

PERSONALLY SPEAKING

good news about oil prices

Dear Friends,

The energy revolution has created a huge surge in American-made oil. We're finally starting to see the impact at the gas pump, and it is filtering into the wholesale cost of heating oil as well. That's good news for all of us.

Meanwhile, natural gas customers have not been as fortunate. Last winter, natural



Richard C. Bologna

gas prices spiked because pipelines could not distribute enough fuel. This year again, we saw natural gas spot prices rise at the very same time oil prices were falling.

All of this goes to show that deciding to convert to natural gas based on temporary pricing levels is risky business. Oil, natural gas and electricity prices all rise and fall on a regular basis, but in unpredictable ways. Switching fuels to capture a temporary price advantage has always been like trying to time the stock market.

By sticking with Westmore's B20 BioHeat®, you are using a fuel that is cleaner than natural gas. Plus, by upgrading to a new high-efficiency, clean-burning oil heating system, you can save energy and keep your heating bills reasonable without sacrificing an ounce of comfort.

Warmly,

Richal C. Bologue

Richard C. Bologna

natural gas spot prices*

January 2014 – April 2014

At one point, the spot price of **natural gas was higher** than the equivalent retail price of heating oil, when compared on a Btu by Btu basis.

*The spot price reflects market expectations of future price movements.

I entered into a fixed-price plan
over the summer. Is there any way
I can change this now?

A: Unfortunately, there isn't. By law, we are required to enter into contracts with suppliers to guarantee your price when you enroll in a fixed-price contract. That's how last winter, even though prices went over \$5 a gallon, we were able to honor your fixed contract and save you hundreds of dollars. We are still paying the same amount for your fuel as if prices hadn't

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ask the **expert**



changed since then. This adds to consumer protection in general, but limits our flexibility in times like these.

Q: What can I do in the future?

A: We offer both capped-price and fixed-price contracts for purchasing fuel. After the season, we'll be happy to talk to you about the different options we offer. But remember, there's no way to predict which will work out best in any given year. For example, last season, customers who entered into a fixed-price contract benefited the most.

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KIDS ASK the Best Questions

Learning How to Save Money and Stay Comfortable

We love kids! They have a lot of wisdom and they're not shy about asking questions. Follow along as Ava and Jarrett quiz us about what we do. What they learn could make a difference in your own comfort — and save you money too!

Well, if this were a

refrigerator, we would just bring it to your house, plug it in and we would be done. But a heating system is not that easy. First, we had to figure out what size system works best for your home and family.

Do systems come in small, medium and large?

Not exactly. When we talk about size, we're talking about how much power the

to work right? system has, sort of like a car's

How do you know

that thing is going

engine. A system that has more power than your house needs

will waste money.

But if there isn't enough power, your home will not feel comfortable. And it will cost more money because a system that's too small will keep running and running.

What size fits just right?

There are tests that help us figure out how much heat your home loses in the winter. This is one way we know how much power your home's heating system needs.

Once we pick out the right equipment, we make sure we put it in the right way. Some companies take shortcuts, but then the heater won't work right. Your family will spend more money and your house won't feel comfortable enough. We don't take shortcuts. We always do things the right way because you're important to us. We want you to feel comfortable and save money.

You've seen us pump oil into your oil tank before; it's similar to your parents putting gasoline in their car to make it run. Oil is the fuel that makes your heater run.

How does it get inside our house?

When your house gets chilly, the thermostat will send a signal to tell the oil burner in the heater to turn on. A fuel pump then starts to draw the oil from the tank and through fuel lines to reach the oil burner.

So all of that oil goes from the tank to the heater and keeps burning?

Not all of it at once. During the winter, you may need to use four or five gallons of oil per day. Once the oil gets inside, it reaches an important piece on the burner called the nozzle. The nozzle turns the oil into a very fine spray. This oil mist will then mix with air and ignite in the combustion chamber, which gets very hot. The heat gets transferred to an exchanger. From there, the heat gets sent around your home.

We're trying to save for college. What else can we do to save money?

Replace old equipment.

Because we're putting in a new heating system, your family is probably going to save hundreds of dollars every year on energy. You'll also save money on repairs, because old machines break a lot.

Take care of your equipment.

Proper maintenance is essential to keeping equipment running efficiently and saving money. Your parents can talk to us about a service plan or maintenance program.

Change the temperature in your home.

You can probably help your parents with this. There are programmable thermostats that let you set the temperature you want at different times of the day and night. You don't need to keep your home as warm when you're sleeping or away from home, so this saves you money. There are also "smart" programmable thermostats that let you change the temperature with your smartphone or computer at any time, no matter where you are. If you use a programmable thermostat right, you may be able to help your parents save about \$100 a year.

Do some window dressing.

Here's another one you can help out with. In the morning, open the window blinds and let sunlight heat up your home naturally during the day. At night, close drapes to hold in the heat and keep out the cold. You can also stop cold air from getting inside by taping clear plastic film to the inside of the window frames.



I've always wondered how oil keeps our house warm. Can you explain that to me?

Are we being green?

You certainly are! Many products are Energy Star rated, including oil heating systems. A blue Energy Star label means a product will use less energy and cause less pollution.

In just one year, Energy Star products helped Americans avoid the same amount of pollution as comes from 23 million cars! And together, these people saved \$12 billion on their energy bills in one year.



In addition, the oil heat industry continues to focus on combining clean-burning technologies with greener fuels that feature a biofuel blend and low sulfur content.



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And don't miss our blog. We update it regularly and post informative articles to keep you up to date on issues that affect fuel prices, including how the rise

information on our site. In addition to your account information, you can learn about **B20 BioHeat®**, pricing and service plans. You can also discover the many services we offer, including repairs and installations. You'll see there's a lot

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Check out our Facebook page and "like" us! It's a great place to find energy-saving tips and useful money-saving information, including blog posts on energy prices and trends as well as links to our newsletter.

Visiting our Facebook page is also an easy way to stay current on our latest equipment promotions, special offers and rebates — as well as special events.

For every "like" we get between now and April 1, we'll donate \$5 to a local charity. Visit us at <u>Facebook.com/WestmoreFuel</u> today!

Inside this issue:

• the latest on oil prices

 price protection update



we deliver the cleanest fuel around

New York customers: Did you receive the B20 BioHeat[®] tax information and tax form we mailed on January 7th? If not, please contact our office. You can apply for a 20¢-per-gallon B20 BioHeat[®] tax credit for using Westmore's B20 BioHeat[®].

The next time someone says oil is oil, please ask them to call us. The truth is, oil quality has never been more variable, and Westmore only delivers ultra-low-sulfur **B20 BioHeat®**, which is **cleaner than natural gas.**

One of the benefits of buying from Westmore is that we own one of the largest independent terminals in the area. We don't have to rely on others to guarantee the product we deliver. We test every gallon that comes off a barge or

B20 BioHeat® tax credit

tanker. We have rejected entire barge loads for failing to meet our strict specifications.

We also use only soybean oil to create the B20 blend of fuel that we deliver to your home. It runs cleaner than natural gas, it's better for the environment, and in New York State, it earns you a 20¢-per-gallon tax credit.

So when a Westmore truck pulls up to your house, you can have an added feeling of confidence.

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more to Westmore than just delivering oil!

in natural gas prices is causing increases in electric rates.

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