

HouseCalls

from **Westmore**
FUEL CO., INC

PERSONALLY SPEAKING

an update on heating oil prices

Dear Friends,

By the time you read this, conditions in the energy markets may have improved or gotten worse. That's how quickly things can change today. This is what I can tell you now.

We would like heating oil prices to come down just as much as you would. High prices create difficult challenges for both customers and businesses, so we're rooting for a return to more normal market conditions.

In the meantime, you can count on our commitment to keeping you warm. Our 1.2-million-gallon marine storage terminal, along with strategic supplier alliances, takes away the worry about any supply shortages. If market conditions become more challenging, you'll be glad you're with a company that has the resources and experience to keep your fuel flowing.

In these types of market conditions, we understand the desire for certainty. Locking in at current market levels could be risky. Prices could rise, but they could also fall. A fixed-price agreement would prevent you from benefiting if market prices decline. We do plan to offer price cap options that provide greater flexibility if rates fall. Contact us if you're interested in price cap protection.

Finally, this can be a smart time to invest in heating efficiency. Upgrading an older heating oil boiler or furnace can permanently reduce fuel consumption and help offset any higher costs for years to come.

Warmly,

Richard C. Bologna

Richard C. Bologna



stress less with EvenPay

It's not too late to enroll in our **EvenPay** plan! By spreading out your fuel costs, you can count on more predictable payments and avoid large heating bills during the coldest months.

Here's what you need to know. The EvenPay plan:

- ✓ spreads heating costs into predictable monthly payments from August through June.
- ✓ helps reduce large winter fuel bills.
- ✓ allows for one consistent monthly payment regardless of delivery timing.

There's no cost to enroll! You can also include your annual service plan cost in your monthly payment and make convenient **AutoPay** payments by credit card or through your bank account.

Ready to make heating costs easier to manage? Contact us today to enroll in EvenPay.



working together for safer roads

We're proud to partner with Federated Insurance, which has recognized us as an industry leader for our commitment to safety.

Federated works closely with our team to audit our safety practices and help us address high-risk road hazards, including distracted driving by consumers. Its DriveSAFE telematics program also gives our drivers instant feedback on their driving habits, helping us identify opportunities to improve safety behind the wheel even further. Want to learn more? **Scan the QR code** to watch a short video about how our partnership helps keep our employees and customers safer.



From left, Rick Bologna, vice president of Westmore Fuel, and Nick Savino, Federated Insurance marketing representative.

IS IT FUEL OIL OR HEATING OIL?

Many homeowners use the terms fuel oil and heating oil interchangeably, and that's perfectly fine. However, fuel oil is really a broader category that includes several petroleum-based products used for heating, transportation, and industrial applications. Diesel is another example of fuel oil.

Heating oil begins as crude oil. During the refining process, crude oil is separated into different products based on weight and boiling point. Lighter fractions become products such as propane, butane, and petrochemicals. Slightly heavier fractions are refined into gasoline, kerosene, jet fuel, diesel fuel, and home heating oil.

There are also heavier grades of fuel oil, including No. 4 and No. 6 fuel oils, which are commonly used in large commercial buildings, hospitals, schools, and industrial facilities.

For homeowners, the important distinction is simple: home heating oil is a specific type of fuel oil designed to power residential heating systems safely and efficiently.



DOUBLE-WALL OIL TANKS ARE THE STANDARD TODAY

Heating oil tanks have evolved dramatically over the years, and modern double-wall tanks are now the standard for safe, reliable fuel storage.

A double-wall tank has two layers of protection: an inner tank that holds the heating oil and an outer shell that acts as a secondary containment barrier.

Most modern systems use corrosion-resistant materials such as HDPE and galvanized steel, though fiberglass and other configurations are also available. The key benefit is added protection against leaks. If the inner tank develops a problem, the outer shell helps prevent oil from escaping into the environment.

This is a vast improvement over the old single-wall tanks, which were made from a single layer of steel or composite material. Over time, rust, corrosion, or physical damage could weaken the tank and allow oil to leak directly into the surrounding area, creating the potential for costly property damage and environmental concerns.

As environmental standards became stricter, double-wall tanks became the go-to option for safe and reliable heating oil storage.

MORE MODERN OIL TANK FEATURES

Today's tanks also include features like leak detection systems, corrosion-resistant construction, longer warranties, and compact designs that fit better in modern homes.

If your heating oil tank is aging or showing signs of wear, it may be time to consider an upgrade. A modern double-wall tank offers greater peace of mind, improved safety, and long-term reliability for your home heating system.

HEATING OIL VS. DIESEL

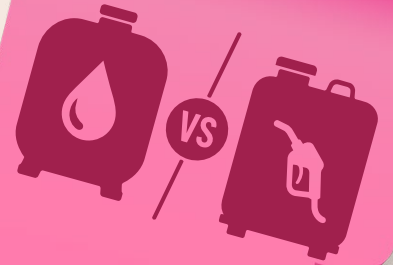
While there are two categories of diesel –

on-road and off-road – there is no chemical difference between them. The only difference is their appearance, intended usage, and price. All standard off-road diesel in the U.S. is dyed red. This coloring is federally mandated to visually identify **tax-exempt** fuel, like heating oil.

On-road diesel, which is subject to tax, is used to power vehicles like buses and trucks. Off-road diesel, which is

not taxed, can be used to power equipment like tractors and generators.

Petroleum-based home heating oil, also known as No. 2 fuel oil, is essentially the same as off-road diesel. However, it has been improved considerably in recent years, especially in terms of the environment, and it's on a pathway to becoming 100% renewable!



UNDERSTANDING THE FUEL THAT KEEPS YOU COMFORTABLE

Heating oil has been keeping homes warm for generations. Here's a closer look at one of the most dependable and efficient home heating options available.

HOW MUCH HEATING OIL DO YOU NEED?

Many factors affect your fuel use, including the outdoor temperature, the size of your home, the quality of insulation in your home, the efficiency of your furnace or boiler, and your family's own heating preferences.

But here's one basic rule of thumb that will help to give you a general estimate.

The median size of a new single-family home built less than 10 years ago is nearly 2,400 square feet. If outdoor temperatures average about 32° over a 24-hour period, that size home would consume about six or seven gallons of heating oil per day.

Naturally, if temperatures stay above freezing and you live in a smaller home, you would use less heating oil per day.

If you think you're using more heating oil than you should, reach out to us for potential solutions.



READING YOUR OIL TANK GAUGE

On top of the heating oil tank, you'll see a clear glass or plastic cube that is marked with numbers that resemble the gas gauge of your car: F, 3/4, 1/2, 1/4, 0.

A red marker or float commonly indicates the amount of fuel left in your tank. If the float is at the bottom of the gauge or not visible at all, your tank is empty or nearly empty. If you think the gauge is not working properly, please contact us. You never want to guess how much oil is left in your tank.

You may also want to put your tank-watching days behind you by contacting us about our FREE automatic delivery service.



electrification needs a reality check

The push by policymakers to electrify everything sounds simple until you look at the reality of our electric grid. Utilities are already facing challenges meeting today's power demands. Meanwhile, homeowners in Connecticut and New York are feeling the impact of rapidly rising electric rates.

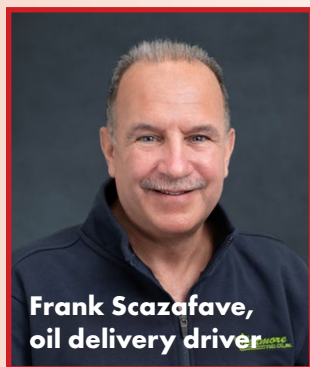
Here's another important piece of the puzzle: Much of our electricity still comes from natural gas, not solar or wind. Higher natural gas costs are one of many factors driving electric rates even higher. And until our electric generation becomes cleaner, simply shifting more energy use to electricity won't deliver the climate benefits many people expect.



Meanwhile, the oilheat industry continues moving toward its goal of **100% renewable Bioheat® fuel**. The industry has already exceeded its 2023 goal of reducing greenhouse gas emissions by 15%, achieving nearly a 26% reduction through greater energy efficiency and increased use of renewable Bioheat fuel.

Please join us as we continue urging policymakers to recognize the important role that Bioheat fuel plays and will continue to play in America's clean energy future.

welcome, Maio Fuel customers!



Frank Scazafave,
oil delivery driver



Frankie Scazafave,
heating oil technician

We're excited to welcome **Maio Fuel** to the Westmore Fuel family! We're also pleased that Frank Scazafave and his son, Frankie, have joined our service team. They bring years of valuable heating oil experience and a strong commitment to customer service.

And if you see a Maio Fuel or Westmore Fuel truck in your driveway, don't be surprised. Both are now part of the Westmore delivery fleet and are here to serve you.

WELCOME

TO THE

TEAM



P.O. Box 5236 • Greenwich, CT 06831

B20 Bioheat® Fuel • Biodiesel Fuel
Heating Equipment Sales & Service



PRESORTED
STANDARD MAIL
U.S. POSTAGE
PAID
DG3

don't let a heating repair break your budget

Who can afford an unexpected heating repair today, especially when some repairs can cost **\$700 or more**? That's why so many of our customers choose the added protection and peace of mind of a heating oil service plan.

Our **service plans** cover dozens of eligible repairs, helping protect you from the financial shock of a serious heating system problem. And there's another benefit: Service plan customers receive a **discounted price** on their heating system tune-up. We generally recommend having your system tuned up every two to three years to help keep it operating safely and efficiently.

Don't wait until a problem leaves you out in the cold! Visit our website to learn more about our service plan options, coverage and benefits, then contact us to request enrollment. A service plan can help you head into winter with greater confidence, knowing you have protection when you need it most.

