



NEW JERSEY NATURAL GAS ADVANTAGE

For Your Business

Thank you for giving us 6 reasons to smile.



"Highest in Customer Satisfaction With Residential Natural Gas Service in the Eastern U.S. Among Large Utilities, Four Years in a Row."

"Highest in Customer Satisfaction With Business Natural Gas Service in the Eastern U.S., Two Years in a Row."

New Jersey Natural Gas received the highest numerical score in the Eastern U.S. in the proprietary J.D. Power and Associates 2009-2012 Gas Utility Residential (among large utilities) and 2011-2012 Business Customer Satisfaction StudiesSM. Studies based on 63,584 (Residential Study) and 10,236 (Business Study) online interviews with respondents in the Eastern U.S. (CT, DC, MD, MA, NH, NJ, NY, PA, RI, VA). Proprietary study results are based on experiences and perceptions of business customers surveyed May 2011-August, 2011 and October 2011-January 2012 and residential customers surveyed September 2011-July 2012. Your experiences may vary. Visit jdpower.com.

Open For Business

Economic development is the engine to business growth. But identifying and navigating through resources to get to the next phase of growth can sometimes be challenging. Fortunately, there are both nonprofit and state organizations available to serve the needs of new and existing businesses. Here are just a few to help you on your way:

- **The Monmouth-Ocean Development Council (MODC)** is a consortium of Monmouth and Ocean County business, government and community leaders that advocates for the interests of the business and professional community through planned cultural, educational, environmental, tourism and professional growth programs. The MODC strives to provide its members with available resources and market strategies through sound business principles and practices, new technology, networking opportunities and legislation that positively impacts local business. For more information, visit www.modc.com or call 732-751-8696.
- **Morris County Economic Development Corp. (MCEDC)** serves as an ally for the business community through effective programs and services that support small to mid-sized businesses as well as large corporations and manufacturing companies. Whether you are looking for information relevant to business finance and assistance programs, relationship building or strategic marketing plans, the MCEDC can help connect companies to comprehensive resources they need to make informed business decisions. For more information, visit www.morriscountyedc.com or call 973-539-8270.
- **New Jersey Business and Industry Association (NJBIA)** pushes for laws and regulations that will benefit companies over the long term. With more than 21,000 members, the NJBIA is your connection to government leadership, helping you deal with state and federal laws and regulations that affect your company and industry as a whole. And the NJBIA can help you access needed business assistance and development programs, including incentive and loan programs designed to help you further expand your business. For more information, visit www.njbja.org or call 732-393-7707.

- **The New Jersey Business Action Center (NJBAC)**, a streamlined tool and "one-stop" shop for new and existing businesses, assists small businesses with and guides them through available state resources. With the NJBAC's revamped business portal, users can link directly to site evaluation tools that provide a snapshot for a given address with environmental, planning and demographic data; an exhaustive list of NJ chambers and business organizations as well as an extensive list of public and non-profit entities that offer funding and incentives to businesses. One such organization is the **U.S. Small Business Administration (SBA)**.

The SBA helps individuals start, build and grow businesses in partnership with public and private organizations, through loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses. Its entrepreneur development program provides free individual counseling as well as low-cost education, technical assistance and training to fledgling entrepreneurs and established small businesses. In particular is SCORE, a counseling service in which experienced executives assist small business owners as well as aspiring entrepreneurs. Equally important is the SBA's business financing program that provides small businesses access to much needed capital – from microlending to substantial debt and equity investment capital.

To learn more about the many SBA programs and services available to entrepreneurs and small businesses, visit www.sba.gov or call 800-827-5722. You can also contact an NJBAC representative at 866-534-7789 who can address your questions or direct you to state resources.

So whether you are starting a business or expanding operations, these organizations serve as an extended member of your team and provide the vital resources you need to succeed.

Get the Most from Your Energy Dollar

With winter right around the corner, now is the perfect time to take advantage of our many tools and resources to help you better manage your energy bills.

Bundle Up.

Why not make life easier and bundle our most popular billing and payment options. Start with E-Bill, our secure electronic paperless bill service, to view and pay your bill. Then add ZipCheck, our bill payment service that automatically deducts your monthly payment from a designated bank account. Top it off with the Budget Plan and spread your estimated annual natural gas costs evenly over 12 months. Sign up for these free services, just visit My Account at www.njng.com and click on Billing & Payment Options.

Visit Save Energy & Money.

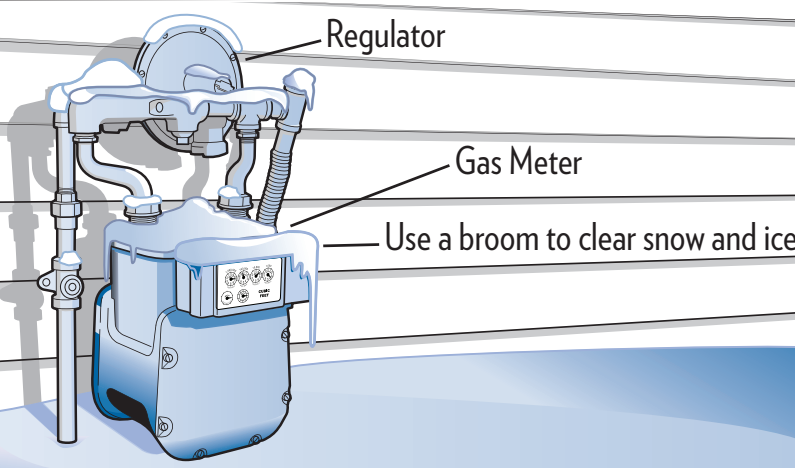
This special section of our Web site, www.njng.com, is filled with energy-saving tips for both residents and business owners, including our FREE Conserve to Preserve Dashboard that enables you to perform an online energy audit of your home. You'll also find information on the latest available programs to help you manage your energy costs.

Register for FREE E-Tips.

Sign up at My Account at www.njng.com to receive monthly e-mails filled with valuable energy-saving tips and information on offers and rebates.

Make a Payment Agreement.

If you have past due bills, visit My Account at www.njng.com or call 800-221-0051 to set up a deferred payment agreement.



Attention to Safety: Take Care of Your Natural Gas Meter this Winter

When winter weather arrives, it is important that our meter readers have access to your natural gas meter in case of an emergency or routine maintenance. So, remember these important safety tips:

- ✓ *Ensure there is a clear path to your meter and regulator and keep the area around them free of snow and ice.*
- ✓ *Use a broom to carefully remove snow from your meter.*
- ✓ *Take care when shoveling, plowing or using a snow blower in the area around your meter and regulator.*
- ✓ *Carefully remove ice that is hanging from your roof over the meter and regulator.*
- ✓ *Do not use sharp tools or instruments on or near the meter or regulator.*



Stay Comfortable this Heating Season

Find out how to stay comfy this winter with the New Jersey Comfort Partners Program. Qualified income-eligible customers may benefit from Comfort Partners' free energy conservation and education program. Contact us at 800-221-0051.

Automatic Meter Reading and Your Bill

We provide many of our customers with automatic monthly meter reading to reflect your actual usage. And this means fewer estimates and more accurate bills. But we need your help. To obtain an accurate read, we require access to your natural gas meter. We kindly ask that you keep your shrubs trimmed and dog restrained while our meter reader visits. If the meter is in your house or inaccessible, please call us to make special arrangements. If the meter reader is unable to attain a reading, he/she will leave a form for you to fill out, which has clear instructions on how to read your own meter.

We welcome customer meter reads. Avoid a calculated bill and more closely monitor monthly actual natural gas usage by reading the meter yourself.

A Quick Note about Your Meter Read

If your natural gas usage from a calculated bill is underestimated by 25 percent or more, you can take the same number of months the charges were accrued to pay off the balance. Payment arrangements can be made by contacting NJNG at 800-221-0051.

Give Warm Wishes with an NJNG Gift Certificate

Whether you are looking for the perfect holiday gift or just want to help a neighbor or family member in need ... NJNG has a great idea for you. A Warm Thoughts gift certificate can be purchased for any NJNG customer for whichever amount you choose. It's easy! Just visit one of our business offices or go to the payment options quick link at www.njng.com and click on gift certificate. Follow the instructions to purchase a gift certificate and we'll take care of the rest.

We'll automatically apply the gift payment to the recipient's NJNG account on the date you request. And we'll even send you a Warm Thoughts gift certificate to present to the recipient. For additional information, call 800-221-0051.

How To Reach Us

Call us:

Toll-free: 800-221-0051

People with hearing and speech impairments (TTY/TDD): 800-223-0024

Report a natural gas leak: 800-GAS-LEAK (800-427-5325)

Call before you dig: 811 or 800-272-1000

E-mail us: customerservice@njng.com

Visit our Web site: www.njng.com

Write to us: New Jersey Natural Gas, 1415 Wyckoff Road, P.O. Box 1464, Wall, NJ 07719