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Encore Benefits Corner

by Ken Smith, CRA's Benefits Chairperson

Nine common sense approaches to reducing health care costs

Here we are - just a few days into the New Year. It's also the start of another health care year with the reset of all of those health care plan deductibles, copays, and out-of-pocket expenses. As we start another year it is important to review our expenses from 2006 and plan - yes, plan - for the year ahead.

Unfortunately, we don't have a crystal ball in which we can foresee all of the medical issues we will face in the coming years. Recent surveys indicate that Americans fret more about their health care costs than they do about paying the mortgage, becoming a victim of terrorism or, for those still working, the loss of a job. And, that's not unreasonable.

Studies indicate that people in the 50 - 64 age range are especially hard hit. At 65, of course, Medicare kicks in, greatly lightening the load for most. But costs can still be substantial, due primarily to the rising cost of prescription drugs. Recent estimates by Fidelity Investments show that a 65-year-old couple retiring today should have a least \$200,000 saved just to cover out-of-pocket medical expenses and premium costs during their retirement years.

In this column I would like to address some thoughts I have shared with some of our CRA Chapters plus some facts AARP recently published in an article entitled, "Your Take-Charge Guide to Affordable Health Care".

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3rd Unocal Club joins the CRA

The Unocal Alumni Club of the Texas Gulf Coast is the name of the CRA's newest chapter. The third Unocal Club to join the Association was formed by 25 charter members attending a Dec. 14 meeting in Sugar Land, Texas.

"Our next step in January is to get the Unocal mailing list from Chevron so we can begin recruiting Unocal members to join our new club," said Phil Harrington, a retired Unocal Corporation executive. "Excluding the Beaumont area, I believe there are about 400 Unocal retirees in Texas, with 90 percent of them in the Greater Houston area. But we also will be recruiting members living in the Texas hill country, Dallas and Midland. I expect about 99 percent of our members will be from Unocal's Exploration and Production operations."

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I encourage you to do two things - pay your dues now and, if you have a friend who is a former employee, encourage him or her to join your local chapter, too.

President's Letter

A reminder: It's time to rejoin your Chevron Retirees Association chapter

We are entering a New Year at a time when many of us are thinking, "What happened to the old year?" Of course, the beginning of a New Year means everyone will be receiving requests from their chapters to rejoin the Chevron Retirees Association (CRA) for another 12 months. I want to share with you why we all need to answer that request in the affirmative.

Most of us join the CRA because it's important we keep track of the folks with whom we worked all those years. We want to be able to visit with our fellow retirees periodically at lunches and other CRA functions throughout the year. We don't want anyone saying of us, "What ever happened to what's his/her name?"

However, there is much more to the CRA than socializing with company friends. In fact, our Association is truly unique as a retiree organization in today's Corporate America. That's because it serves as a major communications conduit between our former employer and its retirees.

For example, when a retiree has a complicated problem with a Benefits package, he or she can call upon the Association for assistance. The CRA, able to exert more influence than a solitary individual, can promptly call that predicament to the attention of our contacts in Chevron's Human Resources. If there appears to be a mistake or a matter of concern with a particular legacy group, we also are able to let the appropriate individuals know about it.

Does the Company always respond by doing what we request? No. But we always get a fair and honest hearing - with many good results.

On another subject, the CRA further demonstrated its value to the Company in November by assisting in the defeat of an onerous ballot issue in California. Our retirees were quick to take action in opposing Proposition 87, which would have required a heavy tax on all California-produced oil and natural gas. In the future, you and other members will have the opportunity to provide similar assistance by writing your elected representatives and senators about legislation that could impact the Company. In continuing to prove ourselves in the public and political arenas, we will become even more valuable to Chevron.

Furthermore, it's important we work together to increase the Association's paid membership. We believe that the more paid members we have can have a greater influence in our relationship with Chevron Management. Increasing our membership rolls will illustrate to the Company that its retirees solidly support the CRA organization.

Chapter dues vary somewhat. But in the overwhelming majority of chapters, the cost of dues is less than \$1 per month. So I encourage you to do two things - pay your dues now and, if you have a friend who is a former employee, encourage him or her to join your local chapter, too. Both of you may find it convenient to attend luncheon meetings and other functions together.

If you do not live in an area where there's a CRA chapter, join our Unaffiliated Chapter. All Unaffiliated members receive its quarterly newsletter plus the Association's "Encore" publication. And you will become another valuable voice in supporting your fellow retirees in the U.S. and Western Canada - plus some others located overseas. You should be receiving a solicitation letter shortly. But, if somehow we missed you, please contact Bill Mather at 2555 Edgerock Rd., Reno, NV 89509, by phone at 775-826-2681 or by email at mwdmather@aol.com.

I wish each and every one of you and your family a very Happy 2007 New Year.

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A look at what other chapters are doing

Ever wonder what some of the OTHER Association chapters are doing? Here are a few brief tidbits:

Contra Costa Chapter is expanding its popular scholarship program. For 2007-08, it will increase the number of scholarships offered from three to four and raise the amount of each to \$1,250. Scholarships are for one year and awards based on academic merit and ability. Forty percent of the chapter's paid membership - now 1,070 - contribute when paying their dues.



Unocal Alumni and new President of the CRA San Diego Chapter, Bernie Scaparro, on the left, receives the gavel from outgoing President Bill Hicks at the swearing in ceremony.

East Bay is sponsoring a March 4-5 overnight that'll be held in the Sierra Foothills, with the first day at Chukchansi Gold Resort and Casino and the second day at Table Mountain Casino.

Metropolitan Houston has reaffirmed its commitment to education by continuing its scholarship program. A one-time \$1,500 scholarship will be awarded in 2007 to the child or grandchild of a chapter member.

Permian Basin has published a 28-page booklet saluting "The Twentieth Anniversary", 1986-2006, of its Midland-based chapter. Special attention is given in the booklet to its 12

chapter presidents, with individual profiles and photos.

San Diego has done far more than merely welcome its new Unocal members. It has elected Unocal's Bernie Scaparro as president and Roland Clifford as treasurer. The other key offices are manned by Texaco alumni Bill Hicks, vice president, and Tom Goad, secretary.

Tulsa Skelly-Getty-Texaco, unlike most chapters that mark the year-end holidays with a gala luncheon, celebrated instead with its 16th annual Christmas dinner. The evening entertainment included a live music mixture of oldies, jazz and carols.

Unaffiliated Chapter has established its own website -- craunf.org, where retirees can click onto the chapter's "Update" newsletter and Encore links.

Unocal 76 Research Retiree Group members need to set aside lots of time for reading the chapter's newsletter. Written by chapter "president" Bill Mallett, the current issue is 40 pages long. It's loaded with information about Unocal retirees, petroleum industry and other contemporary issues, a report on Ken Smith's Benefits presentation at the CRA's annual meeting and a writeup on why all Unocal retirees should be Association members.

Finally, the Louisville Chapter's newsletter offers an amusing view as to why seniors should be considered more valuable than younger generations. "We have silver in our hair, we have gold in our teeth, we have stones in our kidneys, we have lead in our feet and we are loaded with natural gas."

3rd Unocal Club joins the CRA

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Harrington continued, "The first meeting of our new club will be held sometime in March, probably at a site in the Galleria Area of Houston. At that meeting we will elect a president, secretary and treasurer, adopt a constitution, ratify a budget and have a guest speaker. Annual membership dues will be \$15. Once all that is accomplished we plan to have quarterly meetings."

The establishment of the new Unocal chapter is the result of a Houston meeting in mid-November between Harrington and Charles Rhoads, chairman of the CRA's Planning and Research Committee. Rhoads explained, "My get-together with Harrington was a continuation of a project I had started earlier this year (2006) as the former area vice president for the South Texas region."

Harrington, an Australian who served 32 years with Unocal Corporation, retired in 2000 in Sugar Land as worldwide manager of Business Development. He spent two-thirds of his time working on projects in the Southeast Asia nations of Thailand, Indonesia and Vietnam.

Harrington also plans to speak with the president of the Beaumont Union Oil Alumni group, whose members had worked there at Union Oil's former refinery.

Some key facts, figures of interest

Not all members of the Phoenix Valley of the Sun Chapter could attend the informative October luncheon presentation by Ken Smith, the CRA's Benefits Committee chairman. Subsequently, the chapter published what it considered the "highlights" in its newsletter. We decided to share them, as published, with the entire Association membership:

Chevron has 55,000 employees worldwide (pre-Unocal)

- 59 percent of worldwide employees are not U.S. citizens.
- 55 percent of worldwide employees are under 45 years of age.
- 50 percent of worldwide employees are citizens of Indonesia, Angola, Nigeria and the U.K.
- There are approximately 3,000 U.S. Expatriates.

Chevron has about 23,000 U.S. employees

- 63 percent of U.S. employees are older than 45 years of age.
- The average employee age is 48.
- 600 new employees were hired in 2003.
- Approximately 4,000 new employees will be hired globally in 2006.

Chevron has 62,000 health and welfare eligible retirees and surviving spouses in the U.S.

In the U.S. health industry in 2005, a total of \$2-trillion were spent on Health Care.

- There are now 46 million people in the U.S. who are uninsured.
- The cost of Medicaid has tripled from 1992-2005 to \$315 billion.
- In 2004, \$168 billion was spent on prescription purchases and \$209 billion was spent when mail order was included.
- Drug companies were the most profitable industry from 1995-2002.
- Drug companies currently are the third most profitable industry.
- Health care costs increased 9 percent last year.
- Health care costs will increase about 7 percent this year.

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While Chevron continues to provide us with excellent health care plans the cost of those plans continues to increase. These ideas are common sense approaches to help reduce your out-of-pocket expenses.

1. Go to the Fair - How many of you have attended your community's health fair? Such fairs are held in most large communities and offer free or inexpensive routine screenings. While the nurses or technicians there won't diagnose you, they often will discuss your symptoms and tell you whether you need to be concerned. All test results are provided to you, which you can then take to your doctor for review if they show any abnormalities.

2. Consider alternative treatments - Depending on insurance coverage, acupuncture, massage therapy, and other alternative treatments can be less expensive than - and as effective as - traditional medical care for some chronic ailments. One word of caution. Make sure your physician knows of any alternative treatments you are taking. I am about to embark on a series of acupuncture treatments for chronic back nerve pain. I elected to try this approach only after discussing the alternatives in depth with my spine surgeon. Of the remaining options available to me we both decided this was the least expensive approach and could have just as positive results as more surgery.

3. Visit your doctor's nurse practitioner or physician's assistant (PA) - If your doctor or specialist has a nurse practitioner or Physician Assistant, consider making your appointment through them. These practitioners can frequently offer the same care as a doctor, at a lower rate and are often easier to schedule an appointment with. Research comparing nurse practitioners with physicians shows that nurses and PA's tend to spend more time with patients, charge less, and do just as good a job of diagnosing problems.

4. Pick up the telephone - Got that same old sinus infection again? Your physician might help you for free by phone and simply call in a prescription.

5. Consider generics or cheaper brands - For most drugs there is absolutely no difference in the therapeutic value of generics and name-brands. Have a heart-to-heart talk with your doctor, explaining that you need to economize on the cost of drugs. Be grateful for free name-brand samples if you have a short-term need for a drug or if you and your doctor are not sure how effective that drug might be. I was just prescribed a new, expensive nerve pain drug that my doctor feels one week of medication will show if there are positive results. He provided me with a week's supply at no charge.

6. Be inventive - Sometimes doctors can't prescribe a generic because there is none. Even then, consider asking your pharmacist about alternatives you can bring up with you doctor. If you have computer access, go on line to <http://www.MEDCO.com> and click on the new service entitled, "Savings Advisor". Simply type in the name of a drug and the advisor will provide you with all available alternatives and their cost to you. Discuss these cheaper alternatives with your doctor to determine if he/she feels it is appropriate to try one.

7. Ask if it's safe to split - Most tablets and pills (but never capsules) can be split, often saving you a substantial amount. Pills labeled "time release" or "long-acting" are exceptions; they usually are not safe to split. For example, my doctor prescribed a 40mg tablet of one of my drugs but only wants me to take 20mg. By splitting the tablet I save \$42.63 for each 3 month renewal.

Or double up -- Buying smaller doses of your medication can sometimes save you money. Again, check the MEDCO Savings Advisor for any potential savings. Always check with your doctor and follow his advice and never take less than the prescribed dose of your medication.

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8. Freebies - If you have a limited income, you may be eligible for free or low-cost drugs through your state or the manufacturer. The Partnership for Prescription Assistance can help you learn if you qualify. Call 1-888-477-2669, or go online at <http://www.pparx.org/>.

9. Check your bill twice - A typical hospital bill comes to you looking like a veritable rat's nest of codes, numbers, debits and credits. How can you tell if the accounting is accurate? You often can't. Yet the number of mistakes on hospital bills is high. Susan Dressler, president of the Alliance of Claims Assistance Professionals, whose members help patients decipher their medical bills, states that in her experience, "50% of bills have an error or an overcharge somewhere".

Finally, if you have computer access, regularly check your account information on both MEDCO.com and if applicable MYUHC.com. Both websites have extensive information about your health care history as well as tools to help manage your health care and your Chevron plan.

I wish all of our retirees, spouses and surviving spouses a very healthy and prosperous 2007.

Chapter underwrites cost of luncheons

At its semi-annual meeting in August, the Northeast Chapter's board of directors made a most unusual decision. It decided to subsidize the cost of meals for its members at all future chapter luncheons.

"We have more money than we will need over the foreseeable future. So we voted to begin sharing this significant pot with those members attending our luncheons, which usually totals about 50. That decision also might increase our future luncheon attendance, although our turnout also is dependent on the local weather," said Harry Syring, chapter president.

The Northeast Chapter is comprised of about 150-paid members, the vast majority of whom live in New Jersey. A few reside in the New York City borough of Staten Island. Syring said, "We have a potential membership of 300, although many of those are octogenarians who worked at the former Perth Amboy Refinery. Our annual dues are \$10."

Syring has been chapter president almost since the day he returned to New Jersey, following his 1981 retirement as manager, Benefits Administration, at Standard Oil of California's San Francisco headquarters. He served the Company 33 years.

His son, Kenneth, has been a Chevron employee nearly 30 years. For the last five, he has been based on the Tengiz project in Kazakhstan, working in Finance.

Chevron

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companies.

ENCORE DATES

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Encore In Memoriam: July 2006 – September 2006

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Palko, James Robert, 6/11/2006, Amoseas, Ret. 1984
Buck Jr., Ralph D., 8/21/2006, Caltex, Ret. 1986
Carlson, Charles D., 7/25/2006, Caltex, Ret. 1975
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Calice, Amos P., 8/22/2006, Gulf, Ret. 1977
Cheney, Raymond A., 8/18/2006, Gulf, Ret. 1978
Clark, Charles W., 8/12/2006, Gulf, Ret. 1986
Clift, William R., 7/22/2006, Gulf, Ret. 1992
Cline, Deane T., 7/2/2006, Gulf, Ret. 1985
Cochran, Floyd G., 5/4/2006, Gulf, Ret. 1984
Colteryahn, Luella M., 9/6/2006, Gulf, Ret. 1983
Crawford, Lester L., 8/20/2006, Gulf, Ret. 1981
Craw, William R., 7/11/2006, Gulf, Ret. 1982
Decroo, Jean S., 8/19/2006, Gulf, Ret. 1986
Demartini, Virgil, 7/24/2006, Gulf, Ret. 1983
Donley, Jack D., 9/23/2006, Gulf, Ret. 1986
Easterlin, William C., 9/8/2006, Gulf, Ret. 1973
Edmundson, Richard J., 7/18/2006, Gulf, Ret. 1985
Edwards, Leonard W., 6/30/2006, Gulf, Ret. 1980
Edwards Sr., James W., 9/17/2006, Gulf, Ret. 1976
Ellis, Karl H., 9/5/2006, Gulf, Ret. 1986
Erickson, Donald H., 9/6/2006, Gulf, Ret. 1994
Floyd, James M., 7/21/2006, Gulf, Ret. 1986
Fowkes, William S., 7/24/2006, Gulf, Ret. 1986
Garrison, James R., 8/1/2006, Gulf, Ret. 1970
George, Willie, 9/2/2006, Gulf, Ret. 1980
Goff, Ralph E., 8/10/2006, Gulf, Ret. 1983
Goodwin, Sue A., 3/29/2000, Gulf, Ret. 1972
Graves, William J., 9/28/2006, Gulf, Ret. 1983
Hachenberg, Charles D., 1/10/2005, Gulf, Ret. 1983
Hamilton, Michael W., 8/22/2006, Gulf, Ret. 1995
Harson Jr., Leslie M., 9/12/2006, Gulf, Ret. 1996
Head, Bruce E., 8/15/2006, Gulf, Ret. 1982
Hebert, Harry J., 8/31/2006, Gulf, Ret. 1976
Hein, Ruth V., 9/13/2006, Gulf, Ret. 1982
Hibbs, Calvin T., 11/1/2004, Gulf, Ret. 1976
Holcomb, Lyle M., 7/10/2006, Gulf, Ret. 1983
Huffman, Brooks E., 7/31/2006, Gulf, Ret. 1983
Hulin, Joseph D., 9/14/2006, Gulf, Ret. 1976
Husband, Dean A., 7/12/2006, Gulf, Ret. 1985
Johannsen, Donna W., 3/30/2006, Gulf, Ret. 1983
Kane, M. J., 8/9/2006, Gulf, Ret. 1978
Kercher, Mary K., 7/31/2006, Gulf, Ret. 1983
La Due, George A., 9/24/2006, Gulf, Ret. 1974
Laird, James R., 7/30/2006, Gulf, Ret. 1973
Lay, Charles F., 7/24/2006, Gulf, Ret. 1978
Maher, Phillip J., 7/26/2006, Gulf, Ret. 1983
Marburger, Clinton W., 9/20/2006, Gulf, Ret. 1982
Martin, Frankie L., 7/15/2006, Gulf, Ret. 1977
Maurer, Stephen A., 7/4/2006, Gulf, Ret. 1983
Mc Call, Floyd W., 6/14/2006, Gulf, Ret. 1981
Mc Kee, Ralph W., 7/17/2006, Gulf, Ret. 1975
Mitchell, James C., 7/24/2006, Gulf, Ret. 1979
Olsen, Ib E., 6/27/2006, Gulf, Ret. 1979
Orr Jr., Harold R., 6/26/2006, Gulf, Ret. 1980
Patton, Reid L., 7/29/2006, Gulf, Ret. 1982

Phillips, James B., 9/2/2006, Gulf, Ret. 1985
 Poole, Jake W., 9/3/2006, Gulf, Ret. 1961
 Powers, Kathleen B., 8/29/2006, Gulf, Ret. 1982
 Prince, Howard L., 6/26/2006, Gulf, Ret. 1982
 Rice, Harry K., 9/21/2006, Gulf, Ret. 1978
 Richard, Austin, 8/24/2006, Gulf, Ret. 1984
 Riviere Jr., Oliver J., 7/28/2006, Gulf, Ret. 1978
 Roche Jr., Frank B., 7/8/2006, Gulf, Ret. 1982
 Ross, Thomas H., 9/12/2006, Gulf, Ret. 1981
 Rudolph, Clara E., 7/23/2006, Gulf, Ret. 1983
 Rugh, Glenn H., 8/9/2006, Gulf, Ret. 1983
 Schwenke, Laura J., 8/6/2006, Gulf, Ret. 1983
 Shannon, H. J., 7/31/2006, Gulf, Ret. 1983
 Shirley, Jimmie B., 7/17/2006, Gulf, Ret. 1976
 Singleton, Alfred E., 8/31/2006, Gulf, Ret. 2001
 Spooner, Wilson M., 7/21/2006, Gulf, Ret. 1967
 Strauss, Harry H., 9/25/2005, Gulf, Ret. 1983
 Strite, Donald L., 9/9/2006, Gulf, Ret. 1978
 Stubbe, Marguerite L., 7/14/2006, Gulf, Ret. 1973
 Surlles, David C., 8/23/2006, Gulf, Ret. 1985
 Talley, Irene B., 8/29/2006, Gulf, Ret. 1976
 Thomas, Jimmie D., 9/13/2006, Gulf, Ret. 2000
 Thomason, Bessie T., 8/1/2006, Gulf, Ret. 1970
 Tuschak, John A., 7/30/2006, Gulf, Ret. 1977
 Valeff, William J., 9/3/2006, Gulf, Ret. 1985
 Vanderveer Jr., Wm P., 8/18/2006, Gulf, Ret. 1976
 Vencil, Sherman L., 7/1/2006, Gulf, Ret. 1966
 Wachter, Paul E., 7/29/2006, Gulf, Ret. 1982
 Wadding, J. A., 7/29/2006, Gulf, Ret. 1979
 Walker, Lloyd L., 7/7/2006, Gulf, Ret. 1977
 Walshire, Cecil R., 8/14/2006, Gulf, Ret. 1978
 Watson, William C., 8/5/2006, Gulf, Ret. 1994
 Wethman, Norman E., 9/3/2006, Gulf, Ret. 1981
 Wilkinson, Robert C., 9/4/2006, Gulf, Ret. 1986
 Wilson, William C., 9/19/2006, Gulf, Ret. 1992
 Wise, Madeline E., 7/31/2006, Gulf, Ret. 1989
 Wurster, Herman, 7/17/2006, Gulf, Ret. 1981
 Zell, Charles E., 8/22/2006, Gulf, Ret. 1983
 Abernathy, Joseph L., 9/2/2006, Texaco, Ret. 1979
 Accardi, Sylvia, 7/13/2006, Texaco, Ret. 1979
 Alexander, Leonard C., 7/1/2006, Texaco, Ret. 1993
 Arcemont, Murphy M., 9/17/2006, Texaco, Ret. 1972
 Arrington, James E., 10/26/2005, Texaco, Ret. 1994
 Baker, Julia F., 8/4/2006, Texaco, Ret. 1982
 Baron Jr., Ernest J., 7/1/2006, Texaco, Ret. 1978
 Barrie, Edward L., 8/12/2006, Texaco, Ret. 1980
 Baynes, John T., 9/21/2006, Texaco, Ret. 1981
 Bergeron, Patricia A., 1/29/2006, Texaco, Ret. 1993
 Bihm, Jack L., 7/29/2006, Texaco, Ret. 1993
 Binz, Linus A., 7/21/2006, Texaco, Ret. 1980
 Boettger, Robert H., 6/13/2006, Texaco, Ret. 1982
 Bonar, John A., 9/10/2006, Texaco, Ret. 1982
 Brock, Cleve D., 9/7/2006, Texaco, Ret. 1987
 Brown, Ferryl A., 4/6/2003, Texaco, Ret. 1979
 Buchanan, Jack, 8/2/2006, Texaco, Ret. 1978
 Buckley Jr., Anthony J., 6/30/2006, Texaco, Ret. 1985
 Chisum, D. E., 8/23/2006, Texaco, Ret. 1986
 Clark, Jackson A., 7/23/2006, Texaco, Ret. 1980
 Cleary, Thomas F., 7/1/2006, Texaco, Ret. 1976
 Colliflower, William E., 9/3/2006, Texaco, Ret. 1988
 Comeaux, Eddie P., 9/12/2006, Texaco, Ret. 1972
 Cuneo, Alvin J., 8/29/2006, Texaco, Ret. 1978
 Curry, James F., 7/29/2006, Texaco, Ret. 1983
 Davis, Bruce A., 6/3/2006, Texaco, Ret. 1980
 Davis, Boyd L., 9/1/2006, Texaco, Ret. 1976
 Dedek, Robert S., 9/3/2006, Texaco, Ret. 1990
 Dionne, Oswald, 8/2/2006, Texaco, Ret. 1978
 Dore, Harry R., 9/24/2006, Texaco, Ret. 1982
 Duncan, Ray E., 7/14/2006, Texaco, Ret. 1971
 Dupre, Dennis D., 8/5/2006, Texaco, Ret. 1973
 Eason, Virgle E., 8/31/2006, Texaco, Ret. 1987
 Engelbrecht, Oswald E., 8/11/2006, Texaco, Ret. 1972
 English, Harris J., 8/10/2006, Texaco, Ret. 1989
 Espinosa, Olga, 9/18/2006, Texaco, Ret. 1995
 Faber Jr., Howard K., 7/28/2006, Texaco, Ret. 1976
 Flowers, William B., 9/4/2006, Texaco, Ret. 1984
 Foley, James W., 6/22/2006, Texaco, Ret. 1967
 Freeman, William R., 7/19/2006, Texaco, Ret. 1987
 Friday, Marion T., 8/18/2006, Texaco, Ret. 1985
 Garrett, Thelma, 8/10/2006, Texaco, Ret. 1980
 Gary, Isaac, 7/10/2006, Texaco, Ret. 1980
 Gaynor Sr., Richard P., 7/29/2006, Texaco, Ret. 1982
 George, Eddy J., 9/22/2006, Texaco, Ret. 1984
 Gilliam, Herman P., 7/30/2006, Texaco, Ret. 1980
 Green, Hubert G., 9/5/2006, Texaco, Ret. 1971
 Griffin, Nolt J., 9/22/2006, Texaco, Ret. 1983
 Gurule, Max A., 8/29/2006, Texaco, Ret. 1993
 Hamilton, Gladys, 8/27/2006, Texaco, Ret. 1974
 Hammock, Gerald N., 9/24/2006, Texaco, Ret. 1988
 Havens, Robbie G., 8/26/2006, Texaco, Ret. 1980
 Helbling Jr., Clements A., 7/10/2006, Texaco, Ret. 1983
 Holley, Henry G., 8/14/2006, Texaco, Ret. 1982
 Hollier, Lessal J., 7/27/2006, Texaco, Ret. 1982
 Hunziker, James L., 9/8/2006, Texaco, Ret. 1977
 Huwaldt, Harold D., 7/14/2006, Texaco, Ret. 1980
 Jarrell, Robert L., 8/23/2006, Texaco, Ret. 1981
 Jennette, William, 8/5/2006, Texaco, Ret. 1980
 Jewell, Wilbur R., 7/15/2006, Texaco, Ret. 1978
 Johnson, Sidney E., 7/13/2006, Texaco, Ret. 1989
 Jones, Harry, 7/1/2006, Texaco, Ret. 1977
 Jones, Mary R., 9/4/2006, Texaco, Ret. 1990
 Kerr, Gary L., 10/23/2005, Texaco, Ret. 1994
 Kiker, Joseph C., 9/15/2006, Texaco, Ret. 1983
 Kleinhuis, Albert H., 6/24/2006, Texaco, Ret. 1997
 Landry, Gus M., 7/11/2006, Texaco, Ret. 1980
 Larsson, Earl W., 9/4/2006, Texaco, Ret. 1982
 Leblanc, Joseph D., 7/17/2006, Texaco, Ret. 1976
 Leblanc, Joe C., 8/25/2006, Texaco, Ret. 1989
 Lebouef, J. C. Paul, 8/26/2006, Texaco, Ret. 1983
 Lovell, Regina F., 7/15/2006, Texaco, Ret. 1984
 Lowe, George D., 9/13/2006, Texaco, Ret. 1976
 Mansfield, Milton C., 7/18/2006, Texaco, Ret. 1981
 Mantzel, Lois B., 9/18/2006, Texaco, Ret. 1982
 Martin, James R., 7/18/2006, Texaco, Ret. 1992
 Matthews, Joy B., 6/24/2006, Texaco, Ret. 1980
 McCarthy, Joseph P., 5/18/2006, Texaco, Ret. 1980
 McClure, Harrison E., 7/1/2006, Texaco, Ret. 1985
 McDaniel, Carol M., 7/10/2006, Texaco, Ret. 1986
 Messina, Sebastian J., 8/21/2006, Texaco, Ret. 1979
 Meyers, Charles H., 8/30/2006, Texaco, Ret. 1982
 Michaelson, Irving R., 7/9/2006, Texaco, Ret. 1975
 Miller, Carl W., 8/21/2006, Texaco, Ret. 1982
 Mitchell, James L., 7/26/2006, Texaco, Ret. 1997
 Montgomery, Amos A., 8/5/2006, Texaco, Ret. 1972
 Moore, Frank M., 7/19/2006, Texaco, Ret. 1977
 Moreno, Victor C., 9/14/2006, Texaco, Ret. 1982
 Morgan, Elton W., 7/1/2006, Texaco, Ret. 1986
 Moss, Philip H., 4/11/2006, Texaco, Ret. 1979
 Nelson, Marlene K., 1/24/2004, Texaco, Ret. 1999
 Nichols Jr., John W., 8/8/2006, Texaco, Ret. 1977
 Niles, William H., 8/17/2006, Texaco, Ret. 1986
 Norton, Harold J., 8/24/2006, Texaco, Ret. 1986
 Norwood, Marshall J., 9/4/2006, Texaco, Ret. 1986
 Olive, Ruth T., 9/5/2006, Texaco, Ret. 1979
 Orta, David C., 7/5/2006, Texaco, Ret. 1984
 Parker, Irene S., 7/9/2006, Texaco, Ret. 1973
 Patterson, Donald D., 7/31/2006, Texaco, Ret. 1999
 Patton, Walter L., 9/12/2006, Texaco, Ret. 1981

Due to space constraints, the remainder of the July 2006 – September 2006 In Memoriam will appear in the next issue of *Encore*. Alternatively, the web edition of the Quarter 1 2007 *Encore* contains the entire list of names.

Below are the names that were left off of the April 2006 – June 2006 listing in the Quarter 4 2006 *Encore*.

Humphreys, Dorothy B., 4/28/2006, Texaco, Ret. 1981
 Hutchinson, Edward W., 4/30/2006, Texaco, Ret. 1982
 Irvin, Charles L., 4/29/2006, Texaco, Ret. 1994
 Jackson, Raymond C., 5/14/2006, Texaco, Ret. 1981
 Jacobelly, Peter, 5/8/2006, Texaco, Ret. 1984
 Jankowski, Viola E., 3/11/2006, Texaco, Ret. 1983
 Johnson, Pershing J., 4/30/2006, Texaco, Ret. 1980
 Justis, James A., 5/17/2006, Texaco, Ret. 1986
 Kaiser, Hugo B., 5/31/2006, Texaco, Ret. 1980
 Kaulfus, Roy L., 1/19/2006, Texaco, Ret. 1987
 Keck, John A., 6/19/2006, Texaco, Ret. 1989
 Kelly, Cyrus H., 6/1/2006, Texaco, Ret. 1979
 Kishline, John T., 4/22/2006, Texaco, Ret. 1980
 Krocka, Roger F., 5/27/2006, Texaco, Ret. 1989
 Lacaze, Lloyd L., 5/6/2006, Texaco, Ret. 1984
 Lee, Norman S., 6/13/2006, Texaco, Ret. 1985
 Leonard, Roy L., 5/19/2006, Texaco, Ret. 1974
 Line Jr., Lloyd E., 3/26/2006, Texaco, Ret. 1976
 Lirette, Leo P., 4/11/2006, Texaco, Ret. 1983
 Long Jr., Benjamin F., 6/2/2006, Texaco, Ret. 1986
 Lowrimore, Ray S., 3/30/2006, Texaco, Ret. 1992
 Mace, Lyle H., 5/30/2006, Texaco, Ret. 1976
 Macisaac, Donald J., 4/15/2006, Texaco, Ret. 1978
 Manry, James K., 4/17/2006, Texaco, Ret. 1978
 Margis, Anthony A., 4/29/2006, Texaco, Ret. 1981
 Martin Jr., Lemuel T., 6/8/2006, Texaco, Ret. 1988
 Materna, Helen, 3/27/2005, Texaco, Ret. 1978
 McCollum, Charles B., 6/8/2006, Texaco, Ret. 1983
 McCurdy, Jack G., 8/23/2006, Texaco, Ret. 1979
 McMillian, Ellis A., 6/23/2006, Texaco, Ret. 1984
 McVeagh, John H., 5/5/2006, Texaco, Ret. 1999
 Medill, Curtis W., 10/23/2005, Texaco, Ret. 1986
 Melder, Elbert W., 5/12/2006, Texaco, Ret. 1972
 Meloe, Torleif, 5/28/2006, Texaco, Ret. 1987
 Mikolon, Richard L., 4/25/2006, Texaco, Ret. 1982
 Mitchell, Pinkney E., 6/22/2006, Texaco, Ret. 1984
 Mizell, Clarence M., 6/21/2006, Texaco, Ret. 1992
 Moore, Doyle A., 6/14/2006, Texaco, Ret. 1984
 Morrison, Edward T., 6/28/2006, Texaco, Ret. 1972
 Mullarkey, Lawrence J., 6/9/2006, Texaco, Ret. 1977
 Nelson, Harvey J., 4/28/2006, Texaco, Ret. 1983
 Nemeth, Andrew J., 5/9/2006, Texaco, Ret. 1978
 Oakley, Norman F., 4/29/2006, Texaco, Ret. 1978
 Parrish, David, 5/25/2006, Texaco, Ret. 1999
 Peck, Raymond, 3/21/2006, Texaco, Ret. 1968
 Pekar, Louis, 5/19/2006, Texaco, Ret. 1988
 Pellegrini, Angelo A., 5/5/2006, Texaco, Ret. 1983
 Perry, Dillon G., 6/2/2006, Texaco, Ret. 1972
 Persampieri, Linda A., 6/18/2006, Texaco, Ret. 2002
 Pittman, John D., 6/15/2006, Texaco, Ret. 1985
 Polk, Jones, 6/10/2006, Texaco, Ret. 1971
 Pritchard, Frances W., 6/23/2006, Texaco, Ret. 1988
 Redding Jr., John L., 4/20/2006, Texaco, Ret. 1981
 Ress Jr., Fred H., 5/31/2006, Texaco, Ret. 1982
 Rice, Mary F., 3/28/2006, Texaco, Ret. 1987
 Ritota, Nicolas M., 4/20/2006, Texaco, Ret. 1982
 Rivera, Christopher K., 4/17/2006, Texaco, Ret. 1993
 Rogers, Fred M., 4/8/2006, Texaco, Ret. 1983
 Sandbloom, Roy H., 4/8/2006, Texaco, Ret. 1978
 Sawyer, Bernard D., 5/11/2006, Texaco, Ret. 1985
 Schexenider, Jessie, 3/15/2006, Texaco, Ret. 1978
 Schiebl, Peter P., 3/28/2006, Texaco, Ret. 1980
 Shavers, Harold N., 5/15/2006, Texaco, Ret. 1981
 Silas, Herbert L., 4/24/2006, Texaco, Ret. 1998
 Simms, Bobby L., 5/10/2006, Texaco, Ret. 1987
 Skiff Jr., Paul E., 5/12/2006, Texaco, Ret. 1981
 Skinner, Laura A., 5/14/2006, Texaco, Ret. 2005
 Skoff, Joseph, 4/7/2006, Texaco, Ret. 1977
 Slover, Jack E., 12/18/2005, Texaco, Ret. 1982
 Smiley, Charles W., 5/15/2006, Texaco, Ret. 1981
 Smith, Shelby W., 3/27/2006, Texaco, Ret. 1985
 Spann, James H., 5/27/2006, Texaco, Ret. 1984
 Sparacio, Emilie M., 4/2/2006, Texaco, Ret. 1992
 Stanton, Richard W., 6/16/2006, Texaco, Ret. 1986
 Stephens, Otho L., 11/24/2004, Texaco, Ret. 1986
 Stephenson, Wilburn G., 5/14/2006, Texaco, Ret. 1977
 Stewart, Elsie D., 4/24/2006, Texaco, Ret. 1990
 Sutton, Edwin, 5/18/2006, Texaco, Ret. 1981
 Teel, Royce H., 6/16/2006, Texaco, Ret. 1989
 Tesch, Charles E., 4/26/2006, Texaco, Ret. 1984
 Thompson, Harold W., 6/15/2006, Texaco, Ret. 1969
 True, Richard W., 5/16/2006, Texaco, Ret. 1966
 Turner, George Ann, 4/5/2006, Texaco, Ret. 1984
 Van Den Eeden, Marcy J., 6/2/2006, Texaco, Ret. 1982
 Wagonseller, F. M., 5/16/2006, Texaco, Ret. 1978
 Wall, Frank O., 5/11/2006, Texaco, Ret. 1978
 Weiss, Harold J., 5/12/2006, Texaco, Ret. 1996
 Wheat, Veston N., 2/25/2006, Texaco, Ret. 1981
 Wood, James R., 4/16/2006, Texaco, Ret. 1974
 Woodhouse, H. C., 5/11/2006, Texaco, Ret. 1984
 Woods, Lorene V., 6/22/2006, Texaco, Ret. 1984
 Wynn, Irvin E., 5/22/2006, Texaco, Ret. 1984