 2, 2024 (Seneca County)

Instructors: David Marrison, OSU Extension Farm Management Field Specialist and Robert Moore, Attorney with the OSU Agricultural & Resource Law Program

More Information at: go.osu.edu/farmsuccession

farmoffice.osu.edu

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SCAN ME



farmoffice.osu.edu

Statewide Sheep Production Tour



September 30 - October 1, 2023

Sponsored by: Ohio Sheep Improvement Association and OSU Extension

Michigan Lamb Marketing and Dry Lot/ Confinement Sheep Operations



Saturday September 30, 2023

- **Ronnie Berry Halal Meats (11:00 am)** – Dearborn, MI – Ronnie Berry's Meats, has served the Dearborn, MI community for over 60 years. They stock a wide variety of fresh meat weekly including lamb, veal, chicken, and beef. They also smoke their own jerky, beef pepperoni, and lunch meats.
- **Eastern Market of Detroit (12:30 pm)** – Detroit, MI – Attending the Saturday Market is an experience that is undeniably Detroit. Over 225 market vendors share their produce and stories with up to 40,000 visitors in one day during their busy season. The tradition of this market has been a cornerstone of the city for 125 years and is crucial to their mission of nourishing a healthier, wealthier, and happier city.
- **Wheaton Hampshires (3:30 pm)** – Charlotte, MI – Intensive club lamb operation primarily marketing to 4-H and FFA members as well as marketing genetics to other club lamb producers across the country. Primary facilities are confinement/dry lot type buildings due to extensive AI, ET and Ram Semen Collection programs, although some pasture is utilized during different times of the year. The most unique part of the buildings is a climate-controlled ram barn so that ram semen collections can be done throughout the year.

Scheduled overnight stay in the East Lansing, MI area (at own expense).
Must Register for hotel room on ONLINE REGISTRATION FORM for hotel availability

Sunday October 1, 2023

- **Michigan State University Sheep Teaching and Research Center (9:30 am)** – Lansing, MI – MSU sheep farm has an accelerated lambing program and modern lambing barn and feeding system running 300 ewes. They utilize a total mixed ration feeding program to provide a quality and low-cost diet. The farm uses natural methods to achieve a high rate of reproductive success with lambing periods every 4 months. The farm's facilities allow it support applied research projects and the education of both students (undergraduate and veterinary) and producers on modern sheep production practices.
- **Dr. Richard Earhardt Family Sheep Farm (1:30 pm)** – Eaton Rapids, MI – The Earhardt Farm has an accelerated lambing program with 200 ewes and practices Management intensive Grazing (MiG) on 25 acres. The focus on forage quality and strategic feeding to create the level of reproductive efficiency needed to produce a consistent set of lambs year around. Dr. Richard Earhardt is the Michigan State University Small Ruminant Specialist and has been a speaker at the Buckeye Shepherd's Symposium on multiple occasions.

Meals and Hotel at your own expense - Van costs split with those who ride in van

Van transportation will be provided for up to 12 people – first come-first served

Tour reservations due: Monday September 18, 2023 – need registered for van and hotel reservations

Contact: Mark Badertscher, OSU Agriculture and Natural Resources Extension Educator, Hardin County,
(419) 767-6037, badertscher.4@osu.edu for tour details.



Scan for Registration