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MISSION STATEMENT

The Oil Heat Council's Mission is to represent and be a resource to our members by monitoring and communicating pertinent information, regulatory actions and legislation at Federal, State and Municipal levels. To continue to identify and implement new programs, services and training that benefit the membership and the association. To communicate via public appearances and the media, informed responses to various oil industry situations and challenges affecting the consumer public. To keep the public informed regarding energy conservation, safety and environmental protection and the benefits of heating with oil; and to diligently uphold our commitment to the citizens of New Hampshire, practicing business of the highest standard, both professionally and ethically.

Holiday Edition

An Appeal for Your Continued Support for NEFI

As a member of the Oil Heat Council of New Hampshire, you are also a member of the New England Fuel Institute (NEFI). Based in Watertown, MA, NEFI is probably best known for its long-standing service technician training school at the Watertown facility. Most of us in the retail side of the oil heat business have attended "the NEFI school", or sent our service technicians to that school for basic, or enhanced, training.



However, NEFI has been more than just a school. They have had a dedicated staff working on local and national legislative and public relations issues. Also, NEFI has an active website and publishes "Oil & Energy" magazine. NEFI also produces the bi-annual "Energy Expo" in Boston, MA, and maintains a legal office in Washington, D.C. The New England Fuel Institute has been New England's regional trade association for the oil heat industry for the past 70 years. They are supported by Maine, Vermont, Massachusetts, Connecticut, Rhode Island, and our own Oil Heat Council of New Hampshire associations.

NEFI has undergone many changes in the past year, spearheaded by the NEFI Strategic Planning Project made up of the six state association executives. One of the most obvious changes is the closing of the school, and selling of the property. Mike Trunzo was brought in as the new President and CEO of NEFI. He has streamlined the staff and outsourced some of the functions. The vision for the future of NEFI is to be much more focused on legislative issues at a regional and federal level, and a greater consumer awareness of the oil heat industry.

The most significant and immediate change for NEFI is the method of funding by the individual state associations. Your Oil Heat Council of New Hampshire dues have always been inclusive of your NEFI dues, which was then collectively sent on to NEFI on your behalf. Beginning with your 2012 statement, you will no longer see your NEFI membership dues included in your dues payment to OHCNH. Rather, a separate "check-off" item will be included on the statement for your individual NEFI membership dues. NEFI membership is now an option. Please note however, one can not belong to NEFI without also belonging to their state association as members. I would like to encourage each of our members to continue supporting NEFI and their efforts by checking off your commitment to NEFI on your 2012 dues statement.



Dana Jones, Chairman, OHCNH

NEFI Dues for 2012

by: Mike Trunzo, NEFI President/CEO



Dear NEFI Member,

As we end 2011 and look forward to 2012, the New England Fuel Institute (NEFI) is implementing its Strategic Plan which includes a restructuring to meet the challenges confronting the industry in today's marketplace.

A major aspect of this restructuring is strengthening the relationship between NEFI and the six regional state associations that represent our membership in Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont.

This includes a change in the NEFI dues structure, where retail marketers operating within the six New England states must obtain their NEFI membership through their state association in order to support NEFI's mission and to participate in the NEFI programs such as health and dental insurance, drug testing, etc...

NEFI needs the support of every oilheat marketer and affiliated industry business in the region to be successful and it is our hope that this renewed collaborative relationship will result in stronger regional and national representation.

Some of you may have already received invoices from your state association which indicates NEFI membership is optional and we want to make sure you understand the new dues structure.

The NEFI Board of Directors instituted the following 2012 dues structure with NEFI membership through the six state associations (ICPA, MEMA, MOC, OHCNH, OHIRI, and VFDA):

(1) For purposes of membership, retail marketers operating within the six New England states must be members of their state association in order to be NEFI members and to partake in NEFI programs such as health, dental and life insurance, drug testing, etc...;

(2) The dues for retail marketers in the six New England states will be invoiced by the state associations, not directly by NEFI;

(3) Dues formula is based on gallonage:

\$250 for marketers up to 500,000 gallons;

\$400 for marketers from 500,001 to 5 million gallons;

\$700 for marketers above 5 million gallons;

(4) \$400 for retail marketers outside of the six New England states subscribing to NEFI's regulatory information – this subscription will be billed directly by NEFI;

(5) \$400 for Associate Membership – this membership will be billed directly by NEFI;

(6) \$800 for Wholesale Membership – this membership will be billed directly by NEFI.

If oilheat is to have much of a future, it will require a national and regional industry effort that is substantially different, more efficient, and more effectively coordinated than it has today. This means better coordination between the state, regional and national petroleum associations. It also means having a regional trade association whose main focus is representing the oilheat industry in our nation's capitol, Washington, DC, and working to unite industry efforts in the region behind one common cause – the perseverance, strengthening and continued viability of a truly American industry.

That trade association is NEFI and we hope you join to support the efforts that are leading the national discussion on oilheat and the future of your industry.

Thank you for your continued membership and support.

Michael C. Trunzo
President/CEO, NEFI - O – 617-924-1000 / C – 617-945-6180

Year One

by Robert J. Sculley



I would like to take this opportunity to thank the members of the Oil Heat Council of New Hampshire for the trust you have placed in my staff and me as we complete our first year in managing your Association.

I believe we have accomplished much this first year. Laura Everhart has done an excellent job in communications with the monthly newsletter and coordination of events. She serves as the first contact for our members

and others when the Association is called by phone or email.

Back up support is provided when Laura is not available and the office is continuously open during normal business hours.

The Oil Heat Council of New Hampshire has found a home with the facility in Concord where there is more than ample room to hold Board meetings, training sessions and the quarterly controllers meeting.

Paula McLaughlin provides updated financials on a monthly basis so that the finance committee can track the Association's overall financial picture. The Association can now track on a monthly basis areas that need attention or areas that are proving

(Continued on page 3)



Four Tips for Tax-Savvy Investors

Courtesy of: Richard J. DeMarco, Jr. - First Vice President, Wealth Advisor

Branch Name: Morgan Stanley Smith Barney - Portsmouth, NH

Phone Number: 603-422-8924 Web Address: www.morganstanley.com/fa/richard.demarco

A century ago, author Mark Twain wrote that the difference between a taxidermist and a tax collector is that the taxidermist only takes your skin. Today, the IRS isn't any more popular. Why not see if any of the following strategies could allow you to keep more of what your investments earn?

1. Look into tax-managed mutual funds. Portfolio managers of tax-managed funds can use a number of strategies to help reduce the tax bite shareholders suffer. For example, they may strive to keep portfolio turnover low to help minimize taxable gains, or they may actively use losses to offset taxable gains.
2. Consider municipal bonds and bond funds. Because the interest on a municipal bond is usually exempt from federal taxes, and sometimes state and local taxes, it may actually produce a better yield than a taxable bond with a comparable interest rate. The higher your income tax bracket, the more you may benefit from owning "munis."¹
3. Contribute to tax-advantaged retirement vehicles. You can now contribute up to \$5,000 annually to an IRA plus an additional \$1,000 per year if you're over age 50 (for the 2010 tax year). Traditional IRAs offer tax deferral — you pay no taxes on earnings until withdrawal — and may provide tax deductions. Roth IRAs offer tax deferral and qualified withdrawals are tax free, but no tax deductions.²

4. Use gains - and losses - to your advantage. If you have an investment and hold it for at least one year before selling, you'll pay a maximum federal tax of 15% on capital gains. The same rate applies for dividend income.³ Keep it for less than one year and you'll pay regular income taxes — up to 35%. Also keep in mind that if you intend to sell investments that have lost money, you can do so by December 31 and deduct up to \$3,000 in investment losses from that year's tax return. Additional losses can be carried over and used to offset future capital gains.

For More Information - please contact

Rich DeMarco, 603-422-8924, www.morganstanley.com/fa/richard.demarco

There are other tax strategies you can use, but be sure to consult your tax professional and investment professional before acting. ¹Income may be subject to the alternative minimum tax. Capital gains, if any, are subject to taxes. ²Withdrawals before age 59½ are subject to a penalty tax. Each type of IRA has respective income limits as well as deductibility rules. ³Lower rates apply for long-term capital gains and dividends for taxpayers who are in lower tax brackets. The author(s) and/or publication are neither employees of nor affiliated with Morgan Stanley Smith Barney LLC ("MSSB"). By providing this third party publication, we are not implying an affiliation, sponsorship, endorsement, approval, investigation, verification or monitoring by MSSB of any information contained in the publication. The opinions expressed by the authors are solely their own and do not necessarily reflect those of MSSB. The information and data in the article or publication has been obtained from sources outside of MSSB and MSSB makes no representations or guarantees as to the accuracy or completeness of information or data from sources outside of MSSB. Neither the information provided nor any opinion expressed constitutes a solicitation by MSSB with respect to the purchase or sale of any security, investment, strategy or product that may be mentioned. Tax laws are complex and subject to change. Morgan Stanley Smith Barney LLC, its affiliates and Morgan Stanley Smith Barney Financial Advisors do not provide tax or legal advice. This material was not intended or written to be used for the purpose of avoiding tax penalties that may be imposed on the taxpayer. Individuals are urged to consult their personal tax or legal advisors to understand the tax and related consequences of any actions or investments described herein. Article written by McGraw Hill and provided courtesy of Morgan Stanley Barney Financial Advisor, Richard DeMarco. Interest in municipal bonds is generally exempt from federal income tax. However, some bonds may be subject to the alternative minimum tax (AMT). Typically, state tax-exemption applies if securities are issued within one's state of residence and, local tax-exemption typically applies if securities are issued within one's city of residence. Bonds are affected by a number of risks, including fluctuations in interest rates, credit risk and prepayment risk. In general, as prevailing interest rates rise, fixed income securities prices will fall. Bonds face credit risk if a decline in an issuer's credit rating, or creditworthiness, causes a bond's price to decline. Finally, bonds can be subject to prepayment risk. When interest rates fall, an issuer may choose to borrow money at a lower interest rate, while paying off its previously issued bonds. As a consequence, underlying bonds will lose the interest payments from the investment and will be forced to reinvest in a market where prevailing interest rates are lower than when the initial investment was made. NOTE: High yield bonds are subject to additional risks such as increased risk of default and greater volatility because of the lower credit quality of the issues. Please consider the investment objectives, risks, and charges and expenses of the mutual fund carefully before investing. The prospectus contains this and other information about the mutual fund. You may obtain the appropriate prospectus by contacting a Morgan Stanley Smith Barney Financial Advisor. The prospectus should be read carefully before investing. Morgan Stanley Smith Barney LLC. Member SIPC.

(Continued from page 2)
to be successful.

I represent you at the state house throughout the session and report to the legislative committee on a weekly basis. We have had some significant success already last year. The victory that we had with Senator Carson's legislation on weights and measurers is one example.

Lastly, a number of OHCNH members have taken advantage of the benefit programs made available through the relationship with the New Hampshire Motor Transport Association. Many of these programs offer competitive rates for insurance products along with the potential for dividend returns.

I wish you all a Happy Holiday season. May it be a cold one with little snow so all your delivery trucks can get safely to their destination.

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Marketing Calendars

“The secret of all victory lies in the organization of the non-obvious.” Marcus Aurelius

What does a Roman Emperor have in common with an oil company doing business in the 21st century? Protecting an empire and running a smooth operation are both triumphs to be celebrated. Add in an October nor’easter resulting in days without power and phone lines, and then 70 degree temperatures in November, and we can all find accomplishments in just surviving the day-to-day. A struggle that we can all find common ground on is that our customers find our silence on our marketing front non-obvious, that is, until they need us in the middle of the night. Do they know about our ancillary services or are they just Googling their home improvement needs and relying on strangers to come into their home, rather than the company they have been with for years?

What if there were a way to keep us committed to handing the hurdles that life and business throw at us, more successfully than we handled that low carb diet we tried a few years ago when we came home and baked potatoes sitting on the table with a juicy New York Strip. No, that low carb thing didn’t last long at all, but we can’t let all of life’s hurdles defeat us.

What if we were held accountable for keeping our marketing on track and most importantly on time? What if there was a Marketing Calendar!

Sure, a marketing calendar would keep you accountable, even if you fall behind. But, hey, Rome wasn’t built in a day – just ask our good friend Marcus.

One of the benefits of being part of the energy industry in New England is the cyclical nature of our business. We know that each year around this time we will be heading into the heating season where seemingly everything besides delivering fuel and keeping our customers warm and happy is slid to the back burner. As we catch our breath around February, we find ourselves wanting to make sure the technicians are kept busy, instead of sweeping the garage or washing the trucks. We rush to send fliers out about spring tune-ups, and research whether co-op funds are available for advertising that efficient heating equipment the manufacturers are promoting.

Every other year a heat wave hits us in May, budget plan season creeps up on us and before we know it, it is the 4th of the July and the last thing our customers are interested in is our new service agreements. I do remember that company meeting where we wanted to set up a Facebook page, I wonder if that happened? We thought hurricanes only hit Florida, but that was until we saw our oil tanks floating down the river.

As summer fades to fall and the leaves begin to turn, our phone lines light up with pricing inquiries and our technicians are back to fitting in as many tune-ups as they can. Weren’t we supposed to send out our newsletter by this time? Throw in volatile fall weather and we are into the heating season earlier than ever;

looks like our Duty to Warn mailing will have to wait for now... there is always 2012.

Let’s tap the brakes a bit and completely reverse back to January. What if we had everything neatly laid out in an easy to read calendar with someone to manage our production schedule and hold us to the timeline? What if, before winter turned into spring, we were ready with our air conditioning promotions before the first heat wave hit? What if we had a plan to roll our customers right back into their budget plan or service agreement? What if our newsletters went out seasonally as we had hoped? Well, if that were the case, it almost seems a bit too easy now.

Setting a plan sounds simple enough, but implementing the specific campaigns of each season often throws our industry for a loop because of the many other avenues that we each participate in. Taking the time before the next year begins ensures that each promotion is well articulated with a concise value proposition and a strong call to action.

Let’s stop asking ourselves the ‘what ifs’ and start taking action.

Consumer Focus Marketing is here to keep you on task and to provide you with innovative ideas. From social media and an expanded web presence to bill stuffers and direct mail campaigns, we have you covered. We’ll work closely with you to lay out your marketing plan for the coming year and ensure that today’s Facebook isn’t still highlighting you June 2009 air conditioning promotion.

Katelin Geleszinski , Consumer Focus Marketing, Marketing Manager



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Using Biofuel in Oil-Fired Systems

Danfoss Europe tells the story of the European experience with bio-heating oil

Submitted by Danfoss

Danfoss Burner Components plays an active role in the implementation of both national and international climate change targets. Protection of our natural resources and reduction of greenhouse gas emission can be achieved by reducing the use of fossil fuel.

Basic considerations

The latest technology in efficient heating technologies, such as oil-fired condensing boilers, is often combined with renewable energies such as solar systems or/and bio fuels. Oil-fired condensing boiler recovers the heat from the waste gases to pre-heat the circulating water.

Normally, low-sulfur heating oil ($S < 50\text{ppm}$) is used and can be mixed with a certain percentage of biodiesel (FAME = Fatty Acid Methyl Ester) to produce such bio fuel. The bio proportion is produced from rape or soy seed, which undergoes a chemical process to make it look like normal heating oil. Using bio fuel is not problem-free and can place certain demands in the materials used from oil tank to oil nozzle. First, the burner itself must be suitable for bio fuel and the pipes, filters and hoses need to be adapted and last but not least, oil pump, oil preheater and oil nozzle should be suitable for use with bio fuel.

Danfoss has carried out extensive studies in order to offer components fit for this new oil. Since early 2010, Danfoss has offered the service components suitable for B10 and in February 2011 all new oil burner components from Danfoss were released for use with B10. B10 is the term for bio mixtures containing up to 10.9% bio diesel (according EN 14214, which is equivalent to ASTM D6751). This is rated according to the German standard DIN SPEC 51603-6. On the German market a bio fuel B10 is already available and therefore it is necessary that the oil burner components can cope with this percentage.

What about existing oil burners?

In Europe there are around 12 million oil burners in operation and a large proportion of these use Danfoss Burner Components. The vast majority of these burners have been in operation for many years and have three important components to take into consideration when switching to bio fuel. The Danfoss nozzle is exchanged regularly and thus will not cause any difficulties. The Danfoss preheater has a long life and will not be worn. The materials used for the preheater have always been appropriate for use with B10, as it happens to be the same

materials that are suited for higher temperatures which are also suited for bio fuel. This means that the Danfoss nozzle and preheater can be used with the new bio fuel B10 completely unchanged.

The situation is quite different when it comes to the Danfoss oil pump. The materials previously used for this product can only

handle a B5 mixture, i.e. 5% share of bio fuel in the heating oil (equivalent to ASTM D396). As a result of the previously mentioned studies, Danfoss has chosen to equip all its pumps with FKM (Viton) seals. This means that you can upgrade your oil burner by replacing the oil pump with a new BFP service pump. By using FKM seals Danfoss isn't only living up to the future demand for lower CO₂ emissions coming from bio fuel but also taking responsible attitude towards eliminating the risk of leaking seals and thereby a risk of contaminating the ground water

Which type of oil can the user then put in the tank?

Initially you should ask the supplier of the burner system if it can run with bio fuel. Then you must ensure that the entire system is suitable for this new oil, i.e. the tank pre-filter, pipes and hoses should be bio ready. The burner manufacturer or the installer may be helpful in determining whether the installation is suitable for switching to bio fuel. Since bio fuel has some unfortunate characteristics, e.g. easily absorbing water which over time will cause the oil to oxidize, this may produce a varnish-like precipitation in the pump, preheater and nozzle. If the bio fuel does not completely follow the regulations it may lead to a shutdown of the oil burner. This kind of downtime is obviously outside of the product warranties which Danfoss can provide.

Retrieved from the November 2011 Issue of Fuel Oil News

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The Durbin Amendment & Credit Card Payments

Credit cards have become a more prevalent payment method for our members. Because of this, we wanted to help you better understand the Durbin Amendment, and how it relates to our industry. To do this we went to the Utility payments specialists and long time association members, AVATAS Payment Solutions.



individual transactions are not broken down but the total fees for debit Interchange should be lower it was the month before (depending on volume of transactions.)

Q- Will all our members receive the benefits of the Durbin Amendment?

A- Yes and no- If the dealers are set up on the correct pricing program they will automatically see the benefits! If the dealers are set up on some older pricing methods, there is a chance they are not seeing the full benefits and should check with their processor or with us and we would be happy to guide them in the right direction.

Q- Some dealers have asked about “hiding” the benefits of Durbin. What does this mean?

A- Again, if the dealer is set up on the correct pricing program there is no way to hide the benefits! All dealers that are receiving Utility pricing should be set up on what is known as Interchange Plus pricing and all savings will be passed on instantly!

Q- When will our members see the benefits of Durbin?

A- They should already be seeing the benefits today! Durbin went into effect on October 1, 2011 and the processing statements for that month should show the savings. Sometimes the

Q- Do all debit cards qualify for the Durbin Amendment?

A- NO. Only debit cards issued by financial institutions larger than \$10billion (regulated) automatically qualify for the Durbin Amendment, if your processing account is set up correctly. Debit cards issued by financial institutions smaller than \$10billion (unregulated) will qualify for the appropriate interchange category but do not benefit from the Durbin Amendment.

Q- What if a processing salesperson tells me they can get ALL my debit cards to qualify for Durbin?

A- The short answer is they aren't educated in the processing rules. There is NO WAY for any one processor to change the regulation. All processors are required to implement Durbin under the exact same guidelines.

Q. What should our members do if they have any questions about the Durbin Amendment or any other questions about credit card processing?

A- We are always just a phone call away. We have worked exclusively with heating fuels retailers for the past 9 years and enjoy supporting your industry. You can reach us at 866-849-8800 or info@avataspayments.com



Reminder: Underground Storage Tank Operator Training Required



The Federal Energy Policy Act requires states to develop training guidelines for three distinct classes of operators who operate and maintain federally regulated underground storage tank systems. **Effective August 8, 2012, RSA 146-C:17-21 requires that all regulated facilities in New Hampshire have designated class A, B and C operators who have been trained and certified in accordance with an approved training program. DES is currently offering an approved training class for class A and B operators in New Hampshire.**

Underground Storage Tank Operator Training Schedule

Classes are conducted at the Department of Environmental Services - 29 Hazen Dr. in Concord, NH, unless otherwise noted, from 8:30 AM to 4:00 PM on the following dates:

January 18, 2012
February 22, 2012

March 28, 2012, Heating Oil Only
April 25, 2012

For more information on the Operator Training Program or to sign up for future Operator Training classes, please contact: Matt Jones, Underground Storage Facility Operator Training Program Coordinator, at Matthew.Jones@des.nh.gov or by calling (603) 271-0673.

U.S. Transportation Secretary LaHood Announces Final Rule That Bans Hand-Held Cell Phone Use by Drivers of Buses and Large Trucks

WASHINGTON - U.S. Transportation Secretary Ray LaHood today announced a final rule specifically prohibiting interstate truck and bus drivers from using hand-held cell phones while operating their vehicles. The joint rule from the Federal Motor Carrier Safety Administration (FMCSA) and the Pipeline and Hazardous Materials Safety Administration (PHMSA) is the latest action by the U.S. Department of Transportation to end distracted driving.

"When drivers of large trucks, buses and hazardous materials take their eyes off the road for even a few seconds, the outcome can be deadly," said Transportation Secretary Ray LaHood. "I hope that this rule will save lives by helping commercial drivers stay laser-focused on safety at all times while behind the wheel."

The final rule prohibits commercial drivers from using a hand-held mobile telephone while operating a commercial truck or bus. Drivers who violate the restriction will face federal civil penalties of up to \$2,750 for each offense and disqualification from operating a commercial motor vehicle for multiple offenses. Additionally, states will suspend a driver's commercial driver's license (CDL) after two or more serious traffic violations. Commercial truck and bus companies that allow their drivers to use hand-held cell phones while driving will face a maximum penalty of \$11,000. Approximately four million commercial drivers would be affected by this final rule.

"This final rule represents a giant leap for safety," said FMCSA Administrator Anne S. Ferro. "It's just too dangerous for drivers to use a hand-held cell phone while operating a commercial vehicle. Drivers must keep their eyes on the road, hands on the wheel and head in the game when operating on our roads. Lives are at stake."

While driver distraction studies have produced mixed results, FMCSA research shows that using a hand-held cell phone while driving requires a commercial driver to take several risky steps beyond what is required for using a hands-free mobile phone, including searching and reaching for the phone. Commercial drivers reaching for an object, such as a cell phone, are three times more likely to be involved in a crash or other safety-critical event. Dialing a hand-held cell phone makes it six times more likely that commercial drivers will be involved in a crash or other safety-critical event.

In September 2010, FMCSA issued a regulation banning text messaging while operating a commercial truck or bus and PHMSA followed with a companion regulation in February 2011, banning texting by intrastate hazardous materials drivers.

"Needless injuries and deaths happen when people are distracted behind the wheel," said PHMSA Administrator Cynthia Quarter-

man. "Our final rule would improve safety and reduce risks of hazmat in transportation."

Nearly 5474 people died and half a million were injured in crashes involving a distracted driver in 2009. Distraction-related fatalities represented 16 percent of overall traffic fatalities in 2009, according to National Highway Traffic Safety Administration (NHTSA) research.

Many of the largest truck and bus companies, such as UPS, Covenant Transport, Wal-Mart, Peter Pan and Greyhound already have company policies in place banning their drivers from using hand-held phones.

The final hand-held cell phone ban rule can be accessed here.

To learn more about the U.S. Department of Transportation's efforts to stop distracted driving, please visit: <http://www.distraction.gov>



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December 14, 2011
Annual Meeting
Grappone Conference Center
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(More Information to Follow)



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