

Comfort @ Line

Spring/Summer 2022

Your Comfort is Our Business

A Message To Our Customers About The Oil Price Spike

Unsurprisingly, we've received calls about two connected issues—the surge in fuel prices and supply concerns. Russia is the world's third largest oil producer, generating approximately 11% of total world production. The Russian invasion of Ukraine shocked the energy markets, sending crude oil to record territory and spiking all energy prices. We saw increases from our heating oil suppliers of more than \$1.50 per gallon in less than a week!

People are also concerned that there will be interruptions in supply that will cause them to run out of fuel. You can count on the fact that Hart & Iliff will not let you run out of oil. We have been in business for more than 130 years and have very strong relationships with suppliers and financial institutions.

What's coming next?

We don't know where prices will go

from here. One thing we can tell you is that we dislike this as much as you do. Some people have the misconception that when prices rise, we make more money. The opposite is true. Customers cut back on their usage, some have trouble paying their bills and our receivables skyrocket. Meanwhile, we must pay our suppliers in just 10 days. It is an awful mess for everyone.

What we can do to help?

We can set you up on a monthly even payment (budget) plan. This will eliminate high bills in the winter and spread out the cost over 10 months.

If you are having trouble paying your bill, talk to us before it becomes a problem. Many times, we can work out something to give you more time, especially if you've been a long-term customer.

Price Protection Program

For more than 25 years we've purchased

heating oil options on the energy futures market. These options allow us to offer a Cap Price Protection Program, helping our customers control their winter heating costs. We have always honored the pricing we commit to under this program. Unfortunately, this has not been the case with some of our competitors.

With unprecedented prices and volatility in the energy futures markets, it is unclear whether it will make sense for us to offer the program this year, since the prices of energy futures options have more than doubled. If we can offer it, the pricing and enrollment fee could be significantly higher than last year.

An end in sight?

Nothing will make us happier than when prices begin to moderate so that we can lower our price. Until then, trust us to look out for you, our valued customers, and pray for the people of Ukraine.

Natural Gas Prices Are Spiking, Too!



Liquefied Natural Gas exports continue to accelerate. The United States is the largest exporter of LNG in the world.

Up until a few years ago, most natural gas produced in the United States stayed in the United States. That has changed, as U.S. Liquefied Natural Gas (LNG) exports have increased dramatically. Since 2020, LNG exports from the U.S. have more than doubled. In 2021, LNG exports set a new record, averaging 9.7 billion cubic feet per day. After the United States, Russia is the second largest natural gas producer in the world, by a wide margin.

Therefore, as you can imagine,

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Hart & Iliff

Fuel and Energy Systems

Fuels / Heating / Cooling

4 Hampton Street • P.O. Box 591
Newton, N.J. 07860

T 973-383-1421 • F 973-383-1699

info@hartandiliff.com

hartandiliff.com

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Test Your Knowledge

1. What is “cynophobia?”
 - a. Fear of heights
 - b. Fear of dogs
 - c. Fear of spiders
 - d. Fear of clowns
2. How many languages are written from right to left?
 - a. 12
 - b. 10
 - c. 8
 - d. 6
3. Which country consumes the most chocolate per capita?
 - a. The United States
 - b. Canada
 - c. Switzerland
 - d. France
4. Which is the only American football team to go a whole season undefeated, including the Super Bowl?
 - a. New England Patriots
 - b. Pittsburgh Steelers
 - c. Denver Broncos
 - d. Miami Dolphins
5. What is a group of ravens known as?
 - a. A murder
 - b. A flock
 - c. An unkindness
 - d. A gaggle

ANSWERS: 1. b; 2. a; 3. c; 4. d; 5. c

—Quiz Breaker

How To Get Unstuck And Back In The Game

It doesn't matter if you're an artist, an inventor, or a shoe salesman. There are times when you're stuck, unable to move forward with a big project or something on your to-do list. Sometimes just one of these techniques will do the trick; other times it may take a combination. Whatever helps you get unstuck is fine. The point is to take one step outside the space called “being stuck” and see what happens. Here are five ways to get going:

- **Just start.** It sounds simple, doesn't it? But you can't get moving until you start to move. It doesn't matter what you do; grab a pen, contribute a thought, start a conversation. The momentum will follow.
- **Get in touch.** Sometimes, taking a deep breath and getting in touch with what you're ultimately trying to accomplish can help you identify the one thing that might be getting in your way.
- **Ask for help.** Sometimes you need to get out of your own way to see things clearly. Ask the people around you for some advice on what to do first. Allowing yourself to detach from your own thinking and consider someone else's perspective may give you the shift you need.
- **Take a walk.** Taking time away can open new ways of thinking. Go for a walk, outside if possible. Notice your surroundings, listen to nature, and recharge your brain.
- **Organize and declutter your space.** An unorganized home or workspace can make you feel stuck even if everything is okay. When your space is cluttered, even the simplest daily tasks take a lot more energy than they should. Your clutter simply exhausts you. Getting organized can have an extremely refreshing effect on your life and also help you to get unstuck.

“Do what you love, and you will find the way to get it out to the world.”

—Judy Collins

Keep Track Of Your Personal Priorities During The Week

In the rush and stress of life, you can easily lose sight of your personal priorities. And when that happens, you may waste a lot of time on the wrong path. If you're worried about forgetting what's important, start paying attention to what you're really doing in life. Once a week, ask yourself these questions:

- **Did I make a difference in someone else's life this week?** Satisfaction comes from making an impact on the world, even a modest one in your own small community of friends. Will your efforts make a difference in the near future? Will the projects you worked on this week matter a year from now?
- **How often did I laugh?** Laughter and relaxation are important to a well-balanced life. Which of your friends, family, or co-workers helped you feel happy? Have you been able to make others laugh as well?
- **Am I connected to other people?** Don't isolate yourself—keep the lines of communication and community flowing, and do your best to repay and help the people who have helped you.
- **Did I take time for myself this week?** Don't burn out on everyone else's priorities. What did you do to relax and refresh your energy? What could you ask someone else to do that would reduce the stress in your life? How effective are you at delegating tasks at work and on a personal basis?

A Smart Approach To Kids And Social Media

You can't escape social networking these days: Facebook, Instagram, TikTok, and all their online cousins are everywhere. If you've got kids, chances are they're eager to join all their friends in cyberspace.

Worrying about their safety is natural, but hoping social networks will go away isn't very realistic. You're better off working with your children so they don't hide their online activities from you. Take these steps to help them enjoy social media safely:

- **Start with kid-friendly sites.** A quick Internet search will help you locate lots of sites just for children. You'll want to investigate them thoroughly, of course, but they can serve as a good introduction for your children to the world of social media.
- **Talk about privacy.** Have a serious discussion with your kids about guarding their personal information online. They should understand that data like their full names, address, phone number, school, and birth date should be kept private. Emphasize that once something is posted online (a message or a photo), they can't remove it entirely even if they delete the information from their profile.
- **Choose a secure password.** A password that your child can remember easily may be simple for a hacker to guess. Come up with a password that includes a mix of letters, numbers, and capitalization so it's less vulnerable to attack.
- **Encourage children to talk to you.** Tell your children to let you know if someone online does anything to make them feel uncomfortable. At the same time, talk about the need for your children to treat everyone with respect, online as well as in the real world.

And You Thought Insurance Was Boring!

Insurance is one of those topics that most people consider bland and boring. But not all policies cover things like water damage or auto collisions. Take a look at some of the more offbeat items that someone, somewhere, decided to insure (according to *Bloomberg BusinessWeek*):

- **Bruce Springsteen's voice.** The rocker's voice is insured with Lloyd's of London for \$5.7 million.
- **Ilja Gort's nose.** Owner of the Chateau la Tulipe de la Garde winery in France, Gort insured his olfactory organ for \$7.1 million with a policy that prohibits him from skiing or boxing.
- **Gennaro Pelliccia's tongue.** Pelliccia, the chief taster of coffee for the U.K.-based coffee chain Costa, had his tongue insured for \$16 million.
- **America Ferrara's smile.** In a publicity stunt, Aquafresh White Trays took out a policy on the actress' smile for \$10 million.
- **Troy Polamalu's hair.** The Pittsburgh Steelers player had his locks covered by Head and Shoulders for \$1 million.

“Three rules: I do not eat too much; I do not worry too much; and, if I do my best, I believe that what happens does so for the best.”

—Henry Ford

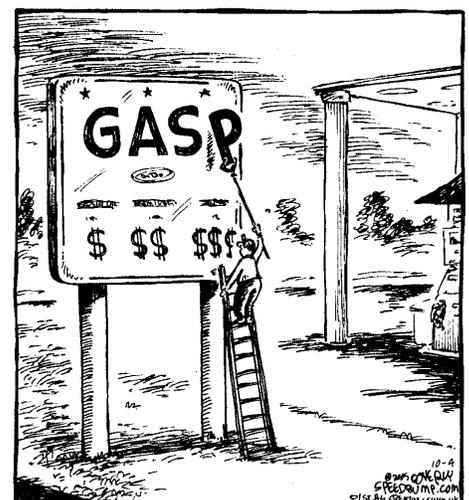
Is That Old Can Of Paint An Environmental Time Bomb?

If you've got unused paint lying around your home, don't ignore it. Paint can be considered hazardous waste and dangerous to the environment. Storing it safely and disposing of it properly are essential to your family members' health. Follow these guidelines:

- **Seal it tightly.** If you don't use all your paint, store it with care. Clean the rim so the lid fits securely, and tap the lid closed with a hammer. Turn the can upside down so the paint forms a seal around the lid. Write the date on the can with a marker.
- **Check your location.** Store paint cans in a dry area where you can keep track of them. Don't leave paint near a heating source, in direct sunlight, or anywhere it might freeze.
- **Determine if it's usable.** If you're trying to decide whether to use old paint, stir it. If it mixes easily, it's probably fine. Oil-based paint is usually good for up to 15 years; latex paint will be usable for about 10 years.
- **Dry the paint out.** If you have only a small amount of paint left over and you can't use it up, dry it out before throwing it away. But first check with your state and local laws on solidifying liquid paint. In some communities, you'll have to take all unused paint to a local hazardous waste center.

SPEED BUMP

Dave Coverly



Natural Gas Prices... *continued from page 1*

Russia's invasion of Ukraine and the resulting drop in Russian exports have increased LNG exports, causing prices of natural gas to spike worldwide. Below is an excerpt from an article which appeared in the May 27 edition of the *Wall Street Journal*:

"Natural-gas prices are heating up ahead of air-conditioning season, hitting the highest level in about 14 years. The cost of the power-generation fuel has added more than 20% this

month and tripled over the past year, adding pressure to household budgets and manufacturing costs. Natural gas has been a major driver of inflation, and prices have been accelerating.

U.S. gas inventories ended last week more than 15% lower than the five-year average, according to the Energy Information Administration. The deficit of stored gas grew during the week because of a smaller-than-normal build of stockpiles. Inventories have been

whittled down by strong demand for liquefied natural gas, or LNG, among European buyers replacing natural gas, and domestic drillers who have been slow to increase production despite the highest prices in years.

"There's almost no ceiling for natural gas," said Kent Bayazitoglu, analyst at the energy consultant Baker & O'Brien Inc. "You can reduce your driving a lot easier than you can reduce your natural-gas consumption."

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and split system air conditioning/heat pumps.

- Installation and sale of Roth® Double Wall oil tanks.
- Removal of above ground oil tanks.
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