



# Fuel Gazette

**Stem Brothers**  
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★ 2011 NEWSLETTER 2011 ★

## Normal Giving Way to a New Normal

The past heating season may go down in history as one of the last times we experience reasonable price stability in the home heating industry; that is at least for as long as our country relies upon foreign oil to help it meet our needs for gasoline, diesel and home heating oil. As this year's edition of the *SB Fuel Gazette* goes to press, events throughout the world, in North Africa and the Middle East in particular, have triggered an upward spike in fuel prices that leads to several conclusions of personal and national interests: a) stable fuel prices in 2010 will be looked back upon as a definite benefit to our economic recovery from the recession and b) we are certain to witness pricing volatility throughout the remainder of first half of 2011 and likely into the foreseeable future. Thankful that we recently witnessed something of a "normal" year in fuel prices, we must now adjust our planning to what very well may become the "new normal."

At Stem Brothers, Inc. the adjustment to the new normal began in the fall of 2009 when we switched to BioHeat heating fuel. BioHeat, a cleaner burning fuel, not only reduces emissions,



Here's the customer service team waiting to help you when you call. **Front Row: Judy, J.D., Rick, Craig and Lil.**  
**Back Row: Lois, Pat, Donna, Shirla, Mike, MaryAnna, Rusty, Tammi, Tammy and Tricia.** Absent from photo: **Bob and Fuzz.**

but its formulation includes a significant percentage of Biodiesel which is a soy-based renewable energy product. As such, BioHeat's cost is not based exclusively on imported oil. This pivotal change should help to soften the impact on all but the most extreme price spikes. Our BioHeat fuel is just one of the advantages we offer over other distributors. Read a long list of other advantages in the Page 3 article "Reliability That Sets Us Apart."

costs. All of the literature regarding your furnace or boiler suggests that the best way for you to economize is to have your unit inspected/maintained on an annual basis, which is why you will want to read about our Spring Time Tune-Up special offer on Page 2. Also, unless you are already enjoying the benefits of being in our Easy Pay budget program, you must read the "Easy Pay" article on Page 2. Easy Pay, with or without Cap Price Protection, is essential in staving off the difficult financial impact that may result from an upward spike in fuel prices. Although talk of volatility in the oil markets may be lost on those of you who are our propane customers, Easy Pay is no less important of a tool in helping you to manage your energy costs. Learn more about what a "Smart Choice" propane can be in the article on Page 3.

As Stem Brothers, Inc. prepares to enter its sixty sixth year, the prospects for change in our industry remain high. With a focus on understanding your needs and delivering great customer service we feel certain that no matter what constitutes the "new normal" for the home heating fuel industry, we are going to remain your best choice.

This edition of the *SB Fuel Gazette* is focused on advising our customers in matters that would help them stabilize their energy costs. All of the literature regarding your furnace or boiler suggests that the best way for you to economize is to have your unit inspected/maintained on an annual basis, which is why you will want to read about our Spring Time Tune-Up special offer on Page 2. Also, unless you are already enjoying the benefits of being in our Easy Pay budget program, you must read the "Easy Pay" article on Page 2. Easy Pay, with or without Cap Price Protection, is essential in staving off the difficult financial impact that may result from an upward spike in fuel prices. Although talk of volatility in the oil markets may be lost on those of you who are our propane customers, Easy Pay is no less important of a tool in helping you to manage your energy costs. Learn more about what a "Smart Choice" propane can be in the article on Page 3.

**On Our Website**  
**www.stembrothers.com**  
65<sup>th</sup> ANNIVERSARY DRAWING - GO ONLINE FOR DETAILS

**65<sup>th</sup> ANNIVERSARY DRAWING**  
**GET CONNECTED AND STAY CONNECTED.**

Go to our website, provide us with your e-mail address for future company updates and we'll enter you in our drawing for \$500.00 worth of home heating fuel for the 2011-2012 heating season. Exclusive offer for Stem Brothers, Inc. customers only.

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## Easy Pay Is Your Best Solution

Due to the prospects of volatility in the oil markets, we strongly recommend our budget plans, Easy Pay or Easy Pay with Cap Price Protection. They conveniently help you to meet your short-term financial goals; and now, with the stakes driven up by rising prices, our budget plans have become more necessary than ever before.

The great advantage of enrolling in an Easy Pay budget plan is that it assists customers with managing their heating costs by spreading payments over 11 months. Payments are due the 10<sup>th</sup> of each month starting in July. The monthly payments themselves are arrived at by calculating your average fuel usage over the past two heating seasons, applying that amount to the average Degree Days we experience in this region and multiplying it by what our industry analysts project as next year's fuel prices. (A Degree Day is a unit of relative weather measurement based upon high and low daily temperatures as recorded during the course of the heating season.) Another benefit is that Easy Pay and our automatic delivery program work in conjunction with each other. Easy Pay customers need not worry about running out of product, because Stem Brothers, Inc. monitors their consumption and makes deliveries when necessity requires. Easy Pay also works especially well for those who choose to make their monthly payments automatically by credit card. Easy Pay customers who have remained current with their monthly payments also enjoy the benefit of a 5¢ per gallon reduction of their annual heating bill, provided the accumulated funds have been sufficient to cover the cost of the entire season's deliveries.

On its own, Easy Pay does not stabilize the price per gallon. Adjustments to your monthly payments are sometimes necessary when the actual cost of fuel significantly differs from the projections of our industry analysts. The Easy Pay with Cap Price Protection budget plan helps resolve this matter. It is important to note that each of our budget plans is available to both bioheating oil and propane customers. Here are the basics of the Easy Pay with Cap Price Protection plan:

- ◆ A separate enrollment fee guarantees that your pricing will not exceed a certain level that has been factored in accordance with your average two-year usage.
- ◆ Your minimal enrollment fee is non-refundable.
- ◆ Enrollees in either of our budget plans must be on automatic delivery.
- ◆ Easy Pay with Cap Price Protection will give you peace of mind in knowing you will always pay the lesser of our daily posted price or your Cap protected price. The amount of product protected will no longer be subject to price spikes.

The choice is yours: Easy Pay or Easy Pay with Cap Price Protection. To enroll, **SIMPLY RETURN THE ENCLOSED CUSTOMER RESPONSE CARD** indicating your desire to join either of these popular budget plans. If the Easy Pay with Cap Price Protection is your preference, please call our office for more particular information and to request an agreement.

## Tune In to Savings with a Spring Time Tune-up

Stem Brothers, Inc. is so certain that a well-maintained heating unit is your best way to manage heating costs that we have frozen the price of our Spring Time Tune-Up at last year's rates in order to help everyone take advantage of this vital service. We have a proven record for providing quality products and expert services. We rely upon Thermo Pride oil-fired furnaces and Weil-McLain oil-fired boilers, both industry leaders. They are of the consistent reliability upon which we have staked our company's reputation. The same is true of the service we perform to keep your unit operating at its optimum efficiency. All of our technicians are trained on the latest repair methods and have been "Gold" certified by the National Oilheat Research Alliance (NORA). It is this winning combination of quality products and expert service that is certain to save you money in the long run and bring you peace of mind that your home heating needs have been secured. Now is the best time to have your unit serviced with its annual cleaning. **PLEASE FILL OUT THE ENCLOSED CARD, RETURN IT TO US AND WE WILL CONTACT YOU TO FINALIZE A CLEANING VISIT.**

# \$103.95

(cost of parts additional)

April 18 - July 29, 2011

Oil fired water heater serviced in addition to warm air furnace.....**\$93.95**

For Scheduled Service

August 1 and after **\$119.95**

Oil fired water heater serviced in addition to warm air furnace.....**\$109.95**

2 ½ hours per tune-up  
additional time chargeable

## Mary Marzullo Retires



Mary, who retired last fall, was the Office Manager at Stem Brothers, Inc. for 29 years and was an invaluable asset during the company's largest growth period. In addition to overseeing every aspect of our business office's operation on a daily basis, she led the transformation of the company from manual record keeping procedures to today's modern, automated processing procedures. Under her

guidance, Stem Brothers, Inc. has been able to meet the challenge of increased growth through upgraded facilities management, improved regulatory compliance and increased customer service demands.

Mary and her husband Bob recently relocated to Bayville, NJ in order to be closer to their grandchildren and their favorite recreational interests. We, of course, all wish them well!



## Stem Brothers, Inc. Offers a Good-Natured Challenge!

Stem Brothers, Inc. continues to support the Hunterdon Land Trust in its efforts to protect our community's rural landscapes and natural resources. By preserving the farms and natural areas of this county the next generation will be able to enjoy the clean environment and high quality of life that our families have enjoyed. Therefore, we are once again issuing this "Good-Natured Challenge" to our customers for them to make a membership contribution to the Hunterdon Land Trust. We will match your tax-deductible donation up to \$35.00. With this Challenge, we aim to raise significant funds for land conservation in our county.

We encourage you to learn more about the three dozen preserves that the Land Trust lists among its protected lands by visiting their website at [www.HLTA.org](http://www.HLTA.org) or calling them at 908-237-4582. You will find a Land Trust envelope enclosed to help you make a financial contribution and join in our support of this worthy cause.

# PROPANE

## EXCEPTIONAL ENERGY™

### Grilling Tips for Taste and Economy

Let's face it, we are not all born with the ability to perfectly grill meats on an outdoor grill. Ending up with the nice juicy steak that you hoped to plate at the dinner table isn't as easy as throwing it on a hot grill. Timing the sizzle takes years to perfect, let alone the less than anticipated results we endure along the way. Nothing helps to improve that timing better than an instant-read digital meat thermometer. Your palate may not be the only thing at risk. Making efficient use of your grill could also protect your wallet. We believe an instant-read digital meat thermometer will help you increase the length of time between refills in your tank and do better justice to your steaks, barbecue, roasts and burgers.

### Propane Is a Smart Choice

Propane is one of the safest, most versatile fuels available today. It can heat your home, dry your clothes, heat your hot water, give you a gas flame for cooking and power your outdoor grill. It can also power your generators and provide you with a soot-free fireplace.

Today's propane appliances are highly efficient. Also, as a low-carbon form of energy, propane participates in the trend toward greener energy solutions. When compared to electricity as a source of energy in water heaters, clothes dryers and cooking applications, propane can help you save money. Additionally, because the propane marketed in this region of the country is made from two different source products, natural gas processing and oil refining, its price is not subject to the same fluctuations it might otherwise suffer if it were to rely upon only one source product.

At Stem Brothers, Inc. we know propane inside and out. We provide the same reliable deliveries, quality installations and excellent service for propane as we do for oil. Give us a call if you'd like to augment your current reliance upon us for your energy needs by adding or converting to a propane appliance.

### Reliability Sets Us Apart from the Discounters

There are times when the commodity costs for oil rise beyond expectation. Even though Stem Brothers, Inc. tries to maintain a "middle of the market" price position on our volume products, it may be hard for some of you to not be lured by the advertisements of C.O.D. oil discounters. Why not go for the lowest price? Here are some good reasons why you're better off with a full-service provider like Stem Brothers, Inc.

- ◆ We've been a full-service company, serving both sides of the Central Delaware Valley for almost 65 years. We're proud of our reputation, and we take care to maintain it on a daily basis. We stop at nothing to ensure your satisfaction.
- ◆ We hire competent professionals, and we go through great lengths to be certain that our drivers and service technicians maintain all of the required certifications and licenses necessary to perform their duties. When you let a delivery driver on your property or a technician in your house, wouldn't you like to know they are professionals who work for a fully insured local company?
- ◆ We maintain fuel inventory levels that meet your demand. A full-service company like ours never runs out of fuel because we maintain our own fuel storage facility, we are financially sound, and we have excellent relationships with our suppliers.
- ◆ Discount dealers who refer to themselves as "full service" often do not offer 24-hour emergency service, which means you may have no one to call if your heat goes out in the middle of a freezing winter night or when potential emergencies emerge.
- ◆ We can't stress enough that a well-maintained heating unit is a basic principle in managing your heating costs. When we conduct your maintenance, our technician tunes your system and you gain efficiency probably more than enough to cover any money you had saved buying discount oil. We'll detect and resolve small problems with your heating system so you won't face more costly, unnecessary repairs down the line.
- ◆ We sell only top grade BioHeat heating oil that protects your

equipment and improves efficiency. It is specially formulated to gradually clean your oil handling system and improve combustion efficiency. Discount oil dealers may sell untreated oil that clogs your equipment with sediment and can cause heat outages and costly repairs.

- ◆ As a customer, it's good to have some clout, and that's what you get when you choose one company for both fuel delivery and heating service. When you need an emergency repair or a prompt delivery, it pays to be a valued customer.
- ◆ Heating technology is constantly evolving. We are sincerely interested in helping our customers drive down their energy consumption with new high-efficiency equipment. Why sacrifice the opportunity to work with experts who consistently guide you toward improved fuel economy and improved heating comforts?

### Thermo Pride



**Thermo Pride:** Oil fired furnaces are constructed of tough, heavy gauge steel, using proven technologies for high efficiency without adding the complexity that can reduce reliability. Thermo-Pride uses Honeywell controls, and Beckett oil burner, plus the best warranty in the industry. If your furnace is over 20 years old, maybe you should consider a Thermo-Pride replacement before next winter.

## Our Staff Available To Serve You

Rick Stem  
H. Craig Stem  
J. D. Stem, II

### Office Staff

Bob Weaver, Dispatcher  
Judy Mann, Office Manager  
Fuzz Fazekas, Propane Manager  
Scott Wydner, Fleet Manager  
Lil Bennett, Assistant Dispatcher  
Michael Angelucci, IT Manager  
MaryAnna Zdepski, Accounts Receivable  
Rusty Skowronek, Accounts Payable  
Shirley Burtis, Office Assistant  
Donna Carver, Receptionist  
Lois Muglia, Credit Manager  
Patricia Gardner, Credit Assistant  
Harold Breithoff, Courier  
Tammy DeSimone, Shammy Shine  
Tricia Knight, Shammy Shine  
Tammi Whitehead, Shammy Shine

### Drivers/Service Men

Roger Affleck  
Neil Boss  
Joe Carosella  
Brian Matthews  
Norm Matthews  
Scott Miernicki  
Dave Milewski  
Nelson Miller  
Gary Moringhoff  
Jim Monteleone  
Keith Opdyke  
Dave Ostle  
Richard Rick  
John Rihl  
Timothy Smith  
Vic Smith  
Justin Stem  
Daniel Walsh  
Jack Wickham  
Kyle Williams

We Accept VISA  
Discover and MasterCard



We Salute Our  
Armed Services Personnel



Please recycle newsletter.

## What to Look For When the Heat Goes Off

Here is a checklist of steps to take when your furnace or boiler doesn't seem to be working.

- ◆ Check the emergency switch and make sure it is in the "On" position.
- ◆ Check for a blown fuse or circuit breaker.
- ◆ If yours is a hot water heating system, check the water level.
- ◆ Check the level of product in your tank, although this should not be the problem if you are on one of our automatic delivery programs.
- ◆ If your system has a reset button go ahead and depress, but only once.

Should depressing the reset button as described above not resolve your burner's operation, give us a call and we will take care of the problem. You can always, 24/7, count on Stem Brothers, Inc. for around-the-clock emergency service when needed.

## News to Use

**LIHEAP a Possible Casualty of Federal Budget Reductions:** If you've relied upon the New Jersey or Pennsylvania Low Income Home Energy Assistance Programs (LIHEAP) to pay for your home heating needs, you may need to recalculate your finances and try one of our budget plan options. The proposed Federal Budget for FY 2012 (Oct., 2011 thru Sept. 2012) severely reduces, by almost 50%, the level of assistance delivered in FY 2011. To learn more, contact the Department of Community and Economic Development at 717-787-1984, if you live in Pennsylvania. In this region of New Jersey, contact Northwest New Jersey Community Action Program at 908-454-7000 x160 or the **LIHEAP** hotline at 800-510-3102.

**Energy Tax Credits Maintained At Lower Levels:** With regard to the installation of a new heating furnace or boiler (propane or oil), legislation passed in December 2010, provides a 2011 Federal Income Tax Credit of \$150. The new unit's heating efficiency must be 95% AFUE. To learn more, go to <http://www.energystar.gov/>.

**WARMAvantage Program extended until June 30, 2011:** The NJ Board of Public Utilities offers a \$300 rebate to all residents who install a new ENERGY STAR rated furnace or boiler with an AFUE of 85% or higher. For complete details and an application, go to <http://www.njcleanenergy.com/residential/programs/warmadvantage>. For up-to-the minute information regarding PA's Home Heating Equipment Rebate Program contact [www.paheatingrebates.com](http://www.paheatingrebates.com). As this edition goes to print, the website indicates all rebate funds are currently committed in reservations or on the wait list.

**Programmable Thermostats Are Proven Cost Savers:** It's a good idea to upgrade an old manual thermostat to a programmable unit given that programmable units are more accurate and will improve the efficiency of your heating system. We have the programmable unit that is right for your system and the expertise to make quick work of the installation job. Give us a call for a pricing estimate.

**Pennsylvania Propane Delivery Schedule:** We are pleased to report we have been able to maintain our regular delivery schedule for all propane customers in Pennsylvania. That schedule puts our propane bobtail trucks on the roads in Pennsylvania on Tuesday, Wednesday and Friday of each week throughout the winter heating season from November thru February. Unseasonably cold weather requires that we be flexible enough with the schedule so as to assure our automatic delivery propane customers do not suffer run outs. From March until November the schedule reverts to Tuesday and Thursday deliveries in Pennsylvania.

## A Warm Welcome



Stem Brothers, Inc. extends a warm welcome to our new employees: Justin Stem, Judy Mann, and Jim Monteleone. Absent from photo: Kyle Williams.

## WEIL-McLAIN

**Weil-McLain GOLD** – Advanced Technology in residential oil-fired boilers. A new GOLD boiler is designed for high efficiency so you'll use less oil. It's made of cast iron so you can count on years and years of dependable operation. And it's made by Weil-McLain – the name you can count on for quality and reliability. Call us now. We'll check your present heating system – before winter sets in – and let you know if it's time for you to Go for the GOLD.

