



Earn \$20 or More When You Refer a Friend

CURRENT MEMBERS OF THE OIL GROUP have the opportunity to earn \$20 for every friend they refer who joins and purchases oil through the NJCA Oil Group. The more you refer, the more you earn! Simply tell your friends, family, neighbors and co-workers, who heat their homes with oil, to sign up and reference your name on the application. Everyone wins—you receive a check for \$20 and your friends save hundreds of dollars while enjoying the benefits of a full service oil company. Remember, more members mean more bargaining power for us to keep prices down

New Jersey Citizen Action
OIL GROUP

www.njcaoilgroup.com

**Keeping You
Warm For Less!**

est. 1983

We Have Bio-Fuel!

THE OIL GROUP is pleased to offer this more environmentally friendly fuel to Essex, Hudson, Morris, Passaic, Union and parts of Bergen, Middlesex, Somerset and Sussex counties. Bio-fuel is a mixture of 5% natural agricultural products such as soybean or sunflower oil and 95% standard heating oil. It is safe to burn in current heating systems, less hazardous to your health and produces 3 times more energy than other fuels. (Please visit our website for more info at www.njcaoilgroup.com.)

We Have Moved!

Our new office
is located at:

1040 Kings Highway
Suite 308
Cherry Hill, NJ 08034

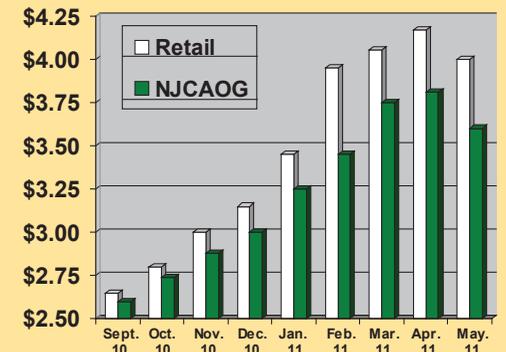
YEAR IN REVIEW

Another Wild Ride!

THE 2010–2011 HEATING SEASON ended up being another wild ride for heating oil consumers. New Jersey Citizen Action Oil Group (NJCAOG) members paid an average of \$2.55 per gallon in September, watched it rise to an average of \$3.90 in May and then saw it slowly trickle back down to an average of \$3.50 per gallon this summer. While these prices are definitely painful during these difficult economic times, they weren't nearly as bad as the \$4.79 some full service customers ended up paying because they didn't have the protection or the power of the NJCAOG. Remember to renew your membership this year to maximize your savings.

Warm Regards,
Wende Nachman, Oil Group Director

New Jersey Citizen Action Oil Group
Average Retail Price vs. Oil Group Price
2010–2011



Full Service vs. COD Companies

NJCAOG OFTEN GETS CALLS from members inquiring about how our prices and services differ from other oil companies. Customers are especially confused when hearing about cash on delivery (COD) companies. The easiest way for us to answer that is to say, "We provide one stop shopping." All of our oil suppliers are full service companies. This means our dealers not only supply oil, but also provide additional services such as service contracts, credit options, filling options and tank insurance. If your heater breaks down in the middle of winter, it is comforting to know that there is someone you can call; even if it is 2 a.m.

Another important difference between the NJCAOG's full service suppliers and COD companies is that our oil companies offer multiple payment options. This is extremely important for many of our members who depend on the affordability and convenience of budget plans and 20-30 day payment plans. Our budget plans allow our members to spread their payments out evenly over the year. Members pay the same affordable amount each month. The 20-30 day payment plan allows our members to receive a delivery and take up to 20-30 days to pay the bill.

Full service also allows our customers the option of automatic or will-call delivery. Automatic delivery allows our members to remain worry-free about your oil supply. The oil company monitors your usage throughout the year and automatically makes a delivery before you reach a damaging low level. You don't have to traipse across your snow covered yard and peer down into your tank with a flashlight or drop in a measuring stick to check your level every few days. Just sit back and relax, knowing they have you covered.

COD companies may have lower prices; however, these companies are exactly what their description implies. They demand payment up front for oil deliveries and offer a minimum of services in order to keep prices down. They usually run very small operations and consist of one or two



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drivers who fill their trucks and just make deliveries as the calls come in. In fact, one of the biggest risks you run when doing business with this type of company is that they won't be able to squeeze you into their schedule when it is convenient for you.

Also, many don't offer service, so you can't call them at 2 a.m. if your heater stops working or you have a leaky tank. They don't offer automatic-fill since the most inconvenient part of their business is that they require payment up front. If you need a 250 gallon fill-up, you have to come up with approximately \$875 on the spot. Even worse, most of these companies will only accept payment by credit card. So, you can tack on those interest rates and fees to your price per gallon. The money you think you are saving with a COD company usually isn't worth it in the end.

With prices as high as they are, many people can not afford to pay up-front for their oil deliveries. When a minimum delivery of 150 gallons averages a whopping \$525, most people need time to come up with the money to pay off that hefty sum.

The bottom line is, we believe our members benefit greatly from full service oil companies. Your comfort, security and convenience are worth it.

Announcements



Membership Dues

URGENT! Please make sure you pay your membership dues on time. If you don't, your supplier WILL back bill you at the retail rate. If you are experiencing a financial hardship and are having difficulty paying your dues or heating oil bill, please contact our office at 1-800-464-8465 or visit the "Assistance" section of our website at www.njcaoilgroup.com.

USF/LIHEAP Recipients:

You must apply for USF and LIHEAP every year. It is best to re-submit your application every fall so that you are on file when they receive and start dispersing funds. Find your local application intake office by visiting: <http://www.state.nj.us/dca/divisions/dhcr/offices/localagencies.html> or by calling: 609-633-6286.

Find The Price Online

If you like to keep on top of the ever changing price of oil, we just made it easier for you! Simply provide us with your current email address, via your renewal form or our website. Once we have a valid email address, we will send you your login name and password. Then you can verify prices online. You can even check the price of oil for past deliveries to confirm that you were charged the correct price.