

HouseCalls

from **Westmore**
FUEL CO., INC

PERSONALLY SPEAKING

the music never stops with us

Dear Friends,

One of our customers (I'll call her Mary) used to jump from oil company to oil company in a never-ending quest to find the best deal. It was as if she were playing a game of musical chairs. But on a freezing day a few winters ago, the music stopped.



Richard C. Bologna

Mary's latest "find" couldn't restore her heat when her furnace broke down. Since this was her first heating season with them, they had no history of servicing her system. They were clueless about what was wrong.

That's when Mary realized that a promise of lower oil prices or a free "this or that" isn't worth the aggravation. The truth is, most of these "deals" evaporate after the first year. And the companies with the

most aggressive deals turn out to be the ones with the highest prices in the market once the deal is over.

Jumping from company to company can cause problems because there's always a learning curve for a company when a new account comes on board. This includes establishing the right delivery pattern and adjusting heating equipment to interact properly with the customer's home.

There is also the challenge of knowing when a customer needs special treatment.

This economy has affected everyone, so it's only natural we would want to reward customers who have stayed with Westmore for a while.

A long-established relationship with a customer goes a long way in allowing us to ensure that top-notch service is not interrupted, even when you're going through financial challenges.

Westmore comes through for you when you need us the most. Remember, it's a pretty awful feeling to be without a chair when the music stops!

Warmly,

Richard C. Bologna



Clean-burning high-quality fuel

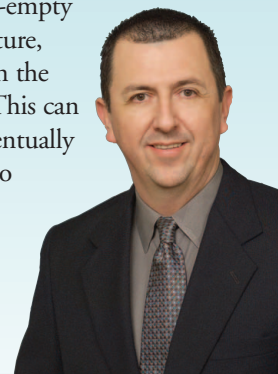
Thanks to a new 20,000-gallon biodiesel storage tank at our marine storage terminal in Port Chester, we can directly inject biodiesel into conventional heating oil to make

various blends of BioHeat®. This ensures that the fuel we deliver is of the highest quality possible. Go to WestmoreFuel.com and click the BioHeat® link to learn more.

ask the expert

Q: My tank is half full. Why might I need a delivery before the winter?

A: Keeping your tank full over the summer is important. In warm weather, the air inside a half-empty tank is full of moisture, which condenses on the tank's inner walls. This can lead to rust and eventually a leak. Moisture also promotes bacteria growth in the tank. When the bacteria die, they fall to the tank bottom and form sludge. Sludge can clog filters and nozzles, and shut a heating system down.



Ruben Pachon
customer care manager

Q: Do you wait until prices go up before you deliver my oil?

A: Absolutely not. Our deliveries are scheduled when our degree-day system estimates you are running low on fuel. What's more, we can't tell from day to day what will happen to the price of oil. And besides, we don't make more when prices go up. Higher prices drive up our costs too.

WHO IS THE BIGGEST SAVER?



Our game show host, Oliver Ian Lewis

Jan and Stan are competing to see who is saving the most money on energy bills. Play along to see if you can guess who's saving the most and why. Then compare that to your own choices. Who knows? After adding up all the scores, maybe **YOU will be the biggest saver!**



ROUND 1:

Jan and Stan both installed new heating systems a few years ago. So who wins this round?

The new equipment they chose was similar, but Jan saved a lot more than Stan. Can you guess why? Which of these is the main reason Jan saved more than Stan?

- A. Stan kept **changing the thermostat setting**.
- B. His heating system was **not installed properly**.
- C. His heating system **did not have enough Btu's**.

Shortchanged on a big investment

The answer is B. Stan's system did not work properly because Stan opted for the lowest bid and the contractor he chose didn't have the resources (or didn't take the time) to ensure a correct installation.

While Stan saved some money on the installation, he never saw much of a reduction in his fuel bills. Jan reduced her energy use by about 25%, netting her \$450 in annual savings.†

Stan eventually had the design flaws corrected in his system, and finally

started to see big fuel savings. Stan and Jan both score points for upgrading to an energy-efficient system, but Jan gets extra points for choosing a company with the expertise to install the equipment the right way.

Jan wins Round 1.

ROUND 2:

Who's in tune with savings?

Jan made sure her heating system was serviced every spring. Stan figures he saved money because he didn't bother with annual maintenance and didn't have to pay for this service.

Who wins out over the long term?

Jan wins Round 2. Because she had her system checked and serviced every year, it worked the way it should and didn't waste a lot of fuel. **And Jan spent less money on heating her home.** In effect, her tune-up paid for itself.

Meanwhile, Stan's system was not keeping his home comfortable—and his fuel bills had increased dramatically.

Stan's system was badly in need of maintenance!

Over time, dirt and debris build up inside a system, lowering efficiency. Not only was Stan's home uncomfortable, **he was also spending a lot of money on his fuel bills.** He also risked a costly repair and the loss of his manufacturer's equipment warranty, which can be voided if a proper maintenance schedule is not followed.



ROUND 3:

Temperatures rising.

Stan used a programmable thermostat to shift the temperature up and down according to his schedule. He saved money and always came home to a warm house.

Jan didn't have a programmable thermostat. When she got home, she turned the thermostat up high to speed up the heating process.

But setting her thermostat higher really didn't heat her house any quicker. But it did keep her system working longer than necessary, especially on the many days when Jan forgot to reset her thermostat to an energy-saver mode.

Since Jan's thermostat habits ended up wasting more energy than Stan's did, **Stan is the winner of Round 3.**



ROUND 4:

Penny wise, pound foolish.

Stan did everything he could to cut back on expenses. But his **biggest mistake** was to go shopping for a fuel dealer who offered the lowest price.

So he left his long-time dealer and accepted a low price offer from a company he knew little about. But then a big storm came and his new dealer didn't answer the phone. Stan couldn't get anyone to deliver fuel and he ran out. He ended up spending two nights in a motel until he got fuel in his tank and his heat back.

A hard lesson

Stan learned that when choosing a fuel dealer, **some things are more important than price.** He now knows that you can always find a fuel dealer offering a lower price. But the best buy goes deeper than price.



Jan understood that from the beginning. **She stayed with a fuel dealer that she trusted.** And because she received automatic deliveries, she knew she could rely on her dealer to get her fuel to her long before a big storm arrived.

Jan wins Round 4. Is she the Biggest Saver? Look below!

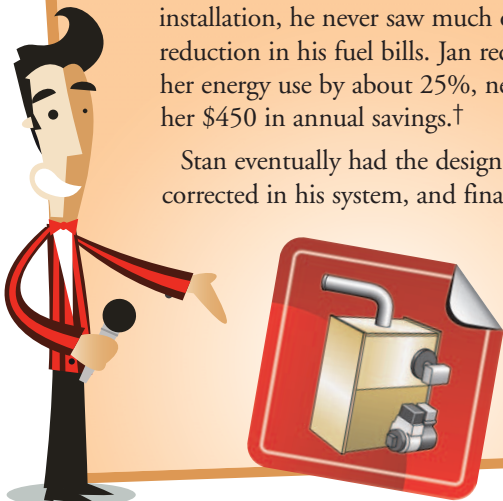
	Jan	Stan	You†
Savings on fuel bills	\$450†	\$50	—
Savings due to maintenance	\$180	\$0	—
Savings from thermostat	\$0	\$90	—
Savings from a reliable dealer	\$150	\$0	—
Total	\$780	\$140	—

†Savings will vary for each household, depending on square footage of home, age and condition of equipment, energy rates, insulation quality and other factors.



Would you like to be the Biggest Saver? Call us!

We can show you some great ways to cut your fuel costs while improving your comfort. After making improvements you can fill in your own score to see if you win!





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- ✓ you could WIN an iPod!
- ✓ price protection Q & A

have you confirmed your tune-up appointment yet?



We want to tune up your system! Unlike some other companies, we believe that if a tune-up is included in your service plan, we should try to get it done. It's another way we earn your trust, and it's what separates us from others that offer a lot of promises—but then fail to deliver.

So when you get your tune-up appointment card in the mail, please confirm it with us. When

too many customers reschedule their tune-ups for the same day, it's impossible to get all of them done.

To confirm the date we have set aside for your tune-up, email us at tuneups@westmorefuel.com.

When we receive your email response, we'll enter you in a drawing to **win an iPod**. *If you prefer a different time and date for your tune-up, please call us.*

Schedule your tune-up and enter our next iPod drawing!



Richard Bologna's children, Matthew and Olivia, picked these iPod winners: Petra Pasquina of Mamaroneck and Mrs. Elboury of New York.

Q & A on price protection

Q: What are my options for protecting my oil price?

A: A **capped price contract** limits how high your price can rise, but also allows your price to drop when fuel prices come down. It's our most popular option, even though we must charge more for it.

A **fixed price** contract locks you in at one price, but it can be risky. If prices drop, we can't lower your rate.

Q: Are the price protection plans offered by other dealers the same as yours?

A: Most plans look the same from the outside, but it's how we back up our promise that makes us different. We buy enough "price insurance" to allow us to really drop our price should prices plummet. That's why a capped-price contract has a larger fee. Some of our competitors, particularly the ones who offer big incentives, cut corners on price insurance. And that's why one of the biggest companies in the state had a price that was 50¢ a gallon higher than ours two years ago.

Q: How else can I control my heating costs?

A: Go on our monthly payment plan. There's no cost to spread your payments over 11 months. If prices stay high, a single delivery could run \$700 next winter, and you'll need several of them. You could cut your winter bills in half by paying on a monthly basis.

Q: How can I get more plan information or find out how to enroll?

A: You can log on to your account at WestmoreFuel.com or call our office.

