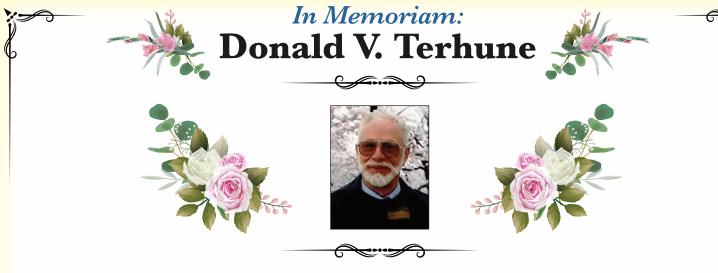


A Message from All of Us



Valley Oil Company is sad to report the passing of one of our founders, Donald V. Terhune, on March 11, 2025. Don is survived by his devoted wife, Ethel, his three daughters, Amber, Tera, and Esther, and seven grandchildren.

Donald Terhune and David Bregenzer started Valley Oil Company on July 11, 1970, and over the years built a company that would provide dependable service and deliver fuel oil to customers of their community. Don was a skilled mechanic and was instrumental in building Valley Oil's service department and training service technicians. In the early years of business, Don kept old equipment running and could often be found working under the hood in the garage. There wasn't a mechanical problem he wouldn't tackle.

Don retired from Valley Oil Company in 2016 at the age of eighty and gave Valley Oil forty-six years of service. He will be missed by the Valley Oil Company family. Our heartfelt condolences go out to the Terhune family.

Our "What's the Word" Winner

Congratulations to Robert Schanck of Hopewell, our 2025 Winter newsletter contest winner. Mr. Schanck received a \$200 credit on his account at Valley Oil Company.

Since we had a great response to our Winter contest, we want to give our customers another chance to win. Unscramble the 5 words below and email dgordon@valleyoilnj.com the answers. One lucky winner will receive a \$200 credit to their account! Good Luck!

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Watch for It ... SmartPay Enrollment is Coming!

With heating costs often concentrated in just a few colder months, managing your winter energy expenses can feel unpredictable. That's why many Valley Oil customers are turning to budget-friendly options that offer more stability and peace of mind. As we head into the warmer months, now is the perfect time to start thinking about how you will manage next season's

heating costs. Enrollment for SmartPay is coming soon, and it could be the simple and smart solution to help you stay on track and avoid seasonal budget surprises.

How SmartPay Works

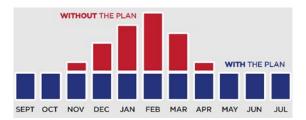
If you pay for your fuel oil on a per-delivery basis, you pay for the majority of your year's heating costs over 4-5 months, and could have to pay for two deliveries in a single month! SmartPay spreads your estimated heating costs out over 11 consistent monthly payments - from September through July - even if you receive two deliveries within a billing cycle.

You can even roll your Comfort Plan into the monthly payments!

You'll take comfort in knowing in advance how much your heating fuel bill will be every month. At the end of the season, we settle up, whether you used more or less fuel than estimated, and if prices rose or fell. We can make an immediate adjustment or roll the difference into the next year's payment structure.

SMARTPAY IS THE SMART WAY TO PAY FOR YOUR FUEL

To estimate your payments, we simply split your estimated total heating costs into 11 equal monthly installments. Then you make just one low payment each month.



Price Protection: another great way to control your fuel bills

In addition to SmartPay, another way to budget your energy costs and limit the fluctuations of oil prices is to enroll in our Price Protection Plan. The oil market has seen large price swings so far in 2025 and we anticipate the volatility of the market to continue. As we watch OPEC+ increase oil production, the ongoing war between Ukraine and Russia, the increasing energy demands of China and India, possible tariffs on Mexican and Canadian oil, and the reduction of rig counts and refining capacity in the United States, it's no wonder the complicated energy market is unsteady!

By participating in the **Price Protection Plan**, you will have a cap price on the oil you purchase for the 2025/2026 winter heating season. You have the comfort in knowing that you will not pay more than the cap price for oil. If the market price for oil is above the cap price, you pay the lower cap price, and if the market price is below the cap price, you pay the lower market price. Watch for our cap price and information letter in September 2025. It's another way Valley Oil helps you budget for your energy costs and protects you from wild price swings. Take control of your heating costs. Visit https://valleyoilnj.com/pricing-payments to view our payment and pricing plans, and contact us for more information.

Some Good News in Energy

Valley Oil Company was proud to team up with the Oil Heat Cares Foundation to help a deserving customer with the installation of a new boiler this past winter. Oil Heat Cares is an initiative of the National Association of Oil & Energy Service Professionals (OESP).

With a grant from OESP, a donation of a boiler from Energy Kinetics and a donation of a burner from Carlin Technology, our customer, Elene Kubica, was able to replace her 60-year oil boiler with a new, energy efficient boiler at no cost to her.

A special thanks to Energy Kinetics and Carlin Technology for their donations and Dave

Bessette, Tom Leonetti and Charley Holmes from OESP for coordinating this installation.

Valley Oil Company is proud of our employees, Phil Brock, Matt Post and Chris Catogge for



• The National Oilheat Research Alliance (NORA), Chevron and liquid heating fuel distributors have initiated a large-scale field study using 100% renewable heating fuels.

• Rural southwest Virginia is now training workers for the

growing solar installation

and employers.

industry via apprenticeship

programs with local colleges

 Canada is stepping into the leadership role of working with carbon removal technology.

providing the labor to install the new equipment.



Stay Cool and Save with a New Air Conditioning System

Summer is coming in hot ... is your home prepared?

Older cooling units can struggle to keep up with demand, leading to higher energy bills and less comfort during those hot and humid New Jersey days. By upgrading before summer kicks into high gear, you can enjoy better efficiency, more reliable cooling, and peace of mind all season long.

Inefficient and outdated cooling systems can lead to reduced comfort and higher utility bills, while new, higher efficiency air conditioning systems can lower your energy bills by up to 40 percent.

Don't think you can afford a new cooling system? Think again! We can help you apply for any available low interest financing, tax credits and industry or manufacturer rebates. As a National Energy Improvement Fund (NEIF)-approved contractor, Valley Oil Company offers flexible financing options for your energy-efficient A/C upgrade upon credit approval.

We offer a full line of central air conditioners and ductless mini-splits which efficiently cool your home without added ductwork.

Our trained HVAC professionals will help you choose the air conditioning system that best meets your needs. We'll review your home's size and layout, your current system, your usage patterns and, of course, your budget. Then, we'll hand-pick the perfect high-efficiency upgrade for you.

Summer is already here, and the last thing you need is for your A/C to conk out. Call Valley Oil today at (609) 466-0015 to discuss your upgrade options.

5 Signs a Heating Upgrade May Be in Your Future

Your body sends you signals when something isn't quite right, and your heating system does the same. If you're noticing increased fuel/energy usage, uneven room temperatures, or strange noises coming from your heating equipment, these may be warning signs that your system is struggling. Catching these signals early could mean upgrading your system before a full breakdown occurs!

So, how do you know if it is time to upgrade? Here are five things to look for:

- **1. Did your system break down frequently last season?** The older the equipment is, the more it will fail, leaving you in no-heat emergency situations.
- 2. Is a pending repair going to cost almost as much as a new heating system? If so, it is time to consider reaching for the new unit.
- 3. Is your system more than 10 years old?

Technology has advanced so much in the last few years that even a 10-year-old system is outdated. The newer models include smart technology, system analytics, and advanced features, to provide higher levels of efficiency.

- **4.** Did you use more energy than usual last year, even if you tried to keep the thermostat low? Your heating system loses efficiency over time, even with regular maintenance.
- **5. Have our service techs suggested that "it might be time?"** They know your equipment best. After all, they work hard to keep your heating equipment running smoothly, but can also see when the end is near!

If you answered yes to one or more of the above points, call us at (609) 466-0015 to schedule a no-obligation heating system upgrade consultation and find out about available financing through NEIF. Upgrading outdated and inefficient heating equipment is the best way to save energy and money – and the best time to do it is now, before the next heating season begins.





Count on Us for Around-the-Clock Emergency Heating and Hot Water Service

No one plans for their heat or hot water to stop working, especially in the middle of the night. That is why Valley Oil is here for you 24 hours a day, offering emergency service whenever you need it. Whether it is a freezing winter evening or an early weekend morning, our experienced team is just a call away to restore your home's comfort as quickly as possible.

Valley Oil Company offers cost-saving home comfort service plans for our automatic delivery customers, and with all of our service plans you get the 24-hour no heat/hot water emergency service at reduced labor rates.

In addition, customers who have an oil comfort plan receive an annual service tune up and labor during working hours at no charge. Please call our office if you are interested in these money saving plans.

For more information and to view our comfort service plans brochure online, visit https://www.valleyoilnj.com/service-plans.



Valley Oil Company PO Box 245 Hopewell, NJ 08525

www.Valley0ilNJ.com 609-466-0015

HVACR Lic. #: 19HC0016200 Christopher R. Catogge, HVACR Contractor





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Meet One of Our Best

We would like you to meet the newest member of Valley Oil Company. James Eibes Jr. joined our company in February 2025 and has become a vital member of our service team. James has been in the HVAC field for nearly 6 years.

James successfully completed a two-week National Oilheat Research Alliance (NORA) basic oil heat training program. During the program, James received indepth training on the operations of boilers and furnaces. He received the highest score on the examination and obtained the NORA Bronze Level Certification. James plans to continue his education to acquire the silver and gold level certifications.

Outside of work, James enjoys traveling, listening to music and spending time with his family and friends. He looks forward to his annual family trip to the Inner Harbor in Baltimore, Maryland.

James states that he has learned a lot from working with Valley's service technicians. He enjoys working at Valley Oil and says it "just feels right." James looks forward to meeting all of our customers during future service visits. Welcome to the family, James!

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