FRESHWATER CAST · MONDAY CAST

Monday Cast live · Nov 16–18, 2026

Weather
National Weather Service forecast for Saginaw Bay area

Saginaw Bay

Michigan

Mon Nov 16 – Wed Nov 18, 2026 · Eastern Time · Walleye

BITE ODDS · THIS CAST

7 /10 — Fair odds

0 2 4 6 8 10

PRESSURE	STORMS	WIND	SKY / RAIN	BASS STAGE	CROWD
+ Mostly stable	+ No lightning	− Up to 15 mph · open-water chop	+ Clear / sunny (~0%)	+ Fall transition	+ Weekday · lighter traffic

WEEK Early-week setup on this water — highs **50–55°F**, lows **34–41°F**, rain chance up to **~0%**. Story is wind — pick banks the breeze is hitting and keep crossings short.

THREE-DAY WEATHER

MONDAY NOV 16

50° F high

LOW	34°F
SKY	Mostly Sunny
WIND	SW 5–10 mph
RAIN	~0%
SUN	7:30 AM / 5:07 PM

Frame: Cold start — let the sun warm the shallows; the better bite often comes later in the day.

TUESDAY NOV 17

55° F high

LOW	37°F
SKY	Sunny
WIND	SW 10 mph
RAIN	~0%
SUN	7:31 AM / 5:06 PM

Frame: Cold start — let the sun warm the shallows; the better bite often comes later in the day.

WEDNESDAY NOV 18

55° F high

LOW	41°F
SKY	Mostly Sunny
WIND	SW 10–15 mph
RAIN	~0%
SUN	7:32 AM / 5:06 PM

Frame: Breeziest day — use ripple on wind-blown banks and points; open-water chop is higher risk.

Window: Mon–Wed · Air: SW · Bite window: dawn + last light

HOW TO FISH THIS WEATHER

MORNING

- Shallow cover, points, creek mouths
- **First light (7:30 AM EST) → ~9 AM**
- Use any ripple as cover

MIDDAY

- Shade lines, docks, deeper edges
- Electronics for bait height first
- Slow down once the sun is overhead

EVENING

- Revisit shallow shade as sun drops
- Topwater if the surface lays down
- Weekday traffic is lighter — work quiet pockets

FALL TRANSITION **Walleye plan: Fish rock and gravel 10-25 ft at low light; jig and minnow or troll stickbaits, moderate.**

BIOLOGY

BASS STAGE

Walleye are in the fall transition — following bait into creeks and onto flats as water cools.

Basis: estimated water ~52°F — 75-day observed air record (NOAA ACIS) lagged for a lake (14-day response); no water-temperature gauge on the lake; air record trending falling

NATURAL FORAGE

What's on the menu: No dated forage report turned up for this exact window. Perch, emerald shiners, and other baitfish are the usual fall foods on Saginaw Bay, and wind stacking bait on a flat or reef is the tell.

ALSO BITING

Smallmouth · perch. Smallmouth: rock, riprap, and reef edges with tubes and Ned rigs.

PRESSURE

Weekday traffic — lighter than the weekend. Fish early, give ramps and swim areas room.

WATER BOARD — LAKE CHEAT SHEET

FIXED Natural / small-impoundment water — no generation table. Check access rules and level notes with the managing agency before you go.

ITEM	NOTE	SOURCE
Clarity	Stain meets clear water here and draws both walleye and bass.	

ACCESS — BANK / KAYAK / BOAT

BANK

Public piers and riverfront parks around Bay City, including Veterans Memorial Park and Independence County Park, give walk-in anglers access to the Saginaw River mouth and the bay edge. Finn Road Park and Pinconning Park offer open shoreline farther north.

KAYAK

Kayakers should launch only at posted public access, such as Finn Road Park or the Bay City riverfront ramps, and treat Saginaw Bay as big open water. Daytime is calmer early, but plan to be off before the southwest wind builds after dark. Is workable on the lee side of points.

BOAT

Launch at the Saginaw River Mouth ramp, Finn Road Park, Pinconning Park, Bay Port, Sebewaing Harbor Marina, or Au Gres River Mouth. Troll or jig the first break and weed edges at dawn and dusk, then graph deeper flats under hard sun. Fish early before the southwest wind builds.

LURE BOX

TOP

A walking bait or popper is mostly a calm-morning smallmouth option near riprap and weed edges dawn morning.

MID

Crankbaits, soft swimbaits, and spinnerbaits for walleye and bass on wind-blown flats. Slow down under bright sun; speed up when bait is moving.

BOTTOM

Jigs with plastics or live bait are the walleye workhorse on pier edges, weed lines, and the first break. Tubes and Ned rigs cover smallmouth on rock and riprap. Farther out on the clear bay, switch to natural perch, goby, and smoke tones on light line.