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President's Letter Winter 2013

To All My Fellow Retirees,

I hope that the holidays were enjoyable, comforting, relaxing and left you in good health and spirits for the New Year. This is a busy time for CRA. Officers and Committee Chairs just completed year-end reports and proposed actions that the CRA leadership team will address in January at the Mid-Year Meeting (MYM) and again in May at the Annual Meeting. As CRA officers, we will report matters to you as they are completed. Again, the CRA objective is to provide value to its members and support Chevron as appropriate.



Pres Vic & Maggee Revenko

Invited to Attend

As an open organization, all CRA members are invited to any of these meetings and are especially encouraged to attend the May 6- 10 CRA Annual Meeting which is on a cruise ship sailing from Los Angeles to Vancouver, B.C. This will give you and others a chance to sit in on meetings to see how things work as well as enjoy a mini-cruise. More later on this trip, which is a cost savings brainchild of the Southern California area led by Herb Farrington.

Meeting with Chevron Management

Members of the leadership team met with Chevron management from Human Resources and Public Affairs, the two groups that support CRA most in Chevron. This is where we discuss CRA needs and plans as well as Chevron plans that may impact CRA. The results of these are communicated to you over time as matters mature. The latest includes the increase in Chevron matching gifts via Chevron Humankind from \$2,000 to \$3,000 annually, support for enhanced electronic communication efforts, and a nascent discussion of CRA involvement in STEM (science, technology, engineering, math) education efforts that Chevron supports. You will hear more about this later this year.

Chevron also increased its contribution to CRA beginning later this year. This allows CRA to keep the chapter dues contribution to national at the current rate for the foreseeable future and allows CRA to pursue efforts to attract and retain members and other matters that may be of value to its members. These will be studied and mature over time. Thank you Chevron Human Resources and its leader Joe Laymon, who gave the OK for the increase.

One additional note on these meetings. I have not lost sight of the need for pension supplementation and have quietly advocated for it every chance that I get with Chevron leadership. This past year I discussed this matter with the Chevron Chairman, Vice Chairman, and VP and staff of Human Resources. The matter is still being studied and no decision has been made.

CRA Survey

Last year we discussed the need to get a sense of member views on various CRA matters. Mike Elgie, the Planning and Research Chair, is finalizing a proposal to conduct a survey of a cross section of membership later this year. If you want to participate, please contact Demographics Chair Frank Coe (fcoe@usa.net) who will oversee the survey deployment. Please note that the survey will be conducted electronically, all matters will be kept confidential, and only overall results will be communicated.

Frank Coe and Communications Chair Dennis Dauphin have been working with Chevron to get help with improving and expanding CRA electronic communications. Increasingly the value of CRA membership is communicated electronically either through the web site, by Encore, or by Charles (SANGER) Patterson via email. For example, Vice Chairman George Kirkland will make the Spring Wall Street analysts meeting materials available only through the CRA web site as soon as it's available.

CRA leadership is studying ways to attract and retain membership. The core of CRA is the local Chapter and its members so Chapter members please renew your membership in a timely manner and encourage others to do so. The strength and value of CRA lies with its members and the more that we have the better CRA can serve you. Remember that membership development expenses are reimbursed.

Public Service Awards

CRA recognizes and rewards outstanding public service. Skip Rhodes, the Public Affairs chair, will separately tell you more about the enhanced awards that Chevron is helping CRA provide. Please start thinking about some deserving candidates since the due date is in mid-March. All Chapters and AVPs are encouraged to send stories to Walt Roessing, ENCORE editor, throughout the year for consideration. This helps showcase public service activities of members and helps with the public service award process. Walt also asks all chapters that have a newsletter to copy or send him issues. This helps in providing ideas for ENCORE material. ENCORE will expand its content this year to provide more matters of interest to members.

Recognition for our Team

Behind the scenes, providing continued excellent help with benefit matters, is the hardworking, knowledgeable and dedicated Al Horan. CRA wouldn't be what it is without his leadership and service. Thank you, Al.

Since I am thanking people, I have to thank MJ Stone for her diligent service to CRA for many years. In particular, she has been very helpful to me as President making my job more effective. Thank you, Madame Secretary. She also asked me to remind Chapters that are electing new officers, please remind their members to share their time and talents with CRA locally and at the national level. Please complete personal experience (PER) or leadership experience (LER) forms available on the web site. This is how CRA national selects future committee chairs and officers.

Of course, another behind the scenes person is Treasurer Pat Branson. Her diligent work with chapters and national helps keep us solvent. Keep up the good work.

Our 2013 Annual Meeting – A Unique Event

Regarding the upcoming annual meeting, the following is a detailed description provided by Herb Farrington:

“Next year, the CRA is doing something special, something never offered before – a national event designed for all CRA members. Past Annual Meetings have been for national officers and chapter Presidents to conduct CRA business. The 2013 event will also provide recreational and informational opportunities for “rank and file” CRA members. Social and recreation events will be held both onshore and onboard the cruise ship, Star Princess. Costs for the three-day cruise are quite low, beginning at \$319 per person. The Cruise will leave from Los Angeles and go to Vancouver. Sightseeing options are available both in Southern California and in British Columbia. And, many CRA attendees are planning on taking a cruise to Alaska after arriving in Vancouver.

So far, over 150 CRA members and guests have made reservations for this event – we hope that you can join us. More information about the Cruise is on the CRA website at: www.chevronretirees.org Please discuss this with your fellow chapter members and you can make this your group's event. Family and friends are also invited to join us.”

Best wishes for the New Year,

Vic Revenko

Intermountain AVP Also Active Community Volunteer

When it comes to volunteerism, there are few individuals who can exceed Kenneth G. Smith, who has succeeded Maree “MJ” Stone as the 2012-13 Intermountain Area Vice President for the Chevron Retirees Association. Prior to that appointment, he excelled during four years as the CRA's Benefits Chair, two years as the Planning & Research Chair and as President of the Texaco Mile-High Chapter in Colorado.

Smith says, "My new assignment is quite challenging – and entirely different – because it involves responsibility for 10 chapters that geographically range from the borders of Mexico to Canada. I have been getting important input regarding the Intermountain Area from MJ, which I greatly appreciate."

He does all his work in the study of a house he built in the Denver suburb of Parker, Colo. His office includes a fast, large capacity, dial-up computer, two phone lines, Fax, desk and built-in legal-sized files with drawers devoted exclusively to the CRA. For instance, as Benefits Chair he received phone calls from Europe and e-mails from Australia and South America from retirees who read his column in Encore.

How Smith is Helping Others

Ken is no stranger to helping others such as the Intermountain Chapter Presidents. Also, his impressive not-for-profit volunteerism work also has excelled in the states of Colorado, Louisiana and South Dakota. A few examples: each year he enjoys giving back to the community through various civic associations – such as United Way campaigns, Junior Achievement programs, Public School Foundations and the United Methodist Church. Recently, he was re-elected to the Metropolitan District Water Board in Denver.

Smith says, "One of my family's favorite activities is participating in mission trips to the Lakota Pine Ridge Indian Reservation in Pine Ridge, South Dakota. This year marked my eleventh straight year of working for and with the native Americans on the 'rez'." Any physical work is not easy for Ken because he has had both knees replaced plus major back surgery.

Now let's go to a review of his corporate career. It began shortly after he finished serving in the U.S. Navy Seabees from 1969-1971 with deployments to Vietnam and Guam.



Ken Smith with Delane Noneck
Pine Ridge Indian Reservation

Joined Texaco as a Geologist in 1971

Smith joined Texaco as a geologist in its Harvey, La office in 1971. During the next 10 years, he was promoted four times to positions as an assistant or district geologist in Louisiana and Mississippi. Additional senior promotions followed in the Gulf of Mexico, North America/Alaska and Worldwide Frontier Exploration. He retired in Houston in May 1999 as Senior Vice President, Global Business Development, Texaco Global Gas and Power.

By the way, daughter, Tiffany, has followed her father into the petroleum business. She is the Manager, Trading and Lease Acquisition, for Western Refining at its office in Tempe, Arizona.

CRA Briefs

Pacific Northwest Humankind Volunteers

Once Raymond Kanarick and his wife, Susan, retired from snowbirding in Tucson, Arizona, they promptly got involved volunteering their time in their hometown of rural Camano Island, which is located about 65 miles from Seattle and is a suburb of Puget Sound, Washington.

Kanarick says, "I have been volunteering for our Camano Island Senior Center Thrift Store for the past year and I also volunteered for the Stanwood Food Bank Thrift Store for a short time. That has enabled both thrift stores to receive Chevron's Humankind Benefit. Chevron's Humankind Program is a wonderful way to encourage volunteering. I would highly recommend this program for any of our retirees who need a hobby and enjoy meeting people."



Ray Kanarick, granddaughter Lauren and store manager Jan Clayton

retired in July 1986

At the Camano Island store, he is a familiar face in the book aisle on Thursdays where he works to keep a considerable library of donated books organized and helps customers find the book they are looking for. He also checks donated battery operated toys that need new batteries plus other needed chores. He says, "I love visiting with the customers and have come to know many quite well."

His wife, Susan, adds "It gives him a purpose and gets him out with people while I get a chance to bake." She has done some computer work for the Camano Thrift Store and also volunteers at local Senior Centers.

Kanarick worked 38 years for Chevron's Seattle Region, Division and then Office. He began at Chevron U.S.A. (then Standard Oil of California) as an office assistant and later served as the administrative assistant manager of Wholesale and Retail, which included some assignments in Alaska. He

[More Humankind Activity in Oregon](#)

Gary and Teresa Smith are busy, too, in offering their services to both the Chevron Humankind Matching Fund Program and other meaningful charitable activities in Oregon's Tillamook County, which is a two-hour drive west of Portland. Teresa is president of the Nesko Group Women's Club. Her most recent task was, with the help of the South County Fire Department, coordinating the preparation of Christmas food baskets and clothing for the needy.

"I had had a Dory boat at Pacific City, Oregon, since my early 20s," says Gary. "With the recent sale of my Dory I joined together with Chevron's Matching Funds Program, the Smith Family Trust (Gary & Teresa) and The Pacific City Dorymen's Association to have designated funds set up toward a continuing education scholarship program for seniors at Nestucca High School. This is my way of paying back the privilege of ocean fishing in this unique place for all these years."



Gary Smith and his dory "Tyree"

Gary and Teresa have been members of the Chevron Retirees Association and the Portland Chapter since his retirement in 1983. He completed his 32-year Chevron career as the Marketing Services Manager for the Pacific Northwest and Alaska with side trips to Honolulu and Los Angeles.

Gary points out, "My father, Ed Smith, worked 40 years for Chevron. He retired as the Branch Manager for Marketing in McMinnville, Oregon.

[Fund-raising Chairman for Youth](#)

Unocal retiree Edward Zinser is an active member of the Kiwanis Club in Port Townsend, Washington. Earlier this year he was named Chairman of a Classic Car Show, which is one of the club's main fundraisers. The entries included 146 "lovingly restored cars" built prior to 1972.

Zinser says, "We had 146 car entries which 600 people came to view and we raised over \$6,000 which is used to support the youth of Port Townsend. As for me, I spent over 200 volunteer hours before, during and after the show." But that's not all he and wife, Barbara, do for charities of the Kiwanis Club of the Northwest in Port Townsend, which is located across the bay from Seattle.

At an overnight camp for mentally challenged individuals ages 5 to 60 they cook breakfast every morning for their Beasite outside Chimacum, a Point Townsend suburb. Each week for 4-5 weeks, the camp has different age groups.

The Zinsers have been Puget Sound Chapter members for five years. He joined Unocal in 1944 and retired in 1987 from regional headquarters in Houston. During his 43 years in corporate service, he assisted as a reservoir engineer in

developing an offshore oil field in Texas. Additionally he worked as a petroleum engineer in Indonesia, Borneo and Thailand.

[Another Gold Medal for Bette Querin](#)

Vancouver Chapter member Bette Querin recently won her second gold medal for golf in the 75-79 age bracket in the BC Senior Games held in Burnaby. She emerged victorious for her combined net score in two 18-hole rounds played on different courses. She won her first gold medal with a similar gross score in Prince George.

“When I was younger,” says Bette, “I played both tennis and softball. But as I grew older it was suggested I take up the sport of golf because it would be easier on my legs. As for now my years don’t bother me.” By the way, she and her husband sometimes play golf together. When asked who wins between the two, she said “I do.”

Husband Joe Querin worked 37 years in the Engineering Department for Chevron Canada in the Marine Building located in Vancouver. As a member of the Vancouver Chapter he is responsible for the archives.

[Northeast Chapter is Dissolving](#)

On December 4 a small group of members of the CRA’s Northeast Chapter in Edison, New Jersey, gathered together for their last Christmas Holiday Party. Because of a diminished membership of 60 retirees and limited attendance at luncheon meetings, that organization is scheduled to be dissolved June 30, 2013 as a CRA chapter.

“We had started out holding four group meetings a year. But lately that number has declined to two,” said President Edward Orlando. He explained that the members had become quite old and many did not drive any longer.

He also informed Encore that the membership – which is paid up until June 30 – would be joining the CRA’s Unaffiliated Chapter in mid-2013. Orlando explained that both E. Kevin Ryan, the North Atlantic Seaboard Area Vice President, and Unaffiliated Area Vice President Chris Lardge supported the change. He also said the current Northeast members – most of whom worked for Chevron -- would receive a letter in April-May regarding the proposed details and their options regarding the geographical change. The Unaffiliated Chapter is based in Moraga, California, in the San Francisco Bay Area.

A farewell Northeast Chapter membership luncheon is planned for the Spring. Orlando, by the way, was a 29-year employee of Getty until it merged with Texaco. He worked in sales and marketing for Getty at the Company’s Newark Terminal in New Jersey. He still resides in New Jersey.

[Singing River Chapter Displays the Holiday Spirit](#)



Ms Ashley Sheldon, Sgt Schrock, Dennis Dauphin

On December 4, the members of the Singing River Chapter and area retirees were guests of the Pascagoula Refinery Management for an annual retiree dinner in their honor at the Pelican Landing Convention Hall. Chapter members, in conjunction with the dinner, were requested to bring a new toy for the U.S. Marine Corps “Tots for Toys” Program.

The generous Chapter members filled two large overflowing boxes and more toys placed in an adjoining area. The “Toys for Tots” regional coordinator, Mrs. Ashley Sheldon and Gunnery Sergeant Schrock – a veteran of three tours in Iraq – were on hand to receive the gifts. Over three hundred area retirees, spouses and surviving spouses were in attendance. Pascagoula Refinery General Manager Tom Kovar was the Keynote Speaker for the dinner and Singing River Chapter President Dennis Dauphin served as the evening’s emcee.

[Lila Crotty: A Busy Volunteer for the CRA and Others](#)

Many women members play important multiple roles in the activities of the Chevron Retirees Association and other organizations. Lila Crotty of the New Orleans Chapter certainly qualifies as a prime example.

Served As Chapter President

As a starter, Crotty served a two-year term in 2003-04 as President of the 250-paid member Greater New Orleans Chapter. That organization hosts four annual luncheon meetings plus two special gatherings at such local sites as the World War II Museum. She also previously served as the program vice president and currently is the Chapter's Recording Secretary.

By the way, husband Tim was a three-term Chapter President and is now one of the four board members. Both Crottys retired from Chevron in 1999 with Tim in April, after 30 years, and Lila in August after 25 years. Her job title for the Chevron Information Technology Company (CITC) was Project Manager in the New Orleans Exploration and Production office.

"We have occasional guest speakers at our Chapter get-togethers including some from Chevron" says Lila. "Certainly our most unusual invited luncheon visitor a few years ago was a large, non-poisonous Burmese python that was borrowed from a local zoo. It took four members to hold that snake," she laughs.



Lila Crotty, Lea and "Gramps" Tim Crotty

New Orleans, unlike most Chapters, sometimes has to make a quick change in the luncheon location. That occurred in October 2012 when the Chapter had to find another venue because of Hurricane Isaac.

Keeping Busy In Retirement

Since retiring, Lila has kept busy with varied pursuits. She works part-time at the Cenacle Retreat House doing the calligraphy for prayer enrollments. She occasionally sees other retirees there like Mary Vautrot, who attends retreats, or Gail Daigle or Tony Canzoneri who orders prayer cards.

In her own Chinese Presbyterian Church, as the Clerk of Session she assists the six active elders in planning activities "for the furthering of our mission." Lila uses her computer expertise in assisting with the publishing of the weekly bulletin for worship service, in producing a monthly newsletter, and creates PowerPoint visuals, which illustrate the point of the sermon.

During her spare time, she enjoys her role as Director of Scrabble Club #541. An avid wordsmith, Lila plays weekly at the club and occasionally competes in local and national tournaments. She soon will participate in a major tournament with a field of 90 people. In her remaining free hours, she enjoys various crafts, which include sewing and smocking (needlework) for granddaughter Lea – who is the delight of both "MiMi" and Gramps.

Benefits Corner

By Al Horan, Chair, CRA Benefits Committee

KUDOS TO CHEVRON FOR EFFICIENT 2013 OPEN ENROLLMENT

It's hard to believe but both another year and Open Enrollment are behind us. From my perspective, I believe Open Enrollment for 2013 went well. There were very few glitches and relatively few questions. I would like to congratulate Chevron for its skillful planning and execution. All in all, it was a job well done!

Open Enrollment included approximately 57,000 eligible retirees. (Almost all of these are covered by Medicare.) Approximately 9 percent of the retiree group chose to change their Medical Plan elections from their 2012 elections. Finally, around 33 percent made changes via the Chevron website (up from 26 percent) while the number of phone calls to the Chevron Service Center decreased by 25 percent. Also, the number of emails

and phone calls to members of CRA's Benefits Committee were less than in past years. We all seem to be doing something right.

As we are aware, we saw our Chevron Medical Plan contributions increase for 2013. In the case of Medicare retirees, the increases were mainly caused by the rise in pharmaceutical costs. In the case of non-Medicare retirees, the increases were driven by the added cost of medical services and pharmaceutical products.

What Can We Do to Reduce Cost Increases?

A very effective way of reducing pharmaceutical costs is to use Generic Drugs and make purchases via Mail Order. Generic Drugs are less costly for both you and Plan. A Generic Drug will cost you \$5 for a 31-day supply while a Preferred Brand Name Drug will cost you \$21 for a 31-day supply. Rather than purchasing a 31-day supply from a retailer, if you purchase a 90-day supply from Express Scripts your cost will be \$10 for a Generic Drug and \$42 for a Preferred Brand Name Drug.

Finally, in addition to your copayment you will be required to pay an annual deductible of \$325 if you are a Medicare Retiree and you purchase Preferred or non-Preferred Brand Name Drugs. If you are a non-Medicare Retiree you will be required to pay an annual deductible of \$325 if you purchase medications from a retailer.

The Cost Savings Can Be Substantial

As you can quickly see, the cost savings by switching to Generic Drugs is great, especially if you are taking several medications. I strongly encourage anyone who is now taking a Brand Name Drug to discuss this with his or her physician whether a Generic Drug can be substituted.

Likewise, I also encourage anyone who is purchasing their medications from a retailer to ask their physician for a new prescription that will allow them to purchase their medication through Mail Order from Express Scripts. Finally, anyone taking any of the following Brand Name Drugs may be able to lower their costs through substitute Generic Drugs because those medications are losing their patent protections in 2013: TRICOR, ZOMIG, FOSAMAX PLUS D, NIASPAN, ACIPHEX AND CYMBALTA.

Other Ways to Control Costs

Besides using Generic Drugs, there are other ways of controlling medical costs. One way is to have annual physicals and periodic checkups, as necessary, to catch or control a medical condition before it becomes a major problem. If you already have a medical condition that requires close monitoring, like diabetes or a heart condition, please be sure to follow your doctor's advice. That includes any recommendations pertaining to diet, exercise, etc. For some conditions like diabetes, there is also assistance through Medicare and United Healthcare. Please be sure to check them out. Remember, ultimately, you can gain an improved lifestyle while also reducing your medical costs. You are the eventual winner – better health and reduced costs.

Before leaving the subject of Chevron Medical Plans, I want to remind everyone that, if you have a problem with a claim that you are unable to resolve, please feel free to contact me or another member of the Benefits Committee. I have found over the years that the root cause of most problems is miscommunication. Generally, by working with you, United Healthcare and Chevron most disputes can be resolved quickly and effortlessly. So please keep us in mind.

Many Industry Increases Became Effective January 1

Now, turning to the public sector, in case anyone missed the announcement Social Security and Medicare are changing in 2013. With respect to Medicare, we will see the monthly premium for Part B coverage increase to \$104.90 (from \$99.90) for most individuals. Higher premiums may apply because of your level of income.

Also, a surcharge may apply to the Part D drug coverage provided through a Chevron Medical Plan also due to your level of income. Further, Medicare deductibles for Part A and Part B will increase to \$1,184 (from \$1,156) and \$147 (from \$140) respectively.

Be Sure To Review Your Finances

In the New Year, you probably will be looking at your finances to make certain they are up to date – investments, income, expenses, etc. While you are reviewing your financial situation, it probably would be a

good idea to also review your wills, estate plans, any similar documents and beneficiary and similar designations. Over the last several years, I've noticed more and more problems arising with beneficiary and similar designations under Chevron's Life Insurance and Pension Plans.

During the last year there were a fair number of issues involving either the payment of or the continuation of benefits to surviving spouses. Needless to say, situations like this can be quite upsetting for the surviving spouse and heirs. To avoid similar problems be sure that your beneficiary and similar designations are current and your spouse and heirs are aware of your wishes. It's important, too, that you retain a hard copy of your signed elections and that your survivors know where to find them.

Lastly, if you are receiving a monthly pension, make certain your (1) survivors have knowledge of what happens to your pension on your demise, (2) where to locate a copy of your signed elections and ideally (3) a copy of the letter that was given to you by Chevron or a legacy company that outlined your benefits when you retired. In a few cases, these documents were vital in establishing a spouse's right to receive continued pension benefits.

Shifting Thoughts to a Book About Hospital Care

Before closing this column, I want to share with you some interesting points that were made by Dr. Marty Makary in his recent book entitled "Unaccountable – What Hospitals Won't Tell You and How Transparency Can Revolutionize Health Care." He is a Surgeon at Johns Hopkins Hospital and an Associate Professor at the John Hopkins School of Public Health.

The aim of his book is to enlighten the public about what happens or does not happen that can result in adverse consequences for the patient. Shockingly, one study found that 1 in 4 hospital patients are harmed by medical errors. He goes on to mention that regularly hospital patients receive unnecessary or outdated care that can be dangerous. He feels that to avoid these dangerous situations there should be transparency that allows patients to obtain information about specific hospitals and doctors. Through resources like Medicare, States' Departments of Health and insurance carriers – like United Healthcare – it is possible to obtain some information about hospitals. Unfortunately, however, there is little available on doctors other than what may be passed along by word of mouth.

Author Advocates for Standardization of Medical Care, Accountability

Dr. Makary goes on in his book to mention he has increasingly witnessed patients who are fed up with a fragmented medical care system that is strewn with incentives that reward medical providers for the wrong things. In an ideal world, this is what he feels accountability should look like:

- **Bouncebacks**
A consumer should be able to obtain the percentage of hospital readmissions within 90 days of discharge, by condition, adjusted for the severity of the disease. These figures should be available nationally, regionally and by hospital.
- **Complication Rates**
A consumer should be able to obtain complication rates by condition that is broken down nationally, regionally and by hospital. The statistics should show the frequency of major complications resulting in problems related to these areas: respiratory, cardiovascular, bleeding, wounds,/infections. Gastrointestinal/malnutrition, kidney and neurologic. In addition, risk-adjusted mortality statistics should be available.
- **Never Events**
A consumer should have access to statistics that show events that should never happen. For example: leaving sponges or instruments in a patient, performing the wrong operation, performing the correct operation on the wrong side of a patient, death during elective surgery on a healthy patient, etc. These statistics also should be available nationally, regionally and by hospital.

- **Safety-Cure Scores**
Make available statistics showing the percentage of hospital medical care providers (doctors, nurses, etc.) that would have an operation in the hospital where they work; feel comfortable speaking up when they have a safety concern; and feel that the medical team promotes doing what's right for the patient.
- **Hospital Volumes**
Hospitals would make available data showing the number of patients treated annually by medical condition or by surgical procedure. In the case of surgical procedures, they should show the percentage performed using minimally invasive surgery versus traditional open surgery.
- **Transparent Records, Open Notes and Video Recording**
"Consumers should be able to find out which hospitals participate in programs that streamline access to written and video records."

I encourage anyone who would like to learn more to pick up a copy of Dr. Makary's book.

Al Horan, Benefits Chair, Phone 972-964-1787, Email: awhoran@verizon.net

Fall Management Meeting Held October 3rd

President Vic Revenko opened both morning and afternoon sessions of the Oct. 3 Chevron/CRA Fall Management Meeting (FMM) in San Ramon, CA which subsequently addressed such themes as Chevron Humankind, Defined Benefit Plans, Health and Welfare, Government and Public Affairs, Internal Communications, and the Chevron Advocacy Network.

Chevron Humankind Update

Reporting on this theme was Humankind-Specialist Lauren Lyon. She started by saying "For the 9-month period, January-September 2012, total contributions including Company match and the Grants for Good (volunteer hours) is nearly \$26 million. During this same period, retirees have volunteered over 33,000 hours and have made donations totaling \$3.8 million. In the same period, employees have volunteered 54,000 hours and employee donations total \$9.3 million.

Lauren indicated she would work with other Humankind staff to provide CRA with information to update our website as well as reviewing the issue of including retiree volunteer hours and donations on the Humankind home page. The retiree contributions data is a useful tool to encourage other retirees to participate in the program.

Chevron Advocacy Network (CAN)

Betsy Ricketts, Coordinator-Political Programs, reported, "We have 387 retirees who have signed up for the Network with 38 joining during the last Annual Meeting." She indicated, however, there had been no "calls to action" as legislation has been defeated before coming to the floor and there is nothing currently pending that provides an opportunity to engage retirees as advocates. Many issues have been going through the regulatory agencies where there is no public input.

However, opportunities may arise in 2013 at both the state and federal levels. Skip Rhodes reiterated the need to communicate with CAN members as well as other retirees and to keep the CRA website current. Betsy indicated that plans were being made to educate employees and retirees on new legislative issues and that a communication is being developed for distribution after the elections.

She further indicated that a new Chevron in America – "Who We Are" – brochure is in development and will highlight the significant presence of retirees in many states as well as generational stories. Revenko reiterated

CRA's commitment to help communicate important civic messages to our members such as registering to vote at this important election.

Other Agenda Items

CRA Treasurer Pat Branson extended the Association's appreciation for the funding received from PGPA (Chevron Policy Government & Public Affairs) for Communications, the Sacramento Annual Meeting Banquet and the Public Service Awards.

Deb McNaughton, PGPA Manager-Internal Communications, welcomed the group and "shared with us how our partnership continues to make a positive contribution to the Company. Deb emphasized that our retirees are "the very important customers" of our group. Revenko reinforced our long relationship and readiness to continue to be an advocate for the Company."

Revenko also reiterated "we would like to receive Chevron information for posting on our website on a regular basis." McNaughton responded that there is an Ipad app on the Chevron website (www.chevron.com) for the Company's e-magazine Next.

Other Chevron participants: Cheryl Watters, Manager-Strategic Planning; Human Resources: Cathy Drew, Team Leader-Health & Welfare Administration and Kitos Olano, Administrator – Defined Benefit Plans; Jamie Parry, Manager-Digital Media.

Other CRA participants: MJ Stone, Secretary; Dennis Dauphin, Communications Chair; Skip Rhodes, Public Affairs Chair; and Al Horan, Benefits Chair.

A Profile of the Encore Editor – Before & After Chevron

Not everyone is blessed in being able to discover and achieve what they want to be when they grow up. Fortunately, I have been one of the lucky ones.

At age 7, believe it or not, I began writing and printing a small newspaper for my second grade classmates at Sanchez Elementary in San Francisco. At 17, I became a sports columnist on the San Francisco City College newspaper, a copy boy working on weekends and summer holidays at one of San Francisco's four daily newspapers, and the host of a weekly FM radio sports program.

That was followed two years later by serving as editor of the award-winning daily at San Jose State University.

I also began a "side" career as a freelance magazine writer for the St. Louis Sporting News, Golf Digest, Parade, Sport and This Week. My first coup was writing a joint expose' with the manager of the San Francisco Giants revealing "The National League Pitchers Who Throw the Spitter." That article appeared on the sports section front page of every major U.S. daily newspaper.

Upon graduating from San Jose State, I got a job as a reporter on the Salinas Californian where I won awards for my articles on midnight raids of illegal aliens with the border patrol, for my one day aboard a U.S. Navy submarine with practice dives in the Pacific Ocean, and as the fall-guy for comedian Bob Hope before 5,000 fans on the first tee at the Bing Crosby golf tournament at Pebble Beach.

Before long, I was spending my free time in Hollywood interviewing notable Hollywood celebrities for feature articles in three major Canadian magazines. For example: There was lunch with Lucille Ball in her private dining room, a day at Steve McQueen's house, a martini drinking lunch with Jack Lemmon and an interview at Pebble Beach with James Garner. I also did a Saturday Evening Post feature on Clint Eastwood after a visit with him at a California ski resort.

A Full Time Sports Writer

Then one week I received job offers as a sports writer from a trio of San Francisco newspapers. I picked The Call-Bulletin, which each year sponsored a visit from The Harlem Globetrotters, who always traveled with two

other basketball teams. I was asked to organize a fourth team of former local college players to compete in the preliminary game to the Globetrotters. I not only was the paid player-coach but scored eight points - not bad for a 5-9, 130 pounder -- that opening night at the San Francisco Cow Palace.

When my paper unexpectedly folded five years later, I initially produced and wrote a local sponsored program for the NBC-TV affiliate in San Francisco. Then came another opportunity - working at the San Jose Mercury where I was appointed the ski columnist.

Downhill Skiing on Five Continents

Since then, I have hit the slopes on five continents. In Europe's Alps, for example, my buddy and I have skied 11 and 9-mile long ungroomed runs, raced trains from one village to another, flown in a helicopter from peak to peak and continue to do so. In Japan I skied inside a 39-foot-high dome and in another season I was trapped within a six-month span by avalanches in Chile, the California High Sierra and the Canadian Rockies. I've received more than a dozen writing awards from those experiences and others. That opportunity exposed me to other kinds of travel writing - such as cruises, island, historical and especially family getaways. To date I have visited 55 countries on six continents with the most recent being to Italy, Malta, Greece, Turkey, Lebanon, Jordan and Syria - the latter only two years ago. Prior to those overseas adventures, I spent part of my time as the West Coast writer for Golf Digest, where my feature articles totaled nearly 30 - including covering a U.S. Open. I had the privilege, too, of meeting the greatest, nicest, most popular pro golfer of all time - Arnold Palmer. Yes, I have met and interviewed Jack Nicklaus, too.

Challenging Job with Bechtel

Although I enjoyed sports writing, it required very little use of the brain. Conversely, I made many friends such as NFL Commissioner Pete Rozelle, 49er footballers Coach Bill Walsh and Steve Young, Oakland A's baseballer Ricky Henderson and Yankee pitcher Mike Mussina. So I accepted a more challenging position to become the editor of the corporate monthly magazine at Bechtel Corporation headquarters in San Francisco.

It led to lots of U.S. and Canadian travel, including the phenomenal oil (tar) sands 300 miles north of Edmonton. Eventually the climb up the corporate ladder resulted in my promotion to assistant PR manager with responsibility for nearly 50 staffers worldwide - excluding government affairs. Our department sponsor was former Secretary of State George Schultz.

New Approach for the Social Annual Report

During my 11th year at Bechtel, I received a call one day from Bill Jones, the late, outstanding corporate Public Affairs Manager at Standard Oil of California. He asked if I knew anyone who would be interested in a job in his department. I said yes. I would. The Social assignment I accepted was a major one. The Company had decided on producing THE ANNUAL REPORT in an entirely different way. The previous procedure was to lock a staff writer in a room for two weeks while continually supplying him with multiple reams of resources to review and digest before beginning his first draft.

MY task was to personally interview every Company vice president responsible for a major department or function - and then promptly write the first draft of each of the meetings for review and approval. That was the first of three ANNUAL REPORTS I helped produce.

Shortly thereafter I was given the exciting opportunity of visiting the Company's isolated steamflood oil facilities complex in Pekanbaru, Sumatra. Enroute, that included overnights in Hong Kong and Singapore. Upon returning to San Francisco headquarters my next task was to write articles for almost every internal/external magazine, newsletter, Company newspaper and to produce a series of brochures for what was then Chevron Chemical.

After only six productive and enjoyable years, I resigned my position. It was a difficult family decision. The problem: I was commuting to San Francisco every workday from Contra Costa County while my wife was doing the same in Alameda County as principal of the nation's largest school for the blind. We also had two young children in daycare.

Becoming a Chevron Contractor

Following some difficult family meetings, I agreed to stay at home with the kids and work as a freelancer. About two months after I left Chevron, I received an urgent call from Public Affairs. I was asked if I could spend 10 days helping out with the ANNUAL REPORT. I said yes and that began my task as a contractor. Under our limited hours agreement, I worked for a number of years on such projects as Encore, the ANNUAL REPORT, Chevron World, an overseas newsletter for COPI, plus Home Office brochures and a Home Office newspaper for employees.

Eventually, as most of those Company print publications (excluding Encore) were eliminated, I found an additional source of freelance opportunities. Those are the airline magazines starting with Delta, where I was a contractor 15 years. Some others were American, Northwest, AirCal, PSA, US Air, Alaska, America West and even Canadian, Swissair and KLM.

Several airlines requested feature articles that required in-person, face-to-face interviews with many of America's leading CEOs. So I was assigned to do profiles of such major corporations as Hewlett Packard, Intel, Bank of America, Wells Fargo, Transamerica, Pacific Telesis, Hershey Foods, Disney, Hallmark, Nike and Chevron. The latter interview was with Chairman George Keller. I have done a limited number of features with politicians, too - highlighted by Senator Diane Feinstein.

Many of my other magazine articles have appeared in National Geographic publications, Saturday Evening Post, Cosmopolitan, Ladies Home Journal, Parade, Runners' World, Sport, American Express Golf Annual, Boys' Life and San Diego Home/Garden, etc.

One final note. My wife, Linda, is an internationally known and celebrated teacher of blind children AND fellow instructors. She has been an invited guest speaker before large groups in Israel and Canada twice. In Lebanon, at the invitation of the Fulbright Society and the U.S. State Department, she taught teachers of the blind at a Beirut university. When the Muslim community learned of her program, she was invited to review and make suggestions for also improving their program. Moving on to Damascus, it was 2 ½ years ago the government celebrated the opening of a new facility for pre-school handicapped children. But upon opening the school it was discovered there was no program for the blind children and their teachers. The principal contacted the local American Embassy, which forwarded the request to the U.S. State Department and Fulbright Society. Once again, Linda was asked if she could help - which she did as a Senior Fulbrighter in Damascus and two other major cities. I accompanied her and took all the program photos requested by the State Department.

Thinking back now....2nd Grade was a long time ago...and the ink has never dried.

Chevron Retirees Association

The Chevron Retirees Association is not a subsidiary of the Chevron Corporation but an independent Organization of retired employees of Chevron or its predecessor companies.

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Encore In Memoriam: July - September 2012

As reported by Chevron during this period

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Caltex

Fitzgerald, Arthur D., Ret. 1988

Machin, Laurence E., Ret. 1977

Mielke, Henry W., Ret. 1977

Schon, Julian M., Ret. 1977

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Abrao, Delbert J., Ret. 1978

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Altman, Belle., Ret. 2004

Anderson, Joyce G., Ret. 1994

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Archote, Milton J., Ret. 1985

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Canali, Nello., Ret. 1977

Carmagnola, L J., Ret. 1986

Carter, Roger E., Ret. 1990

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Cola, Louis., Ret. 1976

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Disbrow, William E., Ret. 1977

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Mahoney, Victor T., Ret. 1983

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Marshall, J M., Ret. 1988

Martin, Amy L., Ret. 1998

McCoy, Carl E., Ret. 1992

McCray, James., Ret. 1989

McElroy, James R., Ret. 1971

Minor, Keith S., Ret. 2007

Mitchell, Richard J., Ret. 1984

Moore, C B., Ret. 1985

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Neely, Donald J., Ret. 1984

Noreen, Richard A., Ret. 1992

Ogle, Philip D., Ret. 1982

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Reading, Henry D., Ret. 1996

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Redmond, Thomas L., Ret. 2001

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Seaquist, Donald C., Ret. 1986

Searle, D F., Ret. 1982

Shea Jr., Jerome J., Ret. 1985

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Shirley, R D., Ret. 1982

Smith, F L., Ret. 1982

Spence, Raymond V., Ret. 1991

Stark, Russell R., Ret. 1980

Steinberger, Frank A., Ret. 1994

Sutton, Oscar M., Ret. 1986

Thompson, Marvin D., Ret. 1992

Toner, B P., Ret. 1986

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Waddle, Jimmy R., Ret. 1999

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Carlson, Richard A., Ret. 1984

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Copeland, Donald L., Ret. 1992

Crain, Owen E., Ret. 1984

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Grist, Leon., Ret. 1984

Hale, Lula., Ret. 1985

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Hobbs, Rodger P., Ret. 2002

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Sherrill, R Kendall., Ret. 1984

Theis, Ford N., Ret. 1981

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White, Harry J., Ret. 1983

Gulf

Adams, William R., Ret. 1982
Allen, Elvin L., Ret. 1995
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Arthur Jr., Theodore R., Ret. 1985
Atteberry, Eugene H., Ret. 1983
Bankester, Eamel F., Ret. 1989
Barp, Grace L., Ret. 1986
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Figueroa, Roman ., Ret. 1993
Frank, Russell A., Ret. 1983
French, Millard L., Ret. 2000
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Green, Ellis K., Ret. 1980
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Hardy, Thomas E., Ret. 1983
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Holman, Kelso W., Ret. 1985
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Leonard, Trellis J., Ret. 1985
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Manes, Dojaunna J., Ret. 1985
Marcus, Edmond ., Ret. 1979
Martin, Charles W., Ret. 1984
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Rudisill, Leroy R., Ret. 1983
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Shiller, Neolin W., Ret. 1981
Simmons, William A., Ret. 1979
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Steponic, Richard J., Ret. 1996
Tears Jr., Arthur T., Ret. 1982
Terry Jr., James M., Ret. 1982
Thompson, R ., Ret. 1975
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Ward, James D., Ret. 1979
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Wennesheimer, Adelaide G., Ret. 1986
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Wilson, Earl ., Ret. 1985
Wise, Joseph W., Ret. 1981
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Alden, Anne ., Ret. 1984
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Andrews, George F., Ret. 1984
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Bartley, Derrill G., Ret. 1981
Bass, Albert R., Ret. 1988
Bjorndahl, Jennie Y., Ret. 1982
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Boyett Jr., John E., Ret. 1978
Britton, William D., Ret. 1982
Broussard, Howard J., Ret. 1989
Brown, William H., Ret. 1979
Brown Jr., Thomas E., Ret. 1986
Burr, William W., Ret. 1980
Bushee, Wayne C., Ret. 2002
Cantrell, Jimmy L., Ret. 1989
Caraway, B D., Ret. 1985
Case, Lyle E., Ret. 1989
Cassell, Mary L., Ret. 1986
Chalupa, Edwin G., Ret. 1989
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Choate, Alton ., Ret. 1990
Cole Jr., Roy H., Ret. 1984
Collins, Sylvester P., Ret. 1994
Cook, Clifford P., Ret. 2002
Cooper, Thomas R., Ret. 1980
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Cox, Elver D., Ret. 1982
Cunningham, Homer D., Ret. 1986
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Mayfield, Edward D., Ret. 1989
McAdoo, Everett S., Ret. 1993
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McLaurin, Loretta P., Ret. 1978
McMullen, Clinton A., Ret. 1982
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McWhorter, L C., Ret. 1983

Melton, Arthur E., Ret. 1982
 Miller, Darrel E., Ret. 1982
 Monroe, Orlando H., Ret. 2000
 Motto, Celestina M., Ret. 1993
 Murphy, Thomas H., Ret. 1998
 Naquin, Alton J., Ret. 1983
 Nelson, William R., Ret. 1979
 Newton, Mary ., Ret. 1968
 Orgeron, Mcnair J., Ret. 1978
 Parsels, Wilfred R., Ret. 1979
 Patterson, William L., Ret. 1985
 Peck, Vernon M., Ret. 1984
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 Quinn, Russell W., Ret. 1989
 Rapp, Lawrence F., Ret. 1992
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 Ringell, Celia J., Ret. 1977
 Robichaux, Elmore T., Ret. 1980
 Robin, Leonard B., Ret. 1993
 Robinson, Rodney ., Ret. 2012
 Romano, Patrick A., Ret. 1982
 Romero, Curtis L., Ret. 1980
 Ross, Herbert C., Ret. 1985
 Rouch, Dean B., Ret. 1983
 Ruiz, Horace A., Ret. 1982
 Sablatura, Clarence J., Ret. 1986
 Sanders, Emmett ., Ret. 1977
 Schait, Gerald J., Ret. 1983
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 Scott, Jr Irvine., Ret. 1997
 Sholar, Colin M., Ret. 1993
 Simmons, Sherman A., Ret. 1985
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 Stumhoffer, Annie ., Ret. 1982
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 Sutnik, Michael C., Ret. 1982
 Taylor, William P., Ret. 1994
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 Thomas, Anthony J., Ret. 1979
 Timaeus, Lee J., Ret. 1986
 Warren, Richard F., Ret. 1979
 White, Jerry E., Ret. 1990
 White, Thomas E., Ret. 1985
 Williams, James D., Ret. 1981
 Withrow, Dewey W., Ret. 1986
 Woods, Earl E., Ret. 1980
 Zoch, Royce W., Ret. 1989

Deems, Virginia L., Ret. 1930
 Dockwiler Jr., Joe ., Ret. 1973
 Dore, Annette M., Ret. 2000
 Drake Jr., Joe C., Ret. 1990
 Elam, William M., Ret. 1986
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 Hurt, Rupert C., Ret. 1992
 Jackson, Gus G., Ret. 1970
 Karst, Marian B., Ret. 1983
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 Legner, Edward C., Ret. 1975
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 Lobe, Lewis H., Ret. 1985
 Lodge, Leroy J., Ret. 1992
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 Millsap, Jack E., Ret. 1978
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 White, Jeremy ., Ret. 1991
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 Williams, Sammy D., Ret. 1992
 Woodall, Arthur W., Ret. 1984

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Bagley, James R., Ret. 1985
 Barber, William P., Ret. 1985
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 Beals, Richard W., Ret. 1965
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