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Third Quarter 2014

President's Letter

TERRIFIC TIME IN TULSA

Our Annual Meeting, held in Tulsa May 17-19, was a huge success, paralleling the commitment and the dedicated efforts of our past Host Committees. This year, we extend our congratulations and express deep appreciation to Lee Johnson, the Area Vice President, and his wife Karen for hosting our event. Their Host Committee members and their many volunteers had a "game plan" that worked to perfection. The support from the Marriott Southern Hills management and staff in Tulsa exceeded our expectations. We were able to stay "on time and on schedule" with a very full business agenda. The audio/visual support was one of the best; everyone could be heard and all the PowerPoint presentations were easily viewed. Even the weather did its part, remaining cool and pleasant throughout our entire stay.



Dennis Dauphin, President

As in years past, we were graced with the presence of several corporate executives attending and making presentations. The list included Claudia Polidori, HR, Deb McNaughton, Lloyd Avram and Alex Cunningham, PGPA. Additionally, we had representatives of UnitedHealthcare who presented us with very lively discussions on health and aging. You can find their handouts on our website at www.chevronretirees.org.

At the Monday night banquet, our "finale" of all events, we had the honor and pleasure of Chevron's CEO and Chairman of the Board, Mr. John S. Watson, attending and serving as our Keynote Speaker for the fifth consecutive year. Additionally, John was on hand to present our two Public Service Awards. John addressed the many projects ongoing within the corporation and emphasized the company's commitment to safety around the clock.

I would urge all Delegates to mark their calendars for the 2015 Annual Meeting, slated for Vancouver. Note that the meeting dates will be a little different: we start on Sunday, May 17 through Tuesday, May 19.

ELECTED TO A 2ND TERM

The Nominations Committee announced my selection for a second term as the CRA President at our Annual Meeting. I am very proud and honored to accept this position for another year. (Meanwhile, I wonder where the first year went.) I do know that it would have been impossible to serve effectively without the guidance and help of the other CRA Officers, Committee Chairs, Area Vice Presidents, Past Presidents, and all the members of our leadership team. Thank you very much!

I am further honored to announce that MJ Stone has agreed to stay on as our CRA Secretary and Pat Branson will remain as our CRA Treasurer. Also returning are: Al Horan – Benefits; Kathleen Henschel, Planning and Research; Bill Schultz, Budget & Finance; Frank Coe, Communications; Glenn Ewan, Demographics; Vic Revenko, Nominations, and Skip Rhodes, Public Affairs. Ernie Breaux will continue as Membership Advisor and our team of "John & John" (Bulla – Dewes) will continue on with the CRA 2020 study.

NEW CHAPTER PRESIDENTS

It was very important to me that I recognized all the new Chapter Presidents and Area VPs at our Tulsa gathering. We need to thank these individuals profusely for stepping up and providing leadership at a time when we are facing a loss of chapters. Attending the AM as new Chapter Presidents were: Terry Levis, Chevron Canada; Marilyn Bourn, Mississippi Pine Belt; Bob Adamson, San Diego; Glenn Dutton, Orange; Jim Millhorn, Tulsa; Kaye Horschler, West TX/NM; and new AVP for The Plains Area, WA Baker. New Chapter Presidents sending proxies included Steve Smith, Singing River and Chuck Scanlan, Contra Costa. Thank you so very much; your service is appreciated!

NEW NAME FOR CHAPTER

When CRA Secretary MJ Stone, who also serves as the "Unaffiliated Chapter" Area Vice President, put forth a new name for this chapter to the Delegates, "Global Affiliates", it was approved overwhelmingly. We have now eliminated the uncertainty of the meaning "unaffiliated". Thanks to MJ for this creative name change; it's sure to be welcomed by all.

FUTURE DIRECTION

As I begin a second term, my focus will be:

1. Continuing the excellent relationship we have with Chevron; our rapport has been excellent and their support of the CRA has been very solid. During this past FY, your leadership team members provided many hours of volunteer service in conjunction with the changes in Chevron Humankind and a new rollout of the Chevron Advocacy Network (CAN).
2. Attention to our health plans; we will maintain a careful watch of the developments within the Affordable Care Act and its potential outcomes.
3. An "all-out effort" to assist our chapters to remain viable and achieve growth wherever possible. This involves a continued commitment of everyone, from my personal efforts down to each retiree member speaking to other retirees. Our Demographics Chair and our Membership Advisor are at your service...let's work together.

A FINAL THANK YOU

To everyone who was able to attend our Annual Meeting in Tulsa: your presence, interaction and fellowship at this event are a vital factor in keeping the Chevron Retirees Association a viable organization. We know that we are very blessed with the support of the Chevron Corporation and the very care and concern that we have for each other.

Dennis

Dennis Dauphin
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John Watson: Tulsa Annual Meeting Guest Speaker

John Watson became the Chief Executive Officer and Chairman of the Board of Chevron in 2010, and despite a busy schedule and industry challenges, has been our keynote speaker at every Chevron Retiree Association (CRA) annual meeting since he assumed the role. This year was no different. In May, his fifth consecutive year, he was welcomed by CRA President Dennis Dauphin at our traditional annual meeting banquet and gala in Tulsa, Oklahoma.



John Watson

As always, every banquet chair and table was occupied and the audience was eager to meet, greet, listen and learn from Watson about the company's ongoing domestic and global achievements.

Watson, who began his career with Chevron in 1980, is a native Californian. He completed his B.A. degree at the University of California Davis, where he now serves as a council advisor, and he has an M.A. in Business Administration from the University of Chicago. He is a member of many significant organizations including the National Petroleum Council, Business Roundtable, American Society of Corporate Executives and National Society of Petroleum Executives.

Chevron An Industry Leader

Watson told his audience in Tulsa, "I am proud to be part of this business. I say this to the media and anyone who will listen. The greatest advancements in living history are taking place from hydrocarbons. So our business will be around a long time. Energy demand continues to grow so oil, gas and coal will play a major role in lifting people out of poverty.

"We work to protect both people and the environment. We have very little tolerance for not operating safely. We are not at zero, but doing well. We worked 590 million hours last year, leading the industry. We work on the integrity of old pipelines. We have the lowest index in the loss of containment (fires and spills) in the industry."

Company Financial Performance

At the Tulsa banquet, Watson offered an overview of the company's financial performance. "We made over \$21 billion last year, earned a good return and are spending at a record level – more than \$42 billion with a low-debt rate. We want to increase our earnings per share and we are leading our competitors in that category. It's a good business result with nice growth. We also earned \$4.5 billion in the first quarter of this year, and we've seen both oil prices and business costs going up."

Watson then shifted gears to point out, "Regarding our distributions to shareholders, we increased dividends this last month from \$.07 to \$1.07 per share, which is more than a 10 percent compound rate. There have been 26 annual increases." He added, "The company also has been repurchasing shares with \$40 billion cumulative repurchases since 2004." He then shared what he called some "good news and a bit of bad news: Our stock has outperformed competitors, but we are under the Standard & Poor's (S&P) the past five years. That is oils are a little out of favor. However, going back 10 years we do better than S&P."

Big Investments Creating New Legacy Positions

“We have big investments in the upstream area,” said Watson, “where we are producing oil and gas out of the ground to build new legacy positions. Yes, we invest some in the downstream, but not as much. Midstream connects those two with our shipping and pipeline business.” As for renewables “we invest where we can be profitable in energy conservation or renewable energy.”

“Capital spending is in the neighborhood of \$40 billion in 2014, 2015, 2016. (That’s total capital and exploratory spending per year.) Spending used to be in the area of \$10 billion back in 2005. In 2010, we spent \$20 billion – a big increase. Earnings per barrel have been about \$22, which is oil and gas combined. That outperforms majors and independents with a return of about 17 percent.”

Watson explains, “It’s hard to grow in our business since oil fields decline over time. We are trying to grow approximately 20 percent by 2017, which is the best growth story in our business. We’re down a bit due to the mechanics of production-sharing contracts. For a company our size to grow that much is significant.”

Major Capital Projects: Australia, Gulf of Mexico, Permian Basin, Canada, Nigeria

Watson said, “Money is going for key projects that have start-ups. To name just a few there are the Gorgon and Wheatstone flagship projects, both big LNG projects on the Northwest Shelf of Australia, where we and our partners are spending \$85 billion. Money also is going for key projects in the Mid-Continent area of the U.S. where there are three big deepwater projects in the Gulf of Mexico named Big Foot, Jack/St. Malo and Tubular Bells.

“Then there’s the Permian Basin of West Texas, Oklahoma and New Mexico where the company is extremely well-positioned and going into shale in these old developments. Chevron also has strong, attractive, big positions in Pennsylvania (Marcellus) and in Canada.”

Downstream & Chemicals

“It’s a tight margin business in Downstream & Chemicals where industry conditions deteriorated a bit last year,” said the Chairman. “The company is involved, however, in spending \$6 billion with a Gulf Coast petrochemical project joint venture with Phillips. The project takes low cost feed from natural gas activity to build petrochemicals.”

Energy Policy

“There are three parts to an energy strategy that I’d like to see our country focus on,” said Watson, “affordable energy, secure energy and environmental concerns.”

He said “You can’t do these things one at a time. They must be done together. That’s very important from a policy point of view.”

He went on to say, “I’ve made 50 trips to Washington D.C. since 2010. The latest trip involved sanctions on Russia. They should beware of unintended consequences for some of the things contemplated. We have a significant advocacy effort through the American Petroleum Institute. Retiree efforts on advocacy have been very helpful including phone calls and letters to your representatives. So we will continue to engage you to help us from time to time. Frankly, conventional media doesn’t always get the whole story out. Your phone calls and other advocacy efforts are much appreciated.”

Questions and Answers

Watson concluded his prepared remarks and opened up the conversation to take questions from the very interested audience. Here are a few examples:

Q. With the new technology in shale development, is there any chance of Chevron coming back to Oklahoma (where the CRA meeting was held)?

A. There is some. We have a good position in the Permian Basin, which covers West Texas, New Mexico and Oklahoma. But what is amazing to me is what's going on in Pennsylvania. It is remarkable how new technologies are improving productivity in oil and gas production. I don't rule out any geography, particularly places that have had oil and gas production in the past, because we are able to drill in areas where we didn't think we could just a few years ago. Across the industry production of natural gas from shale is looking better and better.

Q. A number of us in the room have gone through some mergers. Is there anything out there on the horizon?

A. If you're a finance person, you may have asked that question because you know our debt ratio is low. Our debt ratio is low for several reasons. First, we never know what commodity prices are going to do. When you are in the midst of these five-year projects, you don't want to stop and start them just because oil prices go down. So, you have to keep spare capacity on the balance sheet. Then there is a possibility of cost increases and we have seen some of that. There are risks in all these projects and we have kept extra capacity on the balance sheet for these things.



We are in the business of acquiring resources. We acquire discovered resources. We acquire companies from time to time, but the day of those big mergers is pretty much gone. Small acquisitions are possible, but big ones probably not.

Q. What's the latest on biofuels including the use of algae?

A. We have done a lot of work on biofuels. There are really three aspects to that work. One of those is about the feedstocks – algae are one of those feedstocks. The second is on the conversion technology and the science around converting that feedstock. And then there are the logistics. Is there enough of it? How do you move it? Can you do it economically when moving crops around? You just can't move very far or you will consume all your fuel. So it is actually very difficult. The short answer is that algae have some promise, but it is going to be a ways away. To put it into perspective on how difficult it is to meet the current renewable fuels standards with algae-based biofuels, you would need a settling pond the size of Lake Erie. That is the calculation. That is the math. So we are going to have to find different ways of producing algae and biofuels. To be really honest, we have not cracked the code of something we can do economically. Frankly, you are not seeing many advanced biofuels produced. You are seeing corn-based ethanol, but little else.

TRIO HONORED WITH PUBLIC SERVICE AWARDS

Each year one of the highlights of the CRA Annual Meeting is the formal presentation of the organization's prestigious Public Service Awards. Once again – in May 2014 – the focus on that awards program took center stage during the CRA's Annual Meeting at Oklahoma's "Marriott Tulsa Hotel/Southern Hills." In attendance was a large gathering of Company retirees, guests and their spouses. Moreover, once again it was John Watson -- the distinguished Chairman of Chevron Corporation – who had the honor of presenting the notable Public Service awards to three individuals who reside 3,000 miles apart.

The recipients of the awards were Del Clement of Nevada City, California, and Captain Robert Kolofsky and his wife, Lois, of Sutton, Massachusetts. By the way, a few days after receiving the award, the Captain told Encore via phone that "It was wonderful getting the award, especially from such a distinguished and thoughtful person as the Chevron Chairman. Sometimes when I wake up in the early morning I relive that priceless experience all over again."

Moving along here's a review of the outstanding industry background of Captain Kolofsky who graduated in May 1967 from the Maine Maritime Academy. It took him just one day after graduation to



Capt. Robert and Lois Kolofsky

start work for Texaco Marine Services, Inc. Subsequently, from 1967-1972, he sailed on their ocean fleet. Then, in a major onshore assignment from 1972-73, he worked in the Boston Marine Office whereby his responsibility involved "The yearly handling of over 360 ships and 500 barge movements in New England waters."

Then from 1973-79 he set sail on one of its new ocean tug barge units whose task was loading #6 oil in Boston or Philadelphia for power plants or Texaco terminals in New England. Upon returning to the ocean fleet from 1979-1995 he sailed as captain on Company vessels which included working for the Military Sea Lift Command. That was during the period of the Vietnam War and Operation Desert Storm.

Finally, he says "In June 1995 Texaco Marine was getting out of the shipping business and I was there on the day they sold their last ship. I was a Company employee 28 years and took retirement on that day."

By the way his credentials included the following:

- He held a United States Coast Guard Master unlimited ocean license.
- "I could take any size ship anywhere in the world."
- "I was a first class federal pilot for Portland, Maine; Boston; Massachusetts Bay; Cape Cod Canal; Providence, Rhode Island; and Prince William Sound, Alaska."

He emphasizes "I've been happily married to my wife, Lois, for 46 years and we have four children and four grandchildren." The captain and his teacher wife are kept busy these days sponsoring varied elderly and school programs in Massachusetts and – especially Haiti. Their involvement and commitment to support Haiti volunteerism began in the 1990s when their local church – St. Mark's in Sutton – made a commitment to establish a unique institution for the elderly. It was falling into despair due to lack of funds.

The Captain says, “My wife began traveling to Haiti in 1995. Being a Special Education teacher, she was saddened by the plight of the children, many of whom were living on the street. So she and another teacher joined in sponsoring a small support school program that included a girl named Safira Amazan.” Now a university graduate Safira herself assists victims of domestic abuse. Also the Captain and his wife continue to administer a school sponsorship program in Sutton called “Teach the Children.”

DEL CLEMENT: FROM COMPANY CAREER TO OUTDOOR VOLUNTEERISM

“I began my 35-year career with Standard Oil Company of California (SOCAL) specifically with Western Operations Production in La Habra in Southern California in June of 1964. After a 6-week training program my first assignment was in Santa Barbara as a construction engineer and then as a petroleum engineer. Before long I was moved back to La Habra to work on Urban Drill sites and Alaska North Slope projects. Following that was a short assignment in New Orleans as a lead construction engineer before being transferred to Denver to lead an electrical engineering staff. My next stop was in Midland, Texas as Area Production Superintendent and then, following the Gulf merger, it was on to Oklahoma City in the same category.”

In yet another move he was (1) transferred to Chevron Corporation as manager of the Loss Prevention Staff and then (2) given the task of serving Chevron Overseas Petroleum as the manager of Environment, Safety, Fire & Health. Next he was appointed as the Senior Consultant ESF&H in Indonesia. Del Clement’s last Company assignment, prior to retiring in 1999, was as Project Manager-Offshore California Decommissioning in Ventura. He emphasizes “I had a great career with Chevron.”



Del Clement

LAW ENFORCEMENT TASK KEEPS HIM BUSY IN CALIFORNIA MOUNTAINS

“I currently am the Volunteer Coordinator (supervisor) of the Nevada County Sheriff’s Search & Rescue Team which includes 123 members who range from 18 to 76 years of age. In my capacity I am responsible for coordinating all the activities of the team. That includes acting as the Search Manager for our searches, organizing and leading team meetings, interviewing prospective members and insuring that all team members are adequately trained and certified in the skills required by the state. In addition I serve on the Board of Directors of the team’s non-profit organization and direct fundraising and fiscal activities.

“I started working at this outdoors task, which is 100 percent volunteer, in 2001 and have been the coordinator for the last five years. For a retirement task it keeps me very active for 60 to 70 hours a month. Our task is keeping tourists safe – including hikers, bikers, family vacationers, especially young children and the mentally challenged – safe in a forest with many wild animals such as mountain lions and bobcats.

“Our team also interfaces with the County Sheriff’s office. We work out of the headquarters in Nevada City which is based at an elevation of 3,000 feet in the California Sierra Mountains. Sacramento is the nearest major city while closer towns are Grass Valley, Truckee near the north shore of Lake Tahoe, and South Lake Tahoe. The nearest shopping mall is a 45-minute drive.” He and his wife live in Nevada City.

In closing he said, “By the way I had a fantastic visit with The Chairman.”

2014 Annual Meeting Highlights

Every year, following our Annual Meeting, our CRA Secretary Maree (MJ) Stone produces a comprehensive set of minutes. These minutes have been distributed to all Directors (e.g. Area VPs, chapter presidents). We offer a “Reader’s Digest” version below:

Secretary – Maree (MJ) Stone

- Organization
 - 81 chapters – 79 in the US and 2 in Canada
 - Four social groups and two satellite clubs
 - Two chapters have closed since July 1, 2013.
- Annual Meeting Attendance
 - 76 Directors, which includes 49 chapter presidents and seven past presidents
 - Of the 32 directors not attending, 25 were represented by proxy and six were represented by alternates. Seven directors elected not to be represented at this year’s meeting.
 - In additions, 35 spouse/guests of Directors were in attendance, one member-at-large and 32 host committee members and their guests.

Unaffiliated Area – Maree (MJ) Stone

- Area created at the May 1997 Annual Meeting with focus on providing communications, support and advocacy for retirees who do not have a local chapter in the area in which they live.
- The name “unaffiliated” has negative connotations and often viewed as “not connected with CRA”. A suggested change to “Global Affiliates” was presented to the Area’s dues-paying members and was overwhelmingly supported.
- A recommendation to change the name of the “Unaffiliated Area” to “Global Affiliates Area” was presented. A motion to accept the recommendation was made and seconded. All Directors voted yea.

Treasurer – Pat Branson

- At the time of the meeting, we had 8,360 dues-paying members, down from the June 30, 2013 number of 12,353. We have 229 members under the “first year free” program.
- We have received Chevron’s annual support payment of \$125,000.
- Operating expenses are within budget.
- Audit report was received for the July-December 2013 period. Two recommendations will be implemented:
 - Internal Controls: Bank account access was revised to include the President, Secretary and Chair-Budget and Finance with the intent of reviewing monthly reconciliation reports, etc.
 - Must have receipts to support all expense accounts to receive reimbursement. The \$25 expense exception does not apply to meals.

Budget and Finance Committee – Bill Schultz

- A review of the 2012-13 budget year reflects:
 - CRA ended the year with a surplus.
 - Income was close to budget.
 - Operating expenses (Opex) were lower than budget.
 - Paid membership dropped sharply.
- Looking at the 2014-15 fiscal year, Opex is expected to be stable, annual meeting attendance is trending downward, and membership is anticipated to fall.

- Meeting expenses for 2014-15 will increase primarily due to cost of the 2015 annual meeting in Vancouver, BC, resulting in a deficit.
- Budget forecasts for 2015-16 and 2016-17 are more typical.
- A new sub-committee has been created to provide advice to the Treasurer on investments.

Benefits Committee – Al Horan

- Overview of Committee activities
 - Assisting members, spouses, care givers, etc. (1200 inquiries annually ranging in complexity) with problems, questions, open enrollment
 - Keeping members informed on benefits through Benefits Corner, CRA website, emails to chapters for distribution to members
 - Oversee sponsored programs (CRA Dental Plan, Auto/Home insurance), etc.
- Overview of CRA Sponsored Programs
 - The Auto/Home insurance program through MetLife will no longer be actively marketed.
 - As of the meeting date, Verizon and AT&T cell phone service discounts had NOT been extended to retirees. We still anticipate that these will be made available to retirees.
 - Providing D&O Liability and General Liability insurance for CRA Canadian chapters is being investigated.
- To protect the CRA Leadership Group, Chapter Presidents and other Officers while traveling on National business; i.e., Annual Meeting, etc., a proposal was made to adopt a CRA Travel Accident Insurance Program.
 - Premiums would be paid by CRA.
 - A motion was made and seconded to approve this new program and to revise the CRA 2014-15 budget to reflect the additional expense. The motion passed.
- A newly identified program for hearing aid purchases was presented. The Directors indicated their support with a show of hands. See “Benefits Corner” for details.

Communications Committee – Frank Coe

- Overview of Committee activities
 - Encore issued quarterly.
 - “Tidbits” bi-monthly “fodder” for use by chapters in preparing their newsletters.
 - CRA Email Roster monthly update and newsletter prepared by Charles Patterson.
 - Continuous updating of CRA website
- “Wish List” of future projects
 - Improve emailing infrastructure to include full disclosure of potential risk of sharing email address; establish an opt-out process (to keep email address private) and an easy sign-up page.
 - Streamline, possibly consolidate, the newsletters.
 - Freshen the look and feel of website while maintaining Chevron guidelines, use more photos, de-clutter the home page, and include prominent links to other pages.
 - Issue Encore only as an Adobe pdf, eliminating the web page version.
- Website tech support issues
 - Lost access to tech support from third-party Chevron contractor
 - Current website “content management” software is several versions out of date
 - Need to secure new third-party support
 - A motion was requested to endorse securing a consultant to perform the necessary software upgrade. The motion was made, seconded and passed.

Demographics Committee – Glenn Ewan

- Overview of Committee products:
 - Semi-annual Chevron retiree roster distribution and monthly reporting of recently terminated employees and retiree deaths.
 - Assist in interpreting data such as work location and company codes.
 - Support officer and chapter initiatives; i.e., fillable forms, CRA dental plan submission, data mining and related reports.
 - Technical support such as developing chapter boundary reports.
- Demographic trends
 - Total retirees/survivors continue to decline.
 - 80/20 split between retirees and surviving spouses continues
- A motion was requested to continue the “First Year Free” membership initiative. The motion was made, seconded and passed.

Nominating Committee – Vic Revenko

- The Committee’s role is to identify, cultivate, and recommend potential leaders.
- Succession planning is an ongoing process.
- Significant deficiency of potential candidates for many positions
- Goal is to maintain a viable and credible organization through individual and collective recruiting of potential candidates by the end of 2014.
- Dennis Dauphin’s name was placed in nomination for CRA President, 2014-2015. There being no nominations from the floor, Dennis was elected to a second term unanimously.

Planning and Research Committee– Kathleen Henschel

- Annual meeting rotation
 - 2016 - Philadelphia (North Atlantic Seaboard Area).
 - Midwest and Northwest US/Alaska areas being dropped from rotation.
 - 2017 - Northern California/Hawaii (5-year rotation)
 - 2018 – South Texas (accelerated rotation)
 - Rotation, frequency, etc. will be discussed again at the 2015 Mid-year meeting.
- Making Mid-Year and Annual Meetings more attractive utilizing CRA funds in a sustainable manner
 - Annual meeting attendance continues to decline.
 - It is assumed that most delegates want to bring a spouse/guest. Most travel expense is not reimbursed for this person; dinners are thought to be costly.
 - A motion was made and seconded to adopt the policy of reimbursement of spouse/guest dinners at the Mid-Year and Annual meetings. Motion passed.

Membership Committee – Ernie Breaux

- The number of dues-paying members is about 33% of the retiree pool, about the same capture rate we had in the mid-80s.
- Dues-paying membership has declined about 24% in the 5-year period 2009-2013 (13% in 2012).
- Three-fourths of Chevron’s U.S. population works in Texas, California, and the Gulf Coast. Previous reports indicate that about 16% of the employees in these areas are over 55 and about half have over 25 years’ service and, potentially, are nearing retirement. If this is correct, the capture rate in these “hub” areas should be about 760 dues-paying members.
- Need to take advantage of this pool of potential members in these “hub” areas and aggressively recruit, participate in the Boomer Employee Network when available, establish communications with non-members, personal contact, be creative and keep chapter and social group members involved, rotate luncheon venues, etc.

In Memoriam: John Key McKinley (1920-2014)

We regret to share the news of the passing of John K. McKinley, former Chairman, President and CEO of Texaco. He served in that capacity until he retired from Texaco in 1986 after 45 years of service.

John earned a BS degree in Chemical Engineering from the University of Alabama and an MS degree in Organic Chemistry. He joined Texaco in May 1941. He was called into service during WWII and served four-and-a-half years. He landed on Utah Beach on D-Day and fought across France, Belgium and Germany. He then resumed his career with Texaco at Port Arthur, TX.

Over the ensuing years, he held numerous positions worldwide with Texaco. John held over a dozen patents for petroleum additives and grease components. He continued his education and graduated from the Advanced Management Program at Harvard University in 1962. In 1971, he was elected President of Texaco.

John is survived by his two sons, John Key McKinley, Jr and Mark Charles McKinley and three grandchildren. A memorial service was held on June 18, 2014 at the Steerhead Ranch in Buffalo, Wyoming.

Benefits Corner *By Al Horan, Chair, CRA Benefits Committee*

Hear In America

As we know, many of us will experience hearing problems as we age. Sometimes the loss of hearing will necessitate the assistance of a hearing aid. However, hearing aids can be expensive. They can cost as much as \$5,000 per ear and many times an individual will require two hearing aids. Unfortunately, Medicare and most private medical insurance plans do not cover hearing aids.

About two months ago, I was approached by Hear In America (HIA) about making available to CRA Members a Hearing Aid Program. Their Program is comprehensive, nationwide and it offers substantial discounts on hearing aids. The discounts typically range from 30% to 50%; the prices of the discounted hearing aids typically vary from \$750 to \$2,825 per instrument. These prices are for top of the line, state of the art hearing aids which are offered through nine major U.S. manufacturers – GN Resound, Widex, Oticon, Phonak, Rexton, Siemens, Starkey, Sonic Innovations and Unitron.

In addition to discounts on hearing aids, HIA provides other services and supplies: free hearing screening; 45 day trial period; minimum of a two year warranty; two year supply of batteries; free cleanings, adjustments and retesting for the life of the hearing aid; and twelve month interest free financing for those who qualify (up to 5 years with interest).

There isn't an enrollment fee or premium. Also, there isn't a charge for their services. They are paid through their discount arrangements with the manufacturers. Members enroll when they phone HIA for an appointment.

Services and visits to hearing centers are arranged through HIA at a center near where the individual lives. They also liaise with and monitor the activities of the center. Finally, they offer second opinions and consultative advice.



Al Horan, Benefits

HIA has been in business since 1995; and they are staffed by licensed and experienced hearing instrument specialists that provide personalized attention to members. Currently, they represent 25 associations with 4 million members which are mainly retired teachers associations, e.g. Retired Teachers Associations in Indiana (have 23,000 members), Maryland (have 15,000 members), Wisconsin (have 15,000 members), etc.

To better understand how the Program works visits were made to local service centers by Bill Merkel (President of the Oklahoma Chapter of CRA), my wife, Mary Ellen and I. Bill visited a center in Oklahoma City and Mary Ellen and I visited a center in Dallas. All three of us were impressed by what we saw. HIA is the best hearing aid organization that I have come into contact with. Also from what I can see the HIA Program is better than what is offered through AARP.

If you wish to contact HIA about enrolling in the Program, they can be reached at 1-800-286-6149 or on the Internet at www.hearinamerica.com. As soon as the details are finalized, you will also be able to access HIA through the Chevron Recreation website – chevrec.mybigcommerce.com. In due course, we will also make available, through the CRA Chapters, brochures that will provide additional information.

If you contact HIA please be sure to mention that you are accessing the HIA Program as a Member of the Chevron Retirees Association. This Program is available to retirees, surviving spouses and their families.

The offering of the HIA Program through the Chevron Recreation website was unanimously approved by the Delegates to the 2014 Annual Meeting of CRA. We are proud to be able to make this additional benefit available to you.

Express Scripts

You will recall that many CRA Members expressed concern about the size of the type on the prescription labels that are prepared by Express Scripts (ESI). We are pleased to report that in response to client feedback, ESI is increasing the typeface size on prescription bottle labels. To make space for the change, ESI has redesigned the label. We have been informed that the redesigned label will contain all the prescription information that is required by state and federal regulations. The enhancement is scheduled to be implemented within the next month.

If you have any questions about this article I can be reached by phone at 972-964-1787 or by email at awhoran@verizon.net.

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Encore In Memoriam: January-March 2014

As reported by Chevron during this period

Amoseas

(No deaths reported)

Caltex

Franklin, Albert ., Ret. 1986
Greenwald, Robert C., Ret. 1980
Kane, John William., Ret. 1981

Chevron

Aghaiepour, Mohammed A., Ret. 1995
Allen, Wilford ., Ret. 2004
Allen, Jack S., Ret. 1985
Amberg, George H., Ret. 1982
Anderson, William J., Ret. 1986
Bacher, Brett B., Ret. 2002
Bacila, A ., Ret. 1986
Bailey, Robert E., Ret. 1984
Barnett, James R., Ret. 1990
Barnhart, James R., Ret. 1991
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Potts, Marie R., Ret. 1994
Saulmon, Jack R., Ret. 1978
Sloane, Raymond ., Ret. 1988
Smith, Charles E., Ret. 1999
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Wishart, George C., Ret. 1984
Yanish, Louise S., Ret. 1977

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Ahern, Gerard C., Ret. 1992
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Aycock, John C., Ret. 1995
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Campbell, Charles I., Ret. 1994
Carey, James R., Ret. 1985
Carter, Ruth F., Ret. 1983
Cedars, Charles E., Ret. 1989
Chance, Daniel B., Ret. 1982
Cottier, Linda C., Ret. 1994
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Daigle, R J., Ret. 1984
Davenport, Sally M., Ret. 1983
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Hiwiller, Betty C., Ret. 1985
Isom, Taylor D., Ret. 1984
Jacoby, James H., Ret. 1981
Joy, William B., Ret. 1983
Kelley, Billy C., Ret. 1980
Kohls, Lloyd J., Ret. 1986
Lacy, Walter V., Ret. 1990
Lester, Parmer E., Ret. 1977
Lindamood, Douglas M., Ret. 1982
Lohr, Albert P., Ret. 1986
Long, Willie W., Ret. 1981
Looney, Ronnie J., Ret. 2006
Mace, William R., Ret. 1985
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Mc Caney, Michael J., Ret. 1981

Mc Cormack, Edward C., Ret. 1984
McKnight, Jerry M., Ret. 1990
McVay, Richard L., Ret. 1985
Meeder, Clyde M., Ret. 1986
Melancon, Raymond D., Ret. 1983
Messina, Drucille W., Ret. 1979
Moffett, William E., Ret. 1985
Moore, Bobby L., Ret. 1992
Osborn, Myron D., Ret. 1995
Overmyer, Dale O., Ret. 1983
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Peveto, Donald R., Ret. 1998
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Scott, Hugh L., Ret. 1978
Sekeres, James W., Ret. 1985
Sholton, Bernard C., Ret. 1977
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Suire, Phillip P., Ret. 1989
Sweet, Rick C., Ret. 2006
Talbot, Edward L., Ret. 1992
Taylor, Russell T., Ret. 1981
Tiemann, Robert J., Ret. 1983
Tomayko, Emil R., Ret. 1983
Ward, Carl L., Ret. 1981
Webb, Elmer L., Ret. 1990
Welch, Walter C., Ret. 1986
Williams, Michael T., Ret. 1996
Wilson, Mary L., Ret. 1983
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Wootton, Charles G., Ret. 1992
Workman, Keller F., Ret. 1991
Yazzie, Wallace, Ret. 1994
Yuricek, Daniel, Ret. 1980

MolyCorp

Martinez, Menard Alonso, Ret.1984

Plexco

(No deaths reported)

Tenneco

(No deaths reported)

Texaco

Adams, Jacquelynne D., Ret. 1997
Alaniz, Gilberto G., Ret. 1986
Ames, Jimmie D., Ret. 1988
Backes, Howard R., Ret. 1983
Balko, Harold G., Ret. 1977
Ball, Walter L., Ret. 1989
Bernauer, Milton S., Ret. 1980
Bjordammen, John ., Ret. 1994
Blanco, Bill B., Ret. 1993
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Bye, Terry W., Ret. 1982
Campbell, Carl T., Ret. 1987
Carter, Arthur B., Ret. 1985
Cavender, R H., Ret. 1985

Claver, Jerry J., Ret. 1982
Conrad, Alton F., Ret. 1990
Cooley, L E., Ret. 1984
Cote, Doris L., Ret. 1988
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Cranford, Roy ., Ret. 2013
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