Healthy Eating Shouldn't Cost an Arm and a Leg Food Budget Strategies that Help Avoid the High Cost of Illness

By Anne M. A. Sergeant, PhD

at healthy! How do you do this with the rising costs of food, gas and everything else? This is a question often asked by people when considering how to improve their diets. However, the real question should be "How can you afford *not* to eat healthy with the high costs of being ill?"

Eating healthy means different things to different people. The many cultures that Weston A. Price studied had vastly different diets, but they all were remarkably healthy. The current media-recommended diets found in magazines, on television, in advertisements, and in top-sellers are usually not diets to build and sustain healthy individuals. Eating healthy means selecting foods that are nutrient-dense and readily available to the individual.

Healthy diets therefore depend on what is accessible. An individual in Florida would obviously eat more local citrus than someone in Michigan who has access to other fruits, such as apples, peaches and cherries. No matter where you live, however, it is possible to consume a healthy diet for reasonable cost. This is one of the wonders of Dr. Price's research and recommendations. He did not dictate exact foods and consumption amounts as is often seen in present day media-driven diets. Dr. Price presented overall guidelines leaving individuals able to determine a healthy diet for themselves.

A big factor in determining what sort of healthy diet to consume is the amount one can afford to spend on food; however, modest finances need not force anyone to eat an unhealthy diet. There are healthy nutrient-dense foods that are not costly. When Weston Price traveled the world conducting his seminal research, he did not encounter cultures that were wealthy in ways recognized by materially inspired moderns. Nevertheless, food was important to these cultures, and they worked hard to ensure its high quality. The effort they expended to achieve this high standard was understood to be worth the benefits such expenditures of time, labor and skill reliably produced. These cultures universally recognized that what they could *not* afford was sickly children or weak individuals who were not productive members of their society. Understanding the link between health and nutrition, they paid close attention to obtaining foods that sustained a healthy culture.

COSTS OF NOT EATING NUTRITIOUS FOODS

The financial cost of a nutritionally deficient diet can be staggering. Western culture has the luxury of being able to support ill people and therefore has gotten lazy about the importance of consuming high quality food. However, as a society we cannot continue to let our bodies deteriorate. The financial burden on society is tremendous.

In a December 16, 2007 article, *The Washington Post* reported that as a society, the US spends over \$14,000 per family per year on medical costs. It would be far better to spend this money improving people's lives and health. The personal burden of illness is also great. Many people suffer significantly, both financially and personally, because of poor health.

Eating nutritious foods does not have to be costly and can actually be a cost savings in the long-run. There are many things people can do to control food costs while still consuming a health-promoting diet. When budgeting, most people separate medical costs from food costs. However, these two are linked. As one eats more nutritious foods, medical problems and costs can be mitigated or eliminated, thus reducing overall spending. And actually, for the typical family, an increase in food costs is not even necessary for improving the diet.

Improving one's diet does mean spending more time finding more nutritious foods and food sources. But costs do not necessarily have to rise. Not everyone may be able to afford wild salmon for dinner, but they can afford beans and brown rice, both very high in nutrients, especially if served with a little meat, cheese or raw milk. Even the poorest of the poor can choose to eat nutrient-dense foods.

OUR STORY

Seven years ago, I learned about the work of Weston Price through a local chapter of the Foundation. Over the course of the next couple of years, I implemented many of the recommended dietary principles. I love the changes I have seen in our family. Not every family will experience what we did, but I do hope so. This has been a journey well worth taking.

We are not strict about following a Weston A. Price diet. In general, we follow the 80-20 rule. If 80 percent is good nourishing foods, then 20 percent can be left to chance, although we have established some absolute prohibitions. We continue to work at improving our diet and making it more functional in our lives.

Presently, our family consists of a husband, wife and four children ages six to fifteen. Our youngest has been blessed with excellent health because she has always been on a Weston A. Price diet. My older children started their lives with typical American diets, so their health was not as good.

When we started with the nutrient-dense diet, my daughter (then eight years old) was on three medications per day for allergies and asthma. She had eyes that looked like she was constantly crying, with deep "allergic shiners." She wheezed, snored and was basically miserable, but she did not realize it because this was all the life she had ever known. I personally suffered seasonal allergies and would be in a fog most of late summer and early fall. We had the usual missed days from work for personal or family illnesses, doctor visits at least monthly, dental cavities, medications and other effects of being ill.

But what really motivated us to change

The financial cost of a nutritionally deficient diet can be staggering. was that at age eight, my daughter was showing signs of puberty. I had seen other girls mature early and I did not want that for my child. Somehow, I sensed that our diet was influencing my daughter's physical changes. I had not matured so young, I reasoned, what would cause my daughter to do so?

We made drastic changes in our family's diet, eliminating all meat and milk from animals fed growth hormones, as well as all soy products. We thus eliminated a large part of what we were eating in those days, and so we began our journey.

OUR RESULTS

Eight years later, we are a changed family. After six months of raw milk, no soy or meat with growth hormones, my allergic daughter stopped taking her medication and has been almost incident-free for six years. She did not start her menses until age twelve. We have had no cavities for the whole family of six people in more than six years. In the last three years, no one has gone to the doctor for an illness. We have only seen doctors for one broken arm, a few stitches, and a child who has a prescription for Epi-pen because of a significant reaction to bee venom.

I recently went through our medicine cabinet and found that most of the over-the-counter medications were at least three years old. We just do not need medications of any type anymore. I would be surprised if we use a dozen tablets of pain killer a year. There are two teenage children in the house who have no acne and therefore do not incur the expensive fees of a dermatologist. No one has missed a day of work because of personal or family illnesses in three years. Everyone is happy and healthy and we now spend less than \$150 per year on medical costs (mostly emergency room visits for stitches).

Although I do not have actual cost data from before we implemented a Weston A. Price diet, I can say that the cost of medical and dental care has significantly decreased since that time. Before implementing the diet we typically would have had fifteen doctor visits per year for the entire family of four (at the time), three to four prescriptions for the whole year, two emergency room visits (one injury and one medical), four urgent care visits (illnesses), and at least one or two special procedures (such as allergy testing and ENT visits). Our typical out-of-pocket medical costs were over \$1,500 per year. On the average, we had two cavities per year

ANNUAL MEDICAL COSTS FOR OUR FAMILY OF SIX					
	BEFORE WAPF DIET		AFTER WAPF DIET		
Co-pay doctor's visits	\$15 co-pay x 15/yr	\$ 225	\$15 co-pay x 2/yr	\$ 30	
Prescriptions	\$75/mo	\$ 900	1 epipen/yr	\$ 25	
Over-the-counter	Allergy, cold, fever	\$ 80	Fever	\$ 24	
Emergency room visit	\$50 co-pay x 2/yr	\$ 100	\$50 copay x 1/yr	\$ 50	
Urgent care visit	\$35 co-pay x 4/yr	\$ 140		0	
Special procedures	eg: allergy tests, ENT	\$ 150	-	0	
	TOTAL	_ \$1595	TOTAL	\$ 129	
		* • • • •		† 10.1	
Routine dental care	Office visits/x-ray	\$ 164 \$ 200	Office visits/x-ray	\$ 134	
Dental fillings	\$100/tooth x 2/yr	\$ 200	Accident	0	
Repair broken tooth	тоти	0 \$ 364	—	\$ 135 \$ 269	
	IUIAI	_ \$ 304	IOIAL	\$ 209	
Regular eye exam	\$15 co-pay x 6/yr	\$ 90	\$15 co-pay x 6/yr	\$ 90	
Glasses/contacts	For parents	\$ 325	for parents	\$ 325	
		\$ 415		\$ 415	
Vitamins	Children chewable	\$ 57	Vitamin C	\$ 32	
Natural supplements		0	Garlic pills	\$ 12	
			-		
	TOTAL	\$ 57	TOTAL	\$ 44	
TOTAL MEDICAL COSTS		1 40401		¢ 0F7	
TOTAL MEDICAL COSTS	GRAND TOTA	L	GRAND TOTAL	. φ ο ο /	
SPECIAL ITEMS					
Orthodontics	Two older children	\$5400	Younger children	Probably 0	
Lost work days	10 days per year	\$\$\$\$\$	0 days in 3 years	0	
/-			.//		

which increased our dental care by \$200 even with good insurance. Both older children have had orthodontic work which cost over \$5400 after insurance. Nonprescription medications were a regular purchase. There were also the lost work days and substandard work due to feeling poorly. All these added up to large expenses both financially and emotionally.

I asked my fifteen-year-old (formerly allergic) daughter what she would say about following the Weston A. Price food guidelines. She said she loved not having acne like so many of her friends. Surprisingly, she also recognizes that she has more energy than most of her friends. She describes how she can play two basketball games in a row without collapsing whereas some of her team mates can hardly last one game. On the down side, she said she does get teased. "You can't have that, you eat healthy." All her friends know she eats differently from the way they do, but overall she is very glad we eat as we do.

FACIAL STRUCTURE

As a follower of Dr. Price, I have been interested to see the difference in the development of facial structures between my two older children who were raised on typical American diets for their first eight years and my two younger children, especially my youngest who was nourished primarily with a nutrient-dense diet. Both the older children have had orthodontic care and showed the typical crowding of teeth. Neither of the younger children may need it. If we do not have to provide orthodontic care for the younger children, we will be saving enough money to buy grass-fed meat for many years!

OUR DIET

Over the years we have modified and improved how we implement a Weston A. Price diet. Early on, we started with raw milk and continue with it today. Each family member is allocated one gallon per week. We make some butter from the cream in our raw milk but most of the milk is consumed as milk. In the future, we plan to improve our diet by purchasing additional shares of milk so we can make all of our butter from the raw cream.

Cod liver oil and butter oil are important sources of nutrition and are highly valued in our family. Everyone takes it every day.

All our meats are raised by local farmers and purchased in early fall. These are stored in two chest freezers which we added over time. The beef is grass-fed and the chickens are free-range.

For a few years, we were part of a CSA (Community Supported Agriculture) but in recent years have planted our own vegetable patch in a community garden. We still support local farmers by buying additional produce at the local farmers' market or directly from farms. Locally, there is a cheese producer who makes raw milk organic cheeses, which we especially treasure in the winter when there are fewer raw vegetables. We consume four to five dozen free-range eggs per week, which are purchased directly from a farmer.

In all, we pay more than 50 percent of our food budget directly to farmers, something I can say with pride!

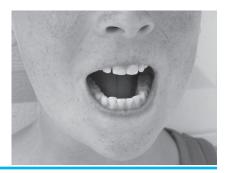
Because of our family's size, we also purchase large quantities of staples through a buying club co-op. These include staples like flour, oat-



LEFT: The happy, healthy Sergeant family has seen overall food, dental and medical costs drop since their transition from a standard American diet to a Weston A. Price diet.

> RIGHT: The oldest Sergeant son, top, brought up on the standard American diet until the age of seven, has a narrowed palate and crowded lower teeth. The third child, below, raised on a nutrientdense diet since the age of two, has more room for the teeth and is unlikely to need orthodontics.





meal, lentils, beans, rice, canned goods, oils, butter and yogurt. Much of the remaining food is purchased through a small locally owned market, an Asian food store, or a health food store. There are some items that can only be purchased through the mega-grocery stores, but these expenses are less than 10 percent of our costs. As our family grows and different foods become available, we have improved our implementation of the nutrient-dense Weston A. Price diet. Interestingly, we have continued to spend about the same amount of money overall because this is what we have to spend.

To successfully implement a nutrient-dense diet, one must be prepared to cook! Preparing and cooking food takes time, but so does going to the doctor. I prepare twenty meals a week in my kitchen while working fulltime. To do this, I need to be committed and to have a plan. Each Sunday, I plan what will be prepared each day for the following week and what advance prep is required. These schedules are saved and recycled to cut down on future planning time. Over time, I have improved my planning and found ways to save time in food preparation, but will not compromise by buying packaged foods. days; doubling recipes for leftovers; cooking large quantities of ground beef and freezing it in one-pound packages for easy use; serving two or three leftover dishes during the week; omitting desserts most meals; serving the same meal on one day of the week while saving another day for something special.

There are many resources available to help save time cooking and this is where a local chapter of WAPF can be beneficial. The experienced cooks help the novices. The most important thing for me is to guard my mind carefully, and not resent preparing food for my family. Cooking must be done, so why not do it cheerfully and enjoy it!

TYPICAL AMERICAN DIET

To understand more fully the cost comparison between a Weston A. Price diet and the

	ANNUAL	MONTHLY	WEEKLY
Food directly from farmers			
Raw milk	\$1,668	\$ 139	\$ 32
Beef (whole cow)	1,320	110	25
Chicken (50)	954	80	18
Pork (half pig)	372	31	7
Turkey	84	7	2
Raw milk cheese	420	35	8
Eggs	475	40	9
Peas, fruit	140	12	3
Farmers' market vegetables	225	19	4
Food purchased through buying club			
United Foods	1,856	155	20
Country Life (local coop store)	845	70	36
Country Life (local coop store)	045	70	16
Small grocery store purchase			
Local market	1,250	104	24
Asian food store	176	15	3
Health food store	124	10	2
Food purchased from mega-grocery store	944	79	18
TOTAL COST FOR COOKING	10,853	9046	207
	4.440	100	
Food eaten out	1,440	120	28
Cod liver oil and butter oil	1,602	134	31
	,		
TOTAL COST OF EATING	\$13,895	\$1,160	\$ 266
		,	

WESTON A. PRICE DIET ANNUAL FOOD COSTS FOR OUR FAMILY OF SIX

Some tricks I use are: making large batches of sauces to last a few par

A WEEK OF MEALS FOR OUR FAMILY, THE WESTON A. PRICE WAY

BREAKFAST Raw milk Natural bacon Farm fresh eggs Homemade bread Butter Coffee with raw cream	LUNCH Raw milk White bean stew Carrots Cucumber tomato salad	SNACKS	DINNER Raw milk Steaks on the grill Corn on cob, grilled onions Potato wedges in olive oil Watermelon Wine	PLANNING Plan week's meals Meat out of freezer
Raw milk Farm fresh eggs Homemade bread Butter Coffee with raw cream	Raw milk Lentils Brown rice, leftover Carrots, onions, garlic, spices	Homemade tomato juice Popcorn Coconut oil	Raw milk Baked chicken Coconut curry sauce Carrots, onions Mashed potatoes Spring leaf mix Balsamic salad dressing Fresh cherries	Soak flours Start chicken broth Start beef broth Make tomato sauce Fry ground beef, onions Make kombucha Make beet kvass
Raw milk Wholegrain pancakes Butter, maple syrup Blueberries Coffee with raw cream	Raw milk Fried leftover rice Onions, garlic Peas, frozen Farm fresh eggs Spices	Kombucha Raw cheese	Raw milk Caesar salad extra anchovies Wild salmon steak Black bean salad Peach cobbler	Soak oats
Raw milk Soaked rolled oats Butter, Coconut Nuts, Raisins Maple syrup Coffee with raw cream	Chicken soup from leftover rice, peas, carrots, onions Homemade bread Butter	Beet kvass Crispy nuts	Raw milk Chili with ground beef, homemade tomato sauce canned beans & corn Tomato, cucumber salad Fresh blueberries	,
Raw milk Farm fresh eggs, scrambled Onions, green peppers Salsa Butter Coffee with raw cream	Raw milk Bean burritos Cheese Refried beans Tomatoes, lettuce Homemade enchilada sauce	Kombucha Crispy nuts	Raw milk Borscht made with Monday's beef broth, vegetables, beef, sour cream Homemade bread Raw cheese	Soak flours Make butter Bake bread Make pizza dough Soak beans Make enchilada sauce Make pizza sauce
Raw milk Whole grain waffles Butter, Bananas Maple syrup Coffee with raw cream	Raw milk Leftovers	Yogurt smoothie with bananas and berries	Raw milk Homemade pizza with raw gouda cheese, fresh basil, tomatoes, olives Peaches and cream	
Raw milk Farm fresh eggs Refried beans Cheese Homemade salsa Home fries Onions, potatoes Coffee with raw cream	Raw milk Pasta with home - made tomato sauce, cheese, ground beef, spices	Beet kvass Raw cheese	Raw milk BBQ beef, slow cooked Kale fried in butter Cauliflower with butter, garlic Homemade ice cream	

typical American diet, I prepared a typical meal plan for our family from before implementing our nutrient-dense diet plan. This meal plan was based on 2200 calories and included two lunches out and one dinner out per week. (See sidebars, below.) The menu items include things children prefer because it was based on a family plan. Costs per person were gathered from our local grocery store using the cheapest available products and totaled for each day. The weekly total cost per person was just over \$60 which is an annual total of \$3200 per person. Assuming our family of six consumes four adult portions and two half-adult portions for the younger children, the annual total cost of a typical American diet would be about \$16,000 per year. By contrast, our actual spending for a nutrient-dense diet, including eating out, cod liver oil and butter oil, was \$13,895 last year.

Remarkably, this nutrient-dense diet is two thousand dollars less expensive than a typical American diet—and that does not count the savings in medical and orthodontic bills. It is obvious that eating a nutrient-dense diet can be accomplished for a reasonable amount of money. You may think the \$16,000 for a typical American diet for a family is unrealistically high. I challenge you to keep track of ALL your food purchases for three months. This includes eating out. The total figure may surprise you. Even if your total is considerably less than this total, the point is that you can eat a healthy nutritious diet for what you are already spending.

Here are some practical suggestions for managing your food costs.

1. KNOW YOUR COSTS

Computing costs of food is not difficult but most people do not do it. To determine which food is a better value compute (1) cost per calorie, (2) cost per gram protein, (3) cost per pound, and (4) cost per meal. Knowing the cost per meal will help in meal planning and budgeting.

To compute the cost per calorie, simply take the cost of the package and divide it by the total calories in the package. The total calories are the number of servings times the calories per serving. Likewise, cost per

			Miea	Traditione				E /
PER PERSON DAILY TOTAL	\$9.23		\$9.03		\$7.17		\$15.57	
cheap steaks lettuce salad salad dressing tomatoes peppers cucumbers corn on cob margarine frozen eclairs wine	$\begin{array}{c} 1.00\\ 0.56\\ 0.07\\ 0.25\\ 0.17\\ 0.50\\ 0.33\\ 0.11\\ 1.00\\ 2.00 \end{array}$	hot dogs buns frozen fries baby carrots ice cream pop	0.69 0.16 0.23 0.26 0.25 0.31	frozen lasagna frozen peas french bread garlic sticks store pie pop	1.38 0.31 0.17 0.52 0.94 0.31	restaurant	12.00	
chips salsa grape juice	0.13 0.21 0.25	micro. popcorn apple juice	0.39 0.27	cheese stick grape juice	0.32 0.25	saltine crackers peanut butter apple juice	0.08 0.14 0.27	
canned soup garlic bread chocolate milk orange	0.24 0.24 0.37 0.67	Subway	5.50	multigrain bread ham chocolate milk baby carrots cookies	0.29 0.75 0.37 0.26 0.12	multigrain bread turkey chocolate milk chips cookies	0.29 0.75 0.37 0.27 0.12	
SUNDAY coffee black donuts orange juice	\$/PER. 0.30 0.54 0.31	MONDAY coffee black cereal (Cherrios) past. milk banana	0.30	TUESDAY coffee black cold cereal past. milk apple	\$/PER. 0.30 0.31 0.22 0.35	WEDNESDAY coffee black cereal (granola) past. milk raisins	\$/PER. 0.30 0.38 0.22 0.38	
			¢ /DED		¢ /DED			

THE HIGH COST OF THE STANDARD AMERICAN DIET

gram protein is computed by dividing the total cost by the grams of protein per serving times the number of servings. Some foods, such as fruits and vegetables, are best compared using cost per pound. Shopping with a calculator and taking notes will greatly facilitate this process. Do not spend too much time being extremely precise, the rough estimate will speak for itself. The biggest difficulty will be finding cost data for food that does not come with a nutritional label or a barcode. Here cost per pound will be most effective.

As you gather more and more data, your general understanding of various food costs will increase, and some foods that seemed expensive to you before will no longer appear to be so costly. For example, pre-made hamburger patties of good quality cost about \$1.00 per quarter pound patty or \$4.00 per pound. Grass-fed ground beef can be purchased for \$3.00 per pound and made into patties. Raw-milk which costs \$5.00-\$6.00 per gallon can be made into yogurt for much less than the cost of good-quality whole-milk plain yogurt. Typically, processed foods will be much more expensive. Dry beans cost about half as much as canned beans. Making hamburger patties, yogurt and beans does not take a great deal of hands-on-time, it just requires advance planning.

2. PLAN MEALS

Planning meals is a necessary part of developing a healthy diet and also controlling costs. A little time spent regularly planning meals produces *great* rewards both financially and operationally. Each person needs to determine how long a planning horizon to use. Most often, a weekly schedule is used but some do it for a month and others for three days. The point is that it is necessary. Without a plan, one can not hope to operate efficiently. For us, Sunday evening is the time to plan the meals for the week and to take meat needed for the next few days out of the freezer. Mondays and Thursdays as I make dinner, I also prepare for meals later in the week.

Keep your plans simple. Plans that are too complicated are difficult to follow. Meals do not have to be different every day. As a time and stress saver, we always have baked chicken on

THURSDAY	\$/PER.	FRIDAY	\$/PER.	SATURDAY	\$/PER.		
coffee black instant oatmeal pasteurized milk raisins	0.30 0.29 0.22 0.38	coffee black bagel cream cheese past. milk fruited yogurt	0.30 0.55 0.25 0.22 0.56	coffee black pancakes (mix) flavored syrup rasp/lemonade juice	0.30 0.08 0.31 0.23	SUMMARY The annual per per- son total is \$3217. For a family of two adults, two	
multigrain bread bologna chocolate milk applesauce cookies	0.29 0.37 0.37 0.32 0.12	multigrain bread PB & J chocolate milk orange cookies	0.29 0.27 0.37 0.67 0.12	fast food burgers	4.00	teenagers and two elementary school children, we multiply by 5 to get \$16,085 in total food costs.	
fruited yogurt cranberry juice	0.56 0.33	granola bar apple juice	0.57 0.27	popsicles peanuts	0.12 0.27	This total is about \$2000 more than the total for eating	
spaghetti canned sauce ground beef lettuce bag iceberg salad dressing garlic bread popsicles pop	0.15 0.30 0.87 0.56 0.07 0.24 0.12 0.31	frozen pizza ice cream pop	1.40 0.25 0.31	baked chicken breasts canned mushroom soup frozen tater tots frozen broccoli/cheese brownies pop	1.00 0.67 0.33 0.58 0.13 0.31	the total for eating healthy food the WAPF way—and that does not count the savings in medical bills!	
PER PERSON DAILY TOTAL	\$6.16		\$6.39		\$8.33		

THE HIGH COST OF THE STANDARD AMERICAN DIET

Mondays for dinner. This frees me from having to think of a meal for that day. I know we will go through fifty chickens in a year and therefore we buy those from a local farmer once a year. Simple meals require fewer specialty ingredients, which allows more room in the cupboards and refrigerator for more nutritious items, and also saves money. Although Mondays are simple and repetitive, weekends are planned as time for elaborate fancy new culinary delights. This gives us the opportunity to try new recipes and look forward to something special.

Modify your meal plan as you go. If you find that week after week you have extra leftovers, then plan meals composed of leftovers with a backup if the leftovers are gone. Our leftover Monday chicken is planned to go into a soup Wednesday or Thursday. Soups are excellent places to utilize leftovers. If you find that week after week you are eating out one particular day of the week, then try to plan something simple for that meal, or else build going out into your plan by including less expensive foods in other meals. After a few months of planning, it will become an easy routine.

3. MAKE A BUDGET

Budget can be a nasty word, but instead of being confining, a budget can actually be liberating. When determining a budget, start by tracking all food costs, including eating out, for a couple of months to get a good understanding of what you are already spending. Try not to change your supply of food on hand. Once you know how much you spend, see how this fits into your overall budget. Is this amount realistic?

Recently, a friend asked me to help her plan food purchases given that she had \$60 per week to feed a family of seven. This is an example of an unrealistic food budget. She could not provide enough calories for her family even if she spent the \$60 per week entirely on dried lentils and rice. Fortunately, she was able to decrease spending in other areas to increase her family food budget, and they are also raising their own grass-fed beef and some other food.

The budgeting time period will depend on the specific family economic situation. Some people shop weekly and would benefit from a weekly budget allowance, assuming that they are also putting money away for the large food purchases that come up occasionally. Others who receive a bi-monthly paycheck may want to operate with a two-week budget. In our family we must set aside money each paycheck for big annual purchases such as chickens, beef and pork, which tend to all arrive in the late summer and fall. We have a second budget for monthly purchases such as raw milk, cheese, and food co-op purchases, and a third budget for weekly purchases from a local market and egg farmer. This is probably more elaborate than need be when just starting out, but it works for us.

To balance a budget, expensive meals need to be offset by inexpensive meals. This is where knowing the true cost of your foods is helpful. We typically plan a couple meals per week of lentils and brown rice, refried brown rice with egg, bean burritos, soup or pasta as our inexpensive meals. These offset the more expensive meals that include raw cheese, grass-fed beef, free-range chicken, and wild fish. Remember that in the traditional cultures Price studied, there were sacred foods for which the people sacrificed dearly.

Record keeping is critical for good budgeting. One can plan forever but if spending is not stopped when the money runs out, budgets will not work. There are many ways to keep track of spending. Some people use an envelope system where money is regularly put into an envelope for a certain purpose, with a rule that expenditures can only be made from that envelope. Others keep track on paper or on a spreadsheet. Using this system requires setting a dollar figure for each period and then expenses are recorded and subtracted from the total. I have seen people keep their food budget on the refrigerator door. It can also be kept in the back of the checkbook. What is important is keeping track somewhere so it works for you.

Like meal planning, budgeting is a cyclical process. If you find you are constantly overspending in one area, try to reduce another area to make up for it. Try adding more inexpensive meals and reducing the frequency of expensive meals. It may be that you must eat inexpensive meals six days a week allowing for something special only once a week. You will enjoy it much more if it truly is something special.

Budget can be a nasty word, but instead of being confining, a budget can actually be liberating. Making a budget is easier than sticking to it. Through trial and error you will learn to refine your budget over time into something that works best for you.

4. BUY NUTRIENT-DENSE FOODS

A healthy diet consists of eating foods that are high in nutrition. Nutritional needs will vary for each individual but getting a good "bang for the buck" is important. In general, more nutritious foods are going to be grown by farmers interested in nutrition and healthy sustainable agricultural methods. These foods will *not* have nutritional information or barcodes attached to them!

Identify the top half-dozen most nutritious foods you want in your diet. Buy these first before considering other foods. In our house, cod liver oil, butter oil, raw milk, raw cheese, butter, grass-fed beef, free-range chicken and eggs, and wild fish are top priorities. These are foods we are willing to spend a lot of money on and do not opt for cheaper alternatives. These are similar to the sacred foods that traditional cultures valued highly.

If most of your food is nutrient dense and your family is basically healthy, some of what you eat can be a compromise. At other times for health reasons, one needs to be 100 percent vigilant. A friend of mine with severe multiple chemical sensitivities must, for her own health, be constantly aware of everything she consumes. But most of us can satisfactorily operate using an 80-20 rule. If 80 percent of our diet is good, 20 percent can be less nutritious. However, there are absolutes that should not be violated.

5. KEEP A SHORT LIST OF ABSOLUTES

Typically the list of absolutes are absolute no's but can include some absolute yes's. For example, in our house we operate with an absolute no to diet pop and an absolute yes to daily cod liver oil. Keep your list short (two or three items), otherwise it is difficult to remember and act on your absolutes. As one item is weeded out, another can be targeted. It is important to focus on an absolute no for at least three to six months for it to be truly weeded out. Some absolutes may take years to uproot entirely. So choose absolutes wisely. For many people, I advise starting with soft drinks if that is a problem in their family. Sodas are a big "budget buster" as well as providing no nutrition and causing the body harm. Water works!

6. KNOW YOUR "BUDGET BUSTERS"

Budget busters are things that you find over time cause you to overspend. Each person will have his own particular budget busters and will need to be creative with ways to avoid them. Some common budget busters include eating out, packaged or processed foods, cold breakfast cereals, beverages that add little nutritional value, and impulse purchases made in the store.

Eating out is a common budget buster. To fight this, I keep some food in the house that is *easily* and quickly prepared, and which stores well. For us, it used to be packaged macaroni and cheese, and we called it "emergency food." Although this was not the greatest choice, I rarely used it but enjoyed knowing it was there. It was part of the 20 percent solution. After a while of it sitting idly on the shelf, the kids started begging for "emergency." I now use cans of organic beans that are heated in a pot with spices from the cupboard. This can be on the table in five minutes and is nutritious and cheap.

Packaged foods, like eating out, can cause significant damage to a budget. Dry beans are half the cost of canned beans. Commercial barbeque sauce is more expensive per pound than the freerange chicken it goes on. The more food that can be purchased in its whole form and cooked at home, the less expensive eating will be. Breakfast cereal, although easy for kids to manage, is far, far more expensive than eggs which have far, far more nutrition. Does it take all that much more time to make thirty hamburger patties and store them in the freezer for later use than to buy premade patties of lower quality? Having a good plan will reduce the need for packaged foods.

Beverages are often overlooked budget busters because we habitually spend money for them without questioning their nutritional value. As mentioned earlier, soft drinks are extremely expensive for their nutritional value, and so are alcoholic drinks and coffee. Beverages should provide nutrition and not be empty calories. This does not mean that these can never be consumed, unless they are on your absolute list. Wine is a nice addition to a special meal and does add Commercial barbeque sauce is more expensive per pound than the free-range chicken it goes on. some nutrition although it is *not* a good nutritional value for the money. Coffee can have some nutrition if raw cream is used, but it too has little nutritional value for the cost. Occasionally (less than once a year) we will have commercial root beer with home-made vanilla ice cream. The key is that these are not on the forbidden list for us, and we choose these as treats and consume them very rarely. There are wonderful nutritious beverages that can be substituted instead, such as raw milk, beet kvas, kombucha, and others found in *Nourishing Traditions*.

Impulse purchases will blow any budget. When you visit any store (grocery, clothing, hardware, anywhere) bring a list with a dollar figure that can be spent. At least then you start with a plan. Sticking to it is easier if you know what you are allowed. Purchases over the budget can be evaluated for just what they are: "special purchases."

Each person will have her own specific budget busters. Our two greatest budget busters are entertaining and eating out. I will buy things for company that I would not normally purchase for the family. To combat this, I prepare a budget for specific entertaining activities and plan for it just like regular meals. We do add some special items because it is a special night, but not hundreds of dollars of special items.

I have to resist the temptation to eat out. Fortunately, if I am diligent about planning meals the temptation is greatly reduced. It is when I am stressed that I am most likely to want to eat out, but it is then that I most need the good nutrition of a home-cooked meal. With a plan, I am far better about avoiding the budget busters.

7. MAKE SOME IMPROVEMENTS

Life is constant growth. We need to continue to make new improvements in our diet. Decide what is most important. It should be something doable. Then act on it. Focus on that thing specifically until it is reasonably mastered. Usually this will take three months or more. Then choose something else. Changes can be small, like changing the kind of salt used, or big, like cutting out all soy products. Pick good times of the year to make changes. If Christmas is a weak point, start something new in January, not November. Keep a list of what you hope to change in the future. We are planning on buying more milk to make all of our butter and at some point removing coffee from our diet. The key is to keep working at it and to be kind to yourself.

8. PRACTICE FORGIVENESS

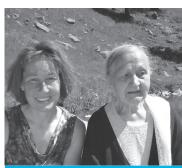
To accomplish anything in the present that will benefit us in the future, we must forgive our past. Act in the present so that you can gain in the future. We have all made mistakes in our past, mistakes that have lasting consequences. We were acting with a limited set of information. Now that we know better, we can act differently. The future is glorious.

Anne M.A. Sergeant, PhD, is an Assistant Professor of Accounting at Grand Valley State University. She is a former board member for Nourishing Traditions of West Michigan and has given talks on practicalities of getting started on a Weston A. Price diet, cheese-making, canning and preserving foods.



ANNUAL SWISS TRIP

Fourteen intrepid travelers join Judith Mudrak for her third annual Swiss trip in July. Raw Swiss cheese from the trip will be served at our ninth annual conference in November.



LEFT: Judith Mudrak with Hedwig Rubin-Henzen, who was photographed by Dr. Price during his visit to Switzerland in 1932. She still has a beautiful round face!

RIGHT: Cows graze in the shadow of the church photographed by Dr. Price.





Judith wearing "A Toast for Raw Milk Freedom" T-shirt with the Alps in the background. Raw milk T-shirts are available from www.farmtoconsumer.org or (703) 208-FARM.

Wise Traditions