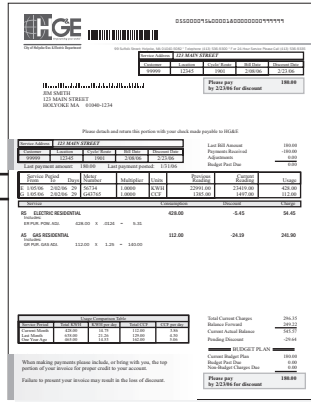


A guide to calculating your HG&E energy bill

Computing your HG&E residential energy bill is easy. You can even compute your bill mid-month to determine how much energy you've consumed.



Look in this section of your HG&E bill to determine your last meter readings.

If re-computing your current bill, subtract your last reading from the current meter reading amounts to determine your energy consumption.

if you have any questions about your bill contact an HG&E Customer Accounts Representative at (413) 536-9300

For Residential Electric Service:

Monthly Customer Charge (per meter)	\$4.01
Consumption Charges	
_____ kWh used X \$.10512 /kWh*	\$.
*includes PPA of \$.01989 and Hydroelectric credit of -.00873	
Your electric bill amount :	\$.
▶ Includes 15-day prompt payment discount	

For Residential Natural Gas Service:

Monthly Customer Charge (per meter)	\$5.40
Consumption Charges	
_____ first 40 ccf used X \$1.6713 /ccf*	\$.
*includes distribution charge of \$0.9153 and PGA of \$0.7560	
_____ all additional ccf X \$1.4463 /ccf*	\$.
*includes distribution charge of \$0.6903 and PGA of \$0.7560	
Your gas bill amount :	\$.
▶ Includes 15-day prompt payment discount	

Are you working and Need Help Paying Your Heating Bills?

Help is available! The Fuel Assistance program helps income-eligible households pay part of their winter heating bills.

If your gross household income falls under the limits shown in this chart, you may qualify for fuel assistance payments and also a discount on your telephone bills.

For information on how to apply, call your local Fuel Assistance office:

Valley Opportunity Council
300 High Street • Holyoke, MA 01040
Call: 413-552-1548

Household size	Maximum 4 Weeks Income
1	\$1,472
2	\$1,973
3	\$2,475
4	\$2,976
5	\$3,478
6	\$3,980
7	\$4,481
8	\$4,983
9	\$5,372
10	\$5,487



Serving the following communities: Agawam, Blandford, Bonsville, Brimfield, Chester, Chicopee, E. Longmeadow, Feeding Hills, Granville, Hampden, Holland, **Holyoke**, Longmeadow, Ludlow, Monson, Palmer, Russell, Southwick, Thorndike, Three Rivers, Tolland, W. Springfield, Wales, Westfield, Wilbraham, Woronoco

Mainlines

SEPTEMBER 2006

A newsletter for the customers of the Holyoke Gas & Electric Department

Winter

is just around the corner...

Let HG&E help you prepare for the cold weather ahead.

special winter preparedness and conservation newsletter



HG&E Can Help You Prepare for the Cold Weather Ahead

In just weeks, the Winter heating season will be upon us. Last year's natural disasters and political events brought energy prices to record levels. While we hope that Winter 2006 will bring more favorable market pricing conditions, it makes sense to start thinking now about the cold weather ahead.

Here's what HG&E is doing to help you prepare:

Management of Fuel Costs - HG&E has been making strategic procurement of natural gas throughout the Spring and Summer seasons. Much of this fuel has been placed into storage in large underground storage caverns located in Pennsylvania. At times of peak pricing, HG&E will draw its supply from these caverns to reduce costs for our customers. HG&E has also been working with multiple fuel suppliers to keep costs as low as possible. And although HG&E rates will still be impacted by wholesale market fluctuations, it is our mission to provide our customers with the lowest possible energy rates; and we will continue to work diligently to meet that goal.

Assisting with Energy Conservation - Our energy conservation program provides homeowners with interest-free assistance on an expanded range of conservation measures. HG&E customers can receive up to \$5,000 in

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FREE Energy Conservation Workshop

BRING YOUR QUESTIONS!

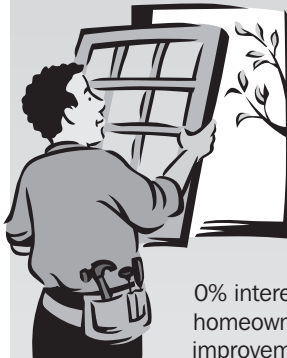
- ▶ **Thursday September 14th**
- ▶ **Holyoke High School Cafeteria** 500 Beech Street off Rte 5
- ▶ **6:00pm - 8:00pm** free refreshments will be served

Join us for a presentation by our energy auditor about easy ways you can save both energy and money this winter. At the end of the presentation, our auditor will be available to answer your energy conversation questions. We look forward to seeing you there!



Energy conservation saves money.

Purchase new Energy Star rated equipment and appliances to save!



Energy Star Rebates provide \$50 towards purchase of a new Energy Star Clothes Washer, Refrigerator or Dishwasher

Residential Energy Conservation Program provides up to \$5,000 in

0% interest assistance to qualified homeowners for window replacement or improvement of home insulation levels

Energy Star Clothes Washer

PLUS SAVE
\$50
WITH HG&E
REBATE

save \$110/year

when you replace a model manufactured before 1994

Energy Star Refrigerator

PLUS SAVE
\$50
WITH HG&E
REBATE

save \$60/year

when you replace a model manufactured before 1993

Energy Star Dishwasher

PLUS SAVE
\$50
WITH HG&E
REBATE

save \$25/year

when you replace a model manufactured before 1994

Energy Star Rated Replacement Windows

AND RECEIVE
0%
FINANCE
ASSISTANCE

save \$340/year

replacing single-paned windows with Energy Star windows

To learn more about any of these programs call HG&E at 536-9300

To download Energy Star Rebate forms visit: www.hged.com/energystar

Replacement window savings estimate based upon a 2,000 sq ft, single story detached house with 15% glazing, gas heat and electric air conditioning. Actual savings will vary based upon your home. Visit www.energystar.gov/windows for details.

Energy Star rebates are limited to one rebate per appliance type per year. Customer must receive electric service from HG&E to be eligible. Visit www.hged.com/energystar for details.

Prepare for Cold Weather Ahead

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interest-free assistance to insulate your walls or attic, install high-efficiency replacement windows or skylights or install a new gas-fired water heater, boiler or furnace. The finance savings alone under this program is worth more than \$700 over the five-year repayment term, and the average homeowner can expect to save 10% or more on their monthly HG&E energy bill by taking these conservation measures. To learn more, visit our website at www.hged.com/conserve

Energy Star Rebates - HG&E offers a \$50 rebate on the purchase of a new Energy Star washer, dishwasher, or refrigerator. And beyond the rebate amount, Energy star appliances can save you hundred of dollars year after year in energy costs. The table to the left gives you an idea of how much you might save by converting. Visit our website to download a rebate form at www.hged.com/energystar

Free Home Energy Audits - Contact the MuniHELPS line at (888)335-7203 with any questions concerning energy conservation in your home. Also call the toll-free hotline to see if you qualify for a free energy audit. Operators have a wealth of information about all aspects of residential energy conservation.

Winter Payment Plans - If you think you will have trouble paying your utility bills this winter - contact our credit department now at 536-9300. We can help you set-up a payment plan now so that you won't fall behind on your bills during the cold winter season.

Salvation Army Good Neighbor Energy Fund - This fund provides needy families with up to \$275 per heating season to homes that have a gross household income that falls within 200 and 275 percent of the Federal Poverty Income Guidelines. You can also make a contribution to this fund and help needy families by contacting the Salvation Army toll-free at (800) 262-1320.

Financial Assistance Programs - If your family is on a low or fixed income, contact the Valley Opportunity Council now to learn about fuel assistance programs. Millions of dollars are set aside by the federal government to help low-income individuals with winter heating and weatherization needs. Contact the Valley Opportunity Council in Holyoke at (413) 552-1548 to learn more.

Winter Check-Up Program - An HG&E service technician will inspect your gas-fired heating system for just \$10 and have it ready for the winter ahead. The service includes a system safety check, relighting of the pilot, and lubrication of circulators. Contact our service department at 536-9335 to schedule a Winter Check-Up appointment.

Service is for natural gas fired boilers and furnaces only. For \$10 service an appointment must be made and booked for a time during normal business hours (Monday-Friday 9AM-3PM). If the service appointment is booked outside of these time periods regular service pricing applies. Capacity under this special program is limited, please book early to secure your appointment. Any additional necessary work discovered at time of the inspection may be performed at the Customer's option and will be billed at standard HG&E labor & parts rates. Program is available to residential customers only, limit one specially-priced winter check-up per customer.

Looking to save energy?



HG&E offers homeowners up to \$5,000 in zero-interest assistance to install energy conservation measures.

The Residential Energy Conservation Program can provide homeowners with the money they need to make energy-saving improvements to their homes.

The program offers interest-free assistance for home insulation projects, installation of Energy Star replacement windows, or for an upgrade of your home's gas-fired heating system to modern efficiency standards.

The assistance can be repaid over an up to 60 month period, and payments conveniently appear on your monthly HG&E energy bill.

Taking these conservation steps can save the average homeowner over \$100 per month in winter heating costs.

To find out more about this program, visit our website at www.hged.com/conserve or contact us at (413) 536-9300.

helpful telephone numbers



HG&E Customer Accounts for general account and incentive program questions **(413)536-9300**

HG&E Credit Department to discuss past due bills and set-up payment arrangements **(413)536-9300**

MuniHELPS Audit Hotline for conservation questions or to schedule an energy audit **(888)335-7203**

Valley Opportunity Council to apply for low-income fuel assistance programs **(413)552-1548**

Salvation Army Good Neighbor Energy Fund offers eligible families up to \$275 to help pay heating bills **(800)262-1320**

also visit our website at: www.hged.com/conserve

An Important Message for Customers Using On-Line Banking

If you are currently paying your HG&E bill through your bank's on-line bill payment service, it is important to note both your HG&E customer and location number (from your monthly bill) with your payment. Providing both of these number ensures that your payment gets applied correctly. Also:

► **If you change residences, you must update the HG&E customer and account number in your on-line banking program.**

► **Misapplied payments can result in lost prompt payment discounts.**

► **If you have more than one account you must make separate on-line bill payment transactions for each HG&E account.**



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