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COMMONWEALTH OF PENNSYLVANIA
PENNSYLVANIA PUBLIC UTILITY COMMISSION
P.O. BOX 3265, HARRISBURG, PA 17105-3265

IN REPLY PLEASE
REFER TO OUR FILE

August 25, 2009

James J. McNulty, Secretary
PA Public Utility Commission
400 North Street
PO Box 3265
Harrisburg, PA 17120-3265

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2009 SEP -1 11:10
PENNSYLVANIA
PUBLIC UTILITY
COMMISSION

Re: Natural Gas Distribution Companies and the Promotion of
Competitive Retail Markets

Docket No. L-2008-2069114

Dear Mr. McNulty:

Enclosed please find an original and (10) ten copies of Office of Trial Staff (OTS)
Comments in the above-mentioned proceeding.

If you have any questions, please contact me at (717) 787-1976.

Sincerely,

Carrie B Wright

Carrie B. Wright
Prosecutor
Office of Trial Staff
PA Attorney I.D. #208185

Enclosure
CBW/clp

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PA PUC
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**BEFORE THE
PENNSYLVANIA PUBLIC UTILITY COMMISSION**

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Natural Gas Distribution :
Companies and the Promotion of : **Docket No. L-2008-2069114**
Competitive Retail Markets :

COMMENTS OF THE OFFICE OF TRIAL STAFF

I. INTRODUCTION

In 1999, the Legislature enacted the Natural Gas Choice and Competition Act (“Act”)¹ requiring the restructuring of the natural gas utility industry. The Act provides retail customers the ability to choose their natural gas suppliers. The Act also granted the Pennsylvania Public Utility Commission (“Commission”) the responsibility to investigate the level of competition after the law went into effect and to report its findings to the General Assembly.²

In October 2005, the Commission reported to the General Assembly that its investigations found “a lack of effective competition in Pennsylvania’s retail natural gas supply market.”³ As a result, the Commission convened the Natural Gas Stakeholders Group in order to discuss the possible avenues for increasing

¹ 66 Pa.C.S. §§ 2201-2212.

² 66 Pa.C.S. §§ 2204(g).

³ *The Report to the General Assembly*, Docket No. I-00040103, October 2005, available at <http://www.puc.state.pa.us/PcDocs/570097.pdf>. Pg 67

Pennsylvania's retail natural gas competition. One area in which the group found it was appropriate to initiate comments for rulemaking was regarding the Natural Gas Distribution Companies ("NGDC") and their role in the promotion of competitive retail markets including the use of the Price to Compare ("PTC"). By order entered and adopted on March 26, 2009, the Commission proposed rulemaking⁴ to ensure removal of barriers to retail competition and to enable consumers to shop for gas that is being marketed on a level playing field.

The Office of Trial Staff ("OTS") is responsible for the representation of the public interest in Commission proceedings involving issues that have an impact on rates. This responsibility requires the balancing of the interest of ratepayers and utility companies. As will be discussed further in the comments below, OTS believes that in order for the NGDC to enable customers to make informed choices regarding the purchase of natural gas services, the NGDC should be required to report the PTC on all customer bills and label it as such. The most efficient way to present the PTC in "an understandable format that enables customers to compare prices and services on a uniform basis"⁵ is by requiring the NGDC to report their PTC on all customer bills.

Accordingly, OTS submits its comments addressing the Proposed Rulemaking Order and specifically the placement of the PTC for enhancing retail competition. OTS asserts that the PTC can enhance retail competition and

⁴ *Proposed Rulemaking Order*, Docket No. L-2008-2069114, March 26, 2009, p 67, available at: <http://www.pabulletin.com/secure/data/vol39/39-28/1223.html>.

⁵ 52 Pa.C.S. §§ 62.71

promote the public interest only when it is easily accessible and explicitly described.

II. COMMENTS ON PRICE TO COMPARE

The PTC is the dollar amount charged by the NGDC and used by customers to compare prices on natural gas. As noted in the Proposed Rulemaking Order, the “PTC lies at the heart of the retail choice.”⁶ Specially, the PTC provides NGDC’s customers with a dollar amount that can be compared with other Natural Gas Suppliers (NGS) to determine whether savings can be achieved by changing their NGS.

After review of the Proposed Rulemaking Order, OTS maintains that for the PTC to be meaningful, it not only needs to be accurate, but also needs to be accessible. Accessibility is a key component to enhancing retail competition as it provides customers with the ability to utilize the PTC. OTS asserts that the most accessible way of reporting the PTC is on the customers’ bill. Moreover, Christopher Perdue of UtiliPoint International Inc. stated that “the billing statement is the only regularly scheduled communication that most utilities have with their customers, the utility bill functions as a critical touch point between utilities and their customers.”⁷ As customer bills are a routine form of communication between the company and its customers, it serves as the best

⁶ *Proposed Rulemaking on Natural Gas Distribution Companies and the Promotion of Competitive Retail Markets*, Docket No. L-2008-2069114, July 11, 2009, available at: <http://www.pabulletin.com/secure/data/vol39/39-28/1223.html>.

⁷ Perdue, Christopher, *Strengthening Relationships Via the Utility Bill*, July 17, 2009, available at: <http://www.utilipoint.com/IssueAlert/article.asp?id=3164> (See also Exhibit 1).

forum to provide customers with information on the PTC. OTS notes that currently both UGI Utilities Inc. and UGI Penn National Gas provide the PTC to customers on their billing statement.⁸ Furthermore, customer bills are a cost effective approach to reporting the PTC as those companies not presently listing a PTC on customer's bills will incur nominal expense for including this critical information.

Another critical component to promoting retail competition is enhancing the retail customers' ability to identify and understand how to use the PTC. OTS maintains that in order to make the PTC easily identifiable it should be listed separately and labeled by all NGDCs as "Price to Compare" on the customers' bill. Furthermore, the PTC should be accompanied by an explanatory statement in the explanation of terms section⁹ on the company's billing statement. The explanatory statement should define what the PTC is and how customers can employ it. For example, UGI defines the PTC as "[t]he dollar amount charged by the NGDC, used by consumers to compare prices and potential savings with other natural gas suppliers."¹⁰ A definition of the PTC should be created and this same definition should be used uniformly across all NGDCs on their customer bills. Notably, Christopher Perdue of UtiliPoint International Inc. also stated that the ability to use explanatory messages can reduce expensive customer inquiries to the

⁸ See Exhibit 2 (includes a sample bill for all NGDCs).

⁹ OTS notes that all NGDC's with the exception of PECO have an explanation of terms section or its equivalent. Please see exhibit 2 for NGDC sample bills.

¹⁰ See Exhibit 2.

utility call center and eradicate customer frustration.¹¹ Furthermore, use of this uniform term and definition will provide customers with the information necessary to make informed choices regarding the purchase of natural gas services.

In fact, retail gas customers in Pennsylvania have reported dissatisfaction with the lack of information provided to them which impacts their ability to negotiate lower rates.¹² Customers have also indicated their interest in obtaining an up-to-date rate on the cost of natural gas.¹³ This frustration denotes that current practices employed by NGDC's are inadequate and fall short of the NGDC's obligation under section 62.71 of the Pennsylvania Public Utility Code ("Code"). The Code specially requires that:

...all natural gas providers enable customers to make informed choices regarding the purchase of all natural gas services offered by providing adequate and accurate customer information. Information shall be provided to customers in an understandable format that enables customers to compare prices and services on a uniform basis.¹⁴

To fulfill this obligation, NGDC's should be required to clearly report the PTC and an easily understandable definition of the PTC on each customer's bill. As argued above, this information will enable customers to compare prices and make

¹¹ Perdue, Christopher, *Strengthening Relationships Via the Utility Bill*, July 17, 2009, available at: <http://www.utilipoint.com/IssueAlert/article.asp?id=3164> (See also Exhibit 1).

¹² Hornick, Bernie, *The Tribune-Democrat: A simple call' could lower gas bill*, (March 01, 2009) available at: http://www.tribune-democrat.com/local/local_story_060233143.html/resources_printstory; Green, Elwin, *Pittsburgh Post-Gazette, Upper St. Clair woman encourages haggling over gas prices* (February 25, 2009) available at: <http://www.post-gazette.com/pg/09056/951359-68.stm> (See also Exhibit 3).

¹³ *Id.*

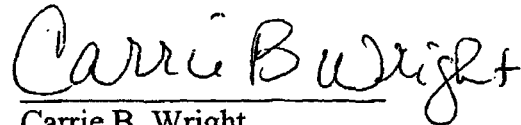
¹⁴ 52 Pa.C.S. §§ 62.71

informed choices. Furthermore, retail competition will be promoted and the public interest advanced. OTS believes that the public interest is served when effective retail competition exists.

III. CONCLUSION

For the reasons set forth above, OTS submits that providing the PTC on customer bills, followed by an explanatory statement defining its use is in the public interest at it promotes retail competition.

Respectfully submitted,



Carrie B. Wright
Prosecutor
PA Attorney I.D. #208185

Richard A. Kanaskie
Senior Prosecutor
PA Attorney I.D. #80409

Office of Trial Staff
The Pennsylvania Public Utility Commission
P. O. Box 3265
Harrisburg, Pennsylvania 17105-3265


Dated: August 25, 2009



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Strengthening Relationships Via the Utility Bill - By Christopher Perdue
Daily IssueAlert
6/17/2009

Free

With the global economy remaining in the grip of a severe downturn that shows little signs of slowing, it is evident that a utility's success depends on its ability to strengthen its current customer relationships. Since the billing statement is the only regularly scheduled communication that most utilities have with their customers, the utility bill functions as a critical touch point between utilities and their customers. With new technologies, utility bills can now serve as streamlined vehicles announcing new services and providing customized communications designed to appeal to particular customers.

Billing statements can provide a meaningful way to support a utility's products, culture, and brand. An effective bill should be designed to help customers become more knowledgeable about the services they are buying, and keep customers informed of upcoming changes in service. It should also be easy to read and convey a pleasant tone. Bill production and presentment print technology now provides an increasingly broad range of capabilities that can enhance the overall appearance of a bill and make it easier to understand.

Charts and graphs can be used to reveal how spending and usage compares to prior periods, or to explain more complicated issues, such as changes in service or whether the utility customer is using the best pricing plan based on their historical usage pattern.

Statement effectiveness can be improved with robust content enablement solutions that provide capabilities for digitized icons, formatting, and clean typography that draw attention to products or services being promoted. With such technology a monthly bill can advance a utility's image through the use of dynamic graphics, company logos, and fonts.

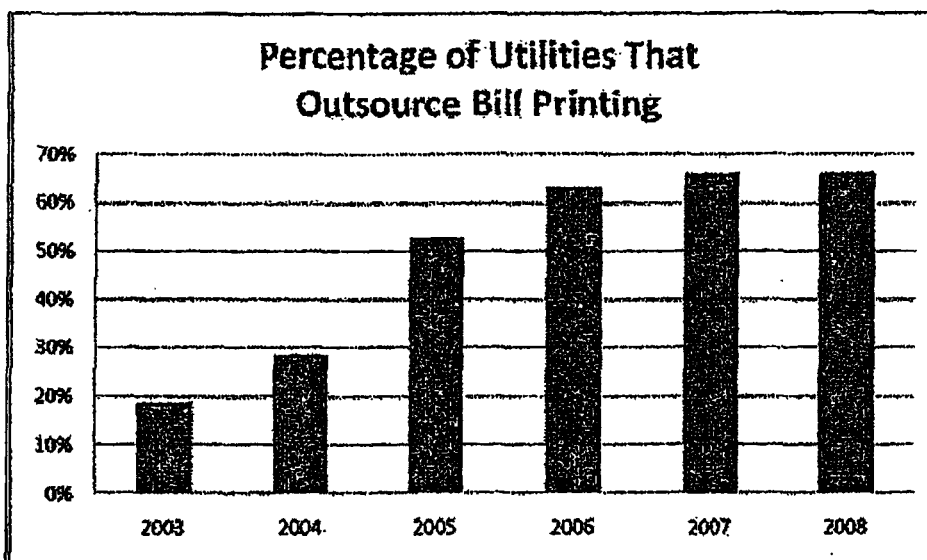
Utilities are also adding a valuable promotional element to the existing billing statement. The combining of the traditional bill with promotional offers and community service elements allows utilities to develop proactive marketing messages to be placed on the billing statement, where the attention of the customer is already focused. With the proper solution, it is possible to provide highly personalized billing. By utilizing available white space on documents to incorporate messages relevant to the customer, each bill can be personally tailored to offer a customized roster of information about the bill, seasonal energy saving tips and new products and services specific to individual customers.

In addition to increasing customer satisfaction, improving marketing, reducing complexity, and potentially spurring quicker payments, another often overlooked benefit of transforming the utility bill is the possibility of lower costs to the utility. An effective bill can help reduce expensive customer

inquiries to the utility's call center. Research conducted by UtiliPoint International suggests over 15 percent of calls received at utilities resulted from customers who simply didn't understand their bills. By clearly detailing the most important aspects of the utility bill (the amount due, the date due, account number, etc.) and the ability to use highlight color and explanatory messages to clarify information at the point of need, utilities can circumvent a large number of calls, eradicate customer frustration, and help ensure customers pay the proper amount at the correct time.

The Outsourcing Approach

Facing a challenging and struggling economy, many utilities are adopting cost-containment strategies that are forcing a consideration of outsourcing what is not "core" to their business. One area of increased outsourcing is bill print. According to research conducted by UtiliPoint International, over 60 percent of utilities are outsourcing some or all of their bill printing operations.



Source: UtiliPoint International, Inc.

While utilities consider outsourcing this business process, they are often reluctant to relinquish "control" of their content and communications processes. However, with today's solutions utilities can build a strategy which allows them to completely control the content of their communications, while successfully outsourcing the print/presentation portion. Thus, a utility can leverage the strengths of the outsourcer—namely reducing print costs—but maintain control of their important processes and content.

Outsourcing at BG&E

One utility that has decided to outsource part of their bill print operations is Baltimore Gas & Electric Company (BG&E). As the nation's first gas utility and one of the earliest electric utilities, BG&E has provided energy service to Central Maryland for nearly 200 years. Currently, the utility has more than 620,000 gas customers and nearly 1.2 million electric customers. When BG&E sold the wing of its building that housed its printing, inserting and mailing equipment, it took a serious look at how to strategically handle these non-core business functions going forward. The utility felt that outsourcing made sense because it would be able to take advantage of another company's investment in cutting-

edge technology and equipment. Additionally, BG&E began looking at ways to boost its customer satisfaction and decrease call center volume. With these initiatives in mind, BG&E began exploring options to enhance customer service by redesigning its monthly statement to be easier to understand and more relevant to the customer.

To save on printing and mailing costs, as well as improve customer satisfaction with their bill, the utility decided to reduce the number of pages by deleting information that was no longer required by customers. BG&E also increased the font size and arranged information into columns to make it easier to read. All summary level information was placed on the front of the bill, and all of the bill details were moved to the back. The utility also recognized that having the ability to move to duplex printing would even further reduce costs.

Along with these redesign goals, BG&E also wanted to maintain control of the statement content in-house—giving them the ability to create targeted messages and campaigns without having to rely on a service provider for costly revisions.

BG&E's outsourcer provided software that featured an intuitive visual interface and viewer components that allows for quick and easy changes. As a result, employees no longer need specialized programming skills to create applications and make document revisions. By keeping these functions in-house, BG&E is in complete control over its document creation processes.

The new statements have resulted in significant productivity improvements and cost savings, and now allow BG&E to customize statement stubs with timely and personalized messages—a process that previously required IT to modify and test COBOL code, making turnaround time unacceptable.

By streamlining its statements and deleting unnecessary items, BG&E has successfully reduced all but less than one percent of its statements from two pages to one. "Our cost savings have been dramatic," says Cohen. "We've reduced our paper output by seven million sheets per year and are saving \$297,000 annually in printing and mailing costs alone. Additionally, customers now have less paper to file," said Don Cohen, then senior information management analyst at BG&E.

Conclusion

To remain competitive and forward-thinking utilities must implement a strong customer communication strategy to ensure customer satisfaction. With advancing technologies, utility companies can communicate more effectively and directly with their customers. Content enablement solutions, whether as part of a current or future CIS upgrade or bill redesign or as part of a strategy to outsource what is not "core" to their utility, can be an answer to reducing costs in the current economic downturn and at the same time increasing customer satisfaction.

For more information on this topic, please download the free white paper at <http://utilipoint.com/reports/whitepapers.asp> titled "Trends in an Economic Downturn: Cost Containment vs. Increase Customer Satisfaction - Can You Have Both?"

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The Parts of Your Gas Bill

1. Customer Charge

A basic service charge that covers the cost of billing, meter reading, underground pipelines and equipment. It is the same amount no matter how much gas you use.

2. Distribution Charge

The charge for delivering gas to your home or business from the point where interstate pipelines connect with our pipelines. This charge is based on how much gas you use.

3. Gas Cost Adjustment

The amount we bill or credit to your account for differences between projected and actual gas costs for the previous year's gas supply.

4. Gas Supply Charge

We buy all of the gas our customers use. This charge is the amount we pay for gas and the cost of delivering it to us by interstate pipelines. We are not allowed to make a profit on this charge, and we may adjust it quarterly to reflect changes in gas prices.

5. State Tax Adjustment Surcharge

A charge that reflects changes in rates for state taxes already included on your bill.

OGE ENERGY COMPANY
 4201 Hill, Oklahoma City, Oklahoma 73106
 800.345.4545
 www.oge.com

Bill Information
 Bill No: 123456789
 Bill Date: 10/01/08
 Billing Cycle: Monthly
 Service Address: 1234 Main St, Oklahoma City, OK 73101
 Meter No: 123456789
 Account No: 987654321

Charges

Charge	Amount
Customer Charge	15.00
Distribution Charge	1.00
Gas Cost Adjustment	1.00
Gas Supply Charge	10.00
State Tax Adjustment Surcharge	.00
Total	27.00

Usage
 Meter Reading: 123456789
 Previous Reading: 123456780
 Usage: 9000 Cubic Feet

Payment Information
 Payment Due: 10/15/08
 Payment To: OGE Energy Company
 Payment Address: 4201 Hill, Oklahoma City, OK 73106

Additional Information
 If you have any questions, please call 800.345.4545.
 We are committed to providing you with the highest quality service.
 OGE Energy Company
 4201 Hill, Oklahoma City, OK 73106
 800.345.4545
 www.oge.com

GENERAL INFORMATION

Bill Questions?

If you have a question about the bill, please call UGI before the bill's due date. UGI's phone number, your due date and billing rate can be found on the front of the bill. A detailed rate schedule can be requested. You may also contact UGI at our web site, www.ugi.com.

Hearing or speech impaired customers, TDD only, call 1-800-654-5988. To discuss an overdue account, call 1-800-272-9844, weekdays 8AM to 5PM and Saturday from 8AM to 1PM.

Bill Payments

Paying your bill by mail is convenient. Simply use the envelope provided with your bill. You may also pay at one of our payment centers. A list of the payment centers is available upon request. UGI offers a plan where your bank deducts your payment automatically from your checking or savings account. Please call us if you are interested in this service. To pay by phone, please call 1-877-503-2956

Electronic Check Conversion Notice - When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account on the same day we receive your payment, and you will not receive your check back from your financial institution. If you do not want us to use information from your checks to make electronic fund transfers, please call us at 1-888-343-1088 to opt out. Any opt out election you make will be effective until you notify us otherwise.

Need Your Natural Gas Service Turned Off?

To ensure that your natural gas service is turned off on the day that you want, please contact UGI seven days in advance.

Third Party Notification - Budget Billing Plan - Operation Share - Customer Assistance Program (CAP) Call us to discuss these UGI Programs.

EXPLANATION OF TERMS

Ccf - 100 cubic feet of gas. **Mcf** - 1,000 cubic feet of gas. This is a measure of gas usage.

Commodity Charges - The charges for basic gas supply service which is sold either by volume (ccf or Mcf) or heating value (dekatharms).

Customer Charge - A monthly charge to cover natural gas distribution company (NGDC) costs such as maintaining the gas lines, meter reading and billing.

Distribution Charges - The charges for the delivery of natural gas from the point of receipt into the NGDC's system.

Estimated Bill - A bill based on your previous use and weather conditions. UGI may need to estimate your bill due to extreme weather conditions, emergencies, or any other circumstances that prevent UGI from taking a meter reading.

Late Payment Charge - Fee that UGI charges if you do not pay your bill on time. It is a fixed monthly percentage of the amount owed.

Price to Compare - The dollar amount charged by the NGDC, used by consumers to compare prices and potential savings with other natural gas suppliers.

State Tax Surcharges - Charges approved by the PUC. It is a special charge to recover state taxes UGI pays.

EMERGENCIES: to report a Gas Leak only, call 1-800-699-4844, 24 hours a day

PHILADELPHIA GAS WORKS <small>100 W. MONTGOMERY AVENUE, PHILADELPHIA, PA 19123-8052</small>		Page: 1 of 3 Billing Date: 9/04/2003 Account Number: 23423423																									
<p>1 MONTHLY STATEMENT From 8/01/2003 thru 09/01/2003</p> <p><i>Account for:</i> JOHN SMITH 123 LAKE STREET PHILADELPHIA, PA 19122</p>	<p>3 GENERAL INFORMATION</p> <p style="text-align: center;"><u>CONTACT US</u></p> <table style="width: 100%; border: none;"> <tr><td>Gas Leaks & Emergencies</td><td style="text-align: right;">215 235-1212</td></tr> <tr><td>Billing & General Information</td><td style="text-align: right;">215 235-1000</td></tr> <tr><td>Appliance Service</td><td style="text-align: right;">215 235-2050</td></tr> <tr><td>Theft of Gas</td><td style="text-align: right;">215 694-6983</td></tr> <tr><td>Foreign Language Assistance</td><td style="text-align: right;">215 235-1000</td></tr> <tr><td>Hearing Impaired TTY Line</td><td style="text-align: right;">215 235-4546</td></tr> <tr><td>Representantes Que Hablan Español</td><td style="text-align: right;">215 235-2175</td></tr> </table> <p style="text-align: center;"><small>Web Site - www.pgworks.com</small></p> <p style="text-align: center;"><u>CUSTOMER SERVICE CENTERS</u> <small>(Hours 9 a.m. - 5 p.m.)</small></p> <table style="width: 100%; border: none;"> <tr><td>Center City</td><td>1137 Chestnut St. (M, T, Th, F)</td></tr> <tr><td>Germantown</td><td>210 W. Chelton Ave. (T, W, F)</td></tr> <tr><td>S. Philadelphia</td><td>1601 S. Broad St. (M, W, Th)</td></tr> <tr><td>Frankford</td><td>4410 Frankford Ave. (T, Th, F)</td></tr> <tr><td>N. Philadelphia</td><td>1337 W. Erie Ave. (M, W, Th)</td></tr> <tr><td>W. Philadelphia</td><td>5230 Chestnut St. (M, T, W, F)</td></tr> </table>	Gas Leaks & Emergencies	215 235-1212	Billing & General Information	215 235-1000	Appliance Service	215 235-2050	Theft of Gas	215 694-6983	Foreign Language Assistance	215 235-1000	Hearing Impaired TTY Line	215 235-4546	Representantes Que Hablan Español	215 235-2175	Center City	1137 Chestnut St. (M, T, Th, F)	Germantown	210 W. Chelton Ave. (T, W, F)	S. Philadelphia	1601 S. Broad St. (M, W, Th)	Frankford	4410 Frankford Ave. (T, Th, F)	N. Philadelphia	1337 W. Erie Ave. (M, W, Th)	W. Philadelphia	5230 Chestnut St. (M, T, W, F)
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<p>2 Payments Summary</p> <table style="width: 100%; border: none;"> <tr><td>8/04/03 Check</td><td style="text-align: right;">\$250.00</td></tr> <tr><td>8/18/03 Cr Card</td><td style="text-align: right;">\$100.00</td></tr> </table> <p>Billing Summary</p> <table style="width: 100%; border: none;"> <tr><td>Past Due Amount</td><td style="text-align: right;">\$150.00</td></tr> <tr><td>Adjustments</td><td style="text-align: right;">\$5.35</td></tr> <tr><td>Non Basic Charges</td><td style="text-align: right;">\$50.00</td></tr> <tr><td>Current Charges</td><td style="text-align: right;">\$286.58</td></tr> </table> <p style="border: 1px solid black; padding: 5px; margin-top: 5px;"> Total Amount Due by September 24, 2003 \$491.93 </p>	8/04/03 Check	\$250.00	8/18/03 Cr Card	\$100.00	Past Due Amount	\$150.00	Adjustments	\$5.35	Non Basic Charges	\$50.00	Current Charges	\$286.58															
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Adjustments	\$5.35																										
Non Basic Charges	\$50.00																										
Current Charges	\$286.58																										
<p>4 MESSAGE CENTER</p> <p>PGW is now accepting certain credit cards as payment of your bill. Please fill out and sign the back of the payment receipt and mail to PGW. Any questions regarding this type of payment method, please call 235-1000.</p> <p style="font-size: small; text-align: center;">Questions or complaints about your bill? Please call us before the Due Date at 215-235-1000. Or write to: PGW P.O. Box 7789, Phila., PA 19109-7789</p>																											
<p style="font-size: small;">Please return this portion with your payment. Write your account number on your check or money order made payable to PGW.</p>																											
<p>5</p> <p><input type="checkbox"/> Place "X" in box for address corrections. Print corrections on reverse side.</p> <p style="text-align: center;">Amount Enclosed: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>John Smith 123 Lake Street Philadelphia, PA 19122</p>	<p>Account Number: 23423423 Due Date: September 24, 2003 Please Pay: \$491.93</p> <p>Philadelphia Gas Works P.O. Box 7789 Philadelphia, PA 19109-7789</p>																										

1. Monthly Statement – This section gives the billing date and your account number.
2. Payments Summary – This area provides an account and billing summary, including the amount payable and billing due date.
3. General Information – Here you'll find a listing of key PGW phone numbers, locations, and operation schedules of our six Customer Service Centers.
4. Message Center – The Message Center is used for important messages and timely updates about your service.
5. Tear-Off Section – This is the tear-off portion of your bill, which you may fill in and include with your payment to PGW.

EXPLANATION OF TERMS

BUDGET PLAN

This plan is available to all residential customers who are not in arrears. It spreads your payments over a 12 month plan. You may start the Budget Plan at any time. To do so, or for more information, call 215 235-1000 or visit any of our Customer Service Centers.

PAYMENT AGREEMENT PLANS

If you are behind and cannot pay your full bill, PGW offers special payment plans. Call our Collection Department at 215 235-1777 or visit any of our Customer Service Centers.

METER READING INFORMATION

PGW shall use its best effort to obtain an actual meter reading regularly, and at least every six months for customers without automatic meter reading devices. When the meter is not read, we estimate your gas use. To avoid estimates, you may read your own meter and call us the reading by calling 215 235-2244 at any time. We also offer stamped, pre-addressed post cards, which you can use to send us your meter reading by the specified date. To request a supply of these cards, call 215 235-1000, or write us at P.O. Box 9300, Philadelphia, PA.

CUSTOMER CHARGE

A monthly charge to cover NGDC costs such as maintaining the lines, meter reading and billing.

DISTRIBUTION CHARGES

The charge for delivery of natural gas from the city gate to the consumer.

COMMODITY CHARGE

The charge for basic gas supply service which is sold either by volume (ccf or ccm) or heating value (dekatherms).

RIGHTS AND OBLIGATIONS

A summary of your rights and obligations as a PGW customer will be made available upon request.

A Rate Schedule and an explanation of how to verify the accuracy of a bill and an explanation of the various charges will be made available upon request.

Electronic Check Recovery Authorization

When you pay by check, preauthorized bank draft, ACH, or by a telephone authorized transaction you expressly authorize PGW. If your check is dishonored or returned for any reason, to electronically debit your account for the amount of the check plus a processing fee not to exceed the state maximum legal limit (plus all applicable sales tax). The use of a check for payment is your acknowledgment of this policy and its terms.

CCE

100 cubic feet of gas. This is a measure of gas usage.

LCE

1000 cubic feet of gas. This is a measure of gas usage.

GAS COST ADJUSTMENT

Amount billed or credited each month to account for differences between projected and actual gas supply costs of the Natural Gas Distribution Company.

DEKATHERMS (DTH)

A measure of the heat content value of gas. Gas usage is determined by multiplying the MCF used by the heat content value of the gas. One DTH equals approximately 1000 hundred cubic feet.

NATURAL GAS DISTRIBUTION COMPANY (NGDC)

A state regulated utility gas utility which owns the gas lines and equipment necessary to deliver natural gas to the consumer.

Weather Normalization Adjustment (WNA)

An adjustment approved by the Pennsylvania Public Utility Commission as a way to help PGW stabilize its income and operate more efficiently within its budget during the heating season.

MOVIATION RIDER

Applies to customers switching to an alternate gas supplier or interruptible service. Credits or surcharges a customer's bill for gas costs that the company paid during the time that the customer bought gas from PGW but which have not yet been fully recovered from or paid back to customers.

NATURAL GAS SUPPLIER

If you have selected a Natural Gas Supplier other than PGW, the Natural Gas Supplier is responsible for the billing of Natural Gas Supplier charges. PGW will bill for gas delivery according to the tariff for your rate class.

Commodity prices and charges are set by the Natural Gas Supplier you have chosen. The Public Utilities Commission regulates the distribution prices and services.

Mailing Address

Name _____

Street _____

City _____ State _____ Zip _____

Telephone (____) _____

Service Location (Address of Property)

Street _____

City _____ State _____ Zip _____

Telephone (____) _____

PGW		John Smith 123 Lake Street Philadelphia, PA 19122		Page: 3 of 3 Billing Date: 04/2003 Account Number: 23423423																					
1 Account Summary																									
		\$500.00	\$350.00	\$180.00	\$55.35	\$286.58	\$491.93																		
2 Current Basic Charges																									
SA ID # 6789012345, 123 Lake Street Rate Class: GS Residential Heat and Domestic																									
Supply Charges																									
Commodity Charge 175 Ccf @ \$0.74764..... \$130.87																									
Total Supply Charges..... \$130.87																									
Delivery Charges																									
Customer Charge..... \$12.00																									
Distribution Charge 175 Ccf @ \$0.53028..... \$92.79																									
Gas Cost Adjustment 176 Ccf @ \$0.30385, 30 days..... \$53.17																									
Weather Normalization Adjustment..... \$21.00 CR																									
Total Delivery Charges..... \$198.96																									
Pa Sales Tax 7% of 267.83..... \$18.75																									
TOTAL CURRENT CHARGES \$286.58																									
3 Non Basic Charges																									
8/15/2003 - Merchandise Repair Charge..... \$50.00																									
Total Non Basic Charges..... \$50.00																									
4 Adjustment Detail																									
Late Payment Charge..... \$5.35																									
Total Adjustments..... \$5.35																									
5 Meter Detail																									
Meter #: 2223344 Service Point: 911011201 Next Meter Read: 10/03/2003																									
<table border="1"> <thead> <tr> <th>Month</th> <th>Usage (Ccf)</th> <th>Rate</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>12/2002</td> <td>1200</td> <td>Actual</td> <td>\$02/2003</td> </tr> <tr> <td>1/2003</td> <td>12376</td> <td>Estimated</td> <td>175</td> </tr> <tr> <td>2/2003</td> <td>176</td> <td>176</td> <td>1.026</td> </tr> <tr> <td>3/2003</td> <td>178.8</td> <td></td> <td></td> </tr> </tbody> </table>						Month	Usage (Ccf)	Rate	Amount	12/2002	1200	Actual	\$02/2003	1/2003	12376	Estimated	175	2/2003	176	176	1.026	3/2003	178.8		
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2/2003	176	176	1.026																						
3/2003	178.8																								
6 Energy Usage Information																									
COMPARATIVE GAS USAGE																									
Usage Information																									
This Month, This Year																									
Avg Daily Usage (Ccf) 5.8 6.0																									
Billing Days 30 29																									
Avg Daily Cost \$6.13 \$6.57																									
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Category	Value																								
Total Ccf	1705																								
Avg Ccf	142																								

1. Account Summary – This section of the bill provides a summary of your bill as of your current billing date.
2. Current Basic Charges – This area of the bill itemizes your gas cost and service charges in more detail.
3. Non-Basic Charges – Here you will find non-gas charges such as merchandise repairs.
4. Adjustment Detail – This section includes adjustments such as additional charge or credits to your bill.
5. Meter Detail – This gives information on your current gas usage and metering information.
6. Energy Usage Information – This section gives a comparison between the current billing period and your gas usage for the same period last year as well as a chart showing your monthly gas usage for the past 12 months.

REASONS FOR HIGHER THAN NORMAL NATURAL GAS BILLS

There are several factors that may affect your natural gas bill. In addition to having your current month's gas bill available, it is helpful (if it is available) to have the prior year's bill for reference. Place your mouse over one of the numbered sections for helpful tips about higher than normal bills. *(Note: To properly view this page, your internet browser must be Netscape 6.0 or higher, Internet Explorer 5.0 or higher, or Mozilla Firefox 1.5 or higher.)*



Billing Summary for Service to:
 JOHN G. SMITH
 123 YOUR STREET
 ANYTOWN PA 17551

Rate Classification:
 Residential Heating

Billing Period: 4
 08/09/2004 to 10/07/2004 (29 days)
 Company Read

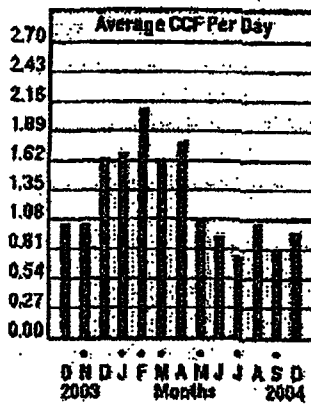
Questions?
 Call 800-322-4431 or write to UGI at
 PO BOX 13009
 Reading, PA 19612-3009

*Your current UGI charges include
 State taxes totaling \$ 1.36.
 CPT 310 123 4567 89 1

Past Bill Information - UGI Utility	
The account balance on your last bill was	1 \$ 38.61
Thank you for your payment of	-38.61
Your balance as of 10/12/2004	0.00

Customer Number
 310 123 4567 89

Current Bill Information - UGI Utility	
Customer Charge	6 8.55
Commodity Charge (27 CCF at \$0.88195)	23.81
Distribution Charges (Fixed 27 CCF at \$0.36370)	9.82
PA State Tax Surcharge	-0.05
Total Current Charges - UGI Utility	42.13
UGI Utility charges owed this bill	\$ 42.13
Total Amount Due, Please Pay by Due Date (11/02/2004)	\$ 42.13



Meter Information - Next Read Date December 9, 2004			
Meter Number	Previous Reading	Present Reading	CCF Used
5058094	9215 (estimated)	9242 (company)	27

- Messages from UGI
- *Your current price to compare is \$ 0.88179 /CCF.
 - *Your total annual usage is 471 CCF. Your average monthly usage is 39 CCF.
 - *We can make your energy costs easier on your budget with our 12 month Budget Billing plan. Your monthly payment would be approximately \$ 82.00. For more information about this plan call UGI.
 - *Help prevent pipeline damage, accidents and service disruptions. If you see someone digging near your home please call UGI.
 - *Your annual budget year began November 2003.
 To date you have been billed 5 \$1,434.00
 To date you have used \$1,669.45

Average	Last Year	This Year
CCF/day	1.04	0.96
Daily temperature	61°F	58°F

If you pay at a payment agent please take your entire bill. Make check payable to UGI. Keep this part for your records. Important information is on the back of this bill.



UGI Utilities, Inc.
 Post Office Box 13009
 Reading, PA 19612-3009

Please pay by the due date to avoid the late charge. Please return this portion with your payment.

CPT 310 123 4567 89 1		Due Date
		November 2, 2004
*****AUTO** MIXED AADC 195 JOHN G. SMITH 123 YOUR STREET ANYTOWN PA 17551		Amount Due
		\$ 42.13
		With Late Charge
		\$ 42.66

OTHER FACTORS THAT MIGHT EFFECT YOUR UGI BILL:

- Were new natural gas appliances installed in your home? If so, please call us so we can update your information.
- Are there more people living in your home for this billing period versus other periods? This could include people visiting for extended periods of time, a new baby in the home, or a child home from college. All of these factors may account for additional usage - more hot water used or a higher temperature setting for the heat.
- If you converted to gas heat since the billing period you're using for comparison there will be an increase in the amount of your bill.
- Check the temperature settings - a natural gas water heater thermostat setting should be 120 degrees for customers without a dishwasher and 140 degrees for customers with a dishwasher. It is recommended you set your home heater thermostat no higher than 68 degrees, health permitting. Households with infants, elderly, or ill members may require a higher thermostat setting. The thermostat setting must remain at the lower temperature for an extended period of time in order for the impact on your heating bill to be noticed.
- Review our [energy savings tips](#) that can assist in helping to keep your energy bills lower.

How to Contact Us

1-888-460-4332
For DirectLink self-service 24 hours/day
For billing questions or complaints, please
call 7 a.m. - 5:30 p.m., Mon. - Fri. before due date
For quickest response,
call 11 a.m. - 3 p.m., Mon. - Fri.

1-888-460-4332
For gas leaks or odor of gas 24 hours/day
Press option 2 after the greeting

711
For hearing-impaired relay

www.columbiagas.com
Click on DirectLink e-Services for account information,
online billing and payment services, financial assistance,
and other useful tools.

Billing Options

E-Bill Go paperless! Sign up for one of our e-bill options and view your bill online.

Customer CHOICE Purchase your natural gas from an unregulated supplier and have more control over the gas cost portion of your bill, which amounts to nearly two-thirds of your bill. Columbia Gas will still deliver the gas and provide safe, reliable service.

Payment Options

Online Pay free by electronic check at our Web site.

ZipCheck Authorize your bank to pay your bill automatically each month. Enroll online.

NCD EasyPay Call 1-800-284-8572 or link from our Web site to pay by credit/debit card, or e-check. A convenience fee will apply.

Authorized Payment Centers Call or visit us online to find a payment center near you. Agents charge a fee for each transaction.

Mail Return coupon below with payment to:

Columbia Gas of Pennsylvania
P.O. Box 742537
Cincinnati, OH 45274-2537

Gas Meter Information

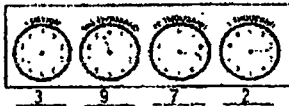
Actual Reading A meter reader has read the meter. You're required to provide us access to read the meter at least once a year or risk shut-off. Please contact us to make arrangements if access is required.

Estimated Reading During the months we don't read the meter, we accurately estimate your reading based on the history of usage at the service address and normal temperatures for the billing period. We verify the reading the next time we read the meter to make sure you pay only for the energy you've used.

Gas Usage We measure your gas usage in Ccf equal to 100 cubic feet

How to Read the Meter When a pointer is between two numbers on a dial-type meter, read the smaller number except when the pointer is between 9 and 0. Record the reading on the dials from left to right.

Example:



Billing & Payment Summary

Customer Name	
Previous Amount Due on 04/30/2009	\$209.54
Payments Received by 04/29/2009	- \$206.04
Optional Services Payment	- \$3.50
Balance on 05/06/2009	= \$0.00
Charges for Gas Service This Period	+ \$130.17
Charges for Optional Services	+ \$3.50
Amount Due by 06/01/2009	= \$133.67

Billing & Payment Notes

At your request, your account information has been omitted from future customer lists unless you notify us otherwise. You do not need to return the enclosed form.
A late payment fee of 1.25% per month will be charged on any balance of the current total Amount Due that remains unpaid on or after the due date.
See back of bill for Detail of Charges for Gas Service.

Remember winter heating bills? Get a jump on next winter and spread the cost of winter heating more evenly over the year. Just pay \$149.00 instead of the amount due this month for your utility service, plus any charges for Optional Services, and you'll be enrolled in the Budget Payment Plan automatically. See the enclosed bill insert for more information, or visit us online and click on "Manage Your Account". The Budget plan is your best option to manage your winter heating bills.

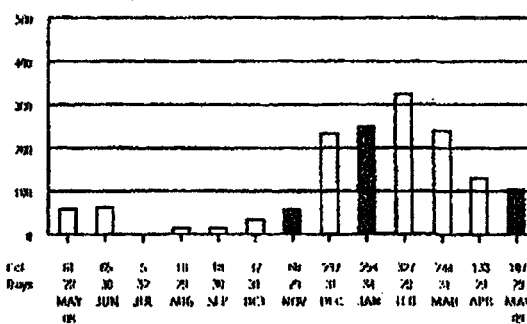
Service Summary

Service Location	
Pittsburgh PA 15202-1843	
Meter Number	Meter Readings (29 Billing Days)
	Actual Reading on 5/6 7719
	Estimated Reading on 4/7 7612
	Gas Used (Ccf) = 107

Service Summary Notes

Your next actual meter reading date is 7/7/2009
To avoid a calculated bill next month, report your meter reading at 1-800-837-3721 from a touch-tone phone, or 1-888-460-4332 from a rotary phone, on June 5, 2009. Your PSID number is 400064789. See meter reading instructions in the left column of your bill.

Gas Use History



Daily Comparisons

Month	Avg Daily Temp	Avg Daily Usage
May '09	53.3°	3.7
Apr '09	45.1°	4.6
May '08	55.5°	2.1

Your Average Monthly Usage is 125 Ccf

Your Total Annual Usage is 1505 Ccf

pd 5/27/09
ck# 1473

Payment Coupon

Turn Me Over ▶▶
for more details about
your account

Legal Notices

Public Utility Commission The Pennsylvania Public Utility Commission (PUC) is the state regulatory agency that provides oversight, policy guidance, and direction of distribution prices and services from Columbia Gas of Pennsylvania and suppliers.

Rate Schedule Copies of rate schedules are available for inspection upon request. Call 888-460-4332 for an explanation of charges and how to verify the accuracy of a bill.

Check Processing Information If you pay your bill by check, you authorize us to convert the check into a one-time electronic fund transfer from your checking account. Funds could be withdrawn from your account as early as the day after we receive your payment. Your check will not be returned to you, but the transaction will be noted on your financial statement. If you do not want your check converted, please call 1-888-695-9555, 8 a.m. - 8 p.m., Mon. - Fri EST.

Bankruptcy Notices Mail to Columbia Gas of Pennsylvania, Revenue Recovery, 208 Civic Center Dr., Columbus, OH 43215.

Other Correspondence (except payments) Mail to Columbia Gas of Pennsylvania, P.O. Box 2318, Columbus, OH 43216-2318

Safety Tips

Odor of Gas We add a distinctive odor to your natural gas to alert you to a leak in or around your home. If you smell an odor of gas:

1. Leave the building immediately. Leave the door open on your way out, and don't use light switches or matches.
2. Call our 24-hour emergency number from a nearby phone and wait for our service crew to arrive to explain the situation.

Call Before You Dig If you're planning a home construction or landscaping project, call PA One Call at 811 at least 72 hours before you start to dig. A representative will mark the approximate location of underground utility lines on your property.

Employee Identification All of our employees and approved meter readers and contractors carry photo identification. If someone claims to represent the gas company, ask to see identification. Call the police if you see suspicious activity.

Detail of Charges for Gas Service

Monthly Customer Charge	\$11.50
Distribution Charges 107 Ccf at \$0.41680 per Ccf	\$44.59
Transition Cost Surcharge	\$0.00
Gas Cost Adjustment 107 Ccf at \$0.19522 per Ccf	\$20.89
Gas Supply Charges 107 Ccf at \$0.49743 per Ccf	\$53.23
State Tax Adjustment Surcharge	\$0.04
Total Charges for Service This Period	\$130.17

Service Charges Notes

Your bill includes \$1.12 in state taxes.

Detail of Optional Services

Gas Line Guarantee (CSP Tel. 1-888-442-7349)	\$3.50
Total Charges for Optional Services This Period	\$3.50

Optional Services Notes

Columbia Service Partners charges are for non-gas services which customers choose to buy from Columbia Service Partners.

For questions about your Columbia Service Partners billing call 1-888-442-7342.

Messages

Thank you for your payment.
 We will automatically deduct \$136.00 from your checking account on June 18, 2009.
 Please call with any question or complaint prior to the due date.

BILLING INFORMATION - Understanding your bill

The State Regulatory Commission approves all charges for gas service. You may review a copy of our current rate schedule at any of our offices. You may do this to check your monthly bill or to read about various charges on your bill. Terms that may appear on your bill are described below.

Bill Payment: You can pay your bill by mail, by Direct Pay, online or at our local offices. You can also pay at any authorized payment agent where there will likely be a processing fee assessed by the agent at the time of payment.

Budget Plan Add or Deduct: This is the amount added to or subtracted from your current bill to equal your budget plan monthly payment amount.

CCF: One hundred cubic feet of gas; a measure of quantity. One ccf will heat about 160 gallons of your tap water to 130° F - the average hot water temperature.

Customer Charge: A monthly charge to cover Natural Gas Distribution Company costs such as maintaining the gas lines, meter reading and billing.

Delivery Charges: The charges for the delivery of natural gas from the point of receipt into the Natural Gas Distribution Company's system. The Pennsylvania Public Utility Commission regulates delivery prices and services.



Estimated Reading: Normally we try to read your meter every other month. We have estimated this reading because we were either unable to read your meter, or we were not scheduled to do so.

GAC (Gas Adjustment Charge): A charge that reflects the monthly changes (up or down) in the Company's actual cost of purchased gas.

Gas Supply Charges (commodity): The charges for basic gas supply service, which is sold either by volume (ccf or mcf) or heating value (dekatherms). The Natural Gas Supplier you have chosen sets commodity prices and charges.

Neighbor-For-Neighbor Heat Fund: You may make voluntary donations to this fund to help elderly or disabled individuals or those facing medical emergencies pay their utility bills.

State Tax Adjustment: A surcharge on gas rates charged to customers, which permits utilities to recover portions of various state taxes.

Current Month Charges	77.40
Includes the following Gas Supply and Delivery Service Charges:	
Gas Supply Charges 	
Commodity: 49 ccf x 0.878178	43.03
Total Gas Supply Charges:	43.03
Delivery Service Charges 	
Customer Charge	11.54
Delivery of 48 ccf x 0.403385	19.36
Delivery of 1 ccf x 0.287650	0.29
Gas Adjustment Charge of 49 ccf x 0.086220	3.24
State Tax Adjustment	-0.08
Total Delivery Service Charges:	34.37

Customers with Hearing Disabilities (TDD/TTY):
 Dial 7-1-1 or 1-800-662-1220
 For Gas Emergency provide Relay Operator with
 1-800-444-3130
 For Billing/Service provide Relay Operator with
 (814) 871-8200



Account Number: [REDACTED]
 Date Prepared: March 25, 2009

Next Meter Reading: 03/22 - 05/28/2009

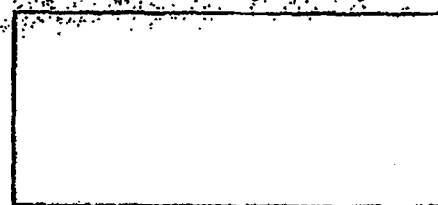
For questions about Dominion Peoples charges call 1-800-764-0111. Avoid an estimate-enter a read between 04/24 & 5 p.m. on 04/28/2009 at www.dom.com.

Summary of Basic Charges		Monthly Usage Comparison																					
Credits And Charges Since Your Last Bill		Average Daily Temperature For This Billing Period																					
Balance from last bill	\$298.45	2008	2009																				
Payment on Mar 12, 2009 - Thank You	102.00 CR	80°F	36°F																				
Balance	\$196.45	Gas Use in MCF																					
Current Charges																							
Rate RS Residential		Average monthly use: <input type="checkbox"/> 7.9 MCF																					
Customer Charge - 1 Month	\$11.00	Total annual use: <input type="checkbox"/> 94.8 MCF																					
Delivery Charge		<table border="1"> <thead> <tr> <th colspan="4">Billing Period And Meter Reading</th> </tr> <tr> <th>Date</th> <th>Read Type</th> <th>Reading</th> <th>Difference</th> </tr> </thead> <tbody> <tr> <td>Mar 24, 2009</td> <td>Actual</td> <td>.1</td> <td></td> </tr> <tr> <td>Feb 24, 2009</td> <td>Estimate</td> <td>987.9</td> <td>12.2</td> </tr> <tr> <td colspan="3">MCF Used in 28 Days</td> <td>12.2</td> </tr> </tbody> </table>		Billing Period And Meter Reading				Date	Read Type	Reading	Difference	Mar 24, 2009	Actual	.1		Feb 24, 2009	Estimate	987.9	12.2	MCF Used in 28 Days			12.2
Billing Period And Meter Reading																							
Date	Read Type	Reading	Difference																				
Mar 24, 2009	Actual	.1																					
Feb 24, 2009	Estimate	987.9	12.2																				
MCF Used in 28 Days			12.2																				
12.2 MCF @ \$2.5807	\$31.81																						
Capacity Charge \$0.5713 per MCF	6.97																						
Commodity Charge \$7.5429 per MCF	\$92.02																						
Gas Cost Adjustment \$2.5486 per MCF	\$31.09																						
State Tax Surcharge Cr @ 1.54%	.49 CR																						
Total Current Charges	\$172.20																						
Total Account Balance	\$368.65																						
Dominion Peoples current charges include \$1.05 in state taxes.																							
Please Pay Budget Amount Due of \$102.00 by April 16, 2009																							
Current Budget Amount		\$102.00																					
Help people without heat or light by donating to the Dollar Energy Fund. Please add \$1 to your monthly gas payment.																							

Please detach and return this coupon with a check made payable to Dominion Peoples. Please see reverse side for mailing address change instructions.


DUE DATE Apr 16, 2009 **Account No.** [REDACTED]

\$102.00	[REDACTED]
Budget Amount Due	Amount Enclosed



DOMINION PEOPLES
 PO BOX 28784
 RICHMOND VA 23261-8784





Page 2
Name: JOE CUSTOMER
Service Address: 2301 MARKET ST., UPPER MARRY
Phone Number: 215-642-4000
Account Number: 12345-67890
Issue Date: 02/10/2009

Current Period ... continued

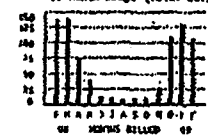
Transmission Charges	387 kWh	X	0.00550	2.13
Distribution Charges	387 kWh	X	0.04810	18.61
Transition Charges	387 kWh	X	0.02920	11.30
State Tax Adjustment				-0.06
Total current charges				\$42.70

Other Basic Charges
 Thank you for your payment of \$246.63
Total amount due \$249.09

Message Center
 Thank you very much for paying your bill on time.
 New charges contain estimated total state taxes of \$16.27, including \$3.82 for State Gross Receipts Tax. PECO Energy's new charges contain \$8.26 Intangible Transition Charges.
 If you were on our budget billing program, your bill this month would have been \$243.00. To begin using budget billing, please pay this amount rather than the amount shown on your bill. Your account will automatically be placed on budget billing.
 To learn more about the new bill format, please visit www.pecoservice.com.


Your Usage Profile

Gas Residential Heating Service
 12-Month Usage (Total GCF)



Month Billed	Avg Daily Usage	Avg Daily Temp
Current Month	3.6	38
Last Month	3.0	38
Last Year	4.6	38
Avg GCF per Month		37
Total Annual GCF Usage		444

Electric Residential Service
 12-Month Usage (Total kWh)



Month Billed	Avg Daily Usage	Avg Daily Temp
Current Month	12.9	38
Last Month	12.4	38
Last Year	8.0	38
Avg kWh per Month		379
Total Annual kWh Usage		4548

3 Message Center This area of your bill will display important messages from PECO or your energy supplier.

9 Total Amount Due

10 Usage Profile Charts with usage and average cost per month.

Meter Reading/Usage Information

	READING	READ DATE	READ TYPE
This Month:	53	5/01/09	Actual
Last Month:	42	4/02/09	
Current Usage:	11	Mcf in 29 DAYS	

Service ID#: 112023000
 Residential Service
 Account Number: 1120230002
 Meter Number...: 1918224
 Gas Used At...: 208 CENTRAL DR BUTLER



Legend: ▭-Estimated ▮-Actual ▯-Customer Read
 Annual Usage: 143 Mcf
 Average Monthly Usage: 11 Mcf

General Information

Natural Gas Distribution Company (NGDC)
 For the NGDC portion of your bill notify:
 T. W. Phillips Gas and Oil Co.
 205 North Main St.
 Butler, PA 16001
 1-800-222-5101
 www.twphillips.com

Natural Gas Supplier (NGS)

Billing Information

NGDC Charges:
 Balance From Last Bill \$+447.00
 Late Charges 0
 Adjustments 0
 Transfers 0
 Payments Received -Thank You \$-165.00
 Distribution Charges:
 Customer Charge 12.50
 Delivery Charge 53.73
 11 Mcf @ 4.8847
 Gas Cost Adjustment 8.32
 11 Mcf @ .7568
 Commodity Charge 84.26
 11 Mcf @ 7.6600
 State Tax Adj @.0023- .03CR

NGDC Charges \$+440.78

NGS Charges:

NGS Charges 0

TOTAL ACCOUNT BALANCE \$ 440.78

BUDGET AMOUNT DUE 155.00

THE BUDGET AMOUNT DUE WILL BE PAID 05/27/09 USING GASCHECK.
 Your Monthly Budget Amount Decreased Because
 of A Change in Your Gas Usage or Cost of Gas.
 Commodity prices and charges are set by the Natural Gas Supplier you have chosen.
 The Public Utility Commission regulates distribution prices and services.
 Your new charges include an estimated total State Tax of \$ 1.94
 Please read your meter between 06/02/09 and 06/02/09 and call 1-888-427-7335
 and enter your read to avoid an estimated bill next month.

Please return this portion with your payment.

Tear Here!



Account Number	Due Date	Amount Due	Amount Enclosed
1120230002	5/27/09	155.00	

Make checks payable to: T.W. Phillips Gas and Oil Co.

Check if Change of Address

1120230002300001550002
 T.W. Phillips Gas and Oil Co.
 P.O. Box 37745
 Philadelphia, PA 19101-5045

STACI KLINGLER
 208 CENTRAL DR
 BUTLER PA 16001

1120230002300001550002

T. W. Phillips Gas and Oil Co.**General Information****General Questions**

Office hours 8:00 A.M. to 5:00 P.M.
 Closed Saturday and Sunday
 724-287-2751
 1-800-222-5101

Emergencies

Gas Leaks - 724-287-2751 or
 1-800-222-5101 - 24 hour service

Automated Billing Information

24 hours - 7 days a week
 1-888-GAS-SEEK
 1-888-427-7335

Billing and Service Questions

If you have a question or complaint about your bill, please contact our Customer Service Office before the due date of your bill:

205 North Main Street
 Butler, PA 16001
 1-800-222-5101

Hearing Impaired
 1-800-442-7546

Information You Can Get at Our Office

- ✓ Rate Schedules
- ✓ An explanation of the charges on your bill
- ✓ An explanation of how to verify that your bill is correct

Understanding Your Bill

Budget Payment Plan - A program to level out gas payments over the year. It helps ease the burden of your high winter heating bills. Payment troubled customers may also participate in this plan. Please contact our Customer Service Office if you would like more information or would like to participate.

Commodity Charge - The charge for basic gas supply service which is sold either by volume (CCF or MCF) or heating value (dekatherms).

Credit Reporting - All accounts are reported to national credit bureaus. Your good payment history is an asset and gives you a reference when applying for a loan or credit card.

Customer Charge - Helps us recover some of our costs of providing you with safe and dependable gas service. These costs include maintaining your gas meter, meter reading, billing and record keeping. We bill the customer charge each month whether you use any gas or not.

Delivery Charge - The charges for the delivery of natural gas from the natural gas distribution company's system to your home or business.

Distribution Charges - The charges for the delivery of natural gas from the point of receipt into the NGDC's system.

Due Date - The date your bill must be paid by. If you pay your bill in person, your payment must reach our office by the Due Date. If you pay by mail, your payment must be postmarked by the Due Date.

Employee Identification - Every T. W. Phillips' employee who visits your home or place of business carries an official identification card bearing his or her name, signature and picture. For your protection, please ask to see it.

Gas Cost Adjustment - The amount billed or credited each month to account for differences between projected and actual gas supply costs of the NGDC.

Late Charge - A charge we add to your bill if you do not pay by the Due Date. The charge is 1.25% per month for residential customers, and 1.50% per month for all other customer classifications.

MCF - An abbreviation for 1,000 cubic feet, a standard measure of gas volume.

Meter Readings

Actual Reading - A reading our meter reader gets directly from your meter.

Estimated Reading - On months we do not read your meter, we estimate your usage. We base the estimate on your past use and weather conditions. You can avoid receiving an estimated bill by reading your own meter. We will then bill you based on your read.

Customer Reading - A reading you get directly from your meter. You then call in your reading through our automated system or by calling our Customer Service Office during normal office hours. For more information, please call our Customer Service Office.

NGDC - National Gas Distribution Company - A state-regulated natural gas utility which owns the gas lines and equipment necessary to deliver natural gas to the consumer. (Formerly called local distribution company)

NGS - Natural Gas Supplier - An entity that sells or arranges to sell natural gas to customers that is delivered through the distribution lines of an NGDC.

Payment - You can pay by mail or in person at any authorized payment agency. Please contact our Customer Service Office for the nearest agency.

Surcharge - A charge or credit for changes in state taxes. The surcharge recovers some of the Pennsylvania taxes we pay that are not included in our base rates.

Pennsylvania Customer: Front of Bill



EQUITABLE GAS
Delivering Energy Excellence

PO Box 1429
 Pittsburgh, PA 15202
 412-261-2928

Customer Information: 800-854-4333
 800-263-3028

Bill # 32349978
 Bill Date 07/07

Account # 320458780312345

Current Gas Usage

Meter: 123456
 This Reading: 9407 Electronic 325.8
 Last Reading: 8007 Electronic 322.8
 Total Usage in 23 days: 2.0
 Note: Actual meter reading on 10/03/07 or 10/04/07

Gas Usage History

NCP

Month	Usage
Sep 07	10.0
Oct 07	10.0
Nov 07	10.0
Dec 07	10.0
Jan 08	10.0
Feb 08	10.0
Mar 08	10.0
Apr 08	10.0
May 08	10.0
Jun 08	4.0

Average Temperature: 20.6
 Average Monthly Usage: 7.5
 Annual Usage: 90

Legend: Actual Estimated Customer Corrected

Equitable Gas Billing

Balance on Last Bill: \$ 100.00

Payments and Other Credits:
 Payment 091607Y: \$ (100.00)

Total Payments and Other Credits: \$ (100.00)

Current Billing and Other Rate Changes:
 Customer Charge: \$ 11.85
 Commodity Charge @ \$10.01/MCF: \$ 20.02
 Gas Cost Adjustment Charge @ \$1.28/MCF: \$ 2.82
 Distribution Charge @ \$2.23/MCF: \$ 6.48
 State Tax Adjustment Burdening Current Bill: \$ (0.33)

Equitable Gas Balance: \$ 40.92

Equitable Gas Amount Due: \$ 40.92

Amount Due: \$ 40.92
 Due Date: 02/27/07

PLEASE RETURN LOWER PORTION WITH PAYMENT

Check here for mailing address/phone number changes. Write in new information on back of this coupon.

Make Checks payable to: **EQUITABLE GAS**

Amount Due: \$40.92 Amount Paid: _____

Payments received after 02/27/07 are subject to a 1.50% late payment charge.

Mail payments to:
EQUITABLE GAS
 Box 971429
 Pittsburgh, PA 15209-1429

01005212121000014 0012345678000007000

1100 High Street, Suite 100, Pittsburgh, PA 15222-1100
 Meter in Reg



Account Number

Our system has assigned an account number which supplements your customer and location numbers. This account number should be used for referencing your payments on a check or when making on-line or phone payments.



Meter Number

The meter number is located within the "Current Gas Usage" section of your bill. Also, the number has been reduced to 7 digits instead of 10. Please keep your bill handy to enter the complete meter number if you use our Automated Phone System or Web site to submit your meter reading.

Pennsylvania Customer: Back of Bill

Available Services and Information

Employee Identification - Every Equitable Gas employee or contractor carries a company identification card. For your protection, always ask to see ID.

Budget Plan - This offers an easy way for you to "even out" your gas bills throughout the year. The amount of your monthly payment is based on a 12-month average of your bill, allowing you to pay about the same amount each month. (This amount might change due to changes in rate, temperature, usage, or other factors.) To become a budget customer, pay the budget amount shown on the front of the bill. If no amount is shown, contact the Customer Service Center for details. You must write or call to cancel participation in the budget program, and you could be removed from the budget program if your account is delinquent; any remaining account balance becomes payable by the due date of your current bill.

Direct Payment - Automatically pays your gas bill directly from your checking or savings account. Participating customers will see "SNAP" shown in the due-date portion of the bill. Sign up at www.eq.com or through the Customer Service Center.

Credit Card/Easy Pay - Pay with your credit card or personal check over the phone. Additional handling charges apply. To make payments, call NCO Financial at 1-800-624-8353.

Payment Centers - Bring this payment coupon from your current bill and pay in person at a local payment agency. Note: Payment centers charge a small handling fee on all payments and must accept cash, check or money order. Visit www.eq.com or contact the Customer Service Center for the location nearest you.

Third-party Notice - Helps avoid the loss of gas service by sending a copy of any shut-off notice to a person or agency you select. The third party is not responsible for payment of your bill.

Contacting Equitable Gas

Please call, e-mail or write to the Customer Service Center with questions before the due date on your bill.

In writing: Equitable Gas
P.O. Box 6706
Pittsburgh, PA 15212

EMERGENCIES (24 hours) 800-253-8828
Customer Service Center 412-385-3060
Toll-free 800-654-4336
Hearing Impaired (TTY) 412-442-3094

Call Before You Dig 811

Report Gas Theft 800-431-0601

Web site www.eq.com
E-mail customers@eq.com
(non-emergencies only)

A complete schedule of rates is available at www.eq.com or through the Customer Service Center.

EQGC379

About Your Bill

Account Number - One of two numbers that help identify customer accounts. Please use this number when calling or writing about your account.

Bill Number - Identifies a specific bill.

Commodity - The charges for natural gas supply, which is sold in Mcfs. (If you choose a natural gas supplier, the commodity charge will appear in a separate section of the bill with the supplier information.)

Current Gas Usage - The current meter reading, last reading and amount of gas used for this billing period.

Customer Charge - A fixed, monthly charge that helps Equitable Gas provide safe, reliable service. This charge includes the cost of maintaining the meter and preparing bills. You must pay the Customer Charge even if you do not use any gas.

Customer Number - One of two numbers that help identify customer accounts.

Distribution - The charges for the delivery of natural gas from Equitable Gas to your home.

Gas Cost Adjustment - The amount billed or credited each month to account for differences between projected and actual gas supply costs.

Gas Usage History - A graph showing how much gas you used for the last 13 months.

Location Number - Identifies a specific location served by Equitable Gas.

Mcf - 1,000 cubic feet of gas, a measure of gas usage.

Meter Number - Identifies the meter located at the service address.

Meter-reading Terms

- Actual - reading by a company representative or through the electronic system.
- Estimate - reading based on previous usage and recent weather conditions.
- Customer - reading you give Equitable Gas.
- Electronic - actual reading by a device attached to the meter.

Sales Tax - Taxes collected and paid to the Commonwealth of Pennsylvania. You do not pay this tax if you live at the residential service address shown on the front of the bill.

State Tax Surcharge - The amount billed or credited to your account as a result of changes in the level of certain Pennsylvania taxes paid by Equitable Gas.

State Taxes - Estimated taxes collected and paid to the Commonwealth of Pennsylvania.

Update basic contact information by checking the box(es) on the front of the payment coupon and completing the below form. If you are moving, call the Equitable Gas Company Customer Service Center to transfer or cancel service. Please do not use the coupon for any other correspondence.

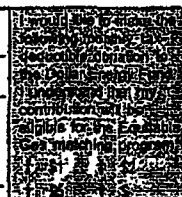
Please note changes to your mailing or service address:

Now serves

changes to

- ↑ This is a change to my mailing address.
- ↑ This is a change to my service address.

Print



A simple call' could lower gas bill

The Tribune-Democrat

'A simple call' could lower gas bill

By BERNIE HORNICK
The Tribune-Democrat

March 01, 2009 11:30 pm

— Charles Wissinger of Roxbury called the newspaper to save fellow readers a buck. If your circumstances are just right, he can save you big-time money on your Dominion Peoples Plus natural gas bill.

Not Dominion Peoples. Dominion Peoples Plus.

Wissinger was commiserating with some buddies about their gas bills over at Coney Island one recent day.

Wissinger's own January bill topped \$500.

He told a friend that his commodity charge was \$15.99 per thousand cubic feet.

"He said, 'That's way higher than it should be,'" Wissinger recalled.

"'Call this number and ask for a lower rate.'"

Wissinger dialed and spoke with a company representative.

"He said, 'Oh, we'll take that to \$9.29.' Just like that," he recalled.

Dan Donovan, director of media relations for Dominion Peoples Plus, explained.

He said 25 percent of Dominion gas customers are enrolled in the Dominion Peoples Plus, a contract in which customers can lock in their gas rates for a year or two in hopes of saving money. And those contracts with DPP — the marketing arm of Dominion — can be broken by customers at any time without exit fee, Donovan said.

Over time, the rates fluctuate with natural gas prices so the contracts become cheaper or more expensive.

Different folks have different rates depending on when they signed up.

Essentially, what Wissinger did was to substitute his more expensive contract with a contract that became cheaper as prices went down.

But the onus is on the consumer to call and make the change. Dominion is not going to call to offer it.

Also, in general, a longer contract — say, for two years — is going to offer cheaper gas prices than a shorter contract, Donovan said. That's because Dominion can get better prices from the gas suppliers by guaranteeing more demand over a longer term.

He said locking in rates is popular with the heating public because, "People are tired of surprises. Gas is like a yo-yo.

"Natural gas is the most volatile commodity, more than oil. It rises faster and goes down faster," Donovan said. He said that's the role Dominion Peoples Plus plays: It allows customers to better budget for their heating bills.

He said pricing risk is involved on both sides, the company's and the customers'. Prices with the plus program generally are cheaper than what Dominion Peoples offers, Donovan said, but not right now.

Wissinger was pleased with how things turned out.

"After I hung up I thought, 'Wow, that was too easy,'" the 71-year-old railroad retiree said.

He figured that — had he called last summer — he and his wife, Mary Ann, could have saved \$400 in heating bills. His January bill alone would have been \$150 lower, he said.

"I'm just concerned that people aren't aware they can get a lower rate," Wissinger said. "It really surprised me how few people know how easy it is to lower your bill with just a simple call."

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Upper St. Clair woman encourages haggling over gas prices



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Pittsburgh Post-Gazette

Upper St. Clair woman encourages haggling over gas prices

Wednesday, February 25, 2009
By Edwin Green, Pittsburgh Post-Gazette



By Edwin Green/Pittsburgh Post-Gazette

Cindy Golding, from Upper St. Clair, was shocked when she called her natural gas supplier, Dominion Peoples Plus, to switch to Dominion Peoples and received an offer to have her gas bill priced 42 percent lower than what she was being charged.
Cynthia Golding is on a crusade.

It began when Ms. Golding, of Upper St. Clair, saw that her gas bill for November was \$387; the highest it had ever been before then was \$315.

"Oh well," she told herself. "It'll come down next month."

But the next month's bill was \$521.

"I thought, 'Oh my God, I have a leak,'" she said.

She called Dominion Peoples Plus, her natural gas supplier since 2001, and learned that the jump in her gas bill was due, not to a leak, but to a price increase, to \$15.99 per thousand cubic feet (mcf) that had taken effect July 1, just about the time that the wholesale price for natural gas reached its highest point of 2008.

She called her utility, Dominion Peoples, and discovered that their "price to compare" for gas was only \$7.54 per mcf. She called Dominion Peoples Plus back and told them she intended to switch suppliers.

She says the Dominion Peoples Plus customer service representative told her that if she switched to Dominion Peoples she would incur an additional charge that would result in her paying \$10.66 per mcf. She said the Dominion Peoples Plus customer service representative then offered her a price of \$9.29. She accepted that price and kept Dominion Peoples Plus as her natural gas supplier.

She did two more things.

First, she called the state Public Utility Commission to complain. Her complaint to the PUC centered on the Dominion Peoples' representative not telling her about the additional charge (a gas adjustment charge), and the fact that she might never have known that she could negotiate her price with Dominion Peoples Plus if she had not called.

Second, she began telling everyone she knew that she had gotten her price for natural gas reduced just by making a phone call. The success stories began to mount.

Joan Kerling, also of Upper St. Clair and another Dominion Peoples Plus customer, called and was offered a price of \$9.29 per mcf, down from \$15.39.

Rozanne Wilson, of Monroeville, had her Dominion Peoples Plus price reduced to \$10.45 per mcf, from \$15.45.

Upper St. Clair woman encourages haggling over gas prices

Frank Stoy, of Washington, Pa., got his price reduced to 89 cents per hundred cubic feet, rather than \$1.29 per ccf, by visiting the Web site for his supplier, IGS Energy.

While they all expressed pleasure about saving money, they also expressed perplexity or even anger about the way that they obtained those savings. Their common feeling is that if a lower price is available, customers should not have to call to obtain it.

Ms. Kerling said when she called, the customer service representative she spoke with suggested that she check back periodically to see if a new, lower price is available.

"I said, 'Why don't you just automatically lower it?'" she said.

Sonny Popowsky, the state's consumer advocate, said competitive suppliers, who typically offer long term agreements to provide gas at a fixed price, have good reason for not offering a lower price automatically to all customers.

"If you lock in a price for a year or two years, they will lock in a gas supply to serve you for that period of time," he said. "They can't wait and buy their gas on the spot market and hope that the price goes down. If the price goes up, you get the benefit. If the price goes down, you have to stay with your fixed price."

Ms. Golding and friends are proving that the "have to" is somewhat theoretical.

A customer always can call to see if a lower price is available, said Dominion Peoples Plus spokesman Dan Donovan. But calling does not guarantee a lower price. "Sometimes we say, 'No, we don't have another price,' because we couldn't buy gas any cheaper."

He emphasized that the price that a customer pays is "individually negotiated between us and the customer. We both agree on a period of time, we both agree on a rate." But "it's not a rate determined by a commission. It's a price between two parties."

As for lower prices becoming available after that deal has been made, Mr. Donovan compared it to buying detergent for \$2, using it for a while, then noticing that the same detergent is on sale for \$1.50.

"Are you ticked off about it?" he said.

Ms. Golding said she is angry, not for her own sake, but for the sake of others.

"I have no problem paying any bill," she said. "I don't want senior citizens to not buy food and pay \$15.99 [per mcf] to heat their whole house because nobody's telling them" that a lower rate is available.

One way for consumers to keep track of trends in pricing among competitive suppliers is by visiting the Office of Consumer Advocate's Web site, which offers a guide to natural gas choice ([view a PDF](#)).

While this may be the season for customers of competitive suppliers to negotiate price reductions, Barbara Stern, of Shaler, discovered that this is not necessarily the time to sign up with such a supplier. A Dominion Peoples customer, she checked with Agway Energy Services and Dominion Peoples Plus to see if either could offer her a fixed price that would be lower than the \$7.54 that is Dominion Peoples' price to compare.

"Based on the information I had, Dominion Peoples was much less expensive," she said.