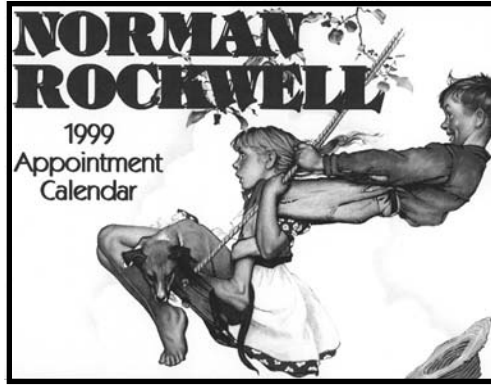


AN INFORMATIONAL NEWSLETTER FOR THE CUSTOMERS OF COTA & COTA

Inside!!

- Many Thanks
- Supporting Our Community
- Warm Gift Idea
- Meet More Neighbors
- Low Temperature Alarm
- Underground Oil Tanks

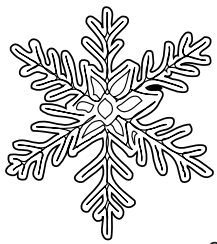


Norman Rockwell Calendars

Each December we traditionally begin distributing calendars to all our customers. Our delivery drivers try to

leave each customer a calendar during December and early January.

With this traditional calendar we try to express our gratitude for the past year and our best wishes to you for the next year. Thank you.



Peace & Joy!

As we enter this holiday season, we find our thoughts rekindling a special wish of Peace and Joy -- to your family, and to our world. Each holiday season fills each of us with a sense of wonder--of good wishes for everyone. Peace and Joy...simple to say...so hard to accomplish.

With the new year upon us, we again pledge our continued best effort on your behalf. Let us know how we can better serve you. You are important to us. Thank you. May the new year bring your family peace and prosperity.

Part of the Community

At Cota & Cota, we are proud of the efforts of our employees in the community. You are likely to find a Cota team member at any major event in your home town. (continued inside)

Holiday Windows!

We hope you had a chance to stop by to see our window fronts in Bellows Falls, Ludlow, or Springfield to view the Christmas scenes that were set up. A tradition which began years ago with local merchants, has become a dying art with special sale signs now filling merchants' windows. How many of you can remember



Christmas scenes from our holiday display windows we build each festive season.

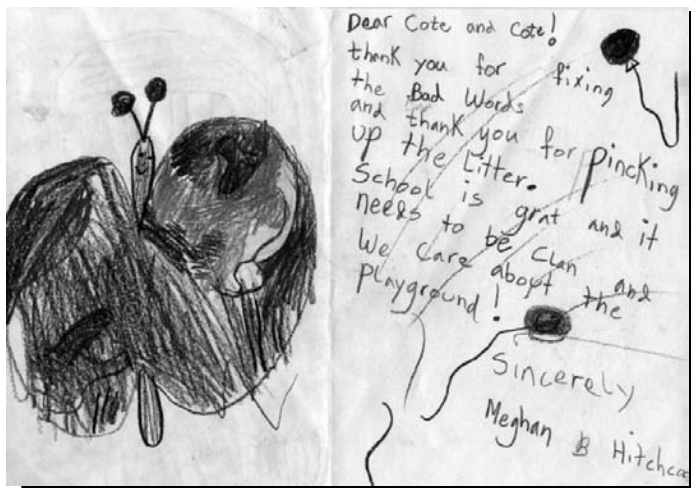


taking the opportunity to "go downtown" with your family to gaze at the window fronts in the stores, listen to the music, and get caught up in the excitement of the ap-

proaching holidays? All of our families at Cota & Cota sincerely hope that your family has a peaceful and happy holiday season.



We Get Letters...



Many thanks for putting flyers for the "empty bowl" project in your mailing. We were able to assist many families in need.

Ann DiBernardo
Our Place

Thanks for the help in wiring the Central Elementary School.

We truly appreciate the generous donation of time, skill, and tools given.

Technology Coordinators
Central Elementary School
Bellows Falls

Thank you for your generous donation to Parks Place ...

... your gift enables kids, teens and adults to build better lives.

Barbara Ternes
Parks Place

On behalf of the United Church ... thank you very much for your generous gift of oil that you gave to the Christmas Bazaar.

Jeanne Semonite



Community . . . continued from cover

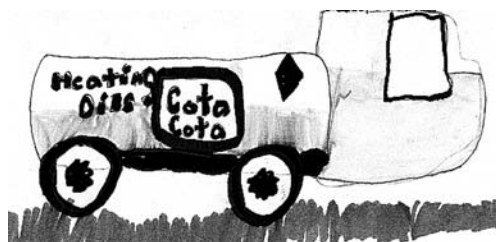
You will find us on high school sports booster committee's, participating in youth organizations, little league, youth basketball, and civic groups throughout our service area.

In Bellows Falls we carried out our traditional sponsorship of the Christmas festivities in the square.

This year in Ludlow, we are helping with the "Santa's Toy Drop" effort to provide toys for children in need.

In Springfield we help support Springfield On the Move in their endeavors to light up the town for the holiday.

As a local company, we see the needs in the community around us, and share in the excitement of all the positive things happening. We are your neighbors and friends. During the holiday season we honor the volunteers who help to make our communities better.



Dear Cota+Cota Drivers,
Thank you for coming to ourschap and showing us your vehicle. We thought it was really neat. We especially liked the cab. It was amazing to see the height of the trees. Thanks again for coming.

Sincerely
Trixie
and the Walpole Primary
Students



John Blicharz shows the eager young students of Walpole Elementary School the various functions of a fuel delivery truck this past summer.

Make Someone Warm this Christmas...

With the holiday season approaching, your local church, civic group, or town government will be involved with various outreach programs for those in need. We urge you to support these committees, as we do, in the spirit of the Christmas holiday season. We hope the spirit of the holiday season stays with you into the new year.

This year warm the lives of family, a friend or a neighbor. Stop by any one of our offices for a gift certificate, from you to yours.

We'll prepare the gift certificate for you to take along with you, or we can mail it for you.

Give the gift of warmth this Christmas!

Meet Your Neighbors . . .

We are very proud of the quality people who make our company work. These folks, your neighbors and friends, work as a team to ensure that your needs are met at all times. From time to time, we will be introducing our employees to you in our upcoming newsletters. We hope you get to meet each one personally.



Genevieve Gallagher, Genevieve oversees many of our accounting and payroll functions. She lives in N. Walpole with her husband Bill. During the summer you'll find Gen on the Ct. River captaining a Peacemaker Cruise.

Deb Johndro, Deb joined our team in 1996, starting as our receptionist and then moving to her present position processing daily work for all operations in the company. Originally from scenic Connecticut, Deb and Chet live in Charlestown, NH.



Hiram Knapp, one of our newest employees, brings to our team his experience with propane heaters and stove installations. Hiram is CTEP Certified. A native of Wilmington, Vermont, he now lives in Bellows Falls.



John Parrott, a recent addition to our Service Team. He joined the company early this year and is a great addition to the team. John is one of our many technicians helping to provide our customers peace of mind during the winter. John and his wife Donna live in Charlestown.



Bill Smith is our new credit manager.

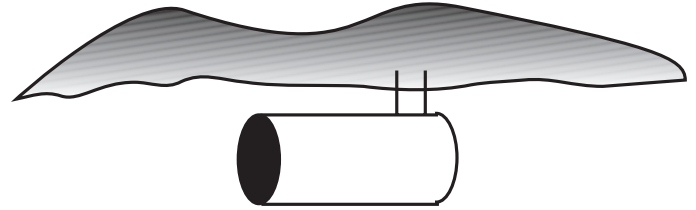


Bill comes to us from a career in banking. Bill is available to all of our customers, to establish accounts and help with payment plans. Bill lives in Langdon with his wife Denise and three children.

Paul Wade, also a burner technician. Paul is ready at all times



to respond to our customers needs. Many of you met Paul over the summer while he was servicing heating systems. Paul lives in Westminster with his wife Dawn.



Underground Heating Oil Storage Tanks

EPA Deadline December 22, 1998

If you have an underground heating oil tank, whether you have a regulated underground tank or not, the 1998 EPA underground tank regulations will have an impact on you.

Is My Tank a Regulated Tank?

This depends partly on the state in which the tank is located and what product is stored in the tank. Generally, you have a regulated tank if the tank capacity is greater than 1100 gallons, or it is not used for heating fuel for heating purposes only, or the tank is not located strictly at a residence.

If your tank is or should be regulated, you may be required to do some paperwork, and there may be associated fees in order to comply with the 1998 EPA deadline. Call our office and we will let you know the least costly alternative.

If My Tank is NOT Regulated

Do I Need to Worry? Yes and No.

Reasons Not to worry: Heating oil is safe. Underground heating oil tanks seldom leak. When there is a leak, it is generally the fuel lines not the tank. Heating oil tends to stay in the nearby soil when it does leak, and it generally does not go quickly to ground water. Unlike gasoline, heating oil does not contain carcinogens. Heating oil does not pose a fire risk from soil evaporation. Heating oil biodegrades naturally when it comes in contact with ground bacteria and air. Homeowners in Vermont are fully covered under the state's petroleum cleanup fund if their tank does leak.

Reasons to worry: The single biggest concern for homeowners with an underground tank is if they are planning to sell the property. 95% of loans that originate with a local bank are resold to the secondary market on Wall Street. The secondary markets' legal contracts prohibit all underground tanks except for septic tanks. The secondary market will not approve a mortgage if there is an existing underground tank. Your mortgage loan officer, attorney, and/or realtor can explain

Underground Tanks . . . continued

these procedures and implications.

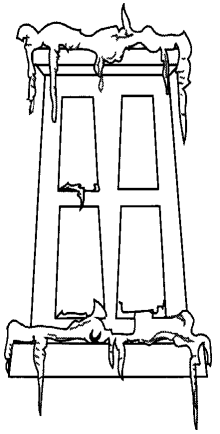
If you need more information, please contact
 In New Hampshire:
 Tom Beaulieu
 Oil Pollution Control Division
 Underground Fuel Storage Tank Regulatory agency
 Department of Environmental Services
 State of New Hampshire
 P.O. Box 95
 6 Hazen Drive
 Concord NH 03301
 Phone: 603.271.3503
 In Vermont:
 June Middletown,
 Underground Storage Tank Program Coordinator
 Department of Environmental Conservation
 Agency Of Natural Resources
 State of Vermont
 103 South Main Street West Office
 Waterbury VT 05671
 Phone: 802.241.3871, Fax: 802.241.3296
 email: junem@dec.anr.state.vt.us

Prevent Freeze-ups

Low Temperature Alarm for Homes
 We offer security and peace of mind with our low temperature and fuel supply alarm and monitoring system. The "Scul-Tel" system can protect your home from potential freeze-up due to loss of heat while you are away.

Scul-Tel is easily installed wherever your home is, and is the perfect protection for second and vacation homes in this climate! It's always reliable because it works even in power failures.

You'll be pleased at the affordable protection that Scul-Tel provides to your home, your castle, and, of course, your comfort.



Give A Gift of Yourself

As the holiday spirit engulfs us, make someone a gift of your effort. Open a door for someone, care for a child while someone shops, send a letter to a friend, smile, be courteous. Have a great holiday.



The Cota Chronicle . . . A Newsletter for the Customers of Cota & Cota

Cota & Cota Heating Fuels • Propane Gas Service • 24 Hour Plumbing • 24 Hour Burner Service • Heating System Installations • Motor Fuels • Low Temperature Alarms • Air Conditioning Systems Plumbing Fixtures

	Bellows Falls Offices	Charlestown	Springfield Office	Ludlow Office	
	4 Green St. Bellows Falls, VT 05101	(603) 826-3911 North Walpole	Rt. 106, P.O. Box # 1 No. Springfield, VT 05150	6 Andover St. Ludlow, VT 05149	

(802) 463-4150 (603) 445-5050 (802) 886-3200 (802) 228-8866

Special Savings Notice!

Forward & Address Correction

Bellows Falls VT 05101
 4 Green Street
 Cota & Cota, Inc.

