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## Unocal has 12 active clubs in seven states

In August, the CRA received the go-ahead from Alan Preston, Chevron Human Resources vice president, to begin contacting "Unocal Alumni Clubs"

As a follow-up, Association President Bill Leney said, "I assigned each of the area vice presidents to contact the appropriate clubs within their geographic region. As yet, we do not have a disk of all the retiree names and addresses. That will be forthcoming later next year (2006). Thus, we cannot contact individual retirees."

He added, "We are anxious to include Unocal retirees in the Chevron Retirees Association as whole chapters if the demographics support it or as individual members. We have all served our respective companies in the petroleum industry and have a great deal in common for discussions and friendships. In addition, CRA will represent Unocal retirees in alerting Chevron Corporation to Unocal retirees' benefits problems. Thus, we need their membership, their participation and voices in the CRA."

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## Encore Benefits Corner

by Ken Smith, CRA's Benefits Chairperson

### ***An update on medical plan rates, Medicare D and recent Open Enrollment***

In September, CRA officers met in San Ramon with corporate representatives, including Human Resources. Areas discussed that are of interest to our retirees included medical health care Open Enrollment, Hurricane Katrina and Rita updates, and Medicare Part D. Since the meeting, Open Enrollment has occurred and I am happy to say it appears to have been the smoothest in history.

I received very few questions and it seems the corporation listened and responded to the expressed CRA concerns regarding the handling of Open Enrollment for our retirees living in the hurricane affected areas.



*Kenneth Smith (right), the CRA's Benefits Committee chairman, interfaces with (from left) Alan Preston, Chevron's Human Resources vice president, and Claudia Polidori, manager, U.S. Benefits.*

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You will be receiving a notice to join your local chapter. Please complete that membership application and return it promptly as directed. If you have a friend who is a former employee, ask him or her to join up with you.

## President's Letter

### Make the decision now to join your local retirees' chapter

As we enter the New Year, we are immersed in our annual Chapter Membership Drive. The total number of paid members we have in the Chevron Retirees Association is very important. It is essential we have our friends and former business associates at our various chapter meetings and lunches for two reasons.

First, the more members that belong to each chapter will result in the greater number of retirees who will come to our meetings, whether they be luncheons with interesting speakers, picnics or holiday parties. The social aspect of CRA membership is probably the main reason that most men and women join. If you're like me, you want to keep in touch with those who were so much a part of our lives while we were working at Chevron or one of the other legacy companies.

Second, membership has become even more significant than just socializing with our old buddies because of the Company Benefits - healthcare, pensions, life insurance and so forth. They are critical to the well being of every one of us in retirement. Compared to what is happening in many other industries today, I'm sure you will agree that the Company has been very generous to us. Of course, that's not to say there aren't times when some of us have encountered a foul-up with some Benefits coverage.

When such situations do occur, it's important to remember that your Association has been, and will continue to be, an advocate to help members straighten out problems with their Benefits coverage. That's especially true if there is a serious dilemma involved.

By amplifying and consolidating concerns and complaints, the CRA is able to work with the Company in reaching a satisfactory solution to such problems. Our proven experience has been that the folks at Chevron Human Relations will more readily listen to our Benefits Committee Chair than to an individual retiree. If one person has a problem, the normal reaction is that the situation may be the fault of the retiree. If, however, we can explain to HR that five or ten of our members are having the same problem, then they may realize it's the system that has a flaw - and needs correction.

Here's how to support the CRA and its membership drive. You will be receiving a notice to join your local chapter. Please complete that membership application and return it promptly as directed. If you have a friend who is a former employee, ask him or her to join up with you. You both may find it convenient to go together to meetings, where you can visit with other retirees in your locale. Once again, the more paid members we have, the greater our influence will be in representing you.

If you're not living in an area where there is a CRA chapter, sign up instead in our Unaffiliated Chapter. You will receive that chapter's quarterly newsletter plus the Association's "Encore" publication. Moreover, you will become a valuable voice supporting fellow retirees. If somehow, you fail to receive a solicitation letter, please contact Bill Mather, 2555 Edgerock Rd., Reno, NV 89509; phone 775-826-2681 or [www.w.d.mather@att.net](mailto:w.d.mather@att.net).

I wish each and every one of you and your family a very Happy 2006 New Year.

-- William H. Leney  
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## New Orleans chapters celebrate the holidays

Hurricane Katrina's devastating effect on many of the 850 Chevron retirees and spouses in Greater New Orleans is ongoing. Some who have suffered great losses may never return and complete normalcy is a thing of the distant future. Yet, in the true Spirit of Christmas, over 300 Chevron retirees and spouses - members of the city's two CRA chapters -- got together in New Orleans in December to celebrate the holiday season.

Jack Stewart, president of both the Greater New Orleans Chapter and the Texaco Retirees of New Orleans Chapter, said, "With all that the retirees in this area had been through during the last three months, they were looking forward to these holiday celebrations and getting things back to some kind of 'normal'. Of course, the new 'normal' is far different than the old one."

He continued, "We were hearing that many retirees were back temporarily but do not plan to stay. Others who have suffered greatly are considering options that may or may not include remaining here. So the board of the Greater New Orleans Chapter voted to have a Christmas luncheon so all in this group could get together and socialize with friends and co-workers who may be moving away."

The usual meeting site for both chapters had been the Southern Yacht Club. Tragically, it burned to the ground during Hurricane Katrina. So about 170 chapter members, including one from San Antonio, Texas, gathered for their Christmas gala in mid-December at Andrea's Italian restaurant in Metairie. It was their first chapter function in many months.

Similarly, the Texaco Retirees chapter hadn't met since May. But on Dec. 1, some 140 retirees and spouses reunited in Metairie's Balcony reception hall for a lively Christmas party that included dining and dancing for three joyful hours.

"All our people really needed something like this," said Stewart.

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## Louisville in 2008

Hurricane Katrina's recent destructive swath through Greater New Orleans has regrettably resulted in the CRA's decision to move its May 17-19, 2008 "National Meeting" from that city to Louisville, Ky.

CRA President Bill Leney said, "Ernie Breaux, the Gulf Coast area vice president, informed us that, because of the damage of Hurricane Katrina, New Orleans will not be able to host an annual meeting until at least 2010. He requested we move the annual meeting to another location."

Since the Midwest Area was next in line for an annual meeting, Leney contacted its area vice president Don Satterly who agreed to hold the 2008 meeting in Louisville. Subsequently, his acceptance was endorsed by an e-mail vote of the Association's delegates, including chapter presidents, officers and others.

The Louisville Chapter promptly formed a steering committee and 17 members, including Satterly and chapter president Mike Riley, volunteered their time. That active chapter, which holds luncheon meetings every other month, has 192 paid members.

Louisville hosted the CRA's 1996 annual meeting in the Executive West Hotel, located near the city's airport. A highlight of that event was a tour and Sunday night dinner at the historic Churchill Downs racetrack.

# A Project Purpose status report

By John Dewes, former chairman, Project Purpose Task Force

The Association's Project Purpose effort began in July 2004 with a survey of all Officers and Directors. Our charge was to determine what the CRA should look like in five years and how to get there. Using the survey results and a great deal of brainstorming, the Task Force developed 24 recommendations and presented them to the attendees at the February 2005 Mid Year Meeting. After review, the President assigned various tasks to standing committees and three ad hoc committees, to develop and or/implement the recommendations.



*John Dewes*

Proposals included four organization, five social interaction, nine communications, five education and one advocacy.

The first organization recommendations were to affirm the original four purposes of the Association as valid to carry us forward, but to restate them in a more current style. It was satisfying that the Task Force felt we were on the right basic track. This was approved by all Directors at the May 2005 Annual Meeting along with a corresponding amendment of the Constitution.

The next two organization proposals were the most controversial. One recommended revisiting the organization structure to consider mergers or changing status of small chapters and revamping area boundaries with the intent to reduce costs. This has been deferred until we can assess the impact of the Unocal merger and recent efforts to recruit more Texaco retiree clubs. The financial impact also was less than expected.

The other organizational proposal would transform Mid Year Meeting attendees into an Executive Committee with increased authority and, at the same time, reduce the number of Past Presidents who would attend. The Planning and Research Committee has developed alternative proposals and analyzed them versus the present situation and the Project Purpose proposal. It is currently surveying all Directors, prior to making recommendations at the Mid Year Meeting. None of the committee members accepted the Project Purpose proposal.

The President, Secretary and several committees have handled eight recommendations. As they were considered good suggestions, no added authority was needed to carry them out. They covered such things as having area vice presidents work toward mergers of separate Chevron and Texaco chapters operating in the same area, sharing best practices among the chapters in an area, advising Chevron management of CRA accomplishments and stating that the Association encourages diversity in its membership.

In addition to the two organization proposals discussed above, an additional nine proposals are being studied by the standing committees per the instructions of Bill Leney, the current President. Many are designed to improve communications with retirees and provide useful information to them. They will be discussed at the Mid Year Meeting and recommendations or proposals will be considered at the Annual Meeting by all Directors.

One proposal -- to co-venture with external senior organizations -- has been deferred until we can determine if there is value to CRA, including whether it outweighs the value of the Association's relationship with Chevron.

However these many proposals turn out, the membership should know that their Association is working to increase the value of being a CRA member. Many man, and woman, hours have been devoted to this effort. Stay tuned for further development as these proposals are evaluated and implemented or revised.

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## Unocal has 12 active clubs in seven states

*continued from page 1*

To date, the Association and Encore have gathered some preliminary information regarding the location, size, makeup and activities of Unocal Retiree Clubs and Union Oil Alumni Groups. For example, 12 active clubs are based in seven states. There is one each in Alaska, Hawaii, Illinois, Texas and Washington plus seven in the California communities of Brea, Kern County (Bakersfield), Northern Cal (El Cerrito), Oleum (San Francisco Refinery), San Diego, Santa Maria and Southern Cal (Commerce).

Information dated May 2005, which Unocal gave to Chevron, listed 15 retiree clubs. That total changed because Houston, with 125 alumni, has deactivated; the Georgia group, encompassing retirees in the Carolinas and Virginia, has just become inactive; and Unocal Montana/Rocky Mountains group is doing the same. Also, the 2005 "Unocal Alumni Club Directory" indicated a membership of 2,537 for the 15 clubs. That total is no longer accurate.

Currently, the largest clubs are reported to be Beaumont, 800 members; Northern Cal and Chicago, 300 members each; Southern Cal and Oleum, 225 apiece; and Brea Research Group, 180. The most engaged groups are Alaska and Oleum, with monthly luncheon meetings, and Kern and Southern Cal, with 10 per year.

All those clubs are "stand alone." There's no national organization, spouses are not members and only three clubs have an annual fee. Some groups formerly received limited monetary support from Unocal for mailing newsletters and meeting announcements.

Here's a brief summary of the larger clubs from information obtained in an Encore phone survey:

Alaska Unocal Retirees Association is similar to most CRA chapters. Secretary-treasurer George L. Ford, who managed the company's chemical plant in Kenai, said, "We're very community active. Our work parties assisted in building a senior center and we've helped the Chamber of Commerce in many other projects. We also raise funds for United Way and Christmas for Kids." Functioning body of the 85-member club is a nine-person steering committee, including a president and vice president. Most luncheon meetings have a speaker, surviving spouses are considered members and there's a monthly newsletter.

The 76 Research Retiree Group is made up of those who retired from the Science & Technology Division or spent part of their careers at Union's Brea Research Lab. Dr. Bill Mallett said, "I'm a one-man operation of a group that's strictly social. I arrange the meetings, get speakers and do the newsletter." The CRA's Phil Stone, Southern Cal area vice president; Bill Hicks, San Diego Chapter president; and Sue Thompson, La Habra Chapter president/secretary, recently attended the group's luncheon meeting at Alta Vista Country Club in Placentia.

Southern California Union Oil Alumni has a \$15 annual fee. President Richard Keller, who was a 35-year Unocal employee with Exploration and Production assignments in Thailand and Pakistan, said, "Attendance at luncheon meetings varies from 60 to over 100. There is always a speaker. We're still getting some new members from all Unocal divisions. Phil Stone called and I plan to attend a Chevron January meeting."

Beaumont Union Oil Alumni's spokesman is "Bubba" Davis, its president for 28 years. He said, "For our annual Christmas Party, members will come from 200 miles. Our luncheon meetings, which can include a guest speaker, entertainment, bingo and door prizes, can include 250-300."

Northwest Union Oil Alumni (150 members) meets five times a year with luncheons and guest speakers in Seattle, Spokane and Portland. Washington-based president Dave Gallop, who worked five years for Standard Stations Inc. while attending college and whose daughter is a Chevron employee, heads a six-member board. His newsletter contains "Notes from All Over" and lots of photos.

Northern California Union Oil Alumni invited Oleum Refinery Retirees to attend its annual "Ladies Day Christmas Party at Mira Vista Country Club in El Cerrito. Northern Cal meets quarterly with retirees, spouses and guest speakers while Oleum gathers monthly at Vallejo Moose Club. Its annual \$6 dues are used to cover newsletter postage.

Chicago Union Oil Alumni "has 120 very loyal retirees who attend our luncheon meetings twice a year," said secretary Nancy Jencks.

## MAILCALL

Once a week for two years, Rich Coulter has dressed in "green scrub" surgical garb to perform volunteer work in the Sierra Surgicenter at John Muir Medical Center and Hospital in Walnut Creek, Calif.

Coulter, who has been president, vice president and a board member of the CRA's East Bay Chapter, says, "I work in a day surgery area, where patients come in and go home the same day. It's where they undergo such treatments as arthroscopic, cataract and cosmetic surgery or receive injections for pain. On a busy day, 40-45 patients are in and out of the Surgicenter. From time to time, I've seen some other Chevron retirees there."

He adds, "I work in the recovery room where I get supplies, make beds and also wheel patients out to their cars. It's a fascinating medical center that's undergoing a major expansion. My wife, Cecelia, is a volunteer at the hospital, too, where she works a different day each week in patient services. Altogether, there are 2,000 volunteers at John Muir." Culminating 31 years, Coulter retired in 1999 as a Refining staff vice president with Chevron USA Products Company in San Francisco.

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Bill Hicks seems to be always helping others. That's whether he's recruiting and training candidates for the San Diego County Sheriff Department's Senior Voluntary Patrol, making friendly calls to homebound people who often live alone, serving as president of his Lutheran church, using his expertise to publish sports programs for a high school boosters club or doing maintenance work for elderly and disadvantaged people in his hometown. He also manages to squeeze in some time to serve as president of the CRA's San Diego Chapter.

For his dedicated roles with the sheriff department's Senior Voluntary Patrol Program - including conducting security checks, providing invaluable assistance and support during the county's disastrous 2003 Cedar Creek fire, and patrolling for handicapped parking violations – he has received several Certificates of Appreciation and a Meritorious Unit Citation. He also has been recognized with an Honorary Service Award by the Sun Valley Council PTA "in recognition of outstanding service to children and youth."

Upon completing 33 years of service, Hicks retired in 1998 from Texaco Refining and Marketing Inc. in San Diego as area manager.



*Bill Hicks is in uniform as a member of the San Diego County Sheriff Department's Senior Voluntary Patrol.*

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V.L. "Missy" Dickerson worked 33 years as a registered nurse at two major oil companies in Tulsa. That included 21 years as "the company nurse" for Warren Petroleum. Today she has indirectly renewed her affiliation with the Warren name by serving as a volunteer at Tulsa's 750-bed St. Francis Hospital, built in 1945 by the Warren Foundation.

Her volunteerism each Monday is as a "Pink Lady" in the hospital's gift shop. She says, "We're called pink ladies because we wear pink tops while on duty. Over the years, I've seen a number of Warrenites buying flowers and other items in the large gift shop, which has been an added plus."

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## Encore Benefits Corner: update on medical plan rates

*continued from page 1*

One subject about which I continue to receive inquiries involves Chevron's contribution to medical plan rates for 2006 as compared with retiree premium contributions. As you recall, the corporation capped its contributions to premium costs at a maximum 4 percent per year beginning in 2005. For 2006, the corporation also will contribute the maximum of 4 percent. While the corporation's contribution last year was capped at 4 percent, some plans saw total increases of as much as 25 percent.

Reasons for these significant increases are numerous. They include available plans in your area, the plan experience or claim history with the Chevron Group, and rapidly increasing drug costs. Keep in mind that plans offered through Chevron do not correspond with the "low cost" plans offered by many HMO's. Our plans provide many options and advantages not found in the "off the shelf" plans which on first blush appear to be much less costly.

Medicare D is now upon us. And if you have been trying to keep up with the multitude of plans along with their options and coverage, you are undoubtedly as confused as I. Due to the complexity of Medicare D, and the uncertainty of its implementation, Chevron decided to continue offering prescription drug coverage within all its retiree medical plans, including Senior Care, Medicare Plus and HMO plans. In my opinion, we can be very thankful it did. The corporation will evaluate Medicare D and its implementation during 2006. The corporation will communicate additional Medicare D information with retirees as it becomes available.

CRA has been able to provide input and feedback to corporate HR on several fronts regarding improvement of service from groups such as UHC and MEDCO. UHC has bettered its phone service for Medicare eligible retirees through its Senior Care. Both UHC and MEDCO continue improving online products and services for those with internet accessibility.

If you haven't availed yourself of these products and services, I encourage you to do so. In addition to your personal history and information, you will find a lot of helpful articles and suggestions for maintaining a healthy lifestyle as well as helping to reduce the cost of medical service. Access United Health at myuhc.com and MEDCO at [customercare@medco.com](mailto:customercare@medco.com).

As we enter 2006 your CRA will continue bringing your issues and concerns to our corporation. Among the many things you can look forward to is the distribution of a very informative booklet, "What Your Survivor Needs to Know".

As always, if you are unable to resolve any matter through the corporation's Human Resources Service Center at 1-888-TALK2HR (1-888-825-5247), or have suggestions as to how CRA can be more responsive or helpful with regard to benefits or our communications, feel free to contact me. You can reach me at [kennethgsmiith@aol.com](mailto:kennethgsmiith@aol.com) or by phone at 1-303-805-5162.

I wish you all a wonderful holiday season.

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## CPI reunion

San Diego is the July 21-23 site of the 7th reunion of former PT Caltex Pacific Indonesia (now Chevron Pacific Indonesia) employees. Base of operations for all alumni of CPI operations will be Town and Country Resort in San Diego's sunny Mission Valley.

"The reunion always has been designed to bring together the CPI Family. They include both Indonesian and expatriate, current employees, those who have moved on or retired, and whether they lived in Indonesia or just traveled there for meetings or served as support staff," said Ray Shepherd

Registration deadline is June 15. To register or obtain more details, check out the website at [www.cpi2006.com](http://www.cpi2006.com). Added contacts are Cathy & Ray Shepherd, Penn Valley, Calif. at 530-432-0755, [rms427@inreach.com](mailto:rms427@inreach.com) or Dianne & Del Clement, Nevada City, Calif. at 530-272-4033, [delclement@comcast.net](mailto:delclement@comcast.net).

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(619) 697-9702

For questions regarding Encore  
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The Chevron Retirees Association is not a subsidiary of Chevron Corporation but an independent organization of retired employees of Chevron or its predecessor companies.

## Retirees pursue a sporting life

Physically active retirees continue to participate in indoor and outdoor sports ranging from bowling and tennis to golf and snow skiing.

Many CRA members pursue the highs and lows of recreational golf. A Tulsa Chapter retiree who recently surprised himself with his golfing prowess is Derl Wood. In April, this 9-handicapper achieved the unusual by bettering his age on Tulsa's championship Olde Page course. Wood, 72, shot 70 on the par-71 links. He said, "I almost did it again. On August 6 I turned 73 and four days later I shot a 73. I've been playing every Monday-Wednesday-Friday since 1988." Wood, who also claims two holes-in-one, retired in 1986 from Warren Petroleum as Accounting director, Tulsa. That climaxed a 30-year career.

A phenomenal example of competitive athletics is Bill Hargrove of Clermont, Ga., a bowler for 81 years. At age 104, he is the USA's oldest active certified bowler. Mark Miller of the U.S. Bowling Congress said Hargrove is "believed to be" the world's oldest league bowler. When he was "only" 100, he and Atlanta's Arthur Shaver, then 103 (now deceased), became the oldest doubles team to compete in the American Bowling Congress Championships. On Monday mornings, Hargrove knocks down pins in the Bill Hargrove Senior League in Cleveland, Ga., and each Wednesday a.m. he rolls strikes at Suburban Lanes in Decatur. Hargrove's average is six points higher than his age. In his late 70s he achieved his highest average, 170, and best score, 257.

Hargrove was a Gulf accountant, played trumpet in the Company band and ran the firm's bowling league until he retired in 1966. Jim Holcomb, president of the ChevronTexaco/Gulf Atlanta Chapter, said, "Bill founded this chapter and was its first and only president for about 20 years. He still travels 60 miles the first Thursday of every month to attend our chapter meetings. Bill is a very special person liked and admired by everyone."

Taking a different approach to sports is Daniel Wolfe in Oregon's Eugene-Springfield area. He gave up "playing at golf because my whole game was a handicap." Now, as a lifetime sports fan with a high school and college journalism background, he covers high school baseball, softball and football games as a freelance sportswriter for a Springfield bi-weekly newspaper. "I'm having a lot of fun doing this," said Wolfe, who culminated his 30-year Chevron career in Engineering at San Ramon, Calif. in 1986. He's a San Francisco Chapter member and was a board member-at-large at the defunct Eugene-Springfield Chapter.

Roy Stuart recently was inducted into University of Tulsa's Athletic Hall of Fame for his 1939-41 football prowess on the Golden Hurricanes. Hailed as "an outstanding guard who played offense and defense," Stuart was voted the 1941 Sun Bowl's "outstanding lineman" as he helped Tulsa win its first ever Bowl game, 6-0. Stuart culminated his 31-year Warren Petroleum service in 1982 as district manager, Tulsa Office, for liquid petroleum gas sales in Oklahoma-Kansas-Missouri.



## Encore In Memoriam: August 2005 – October 2005

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O'Brien, Dennis Jay, 9/20/2005, Caltex, Ret. 1995  
Oliver, Rodney L., 8/8/2005, Caltex, Ret. 1998  
Richey, Robert P., 9/9/2005, Caltex, Ret. 1975  
Williams, Windsor, 7/10/2005, Caltex, Ret. 1984
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Ashton, E. H., 9/24/2005, Chevron, Ret. 1986  
Baker, Walter E., 10/28/2005, Chevron, Ret. 1984  
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Barrett, Robert O., 10/17/2005, Chevron, Ret. 1963  
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Bogdan, Helen F., 10/25/2005, Chevron, Ret. 1983  
Boles, William H., 10/9/2005, Chevron, Ret. 1972  
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Bryson, Arthur R., 8/2/2005, Chevron, Ret. 1985  
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Felice, Frank J., 10/20/2005, Chevron, Ret. 1978  
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Hagen, Curry H., 9/5/2005, Chevron, Ret. 1980  
Hansen, Barbara W., 8/31/2004, Chevron, Ret. 1986  
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Ingle, Billie G., 7/20/2005, Chevron, Ret. 1984  
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Johnston, William A., 8/5/2005, Chevron, Ret. 1986  
Juren, Henry S., 9/5/2005, Chevron, Ret. 1985  
Keating, James C., 10/7/2005, Chevron, Ret. 1987  
Kelly, H. R., 10/4/2005, Chevron, Ret. 1985  
Kerns, Isaac W., 9/18/2005, Chevron, Ret. 1987  
Kipfer, A. W., 8/13/2005, Chevron, Ret. 1986  
Kirby, Ralph W., 10/26/2005, Chevron, Ret. 1983  
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Ladiser, Wilfred N., 10/5/2005, Chevron, Ret. 1985  
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