



**Ken  
Field**

**Owner of Slate  
Belt Energy  
Services**

*Exclusively in the Blue Valley Times*

YOLO

If you call being on a treadmill that is going faster than you can run 'living' then yes you'll only get one shot at it. People love to use that expression to make an excuse for living beyond their means and putting fun before responsible spending. Nobody ever says YOLO when they are looking for the cheapest oil company with the smallest minimum delivery. That's when they say life isn't fair. Budgeting is never a fun thing to learn but it is a real necessity in today's economic situation. Winter is more expensive for homeowners in our area and if you don't worry about winter until it is on top of us, you may fall short of the funds needed to keep your family comfortable. That is nobody's fault but your own. That may sound callous but tough love is still love. Budgeting can be as easy as having an envelope in a drawer or a spreadsheet on your computer. My first budget was created on an Apple II computer so that I could learn how to use my expensive device and also show its usefulness. I took everything into account when I made my budget and it told me exactly how much money needed to go in the bank every week. Of course I had to estimate things like electricity and heating oil as well as dental visits and possible doctor visits. Whatever was left over would either be used for accelerated mortgage payments, remodeling, or savings. This skill should be taught to every high school student today because it got me on the straight and narrow and although it really cut into my fun, it kept me in the black. Credit card companies are like drug dealers of a different kind. Everyone can make the minimum payment....usually. The penalties that come from a late or missed payment also accrue interest. And the amount of interest charged today is criminal. In no time at all, the interest is more than the minimum payment and you are officially an addict. Old timers used to say if you don't have the money for it, don't buy it. That was solid advice. You don't need to go through the life you're only going to live once, mired in debt.

It takes time to actually see the budget work and fall is not the time to start budgeting for winter heating bills. Spring is when you should start that. You will never regret starting a budget and sticking with it. It will really show you where you fail or excel in money management.

Ken Field is the owner of Slate Belt Energy and Field's Service, Inc. As a certified energy rater and contractor, he is qualified to assess every aspect of energy usage and prescribe solutions to save energy. He can be reached at 610-759-6306 or email [Ken@FieldsService.com](mailto:Ken@FieldsService.com)

# NORTHAMPTON COUNTY FESTIVAL



**OCTOBER 14, 2023 • 11AM — 5PM**

**Louise W. Moore Park**

151 Country Club Road, Easton, PA 18045

**FREE ADMISSION!**

**FOOD & BEVERAGES • LIVE MUSIC  
CRAFTERS • AWARDS**

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Slate Belt Energy Services

**SBE**

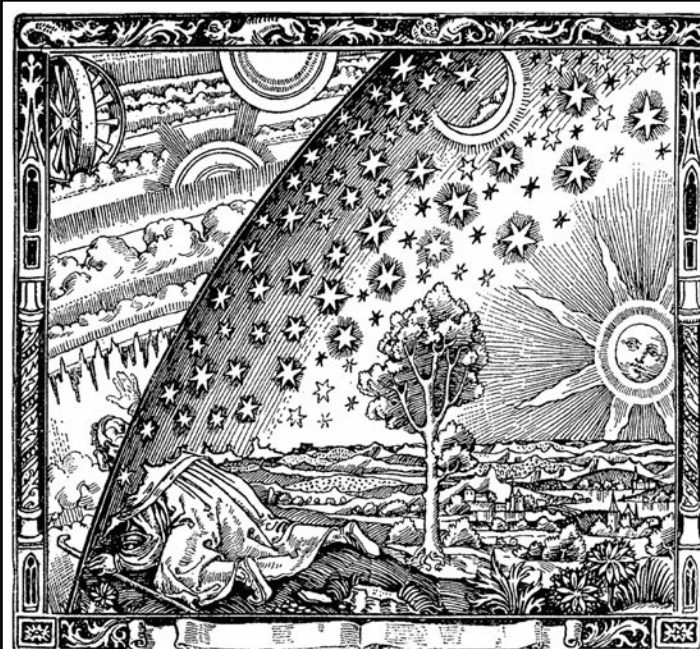
**610-599-8832**

**We service and Install  
all brands and types  
of heating systems.**

**24 hour emergency service**

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Certified in all aspects of energy conservation.

**[www.SlateBeltEnergy.com](http://www.SlateBeltEnergy.com)**



**Star Gazing at West Shore Minsi Lake!**

**Thursday, September 21**

Arrive by 7:20pm; program begins at 7:30pm.

Join Dr. David Buckley, Professor of Physics and Resident Astronomer at ESU! There will be telescopic views of the Waxing Crescent Moon and the planet Saturn and its magnificent rings! Depending on night sky conditions, we may also view the great Hercules Star Cluster and the Ring Nebula! We'll also learn about the constellations Scorpius, Sagittarius, Cygnus the Swan, Lyra the Harp, the Big Dipper, the North Star, Cassiopeia and Pegasus!

This program is free of charge; however, registration is required.  
West Shore Minsi Lake is located at 33 Blue Mountain Drive, Bangor, PA 18013

Registration Required  
Contact Jim Wilson  
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