

Natalie Gilbert
Lafayette, Ind.
Gilbert Farms
Products: Grain
Size of Operation: 3,500 acres
In Business Since: 2005
Farm Credit Partner: Farm Credit Mid-America
Working with Farm Credit Since: 2005



Women have been involved in farming for generations, and an increasing number of U.S. farms are owned by women. Not all, though, take as active a role as Natalie Gilbert, who works side-by-side with her husband, Greg, to farm their 3,500 acres of owned, leased and contracted land.

“Running the equipment is the fun part,” she says. “It’s the reward for all the hard work you do the rest of the year.” Beyond operations in the field, all of which Natalie and Greg handle themselves, that hard work includes deciding when to plant, what seed to buy, when to fertilize and when to sell, decisions that are primarily Natalie’s responsibility while Greg focuses more on maintaining their equipment. Over the eight years she’s been farming full-time, she’s grown used to the surprised looks she sees as she drives a combine down the road – a regular occurrence since their acreage is spread across a 70 mile radius of their home.

Natalie started farming in 2003 when she took over management of her grandfather’s acreage, despite the fact that her parents didn’t farm and so she didn’t grow up understanding all that farming entailed. “I’ve learned a lot through trial and error and experience,” she says. “I also began learning from other successful farmers.” Farm Credit has also helped, both with financing and education. “They’re really the gold standard in farm lending,” she says. “They understand farming operations and how they work, and the capital input the farmer needs.”

In 2009, Natalie and Greg started farming full time, working land they both own and rent, and also custom farming for other landowners, a diverse approach that help them be better farmers overall. “We’ve been the landowner and the tenant, and also the farmer who’s actually turning over the dirt,” Natalie says. “That gives us better insight and helps us be more in tune with what needs to happen.”

The couple primarily raises corn, supplemented with some soybeans. Their operation is big enough to allow them to purchase inputs in volume, which reduces their costs, and sell in volume, which increases their profits. “Farming is a business like any other,” Natalie says. “You buy inputs, work long hours to produce your products, try to control your costs, and then market and sell your products.”



Technology plays a big role in managing their operation, with GPS in all their equipment and smart phones keeping them informed on commodity prices and connected to suppliers and landlords. “We check the markets every 20 minutes to see when it’s the right time to sell our grain,” she says. “That’s one of the great things about farming: the opportunity to be in control of our own destiny and where our business is going in the future.”