

2008

EMPIRE STATE

PETROLEUM ASSOCIATION

inside

Hard Times Call for Straight Talk
Are you keeping your customers in the dark?

**How to Prevent Collections
Catastrophes**

Signed, Sealed, Delivered
Business unions require
prenups, too

Presorted Std.
U.S. Postage
PAID
Albany, New York
Permit 438



Join one of the world's largest and most-recognized gasoline brands.



When you become part of the Shell brand, you can expect:

- Distinct and differentiated fuels.
- One of the largest credit card bases in the country.
- The gasoline industry's best co-branded credit card, because it has the highest-value consumer rebate offering.
- National advertising support.
- Co-op advertising.
- Commercial and Fleet Card programs.



To learn more
about Shell branding
opportunities
please contact:

Steven Lancia

Motiva Enterprises LLC

Wholesale Area Manager

Office: 914-234-0187

Fax: 914-234-4493

steve.lancia@motivaent.com



Shell roars into 2008 with Daytona 500 winner Kevin Harvick, Richard Childress Racing, and the #29 Shell-Pennzoil car. This promises to be a season of incredible thrills as we return to the wildly popular spectator sport of motor racing. Join Shell now and be part of the action!

The name, likeness, signature of Kevin Harvick and the Kevin Harvick, Incorporated, logo are registered trademarks of Kevin Harvick, Incorporated, and are used under license from Kevin Harvick, Incorporated.





Radiate confidence!

We have grown from owning a single U.S. refinery to America's largest refiner with over 4,700 stores stretching from coast to coast. We know America is the land of opportunity, and we offer plenty to anyone who joins the Valero family. We provide strong branded and unbranded programs, a cooperative attitude, a reliable source of high quality products, a solid track record of growth plus a very positive community image. Give us a call. Once you've heard what we have to say, you'll be glowing too.



www.valero.com/wholesale
NYSE:VLO



To inquire about branding opportunities, contact Glenn Zomack at **609.409.0667**, or glenn.zomack@valero.com.
For unbranded inquiries, contact Robert Ryan at **630.427.0190**, Ext. 205 or robert.ryan@valero.com.

Beyond the Fundamentals

A Better Oil-Fired Water Heater by the Numbers

This residential center flue water heater from Bradford White doesn't look extraordinary. But when you dig a little deeper, you'll find a huge difference in the details.

- 1** Flexible Stainless Steel Flue Baffle for easy service in tight spaces
- 2** Electronic Aquastat Controller with 7-segment trouble-shooting LED display
- 3** Dielectric Waterway Fittings minimize the occurrence of corrosion formation
- 4** Two protective anode rods provide added protection against corrosion
- 5** Beckett Burner is compatible up to B5 (5% Biofuel)

- 6** Hydrojet® Total Performance System to reduce sediment build-up and increase First Hour Delivery
- 7** Vitraglas® Lining protects against the corrosive effects of hot water as well as providing a tough interior surface for our water heaters
- 8** Brass Drain Valve
- 9** Six year limited tank warranty / Two year limited parts and burner warranty
- 10** Bradford White – Always a superior, feature-packed product at the best possible price




BRADFORD WHITE
WATER HEATERS

It's a simple formula- take a great product and make it better with innovation and real value.

All 18 residential and commercial models from Bradford White follow this plan.

The value, performance and premium product features of Bradford White oil-fired water heaters is a combination your customers can find nowhere else.

800.523.2931

| Built to be the Best™

| www.bradfordwhite.com

©2008, Bradford White Corporation. All rights reserved.



***Reduce Fuel-Related Service Calls
by Almost 60%***

Reduce Demands on Service Technicians

Increase Customer Satisfaction

Create a Powerful Tool to Market Your Heating Oil

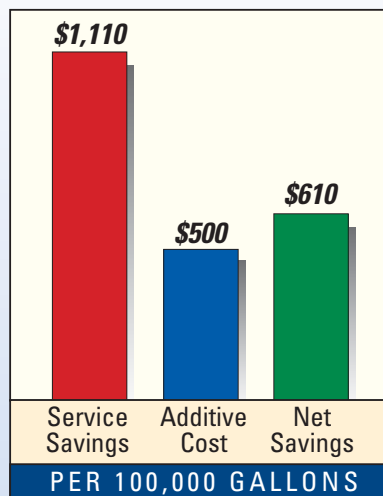
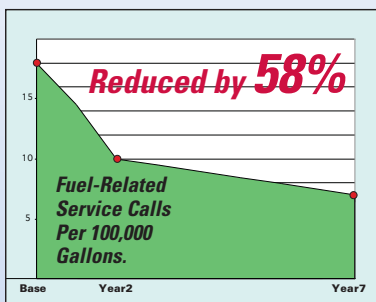


The Proven Heating Oil Additive

Proven to Reduce Service Calls ... and Save You Money!

Avalux was developed by a major oil company and Innospec, a leading manufacturer of fuel stability additives. Its performance was field-tested over several years by a prominent Connecticut heating oil retailer. Prior to using Avalux, this retailer experienced 19.1 fuel-related service calls per 100,000 gallons of heating oil delivered. After two years of using Avalux, their fuel-related service calls were at 10.4, a 45% reduction.

After seven years, fuel-related service calls were down to 8.0, a reduction of 58%.



Because of Avalux, the Connecticut retailer ultimately experienced 11.1 fewer fuel-related service calls per 100,000 gallons delivered. If the cost of a fuel-related service call is \$100, the savings from

11.1 fewer service calls is \$1,110 per 100,000 gallons. The cost to additize 100,000 gallons is \$500 (one half cent per gallon of heating oil).

Net Savings is \$610.

On-Truck And Bulk Plant Additive Injection Systems Are Available.

- **Call 888-584-2422 or 856-589-8564 to order Avalux or to schedule a consultation •**

Advanced Distillate Technologies, LLC

Exceptional distillate performance starts here! _____



Distributor Sales Team



>Your Energy Partner

Contact us for all your energy needs.

John McConville

Manager, Distributor Sales
(732) 750-6463

Tom Gowers

Manager, Motor Fuel Sales
(732) 750-6664

Bob Kravcenko

Senior Account Manager
(813) 957-3983

Michael Puig

Senior Account Manager
(203) 265-2525

Joan Sunris

Senior Account Manager
(732) 672-7223

Madonna Bruseo

Sales Coordinator
(732) 750-6788

Janice Taylor

Marketing Representative
(732) 750-6652

Gwen Morgan

Sales Support Specialist
(732) 750-7359

Merc Phone (732) 750-6788 *ask for Madonna*

(800) HESS-USA (800-437-7872)

www.hessenergy.com



Chairman of the Board

Dean Smith

Scott Smith & Son
8 Delphine Street
Owego, NY 13827
Tel: (607) 687-1803
Fax: (607) 687-7154

President

Richard Spiegel

M. Spiegel & Sons Oil Corp.
P.O. Box 833
Tuxedo, NY 10987-0833
Tel: (845) 351-4700
Fax: (845) 351-4694

Executive Vice President/CEO

Thomas J. Peters

Empire State Petroleum Association
80 Wolf Road, Suite 308
Albany, NY 12205
Tel: (518) 449-0702
Fax: (518) 449-0779

General Counsel

Morris A. Mondschein, Esq.

Borenkind, Mondschein & Bliss
399 Knollwood Road, Suite 213
White Plains, NY 10603
Tel: (914) 422-0001
Fax: (914) 946-6301

EMPIRE STATE

PETROLEUM ASSOCIATION

9

CEO's Message

By Thomas J. Peters

11

In Case of Emergency...

Will you be open for business when disaster strikes?

By Federated Insurance

15

How to Prevent Collections Catastrophes

Manage outstanding receivables with web-based tools

Contributed by I.C. System

17

Claims Reporting—What's the Big Deal?

Delay of workplace injury reporting raises costs for employers

By Edward K. Ludlum, CSP

19

The TankSure® Solution

New program helps you retain customers, find revenue streams

By Gerry Brien

23

Understanding Credit Card Data Security

Why it's crucial to protect credit card data

By Tracy Richmond

27

Signed, Sealed, Delivered

Business unions require prenups, too

By Raymond Fink, Esq.

32

Hard Times Call for Straight Talk

Are you keeping your customers in the dark?

By Richard Rutigliano

36

Products & Services Marketplace

41

Buyers' Guide Listings

42

Index of Advertisers

42

Advertiser.com

Published for the
Empire State Petroleum Association
80 Wolf Road, Suite 308
Albany, NY 12205
Tel: (518) 449-0702
Fax: (518) 449-0779
www.espa.net

Published by



Naylor, LLC
5950 NW 1st Place
Gainesville, FL 32607
Tel: (800) 369-6220
Fax: (352) 331-3525
www.naylor.com

Publisher
Mark Migliore

Editor
Thea Galenes

Marketing & Research
Amanda Everett

Project Manager
Jason Dolder

Publication Director
Eric Singer

Account Representatives
Janet Frank, Shaun Greyling, Jessica Imm,
Rick Jones, Bill Lovett, Paul Walley,
Marcus Weston, Shawn Wiggins,
Jamie Williams, Jason Zawada

Layout & Design
Naylor, LLC

Advertising Art
Allan S. Lorde

©2008 Naylor, LLC. All rights reserved.
The content of this publication may not be reproduced by any means, in whole or in part, without the prior written consent of the publisher.

Published September 2008 / ESP-A0008 / 7486



CONIFER ENERGY

PROVIDING RISK MANAGEMENT,

INSURANCE BROKERAGE, AND

peace of mind TO ENERGY FIRMS.

Conifer Energy is a leading provider of risk management and insurance brokerage services to the Energy Industry, through traditional programs and alternative risk management solutions.

Conifer's approach is to work with those energy companies that maintain or are willing to adopt "Best Practices". This approach, albeit normal operating procedure for some energy companies is still far from commonplace in the industry.

A new captive management program which provides long-term risk management solution is the Energi Program. Developed for fuel distribution companies in all 50 states, Energi offers key advantages including coverage, stability and claims management with a focus on risk management and loss prevention.

Conifer utilizes industry best practices as the foundation for our SafetyPlus™ Program, a customized Loss Prevention & Safety Program that provides Energy Companies with the tools to adopt low cost Safety Programs and Procedures that have proven to reduce exposure and contain long term insurance costs.

Conifer Energy works directly with Energy Companies or with local Independent Insurance Agents and Brokers. This allows companies to leverage our expertise and insurance company relationships while at the same time obtaining local representation.

Conifer's goal is to organize the most comprehensive insurance program possible for each client. This is accomplished by working to get the best price, coverage, and service programs available, from solid and financially stable insurance companies, while insuring the clients most concerned with loss prevention and safety, as well as going the extra mile to offer some unique services for our clients.

Conifer is uniquely qualified to serve you and to provide peace of mind to your Energy business.

Visit our website for more details
www.coniferenergy.com

or call us today 1.800.370.5446



CONIFER
ENERGY
a division of Conifer Insurance Agency, Inc.



MESSAGE

By Thomas J. Peters
Executive Vice President/CEO

In this magazine, you will find several articles authored by some of the professionals who provide important services to ESPA members. These companies work very closely with the ESPA office and share a special relationship with the association.

Federated Insurance Company is the ESPA-endorsed company for property and casualty insurance. Federated provides programs specifically tailored for petroleum marketers at competitive rates. It insures petroleum marketers throughout New York State, and its statewide sales representatives are available to assist marketers with a variety of risk management programs.

Richard Rutigliano is president of **PriMedia**, the provider for the ESPA Web site and the ESPA MemberLetter. PriMedia offers a comprehensive line of marketing and communications services: newsletters; postcards; direct mail marketing; Web site creation, hosting and maintenance; message-on-hold systems; Internet and print advertising; public relations writing; and consultation, training and more for petroleum marketers.

Tracy Richmond is vice president of **COCARD**, the preferred credit card processing company for ESPA. COCARD's specialty is automating the payment process to help customers take control of their cash flow. COCARD also provides reduced credit card processing rates for heating oil marketers.

Ed Ludlum is the director of risk management services for **First Cardinal Corporation**, the administrator of the *New York Petroleum Association Compensation Trust (NYPACT)*, which was formed to provide ESPA members with an alternative to traditional workers' compensation coverage. Participating members in NYPACT have

realized significant savings on their insurance premiums by leveraging the collective clout of safety-conscious employers in the same industry to lessen costs.

Gerry Brien is senior vice president of **Boston Environmental**, which provides a technology with the capability, along with their proprietary software, to predict when an oil tank will fail prior to its actual failure due to corrosion. Boston Environmental calls this program, and the other consulting services that are included, its TankSure® Program.

I.C. System was established in 1938 as a two-person collection agency, and the company has grown to become an industry leader in accounts receivable management, with 30,000 clients nationwide. I.C. System holds exclusive endorsements from 500 professional and trade associations, including the Empire State Petroleum Association.

Raymond Fink, Esq. is a partner in the law firm of **Harter Secrest & Emery, LLP**. The firm is Legislative Counsel to ESPA and represents the interest of members before the Governor's Office and State Legislature. The firm also represents business clients in a many different areas and is available to assist ESPA members with their business needs.

As an ESPA member, you are part of an association of hundreds of industry colleagues who share your concerns and who are working to create a more prosperous environment for independent petroleum marketers. In addition to having access to these and many other services and resources, your membership in ESPA affords you a strong voice in the state and federal government. ESPA continually identifies and assesses new leg-

islation that may impact your business and vigorously works to shape favorable governmental policy. ESPA also pursues key legislation to help marketers better compete and maintain profitability and the viability of their marketplace as a whole. ▲



Since 1948

BULK PLANT EQUIPMENT SUPPLY

**Specializing in
BioDiesel and BioFuel Storage, Transfer, and Blending**

Savage
Associates
t/a Petro Chem Technologies

Serving the Eastern Seaboard

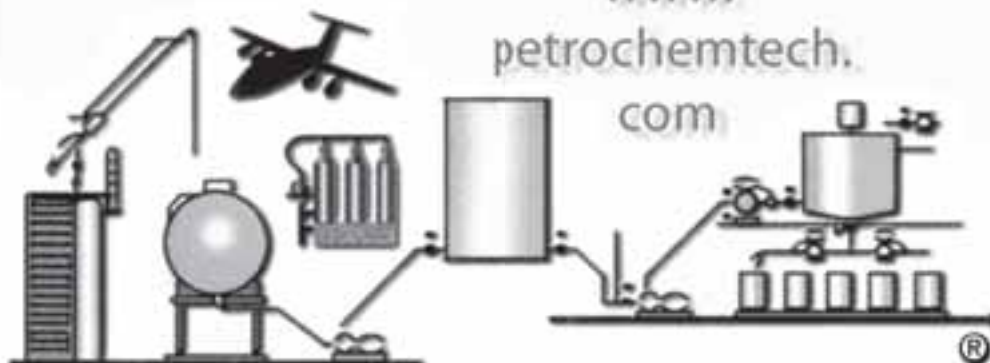
908-286-0033

Fax: 908-286-0034

msav123@aol.com

www.

**petrochemtech.
com**



In Case of **Emergency...**

Will you be open for business when disaster strikes?

By Federated Insurance

Natural disasters have been grabbing headlines across the United States in epic proportion. We're all at risk from their destruction, no matter our location. Some disasters—such as hurricanes or flooding—come with advanced warning, and others—like tornadoes—strike in an instant with little time to get to safety.

What happens next?

The winds have died down. The storm has passed. The water has receded. Thankfully, no one has been seriously injured. Now your mind-set changes from survival to recovery.

Businesses that are able to reopen sooner after a disaster strikes help their communities recover more quickly. A community cannot survive a disaster



At least one-fourth of all businesses that close because of a disaster never reopen.

Types of Catastrophic Losses 1986-2005

Tropical Storms/Hurricanes	47.5%
Tornadoes	24.5%
Winter Storms	7.8%
Terrorism	7.7%
Earthquakes	6.7%
Wind/Hail/Flood	2.8%
Fire	2.3%
Civil Disorders	0.4%
Utility Disruption	0.1%
Water Damage	0.1%

Insured disaster losses totaled \$289.1 billion

Source: Institute for Business and Home Safety

unless businesses like yours survive—and a business cannot survive unless its employees survive.

At least one-fourth of all businesses that close because of a disaster never reopen. Small businesses are especially vulnerable, because few have the resources or knowledge to assess disaster risks and develop comprehensive recovery plans.

Be prepared

Whether the event is a natural disaster or a fire, there are basic things every business needs in order to get operations quickly back on track. Consider the creation of a disaster recovery plan to be like CPR training for your

business. You'll be glad you're prepared, because a good plan can help pump life back into your business.

Our recommended insurance carrier, Federated Insurance®, has partnered with the Institute for Business and Home Safety (IBHS), a national nonprofit group that works to reduce commercial and residential property losses associated with extreme weather events and natural disasters. Through IBHS, Federated® is making available many valuable resources relating to disaster and recovery planning for you, your business and your employees. These tools are being offered at **no cost** to Empire State Petroleum Association members as another benefit.

One of the exciting programs available through IBHS is called Open for Business®. It contains a variety of tools to help small business owners reduce their potential for loss should disaster strike, and to help them reopen quickly should they be forced to close. Open for Business is designed to walk a business owner through the steps to develop a continuity plan to keep a business profitable after a disaster. It is available online or in print.

IBHS also provides information about best practices, assessments, guides and checklists to protect against these perils:

- Earthquakes;
- Freezing weather;
- High winds;
- Tornadoes;
- Floods;
- Hail;
- Hurricanes; and
- Wildfires.

The IBHS Web site includes a zip code tool designed to concentrate the efforts of a business in preparing for specific perils. IBHS provides customized results for the disasters most likely to occur in the zip code area. These guides are critical to your business and may be used for your home as well.

These are just a sample of the many valuable features available through IBHS. In addition, businesses can access tools to customize their own disaster planning and recovery program through Open for Business. Information is saved securely online to be available whenever it may be needed. Plans can also be saved locally—e.g., on a hard drive, disk, CD or on paper.

Open for Business focuses on three categories of protection to help businesses survive a natural disaster:

- Human resources;
- Physical resources; and
- Business operations.

Businesses can identify which natural hazard events could affect them and learn what they can do to reduce exposures. They can also develop a plan to resume essential business operations. They can create their plans in stages, save the current work on the IBHS Web site and return later to finish.

At all times, the data entered and the final plans are protected and accessible only by user name and password. Businesses have the option to save the completed plan online with IBHS, so it is available at any time from any location. This is especially important following a disaster when the primary location may not be accessible.

Empire State Petroleum Association, Federated and IBHS believe that together we will make a difference in helping secure long-term financial success to small businesses throughout the country. To get started with this program, please visit Federated's Web site at www.federatedinsurance.com and click "Open for Business," or contact your Federated representative. ▲

BE > THINK > INNOVATE >

If hydronic heating has a playbook, this is it.



Take a page from our free playbook – the first-of-its-kind heating handbook filled with tips, techniques, strategies and tactics for all aspects of hydronic heating. Every team needs a playmaker. We're yours.

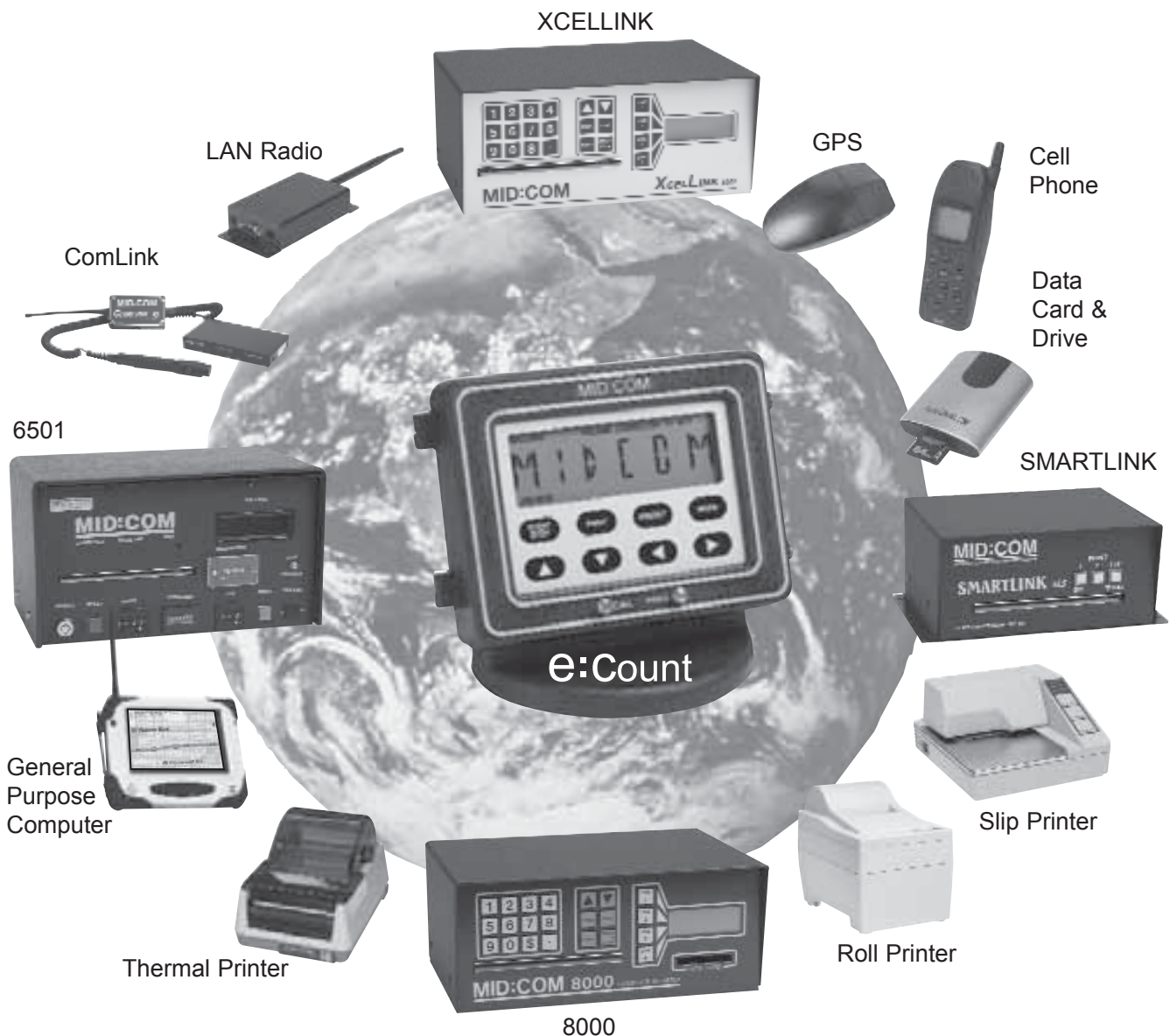
Visit www.grundfos.us/handbook to order your free copy of the Grundfos Handbook on Hydronic Heating and Hot Water Recirc Systems.

www.grundfos.us

GRUNDFOS 

MID:COM

Proven Performance - Defining the Future



Connecting To The World . . .

Phone: 641-456-4848 • Fax: 641-456-4600

Email: sales@midcomcorp.com

Website: www.midcomcorp.com



OILWELL™

The Complete System to Assess Risk and Retain Customers

What is Oil Well™?

Oil Well™ is a Consumer Reporting Agency which provides residential and commercial heating oil dealers with real-time information necessary to make informed credit decisions and control risk. Oil Well™ affords its clients the ability to improve the customer relationship experience while helping to identify potential fraud and better predict credit default risk.

How it Works

Oil Well™ gathers records exclusively from residential and commercial heating oil dealers thus allowing our subscribers access to actionable and unique information that is not always available from other consumer information providers. Each subscriber is required to upload their delinquent customer information at least every 15 days or their searching capability gets suspended until the next upload is performed. This ensures that the data is current and subscribers are contributing data as much as they are using it. You can manually enter records or upload files exported from your accounting software. Accepted formats are Microsoft Excel Spreadsheets (.xls) or Comma Separated Values (.csv).

The Advantage

Oil Well™ allows you to **assess your risk** with a prospective new customer before you make your first delivery. Check to see if the consumer owes another dealer money and for how long.

Oil Well™ is a valuable tool for **customer retention**. Our proprietary Oil Well Alert™ alerts a subscriber that its delinquent customer's file has been accessed by another oil dealer thus alerting the subscriber that its customer may be preparing to avoid payment by switching oil dealers.

See if your new customer owes ANOTHER dealer money and receive an email alert whenever YOUR customer's file is accessed by another dealer.

30 DAY FREE TRIAL

Endorsed By



How to Prevent Collections Catastrophes

Manage outstanding receivables with web-based tools

Contributed by I.C. System

Do you know what your collection agency is doing? If not, it's likely because it does not offer online, web-based tools to help you manage your accounts. At I.C. System, we link you to our collection activity through free online tools. Currently, thousands of clients are registered to use the secure tools, and more than 1,000 clients log on daily to perform the following functions:

- **Submit debts** for collection 24 hours a day, seven days a week. Consumer and commercial debts are uploaded nightly and ready for work effort within two business days, sooner than if you had sent the debts to us via regular mail.
- **View the status** of debts submitted for collection. A simple search tool shows the real-time status of each debt, including the number of letters sent, number of calls made, number of right-party contacts, paid amount and more.
- **Generate four different reports:** Account placement acknowledgement report, two inventory progress reports and an incorrect phone number and address report.
- **Report payments** on debts submitted for collection.

Additionally, the online tools include access to I.C. System's InstiServices:

- **InstiCredit®** enables you to pull consumer and commercial credit reports in just seconds for the purpose of minimizing financial risk.
- **InstiFind™** enables you to perform instant skip tracing to

Maximize Revenue AND Minimize Risk

I.C. System's collection services, the only such services endorsed by ESPA, recover millions of dollars for clients each year. More importantly, the agency spares no expense in making sure customer data is secure during transfer to and from clients and while they use it for business purposes.

I.C. System is one of the few agencies worldwide with verified data security protocols: **SAS 70 Type II** audited, **ISO 17799** assessed and **PCI** compliant.

For a free consultation and to learn more about I.C. System, including ESPA member-only benefits, please call (800) 279-3511 or visit www.icsystem.com.



learn addresses/phone numbers for purposes of resending returned, undeliverable invoices and contacting relocated customers. (Currently, all new clients receive a limited number of free InstiFind searches.)

Did You Know?

Every 50 seconds, a client uses I.C. System's online tools to:

- View an account's activity;
- Read our collectors' notes;
- Submit an account;
- Report a payment; or
- Generate a report.

I.C. System's online tools offer users many advantages, including:

- **User-friendliness** – Registered users receive a User's Guide to ensure their online success. And, our online debt support staff is available toll free or via e-mail.
- **Security** – Access to the tools is strictly controlled and password-protected. Any information you submit is encrypted to prevent third-party disclosure.
- **Precision** – Information enters our system just as you submit it.

To view a demo, visit www.icsystem.com and select "online tools." To speak with an I.C. System representative about the online tools, ESPA-endorsed collection services and more, please call (800) 279-3511. ▲

Established in 1938 as a two-person collection agency, I.C. System has grown to become an industry leader in accounts receivable management, with 30,000 clients nationwide. I.C. System holds exclusive endorsements from 500 professional and trade associations, including the Empire State Petroleum Association.

problem.



Lime build-up on ordinary probe.

no problem.

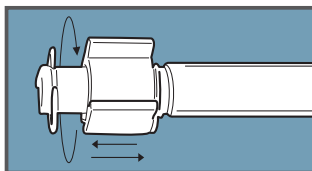


McDonnell & Miller self-cleaning probe eliminates lime build-up.

Say goodbye to probe maintenance for the next five years with the only low water cut-off with a self-cleaning probe.



*Patent Pending



The movement of water around the probe causes the cleaning element to oscillate, constantly removing lime build-up.

McDonnell & Miller's new low water cut-offs with our exclusive self-cleaning probe* can save you time and money since probe maintenance is needed only once every five years. The self-cleaning design prevents excessive lime build-up on the probe surface, which can lead to nuisance boiler shutdowns and the potential for water overflow.

McDonnell & Miller offers a wide range of electronic low water cut-offs and other products for hot water and steam boilers and systems.

To learn more visit www.mcdonnellmiller.com



McDonnell Miller



ITT

Engineered for life

The "ITT Engineered Blocks Symbol"; and "Engineered for life" are registered trademarks of ITT Corporation. © 2007



Claims Reporting – What's the Big Deal?

Delay of workplace injury reporting raises costs for employers

By Edward K. Ludlum, CSP

Late one afternoon, an employee cut himself on the job, left work at quitting time and headed home for the weekend, never telling his employer about the injury. By Sunday, the cut had become severely infected, forcing the employee to go to the hospital and undergo emergency surgery on his hand, wrist and arm to clean out the infection.

Had the worker reported the injury to his employer at the time of the accident, he would have undoubtedly been sent to a local urgent care facility to be examined immediately and likely would have avoided surgery, pain, suffering, rehabilitation and missed work time. Regardless of whether the injury resulted in a health insurance or workers' compensation claim, the care would have been much less expensive than emergency surgery and a hospital stay.

Studies consistently show that injuries that are reported late cost more to treat, involve more invasive treatment and require employees to miss work for longer periods. On average, reporting a claim between eight and 17 days after an accident can increase its cost by more than 31 percent. Reporting a claim 18 days or more after an injury can increase the cost by 61 percent.

So, how do you make sure your employees understand their responsibility to report injuries even when the injury seems minor? For starters, you need a written management policy that requires employees to report all accidents immediately. A good policy should spell out the steps involved in reporting an employee's injury on the job. The reporting policy should also list information about who to contact


after an accident and their telephone number(s). After all, if you want employees to report injuries in a timely fashion, they need to know how.

Some businesses maintain operations during nontraditional working hours. How will those employees report an accident, and to whom? All of this information needs to be in your accident reporting policy and procedures. Any special needs or considerations your operation might require should be considered in advance and included in your policy.

The policy should be distributed to all employees, who should be required to sign and return a copy of the policy in acknowledgement of having read it. Copies of the policy should also be posted in public areas and visible to all employees and managers in the event of an accident.

Most importantly, management must enforce the policy. If an employee does not report an accident, management must take some kind of action. Consistency will help send a message to the individual employee and the rest of the workforce that that you expect timely reporting of accidents in the workplace. ▲

Edward K. Ludlum, CSP, is director of risk management at First Cardinal, LLC, a third-party administrator of self-insured workers' compensation groups based in Latham, N.Y. For more information, contact Ludlum at (518) 213-1915 or eludlum@firstcardinal.com, or visit www.firstcardinal.com.



Injuries that are reported late cost more to treat, involve more invasive treatment and require employees to miss work for longer periods.



put your future in drive

Customer Focused/Performance Driven

That vibrant green sunburst is more than a logo.

It stands for innovative new offers and is home to Amoco® Ultimate, which has been rated #1 in quality by drivers in a nationwide survey.* Let it stand behind you.

For more information, contact Adel Hreiz,
Jobber Sales Manager, (215) 529-9518

www.bp.com

*2007 fuel study conducted by The NPD Group, Inc.



The TankSure® Solution

New program helps you retain customers, find revenue streams

By Gerry Brien

David Brinkley, the late network newsman, once said, “A successful man is one who can lay a firm foundation with the bricks others have thrown at him.” If this is true, the challenges in today’s oilheat market may well improve the shortstop skills of many oilheat marketers.

Unfortunately, catching the ones you can and ducking the ones you can’t is the current reality. Everybody understands the current market issues; they need not be recounted or re-recited here. The challenges resulting from these issues are obviously financial and marketing in nature. With that said, having the right marketing strategy and tools can have a positive effect on both sides of this equation. Customer migration will be higher than the norm, and that requires a feasible and workable mitigation plan. And, gaining from additional revenue streams will ease the cash squeeze on pure oil sales. How can you efficiently achieve both?

The TankSure® Program has developed a new software application, imbedded in the oilheat provider’s (TankSure®) database. The system can now be used as a new equipment sales generation tool. This means that all of the “tank system” corrective actions that are identified can be catalogued in that database by homeowner and the type of corrective action necessary. The system provides this data in an easy to use “sales tool” format for your sales personnel. Hence, the system has been designed to help oilheat

providers track—and most importantly, sell—their tank system upgrades and replacements.

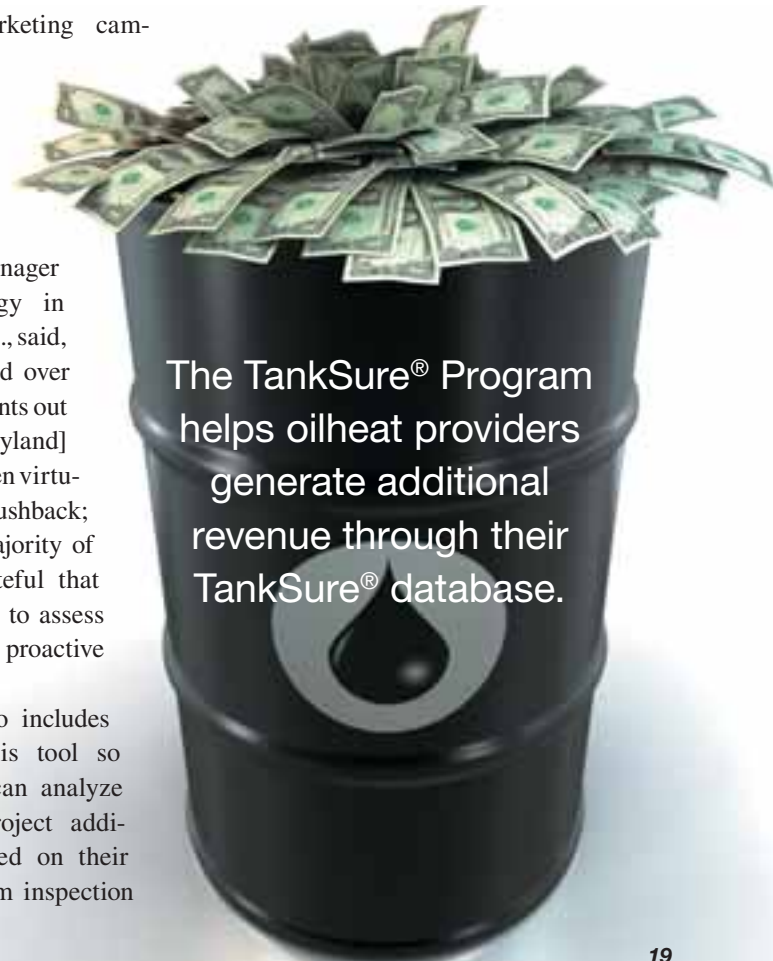
The objective of this new application is simple: to help oilheat providers generate additional revenue through their TankSure® database. It is efficient because the data has already been gathered as part of the testing and inspection process. And, there is a specific marketing campaign designed to support the new equipment sales. Some TankSure® oilheat providers, even without the benefit of this latest sales function and marketing campaign, have generated more than \$1,000,000 in new tank sales since 2007.

Mike Hodge, the service manager for Griffith Energy in Fredericksburg, Md., said, “We have generated over 200 tank replacements out of Frederick [Maryland] alone. There has been virtually no customer pushback; in fact, the vast majority of customers are grateful that we have the ability to assess the tank and make proactive recommendations.”

The system also includes a financial analysis tool so oilheat providers can analyze their data and project additional income based on their historic tank system inspection

statistics. Most marketers are very surprised to discover the value of this data in terms of “mining” it for new revenue opportunities. And, equally important, the turnkey marketing process that supports gaining the replacement work is established, easy to implement and has achieved great results across the oilheat footprint. This is an efficient and systematized process to grow revenue and increase margin and cash flow.

There are a finite number of oilheat consumers, and they will all,



The TankSure® Program helps oilheat providers generate additional revenue through their TankSure® database.

It's Our Business to Protect Yours®



**Association Recommendation for:
Property and Liability and
Financial Protection Services**

*"We at SOS Fuels
don't "like"
Federated Insurance,
WE LOVE THEM!
They provide us with
excellent programs,
seminars, and on the
job training. This has
reduced accidents and
spills which have helped
reduce our premium
and build employee
confidence. Few other
insurance companies
provide these programs
and services."*

*Richard Spiegel
SOS Fuels
Tuxedo, New York*



The FEDERATED Insurance Companies
Home Office: 121 East Park Square, Owatonna, Minnesota 55060
(507) 455-5200 • www.federatedinsurance.com • AD-338.11 (ESPA) Ed. 6/08

ultimately, be serviced this heating season. More will shop price and service based on the market conditions. Not exactly breaking news, but what can you do besides budget plans and prebuys to secure your base? What is your plan to attract and acquire good new accounts?

One significant step that can be taken is to partner with companies that can add value to your customers; that reflects positively on you and ties them into your services. TankSure® Partnerships has established one of the best marketing platforms of this kind in any industry.

“TankSure® Partnerships is amazing,” said Fred Koerber, TankSure® customer/oilheat consumer, Brunswick, Maine. “By connecting me with TD Banknorth™ Insurance, I was able to save over \$1,000 per year off my home and auto policies. The overall customer service experience was wonderful, everyone remembered my name, and I didn’t have to deal with automated systems. Thank you, Dead River Company, TD Banknorth™ Insurance and TankSure®.”


There are literally countless examples of TankSure® oilheat marketers endearing themselves to their customers through third parties, adding significant value to oilheat consumers.

TankSure® has established insurance discounts in all states that have a predominance of oilheat with more big-brand underwriters coming onboard. What does this mean to the oilheat marketer and consumer? It’s good news when good news is hard to come by. It is probably one of the best customer retention processes for the oilheat marketer because it ties the consumer to the marketer *and* their insurance carrier. It is a retention tool that survives heating season to heating season. It is established and does not need re-selling. And, it provides great word-of-mouth promotion for your brand.

TankSure® Partnerships does not end with the insurance industry. Real Estate agencies and home inspectors are adopting the TankSure®’s tank inspection process as their industry’s standard. Statewide partnerships with big brands like Coldwell Banker are established and countless “local” partnerships have been established with virtually all recognized brands in the real estate industry. Clients of these partners that are buying (or selling) now get positive messages about oilheat. Why? Because the insurance industry is behind it, because it reduces everybody’s liability and—most importantly—because it makes sense!

TankSure® offers unmatched customer retention tools and unmatched partnerships that benefit oilheat marketers and your customers. Add more value to your customers, build important partnerships, efficiently develop more revenue and lay a firm foundation for the future. ▲


For more information, contact Gerry Brien at (603) 334-1002 or Gerry_Brien@bostonenv.com.




Atlantic Detroit Diesel-Allison

DIESEL ENGINES & TRANSMISSIONS

**Keep your trucks on the road and profitable with
Factory authorized parts and service.**




**ATLANTIC
DETROIT DIESEL-ALLISON**



<p>For more information call 973-575-0309 or call your nearest location:</p>	<p>Pine Brook, NJ (Corp. Headquarters) Lodi, NJ Piscataway, NJ Latham (Albany), NY Ronkonkoma, NY Middletown, CT South Burlington, VT</p>	<p>973-575-0309 201-489-5800 732-752-7100 518-452-0000 631-981-5800 860-632-0218 802-865-4672</p>
---	--	--

www.atlanticdda.com

Service Managers & Fuel Oil Companies



“New Freeze Resistant”
VaporRemed™
“Fuel oil fumes
gone in minutes”

Carry wherever you go
in rain or in snow

*Now available in Mini’s
at no extra cost*

For your spill kit

Contact: 877-71-SARVA
www.sarvabioremed.com

ZCL COMPOSITES INC.
making a **lasting** difference

ZCL
COMPOSITES INC.

Fibreglass tanks that never rust!

Corrosion resistant, fire
retardant resin and fibreglass
continuously guard against leaks.

Liquid tight, weatherproof home
heating oil storage tanks in 240 & 300
US gals - single or double wall
designs.

Easy and safe to
install indoors
or outdoors.

30
Year
Warranty



Understanding Credit Card Data Security

Why it's crucial to protect credit card data

By Tracy Richmond

Here we go again...It's us here at COCARD telling you once again that you **MUST** protect your credit card data! The credit card companies have never been more serious about data breaches, and your company can be held financially liable for any stolen credit card data. It is time to take action, and this article will help you understand how to begin that process.

What is PCI?

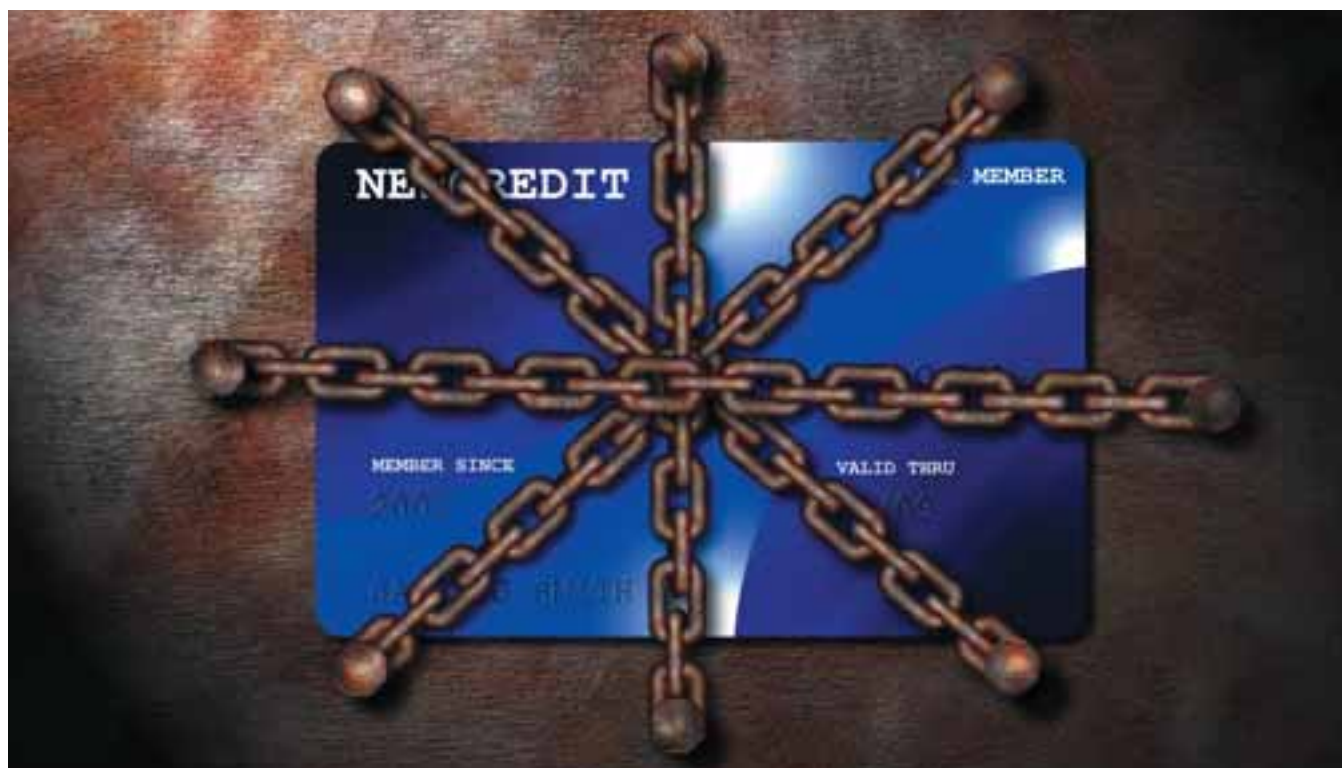
The Payment Card Industry Data Security Standard (PCI DSS) is a set of comprehensive requirements for enhancing payment account data security, developed by the founding payment brands of the PCI Security Standards Council—including American Express, Discover Financial Services, JCB, MasterCard Worldwide and Visa International—to help facilitate the broad adoption of consistent data security measures on a global basis.

PCI DSS is a multifaceted security standard that includes requirements for security management, policies, procedures, network architecture, software design and other critical protective measures. This comprehensive standard is intended to help organizations proactively protect customer account data.

The best source for information on PCI is the organization's Web site. Visit www.pcisecuritystandards.org/index.htm to get the most up-to-date information. You can also sign up to receive any updates to the requirements and obtain the self assessment form or contact COCARD for the correct form for your organization. It is requirement of card acceptance that your organization complete this form annually.

Examining data security

I recently visited one of my fuel oil dealers in Vermont, and his main topic of concern was PCI compliance and



Retaining Customers & New Revenue Streams is Key



With the rising energy costs
TankSure® helps retain your
customers and attract new ones
thinking of switching to another
source of heat. The TankSure®
Program provides a \$1,000
Proactive Tank Replacement
Warranty, PLUS they can receive
discounts on their homeowner's
insurance policy!

It's just what the piggy bank
doctor ordered!

For more information call (800) 401-8265 X.1016 or visit www.tanksure.com

ENERGY INSURANCE BROKERS, INC.

Michael J. Reilly, President

Services Provided: Energy Insurance Brokers, Inc. (EIB) specializes in providing total property and casualty insurance services for the Petroleum industry. Our particular experience encompasses the following:

- ◆ *Auto Liability & Physical Damage*
- ◆ *General Liability & Umbrella*
- ◆ *Property & Transit*
- ◆ *Workers' Compensation*

Energy Insurance Brokers employs an experienced staff to provide claims handling, policy and coverage administration, account marketing services and insurance consultation.

Currently, Energy Insurance Brokers, Inc. retains appointments with many stable and highly rated insurance companies specifically selected to match our clients' target needs. We are privileged to enjoy an excellent relationship with each of our company appointments for the following industries:

LPG Dealers, Distributors and Transporters
Petroleum Products Distributors and Transporters
Energy Equipment Manufacturers and Distributors
Environmental Contractors, TSDF's and Consultants
Hazardous Waste/Materials Transporters
Chemical Manufacturers, Distributors and Transporters



PO Box 1729, Albany, NY 12201-1729;
Phone: (518) 479-7244 or (800) 666-0732; Fax: (518) 479-7251
Members of NYPGA, PGANE, NYMTA, ATA, ESPA

Your company can be held financially liable for any stolen credit card data.

protecting his customers' card data. He thought he was fairly safe because the card numbers were stored only in the company's customer database, which was password-protected.

I asked this dealer's credit manager to walk me through her receivables process. At the end of each day, she printed a report that showed all the customers who owed this dealer money and whose credit cards were about to be charged. We were all surprised when we looked at this report and saw that all the credit card numbers and expiration dates were being printed out every day! Talk about a security risk. This dealer had never thought about where that document went and the associated risks. Needless to say, this process has since been revised.

As you might imagine, there are specific requirements for securing this data based on the types of transactions you are running. The PCI Data Security Standard is comprised of 12 general requirements designed to:

- Build and maintain a secure network;
- Protect cardholder data;
- Ensure the maintenance of vulnerability management programs;
- Implement strong access control measures;

- Regularly monitor and test networks; and
- Ensure the maintenance of information security policies.

I would like you to review the PCI Data Security Standard, which can be found at www.pcisecuritystandards.org/pdfs/pci_dss_v1-1.pdf.

The PCI Data Security Standard Self-Assessment Questionnaire is a validation tool intended to assist merchants and service providers in self-evaluating their compliance with the PCI DSS. There are multiple versions of the PCI DSS SAQ to meet various scenarios. This document has been developed to help organizations determine which SAQ best applies to them.

The PCI DSS SAQ is a validation tool for merchants and service providers not required to undergo an on-site data security assessment, per the PCI DSS Security Audit Procedures, and may be required by your acquirer or payment brand. Please consult your acquirer or payment brand for details regarding PCI DSS validation requirements. ▲

Tracy Richmond, vice president of COCARD, Inc., Beverly, Mass., can be reached at (866) 849-8800 or via www.cocardprocessing.com. As the preferred credit card processor for ESPA, COCARD is here to assist dealers with any questions they might have about PCI. Please contact COCARD directly at info@cocardprocessing.com or call the number provided above.

Environmental Soil Management Companies

Our advanced thermal treatment of contaminated soil eliminates the Generator's Liability.



Onsite Thermal Treatment Capabilities

Loudon, NH 1-800-950-7645
Fort Edward, NY 1-800-511-3764
Manchester, CT 1-860-649-3344

www.esmicompanies.com

Virgin Fuel Oils - Coal Tars - Waste Oils - Petroleum Solvents - PCBs - Electrical Oils

Give your customers what they've been looking for. ProGuard Tank Insurance.



WHY JUST TEST A TANK WHEN YOU CAN OFFER PROGUARD INSURANCE PROTECTION.

ProGuard is affordable coverage for underground storage tanks and aboveground storage tanks that protects against the problems associated with a heating oil tank release. ProGuard provides **up to \$100,000 for cleanup** and **up to \$2,000 for tank repair or replacement**. Plus, your customers can transfer their policy if they sell their home.

Get all the facts about providing ProGuard coverage to your customers. It's the valuable protection they've been looking for.

Contact the Powderhorn Agency today for more information about this comprehensive program.

The insurance policy in New York will be issued by Navigators Insurance Company. (Licensed by the New York Insurance Department)



The Powderhorn Agency, Inc. • 888-354-0677 • www.powderhornagency.com

Signed, Sealed, Delivered

Business unions
require prenups, too

By Raymond Fink, Esq.

Despite taking nuptial vows of eternal union, people who are getting married often contemplate the possibility of a short-lived relationship and accordingly enter into prenuptial agreements. While these agreements aren't a prerequisite to marriage, they are certainly advisable in many situations. However, when embarking upon the formation of a business enterprise, the use of agreements concerning the relationships between or among business owners is even more compelling. To stretch the analogy even further, the actual business enterprise might be considered the *child* of the union. So, in this sense,



ENTERPRISE-WIDE PETROLEUM MANAGEMENT SOFTWARE



ON-BOARD WIRELESS

"Manage your entire supply chain
from your desk in real time"

AWT METERED DELIVERY



AWT TRANSPORT



Serving the Petroleum Industry with software solutions for
over 30 years and proven wireless solutions for over 15 years

973-663-6990

**Automated
Wireless**

www.automatedwireless.com

the object is to nurture and protect the business entity.

Savvy attorneys and accountants counseling clients who are contemplating forming a business association stress the need for the owners to negotiate and execute operative agreements that address issues concerning—among other things—governance, financial participation (including the allocation of profits and losses) and the rights and remedies available upon a dissolution or withdraw (e.g., the divorce). All too frequently, the organizational documentation is skeletal, containing nothing more than a mandated filing receipt from the state and/or copies of published notifications. Similarly, where the organizational paperwork is completed, often it isn't updated as circumstances change. Even more remarkable are those instances where attorneys and accountants don't bother to memorialize their own internal relations when establishing professional service firms, despite the advice they likely give to their business clients. In other words, it is the proverbial "do what I say, not what I do."

When there are no or minimal organizational agreements, the law fills in the gaps, usually with undesired or harsh results. Depending upon the type of business model (e.g., general or limited partnership, corporation, limited liability entity, joint venture) the applicable state statutes do provide a general framework and,

to the extent the statutes do not cover all bases, courts fill in the void.

Set it in stone

Rather than casting one's fate to the vagaries of the statutory and common law, it is unquestionably preferable to resolve such fundamental terms at the outset. These agreements have familiar names, such as *bylaws*, *buy-sell agreements*, *operating agreements*, *shareholder agreements*, *partnership agreements*, etc.

The necessity and wisdom of having one or more of these in place is multi-faceted. In certain instances, these underlying agreements are required by statute in order to legally form the entity. For instance, a corporation cannot legally exist without filing a certificate or articles of incorporation and issuing stock. Typically, for corporations, bylaws are also adopted. Unfortunately it isn't uncommon to find that the contents are nothing more than the minimal statutory provisions. If there is only a single shareholder, the minimalist approach may suffice, but where there are multiple shareholders, this is sheer folly. On the other hand, a general partnership can be formed without filing any paperwork or perhaps merely filing a partnership certificate. In New York, a general partnership is amorphous and can be deemed to have been formed where there is an "association of two or more persons to carry on as co-owners a business for profit and

Libero & Kappel, LLP

CERTIFIED PUBLIC ACCOUNTANTS

OHI & ESPA Members

Specialists in all the complex areas of petroleum business taxes. Experienced tax audit representatives. Serving the Greater New York oil heat industry for over 30 years in all areas of accounting, tax and financial planning.

For further assistance call

Mr. Richard F. Libero, CPA or Mr. Jeffery Faha, CPA
Tel.: (516) 333-5511 • Fax: (516) 333-5621

includes... a registered limited liability partnership.” (See, New York Partnership Law § 10.)

The basic, generic topics that need to be addressed in the underlying organizational agreements are governance, financial matters and dissolution/winding up. There are many subtopics within each, and none of these categories are exclusive.

When there are no or minimal organizational agreements, the law fills in the gaps, usually with undesired or harsh results.

Governance essentially concerns internal operations and decision making. Unlike the marital prenuptial agreement, this aspect focuses upon how the principals conduct themselves during the relationship. The authority of the principals, both internal and external, is a basic and crucial matter to be resolved. It starts with the fundamental ownership structure and whether the equity is equally or disproportionately held.

This then drives the determination of voting rights, which, depending

upon the issue, may require an affirmation by a simple majority, supermajority or unanimity (however, no super-delegates!). The equity ownership interests typically elect the first tier of management (i.e., directors or board of managers). In turn, the first tier then elects/appoints the day-to-day officers or managers of the business. The larger the ownership base, the more likely a complex governance structure will be required. The authority or limitations upon authority are usually detailed in the organizational agreements. This model is applicable not just to corporations, but to the other formats, including partnerships.

Follow the money

Financial matters are pervasive and are implicitly the primary motivation for embarking upon the business venture in the first place—making money. Again, the initial capital structure frequently will dictate the allocation of ownership interests. This becomes challenging when the owners contribute different types of assets or some combination thereof (e.g., cash vs. in-kind property or services). Determining the value of non-cash capital contributions can prove to be a source of difficulty. The contribution of non-cash real or personal property necessitates the transferring of legal title to the business entity, an event oftentimes overlooked.

Subsequent capital calls need to be considered, not only how such

**Your
ONE STOP
Source**

**A & M
Truck Center Corp.**

SALES • PARTS • SERVICE

- New & Used Truck Chassis
- New & Used Petroleum & L.P. Tanks
- Petroleum Parts & Accessories
- L.P. Parts & Accessories
- Complete Changeovers
- Equipment Modifications
- D.O.T. Tank Inspection
- Tank & Meter Testing & Repair
- National Board “R” Stamp Certified
- Bottom Loading Equipment
- Vapor Recovery Equipment

**ALL MAKE CHASSIS
AVAILABLE**



Conveniently Located




25 6 1/2 Station Road
Goshen, NY 10924

1-800-216-1163

www.aandmonline.com

Visit our New Location



“DO YOU KNOW WHAT YOUR BUSINESS IS REALLY WORTH?”



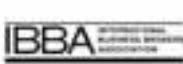

MERGERS & ACQUISITIONS • PETROLEUM & PROPANE INDUSTRIES

GARY PAPAY, CBI, M&AM

114 S. Railroad St, Hughesville, PA 17737

Phone: 570-584-6488 • Fax: 570-584-0199

gpapay@ckbc.net
www.ckbc.net

calls are initiated (a governance issue), but also the resulting consequences if there are owners who default by not satisfying a capital call. The incurring of debt by way of loans, capital leases, providing guarantees, etc., all need to be considered. Of great importance is the election of tax treatments (e.g. Subchapter S election, cash vs. accrual tax basis), which need to be adopted, as well as the allocation of profits/losses between or among the owners.

Dissolutions can occur as a result of a variety of circumstances or occurrences that affect an owner's equity interests. Without an agreement directing a contrary result, the voluntary or involuntary transfer of an ownership interest or an owner's withdrawal can cause an automatic dissolution of the business. Typically, this is partially guarded against by restricting the transferability of an owner's interests in the business. These restrictions not only assure the continuity of the business but also determine the outcome should there be a voluntary or involuntary attempted transfer or withdrawal.

Predictability certainly is preferable to uncertainty. Involuntary transfers can occur where an owner dies, becomes disabled, is divorced, declared bankrupt or otherwise is rendered insolvent. Buy-sell types of provisions can be invoked both where there is an involuntary or voluntary withdrawal or transfer. The valuation methodology is of equal importance. In the absence of a stipulated

formula, the process can be time-consuming, expensive and create a difficult financial burden upon the business and/or the remaining owners.

If the parties forming the business enterprise are unwilling or unable to resolve these types of matters from the inception, it simply does not bode well for the future success of the business enterprise.

Lead by example

Why is it that so many lawyers and accountants ignore their own advice? There is no good answer and only difficult outcomes. For example, a group of lawyers may associate with each other using their respective names on the masthead and in signage, but never file a partnership certificate or enter into any formal agreements. Is this suggestive that they formed a professional partnership or are they merely sharing space?

As mentioned previously, New York imputes a general partnership where two or more persons engage in a business enterprise with the expectation of sharing profits and losses. This is an extremely broad and all-encompassing definition. Different and inconsistent results may follow. From the clients' perspective, it would appear to be a general partnership, thereby exposing all of the attorneys to potential malpractice liability. The determination of



Question:

What's the best choice in commercial controls?

Answer:

Carlin EZ-Temp – more choices, better performance

EZ-Temp™ commercial

more choices:

- Operating controls
- Auto reset limit controls
- Manual reset limit controls
- Hi-Lo-Hi operating controls
- 135-ohm modulating controls
- Factory-packaged controls

better performance:

- Indicator lights for easy troubleshooting
- Microprocessor-electronics for quick response, versatility and reliability
- Self-checking diagnostics
- Remote or local sense for flexibility
- Smart manual reset



9-800-889-2275 carlincommercial.com
© 2007 Carlin Commercial Technology, Inc.



90000CE
Combination operating limit & Hi-Lo high limit



90200G
Lo-Hi-Hi staging controls



90200A
Operating controls & A-R limit controls



90200E
Manual reset limit controls



90200H
135-ohm modulating controls



99000A
Packaged combination controls staging control plus manual reset and auto reset limits

whether a partnership actually was created, *inter se*, will depend upon a variety of factors from which the parties' intentions are inferred. In the absence of a formal partnership agreement, courts look to many factors, such as how the profits and losses are allocated, the type of tax returns that are filed, whether the attorneys "held themselves out" as a partnership, internal governance, course of dealing and other factual considerations.

Assuming the existence of a partnership and the absence of a formal agreement, if one of the "partners" dies or withdraws, this precipitates dissolution such that the partnership is required to wind up its affairs and to legally account between and among the partners. Litigation can ensue to determine in the first instance whether or not a partnership existed.

The notion of different tiers of partnership mandates a partnership agreement. For instance, if it is the intention of the parties to have both equity and non-equity partners, then this simply cannot be done without a written partnership agreement. Furthermore, without restrictions, one partner can freely transfer his or her partnership interest to a third party, thus thrusting a new partner into the mix, much to the chagrin of the remaining partners. The risks of equity/ownership interests becoming exposed to the claims of a particular equity holder's creditors is also extremely troublesome, as an execution could cause a

dissolution when the intention of the remaining owners is to continue on with the enterprise.

It is astonishing that anyone would enter into a business venture without formalizing substantive agreements that consider numerous contingencies (good or bad) and articulate the fundamentals of the relationships between the owners. Rest assured that ignoring these imperatives is a recipe for disaster that will become a litigator's feast. Having represented business owners in internal disputes and lawsuits, the author is always amazed at how frequently parties—consciously or unwittingly—opt to ignore the need for organizational agreements. While not every event can be anticipated, certainly the spectrum of typical areas of contention can be addressed through appropriate *prenuptial* agreements. Even though the owners may separate, the child's welfare can be preserved and protected. ▲

Raymond Fink, Esq. is a partner in the law firm of Harter Secrest & Emery, LLP. He has been practicing law for more than 29 years, representing business clients in various areas, including disputes between owners and financial structuring at various stages of development. Harter Secrest & Emery, LLP is a 130-attorney full-service law firm with offices in Rochester, N.Y., Buffalo, N.Y., Albany, N.Y., and Naples, Fla.



**You work hard all winter, so you can
have restful summer nights.**

Who are you going to be this summer?

Call Angus Energy today at 1-800-440-0472
and we can help you with more than your handicap.

ANGUS ENERGY

If you're not hedging... You're speculating

800-440-0472 • info@angusenergy.com

Hard Times Call Straight Talk

Are you keeping your customers in the dark?



By Richard Rutigliano

As the challenges facing our industry escalate, oilheat dealers must adopt new communications strategies to match customers' changing expectations.

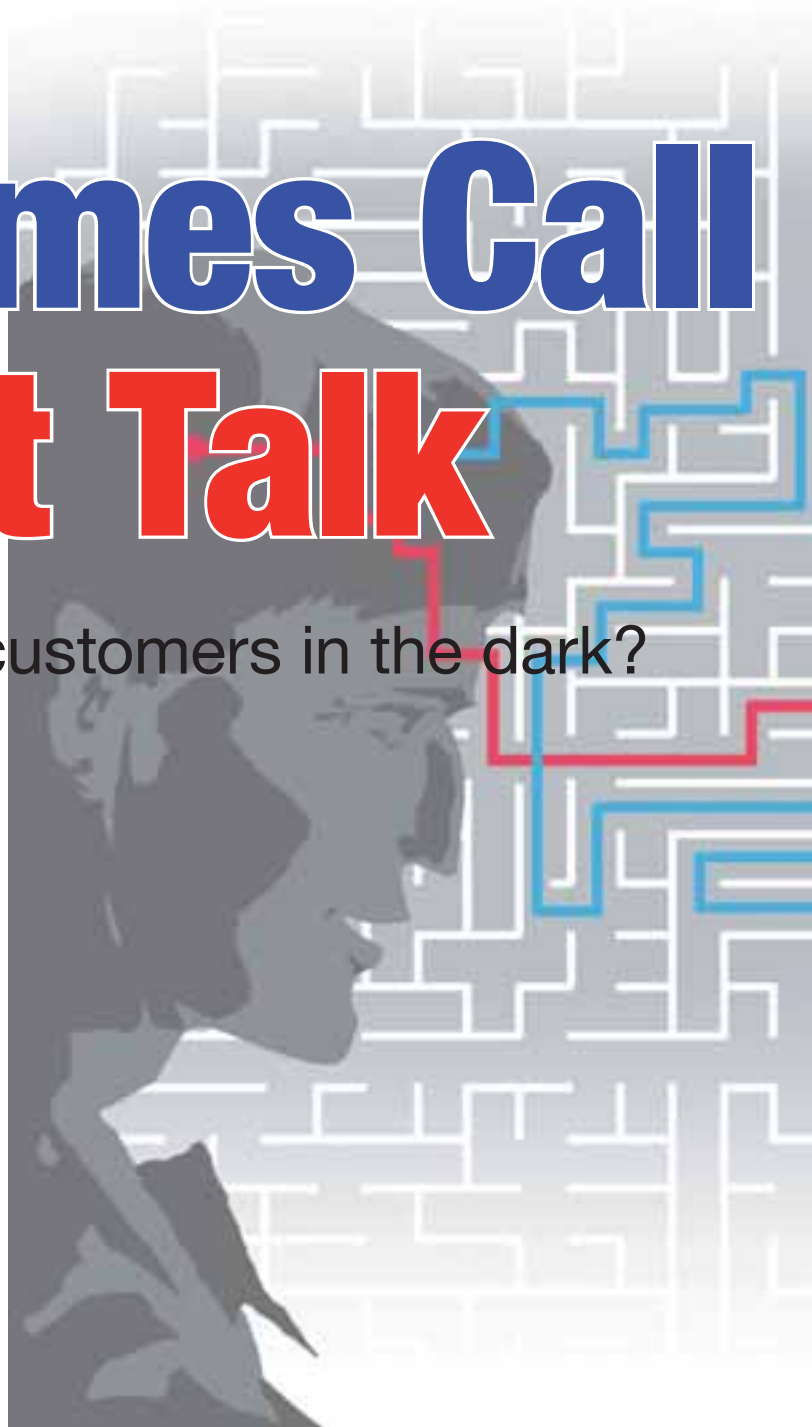
The year 2008 has proven to be a uniquely difficult year for marketers and customers alike. As customers struggle to adapt to sharply higher prices, oilheat dealers are reeling from the one-two punch of extreme volatility and tight credit. Customer anxiety is high, and customers want to know how they're going to pay for this winter's heat and how much it's going to cost. At the same time, retailers find themselves holding off on price protection programs—or even discontinuing them—because they don't want to get stuck if prices fall.

The customers want answers now, but the dealers are unaccustomed to delivering timely information on the fly. We have traditionally used marketing and communications to provide supportive, helpful information that was not particularly time-sensitive. Now we're making important

decisions on the fly that directly affect our customers, and there is a corresponding premium on delivering specific information with minimal delay.

The Internet has changed expectations regarding business-to-consumer communications. Companies are now expected to communicate more openly on a much shorter cycle. Quarterly newsletters and annual Web site updates continue to be very effective, but we need to supplement those with timely communications efforts.

The identity that we proudly wear on our sleeves—local, friendly, service-oriented—carries an emerging expectation of open communication. There is now a disconnect between positioning yourself as the friendly neighborhood business that is always there for your customers and not providing timely, open communication via the Web.



for



People are hungry for information about oil prices and home energy use, and the companies that fill this need will have a huge image advantage.

Case study: price protection

The developments around price protection in 2008 provide a perfect case in point. A lot of dealers delayed their programs this spring while waiting for prices to come down, while others got out of the game completely. Many of these decisions proved to be prudent, but they represented significant interruptions for program customers.

Denial of price protection, even if only temporary, constitutes a significant change in operations. For the customer, it's like going to the dry cleaner and finding out it no longer launders shirts, or stopping in the grocery store and finding out it has discontinued bread and cereal. You would expect the dry cleaner or the grocer to make every effort to explain this radical departure from standard operating procedure to their loyal customers. What about

the oilheat dealer?

When you don't provide an explanation preemptively, you leave customers to draw their own conclusions, which could easily include any or all of the following: (a) your company is in trouble; (b) you don't care about your customers; and (c) they'll have to go elsewhere to get price protection.

Bridging the communication gap

Just as marketers were deciding to alter or delay their programs, the news media was focusing a lot of attention on heating oil prices, and customers were looking for answers. Marketers who were already in the habit of disseminating information quickly were positioned to inform customers about their decisions, but most dealers found themselves with a communication gap, and their CSRs bore the brunt. They were forced to field calls from customers who felt they were being kept in the dark.

We need to acknowledge that we have become a conspicuous industry. Heating oil payments used to be minor affairs for most customers, akin to the cable or electric bill, but our bills are now apt to be the second largest in the household, trailing only the mortgage. This causes customers to think about us more often. When they set the thermostat lower than they used to, they

think of us. When they cancel the newspaper subscription because they can no longer afford it, they think of us. When we call and ask them to pay their overdue bills, they think of us.

When customers are giving this much thought to your business, it is incumbent to communicate quickly, often and openly. Here and now, the main topic we must address is how customers manage their oil bills. Payment is already a serious problem for many customers, and those ranks will only grow. We have solutions available, particularly budget plans, and we need to talk them up in this context and get more customers signed up—for their good and ours.

Conservation is another critical discussion point. It truly is the best way to cope with high fuel prices, and



dealers should stop at nothing to promote high-efficiency upgrades, energy audits and all other conservation services they offer. It's a good time to partner with a company doing audits, insulation or window replacements and get the word out.

Talking up your company's financial good health is smart too. There has been enough bad publicity about oilheat company failures to make customers wary, particularly when it comes to advancing you money. If you have solid financials, tell that to your customers and assuage any fears they might have about doing business with you.

Let the Web work for you

The good news is that it's very easy to get your message out to customers in 2008, and the best strategy is to use your Web site like never before. Your site is the perfect vehicle to deliver timely information and perspective, and it can be updated as often as needed.

Transforming a Web site into an effective, time-sensitive public relations platform is easier than you might

imagine. There are several ways to serve up fresh information online, and you can highlight the timely postings without even performing a major site overhaul.

The job begins with development of your message. Once you know what you want to say, get it onto your Web site. With good professional assistance, you can deliver your message with a combination of letters, articles, links, videos and podcasts. (It won't be long before we see blogs on oilheat sites.)

Once the information is posted, use all your existing channels to direct customers to your site. You can easily train your employees to send people there. You can also use on-hold messages, newsletters, letters, electronic newsletters, signage and advertising to publicize your new site's content.

Once you have made your site an effective communications hub, you will steadily reap the benefits. Existing customers will have more respect for you and will give you generous word of mouth, to the effect of, "You should see what *my* oil dealer does!" or "My dealer *already*

5 Ways to Re-tool Your Communication Strategies

1. Preemptively explain industry developments that could positively or negatively affect your customers.
2. Communicate quickly, often and openly with your customers.
3. Talk up your company's financial good health.
4. Transform your company's Web site into a time-sensitive public relations platform.
5. Use employees, electronic newsletters, e-mail, signage and advertising to direct customers to your Web site.

Monarch Clipper Model

numerous pre-owned units available

- One stop shopping:
Design and order your truck online,
finance and have it delivered to your door
- Fastest product turnaround time in the industry
- Extensive parts inventory



VA: 434/656-6233 NY: 845/778-5576
www.AmthorInternational.com

explained that to us.” Also, Internet search engines will find your informative postings and return them in search results. Prospective customers will find you on the Web, and they’ll form a favorable impression of you relative to your less communicative competition.

People are hungry for information about oil prices and home energy use, and the companies that fill this need will have a huge image advantage. Price inflation has shoved us

into the Information Age, like it or not, and success awaits those who seize the opportunity. ▲

Richard Rutigliano is president of PriMedia, Inc., a full-service marketing and communications firm specializing in the oilheat industry, with offices in New York City, N.Y., Long Island, N.Y., and Boston, Mass. For more information, call (800) 796-3342 or visit www.primedia-ny.com and www.oil-heat.com.



Advanced Fuel Solutions

For the advanced heating oil market. AFS is a leading provider of premium fuel additives designed to enhance the overall quality and performance of today's heating oil and tomorrow's Bioheat™. Our products will reduce heating equipment failure due to questionable fuel quality and will bring revenue to your bottom line. Our expertise in the industry will help improve your market position with winning marketing strategies. To learn more about AFS please visit us online or give us a call.

www.fuelsolution.com | 866-213-3219



custom fuel additives • injection systems • market consulting



Long established
commitment to the New York
business community

Weiser LLP
Certified Public Accountants



Weiser provides a full-range of services tailored to the petroleum industry including:

- Accounting and auditing
- Tax planning and compliance
- Estate planning
- Succession planning

For more information, contact **Ed Ichart, CPA**, ESPA member since 1995 at **516.620.8441**.

New York City
135 West 50th Street
New York, NY 10020
Tel 212.812.7000
Fax 212.375.6888

Long Island
3000 Marcus Avenue
Lake Success, NY 11042
Tel 516.488.1200
Fax 516.488.1238

New Jersey
399 Thornall Street
Edison, NJ 08837
Tel 732.549.2800
Fax 732.549.2898

www.weiserllp.com



With well over a half century of experience at all levels of bank card processing, the management team of Priority Payment Systems brings exceptional expertise and an entrepreneurial spirit to every facet of merchant bankcard sales and support. Priority's unique approach and insight enable the company to deliver the products, services and processes that our merchants need.

**Specializing in Home Heating Oil
We Handle All Your
Electronic Processing Needs
Credit – Debit – Purchasing Cards - Electronic
Checks**

"We place our customers on the best suited plans to maximize savings for their business. Call for a FREE NO OBLIGATION rate analysis and we'll help your company use electronic processing to your advantage."

- Special Utility Market Rates
- No Application Fee
- No Download Fee
- No Training Fee
- No Obligation
- Superior Customer Service 24/7
- Virtual Terminal, Gateway, Terminal POS Systems
- Industry Specific Solutions for Utility and Petroleum



Contact: **Priority Payment Systems**
Sales Dept.
800-935-5961
Option 1, then Option 1
OR
sales@prioritypaymentsystems.com

Priority Payment Systems is a registered ISO/MSP of BancorpSouth, Tupelo, MS



ADD Energy E3 offers you the strong foundation of:

Accounts Receivable	Service Management
Delivery Management	Inventory Management
Credit and Collections	Contact Management
Lead Tracking	Mobile Computing
Financial Reporting	Flat Rate Service Billing

Simplify your office with Intuitive Software so sophisticated, yet simple and powerful at its core.





ADVANCED DIGITAL DATA, INC.
Houston • Miami • Chicago • Philadelphia • Seattle

www.addsys.com • 1-800-922-0972



BUCKEYE ENERGY SERVICES LLC

1-800-321-6489

Rick Stefanelli
(908) 850-0213

Rod Derstine
(215) 258-2100

A Familiar Name... A New Service

Bringing Decades of Energy Experience to the New York Marketplace

CG Industrial Safety Supply



• Oil Absorbents • Oil Pads • Oil Booms
• BioSolve • Truck Spill Kits • Ground Guard
• Monkey Grip Gloves • Plug in Dike

To order, call:

(800) 717-7233 Peekskill, NY
(914) 734-8286 New Windsor, NY

24 HR Spill Delivery:

(203) 496-0004 Ridgefield, CT

FREE SHIPPING ON \$500 ORDERS
 10% OFF FIRST ORDER WHEN YOU MENTION THIS AD

PRODUCTS & SERVICES MARKETPLACE

COMPLIANCE! COMPLIANCE! COMPLIANCE!

Federal and State Regulations have you puzzled?

C2G Environmental Services can answer your questions, review your documents, equipment, and walk through your facility with you. We'll make sure you're in compliance and if not... we have the experience to get you there!

The Energy Policy Act of 2005 – Title XV, Subtitle B of this Act (Entitled the Underground Storage Tank Compliance Act of 2005) states that the EPA or State Agency must conduct on-site inspections of all storage tanks once every three years.



Petroleum Bulk Storage Audits
Tank Removals/Installations
Phase I & II Site Assessments
Soil & Water Remediation
Geoprobe Services
Well Installation & Monitoring
24 Hour Emergency Spill Response

FOR A COMPLETE LIST OF SERVICES PLEASE
VISIT US ON THE WEB @

www.c2g.us

C2G ENVIRONMENTAL SERVICES

4 Lumen Lane
Highland, NY 12528
(845) 691-4190

165 Sherwood Avenue
Farmingdale, NY 11735
(631) 414-7757

Are credit card processing fees
making *you* feel like this?



- If you are a home heating oil dealer, you are entitled to pay reduced fees to process transactions.
- COCARD is the recognized industry processing expert working with energy companies from small one-man trucks to the country's leading dealers.
- Call today and see how much money COCARD can save your business.



COCARD
(866) 849-8800



The preferred processing partner of
the oilheat & propane industries.

GES: The Nature of Business, the Business of Nature

GES provides a full range of
environmental solutions including:

- ◆ Expert witness testimony
- ◆ Regulatory consulting
- ◆ Environmental site assessments
- ◆ Property transfer assessments
- ◆ Engineering design and construction
- ◆ Remediation services
- ◆ Excavation dewatering and treatment

We have extensive experience providing environmental oversight in support of tank systems construction services. GES can seamlessly address environmental concerns from excavation dewatering and treatment through assessment and state-of-the-art remediation of environmental impacts.

One call and you can have our team of more than 400 professionals working for you.

GES Central New York

300 Gateway Park Drive
North Syracuse, NY 13212
(800) 220-3069

GES Western New York

158 Sonwil Drive
Cheektowaga, NY 14225
(800) 287-7857

GES Lower Hudson Valley

25 Jon Barrett Road
Patterson, NY 12563
(866) 839-5195

GES Long Island

95 Hoffman Lane
Islandia, NY 11749
(800) 360-9405

GES Groundwater
& Environmental Services, Inc.

www.gesonline.com

info@gesonline.com

Eliminate All Water Problems



E-10 Conversions

ULSD/Heating oil

Add lubricity

Stop microbes

Eliminate freeze-ups

KINETIC LABORATORIES

1205 Balmer Rd.

Youngstown, NY 14174

(716) 745-1461 • K100fuelreatment.com

S&W Services, Inc.

Construction & Petroleum Services

Construction

- Management
- Design/Build
- Facility Maintenance

Services

- Petroleum Storage
- Fleet Maintenance
- Compliance

Parts & Equipment

- Full Stocking Distribution
- Rapid Response Time
- Results & Solutions to Meet Your Needs!

Service Available: **24/7!**

East Syracuse, NY
(315) 414-0494



PEI
PETROLEUM EQUIPMENT INSTITUTE

Glen Burnie, MD
(410) 761-1200

Toll Free (877) 655-4953 • www.SWsvcs.com

NO SPACE FOR YOUR HEATING UNITS? THE TOESTER

Provides concealed warmth & comfort

TOESTER 4/5
(4000 - 5000 BTU) *

TOESTER 6/8
(6000 - 8000 BTU) *

TOESTER 11/13
(11,000 - 13,000 BTU) *

TOESTER 16/19
(16,000 - 19,000 BTU) *

* @ 180° WATER



Toesters are compact, under counter hot/water fan coils, designed for bathrooms, kitchens and other hard to heat areas.

TURBONICS

4001 PEARL ROAD

CLEVELAND, OHIO 44109

216/741-8300 FAX: (216) 741-7768

★ ★ **INNOVATION IS AN AMERICAN TRADITION** ★ ★

IN UPSTATE NY CALL: J.R. BAKER ASSOCIATES • (315) 638-2516
FOR NYC & LONG ISLAND: BELSKY ASSOCIATES • (516) 678-1655

Webster®

Fuel Pumps & Valves



**Manufacturing pumps & valves
for over 50 years!**

Available for immediate delivery!

High Pressure BIO Fuel Pumps
Single & Two Stage Mini Pumps for residential applications
R & V Series Pumps for Industrial and Commercial Burners
Supply and Transfer pumps for fuel oil distribution systems
Duplex Manual and Automatic Pump & Motor Sets
Oil Safety Valves and Regulating Valves

Call our toll free number 800-766-1233

www.websterfuelpumps.com

A Division of Capital City Tool, Inc.

PRODUCTS & SERVICES MARKETPLACE

NEED FORMS?

CALL THE
FORMS PRO!

- METER TICKETS
- STATEMENTS
- INVOICES
- DOOR KNOB
ENVELOPES
- STOCK FORMS
- LABELS



www.FormsPro.net

METER TICKETS

TO FIT ANY
APPLICATION;
GIVE US A CALL

800-221-1209



Committed to
Quality & Service

100% SATISFACTION GUARANTEE FOR OVER 25 YEARS!

SLIP
TICKETS

ROLL
TICKETS

COMPUTER
TICKETS

VINCENT F. MITCHELL

President

V.F. MITCHELL AGENCY LLC

831 Maple Road • Williamsville, NY 14221

Office: (716) 204-1088 • 800-701-5835

Fax (716) 204-1099

E-mail: vince@mitchellagencyllc.com

MEMBERS OF HUDSON VALLEY OIL HEAT COUNCIL, NYOHA, NY
PROPANE GAS ASSOCIATION, OIL HEAT INSTITUTE OF EASTERN NY,
CENTRAL OIL HEAT COUNCIL ESPA, LONG ISLAND OIL HEAT INSTITUTE



J.P. NOONAN TRANSPORTATION, INC.

66 Western Avenue
West Springfield, MA 01089

Mark Halpin
Account Representative
mhalpin@jponoonan.com

Phone: 413-732-5991 1-800-966-5991
Cell: 508-813-3800
Fax: 413-732-5950

Web: www.jponoonan.com

*We have proudly supported
the ESPA since 1941*



Peter J. Carini
*Chairman
Chief Executive Officer*

One Radisson Plaza, Suite 801
New Rochelle, New York 10801
Tel. (914) 576-6190
Fax (914) 576-6126
pcarini@championenergy.com

EDWARD CUCCURULLO
PRESIDENT



WAREX TERMINALS CORPORATION

1 SOUTH WATER STREET
P.O. BOX 488
NEWBURGH, N.Y. 12550
(845) 561-4000
FAX: (845) 562-4500
ecucc@warexterminals.com
www.warexterminals.com

CONFIDENCE

HEATINGHELP.com

OPEN 24/7

Buyers' Guide Listings

BIODIESEL PRODUCERS



Innovation Fuels

126 Passaic St
Newark, NJ 07104
Phone: (917) 699-8877
Fax: (212) 656-1836
E-mail: bob@innovationfuels.com
Web: www.innovationfuels.com

Innovation Fuels is a leader in the biodiesel industry. With strategic port locations within the U.S., we have a regional focus and global reach. Our biodiesel is produced from a variety of virgin oils, creating a sustainable, high performance fuel. We supply premium Agri biodiesel, as well as bio heat blends and other custom blends meeting customers' specific requirements. As an accredited BQ-9000 producer, we manufacture to the highest standards using proprietary technology at our biodiesel refineries, 24 hour rack with truck scale on location. Taking care of our customers is our number one business priority
Contact Bob Lindenbaum, CMO, 917-699-8877, bob@innovationfuels.com

OIL COMPANIES



Global Companies LLC

800 South Street P.O. Box 9161
Waltham, MA 02454
Phone: (781) 275-0131
Fax: (781) 398-9220
E-mail: MLaFrance@globalp.com
Web: www.globalp.com

A History of Dependability

For more than 50 years, Global has served the energy and fuel requirements of a broad spectrum of commercial, industrial and government operations throughout the Northeast. Our customers are diverse, including local independent heating oil, gasoline and diesel fuel distributors, state and municipal agencies, utility companies and other commercial end-users. Customers benefit from our vast experience in energy markets and our dedication to meeting their needs. Global has a proven record of supply under difficult market conditions. Our expertise in traditional and emerging fuel markets enables us to be at the forefront of reliable energy supply.



We're a company that's experienced and reliable, with complete and customized environmental solutions.

Facility Compliance Inspection and Audits

Soil and Groundwater Remediation

Phase I and II Environmental Assessments

Representation to Regulatory Agencies

Spill Prevention Control and Countermeasure Plans

Remediation Equipment Manufacturing



Aztech Technologies, Inc.

Expertise
YOU CAN COUNT ON

5 McCres Hill Road • Ballston Spa NY
518.885.8383 • 518.885.5365 fax
www.aztechtech.com

BICK & HEINTZ, Inc.

Est. 1921

- New Trucks & Tanks
- Tank Testing & Inspections
- Meter & Register Repairs
- ASME "R" Stamp Repair Shop
- Pump Repairs



1101 Stark Street, Utica, N.Y. 13502
800-662-1566
315-733-7577 fax: 315-733-7570

THE LARGEST INVENTORY OF TANK TRUCK PARTS IN N.Y.S.

Index of Advertisers

ABSORBENTS

C G Industrial Safety Supply 37

ACCOUNTING SERVICES

Libero & Kappel, CPA 28

Weiser, LLP 35

ADDITIVES

ADT Fuel Additives 5

BIODIESEL PRODUCERS

Innovation Fuels 41

BIOHEAT®

Advanced Fuel Solutions 35

BOILERS

Bradford White Corporation 4

BULK PLANT EQUIPMENT

Bradford White Corporation 4

Savage Associates 10

BURNERS

Carlin Combustion Technology, Inc. 30

COMPLIANCE- PETROLEUM BULK STORAGE

C2G Environmental 38

COMPUTER HARDWARE & SOFTWARE

Automated Wireless Environments, Inc. 28

COMPUTER SYSTEMS & SOFTWARE

ADD Systems 37

CONSULTANTS

Aztech Technologies 41

CK Business Consultants, Inc. 29

CREDIT CARD PROCESSING

COCARD 38

ELECTRONIC REGISTERS

MID:COM 13

ENERGY PRODUCTS

Champion Energy Corp. 40

ENVIRONMENTAL CONSULTANTS

Boston Environmental 24

C2G Environmental 38

ENVIRONMENTAL CONSULTING/ENGINEERING

Aztech Technologies 41

ENVIRONMENTAL SERVICES

ESMI of New York 25

GES 38

FUEL ADDITIVES

Advanced Fuel Solutions 35

Kinetic Laboratories 38

FUEL OIL PUMP MANUFACTURERS

Webster Fuel Pumps & Valves 39

FUEL PERFORMANCE ADDITIVE PROGRAMS

Sprague Energy outside back cover

HEATERS

Turbonics 39

HYDRONIC SYSTEMS

Bradford White Corporation 4

INSURANCE

Conifer Energy 8

Energy Insurance Brokers, Inc. 24

Federated Insurance 26

The Powderhorn Agency 20

V. F. Mitchell Agency 40

LOW WATER CUT-OFF PROBES

ITT McDonnell & Miller 16

OIL BOILERS

Bradford White Corporation 4

OIL COMPANIES

Global Companies, LLC 41

Shell/Motiva Enterprises inside front cover

OIL SPILL ABSORBENTS

C G Industrial Safety Supply 37

PETROLEUM MARKETERS/REFINERS

BP Petroleum 18

Citgo Petroleum inside back cover

Valero Energy Corporation 3

PETROLEUM PARTS & EQUIPMENT

S&W Services Inc., EPE 39

PETROLEUM REFINERS & SUPPLIERS

Buckeye Energy Services, LLC 37

PETROLEUM TRANSPORTATION

Amthor Inc. 34

J.P. Noonan Transportation 40

PETROLEUM WHOLESALERS

Hess Corporation 6

Sprague Energy outside back cover

Warex Terminals Corporation 40

POS SYSTEMS

Priority Payment Systems 36

PRINTING & BUSINESS FORMS

Wehof Forms 40

PUMPS

Grundfos Pumps Corporation 12

REMEDIATION OF FUEL OIL FUMES

Sarva Bio Remed, LLC 21

REPAIR/SALES/SERVICE- DIESEL ENGINES,

ALLISON TRANSMISSIONS

Atlantic Detroit Diesel-Allison 21

RISK ASSESSMENT

Oil Well 14

TANK LININGS/CATHODIC PROTECTION

Bradford White Corporation 4

TANKS & ACCESSORIES

Bradford White Corporation 4

ZCL Composites, Inc. 22

TRADING & RISK MANAGEMENT

Angus Energy, INC 31

TRAINING

Dan Holohan Associates, Inc./HeatingHelp.com 40

TRUCK & TANK SALES

A & M Truck Center Corporation 29

Bick and Heintz, Inc. 41

WATER HEATERS

Bradford White Corporation 4


Advertiser.com

ADVERTISER

ADVERTISER	WEB ADDRESS	PAGE
A & M Truck Center Corporation	www.aandmonline.com	29
ADD Systems	www.addsys.com	37
ADT Fuel Additives	www.ADTFuelAdditives.com	5
Advanced Fuel Solutions	www.fuelsolution.com	35
Amthor Inc.	www.AmthorInternational.com	34
Angus Energy	www.angusenergy.com	31
Atlantic Detroit Diesel-Allison	www.atlanticdda.com	21
Automated Wireless Environments, Inc.	www.automatedwireless.com	28
Aztech Technologies	www.aztk.com	41
Boston Environmental	www.bostonenv.com	24
BP Petroleum	www.bp.com	18
Bradford White Corporation	www.bradfordwhite.com	4
Buckeye Energy Services, LLC	www.buckeyeenergyservices.com	37
C G Industrial Safety Supply	www.cgindustrialsafety.com	37
C2G Environmental	www.c2g.us	38
Carlin Combustion Technology, Inc.	www.carlincombustion.com	30
Champion Energy Corp.	www.championenergy.com	40
Citgo Petroleum	www.citgo.com	inside back cover
CK Business Consultants, Inc.	www.ckbc.net	29
COCARD	www.cocardprocessing.com	38
Conifer Energy	www.coniferenergy.com	8
Dan Holohan Associates, Inc.	www.heatinghelp.com	40
ESMI of New York	www.esmiofny.com	25
Federated Insurance	www.federatedinsurance.com	20
GES	www.gesonline.com	38
Global Companies, LLC	www.globalp.com	41
Grundfos Pumps Corporation	www.grundfos.us	12
Hess Corporation	www.hess.com	6
Innovation Fuels	www.innovationfuels.com	41
ITT McDonnell & Miller	www.mcdonnellmiller.com	16
J.P. Noonan Transportation	www.jpnoonan.com	40
Kinetic Laboratories	www.k100fueltreatment.com	38
Libero & Kappel, CPA	www.liberoandkappel.com	28
MID:COM	www.midcomcorp.com	13
The Powderhorn Agency	www.powderhornagency.com	26
Priority Payment Systems	www.prioritypaymentsystems.com	36
S&W Services Inc., EPE	www.swsvcs.com	39
Sarva Bio Remed, LLC	www.sarvabioremed.com	21
Savage Associates	www.petrochemtech.com	10
Shell/Motiva Enterprises	www.motivaenterprises.com	inside front cover
Sprague Energy	www.spragueenergy.com/bioheat.htm	outside back cover
Valero Energy Corporation	www.valero.com	3
Warex Terminals Corporation	www.warexterminals.com	40
Webster Fuel Pumps & Valves	www.websterfuelpumps.com	39
Wehof Forms	www.formspro.net	40
Weiser LLP	www.weiserllp.com	35
ZCL Composites, Inc.	www.zcl.com	22



PARTNERING WITH CITGO CAN BE GR8 4U AND YOUR COMMUNITY.



Join the CITGO team to discover a unique way of doing business. Our flexible programs, extraordinary service and deep commitment to the communities we serve are just a few of the ways the people of CITGO are there at every turn.



THERE AT EVERY TURN.

For more information, contact Steve Morris at 1-800-225-2352 or smorri1@citgo.com.

You can find a way to manage
unscheduled service calls.

Or you can find a way
to eliminate them.

Just one unscheduled service call can drain the entire profitability out of an annual service contract. Those calls also mean you have less time to generate additional revenue through equipment sales and installations.

HeatForce™ premium heating oil from Sprague helps eliminate costly unscheduled service calls with its powerful additive package including:

- Dispersant – Gradually cleans the entire heating oil system
- Corrosion Inhibitor – Prevents rust in heating oil systems
- Fuel Stabilizer – Keeps fuel fresher, longer

Learn more. Go to
www.spragueenergy.com/heatforce.htm
Or call 1-800-225-1560.

Sprague 
DEMAND MORE THAN SUPPLY

