

# Crowley Fuel Company

# FUEL FOR THOUGHT

Fall/Winter, 2008

Your 2009 Calendar is Enclosed!

## WELCOME Murphy Oil Customers!



We are pleased to announce that Murphy Oil Company has merged with Crowley Fuel Company and that owner John Murphy has joined our team of home heating specialists. This will allow both companies to consolidate services and strengthen our ability to provide for all of your home heating needs in the most efficient manner possible.

Customers of Murphy Oil can expect to receive premium quality oil with the same high level of customer service, plus on call emergency service from licensed, insured, and experienced Crowley Fuel service technicians; prompt automatic delivery; a choice of payment plans (pre-pay, budget or prompt-pay) and competitive oil prices and price protection programs.

During this transition, you can expect to see either a Murphy or a Crowley Fuel truck delivering oil to your home. Murphy customers will still find John available at 508-867-3605 or our office at 508-867-6740. We look forward to serving you in the weeks and months ahead.

## Good-Bye to 2008 -- What a Wild Ride!

After watching oil prices rise faster than a runaway balloon in the first seven months of this year, it appears that the balloon burst in August and hasn't hit the ground yet. That's the good news! The bad news is the reason for the low prices is that the economy worldwide is in recession. If you still have your copy of our winter 2007 newsletter, you will see in our opening article that we were fearful that this situation was likely.

What isn't likely is for prices to spike back up to record numbers anytime soon. We probably still have not seen the worst for the economy and, even when we do, it will take quite a while for manufacturers and other big energy users to get back up to pre-recession capacity. If you include conservation and alternative energy sources being used by consumers, there should be a lot less demand on petroleum products in the next year or two which should keep prices down.

The member nations of OPEC and other oil producing nations are committed to keeping oil prices from bottoming out by cutting production. Refiners are



also cutting back on production because they aren't making enough money at these prices. Believe it or not these oil producers and refiners did not want prices to get as high as they did because they knew what damage this would cause to the worldwide economy, and, ultimately to their profits. They would be happy to maintain a basket price (what OPEC calls the range of prices they hope to retain through production fluctuations) in the \$3.00 range. It will be interesting to watch in 2009, but we doubt it'll be as wild a ride as 2008 was.

## Happy Holidays from All of Us to All of You!

Enclosed with this newsletter please find your **2009 Crowley Fuel Company Calendar**. Please accept it with very best wishes from everyone here at Crowley Fuel Company as a small token of our appreciation for your friendship and support throughout the year.

We are glad that we can do our small part to keep you safe, warm and comfortable in your homes, and we appreciate the trust you place in us to maintain your home heating system. Don't forget that we have service technicians available to tune up your heating systems. Please call to schedule an appointment.

We hope this holiday season finds all of our customers healthy, safe and warm and we wish you the very best in the year ahead. If you need an additional calendar, please ask your delivery man, or drop by our office at 19 Gilbert Street, North Brookfield where pocket calendars are also available.

### Office Hours

Our office is open Monday through Friday from 9 am to 5 pm. Our phone is monitored nights, weekends, and holidays to handle heating related emergencies for our customers.

#### We will be closed on:

Wednesday, December 24 at Noon  
Thursday, December 25 - Christmas  
Thursday, January 1 - New Year's Day  
Monday, February 16 - President's Day  
Monday, April 20 - Patriot's Day  
Monday, May 25 - Memorial Day

For faster service please send your mail to us c/o Crowley Fuel Company, P.O. Box 55, North Brookfield, MA 01535

Office located at 19 Gilbert Street, North Brookfield, MA 01535 • Telephone: 508.867.6740  
Visit our website: [www.crowleyfuel.com](http://www.crowleyfuel.com) • WE ACCEPT MASTERCARD & VISA

## Service Rates

Crowley Fuel Company service work is billed at \$70 per hour during normal business hours (M-F 9 a.m. - 5 p.m.) and \$90 per hour for nights, weekends and holidays.

## Leaving Your Home Unattended this Winter?

If you have a seasonal property that stays heated through the cold months, it is important to protect your investment by installing a heat monitoring and alarm system to warn of low heat conditions.

These systems range from very simple and inexpensive, to more complex, computerized and more expensive.

If you have questions about which model to choose, let us help. Give us a call and we'll be happy to answer any questions you may have on this important subject.

## Give the Gift of Warmth

Buying a gift certificate or putting money in someone's oil account is a practical way to share the spirit of the holidays. Call Bob or Linda if you would like to help someone in your community with this need, or make a donation to your local church or Hearts for Heat fund. (contact info below)

## If Your Personal Financial Situation Becomes Difficult.

...please call us so we may work out a payment plan to help you through a difficult time.

The following agencies are also available to help you or someone you know, so long as you meet participation requirements:

### Worcester Community Action Council

Call Rosalie at 1-800-545-4577  
(508) 754-1176, EXT. 129

### Citizen's Energy Corporation\*

1-877-563-4645 or (617) 338-6300  
You may also apply online at [www.citizensenergy.com](http://www.citizensenergy.com)

For North Brookfield Residents

### Hearts for Heat

Call or visit the North Brookfield Senior Center, 29 Forest Street at 508-867-0235

For Spencer Residents

### Hearts for Heat

Call Sharon Legasey at 508-885-9454

## MassSave Wants to Help You Save Energy

MassSave offers free energy audits, low interest loans, and rebates for work done tightening up your house, or for installing energy efficient furnaces, boilers, indirect hot water storage tanks or programmable thermostats to help NStar and National Grid customers conserve energy.

You may contact MassSave directly at [masssave.com](http://masssave.com) or by calling 866-527-7283. Be aware that these programs end on March 31, 2009.

## New Budget and Cap Prices for this Heating Season

This has been a very difficult year to offer a price protection program! We went out in July with a Cap price of \$4.79 (\$4.75 for prepaid) and the Cap fee was \$.50 per gallon. Interest continued for our Cap programs through the summer and fall and we were able to buy more oil at lower prices each time and were finally able to bring down the Cap price for everyone on the Cap program to \$3.99 (\$3.95 for prepaid). This means that, in the unlikely event that prices

should rise, Cap customers would not pay more than \$3.95 or \$3.99.

The good news for people who have been making budget payments based on higher prices is that you can reduce your payments by basing your budget calculations on \$2.99. We will be happy to help you recalculate your payments to the new price; just give us a call or send us an email. If you choose to continue the current payment level you may elect to skip some payments along the

way or at the end of the heating season. Again, just call or email when you decide what change you would like to make.

You can expect that we are looking for the bottom of this market to start purchasing for next year's price protection programs. Both the Cap price and the Capping fee will be back to pre-2008 levels and we will be out with our programs by late spring 2009.

## Crowley Fuel Heating Seminar Available on Our Website

On September 19th we hosted a heating seminar titled *Bracing for the Cold*. A large group in attendance listened to Jerry Hanna, Manager of National Grid's MassSave Program; Energy Consultant Rich Larkin, from Hedge Solutions; Mark Sanborn, Energy Resources Director, WCAC; Steve Quink, Vice President and Senior Loan Officer, NB Savings Bank; Cindy Shea, Hearts for Heat, and Thomas Creamer from the

Residential Energy Assistance Program (REAS) in Sturbridge.

The program was very well received and each presenter had important information about making heating decisions. We have received many positive comments and requests for similar programs in the future.

The seminar was filmed and made available to local public access television channels and may also be viewed on our

website. If you don't have a computer you could access our website ([crowleyfuel.com](http://crowleyfuel.com)) at your local library or you could call us at 508-867-6740 to arrange to borrow a copy of the DVD.

Thanks go out to the speakers and to Joe Klimavich of Klimavich Communication, Mike Tillotson from North Brookfield LPAC, and the Hoston Free Public Library staff for making this seminar possible and accessible.

## Please Take Note of Our Oil Delivery Policy

Loss Prevention and Risk Management are important concepts to most people who are trying to provide a service to others. This is especially important to an oil company where a mistake or missed delivery can result in thousands of dollars in losses or damages. Our insurance company makes many recommendations and requirements for us to follow and many of these affect our delivery policy.

We will not send out an oil truck in dangerous driving conditions, up unplowed or

unsanded driveways, or in the night. We will deliver 10 gallons to you from a four-wheel drive truck but, if you run-out due to your own negligence, there will be an emergency fee (see service rates section). Please keep your driveway clear of snow and ice, and if you are able, open a path to your oil fill.

If you are a customer who calls for their oil you must give us a few days notice when calling for your oil so that we can fit it into our schedule. Our minimum delivery is 150

gallons because smaller deliveries do not earn us enough to pay for truck expenses and driver salaries.

The ideal time to call for your delivery is when your gauge reads one quarter full. This leaves you plenty of reserve and will easily accommodate at least 150 to 180 gallons.

Inspect the area approaching and around your fill pipes for sharp objects, low wires, yard tools, or anything that could damage the hose or injure the deliveryman.

## Crowley Was Early Adopter of Fuel Additive Technology

The old method of refining was a patient and simple process that let products settle out from the crude oil. Lighter products like gasoline were skimmed off the top, the heavier kerosene and heating oil were taken off next, and the heaviest products such as bunker oil and tar came off the bottom.

By the 1980's refiners had switched to a newer process called cracking which allowed them to make more of one product than the old method. In the spring, in preparation for driving season, they could

produce more gasoline and in the fall they could produce more heating oil to prepare for the winter heating season.



What few have told you, and what we realized 20 years ago, is that this cracking process makes petroleum products less stable. We researched additives to improve the fuel and chose FlameRite to solve the problems of

sludging tanks, plugged oil lines, pumps, and nozzles, and to help burners run clean with reduced soot and air pollution.

The result is that it is rare that we have oil quality related service calls and the longer the customer has been with Crowley Fuel, the less likely there would be a problem. We have seen that some of our larger competitors have started using additives and that is a good thing for their customers that they are finally catching up to the quality that we have been providing to you for going on 20 years.