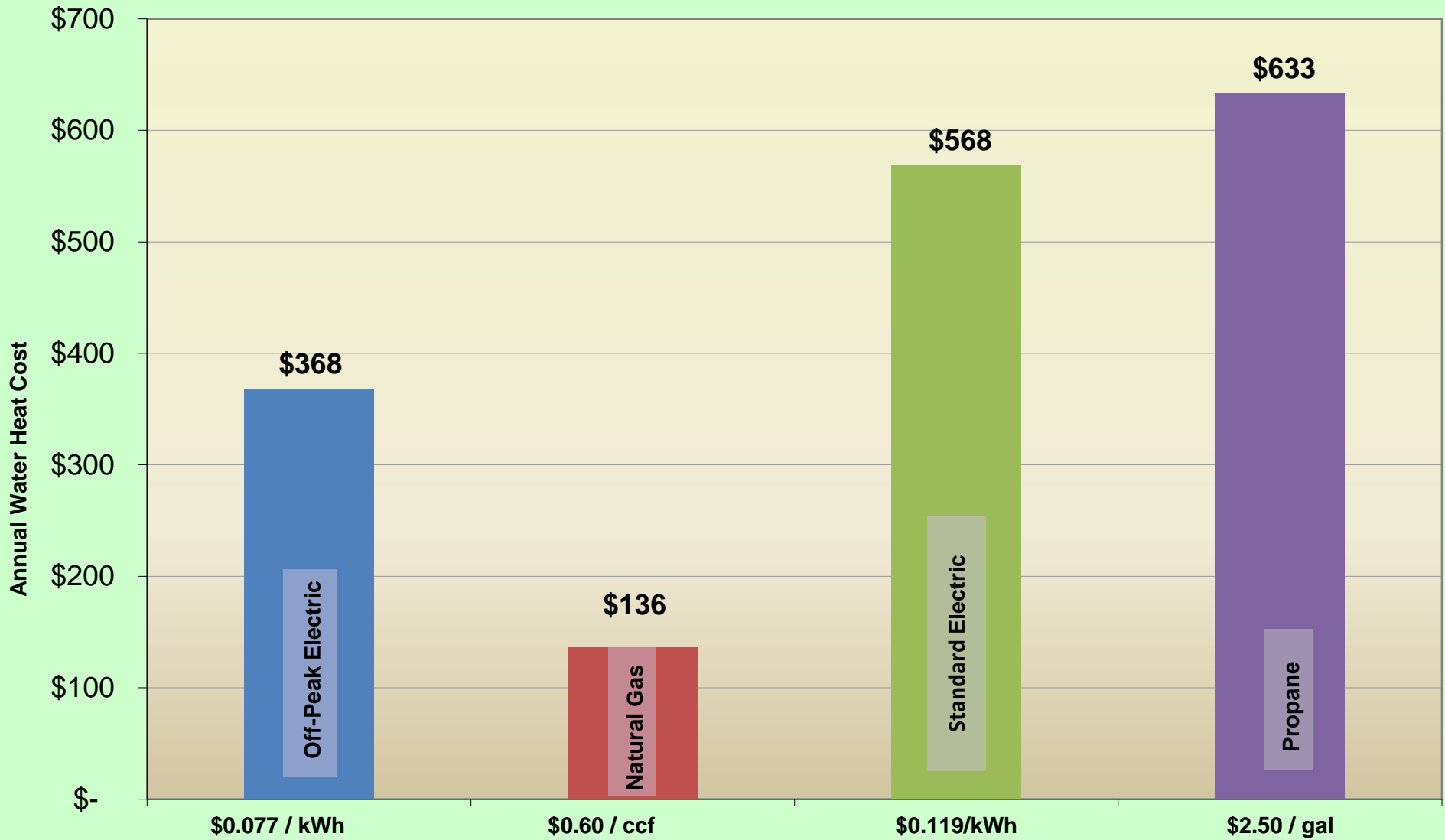


Water Heating Cost for Family of Four



Assumptions: Electric heater efficiency = 92%, natural gas furnace efficiency = 63%, propane furnace efficiency = 63%
3413 Btu/kWh of electricity; 105,000 Btu/ccf for natural gas; 94,000 Btu/gal of propane