

Speaker 1: [00:00](#) Welcome to the old fashioned on purpose podcast. Homesteaders can be a frugal bunch. In fact, some of the most frugal people I have ever met are in the homesteading space. Now, frugality can be a extremely admirable quality, especially in our day and age of excess consumerism. How ever when it's taken too far, it can actually hamper your homestead efforts. Are you intrigued yet? Keep on listening. I'm your host Jill winger, and for the last 10 years I've been helping people just like you who feel uninspired by modern life. I'll show you how to leave the rat race and create the life you really want by learning how to grow your own food and master old-fashioned skills no matter where you live. So if you are a frugal person yourself, I totally get you. I am too. It's kind of my nature. It's how I was raised.

Speaker 1: [01:04](#) And no matter where we have been at budget wise in our life, whether we've had, really sparse budgets or we've had a little more wiggle room, I always lean towards the side of frugality. I just can't help it. And I remember way back at the beginning of our homestead journey, I was a new mom. I had quit working in town, so I was doing the whole stay at home mom thing for the first time. I would say I kind of bordered on obsession in this idea of frugality and probably a little too much. I tend to kind of follow the philosophy of a little bit as good then a lot must be better. And that doesn't always apply to everything. In fact, most things, it doesn't always work out. But anyway, I liked the idea of budgeting. We were on a tight budget with one income and we were trying to, you know, stay out of debt and pay off our house early and grow our homestead and get tractors and build fences and do all these things.

Speaker 1: [02:03](#) And so I would try to cut corners whenever possible to help stretch the pennies. Maybe you guys know this book. I got this book from the library. Cause of course I wouldn't buy it. Right? I'm going to buy everything. You get everything from the library. It was called The Tightwad Gazette. It's a big old book, and had every idea you can imagine for literally saving pennies. Everything from like, splitting your toilet paper. So it was single ply to washing the Ziploc bags, which honestly, I still do a lot. Just lots and lots of ideas. Some were really good, some were, I feel like now, maybe not so good, maybe not so helpful, but it was a great book and I poured over that thing and got a lot of good stuff out of it. So anyway, I love frugality and homesteading.

Speaker 1: [02:57](#) Actually, back in the day when I didn't know better, I thought homesteading was going to save us a ton of money. It was going to be part of our frugal strategy, which I know now and a lot of

you know this as well, sometimes homesteading, well, oftentimes homesteading ends up costing a little bit more. It's cheaper to buy the gallons of milk and the hamburger and the little rolls of plastic and, ramen noodles, it's cheaper to buy those things at the store than sourcing locally grown foods or growing it yourself. So I've learned that since. But back in the beginning, like the frugal stuff, the frugal side of me really pushed me towards this idea of homesteading. So there was lots of good that came into our life from being frugal and buying old cars. And some of you have heard our story before.

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There's an episode called how we, uh, I think how we started our homestead on one income. If you look at the podcast list, you'll find it. But I talk about how this mindset of managing our money really set us up for success in the future. Now all of that warm and fuzzy and those good things aside though, there have been times more than once when frugality actually hurt us in our homesteading efforts and caused more work and ultimately more money than it would have if we'd have toned down the frugality just a little bit. So in today's episode, because I see a lot of folks making some of these same mistakes, I wanted to dive in a few of the warning signs of too much frugality in your homestead effort. So I think this is going to be an interesting episode. Let's dive in.

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So number one, the first warning sign that your frugality might be getting the best of you is if it's taking all of your time. So there are definitely aspects of being frugal that they're just going to take a little more time. Like let's my, you know, good old example of washing a Ziploc bag. It takes more time to wash one than to throw it away and pull a new one out of the cabinet. And that's okay. You get to weigh what actions and activities are worth it to you and which ones you get to skip. So I think with any of these warning signs that I'm have on my list here today, there's not a lot of black and white here for me. It's a lot of gray area that you have to work through in your own situation and kind of think through for your own pros and cons.

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So I'm not saying that any really any of these actions are the right way or the wrong way. But I would like to invite you to just analyze if things you're doing are taking more time, that actually hurts you in the long run because remember your time is your most valuable assets. And I think of situations in the past with like, let's say take garden watering for example. This was just our own example. This may not apply to you, but I was spending with our garden hours and hours a day watering and it was not even getting done as good as it should have been because when you're watering by hand, you tend to skimp a little bit. So my

garden wasn't growing very well. It was a waste of the seeds. I was having poor yields and I was spending a lot of my time out there holding a hose.

Speaker 1: [06:27](#) So when we built our raised beds, we invested in a sprinkler system. Christian built it and put it in himself, which obviously there was an upfront cost of buying the little lines and the little, I don't even know what they're called, the little sprinkler, little baby sprinkler heads and the little faucets and things. It wasn't crazy, but there was that upfront cost. And I know in years past I probably would've balked at that a little bit and said, Oh my gosh, we don't need to buy all that sprinkler stuff. I have a hose and my hose is already paid for and it was \$20 and I'm just gonna use my hose. But now, I know my time is valuable. I, I realize that more now than I did a decade ago when we started this whole thing. And so it's worth it to me to spend, I dunno, a couple hundred bucks in, buying the sprinkler stuff.

Speaker 1: [07:18](#) So I have more time during the summer to spend with my kids to spend with friends, to do family activities to make the memories, that's worth it for me. And warning sign number two is kind of along the same line, but, uh, you know your frugality might be a little bit overboard when you feel like you're sacrificing your sanity. Now, mostly, I think for the most part, frugal practices are pretty simple, right? There's nothing completely complicated about, we're using Ziploc bags or hanging your laundry outside or making homemade laundry soap or cooking from scratch. In and of themselves, those are pretty basic. But when you combine all of them at once and try to be like the frugal superstar, that's when things can become overwhelming. And I have put myself in that situation more than once where I was trying to do all the things and it not only ceased to be enjoyable, but the pennies I was saving was not worth my, my stress.

Speaker 1: [08:24](#) Right. And so that's honestly why I don't hang a lot on my laundry outside anymore. There was a period of time where I was determined we were going to get rid of our dryer, like we would not have a dryer anymore. And I held to that. I'm stubborn. I held to that for a year, I think. And we use it a little bit, but most of it I would use a drying rack, on the porch or in my living room. And it just became a lot. And I'm not saying it's a lot for everyone. And I know there's people who love that of hanging clothes on the line and you know, doing it that way. But for us, with everything else that happened in our life, it was overwhelming and it made me feel stressed. So we cut that out. Um, and we use a dryer.

- Speaker 1: [09:10](#) There's still times in the summer where I put things on the porch to dry, but for the most part I use the dryer and I think my big drying rack is now out in the chicken coop and the chickens use it as a roost, which they appreciate, right? So all is not lost. But that was, that's hard for me to admit. I don't like to admit when I'm kind of at my wit's end. I'm the type of person who likes to just go hard or go home. And that just doesn't always work, as you probably know. So don't be afraid to spend a few more pennies sometimes to protect your sanity and your stress levels. Okay. Warning sign number three that your frugality might be a little bit out of control is when you're constantly sacrificing buying quality goods. Let me explain this one.
- Speaker 1: [10:01](#) This is probably the one that has impacted us the most. This was a hard lesson for me to learn and I paid for it dearly. So back in the day when we were, our businesses hadn't started yet. We were one income, you know, babies were coming, we had all these projects we wanted to do, but every time we went to the building store in town, we cringed at the price of wood and fence posts and Barbed wire. So naturally we would look at the cheapest version possible of the items we need it. So we got the smallest, thinnest fence posts. We got the cheapest Barbed wire. Cause hey, barbed wire is barbed wire, right? We got the cheapest two by fours to build our deck and it seemed all fine and good at the time. And then a year or two after we had built the things in and done the fence and created the deck, our choices started to become apparent that they were not wise.
- Speaker 1: [11:05](#) So cheap, Barbed wire is cheap for a reason. It doesn't, hold up that great. It breaks easily. It's not as durable. Those smaller, thinner, cheaper fence posts we bought, were warping and breaking, you know, a cow would push on it and it would snap and then snap the cheap Barbed wire. So we had what was for a few weeks, a really pretty fence line that looked shiny and new and then it started to degrade quickly. Our most evident, faux faux was our, our deck. We built this big deck around the front of our house. It was one of our first projects and we used, these cheap two by fours, they were treated and it looked great when we put it in. And then as those, as a weather changed, they began to warp. Like a lot, like not just a little bit like I'm talking, the whole ends of these boards would peel up.
- Speaker 1: [12:02](#) So they're like sticking on the end two feet up above the ground, like ripped the screws out and everything. So Christian and I had to, it was dangerous and it looked ridiculous. So we had to pull those out. And then we proceeded to rebuild the deck with higher quality, sturdier lumber, which has done well, but it cost us more because we bought the cheap one first and

we had to throw away the thing that broke or didn't work and by the better option anyway. So those lessons were hard learned for us. They, and my frugal self did not like rebuying and rebuilding things, but they taught me that saving up and waiting a little bit longer to buy what you need and buy quality almost always saves you money in the long run. And this is a hard lesson for a lot of folks.

Speaker 1: [12:52](#) I know it was for me because when we have a little bit of money in our pocket and we want the thing, whatever it is, it's tempting to just shell out the money and get the thing. Another one of my favorite examples are our cookware, right? You go to Walmart and there is all manner of cheap skillets in pots and pans. All over the place. They're shiny, they look great. They don't cost that much. So I remember when I was stocking my first kitchen, I went nuts and bought them all, right. And then within a couple months they were scratching. They were warping, they didn't heat evenly, they didn't cook great. I had a lot of issues with recipes because of them and I ended up having to throw them away cause that the nonstick coating, that's a whole nother podcast episode. I hate nonstick coating on pans.

Speaker 1: [13:39](#) It's like my drives me nuts, but it scratches it, it rubs it, it gets in your food. So once it's scratched, it's kind of trash. You have to toss it. So I learned at that point to buy, just to wait a little bit longer. If I had to save up or ask for it for Christmas or whatever, wait a little bit and get the better quality pan, get the better quality pot. Get the cast iron version or the enamelware version or the copper version and it pays off because those pans that I bought eight years ago, I still use them every day and they are no worse for the wear. And so it pays off to buy the quality thing, even if it costs you a little bit more at the beginning. And that applies to animals. Like even, I know I was tempted at the beginning to buy the super cheap chickens or the, the randomly bred goats or the randomly bred cows that were kind of a hodgepodge mutt.

Speaker 1: [14:37](#) And I'm not saying you always have to buy the most expensive animal, but the ones that are pure bred or have papers or are well bred will oftentimes produce better for you. It's easier to sell offspring. They're just worth more, they're more of an asset for your homestead. So it, it really applies to all areas, but I encourage you save up if you need to and get a little bit of that delayed gratification going, it is worth it. Okay. Warning sign number four that your frugality might be a little crazy is when you start to sacrifice your health and nutrition to save a buck. So, you've heard, you've heard my story at the beginning of

when we started this, I was not interested in natural health or really health in general. I like whatever didn't care. And it was a process for me to learn how to eat better, cook better, use natural medicines, use oils and herbs instead of all the over the counter things.

Speaker 1: [15:41](#) And here's the deal. When you buy the healthier food and you buy the natural medicines and herbs and supplements, they are indeed often more pricey than their cheaper counterparts. Like I like to use supplements as an example. You can go buy the, the cheapo supplements, at any sort of grocery store or Walmart or wherever the generic brands, couple bucks a bottle. Studies have shown and it's been proven that a lot of those just go right out of you. They're not absorbed by your body. It's just you might as well just be throwing them down the drain. It's not worthwhile to buy those or consume those versus a higher quality supplement that's made from bioavailable ingredients with whole food basis. That is the stuff your body can actually absorb and use. It just costs more so, so many times, especially with our body because we often don't see the results or the consequences of our choices till years later.

Speaker 1: [16:47](#) Right? You can eat junk food when you're young every single day if you want and you probably maybe won't feel the difference until you're 40 or 50 and then you start having the issues, right? So it's easy to put that aside. But our health is important as homesteaders and of course it's just humans in general. We want to be able to stay active and sharp and able to build and grow and create. So prioritize that and don't skimp when it comes to the better quality food. The supplements if you need them, herbs and things like that, it's absolutely worth the investment. So those are my four warning signs. I'm curious if you saw yourself in any of those. If you did. There is no shame. We're all learning. There are still times that I have to check myself with my frugal nature or sometimes Christian will do it for me.

Speaker 1: [17:43](#) And it's, it's a good thing to have. Like frugality is not a bad thing. We just want to make sure it stays in check and doesn't hamper us in the long run. And as we close, I just want to remind you or mention that you can only pinch your budget so much and it's great to absolutely manage and steward what you have. But for us, the best thing we ever did was to start other income streams because I believe that money is everywhere. There's a lot of money out there, right? It's not a scarce thing. We just have to figure out ways to have it flow to us, whether it's providing value or services for other people or exchanging money is not evil and money is not scarce. And so the best thing

we did was create some other income streams to our businesses and side jobs and things like that that infused our budget with a little more cash.

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And that really opened up a lot of opportunities for us and all of the things I mentioned earlier in today's episode and a whole lot more. So that's a topic for another time. I love talking business and entrepreneurship and all that stuff. We'll get into that in other episodes, but I just want to put that little seed of an idea in your mind that you, if you have a budget and an income right now, don't believe that that's as far as you'll ever get and that's all you'll ever have. Start thinking outside of the box and it will be outside of the box. Trust me and people will probably tell you you're crazy, but start thinking outside the box of how you can expand your income, increase your income and creative ways and take a little bit of the pressure off the budget. Okay, my friend, if you are feeling inspired, you're ready to do this old fashioned on-purpose lifestyle, but you need a little help and advice.

Speaker 1: [19:41](#)

I have put together a special library of resources for folks just like you and you can get access for free over at [theprairiehomestead.com/grow](http://theprairiehomestead.com/grow) I'll drop the link in the show notes, but one more time. It's [theprairiehomestead.com/grow](http://theprairiehomestead.com/grow) and that is it for this episode. Thanks so much for listening and if you enjoyed our little chat, if you would pop over to your favorite podcast player and leave a quick review, I would appreciate it so much and that also helps other people find the podcast. So that's it for now, but we will chat more in the next episode. Happy homesteading my friend.