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## Third Quarter 2011

### CRA Has New Executive Management Team

For the first time in six years an entirely new executive management team will be guiding the Chevron Retirees Association in the 2011-12 fiscal year. At the CRA's 39th Annual Meeting in Houston, Texas, Vic Revenko of San Rafael, Calif., was unanimously elected President by the Association's delegates. He promptly appointed MJ Stone of Phoenix, Ariz., CRA Secretary, and Patricia Branson of Crandall, Texas, CRA Treasurer. Their terms of office begin July 1.



Pat Branson, Vic Revenko, MJ (Maree) Stone

In the last several years, Revenko has been active in several important CRA functions. In 2010-11 he was the Area Vice President for Northern California/ Hawaii, which has the organization's largest paid membership. It encompasses 11 chapters in Northern California and one in Hawaii. Immediately prior to 2010-11, he chaired the Planning & Research Committee and served three years as Marin Chapter President.

Among his numerous volunteer roles: he's chaired the Institute of International Education in

Washington, D.C.; served on a committee that helps to select judges for the California Supreme Court; and is the former president of San Francisco's prestigious Commonwealth Club.

Prior to retiring in 1999 as Manager, Global Training and Organization, Consulting Services, Chevron Corporation in San Francisco, Revenko's 34-year career included varied technical, business and Human Resources assignments with Chevron Research, Chevron Chemical and Chevron USA. A licensed professional chemical engineer, he did some recent consulting for Chevron in Bahrain and Kuwait. He resides at 16 Deer Park Avenue, San Rafael, CA 94901. His contact outlets are (415) 453-3679 or [Revenko@aol.com](mailto:Revenko@aol.com) or [revenkoCRA@aol.com](mailto:revenkoCRA@aol.com).

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### Chevron Chairman Big Hit Again as Keynote Speaker

Each year in May, the Chevron Retirees Association (CRA) hosts its Annual Meeting, where members are treated to an enlightened keynote address by a senior Chevron executive.

At this year's event on Monday, May 16, for the second consecutive year, Chairman and CEO John Watson was the keynote speaker in front of a packed room of retirees and their spouses. Throughout the evening, attendees were fixated on Watson's every word - and his occasional whimsical remarks.

Watson began his remarks by expressing his pleasure at having such an opportunity to share both Chevron's numerous ongoing accomplishments and its exciting plans for the future.

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# President's Letter

## Thanks to All My Team Members For Their Dedicated Support

During the last two years I have had the honor and privilege of serving as President of the Chevron Retirees Association. I thank each of you for giving me this opportunity. I leave knowing that our team did all we could to advance the cause of our members and the Association. The CRA is a large organization and credit for its success goes to the many dedicated officers and members who have generously given of their time and talent to make it what it has become today.

So to all the Officers, Area Vice Presidents, Committee Chairs, Subcommittee Members and Chapter Presidents. I "THANK YOU" for a job well done. Also, my thanks go to the Past Presidents for their valued counsel and to all the spouses who have supported our officers in their endeavors.

We are especially indebted to our Chapter Presidents for they are the ones who keep the Association functioning. They are the ones closest to our members and the ones who confront and solve membership problems before the Association learns about them.

Special kudos go to Frank Coe and his Host Committee members for the warm Texas welcome extended to all our delegates, spouses and guests during the 2011 Annual Meeting in Houston. We are appreciative of all their outstanding work in hosting this meeting.

## CRA Relationship with Chevron is Unique

We are especially grateful for the Company's ongoing support of our Association. That special relationship with Chevron is unique. No other company has a retiree organization quite like ours whereby each supports the other in shared common goals and objectives. We could not exist in our current form without the financial support we receive from Chevron. Joe Laymon, Vice President of Human Resources; Claudia Polidori, Manager of Benefits; Deb McNaughton, Manager of Internal Communications, Policy, Government and Public Affairs all have been instrumental in providing financial support, speakers for our meetings and counsel on matters of common interest.

During my time in office I've had the pleasure of receiving and reading the many Chapter newsletters that were sent to me. It is interesting to note that many members live in different parts of the USA, Canada and other countries and are the product of many legacy companies. Yet collectively we have come together to share common goals in helping each other. It is this spirit that keeps us strong and united.

## Many Changes Have Improved Our Efficiency

Some significant changes were enacted during the last two years to improve the efficiency of our organization. For example, we have gone digital in many aspects of our operation - from the President, Secretary, Treasurer and all Committee Chairs. We found it necessary to create two volunteer positions, namely a Legal Advisor led by Attorney Jerry Duck and an IT Advisor headed by Lila Crotty.

Additionally, Al Horan, Benefits Chair, and his committee wrote and published the "Advanced Care Planning" booklet. Along with his many other duties, Al is currently working with MetLife to introduce Auto and Home Insurance to our members at discount prices. Continuing where Kathy Dougherty left off and under the leadership of Dennis Dauphin, Communications Chair, the website has been reprogrammed to allow the CRA to be less dependent on contractors, thus saving about \$16,000/year. Added thanks to Vic Revenko and Clyde Crittenden for developing job descriptions for everyone serving in the organization.

## Other Important Advancements Have Been Achieved

Following in the footsteps of AVP Vic Revenko was Chris Lardge as the P&R Chair with responsibility for the key CRA 2020 Project. That program is being led by Past President John Dewes and AVP John Bulla. Its vital purpose is to chart the future direction of CRA. Tom Boaz, Budget and Finance Committee Chair, was responsible for streamlining the Budget process.

Moreover, through great perseverance, Treasurer Merle Hufford was successful in obtaining tax-free status for our chapters in Texas. Frank Coe, Demographics Chair, has completely redone the way demographics data is collected and disseminated to our Chapter Presidents. Past President Charlie Rhoads has streamlined the inventory of potential candidates for office and expanded the number of members serving on the Nominating Committee so each Area is equally represented.

### Countless Other CRA Betterments are Functioning

Bill Mather, as the Unaffiliated Chapter AVP, and Charles Patterson greatly improved the aforementioned Chapter's newsletter. AVP Rudy Trembl not only has introduced the concept of Social Groups but he has been instrumental in creating one and seeing it elevated to Chapter status. Skip Rhodes, Public Affairs Chair, and his committee developed new guidelines for the Chevron Public Service Awards. Additionally, a number of new awards were created and developed by Past President Bill Leney, Pete Gates and Rudy Trembl to recognize service to the Association.

As Membership Coach, Past President Leney perfected a series of recommendations to assist Chapters in their ongoing endeavors to increase membership. I also would like to recognize and thank our Editor, Walt Roessing, whose efforts make the ENCORE Publication what it is today - full of pictures, stories and news of the members and the Company.

Thanks to everyone who have worked so hard to strengthen the CRA's framework. Most of all, I want to sincerely thank Secretary Mary Lou Baugher and Treasurer Merle Hufford, the two pillars of our Association, for their boundless energies and unwavering commitment to keeping the organization on sound footing. They will be missed.

However, I am confident that our new President, Vic Revenko, and his management team will continue the tradition of improving the organization and helping any members in need. To each of them I pledge my support as they continue to promote our Association goals.

With warm regards,

**Ernie Breaux**

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## News

### Other Houston Highlights at Annual Meeting

An outstanding keynote address by Chevron Chairman/CEO John Watson and the unanimous election of CRA President Vic Revenko took center stage during the Association's May 14-17 Annual Meeting in the Sheraton North Houston Hotel. Of major importance, too, were multiple reports by CRA officers plus presentations by invited guests from Chevron, MetLife, HDH and UHC that took place during the Association's two-day business segment.

In addition to the guests, attending the Annual Meeting were 83 CRA directors who represented the majority of the CRA's 93 chapters in the U.S. and two in Canada. The participating delegates included Association officers, committee chairs, area vice presidents, past presidents and chapter presidents.



CEO John Watson congratulates new CRA President Vic Revenko. Right: Outgoing CRA President Ernie Breaux

The business side of the Annual Meeting began with detailed oral reports by the treasurer and the chairmen of the CRA's seven Standing Committees. Narratives varied from current accomplishments and basic operating information to the discussion of significant action issues that need to be addressed now -- such as the organization's declining membership between today and 2020.

#### **Here are highlights of the presentations by CRA Committee Chairs:**

Chairman Tom Boaz of the Budget and Finance Committee reported the following in regards to the Association's finances, budget and membership:

- The CRA continues to remain in a financially strong position.
- The organization's biggest challenge is to maintain and increase dues paying members. The year-ending June 30 had a loss of 1,968 dues-paying members. The current membership total is 13,856.

Among major points made by Benefits Committee Chairman Al Horan were:

- Chevron has about 50,000 retirees, including 10,000 survivors. The Company is committed to continuing retiree medical benefits, dental and life insurance for certain legacy retirees and limited vision coverage. The CRA offers dental coverage mainly for members who are not Chevron legacy retirees.
- Approximately 30,000 retirees receive monthly pensions. The CRA continues to request that Chevron consider providing a pension supplement increase.
- Chevron Human Resources does an excellent job of policing outsource providers and in helping the CRA with member issues. When any problems arise, retirees are encouraged to bring them to a member of the Benefits Committee.

Chairman Dennis Dauphin of the Communications Committee outlined the many improvements made in the CRA website ([www.chevronretirees.com](http://www.chevronretirees.com)). Some examples:

- The website has been converted to Content Management Software format (CMS) which allows direct entry into the website. The conversion was made possible by Chevron's assistance.
- Website now includes such informational links as the Advanced Care Planning Booklet, 2010 Tax Relief Act, Ecuador litigation, VSP letters, Annual Meeting data, etc.
- The Website "Navigation Bar" has five parts: Home, About CRA, Publications, In Memoriam, Tools & Resources.
- Publications on the website are ENCORE, Line Rider, "NEXT" and Tidbits.

Dauphin encourages retirees to add their name to the e-mail roster by contacting committee member Charles Patterson at [sanger@aol.com](mailto:sanger@aol.com).

Public Affairs Committee Chairman Skip Rhodes encourages retirees to:

- Register in the on-line advocacy program which enables the Company to advise members when there is a grassroots issue needing letters to be written to Congressional representatives.
- Submit Public Service Award nominees at any time. Send form CRA 220, which is available on the CRA website.

Demographics Committee Chairman Frank Coe reported:

- A monthly roster of recently terminated employees - 50 years of age and 15 years of service -- was added this year. They may include individuals who are not eligible for medical benefits but may enable chapters to contact these individuals for potential membership in CRA.
- Roster distribution is made twice a year in March/April and September/October.
- Committee has assumed maintenance of zip code to chapter mapping table from the HR Service Center. Use of latitude/longitude data allows for custom roster retrievals.

Unaffiliated Area Committee Chairman Bill Mather reported:

- Current membership of 1,075 is less than the last fiscal year because 575 members have not renewed their dues yet.
- We initiated a website, [www.craunf.org](http://www.craunf.org), two years ago with good success. Website use has reduced printing cost for both printing and mailing hard copies. To date there have been more than 6,000 visitors

to the website. There is a link from the site to ENCORE. Charles Patterson is the Unaffiliated Newsletter editor.

Nominating Committee Chairman Charlie Rhoads reported:

- Committee responsibility is to develop members into leadership roles.
- Organization's future depends on willingness of members to accept those roles.
- Interested members in serving the Association need to fill out the Personnel Experience Record (PER) Form 250 and submit it to the committee.

Planning & Research Committee Chairman Chris Lardge reported:

- In regards to the Value of CRA Membership, the CRA currently provides one or more of the following to both dues-paying and non-dues paying retirees: ENCORE, chapter newsletters, lunches, day trips, advocacy on health plan issues, public service awards, scholarships, CRA Dental Plan, CRA Home and Auto Insurance Plan, Advanced Care Planning Booklet, and a very informative website.
- Added value to CRA membership could include membership cards, lapel pins, service awards, more recognition in ENCORE, group discounts for travel, cruises and retail purchases, more PSA Awards at Area/Chapter level, more scholarships for member grandchildren, etc.
- Record retention in the Records Management System should be streamlined and stored electronically.
- Review needed of electronic tools such as Facebook, twitter, etc. to support CRA goals.
- Per normal rotation, the South Atlantic Seaboard Area is scheduled for the Annual Meeting in 2014. Motion made, seconded, approved.
- Recommendation: Determine what CRA can afford, what members would like, communicate what CRA delivers today, differentiate between benefits for dues/non-dues paying members.

After the Sunday luncheon break, the Annual Meeting agenda re-started with a Membership Report by former CRA President Bill Leney. He suggested:

- A Membership Incentive Award, to be determined by the Area Vice President, could go to the chapter president in his/her Area who does the best recruiting. Such awards could be presented at the Area Meeting with a mass recognition of the winners.
- Early contact with the newly retired. Demographics Committee can e-mail a list of new retirees (with addresses) to each chapter for those retiring within their chapter footprint. The chapter then could contact the new retiree (letter or personal contact) before many of their retirement activities become established. That presentation was followed by the 2020 Workshop led by John Bulla and John Dewes. The essence of the workshop was to engage in a discussion of real issues - such as a declining and aging membership -- facing the CRA as it goes forward. The goal is to gain data in order to develop a CRA Business Plan for the year 2020 and beyond. The workshop, to be held each year, is to help the Association be fully prepared when the time comes and changes do occur. Following is a partial list of AVP Reports, Comments and Suggestions regarding the CRA's future:
- Chapters without employment or retirement centers will decrease and eventually close.
- Geographic areas may realign with other areas.
- Chapters want a voice in what happens to their chapters.
- Increase commitments on electronic communication, and the value of the CRA, to further promote opportunities and cultivate interest in our organization.
- Social clubs may be a good option to traditional chapter organization.
- Area loyalty is second to chapter loyalty.
- National organization should not dictate what the Association should look like.
- Adopt a chapter. If chapter in an area closes, members can join another chapter in the same area.

Rudy Trembl, South Atlantic Seaboard AVP, gives presentation on CRA Social Groups:

His major points were that a "Social Group" provides an opportunity for retirees, who are not geographically close to an existing chapter, to get together on a periodic basis and be recognized by the CRA as a group. He introduced the following proposed resolution that was approved by the CRA members:



- CRA shall officially recognize retiree Social Groups.
- Formation of a Social Group will be under the direction of the AVP with approval of the Association President.
- Retirees in a Social Group will be dues paying members of CRA.
- Social Groups will have minimal administrative responsibilities.

### Invited Guests Important Feature of Annual Meeting

Participating in the Annual Meeting program were the following corporate speakers from (1) San Ramon and (2) Houston plus guests from MetLife, HDH and UHC.



L to R: Ed Spaulding, Public Affairs Manager, Laura Hogge, Regulatory Specialist, CRA Public Affairs Chair Skip Rhodes

Guest Corporate speakers in addition to Chairman Watson were:  
 Claudia Polidori, Corporate U.S. Benefits  
 Edward Spaulding, Public Affairs Manager, North America - Houston Office  
 Laura Hogge, Regulatory Specialist, Deepwater Exploration and Production - Houston Office

Claudia Polidori informed meeting

attendees of 2011 changes beginning with the Vision Program (VSP Vision Care). For example:

- VSP Vision Care has replaced EyeMed as the new vision care administrator for Chevron for those in PPO plans\*. (HMO participants will continue to receive vision services through their HMO).
- Eye exams are covered at 100 percent in-network. Out-of-network benefit levels for an eye exam have increased from \$30 to \$45.
- You'll continue to receive a 20 percent discount when you purchase a complete pair of glasses from a network provider.
- Health Eligibility rules have expanded to cover dependents up to age 26.
- Lifetime Medical benefit maximum has changed from \$5 million to unlimited.

\*Plans include pre-65 Chevron Medical Plan Options 1, 2, 3 through UnitedHealthcare, as well as Post-65 options through UnitedHealthcare - Chevron Medicare Plus Plan, Chevron Senior Care Plan and the Chevron Medicare Standard Plan.

**Other Benefits news:** Open Enrollment for 2012 is Monday, Oct. 17 through Friday, Oct. 28, 2011.

### Status of Resuming Drilling in Gulf of Mexico

Edward Spaulding's topic was "Getting Back to Work in the Gulf of Mexico - a Long and Winding Road." He spoke to the group about the resumption of safe drilling operations and also discussed the categories of improving spill response capabilities, expanding intervention capabilities and upgrading industry drilling standards.

Similarly, Laura Hogge's topic was "Permitting in the Gulf of Mexico." She explained what it now takes to drill a deepwater well, permitting steps, pre and post moratorium permitting and the current stay of play. What is especially frustrating, she said, were the constantly changing permitting requirements. Even after obtaining approval on a specific permit the government may require companies to get re-approval because rules on the aforementioned permit had been revised. She said it can take up to 10 years to complete a deepwater drilling project from day one to actual production.

Non-Company guest speakers were:

- Sara Stein and Eric Zvejnieks, Metlife Account Executives
- Chet Rhoads, HDH Executive Vice President
- Dr. David Wiechers, Medical Director, UHC

Eric Zvejnieks' remarks were concentrated on the CRA Dental Plan. For instance, he pointed out:

- Most employers terminate dental coverage at the time of retirement. So CRA worked with MetLife to provide dental coverage for CRA dues-paying members.
- Coverage is available for retirees when they first join CRA. Chapter presidents are asked to provide HDH with a list of new members by the first of each month. MetLife then sends enrollment packets to new members. Annual dental plan participants are provided the opportunity to move between plans - from Option 1 to Option 2 or vice versa. On-line assistance is available as well as a CRA dedicated center.

Sara Stein gave an overview of the proposed MetLife Auto & Home Program for CRA:

- Their comprehensive line of coverage includes auto, motorcycle, home, renters, mobile homes, boat, recreational vehicles, personal excess liability (umbrella coverage) and flood.
- MetLife offers members convenient and professional customer service including a single toll-free number, free insurance reviews and consultations, on-line services, flexible payment plans and 24/7 claims reporting.
- The offer of Auto & Home Insurance will include a mailing four times per year. That includes an initial mailing to all Chevron and Legacy retirees.
- This program will help CRA attract new members and provide additional value to current members by enhancing CRA's benefits offerings. She added it also will increase CRA's revenue opportunities.

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## **CRA Has New Executive Management Team**

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### **Secretary Will Serve Double Duty**

Then there's Stone, one of the Association's busiest volunteers. Besides her key role as the CRA's new secretary, she also continues as the Intermountain Area Vice President with responsibility for 10 chapters ranging from the Mexican to Canadian border. That secretary post is not new to MJ, however. In 2003-04/2004-05 she was the Association's secretary for President Bob Olmstead. Subsequently, she spent 2005-06 through 2008-09 as Communications Chair.

MJ served 39 years with Spencer Chemical, Gulf Oil and Chevron. Assignments during her 12 Chevron years varied from Corporate Human Resources to Chevron Overseas Petroleum (COPI). Her COPI tasks took her from Angola to Zaire in Africa along with "stops" in England, Indonesia, Kazakhstan, Papua New Guinea, Vietnam and a North Sea oil platform.

Retirement came in 1997 in San Ramon, Calif., as general manager, COPI Human Resources. Her Phoenix volunteerism activities include the Desert Botanical Garden, Desert Foothills Library and Pets on Wheels. She resides at 30600 N. Pima Road, #101, Scottsdale, AZ 85266. Contact numbers are: 480-595-2872 or [msto@cox.net](mailto:msto@cox.net).

### **Branson Takes Over the Treasurer's Responsibilities**

As the new CRA treasurer, Patricia Branson has teamed once again with Stone. During eight years with the CRA, two were served on MJ's Communications Committee and six on the Nominating Committee. Branson retired in 1999 from Texaco at the Port Arthur Refinery, where she was employed 38 years as an accountant. She is a third generation family member to retire from that refinery.

Her current volunteerism in Crandall, Texas, involves serving on the city council, as secretary/treasurer of the Economic Development Corporation and on projects for the Chamber of Commerce. She is on the advisory board for the Crandall school district and serves on several church committees.

She is married to Gary Branson, who has spent five years as the North Central Texas Chapter president. In that same period she has been the chapter's secretary, treasurer and newsletter editor. She resides at 109 Creekview Ln, Crandall, TX 75114. Contact numbers are: 972-427-8669 or [gbbp@wi-fi.net](mailto:gbbp@wi-fi.net).

## Revenko's Houston Acceptance Speech as CRA President

(Following his unanimous vote, Vic Revenko gave the following speech to CRA members attending the Annual Meeting:)

Thank you Ernie. You have been a great role model as CRA president. And thank you all for your vote of confidence in electing me your next president. I consider it a great honor and will do my best to serve CRA and help it continue to thrive into the future.

The CRA has been in existence 40 years. Over this time it has gone from representing one company to many companies and cultures. The Association has thrived because it never lost sight of its core principal of representing and providing valued services to its members and their families. THIS is what I will work to continue and strengthen.

Under the mantle of CRA, an important bond has been created among fellow retirees of CRA legacy companies (Chevron, Gulf, Texaco, Caltex, Unocal and others). The implicit bond of fellowship, cooperation and thoughtfulness, together with an attitude of support and service, is why this diversity so highly valued by CRA members works.

It's been a successful 40 years by any measure.

My vision for CRA, as I have gotten to know it at the local, area and national level, is to continue this positive heritage and build for the future.

My major objectives going forward are:

- Strengthen the CRA organization by continuing the 2020 Project to make chapters, areas and national as viable as possible looking toward the future.
- Continue to improve ways of providing chapters with support to make them as robust as possible.
- Build on the relationship with Chevron.
- Improve communication processes to members using traditional means as well as web-based technology and other media resources.
- Look for ways to add value to membership by providing benefits or services not provided by Chevron or not fully provided to all CRA members.
- Attract new dues-paying members to CRA.

My intent is to work in a collaborative, team-based manner. I value inclusiveness, openness and quality of thought. I tend to seek informed and diverse input as part of making a decision. I enjoy positive conversation and humor - this makes it fun for all.

As we move forward, my vision will need to build on trust, respect and sound motives. At all times, I would endeavor to be mindful of purpose and focused on the greater good of CRA. It is my privilege to be the next CRA President.

## Benefits Corner by Al Horan

It is hard to believe but I just attended my fourth Annual Meeting of the Association. It was an outstanding and productive experience thanks to the organization and planning of Frank Coe, Ernie Breaux and all the other people who volunteered to work behind the scenes in Houston to make it such a success.

It also was successful because it gave all the attending CRA delegates a wonderful opportunity to meet and share ideas. Kudos all around!

What's more, the Annual Meeting gave us the chance to discuss and review an Auto & Home Insurance Program that we propose to make available to ALL dues-paying CRA members. I'm delighted to report that the delegates saw the significant value of this program and, accordingly, it was approved. This is yet another way in which we are constantly trying to add to the value of your membership.



### Insurance Proposal Includes Attractive Discount

The insurance company offering this program is MetLife. What's more, MetLife will provide a basic discount of up to 17 percent depending upon where you live. Plus it will offer a further discount based on your years of CRA membership. The combined discount can be as great as 30 percent.

These discounts are above and beyond the normal discounts usually offered by most insurance companies for multiple lines of coverage, etc. We'll be working behind the scenes to bring you this new program in the very near future. So be sure to watch your mail and also make it a point to visit CRA's website ([www.chevronretirees.org](http://www.chevronretirees.org)) for periodic updates.

### Help With Your Financial and Estate Planning

In addition to the Auto & Home Insurance Program, we will be developing useful information to help you with your financial and estate planning. I'm hoping we can develop a booklet on "Financial and Estate Planning" like the one we prepared for Advanced Care Planning.



Benefits Chair Al Horan presents awards to Bill Dodge, left, and Linda Bulla.

In regards to the recently completed "Advanced Care Planning" booklet, we were able to honor Linda Bulla and Bill Dodge at the Houston Annual Meeting with CRA pens as tokens of our appreciation for all the work they did on that publication. Linda and Bill are members of the Benefits Committee.

### Outstanding Health Presentation by UHC Medical Director

Lastly, this year, like the two previous years, Chevron graciously arranged for Dr. David Wiechers to provide Annual Meeting delegates with excellent information about healthy lifestyles for keeping fit. Dr. Dave is the Medical Director for UHC, which provides most of Chevron's

Medical Plan coverage. The theme of his live presentation was "Live to be 100 or Die Trying - Eat, Pray, Exercise." A few of Dr. Dave's recommendations are: TAKE YOUR MEDICINE, EAT A LITTLE LESS, DRINK A LITTLE MORE RED WINE OR CHAMPAGNE, BE SPIRITUAL AND LOVE A LITTLE MORE." The splendid information he presented is based on studies of individuals who are at least AGE 100.

The good news is his outstanding presentation is now available to all CRA chapters via the CRA Website, [www.chevronretirees.org](http://www.chevronretirees.org). It is located at **HOME PAGE > PUBLICATIONS > BENEFITS CORNER** (lower left panel) > **VIDEO PRESENTATION** (right panel).

Finally, in ENCORE's previous issue, I wrote about prescription drugs, including purchasing them from overseas. In the 4th Quarter 2011 issue I hope to continue this theme by discussing the pros and cons of obtaining medical treatment outside the United States. Please be sure to look for the next Benefits Corner. As always, let me know if you have any questions.

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## Chevron Chairman Big Hit Again as Keynote Speaker

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He opened saying, "It's always good to be back in Houston. The hospitality is very warm, and it's a lot like my home back in California. I'm very pleased to be here. I appreciate the effort of this great group. I know you heard today from a lot of other representatives from management, and so I also look forward to the opportunity to speak with you. I thought what I would do is share with you how the company is doing and then take some questions."

Watson said, "You would be proud of the way your company is performing. We always begin with safety. We are at a world-class level when it comes to our safety and environmental performance. It's really the best in the industry at this point. And it might interest you to know that our safety record is dramatically better than the government's safety record." This comment resulted in a loud burst of laughter from the audience. He then added, "The oil industry safety record is dramatically better than others in the manufacturing business. So notwithstanding the risk that is in our business and the terrible industry accident last year, we are very proud of our company performance."

### Another Good Year for Financial Results

Watson emphasized he is also proud of the company's financial results. He specified, "It's almost old news now, but we generated a 17 percent return on our capital in 2010. Though we are spending more than we make, we actually have more cash than debt. So our financial performance has been good."

The audience beamed when he emphasized how the company has had 23 consecutive years of annual increases in dividends. And he was quick to add, "It'll be 24 as we get to the end of this year. We had a nice increase of 8.3 percent in the second quarterly dividend just recently. Our plan is to increase the dividends as the pattern of earnings and cash flow permit."

"I know dividends' growth is important to you, and they are important to me too. We have been able to increase them at a nice rate for a long period of time because we have been able to grow the business by investing wisely. Dividend growth at an average rate of 7 percent per year has been very good for the company. And when you take dividend and stock price growth together, they have been even better. For the previous five years we have dramatically outperformed our competitors."

### Delivering on Upstream Achievements

Watson pointed out how the company increased production by another 2 percent in 2010 after 7 percent the preceding year. Chevron sanctioned \$14 billion worth of projects in 2010 in the U.S. Gulf of Mexico, made a decision to invest again in the Papa-Terra Project in Brazil, sanctioned the next expansion of the Caspian Pipeline and made another discovery in Australia. The latter is the tenth new discovery since the company announced the Gorgon Project 18 months ago. Altogether, Chevron is working on a dozen projects in which each is an investment exceeding \$1 billion.

This year's major capital project startups in oil and gas are Platong Gas 11 in Thailand, Agbami 2 in Nigeria and Tahiti-2 in the U.S. Gulf of Mexico. Additionally, the chairman pointed out, "We had one of our best exploration resource replacement years in some time by adding more than 14 million acres to our portfolio. Other significant milestones last year included adding shale gas acreage in Poland and Romania plus deepwater acreage in Liberia and China. That increased our total acreage portfolio by more than 10 percent."

Continuing, he said, "We recently acquired several thousand acres in southwest Pennsylvania, where we are going to be drilling 70 wells for gas this year."

### Restructuring in the Downstream & Chemicals Business

In regards to the Downstream & Chemicals business, the company has put the greatest emphasis on the core markets of North America and the Asia-Pacific region with capital construction projects in the U.S., Korea and Qatar. Watson noted, "We are getting out of the disconnected market. Instead, the company focus will be on the retail business, which are the Chevron and Texas brands 'in-country' and

the Chevron, Texaco and Caltex brands around the world - all of which will be closely linked to refineries."

He then explained that the company's Downstream & Chemicals restructuring program "has gotten rid of some of the disconnected marketing we had with customers in Africa, Latin America, South America and the eastern United States. We will continue to invest in refining, however, such as the construction of a 25,000-barrel-per-day oil plant at Pascagoula. And we will be investing more in the petrochemical business."

A prime restructuring goal, of course, is to advance Downstream & Chemicals' profitability.

### Australia's Giant Natural Gas Projects

Watson gave major significance in his presentation to what he called, "the centerpiece of our growth story," which are the Gorgon and Wheatstone natural gas projects in Western Australia. Because of those projects, he said, the company is especially well-positioned to supply the growing Asia market through both liquefied natural gas (LNG) and low-cost pipeline natural gas.

"We took the full board to Gorgon last year, where everything is very big in terms of resources, infrastructure and production. It now is the world's largest project of its type. All the contracts for Gorgon are with Japan and Korea."

Gorgon and the Iolansz fields hold more than 40 trillion cubic feet of gas, the equivalent of nearly 7 billion barrels of oil. The initial development at Gorgon, a \$37-billion project, includes a 3-train, 15 million-ton-per-year LNG facility, a domestic gas plant and the world's largest carbon sequestration project. Construction is almost 25 percent complete with startup expected in 2014. At full production, Gorgon's three trains are expected to produce 450 thousand barrels of oil-equivalent per day.

Watson said, "Wheatstone is another very large LNG project. It will be developed right after Gorgon and be a big part of our growth. Projected at Wheatstone is a 2-train, 8.9 million-ton-per-year LNG facility and domestic gas plant. Startup is expected for 2016. At least 80 percent of our equity in Gorgon and Wheatstone LNG is under long-term agreement."

Before taking questions from the audience, Watson thanked the Chevron retirees and spouses for their very effective and continued support in writing letters to Congress regarding business and political issues that are important to the company. He emphasized, "We will take the liberty of calling on you again in the future because it really helps."

To illustrate the positive power of letter writing, the chairman offered the following anecdote with a big grin. "I was walking down a hall in Congress when a Senator stopped me and said, 'Could you please get your people to stop writing all those letters?'"

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## Next Issue of ENCORE: \* Profiles of 2011 PSA Recipients \* Profiles of five new Area Vice Presidents

### 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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As reported by Chevron during this period

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Couch, William G., Ret. 1985  
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Waldron, J R., Ret. 1992  
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Westover, D F., Ret. 1986  
White, Daniel M., Ret. 1986  
Whitmore, Jr., H G., Ret. 1985  
Wilgus, Donovan R., Ret. 1983  
Williams, Irvin P., Ret. 1978  
Wilson, R E., Ret. 1986  
Winch, William F., Ret. 1976  
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Wouden, Henry B., Ret. 1990  
Yeager, O K., Ret. 1983  
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### Getty

Aldridge-Glanz, Elizabeth J., Ret. 1994  
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Blewett, Wayne E., Ret. 1987  
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Lord, Charles R., Ret. 1983  
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Mcginniss, James W., Ret. 1984  
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Miller, Ernest G., Ret. 1985  
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Osborne, William B., Ret. 1986  
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Smith, Jr., William A., Ret. 1998  
Spradlin, William E., Ret. 1983  
Stanishefski, Marianne., Ret. 1983  
Still, Clifford W., Ret. 1983  
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#### **Gulf**

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Benton, Ernest W., Ret. 1992  
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Matthews, Edmond., Ret. 1982  
Mc Bride, Jr., Stronnie S., Ret. 1992  
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McCullough, Jr., Azzie H., Ret. 1985  
Miller, Jack H., Ret. 1985  
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Nespeca, Albert J., Ret. 1983  
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Ray, Peter F., Ret. 1979  
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Wade, Beeman C., Ret. 1986  
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Stock, Jean R., Ret. 1989  
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Michaud, Gene H., Ret. 1995  
Mitchell, Jimmy R., Ret. 1989  
Morton, Maurice W., Ret. 1984  
Nelson, Herbert W., Ret. 1970  
Neubarth, Betty J., Ret. 1984  
Nickleski, Stanley P., Ret. 1987  
Payne, John M., Ret. 1984  
Peterson, Norman E., Ret. 1984  
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Wieber, Leona P., Ret. 1975  
Williams, Roy A., Ret. 1968  
Wilson, Edward A., Ret. 1986  
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