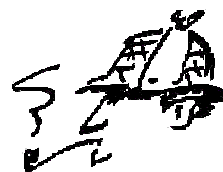


VECTOR PRICING REPORT



Pricing analysis of competitive Texas Residential electricity.
Prices as of Monday, June 26th, 2005

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Mark Johnson

Principal

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VECTOR GROUP SERVICES

Mark Johnson -- Principal

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Vector Pricing Report

Analyzing Prices in the Competitive Texas Residential Energy Market.

This weekly report will analyze in depth the pricing changes, and their competitive impacts. Each report will contain detailed discussion and analysis. This is the fundamental purpose for our report.

In addition, when prices haven't changed, we will profile one of the key competitive players in the market. We will rotate profiles so that each REP is covered at least once every six months.

When important news is breaking, we will look at the important consequences of the news. For example, this week, WTU became the final AREP this spring to file fuel factor increases. We analyze the pricing change, not just on the 500, 1000, and 1500 kWh usage levels reported on Power-To-Choose, and each company's website. We examine the monthly detailed changes and the wider spectrum of usage levels.

We will issue special summaries every month and quarter, and an annual wrap-up. We want to be your ultimate source for authoritative and analytical pricing information.

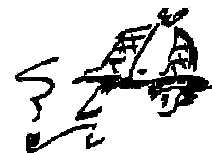
It is a capital mistake to theorize before you have all the evidence. It biases the judgment.

Sherlock Holmes, A Study in Scarlet

We will send you this report free for a month. We ask for your feedback and comments. Subscription information is available on request.

Custom pricing analysis also available.

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Vector Pricing Report

Volume 1, Issue 1

June 29, 2005

WELCOME TO THE VECTOR PRICING REPORT

Mark B. Johnson, Sr.
Vector Group Services

This is the first issue of the Vector Pricing Report. This newsletter will be publishing detailed analysis of residential electricity rates in competitive areas of Texas. We welcome you and any feedback you can give to make this resource better for you and your company.

There were no pricing changes reported this week. The most significant pricing changes occurred in recent weeks as the Price-To-Beat (PTB) rates were adjusted. WTU filed an increase in PTB Fuel Factors on June 22nd.

When prices change, those will be our reporting priority. But in those weeks when there are no pricing changes, we will profile a different market participant. In this issue, we profile both the WTU PTB filing, and CIRRO Energy.

Lastly, this is a shakeout period for this newsletter. Formats and content may change somewhat. We want this newsletter to be of maximum value to our subscribers. Feel free to send us feedback.

WTU INCREASES FUEL FACTORS

On June 22, 2005, WTU filed to increase their fuel factors. WTU utilizes quarterly factors, and the increase amounts to an average 9.3% increase, though this differs by kWh usage. These changes will probably become effective on August 6th. WTU was the last AREP in 2005 to reflect rising energy prices with a fuel factor increase.

Phil Tonge, president of WTU Retail Energy, pointed out that WTU is taking steps to minimize the impact on its customers. The company will offer a 5% rebate to its residential and small commercial "price to beat" customers for usage during September, October and November. Customers will receive their rebates in the December billing period.

WTU also will contribute \$100,000 more to its Neighbor-to-Neighbor program for West Texas customers, in addition to the \$250,000 already given.

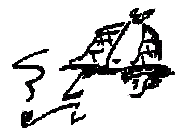
CALCULATION NOTE:

Some retail providers calculate EFL prices using flat usage patterns, while others use the load distribution described by the PUC. We use the PUC's shaped load distribution for consistency and to reflect more realistic load shapes, and high summer usage. The PUC has not mandated either method, but we believe the shaped usage approach to be more accurate. It would not be possible to directly compare prices without this standardisation. The difference can be as much as 1% or so. We apologize in advance for any confusion this causes.

In addition, users are reminded that we are using publicly reported prices and other information. We do the best we can to ensure our reports are accurate and complete. No guarantee is implied, spoken or written.

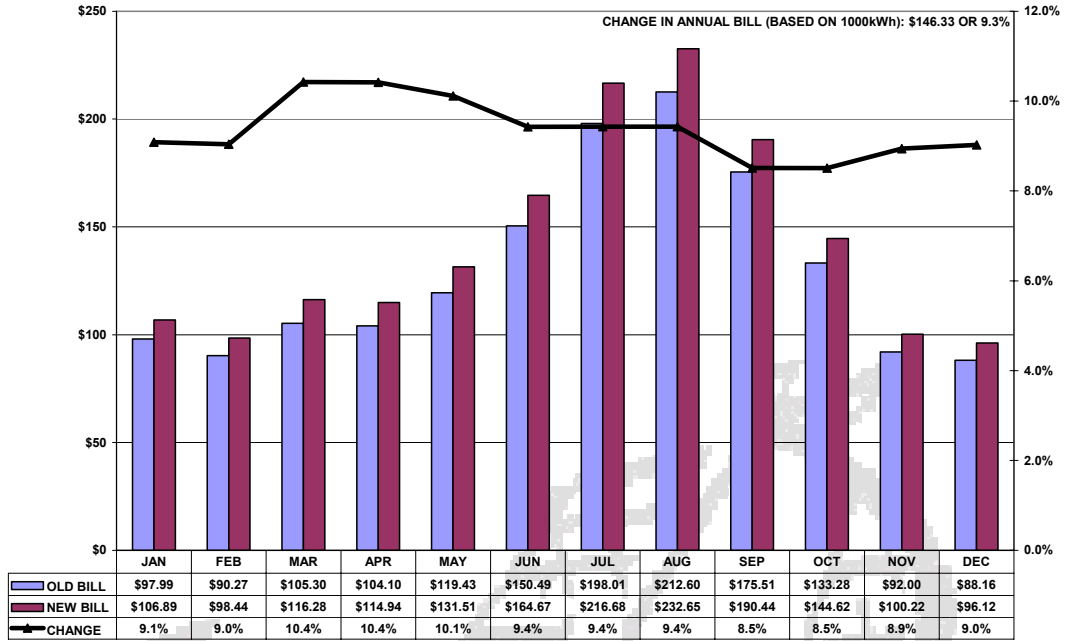
INSIDE THIS ISSUE

- 1** Welcome to the Vector Pricing Report
- 1** WTU Files 9.3% Price Increase
- 1** IMPORTANT CALCULATION NOTE
- 2** WTU Average Price Analysis
- 3** CIRRO Profile
- 11** CPL and RELIANT area prices
- 12** TNMP and TXU area prices
- 13** WTU area prices



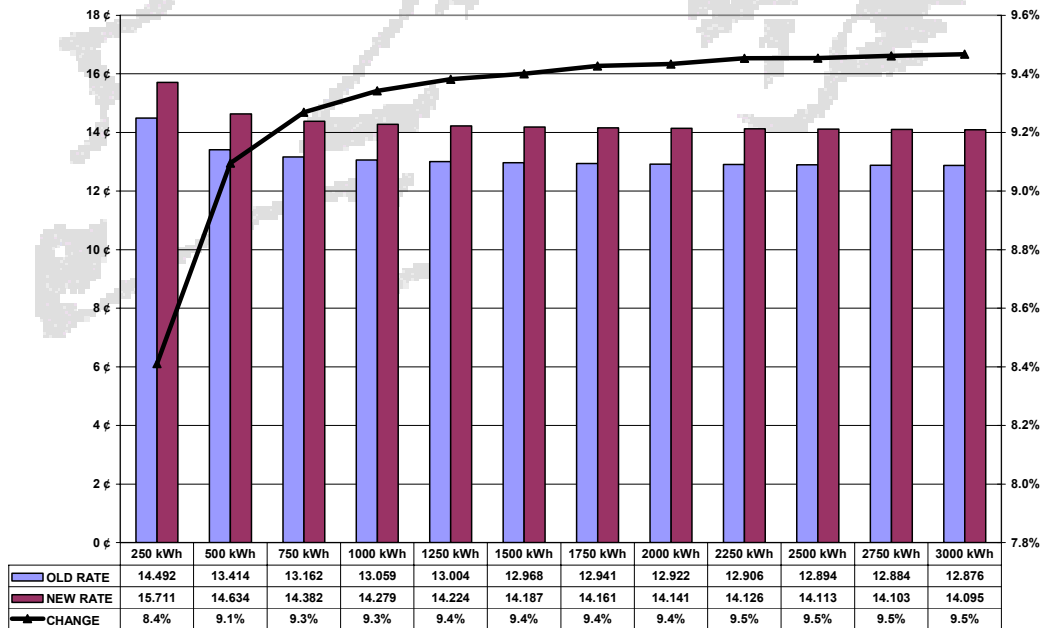
WTU's prices are increasing a little more on a percentage basis in the March – May timeframe (> 10%).

**WTU PROPOSED PTB CHANGE
FUEL FACTORS FILED 6/22/05**



WTU's prices increased slightly more (on a percentage basis) in the higher kWh bands.

**WTU PROPOSED PTB CHANGE
FUEL FACTORS FILED 6/22/05**



SPECIAL REPORT

Texas Power Industry--Residential

Cirro

USA

Address 501 W. President George Bush Hwy. Suite
Richardson TX 75080 **Phone:** (972) 764-7400

Home Page <http://www.cirroenergy.com/default.asp> **Fax:** (972) 764-7402

Business Based in Richardson, Texas, Cirro Energy delivers superior customer service and savings to tens of thousands of customers across the state. As a Texas mandated Retail Electric Provider (REP), Cirro provides customers who exercise their right to choose with flexible, money-saving plans, convenient payment options, real-time management tools, plus some of the lowest rates available.

Mission At Cirro, we guarantee that your level of service will exceed that of any other Retail Electric Provider. Call us 24 hours a day, 7 days a week for expert answers to all your questions, proactive advice, and quick turnaround on service requests.

For our business customers, we guarantee a single point of contact for all your commercial electricity needs. Your personal representative is always available for calls, questions, or to meet with you to discuss your energy requirements.

CEO Timothy W. Rogers

Ownership Private

Differentiation VALUE, QUALITY and SERVICE

Latest News CIRRO BUYS DALLAS RIVAL--Dallas Business Journal

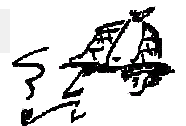
Cirro Energy Services has bought rival Comperio Energy Inc. for an undisclosed amount, Cirro said Thursday, June 9th. Under the terms of the agreement, Cirro will acquire Comperio's portfolio of brokerage clients, including many blue chip companies in Texas.

Cirro also will participate in the Dallas-Fort Worth Electric Consumer Coalition, a consumer advocacy group that promotes the benefits of deregulation. Cirro will manage the group's Web site, provide funding for operations and handle many of the administrative duties.

The acquisition is the first for Cirro.

Dallas-based Cirro negotiates contracts with energy suppliers to minimize the cost of power for its clients. Comperio also is based in Dallas.

Key People	Function	Name
	CEO	Timothy W. Rogers
	CFO	Pete Wright
	EVP	Gary S. Shapiro
	EVP	Timothy C. Bell
	President	Timothy M. Terrell
	VP Customer Relations	Bruce Evans
	VP Operations	Shannon Bowling
	VP Sales	J. P. Schlensker
	VP Supply Management	Norman T. Berthusen



SPECIAL REPORT

Texas Power Industry—Residential

Timothy W. Rogers

Contact Info

Bus. Phone:

E-mail:

Cell. Phone:

Assistant:

Bus. Fax:

E-mail:

Pers. Fax:

Address:

Education:

B.B.A. in Marketing from Southwest Texas State University.

Prof. Interests

As CEO of Cirro Energy, Mr. Rogers is responsible for the Company's overall strategic direction. Rogers manages corporate finance, and oversees the company's day-to-day operations. Prior to co-founding Cirro, Rogers co-founded and was a board member of CapRock Communications, a regional communications provider offering local, domestic and international long distance, enhanced voice, data and Internet services. Rogers served as CapRock's executive vice president of sales and network services until its sale to McLeod USA in December 2000. He was responsible for the initial deployment of CapRock's local switching network, while overseeing the day-to-day operational management of the existing long distance network.

Current Function(s)	Organization	Location & Time	Comments
CEO	Cirro		

Timothy M. Terrell

Philosophy:

Businesses must shed the conservative approach they adopted during the recession. Seizing the opportunity to expand at the beginning of a new economic growth spurt is the key to long-term success.

Cirro Energy was designed to be profitable by bringing a smarter approach to utility services. Led by a management team with successful experience in deregulated markets, the company was founded on the principles of delivering superior customer service and savings. No matter the service or product, this is the philosophy that drives Cirro. They believe that any business must seek out new markets in order to thrive by creating profit wherever opportunity exists.

Prof. Interests

Cirro Energy President Mr. Terrell oversees the Company's business development and strategic alliance initiatives, and serves as the head of Cirro NetworX, the Company's telecommunications services division. Terrell leads all Cirro NetworX initiatives as a provider of local and long distance telephone service, integrated voice and data services, IT and network consulting. A Cirro co-founder, Terrell also co-founded CapRock Communications, and served as executive vice president of carrier sales until February 2000. Prior to CapRock, Terrell ascended to the position of vice president of sales for Qwest Microwave Communications.

Current Function(s)	Organization	Location & Time	Comments
President	Cirro		



SPECIAL REPORT

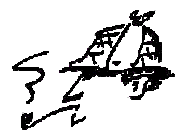
Texas Power Industry—Residential

Cirro

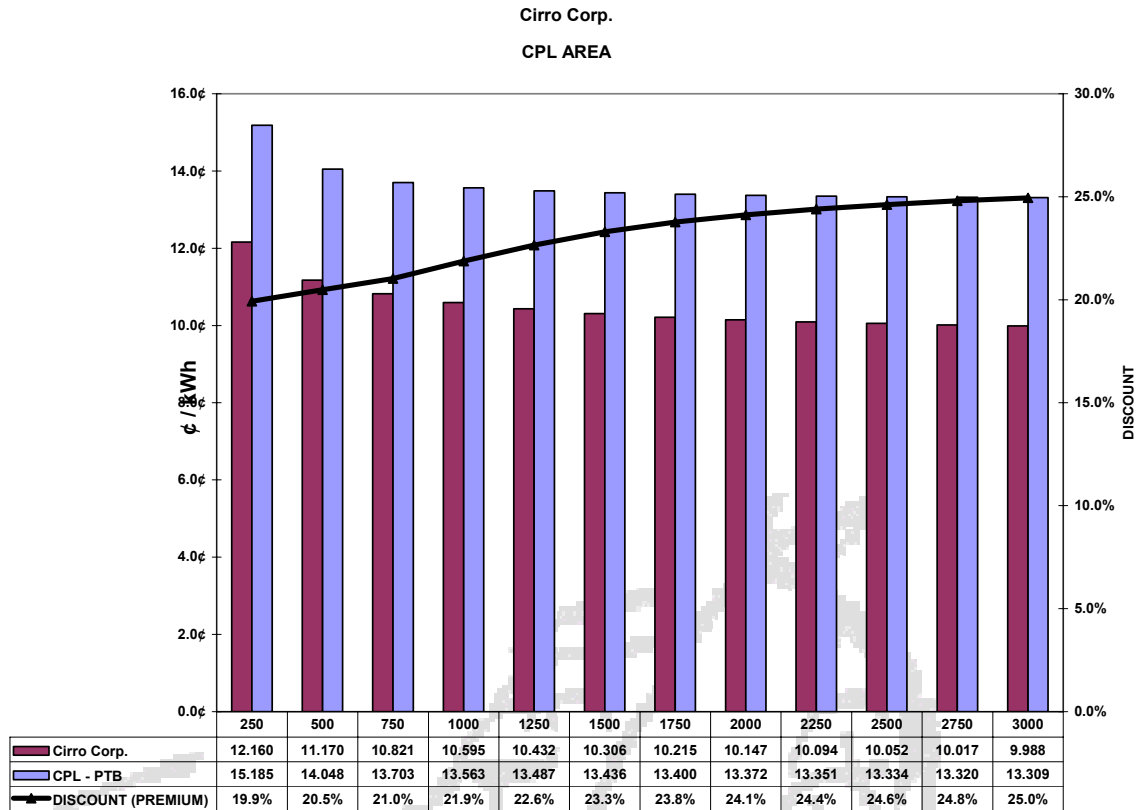
USA

	Cirro Primary -- Cirro	CPL-PTB -- Direct Energy	Reliant-PTB -- Reliant
MINIMUM TERM	1 YEAR	0	0
CANCELLATION PENALTY	1 MONTHS AVG USAGE	0	0
VARIABLE PRICE	YES	NO	NO
GREEN	NO	NO	NO
EMISSIONS-CO2	100	85	95
EMISSIONS-NITROUS OXIDES	100	85	83
EMISSIONS-PARTICULATES	100	96	
EMISSIONS-SULFUR DIOXIDE	100	85	75
EMISSIONS-NUCLEAR WASTE	100	89	83
FUEL-COAL AND LIGNITE	39%	35%	34%
FUEL-NATURAL GAS	45%	52%	57%
FUEL-NUCLEAR	12%	10%	8%
FUEL-RENEWABLE (WIND/WATER)	1%	1%	1%
FUEL-OTHER	3%	3%	0%

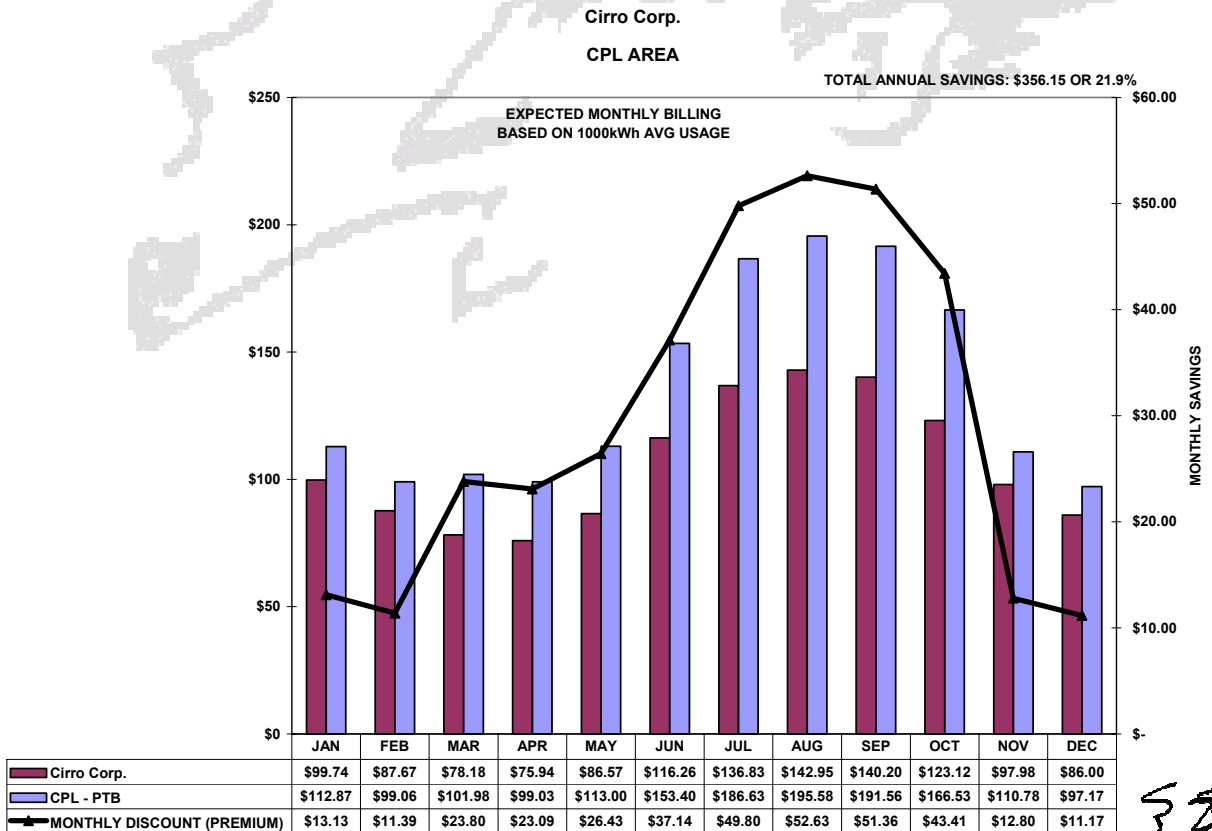
	TNMP-PTB -- First Choice	TXU-PTB -- TXU Energy	WTU-PTB -- Direct Energy
MINIMUM TERM	0	0	0
CANCELLATION PENALTY	0	0	0
VARIABLE PRICE	NO	NO	NO
GREEN	NO	NO	NO
EMISSIONS-CO2	95	102	122
EMISSIONS-NITROUS OXIDES	91	104	124
EMISSIONS-PARTICULATES		105	74
EMISSIONS-SULFUR DIOXIDE	84	105	39
EMISSIONS-NUCLEAR WASTE		106	0
FUEL-COAL AND LIGNITE	33.1%	41%	44%
FUEL-NATURAL GAS	58.1%	43%	56%
FUEL-NUCLEAR	8.8%	12%	0%
FUEL-RENEWABLE (WIND/WATER)	0	1%	<0.5%
FUEL-OTHER	0	3%	0%



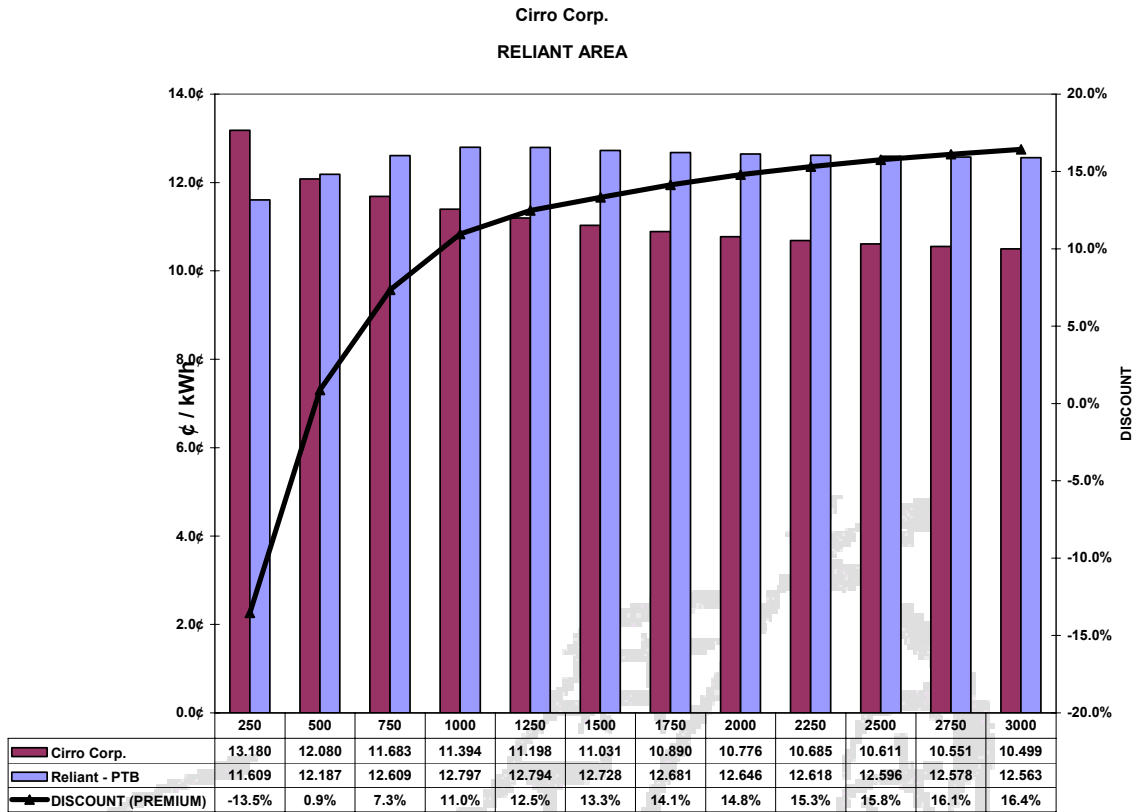
CIRRO'S discount to CPL's PTB is higher as usage increases on average.



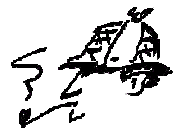
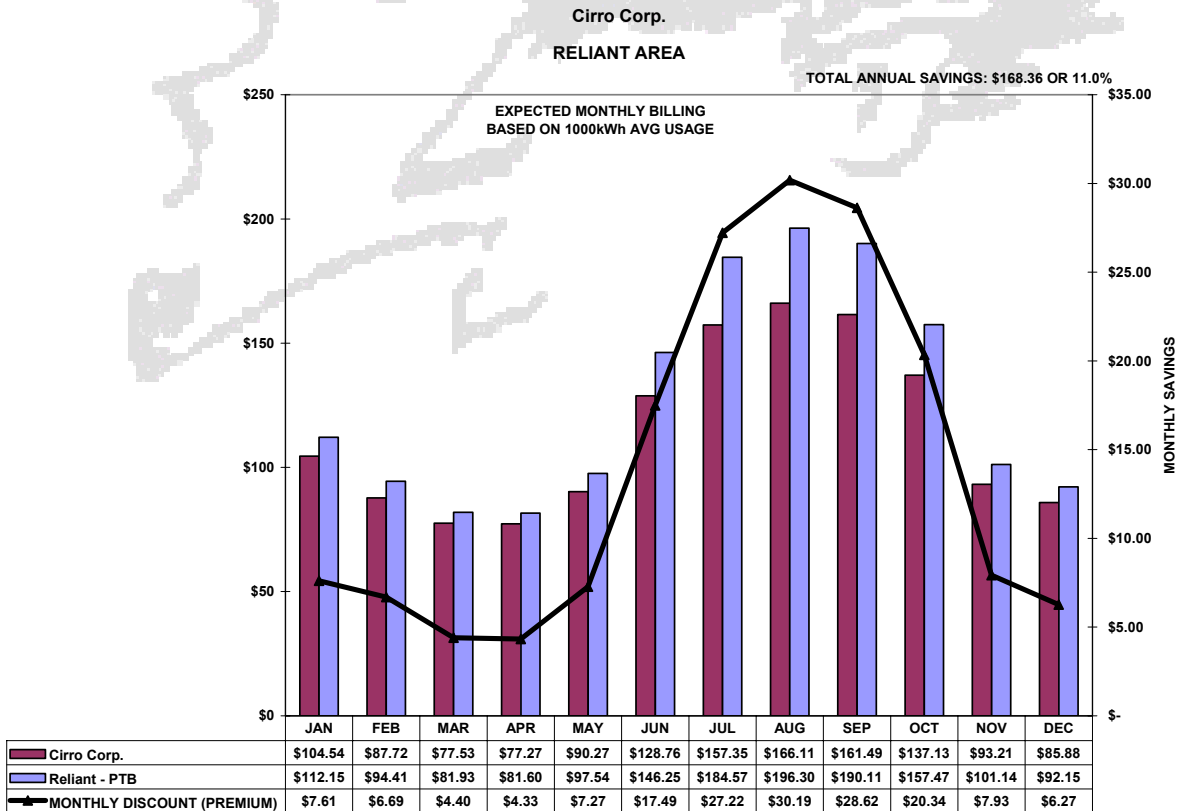
CIRRO'S rates provide the largest savings over CPL's PTB in the summer months from June to October.



In Reliant area, CIRRO's discount to PTB is most dramatic in the higher usage bands (above 1000kWh)

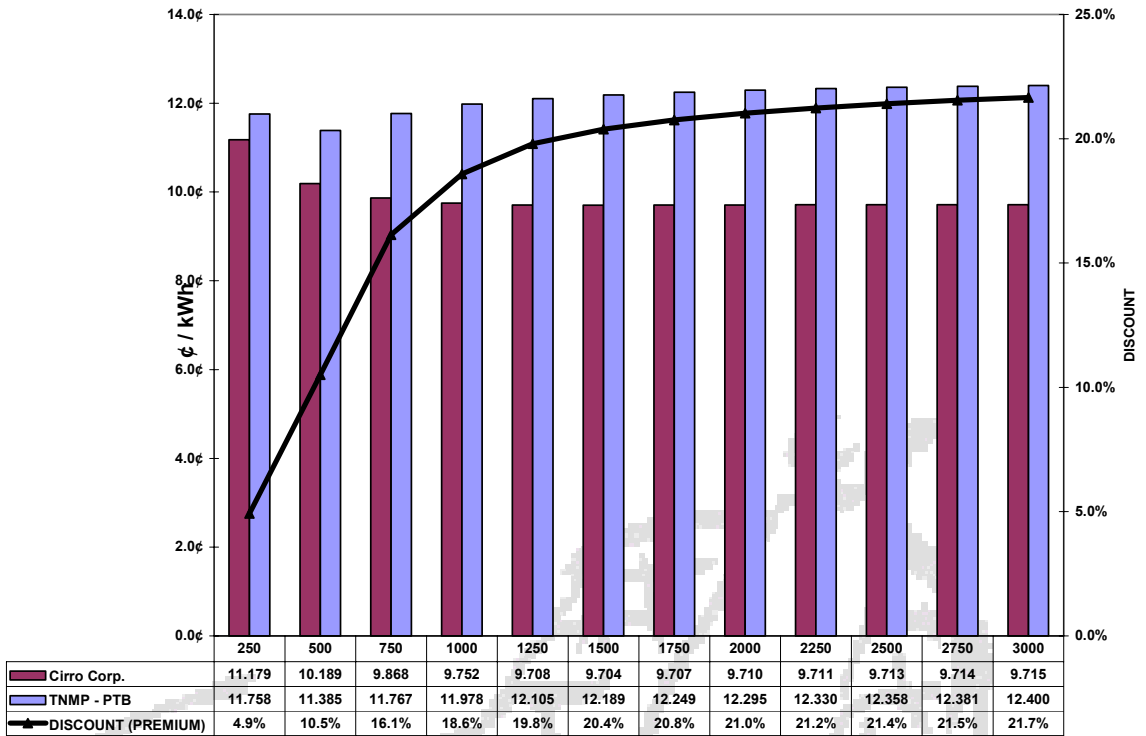


In Reliant area, the bulk of savings are from June to October.

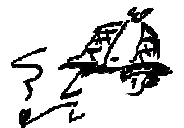
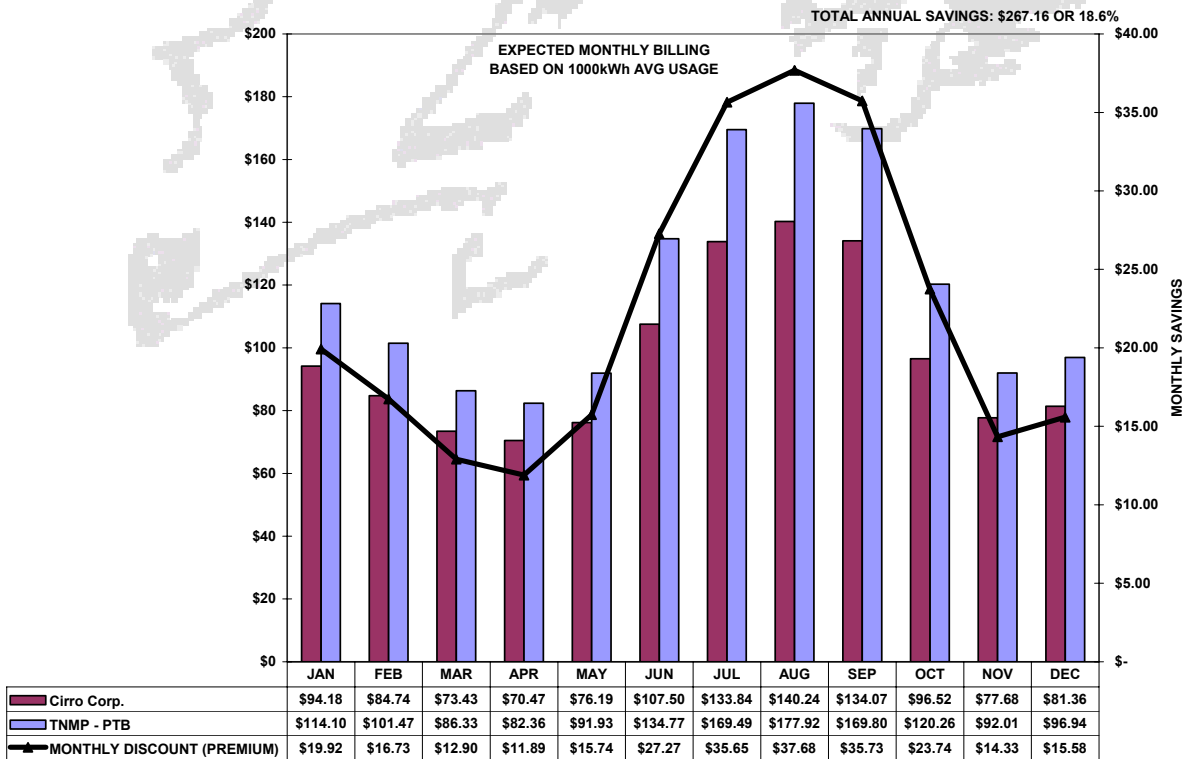


In TNMP, CIRRO's rates provide the most savings for high volume users (above 1000kWh).

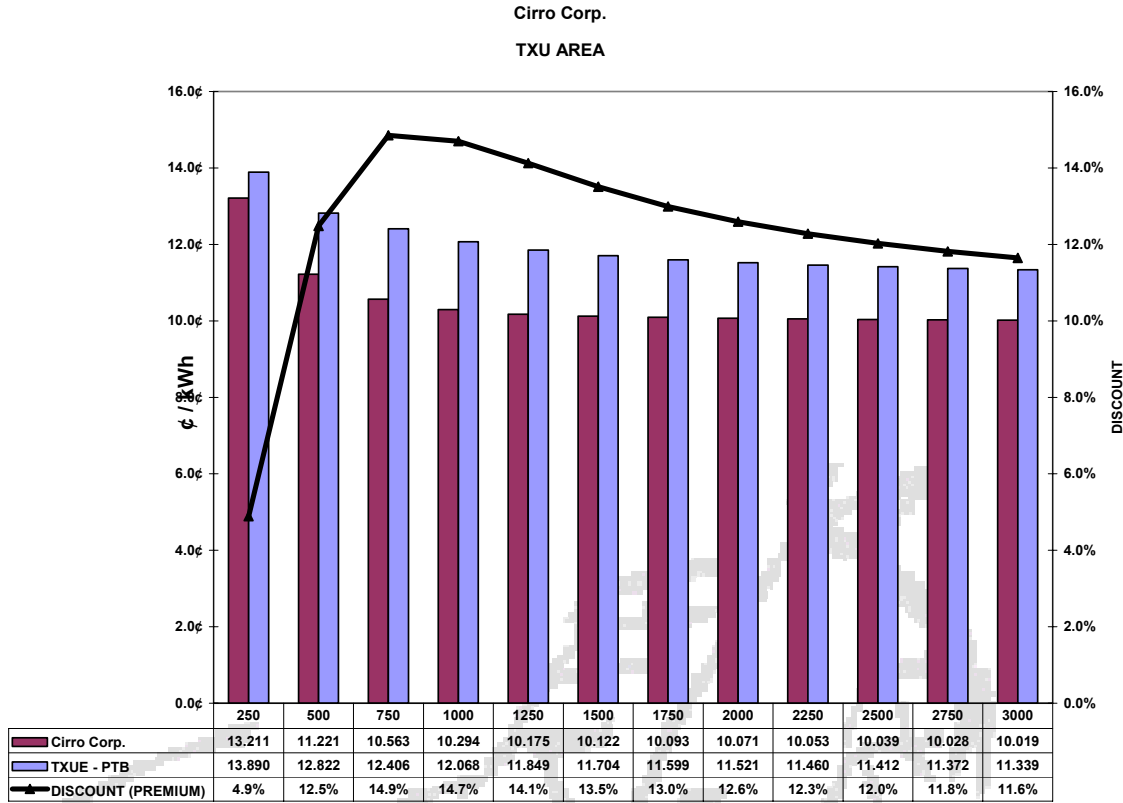
Cirro Corp.
TNMP AREA



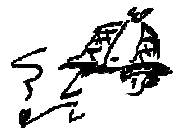
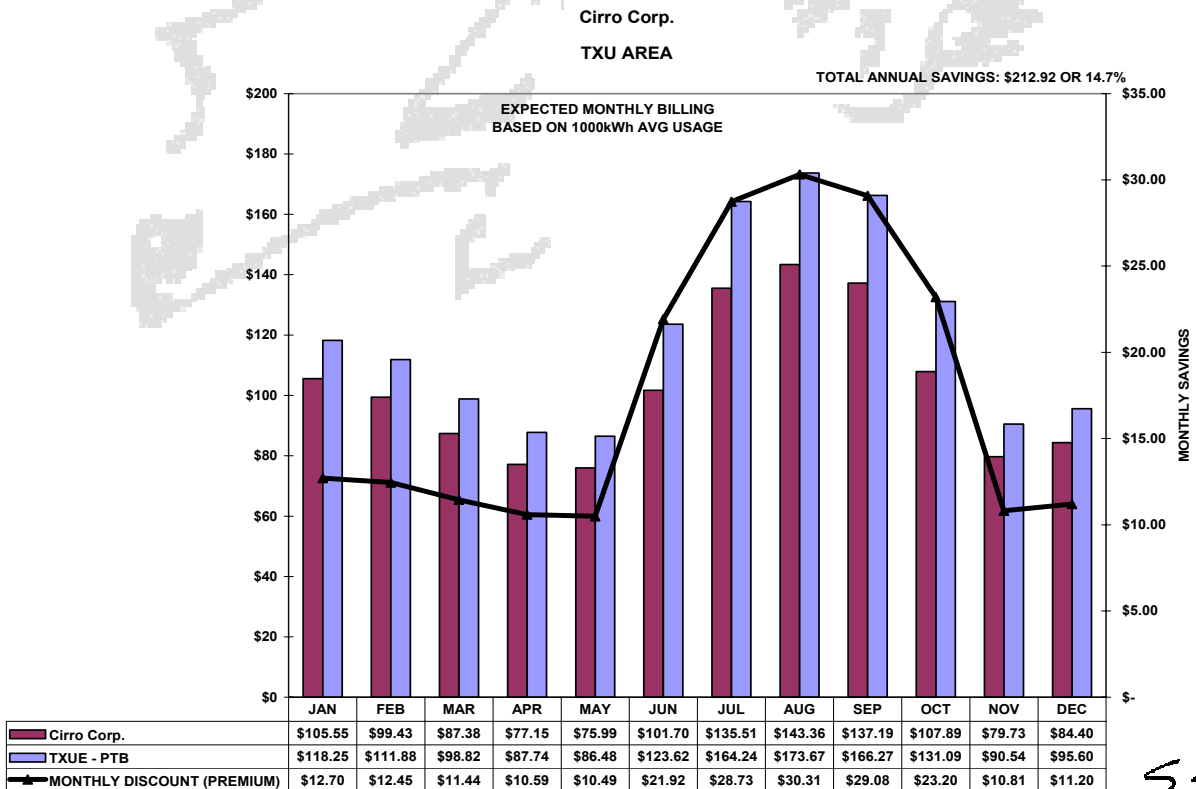
Cirro Corp.
TNMP AREA



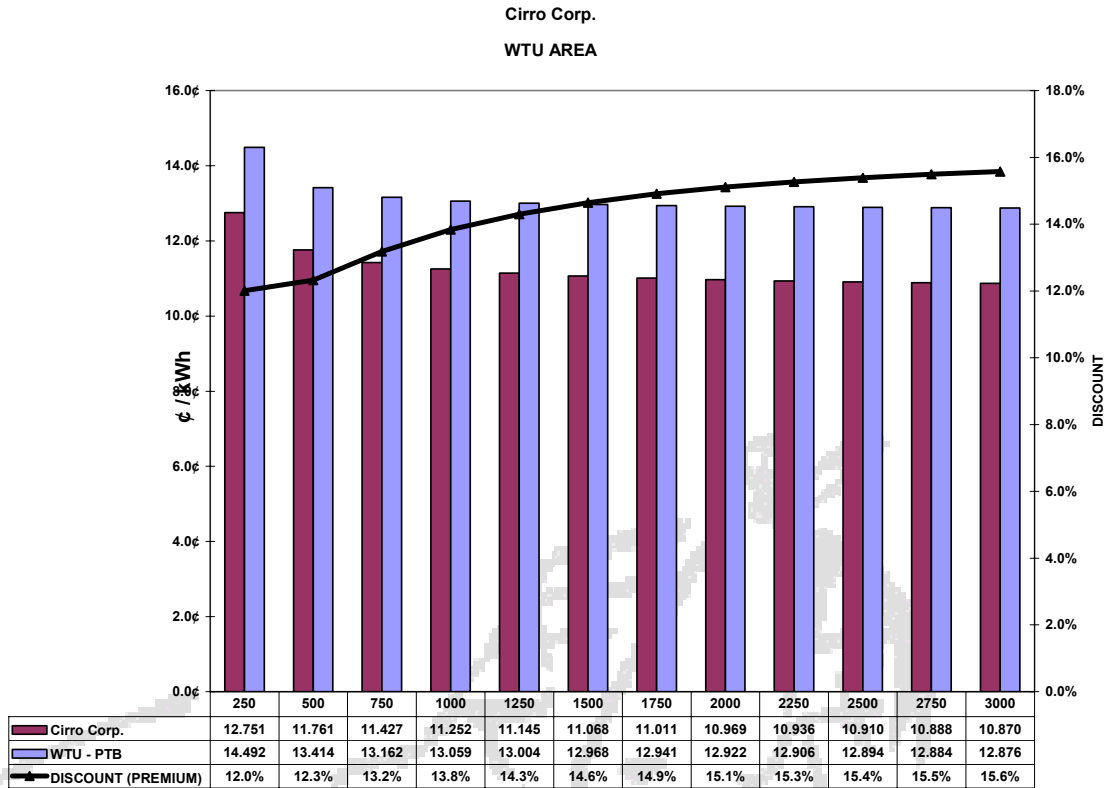
In TXU area, CIRRO's price advantage actually is smaller in the high usage bands (>1000 kWh).



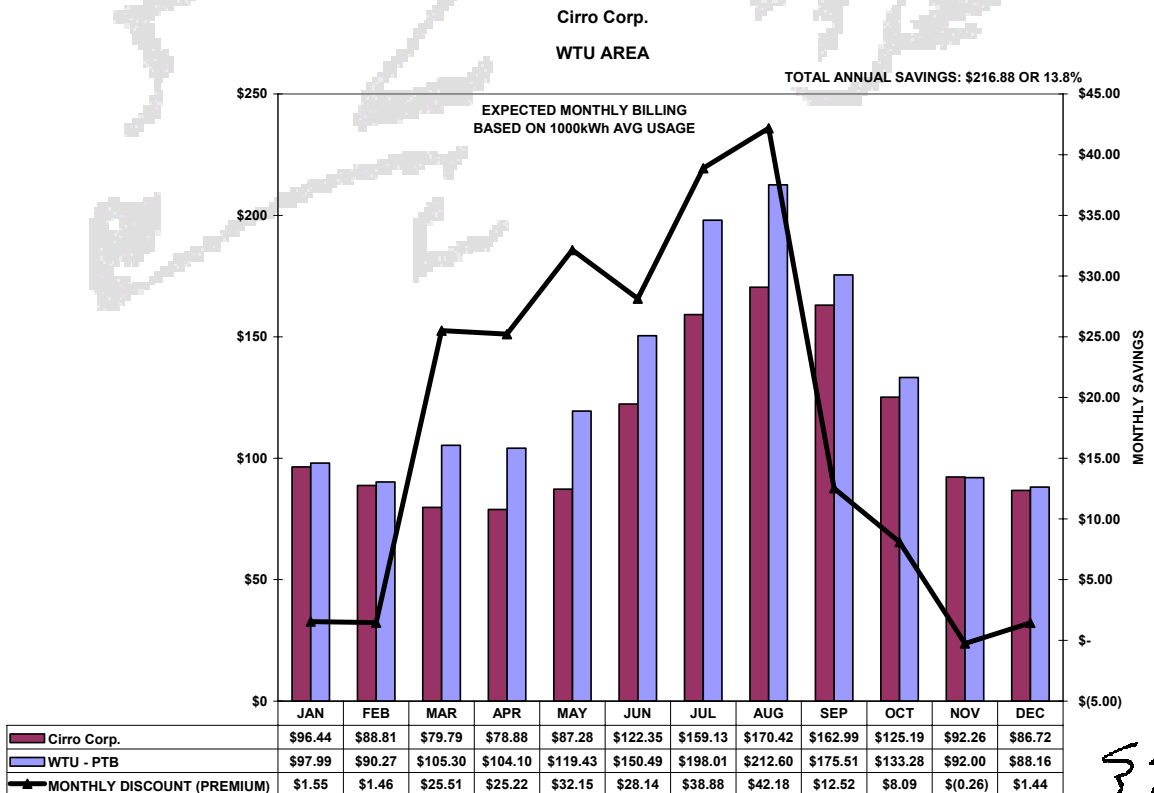
For the TXU area, CIRRO's savings advantage doubles between May and June.



In the WTU area, CIRRO's discount increases steadily with higher usage.

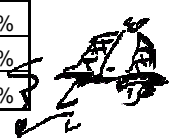


In the WTU area, most of the savings with CIRRO occur much earlier, from March through August, then dropping off in September.



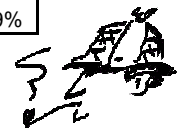
CPL AREA	Prices / kWh			Savings to PTB		
	500 kWh	1000 kWh	1500 kWh	500 kWh	1000 kWh	1500 kWh
REP						
Amigo Energy - Discount Contract	\$0.12745	\$0.12295	\$0.12145	-9.3%	-9.4%	-9.6%
Amigo Energy - Uniformed Discount	\$0.12745	\$0.12195	\$0.12011	-9.3%	-10.1%	-10.6%
Cirro Corp.	\$0.11170	\$0.10595	\$0.10306	-20.5%	-21.9%	-23.3%
CPL - PTB	\$0.14048	\$0.13563	\$0.13436	0.0%	0.0%	0.0%
Econnergy-Fixed	\$0.12590	\$0.12095	\$0.11930	-10.4%	-10.8%	-11.2%
Econnergy-Variable	\$0.11690	\$0.11195	\$0.11030	-16.8%	-17.5%	-17.9%
Entergy Solutions	\$0.12109	\$0.12109	\$0.12109	-13.8%	-10.7%	-9.9%
First Choice	\$0.12190	\$0.11695	\$0.11530	-13.2%	-13.8%	-14.2%
Gexa Energy	\$0.11400	\$0.10425	\$0.10100	-18.8%	-23.1%	-24.8%
Gexa Green	\$0.13030	\$0.12055	\$0.11730	-7.2%	-11.1%	-12.7%
Green Mountain (100% Wind)	\$0.15023	\$0.14556	\$0.14435	6.9%	7.3%	7.4%
Green Mountain (100% Wind)-RELIABLE	\$0.15023	\$0.14556	\$0.14435	6.9%	7.3%	7.4%
Green Mountain (Poll. Free)	\$0.14023	\$0.13556	\$0.13435	-0.2%	-0.1%	0.0%
Green Mountain (Poll. Free)-RELIABLE	\$0.14023	\$0.13556	\$0.13435	-0.2%	-0.1%	0.0%
Just Energy TX	\$0.11890	\$0.11395	\$0.11230	-15.4%	-16.0%	-16.4%
Reliant Energy - 12 Month	\$0.13462	\$0.13014	\$0.12898	-4.2%	-4.1%	-4.0%
Reliant Energy - 5% Flex	\$0.13600	\$0.13148	\$0.13031	-3.2%	-3.1%	-3.0%
Reliant Energy - Renewable	\$0.14023	\$0.13556	\$0.13435	-0.2%	-0.1%	0.0%
Starlight Energy	\$0.12900	\$0.11483	\$0.10900	-8.2%	-15.3%	-18.9%
TXU Energy (Tier)	\$0.13345	\$0.12885	\$0.12764	-5.0%	-5.0%	-5.0%
Utility Choice	\$0.11213	\$0.10095	\$0.09663	-20.2%	-25.6%	-28.1%

RELIANT AREA	Prices / kWh			Savings to PTB		
	500 kWh	1000 kWh	1500 kWh	500 kWh	1000 kWh	1500 kWh
REP						
ACN Energy	\$0.13300	\$0.12805	\$0.12640	9.1%	0.1%	-0.7%
Amigo Energy - Discount Contract	\$0.12021	\$0.11581	\$0.11435	-1.4%	-9.5%	-10.2%
Amigo Energy - Uniformed Discount	\$0.11951	\$0.11476	\$0.11318	-1.9%	-10.3%	-11.1%
Cirro Corp.	\$0.12080	\$0.11394	\$0.11031	-0.9%	-11.0%	-13.3%
Direct Energy	\$0.11900	\$0.11400	\$0.11233	-2.4%	-10.9%	-11.7%
Direct Energy-Guaranteed 6% Discount	\$0.11455	\$0.12029	\$0.11965	-6.0%	-6.0%	-6.0%
Econnergy-Fixed	\$0.12990	\$0.12495	\$0.12330	6.6%	-2.4%	-3.1%
Econnergy-Variable	\$0.12090	\$0.11595	\$0.11430	-0.8%	-9.4%	-10.2%
Entergy Solutions	\$0.11222	\$0.11222	\$0.11222	-7.9%	-12.3%	-11.8%
First Choice	\$0.12690	\$0.12195	\$0.12030	4.1%	-4.7%	-5.5%
Gexa Energy	\$0.11408	\$0.10499	\$0.10196	-6.4%	-18.0%	-19.9%
Gexa Green	\$0.12458	\$0.11549	\$0.11246	2.2%	-9.8%	-11.6%
Green Mountain (100% Wind)	\$0.13069	\$0.13679	\$0.13611	7.2%	6.9%	6.9%
Green Mountain (100% Wind)-RELIABLE	\$0.13069	\$0.13679	\$0.13611	7.2%	6.9%	6.9%
Green Mountain (Poll. Free)	\$0.12069	\$0.12679	\$0.12611	-1.0%	-0.9%	-0.9%
Green Mountain (Poll. Free)-RELIABLE	\$0.12069	\$0.12679	\$0.12611	-1.0%	-0.9%	-0.9%
Just Energy TX	\$0.12290	\$0.11795	\$0.11630	0.8%	-7.8%	-8.6%
Reliant - PTB	\$0.12187	\$0.12797	\$0.12728	0.0%	0.0%	0.0%
Starlight Energy	\$0.13600	\$0.12183	\$0.11711	11.6%	-4.8%	-8.0%
TXU Energy (Tier)	\$0.11577	\$0.12157	\$0.12092	-5.0%	-5.0%	-5.0%
Utility Choice	\$0.10518	\$0.09845	\$0.09597	-13.7%	-23.1%	-24.6%



TNMP AREA	Prices / kWh			Savings to PTB		
	500 kWh	1000 kWh	1500 kWh	500 kWh	1000 kWh	1500 kWh
REP						
Cirro Corp.	\$0.10189	\$0.09752	\$0.09704	-10.5%	-18.6%	-20.4%
Econnergy-Fixed	\$0.12390	\$0.11895	\$0.11730	8.8%	-0.7%	-3.8%
Econnergy-Variable	\$0.12490	\$0.11995	\$0.11830	9.7%	0.1%	-2.9%
Entergy Solutions	\$0.10927	\$0.10927	\$0.10927	-4.0%	-8.8%	-10.4%
Gexa Energy	\$0.10450	\$0.09580	\$0.09290	-8.2%	-20.0%	-23.8%
Gexa Green	\$0.11810	\$0.10940	\$0.10650	3.7%	-8.7%	-12.6%
Green Mountain (100% Wind)	\$0.12382	\$0.12975	\$0.13186	8.8%	8.3%	8.2%
Green Mountain (100% Wind)-RELIABLE	\$0.12382	\$0.12975	\$0.13186	8.8%	8.3%	8.2%
Green Mountain (Poll. Free)	\$0.11382	\$0.11975	\$0.12186	0.0%	0.0%	0.0%
Green Mountain (Poll. Free)-RELIABLE	\$0.11382	\$0.11975	\$0.12186	0.0%	0.0%	0.0%
Just Energy TX	\$0.11890	\$0.11395	\$0.11230	4.4%	-4.9%	-7.9%
Reliant Energy - 12 Month	\$0.10549	\$0.11109	\$0.11308	-7.3%	-7.3%	-7.2%
Reliant Energy - 5% Flex	\$0.10550	\$0.11113	\$0.11314	-7.3%	-7.2%	-7.2%
Reliant Energy - Renewable	\$0.11105	\$0.11698	\$0.11909	-2.5%	-2.3%	-2.3%
Starlight Energy	\$0.12100	\$0.10767	\$0.10100	6.3%	-10.1%	-17.1%
TNMP - PTB	\$0.11385	\$0.11978	\$0.12189	0.0%	0.0%	0.0%
TXU Energy (Tier)	\$0.10813	\$0.11376	\$0.11577	-5.0%	-5.0%	-5.0%
Utility Choice	\$0.11360	\$0.10045	\$0.09530	-0.2%	-16.1%	-21.8%

TXU AREA	Data			Savings to PTB		
	500 kWh	1000 kWh	1500 kWh	500 kWh	1000 kWh	1500 kWh
REP						
ACN Energy	\$0.12590	\$0.12095	\$0.11930	10.6%	1.0%	-2.1%
Amigo Energy - Discount Contract	\$0.12124	\$0.11875	\$0.11792	6.5%	-0.9%	-3.3%
Amigo Energy - Uniformed Discount	\$0.12360	\$0.11761	\$0.11561	8.6%	-1.8%	-5.2%
Cirro Corp.	\$0.11221	\$0.10294	\$0.10122	-1.4%	-14.1%	-17.0%
Direct Energy	\$0.10600	\$0.10100	\$0.09933	-6.9%	-15.7%	-18.5%
Direct Energy-Guaranteed 6% Discount	\$0.12053	\$0.11344	\$0.11001	5.9%	-5.3%	-9.7%
Econnergy-Fixed	\$0.12090	\$0.11595	\$0.11430	6.2%	-3.2%	-6.2%
Econnergy-Variable	\$0.11290	\$0.10795	\$0.10630	-0.8%	-9.9%	-12.8%
Entergy Solutions	\$0.11293	\$0.10798	\$0.10633	-0.8%	-9.9%	-12.8%
First Choice	\$0.11290	\$0.10795	\$0.10630	-0.8%	-9.9%	-12.8%
Gexa Energy	\$0.10778	\$0.09804	\$0.09479	-5.3%	-18.2%	-22.2%
Gexa Green	\$0.11998	\$0.11024	\$0.10699	5.4%	-8.0%	-12.2%
Green Mountain (100% Wind)	\$0.13818	\$0.13067	\$0.12704	21.4%	9.1%	4.2%
Green Mountain (100% Wind)-RELIABLE	\$0.13818	\$0.13067	\$0.12704	21.4%	9.1%	4.2%
Green Mountain (Poll. Free)	\$0.12818	\$0.12067	\$0.11704	12.6%	0.7%	-4.0%
Green Mountain (Poll. Free)-RELIABLE	\$0.12818	\$0.12067	\$0.11704	12.6%	0.7%	-4.0%
Just Energy TX	\$0.11890	\$0.11395	\$0.11230	4.4%	-4.9%	-7.9%
Reliant Energy - 12 Month	\$0.12304	\$0.11583	\$0.11236	8.1%	-3.3%	-7.8%
Reliant Energy - 5% Flex	\$0.12431	\$0.11704	\$0.11353	9.2%	-2.3%	-6.9%
Reliant Energy - Renewable	\$0.12818	\$0.12067	\$0.11704	12.6%	0.7%	-4.0%
Starlight Energy	\$0.12400	\$0.10983	\$0.10400	8.9%	-8.3%	-14.7%
TXUE - PTB	\$0.12822	\$0.12068	\$0.11704	12.6%	0.8%	-4.0%
Utility Choice	\$0.10201	\$0.09345	\$0.09030	-10.4%	-22.0%	-25.9%



WTU AREA	Prices / kWh			Savings to PTB		
	500 kWh	1000 kWh	1500 kWh	500 kWh	1000 kWh	1500 kWh
Cirro Corp.	\$0.11761	\$0.11252	\$0.11068	-12.3%	-13.8%	-14.6%
Econnergy-Fixed	\$0.13190	\$0.12695	\$0.12530	-1.7%	-2.8%	-3.4%
Econnergy-Variable	\$0.12690	\$0.12195	\$0.12030	-5.4%	-6.6%	-7.2%
First Choice	\$0.13290	\$0.12795	\$0.12630	-0.9%	-2.0%	-2.6%
Gexa Energy	\$0.12260	\$0.10845	\$0.10373	-8.6%	-17.0%	-20.0%
Gexa Green	\$0.13920	\$0.12505	\$0.12033	3.8%	-4.2%	-7.2%
Just Energy TX	\$0.11890	\$0.11395	\$0.11230	-11.4%	-12.7%	-13.4%
Reliant Energy - 12 Month	\$0.12690	\$0.12389	\$0.12315	-5.4%	-5.1%	-5.0%
Reliant Energy - 5% Flex	\$0.12690	\$0.12389	\$0.12315	-5.4%	-5.1%	-5.0%
Reliant Energy - Renewable	\$0.13363	\$0.13047	\$0.12969	-0.4%	-0.1%	0.0%
Starlight Energy	\$0.13600	\$0.12183	\$0.11600	1.4%	-6.7%	-10.5%
TXU Energy (Tier)	\$0.12743	\$0.12406	\$0.12318	-5.0%	-5.0%	-5.0%
Utility Choice	\$0.11683	\$0.10645	\$0.10230	-12.9%	-18.5%	-21.1%
WTU - PTB	\$0.13414	\$0.13059	\$0.12968	0.0%	0.0%	0.0%

