

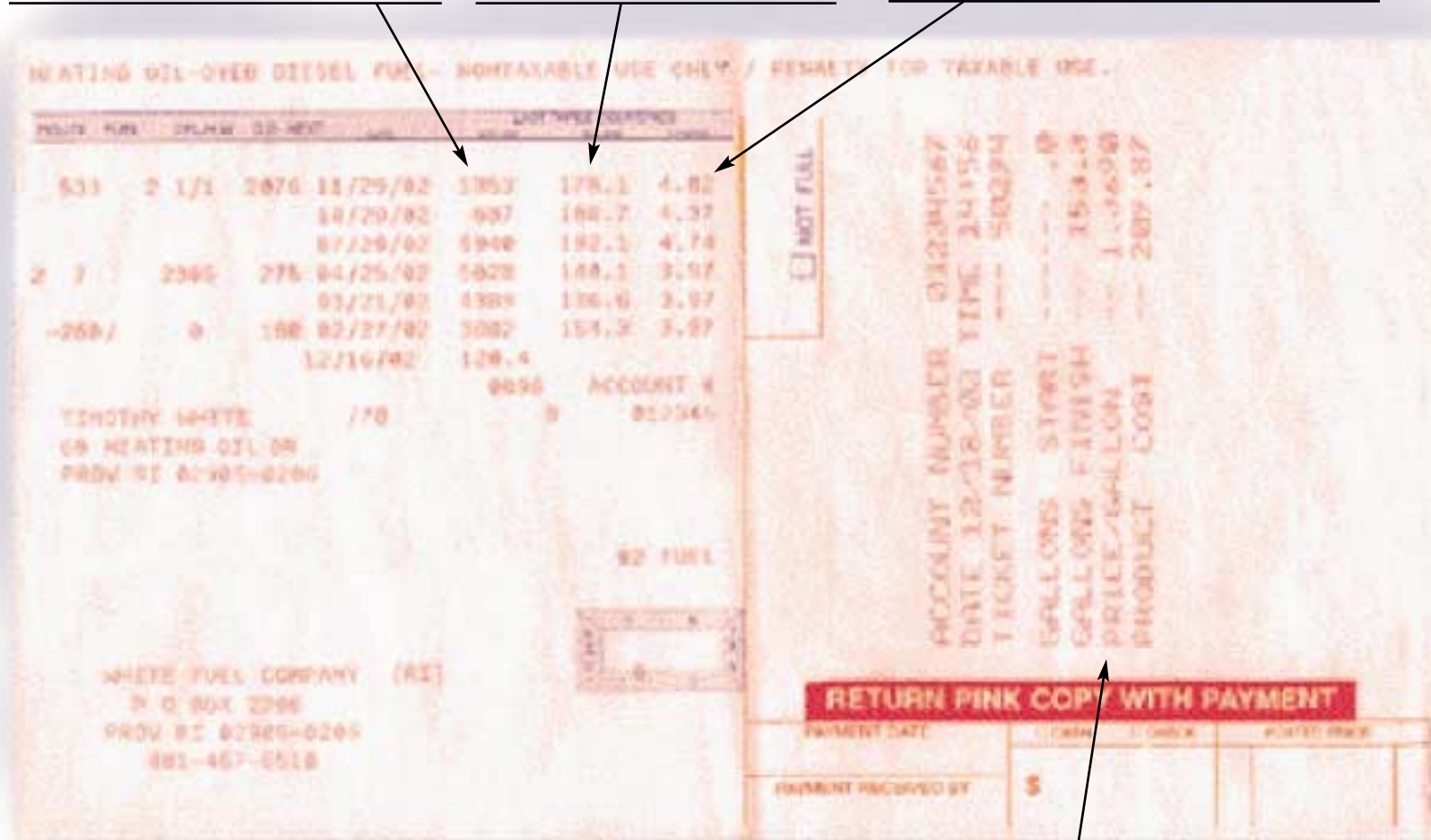
OIL BILL HIGHLIGHTS

Oil bills vary by company. Some include more information than others, and how that detail is displayed can differ. Generally, oil bills tell you how much oil you have bought, how cold it has been, and how fuel-efficient your home is.

Accumulated heating degree days give a general idea of how cold it has been. The lower the figure, the warmer it's been, which translates into less oil usage. A heating degree day is a measure of how many degrees the average temperature on a given day falls below 65 degrees.

The number of gallons delivered, if the tank is filled, is how much oil your home has consumed since your last delivery. Oil dealers generally prefer to fill your tank rather than partially fill it because it means fewer trips to your house.

K-Factor is a "miles-per-gallon" rating for your home. It indicates the rate at which you use oil, taking into account the temperature outside. The higher the figure, the better. It is calculated by dividing the number of heating degree days since your last delivery by the number of gallons needed to fill up your tank.



JOURNAL GRAPHIC / GEORGE SYLVIA

WHO TO CALL

Customers who have complaints with their oil bills or their oil supplier can contact the Rhode Island Attorney General's Office, Consumer Protection Unit, 150 South Main St., Providence, RI 02903. Phone (401) 274-4400 ext. 1. The agency's Web site allows customers to file a complaint online at <http://www.riag.state.ri.us/>

Price/gallon. Oil prices vary widely and often change daily. Check what your oil dealer is charging compared to others. The state energy office conducts a weekly survey of oil prices in Rhode Island. Last week, there was a 37-cent spread between the highest and lowest per-gallon prices.