

February 13th, 2014

To Whom It May Concern:

Last year I decided to prepay my oil supply with Ace Oil. Fortunately I did not lose money from this because I used my credit card to buy that oil. I decided to switch to Roman Oil and decided to prepay oil with them again. I locked in at a price of \$3.64 and now with the price around \$4 a gallon, I am seeing the savings.

The laws were supposed to guarantee that Ace Oil secured my oil with either future contracts or physical inventory. They clearly did not do that and as a result of it, a lot of people lost money. If they did not follow those laws, what is to say they will follow the new ones you are looking to create?

In my opinion the only thing this will do is drive up the cost of my oil. Please find a way to enforce the laws that already exist without adding to my cost.

Sincerely,



Michael & Sue Toomey
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