



From **Westmore**
FUEL CO., INC.

FALL 2009

PERSONALLY SPEAKING

protecting the environment

Dear Friends,

This fall, Westmore Fuel will offer paperless e-billing. If you have online access to your account or if we have your email address, we'll soon be emailing your invoices. When you receive your first e-bill, you can request to keep receiving e-bills or go back to paper billing.

If you haven't established an online account, we encourage you to do so at westmorefuel.com. When you do, you can use the site to check your account balance, pay your bill, sign up for a price contract or enroll in one of our payment programs.

Last year, we took an important step toward improving the environment by delivering BioHeat®, at no additional

charge, to all our customers. This year, we are increasing our commitment to BioHeat®, a blend of traditional heating oil and biodiesel. Shifting to innovative energy alternatives such as BioHeat® will help to reduce greenhouse gases and our dependence on foreign oil. (See page 4 for more on this.)

getting to you faster

Our wireless service dispatch system improved our emergency service response this winter to less than two hours. Wireless dispatch provides real-time data to and from our service field staff. This allows us to schedule appointments with greater accuracy and accommodate unexpected changes in our daily schedule. And because all of our vehicles are equipped with GPS, we can quickly locate the closest service vehicle to dispatch in an emergency.

Strides in technology have enabled us to be more efficient with our time and our fuel. When you add the environmental benefits of BioHeat®, it's crystal clear that Westmore is getting greener every day.

Warm regards,

Richard C. Bologna

Richard C. Bologna



Richard C. Bologna

perfect time for a tune-up

Now is the best time of year to schedule your annual heating system **tune-up**. You'll have no problem making a convenient appointment and you'll beat the winter rush. Remember, a properly tuned-up

heating system can **save you as much as 15%** on your annual heating bill! Schedule a tune-up yourself online, or return the enclosed reply card and we'll contact you to make an appointment.

SAVE as much as 15% on your heating bill!

setting the bar high

Being a good corporate citizen is important to us. That's why we've formally adopted a set of health, safety & environmental standards and data security procedures that will benefit our customers, our community and our employees. Here are some highlights:



Prevention of accidents, injuries and occupational illness is promoted by active participation of all employees in our health, safety and environmental program.

Business is conducted in compliance with New York and Connecticut laws and regulations pertaining to health, safety and the environment.

Sensitive customer data is not stored on any computer with an Internet connection.

All employees have signed an agreement to follow Westmore's **confidentiality and security standards** for handling sensitive data.

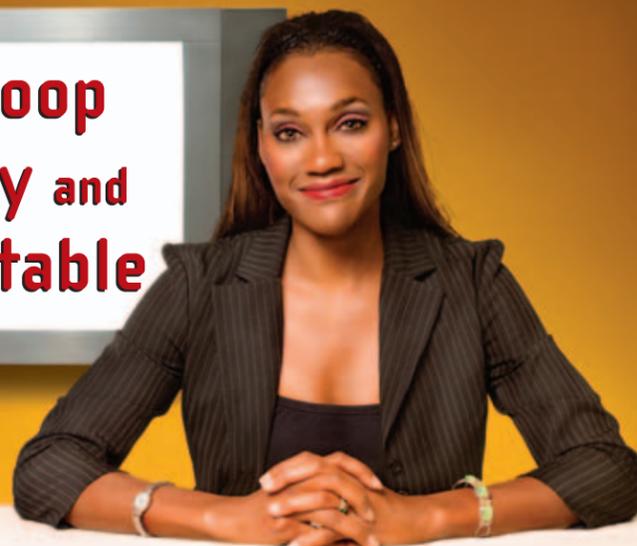
The complete list of standards and procedures will soon be posted on our website. Call (203) 531-6800 or (914) 939-3400 if you would like us to mail a copy to you.



The Energy Channel

Breaking news
about the energy markets
with information that will
help you make smart decisions.

Getting the Scoop on Saving Money and Staying Comfortable



oil company vanishes!

Reporter: Anthony T. lost his job when the economy soured last year and he did everything he could to cut back on expenses. One strategy, which he now regrets, was to go shopping for the fuel dealer who had the lowest price.

So he left his long-time dealer and accepted a low price offer from a company he knew little about. He wasn't aware of it at the time, but the company he chose had hit hard times too. Their credit had been cut off—yet they were still offering heating fuel at below market rates. What happened next, Anthony?

Anthony: The company ended up declaring bankruptcy but they never told their customers. They just disappeared—right in the middle of winter. I had a tough time trying to find someone to deliver more fuel to us before we completely ran out.

will the oil speculators be stopped?



Independent and family-run heating oil dealers wield no control over how world oil prices are set every hour of every business day on commodities exchanges. That's why they felt as helpless as their customers did when last year's oil bubble sent prices skyward. Thankfully, prices have fallen a lot since then—but there's still work to do.

Earlier this year, "60 Minutes" broadcast a report that raised questions about whether excessive speculation was responsible for the unprecedented run up in oil prices, not the laws of supply and demand. Here's how Dan Gilligan, president of the Petroleum Marketers Association, described the situation during the "60 Minutes" report.

"Approximately 60% to 70% of the oil contracts in the futures markets are now held by speculative entities. Not by companies that need oil, not the airlines, not the oil companies. But by investors that are looking to make money from their speculative positions." (1/11/09)

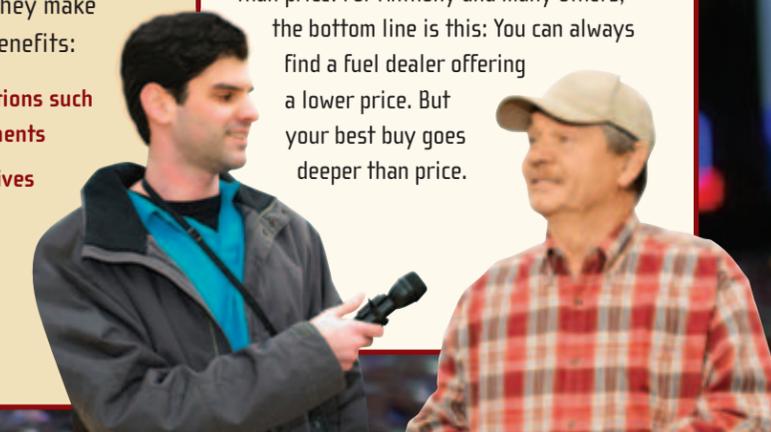
to call on the government to close speculation loopholes.

Reporter: Apparently, Washington has been listening. The Commodity Futures Trading Commission is working toward curbing the influence of speculative investors, such as hedge funds and investment banks, by limiting how much money one trader can "bet" on any commodity at one time. But what's a consumer to do in the meantime? Dealers say the best option is to reduce your fuel consumption permanently. This can be done by increasing your home's energy efficiency.

what do oil heat customers want?

Our investigation showed that 9 out of 10 oil heat customers prefer to do business with a **full service** dealer. They make this decision because they can count on these benefits:

- ✓ staff available for emergency service 24 hours a day.
- ✓ trained certified technicians who solve problems correctly the first time.
- ✓ protection of floors and furnishings during equipment installations.
- ✓ money-saving options such as service agreements
- ✓ financial alternatives for equipment installations
- ✓ full-liability insurance coverage



Reporter: Anthony says it was a hard lesson, but he learned that when choosing a fuel dealer, some things are more important than price. For Anthony and many others, the bottom line is this: You can always find a fuel dealer offering a lower price. But your best buy goes deeper than price.

do you get a thumbs-up on energy savings?



switched fuels

The Consumer Energy Council of America says there is no economic advantage to changing heating fuels. A better choice is to upgrade your current oil system to a clean-burning energy-efficient system.



programmed thermostat to lower temperature, from 70° to 65° throughout the night

Lowering your thermostat by 5° for 8 hours a day can save you 5% on your heating bills.

signed up for your dealer's level payment plan and automatic delivery

This removed any worries about unexpectedly high bills or running out of oil.



used a woodstove and space heaters to save money on fuel

Wood-burning stoves need constant maintenance to work safely. Improperly installed stoves increase the chance of a fire. Space heaters are notorious for causing carbon monoxide issues in the home; they should be used with extreme caution.



replaced old equipment

You may be able to cut hundreds of dollars off your annual fuel costs and eliminate costly and inconvenient repairs.



had annual system maintenance done

Regular tune-ups increase system efficiency, allowing you to burn less fuel. Replacing dirty fuel nozzles and cleaning heating surfaces can improve efficiency by as much as 10%. Regular service also minimizes breakdowns.



lowered thermostat below 60°

Any savings from temperatures this low could be wiped out if your water pipes freeze.



Heating Oil • Diesel Fuel • Heating Sales & Service

P.O. Box 1350 • Port Chester, NY 10573

Call us! (203) 531-6800 • (914) 939-3400

westmorefuel.com



PRESORTED
STANDARD MAIL
U.S. POSTAGE
PAID
MPI

- ✓ our new standards
- ✓ reduce your winter heating bills

lower your winter heating bills

Given today's economy, paying 80% of your heating costs in just four or five months can be difficult. Enroll in our **monthly payment program** and spread out your fuel cost into *11 equal payments*.



Monthly payments are based on your annual fuel usage and the current price of heating oil, plus any service plan you have. Any credit balance that may accumulate in your account will *earn 1% interest*. Last year, when oil prices plummeted, we were able to lower customers' monthly payments.

For even more convenience, you can enroll in **AutoPay**,

which authorizes us to charge your payments to your credit/debit card or deduct them from your bank account.

Our monthly payment program has already started, but you can still enroll via westmorefuel.com. Give us a call or send back the enclosed reply card for more details.

heating oil to natural gas: got cash?

It's hard to miss the ads touting natural gas over heating oil. The main argument you hear is that you'll pay less to heat your home with gas.

Historically speaking, the prices of heating oil and natural gas tend to track each other fairly closely. But more than that, the old argument for gas ignores the big picture, including the fact that switching fuels is a major expense.

If you need to reline your chimney, converting could cost you thousands more than you anticipated. The fact is, when you crunch the numbers, converting can cost \$6,000 to \$8,000—or more.

Converting to natural gas can cost \$8,000—or more.

Upgrading your oil heat system makes more sense. With the new high-efficiency equipment that is available today, you could save 30% or more on your heating bill. For all the facts, including **FREE** estimates to upgrade your oil heating system or converting to natural gas, call us or return the enclosed reply card today.

BioHeat[®], wave of the future

We continue to increase our commitment to **BioHeat[®]**, a renewable domestic fuel that is a blend of high-grade heating oil and biodiesel, which is made from agricultural products. In August, we more than doubled the percentage of BioHeat[®] used in our fuel.

We blend our BioHeat[®] at our marine storage terminal in Port Chester. This guarantees that our fuel is of the highest quality and ensures a continuous supply of fuel all winter.



Since we began delivering BioHeat[®], we have received nothing but positive customer feedback. Customers' heating systems burn cleaner and have fewer breakdowns. BioHeat[®] is good for your heating equipment and for our environment.

Westmore is working with the oil industry to reduce the amount of sulfur in fuel oil. Lower sulfur levels combined with increases in BioHeat[®] blends means that before too long, heating oil will be cleaner than natural gas!

Call us to learn more.