

First Quarter 2005

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Benefits Corner

by Ken Smith, CTRA's Benefits Chairperson

More prescription drug changes looming for Company retirees

In November, I had an informative meeting at ChevronTexaco headquarters in San Ramon with Claudia Polidori, manager, U.S. Benefits. This annual Benefits meeting enables your Association to have an effective Q&A session with our Company, during which we bring up matters of concern to each of you. Our face-to-face meeting with Claudia was no exception as she provided forthright information concerning several issues as well as an outlook as to where the Corporation is heading with regard to retiree benefits in 2005 and beyond.

2004 saw numerous changes to retiree health benefits. While the Company remains committed to its retiree population, the rapidly changing health care environment requires that it continually seek ways to manage costs effectively. To this end, the Corporation is working with coalitions, industry groups and health care agencies to negotiate more favorable rates while striving to offer the widest possible choice in plans.

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Taking the open road to the annual meeting

Are you planning to drive to the CTRA's May annual meeting in Portland, Ore.? If so, let me share with you the experiences of delegates from south Florida, Connecticut, Texas and California who wheeled their way on America's superhighways and scenic byways to reach last year's Calgary confab.



Tampa Bay Chapter President George Powell, pointing to his Florida license plate, drove the greatest distance to the Calgary annual meeting: 3,162 miles.

With tanks filled with Chevron gasoline, retirees and their spouses listened to the "song" of the open road as they set off on a blacktop odyssey for thousands of miles to reach the foothills of the Canadian Rockies. Enroute they listened on their car radios to renditions of Willie Nelson's "On the Road Again" and Johnny Cash's "I've Been Everywhere" as they encountered such weather conditions as sun, rain, sleet and snow.

The honor for driving the longest distance to reach the highrises of downtown Calgary went to George and Betty Powell, president and secretary/treasurer of the Tampa Bay Chapter. They left Florida in their 2001 Dodge Grand Caravan on May 14 and arrived in Calgary nine days and 3,162 miles later.

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Membership solicitation is a major goal of each chapter and I encourage the chapter presidents to use the available demographic data from Glenn Dutton, Demographics chair.

President's Letter

"Project Purpose" Task Force makes progress at meeting in San Ramon

Shortly after the annual meeting in Calgary, I appointed the "Project Purpose" Task Force to perform an in-depth study on what the CTRA is doing now, where our Association appears to be heading and what we could, or should, be doing differently to meet our future internal and external objectives. I am pleased to report that the Task Force held a very productive two-day November meeting at ChevronTexaco headquarters in San Ramon.

To bring you up to date, the Task Force's first step was sending two questionnaires in mid-July to all Association Directors. The response from Officers and Past Presidents was 73 percent, Committee Chairs and Area Vice Presidents 83 percent and Chapter Presidents 52 percent. To evaluate the replies, Phoenix Chapter President John Ranslem facilitated a team meeting of John Dewes, Jerry Barlow and Maree Stone. Their goal: to develop trends from the summaries of the eight relationships covered in both questionnaires. That team subsequently forwarded a report of its findings to the full Task Force for its review and assessment.

At San Ramon, the Task Force developed a mission statement and a set of recommendations/action plans. Christie Holt, a Chevron retiree who has her own consulting firm, facilitated this meeting. Although briefed on the meeting results, as of this writing I have not yet received the Task Force's formal recommendations. However, be assured that their recommendations represent the collective thinking of the responses we received from the Association's directors.

Also in November, we had our annual meeting with CVX management representing Benefits and the Internal Communications Group in Policy, Government & Public Affairs. Minutes of both meetings were forwarded to all Association Directors. Ken Smith, our Benefits Committee chair, has addressed key issues from the Benefits portion of the meeting in his "Benefits Corner" article elsewhere in this Encore.

An important point from the Internal Communications session is the not unexpected fact that hard print communications from the Company will be disappearing. CVX magazine will be replaced with an "E" magazine and future important Company news on the Internet will be presented in a succinct format for employees. We are asking for a link of this material to our website.

CTRA's challenge will be to improve communications with (1) the 68 percent of our membership who don't have Internet access in their home and (2) with the members of 28 percent of chapters that do not publish a newsletter. This will increase the burden on our Communications Committee to ensure that all members, including those who don't attend chapter meetings, receive our communications.

Lastly, a major disappointment last year was a six percent decline in our paid membership. If the Unaffiliated Area didn't produce a 54 percent increase, we would have had a 10 percent drop. Membership solicitation is a major goal of each chapter and I encourage the chapter presidents to use the available demographic data from Glenn Dutton, Demographics chair. Additionally, each member should take on a personal responsibility to recruit fellow retirees to become paid members.

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Taking the open road to the annual meeting

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"We took our time so we could do lots of sightseeing," said George, who retired in 1991 as Gulf Oil's terminal manager in Louisville, Ky. Among their stopovers were Chattanooga, Tenn.; St. Louis; and Wyoming's Cody Historical Center, which is five museums in one.

The Powells kept rolling through heavy rain in Great Falls, Mont., snow flurries in Canada and threatening weather in Tornado Alley in Nebraska. He chuckled, "We no sooner checked into a Nebraska motel when a tornado warning was issued. Fortunately, nothing happened."

Registering 2,700 miles on his 2001 Cadillac DeVille's odometer on his drive from Poughkeepsie, N.Y., to Calgary was William Shepherd, president of the Texaco Beacon Retirees Chapter. He and wife, Jean, made a special stop in Rock Island, Ill., where his great, great, great uncle is buried. He said, "He was captured during the Civil War in Chattanooga and moved to a Union prison in Rock Island where he died." Elsewhere, they were impressed by Mount Rushmore. "I was surprised you can get so close to the monument itself."

After the annual meeting, they drove north to Edmonton to visit Jean's relatives. Later, they took the Trans Canada Highway from Edmonton to Toronto on the way home. Altogether, they traveled 5,800 miles. Shepherd, who served 30 years with Texaco before retiring in 1986, was managing director and director of research for Texaco Laboratories in Europe.

The Leney's warmed up their new 2003 Lexus LS 430, a big sedan with a GPS system and radar cruise control, by driving to the CTRA's 2003 annual meeting in Oklahoma City. So the 3,200-mile roundtrip spin from Danville, in the San Francisco Bay Area, to Calgary was a breeze for Bill and Jackie.

Enroute they stopped in Portland, Ore., to visit family, cruised through the colossal Canadian Rockies and spent a night at the Fairmont Banff Springs Hotel, with all the amenities, size and excitement of a cruise ship. Enroute home they visited Waterton Lakes (Canada), and Glacier and Yellowstone national parks.

"We like to drive because you can see new places and experience the beauty of America. We are flying less because of all the crowds and hassle," said Bill, who culminated his 30-year Chevron USA career in 1992 by retiring as manager, special projects, Planning and Business Evaluation. He served the last two years as the CTRA's Budget & Finance Committee chair.

But for the longest "post-Calgary" driving, the honors went to Roy Walker, president, East Texas Chapter. He and wife, Betty, started their 2,400-mile journey from Kilgore, Texas, to Calgary in their 2001 Dodge Ram pickup truck. They made a side trip to Deadwood, South Dakota, the once infamous Wild West town that was featured in an HBO television series.

Once the annual meeting ended, the Walkers headed for Alaska via Banff and Jasper national parks and Prince George, B.C. At the Watson Lake Junction, they turned left onto the Alcan Highway where they encountered "hardpack gravel for the next 150 miles. Right alongside the road we saw black bear, moose and deer," said Roy.

In Alaska they visited Anchorage, Seward and Fairbanks, with closeups views in Denali National Park of "grizzlies, caribou, reindeer and Dall sheep." They left their pickup in Fairbanks to take a mini-bus tour to the Arctic Circle "on the worst road I ever saw." On the way home, they made sidetrips to Dawson and Whitehorse in Canada's Northwest Territory.

Roy added, "I got my fill of fresh salmon and halibut. And we had no flats or car problems on our long trip." He retired in 1998 from Warren Petroleum as the Monahans, Texas, plant manager.

It's apparent the CTRA annual meetings instill some of its retirees with a true spirit of adventure.



Roy Walker, after driving from Kilgore, Texas, to the Calgary meeting, hopped into his pickup truck and hit the road for Alaska.

Houston awards fifth scholarship

Metropolitan Houston Chapter, for the fifth consecutive year, has awarded a \$1,000 college scholarship based on academic excellence. The recipient for the 2004-05 academic year is Tara Horn, who graduated from Riverview High in Oakmont, Pa. She now is attending the University of Pittsburgh, where she's majoring in biology with a strong interest in research and medicine. Shirrauld Hendrix chairs the chapter's nominating committee for this award.

Horn is the granddaughter of Houston's George Larrabee, who retired in that city in 1983 as general manager, International Gas and Gas Liquids, for Gulf Oil Trading Company. His career spanned 35 years, starting with five years of service in London with Warren Petroleum.

Benefits Corner

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Part of this management process involves cost sharing between the Corporation and its retirees. For instance, in 2005, the average health care premium split is 62 percent ChevronTexaco and 38 percent retiree. If future health care costs continue to increase at rates similar to the past few years, the retiree percentage will increase as the Corporation caps its contribution to rising costs at a maximum of 4 percent annually.

An increasing part of retirees' health care premiums is directly attributable to prescription drugs. Recently published national studies predict prescription drug costs will rise 9.1 percent in 2004 in comparison to a rise in hospital costs of 6.5 percent and a rise in physician care of 5.1 percent. This general increase is compounded by the fact our aging retiree population simply requires significantly greater prescription drug use than does the active employee population. We learned at the meeting that 50 percent of the premium paid by our Medicare eligible retirees is a result of prescription drug coverage.

With the rollout in 2005 of much of the government's sweeping Medicare legislation, many potential changes loom on the horizon. One approach the Corporation is evaluating, in dealing with rising prescription costs, involves a decoupling of prescription drug coverage from health care. It is not too early to begin to examine YOUR use and need for prescription drugs. If such a decoupling occurs, numerous options will present themselves.

An option available now is the use of prescription drug cards. Given our Chevron Texaco plans, which offer prescription drug coverage through MEDCO, does it make sense to purchase these cards? The answer is "maybe." Only you can answer this question. To do so, it will require that you invest time assessing each of the available cards and their specific coverage versus the costs of your prescription drugs through MEDCO and other available outlets.

Time spent now in analyzing this area may result in some immediate savings on specific drugs plus future savings, if and when the Corporation should decide on unbundling prescription drugs. You can get a customized price comparison by calling 1-800-633-4227 - 24 hours a day/seven days a week or by logging onto www.medicare.gov. Make sure you have the names and dosages of your drugs handy.

As health care costs continue to increase, it's imperative that each of us manage our health and our health care plans effectively. The more we know, and can educate ourselves about our plans and available alternatives, the more we can affect our individual costs. Also, don't be afraid to ask your doctor questions. Always ask your doctor if less expensive, equally effective treatment options or prescription drugs are available.

Remember, if you have any questions about these or other health care concerns, feel free to contact me at kennethgsmiith@aol.com.

Two new chairs head committees

President Bob Olmstead named two new and five returning CTRA committee chairs for 2004-05.

Murray Matthews is chairing the Budget and Finance Committee, whose multiple responsibilities include preparing the Association's budget, overseeing expenditures, recommending dues and handling other financial duties. One of its key tasks has been to re-assess the 2004-05 budget, which was based upon 16,100 dues-paying members in 2003-04. That membership projection was not achieved.

Matthews, formerly a Planning and Research Committee member, also keeps busy as the Phoenix Chapter vice president and as a part-time marshal at the Anthem, Ariz., Golf and Country Club. A nine-handicap golfer, he retired from Chevron in 2000 as manager, customer service and operations, Credit Card Enterprises in Concord, Calif., culminating 26 years with Gulf and Chevron. He can be reached at 42133 N. Anthem Heights Drive, Anthem, AZ 85086; 623/551-9883; boxsterman@qwest.net.

Other committee members are Bill Adkins, Allen, Texas; Dennis Buckley, Hilton Head Island, S.C.; and Merle Hufford, Clayton, Calif.

Lee Johnson, the other new chair, heads the Planning and Research Committee, which monitors such issues as evaluating specific expense items related to midyear and annual meetings, develops proposals for future annual meeting sites, and updates the Membership Solicitation Plan. It reports findings and recommendations to the Association.

Johnson retired from Getty Oil in Tulsa in 1985 as administrative assistant to the president of Getty Refinery and Marketing Company, concluding 17 combined years with Skelly and Getty. Among his current activities are serving as president of the Tulsa Skelly-Getty-Texaco Chapter, fire chief of Liberty, Okla., Fire Department and board member of Liberty School District.

He can be reached at 19502 S. Sheridan, Bixby, OK 74008; 919/366-8330; lwjohnson_@msn.com. Other committee members are Dorothy Black, Santa Rosa, Calif.; Beverly Lee, Bakersfield, Calif.; Dee Moscou, Lake Havasu City, Ariz.; and George Powell, Temple Terrace, Fla.

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Working in Paradise

For 10 years, Ulf Dahlgren has been running the show as president, secretary, treasurer and newsletter editor at the Norcal Chapter, where its 43 paid members are scattered from Oroville to the Oregon border. With assistance from Vice President Elmer Ackelbein, he holds sway over the chapter's four yearly meetings at local restaurants and also attends regional meetings of the Northern California/Hawaii Area.

Yet, all is not perfect in Paradise, the town of 26,000 where he's lived 12 years. Dahlgren feels its time for someone else to take the chapter's reins. But he admitted, "I can't get anybody else to do it. I've even threatened to resign. But I'm still here." In his spare time, he's also the newsletter editor of a SIRS (Sons in Retirement) chapter.

Before moving to Paradise, he worked 30 years for Shipping. He retired in 1991 as a field supervisor for Chevron Shipping in San Francisco.

Some ideas for a chapter speaker

Need some ideas on selecting an informative and entertaining guest speaker for your next chapter luncheon meeting? Here's what some other chapters have been doing.

San Francisco Chapter: Association members received an informative "lesson" on digital photography. Their speaker set up displays of his photos - from people and places around the world to colorful flowers. He also "sponsored" a drawing of his matted photos for two lucky winners. The speaker was Jim Sullivan, vice chairman of Chevron's board of directors from 1989-2000.



Former CTRA president Elmer Williams, left, chats with Hugh Renfro, Sr., who spoke about Saudi Arabia as the guest luncheon speaker at the San Diego Chapter.

Louisville Chapter: Guests received an eyeful from Kay Mills, executive director, Kentucky Lions Eye Foundation. The organization helps "Give the Gift of Sight" through eye banks, eye research, vision screening and kidsight programs at three eye clinics in Louisville, Lexington and Bowling Green, Ky.

Permian Basin Chapter (Texas): Attendees received tips on effective methods and behavior tactics for dealing with telephone and door-to-door solicitors plus vital information concerning business practices, good and bad. Their speaker was Bob Manista, manager, Better Business Bureau, Permian Basin.

Greater New Orleans Chapter: Dan Thomas shared information about storm preparations for the hurricane season as well as weather trends. He is the newest member of the Super Doppler Storm Team.

San Diego Chapter: A timely insight into the history and culture of present-day Saudi Arabia was shared by knowledgeable Hugh Renfro, Sr., who spent 31 of his 40 Chevron years in foreign operations. That included eight in Saudi Arabia.

Metropolitan Houston Chapter: Phil Hopkins, Houston-based assistant to the special agent in charge, Department of Homeland Security/U.S. Secret Service, discussed the subject of national security.

South Bay Chapter (California): El Segundo Refinery Manager Gary Ysavage, with the assistance of Margaret Zalabak, presented a slide show. It focused on a review of the refinery's 2003 performance and a forward look to 2004.

Some chapters invite ChevronTexaco executives to update them on various subjects of interest. At the Colorado Hi-Country Chapter, Bobby Ryan, ChevronTexaco Exploration manager, informed retirees about the Company's business plan and worldwide activities. At the Contra Costa Chapter (California), the guest speaker was John McDonald, vice president, Strategic Planning, whose topic was "CVX, A Global Overview." At the San Francisco Chapter, Joe Naylor, vice president, ChevronTexaco Global Gas Company, shared the corporation's activities, accomplishments and plans for the global gas business.

MAILCALL

For 13 years, Bob Heaney has volunteered his services at hospitals in Tulsa, Okla., and New Orleans. At Tulsa's St. John Medical Center, he spends three mornings a week in the Intensive Care waiting room looking after the needs of patients' family members, answering the phone and performing related duties. At noon, he joins other volunteers for a social lunch in the hospital cafeteria before heading home.

Prior to his ten years in Tulsa, he served three years as a volunteer at Mercy Baptist Hospital in New Orleans. His duties there were performed primarily at the main information desk. Heaney served a combined 32 years with Warren Petroleum in Tulsa and Gulf Oil in Houston. He retired from Gulf in 1979 as vice president and manager, U.S. Transportation Operations.

Gerald Warren, the Toledo Spindletop Chapter president, wrote Encore regarding the passing of Dorothy Rathsam, who "was a member of our club. She (had) worked as a clerk at the Gulf Oil Refinery in Toledo." He sent along a newspaper clipping about Rathsam from the "Toledo Blade." The headline on her story read: \$100,000 gift will help refurbish zoo buildings.

That gift to the zoo was the biggest beneficiary of Rathsam, a widow with no children. The newspaper article pointed out that "She volunteered as a reading tutor, worked most recently at a hospital gift shop and spent much time at the zoo." Her sister was quoted as saying, "She wasn't a wealthy person but she was frugal."

John Grant worked a combined 36 years at Skelly, Getty and Texaco ("luckily I survived all the buyouts and mergers") before retiring in 1995 from Texaco Lubricants in Houston. He's an Unaffiliated Chapter member.

As a hobby, he started playing the ukulele as a teen. In subsequent years, he began a collection that totals 12 ukuleles, including one over 100 years old and another autographed by Arthur Godfrey. In 2000 he started a band comprised of seniors in his church in Springfield, Missouri. That Pride of Praise Band, which includes one accordionist, one mouth harpist and 24 ukulele players ages 60 to 87, entertains people in care centers, nursing homes, retirement communities, independent and living assisted facilities, apartment complexes and at church services.

ChevronTexaco

ChevronTexaco Retirees Association.
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The ChevronTexaco Retirees Association is not a subsidiary of ChevronTexaco Corporation but an independent organization of retired employees of ChevronTexaco or its predecessor companies.

Grant said, "We have presented programs of primarily inspirational music at 35 separate facilities in five cities. Our major event each year is a Memorial Day fundraiser for Springfield's Shallow Park Cemetery. The event, which attracts 500-700 people, was initiated by Aminta Jones, whose son is Jerry Jones, owner of the Dallas Cowboys. He always drives up in the team bus while she hosts a picnic and gives out Dallas memorabilia such as T-shirts and hats."

Gulf retiree Kathryn Hammermann, age 104, received triple honors last year. Known as Houston's Orchid Lady, she received a Presidential Award of Appreciation from the National Garden Club, was featured in a front page article in the Houston Chronicle Home, Garden and Entertainment section, and was profiled in the Metropolitan Houston Chapter Newsletter by board member Janice Matthews.

In the newsletter, it was reported that in 1929 "she went to work for Gulf Oil for John Hammermann, Tax Commissioner for Southern states . . . She worked with calculators and was responsible for scheduling the men to attend tax meetings . . . John and Kathryn were married in 1952 and she retired." He retired in 1965 with 51 years service and died in 1972.

In Memoriam: July 2004 – October 2004

- Perry, Leonard Vincent, 10/18/2004, Amoseas, Ret. 1982
Danforth, Norman P., 8/2/2004, Caltex, Ret. 1989
Mclearnay, Robert Francis, 7/12/2004, Caltex, Ret. 1982
Nugent, Thomas E., 5/13/2000, Caltex, Ret. 1964
Squire, Jr., William E., 7/13/2004, Caltex, Ret. 1978
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Badgero, Ellery C., 8/1/2004, Chevron, Ret. 1975
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Buckles, K. A., 9/1/2004, Chevron, Ret. 1998
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Carr, George K., 7/7/2004, Chevron, Ret. 1985
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Chamberlain, John A., 7/21/2004, Chevron, Ret. 1977
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Chow, Kevin K., 9/23/2004, Chevron, Ret. 2000
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Donovan, Bernard J., 10/16/2004, Chevron, Ret. 1996
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Falk, Milford W., 10/2/2004, Chevron, Ret. 1983
Finocchio, E. A., 8/19/2004, Chevron, Ret. 1985
Gersema, L. W., 6/20/2004, Chevron, Ret. 1994
Gifford, Earl E., 9/3/2004, Chevron, Ret. 1983
Goertzen, Albert, 7/26/2004, Chevron, Ret. 1979
Goodwill, David, 7/9/2004, Chevron, Ret. 1974
Gough, Harry G., 7/11/2004, Chevron, Ret. 1986
Grace, Judith W., 6/24/2004, Chevron, Ret. 1986
Graham, Stewart W., 7/5/2004, Chevron, Ret. 1977
Graves, O. R., 10/13/2004, Chevron, Ret. 1974
Grosshans, William D., 7/19/2004, Chevron, Ret. 1986
Hall, Lois B., 9/29/2004, Chevron, Ret. 1977
Harrell, G. E., 8/30/2004, Chevron, Ret. 1985
Harvey, L. L., 6/12/2004, Chevron, Ret. 1982
Hasslinger, Robert H., 8/22/2004, Chevron, Ret. 1986
Heath, Leonard F., 10/15/2004, Chevron, Ret. 1974
Heidbreder, Jr., Robert J., 8/18/2004, Chevron, Ret. 1986
Hensel, Bruce H., 7/23/2004, Chevron, Ret. 1992
Herrick, David R., 7/24/2004, Chevron, Ret. 1975
Hoffard, John A., 9/13/1992, Chevron, Ret. 1972
Hoffman, William H., 7/4/2004, Chevron, Ret. 1975
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Hoyt, Foster E., 8/7/2004, Chevron, Ret. 1985
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Klein, Jr., W. W., 9/6/2004, Chevron, Ret. 1980
Kondef, Anna N., 9/12/2004, Chevron, Ret. 1968
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Koster, Walter C., 9/11/2004, Chevron, Ret. 1970
Krahl, Elizabeth F., 6/28/2004, Chevron, Ret. 1977
Krause, Charles F., 7/15/2004, Chevron, Ret. 1966
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Laforge, W. A., 9/12/2004, Chevron, Ret. 1982
Lawrence, Maynard J., 10/11/2004, Chevron, Ret. 1982
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Lundy, Joseph T., 6/27/2004, Chevron, Ret. 1972
Mann, John A., 9/19/2004, Chevron, Ret. 1982
Mannu, Marie M., 7/18/2004, Chevron, Ret. 1986
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Mcauliffe, Clayton D., 8/25/2004, Chevron, Ret. 1986
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Mccloskey, J., 9/29/2004, Chevron, Ret. 1986
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McElmurry, Elrod J., 9/26/2004, Chevron, Ret. 1980
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Shuler, Richard G., 9/3/2004, Chevron, Ret. 1989
Sinclair, Jr., John C., 9/24/2004, Chevron, Ret. 2000
Sizer, Jacklin E., 10/12/2004, Chevron, Ret. 1995
Slaughter, G. B., 10/23/2004, Chevron, Ret. 1970
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 Simmerman, Earl D., 10/9/2004, Texaco, Ret. 1982
 Simon, Philip, 8/7/2004, Texaco, Ret. 1980
 Sluski, Chester, 10/3/2004, Texaco, Ret. 1976
 Smith, Edwin C., 7/9/2004, Texaco, Ret. 1988
 Smith, Charles C., 9/7/2004, Texaco, Ret. 1979
 Smitherman, C. E., 6/10/2004, Texaco, Ret. 1977
 Snedaker, Delbert G., 9/26/2004, Texaco, Ret. 1982
 Spears, N. L., 8/17/2004, Texaco, Ret. 1986
 Stoute, Donald P., 10/15/2004, Texaco, Ret. 1990
 Strippel, William, 8/21/2004, Texaco, Ret. 1976
 Taylor, Marland F., 7/18/2004, Texaco, Ret. 1993
 Theriot, Wilfred P., 7/6/2004, Texaco, Ret. 1972
 Thomas, Joyce K., 9/2/2004, Texaco, Ret. 1989
 Thompson, Judith A., 7/7/2004, Texaco, Ret. 1999
 Thompson, Roy, 8/25/2004, Texaco, Ret. 2004
 Thompson, Frank H., 10/5/2004, Texaco, Ret. 1981
 Thompson, Jr., Warren L., 8/21/2004, Texaco, Ret. 1979
 Timmer, Nick F., 8/16/2004, Texaco, Ret. 1976
 Uzee, Harold A., 10/16/2004, Texaco, Ret. 1989
 Victoriano, Sr., Robert J., 8/24/2004, Texaco, Ret. 1977
 Waddill, H. George, 9/22/2004, Texaco, Ret. 1994
 Wadding, Frank L., 9/21/2004, Texaco, Ret. 1976
 Walsh, Vincent D., 7/22/2004, Texaco, Ret. 1970
 Walters, Frank J., 9/29/2004, Texaco, Ret. 1984
 Wank, Gerald U., 6/12/2004, Texaco, Ret. 1981
 Westermann, William I., 8/23/2004, Texaco, Ret. 1973
 Wheeler, Russell B., 9/21/2004, Texaco, Ret. 1972
 White, Leland F., 9/28/2004, Texaco, Ret. 1981
 Wilkins, George F., 9/19/2004, Texaco, Ret. 1977
 Wilkins, Earl E., 10/27/2004, Texaco, Ret. 1970
 Williams, Jay G., 6/6/2004, Texaco, Ret. 1994
 Williams, Harold L., 9/15/2004, Texaco, Ret. 1979
 Williams, Ross V., 10/13/2004, Texaco, Ret. 1983
 Winecki, Stanley C., 7/8/2004, Texaco, Ret. 1979
 Winkle, Mathilda D., 10/17/2004, Texaco, Ret. 1975
 Yeager, Sr., Joseph J., 9/7/2004, Texaco, Ret. 1989
 Young, J. Arthur, 9/15/2004, Texaco, Ret. 1986

Two new chairs head committees

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The five returning committee chairs are:

Kenneth Smith, who chairs the busy Benefits Committee, and its members meet periodically with ChevronTexaco Benefits management and staff, monitor health care developments and keep retirees informed of key issues. He's reachable at 516 Pinyon Jay Road, Parker, CO 80134; 303/805-5162; www.kennethsmith@aol.com. Other members: Melvin Sittel, Amarillo, Texas, and Steve Vizner, Monroe, Conn.

George Marich at 150 Loch Lomond Way, Danville, CA 94526; 925/837-5771; gwmarch@aol.com, chairs Public Affairs and is assisted by Ken Glass, Marietta, Ga. They oversee the Company's Public Service Awards Program and meet with ChevronTexaco Public Affairs management and staff in targeting special issues for the Association's involvement.

Jerry Powers, Communications Committee chair, has responsibility for the webpage and quarterly on-line production of Encore. Contact him at 14208 Woodland Ridge Drive, Louisville, KY 40245; 502/245-1258; jopowers@insightbb.com. Other members: Frank Gray, Midland, Texas; Roy Walker, Kilgore, Texas; and Jerry White, Rancho Palos Verdes, Calif.

Glenn Dutton chairs the Demographics Committee. It provides demographic support to the Association president, the geographic areas and chapters, and updates a demographics map and code tables. He's based at 2223 N 33rd Street, Orange, TX 77630; 409/883-2680; gldu@aol.com. Offering assistance is Frank Ferreira, Kennwick, Wash.

John Dewes chairs the Nominating Committee, which proposes candidates for president and supervises an election at the annual meeting. He resides at 108 Poppy Court, Walnut Creek, CA 94596; 925/939-1988; johndewes@alumn.nd.edu. Other members: Bill Isert, Reno, Nev.; Clay McElroy, Pascagoula, Miss.; Garth Paddock, Horseheads, N.Y.; Oscar Stoner, Oklahoma City, Okla.; Stan Williams, Indialantic, Fla.; Gary Williamson, Spokane, Wash.; and Dorothy Black, Santa Rosa, Calif.