

From the President's Desk



Dear Valued Customer,

We all like to think we get better as we get older, but sadly that isn't always true. When it comes to S&D Petroleum, however, it is easy to feel proud. For a small hometown company, we have done well these last 7 decades.

This could not have happened without our loyal customers. We appreciate your support, and trust you will be the first to tell us how we might do a better job. By continually improving and growing we have survived, where others have struggled.

Winter and the holidays are upon us. Suddenly it is everyone's "busy season". Be sure to stock up on last minute items at the Mini-Mart and watch for special promotions during the holidays and beyond.

Wishing you a peaceful and happy holiday season, and a terrific new year.

Very truly yours,

Proud to be turning Seventy Getting older just means getting better at S&D Petroleum and Mini-Mart

S&D Oil Company was founded by Richard Dean and Charles Sawyer back in 1937. For seventy years we have been proudly serving this community.

Quite a few changes have taken place at S&D over the years. For starters, our name changed once or twice. We were once known as Sawyer and Dean, then SD Marshall and finally S&D Petroleum.

In the last 60 years we have added more products (such as bottled gas), more services (like automatic delivery), and more equipment. By 1985 S&D expanded its business model to encompass a mini-mart on site. At first we just had the minimum; a gas pump and basic supplies. We renovated in 1990, increasing floor space, and adding coolers and counters.

Today the home heating business and the convenient mart work together to serve the community and our customers. We are proud of our long legacy of local friendly service. We also appreciate you, our customer, and thank you for choosing S&D for all these years.



El Nino could mean milder winter...or not

The word is in. According to government forecasters, El Niño is back. These climate episodes can impact weather on a global scale, from this year's bland hurricane season to potentially more winter snow in New England.

Data on sea surface temperatures collected by buoys in the equatorial pacific have detected warmer waters in this region signaling an El Niño. Our relatively quiet hurricane season may be another sign. When El Niño is at work, wind shear capable of tearing apart tropical systems speeds up in the Atlantic.

El Niño doesn't just impact the hurricane season, though. It has a strong influence over winter weather as well. In fact, forecasters are now predicting wet conditions along the Gulf Coast, with drier conditions over the Ohio Valley and the Pacific Northwest. Our area should see more snow and milder temperatures, a nice combination. This type of scenario could even help to keep prices lower and more stable.

HOWEVER - it should be noted - the last time an El Niño was forecast, it failed to arrive. Instead of snow and mild, we received little precipitation and bitter lasting cold. Climate prediction seems like guess work at best. We recommend you prepare for all of the above, because you just never know!

Payment options and our Credit Policy

Credit Policy

- Payment is due upon receipt of invoice.
- Balances over 30 days are subject to 1.5% per month finance charge.
- Accounts with balances over 30 days MAY be subject to deliveries being held until account is brought up to current status.
- Budget accounts that are on the price program must keep their monthly budget payments current to receive program pricing.
- COD accounts must pay in advance of delivery.

HEAP can Help!

If you need help to pay your heating bills you should look into government assistance. The Low-Income Home Energy Assistance Program (HEAP) is a federally funded energy assistance program, and you may qualify.

The program starts the first part of November for both regular and emergency HEAP. New York State mails applications to persons who are automatically qualified, such as 60 or older, or have qualifying children. It usually takes about 2 weeks for applications to be processed.

However, if you have not received an application, or have questions about the program, please call one of the numbers below for assistance:

Cortland County: 607-753-5148 • Chenango County: 607-337-1500



Third Party Notice

There are times in life when you may be unable to contact us because you are sick, or disabled in some way. By providing our company with a third party, (i.e. friend, relative, community organization), we can find someone to contact in the event that we are forced to terminate fuel deliveries because of unpaid bills.

This "third party" is not responsible for your bill in any way. You should choose someone who will get in touch with you after receiving the notice, and help you resolve the problem. Just fill out this form and send to our office: S&D Petroleum, 2761 State Highway 26, Cincinnatus, NY, 13040.

I request that any notice stating my heating fuel deliveries may be terminated due to unpaid bills should also be given to the "third party" specified below:

Name: _____

Address: _____

City,State,Zip: _____

Phone: _____ Acct #: _____

Signature _____ Date: _____

Name of person or organization to be notified:

Name: _____

Address: _____

City,State,Zip: _____

I (we) agree to receive any Notice of Termination for information purposes only, without obligation to pay amounts owed.

Signature: _____ Date: _____

Employee Profiles:

A warm welcome to Thomas Terry and Eric Rolewicz our ace delivery team at S&D Petroleum.

Thomas Terry

Eric Rolewicz



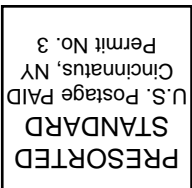
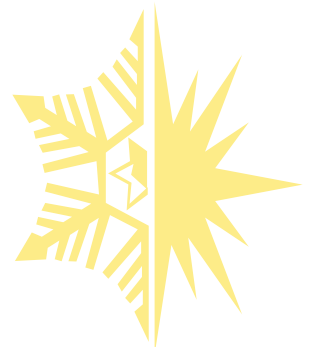
Making the delivery rounds requires strength, stamina, safety awareness, and great driving skills. This summer Tom and Eric successfully completed certification in Basic L.P.G – Gas check and propane principles. Finally, they are always ready to lend a hand.

What more could you hope for?

Tom started at S&D last winter, and came with a strong background with different driving jobs. He has always been interested in driving and trucks. Tom lives here in Cincinnatus with his wife, Renee, and son, Devan. A NASCAR fan, Tom also is very involved with the local fire department. We applaud his volunteer work and all the local firemen.

Eric started this summer, and has settled in well. When not at work Eric loves to race, any type of racing on dirt. Eric loves to ride motorcycles and ATVs. You will also find him racing District 3 moto cross events, along with his children. We understand he is quite fast, but not to worry, he keeps the speed to off hours and off road.

With "real" winter finally here, it is reassuring to have such a strong delivery team. Give them a wave hello when you see them on the road this winter!



S&D Petroleum
2761 State Highway 26
Cincinnatus, NY 13040