Paid membership rebounds

What a difference a year makes. In a significant turnaround, the CRA's paid membership for fiscal year 2007-08 soared to 15,038.

CRA Treasurer Merle Hufford exclaims, "It was a pretty good year for membership. The dues I received were up from 13,298 in 2006-07 and from 14,715 in 2005-06. Of the Association's 12 geographic areas, including Unaffiliated, seven increased their membership numbers over the prior year."

Hufford points to the Unaffiliated "chapter" as having the most dramatic paid membership increase. "Unaffiliated's gain went from 697 in our last fiscal year to 1,921 at the end of June 2008."

Bill Mather, the Unaffiliated members area vice president, explains the reasons for the turnaround. "First, we sent out 700 letters to members who had not renewed for 2008. A second reason is we received some new members from Unocal and chapters that had been disbanded in the Florida and Texas panhandles. Also, some existing members have paid their dues for multiple years -- a few up to five years in advance."

Hufford also cites the following 2007-08 chapter "winners" in terms of growth: Puget Sound, Wine Country, Mile Hi, Oklahoma City, North Central Texas, West Texas/New Mexico, Hill Country and Unocal Gulf Coast.

Encore Benefits Corner
by Al Horan, CRA's Benefits Chairperson

CRA's Dental Plan is a reality

These are exciting times – a lot is going on. We're finally there. CRA’s Dental Program is a reality. We are also at that time of year when each of us will need to review our Chevron Medical Plan coverage and decide the level of coverage we desire for 2009. Chevron's Open Enrollment will begin in October.

CRA Dental Coverage

An announcement letter was sent to all Chevron retirees and non-Chevron legacy retirees in September. Meetings are taking place where feasible to explain and better acquaint you with CRA’s Dental Program.
President’s Letter

New Dental Plan open only to Dues-Paying CRA members

Time is flying by rapidly. Summer is over (unless you live in Houston), football season is here and the Presidential campaigns are in full swing. These also are very exciting times for the Chevron Retirees Association because we have a DENTAL PLAN.

Many months of hard work by your Association has resulted in the establishment of the CRA Dental Plan sponsored through Met Life. We are preparing for an open enrollment this fall for a Dental Plan that will become effective April 1, 2009. The Plan is OPEN ONLY TO ALL DUES-PAYING MEMBERS of CRA.

Dedicated Al Horan and his Benefits Committee members are in the midst of communicating the Plan to all current and prospective CRA members. We all have worked many, many long hours to bring this Plan to reality. Please tell your fellow retirees who are not dues-paying CRA members - but who need dental coverage - to join a CRA chapter as soon as possible so they may take advantage of the Plan.

Let me emphasize: THIS IS A CHEVRON RETI EES ASSOCIATION PLAN - NOT A CHEVRON CORPORATION PLAN. DO NOT CALL THE CHEVRON BENEFITS HELP DESK WITH ANY QUESTIONS ABOUT THE PLAN.

By the way, hats off to Chevron for increasing the per-gallon gasoline discount to 10 cents. We, as an Association, have requested the Company to increase the discount for the last few years. Now it too is a reality.

Throughout the summer I've been receiving letters from many retirees outlining economic hardships they are facing because of inflation and increased medical premiums. As a reminder, the Association passed a resolution at the May annual meeting in Louisville to ask the Company to consider a pension supplement to help offset the many economic factors which are threatening the quality of life for many fellow retirees. I want to assure you we will be discussing these issues directly with Chevron top management this fall in hopes of a positive outcome.

Also, I wish to thank every Association officer and committee member, as well as all chapter officers and committee members, for everything you do as a leader and volunteer in trying to make a positive difference in the lives of your fellow retirees and their families.

My warmest regards, Charlie

Charlie Rhoads
2113 Briarglen Drive, Houston, TX 77027
713-871-0224; crhoads@therhoadsgroup.net

Public Service runner-ups

Lack of space in the previous Encore prevented us from publishing the following information:

Runner-up nominees for Chevron's 2008 Public Service Awards were Skip Bateman, Treasure Coast Chapter; Darwin Eaton, Tulsa; Tom Leake, North Central Texas; Lee Johnson, Tulsa Skelly-Getty-Texaco; and Oscar Stoner, Oklahoma City. No individual chapters were nominated.
CRA has five new area VPs

Five retirees who spent their peak employment years working for Chevron, Gulf or Texaco are the CRA's new area vice presidents for the 2008-09 fiscal year.

Gary Branson is area vp of The Plains, whose turf includes six chapters in Texas and three in Oklahoma. Like two other new area vps, he is continuing as a chapter president. He is beginning a third two-year term with North Central Texas Chapter for which his wife, Pat, is secretary, treasurer and newsletter editor.

Branson and his co-volunteers have increased paid membership by 78 to 426. And at the 2007 CRA annual meeting in San Francisco, he accepted the chapter's Chevron Public Service Award for its financial support of many community causes.

Branson worked a combined 36 years for Gulf/Chevron, retiring in 1988 in Port Arthur, Texas, as an accountant in Financial Accounting. His contact numbers: 109 Creekview Ln., Crandall, TX 75114; 972-427-8669; gbbp@wi-five.net.

John Bulla, originally from Nashville, retired in Tennessee in 2002 following a 32-year Texaco career in Refining, R&D and Corporate Engineering. Now he's Midwest Area area vp with responsibility for eight Chevron, Gulf, Skelly, Getty, Texaco and Unocal chapters located in six states.

Bulla is in his fourth year as president of Nashville's Music City Chapter where wife, Linda, is secretary and a CRA Benefits Committee member. He's also involved in helping the development activities of the Tennessee Technological University College of Engineering and assists his local community's electoral process of polling, registration and voting. Bulla's contact numbers: P.O. Box 3523, Brentwood, TN 37024; 615-832-1046; or jo2nlin3a@earthlink.net.

Frank Coe is area vp for South Texas, with seven Chevron, Gulf, Texaco and Unocal chapters in the Lone Star state - four in Houston. He held the 2005-07 presidency of the Metropolitan Houston Chapter.

For 16 years he's been a volunteer board member of Houston-based Bluebonnet Credit Union, formerly the Gulf Employees Credit Union. Coe says, "Bluebonnet, with $70 million in assets, is more than a credit union just for Chevron employees and retirees."

Concluding a 30-year career with Gulf/Chevron, he retired in Houston in 2000 as project manager of the Y2K Project in Information Technology for the North American upstream company. Coe's contact numbers: 6219 Mound Airy Ct., Sugar Land, TX 77479; 281-565-9813; or fcoe@usa.net.

The Gulf Coast - with 11 chapters in Alabama, Louisiana and Mississippi, including two in New Orleans - is the responsibility of area vp Dennis Dauphin. Another double duty volunteer, he's starting his third year as president of Mississippi's Singing River Chapter. Dauphin retired in 1999 from Chevron's Pascagoula Refinery as Purchasing administrative supervisor, culminating 32 years with Gulf/Chevron.

His volunteerism formerly was focused in community theater, where he spent 18 years producing children's musicals and served two three-year terms on the board of Children's Theater Productions.

Dauphin resides in Ocean Springs, Miss., where during Hurricane Katrina his home lost most of its roof shingles, all its trees, a fence and foreboding floodwaters rose to the edge of his foundation. Dauphin's contact numbers: 1614 Girvan Ct., Ocean Springs, MS 39564; 228-875-7268; or oceansprings1@aol.com.

Peter Gates, area vp for Northern California/Hawaii, is immediate past president and board member of the East Bay Chapter. His volunteerism includes the Sons of Retirement, where he's been the group's secretary/newsletter editor. After a 34-year Chevron career, Gates retired in 1995 as manager, Corporate Compliance, environment, safety, fire and health. His contact numbers: 2106 Hoover Ct., Pleasant Hill, CA 94523; 925-937-2035; petegates@comcast.net.
CRA Briefs

The South Bay Chapter annually donates proceeds from its "luncheon 50/50 ticket sales" to non-profit organizations. It recently donated $500 to Trinity Care Hospice in Torrance, Calif., an organization specializing in hospice care for children and in addressing the needs of youngsters and their families. The chapter was granted a matching gift from Chevron's Humankind Program.

Clay McElroy of New Braunfels, Texas, gained recognition for Chevron's matching gifts program in his hometown newspaper. It reported that McElroy, featured in a photo, donated $500 and obtained a $500 matching grant from Chevron for use as scholarships for local children to attend summer art camps. He was the CRA's fifth president from 1987-90.

For ongoing blood donor efforts, John Hamilton of Worthington, Ohio, received the "39-gallon pin" from American Red Cross. In other volunteer efforts, he repairs homes for the needy in inner-city Columbus and works with his ministry in West Virginia on projects for the less fortunate. He retired after 26 years as a Gulf Oil Sales rep in 1983 and belongs to Unaffiliated "chapter."

Fred Kalenborn of Bakersfield, Calif., the CRA's second president from 1974-78, has been named a lifetime member of the South San Joaquin Chapter. He joined Standard Oil of California in 1943 and retired as district superintendent, Producing, in 1972.

A member of the Unaffiliated and Greater New Orleans chapters is Gerald Bellis of Bullard, Texas. He and wife, Mary, have ended their volunteerism for SCORE, an agency associated with the Small Business Administration. He spent 16 years in the Tyler office counseling small businesses and people wanting to start a business. Mary was office secretary/treasurer 12 years. He ended a 37-year career in 1989 by retiring from Chevron USA in New Orleans as chief design construction engineer, Eastern Region.

New Graduates site

For 43 years a lively retirees event called the Graduates Holiday Lunch has been an annual December fixture on the San Francisco Peninsula. Now the event has a new home. On Friday, Dec. 5, it will be held across the Bay from San Francisco at the Walnut Creek Marriott with Chevron Chairman Dave O'Reilly as guest speaker.

John Dewes, master of ceremonies at many Graduates luncheons, says a change in demographics is the reason for the move. "Attendance had been dropping at the Peninsula site. With so many retirees now living in the East Bay, we hope to revive its attendance at the Walnut Creek location."

He adds, "Although the luncheon isn't a CRA function, it is open to all retirees - 'graduates' of Chevron - without any legal distinction. While most attendees are from the Bay Area, we have had folks join us from the East Coast, the Pacific Northwest and other regions who generally are on planned trips to the area."

For more details, or to get on the mailing list for an invitation, go online to john.dewes@alumni.nd.edu, call 925-939-1988 or mail a note to 108 Poppy Ct., Walnut Creek, CA 94596. The Graduates invitation also is on the CRA website.

Paid membership rebounds

Among reasons for the increase by those chapters are:

- A concerted recruitment effort to reach potential members by letter and phone.
- A spurt by individual CRA members to encourage former co-workers to enroll in their chapter.
- Retirees encouraging their spouses to enroll as a dues-paying member.
- Members giving a gift membership to an inactive retiree.

Additionally, Hufford says virtually every chapter (92 of 101) came through with dues payments by the June 30 deadline.

As a reminder, $3 from every paid annual chapter membership ($5 from Unaffiliated members) is passed on to the national CRA. Subsequently, Chevron Corporation will make a yearly contribution to the Association that is equivalent to $7 per paid member for a total (times 15,038) of $105,266. Each and every fiscal year, those combined receipts play an essential role in helping to underwrite the Association's annual operating costs.
Permian Basin: A West Texas gem  *(Second in a series on Association Chapters)*

It happened right after the 1985 Chevron/Gulf merger. Ray Galvin, then Chevron vice president of U.S. Production, asked Midland Gulf retirees Jack C. Howard, William Adkins, John Rowbotham and others to establish a Chevron chapter in the Permian Basin of West Texas for retirees of both corporations.

Permian Basin Chapter's inaugural meeting was May 21, 1986 in Midland with Howard as president and Adkins vice president. Today the chapter is holding steady at 175 paid members, including a few Unocal retirees.

Maxine Nelson, the newsletter coordinator/editor since it was launched in 1992, reports, "Although the chapter was established to serve retirees in the West Texas/southeast New Mexico areas, our membership has spread to about 13 states."

Chapter President Carol Hartman adds, "The key that links our relocated and local members is our quarterly chapter newsletter. It's the prime reason we are a special CRA chapter."

For example:

- Special produced booklets accompany the newsletter from time to time. Most notable: the 28-page "Twentieth Anniversary of Permian Basin Chapter" and the 69-page "Lest We Forget: They Served Their Country." The latter, published in September 2001, featured the military experiences, in their own words, of 88 chapter World War II veterans.
- Among special articles published: "Our Presidents, Past and Present," "The Merger: Gulf Oil Corporation & Standard Oil of California" and "A Fond Look Back at Life in the Oil Camps."

Added factors which make Permian Basin noteworthy are:

- Quarterly luncheon meetings often are held at non-restaurant sites in the twin cities of Midland and Odessa. Examples: The Petroleum Museum, American Airpower Heritage Museum, Ranchland Hills Country Club, Golf Course Church of Christ and Midland Woman's Club. A treat was a meeting at Alliance Hospital-Education Center in Odessa, where cardiology and orthopaedic department representatives gave an overview of some procedures and techniques available at the complex.
- Luncheon meetings are the first Friday each quarter so members across West Texas can complete the roundtrip drive in one day. A few make the 350-mile drive from Dallas.
- Last December's "Holiday Luncheon" was a hit because it was free for members and spouses. Hartman says, "We are hoping to do that again this year. We can afford it because we've gradually built up a nice chapter bank account over 22 years."
- For many years the chapter joined with local Chevron employees in contributing to the Salvation Army’s "Dress-a-Live Angel" program that provided new clothing for Midland children who needed a little help from their friends.
- Volunteerism is prime among members. Many, like Hartman, serve as Petroleum Museum docents. Others assist in the annual Texas-size garage sale at Midland Senior Center.
- Hartman is the first surviving spouse to be Permian's president. Husband, Jim, a Gulf geologist 24 years and 2001-02 chapter president, passed away earlier this year.

Nelson adds, "Chevron's Midland office has supported our newsletter (10-14 pages) and other publishing activities by providing printing and mailing services. Without their support, our efforts would have to be drastically scaled back."

A final note. In 2002, Texaco retirees established their own CRA chapter in Midland. President Frank Gray says, "This May we changed our name to West Tex/NM Chapter. We have 107 paid members, 70 percent of them Texaco/30 percent Unocal. Our meetings are in the evening, which everybody likes. We have had one joint meeting with the Chevron chapter."

Gray retired in 2002 in Midland after a 33-year Texaco career. He was manager, Regulatory Compliance.
Encore Benefits Corner

Also further information about the Program may be found at the website for the Program, www.cradental.com. Finally, in January all dues paying CRA Members will receive enrollment packets. Under the Program every dues paying Member will be eligible to join one of two Dental Plans that are offered through MetLife. The effective date of the Dental Program is April 1, 2009.

Chevron Medical Coverage

It’s a little early to comment on changes, if any, to Chevron’s Medical Plans for 2009. We were scheduled to meet with Chevron on October 1 to discuss what's happening to the Plans for 2009. In addition to the enrollment package you’ll be receiving from Chevron in October, you'll be able to access supplemental information through Chevron’s HR Center as well as supplemental material that will be made available through CRA. We'll all try to help by taking the mystery out of insurance, i.e., provide clear and concise information. The only word of caution is to arrange automatic monthly premium payment through your bank, and remember if you decline Chevron coverage for 2009 your dependents will not have the opportunity to rejoin a Chevron Medical Plan if you should die before Chevron’s next open enrollment.

Pension Supplementation Increase

We like you are very much concerned about the state of our economy and rising prices. We can truly understand the problem of trying to deal with rising costs if you are on a fixed income. Just to update you, we’ve been in discussions with Chevron about this very point. Also, the need for a Pension Supplementation Increase was on our agenda for our October 1 meeting with Chevron. We’ll be in touch soon. Please try to bear with us.

Chevron Benefit Plans: Tips and Helpful Information

Type of Issue and Contact:

§ Eligibility, Enrollment, and Changes (Covered Individuals, Address, etc.):
Chevron’s HR Service Center

§ Plan Coverage and Claims:
§ Medical:
  § Medicare Eligible: United Healthcare
  § Non-Medicare Eligible: Blue Cross Life & Health or United Healthcare (see your ID card for your vendor)

§ Prescription Drugs: Medco

§ Vision: EyeMed Vision Care

§ Dental (Provided through Chevron Corporation Only): United Concordia

§ Death: Chevron’s HR Service Center

§ Please note some individuals may receive coverage through a different provider such as medical and dental. Please refer to your Member Identification Card for your provider information.

Personal Information:

When you contact Chevron's HR Service Center or Plan Administrator (United Healthcare, etc.) you will be asked for your name and may be asked to provide any of the following additional personal information:

§ Date of Birth
§ Home Address and Telephone Number
§ Social Security Number
§ Medicare Number
§ Chevron Plan Member Number
§ Your Pin Number (Issued by Chevron)
§ Claim Number
§ Prescription Number and Name of Medication

Other Helpful Information and Tips:

In addition to your Personal Information you may wish to also consider having the following information and material at hand:

§ Dates and Types of Service Provided
§ Name and Contact Information for your Medical Care Provider
§ Pertinent Documents, e.g., copy of Explanation of Benefits Form, Hospital and Doctor Bills, etc.
§ Your Questions in written form

When telephoning Chevron's HR Service Center or Plan Administrator you should follow the prompts provided by the automated system. However, if you wish to speak to a representative you should ask to speak to an Agent or Representative. Alternatively, if you remain silent you should be transferred to an Agent or Representative.

Contact Information:

Chevron's HR Service Center:
§ Phone: In US: 1-888-TALK2HR (1-888-825-5247)
Outside US: 610-669-8595
§ Fax: 1-888-329-8647

Continued on page 7
Health Summary

You may wish to consider keeping in your possession at all times a document that contains all or some of the items shown below. You should also consider including other information that may be pertinent to you.

The main objective of having a summary is to help with completing medical questionnaires and as an aid to medical professionals in case of an emergency. You may wish to consider including the following information in the Summary.

**Personal Information:**
- Name
- Date of Birth
- Home Address
- Telephone Number
- Social Security Number
- Medicare Number
- Marital Status
- Emergency Contact Information
- Medical Insurance Information
- Treating Physicians' Information

**Current Medical Condition:**
- Illnesses: Conditions, how long treated, etc.
- Prescriptions: Drugs & Non-Prescription Drugs Taken
- Known Allergies
- Tobacco and Alcohol Consumption

**Past Illnesses and Surgery:**
- Details, including years
- Current status of illnesses

**Family Medical History:**
- Details: Conditions, etc.
- Current status of individual

**Other:**
- Living Will/Directive to Physicians: Copy
- Power of Attorney for Health Care: Copy

While it may be a good idea to carry this information with you, there is the practical issue of how this can be done conveniently. If you are a woman you may wish to consider folding the documents and placing them in a plastic zip-lock bag. The bag could then be carried in your purse. If you are a man you may wish to consider writing most of the information on the backs of business cards. The cards could then be carried in your wallet.
Need a guest speaker? Read on…

Guest speakers often serve as an added attraction for CRA members attending a chapter luncheon meeting. Speakers can range from Chevron executives and medical experts to AARP representatives and those with expertise on varied senior-related themes. If your officers are seeking fresh ideas as to what kind of speakers to invite, here are examples from a dozen chapters:

San Francisco Chapter: A timely speaker was Chevron's Jim Aleveras, general manager, Investor Relations. He gave a macro view of the stock and oil markets, economy and how the investment community views Chevron. At a previous meeting, Emily Bach's theme was "The 10 Common Investment Mistakes Retirees Make and How to Be Sure You Avoid Them." She is senior vice president, Wealth Advisor Retirement Planning, for The Bach Group at Morgan Stanley.

Puget Sound: Al Chiamulera spoke on the AARP Driver Safety Program. He discussed why retirees should take the course.

South Bay: John Pope from The Public Group of the Port of Long Beach provided an insight into the port's complex activities. That facility is one of the world's busiest container shipping ports. An earlier speaker was Bill Calderwood, a Chevron retiree whose topic was "What Do You Need to Know and Do When You Lose a Loved One."

Metropolitan Houston: Dr. Michael Rorick, CEO/president of Houston Health & Wellness and one of West Houston's most experienced chiropractors, gave a talk on seven steps to increase one's energy. He listed eating better, drinking more water, taking vitamins and minerals, getting more rest, understanding your body's control systems, getting better organized and strengthening your spine.

Mile Hi: " Fraud Alert" was the theme of Fred Joseph, the State of Colorado's Security Commissioner. He discussed retiree "con games" - - like cheap apartment homes in Florida, gold mines in Africa and a new way to extract ethanol from garbage - - plus the activities of his office to stop them. Another speaker: Dan Johnson, regional Government and Public Affairs manager for Chevron, updated the Company's oil/gas activities in the Rocky Mountain region.

Sacramento: Speakers were trainers from "Guide Dogs for the Blind," who were accompanied by two dogs with 6-9 months of training.

Tulsa Skelly-Getty-Texaco: Chris Bossum, supervisor of Hillcrest Exercise and Lifestyle Programs, called upon 22 years experience in the field of health and exercise science to offer advice on how to keep fit and continue to live comfortably.

North Central Texas: Taking center "stage" at a luncheon was Sandra Jones, director of nurses for Hospice Health Care Network in Arlington.

Contra Costa: Recent Chevron speakers were Dr. Edgard Habib, chief economist, and Robert Ryan, vice president, Global Exploration. Robert B. DiMartino discussed "New Technology Used in Eye Care," an apt topic since many retirees wear glasses or contacts. He is an associate professor of Clinical Optometry at the University of California, Berkeley, and a practicing optometrist.

La Habra: Retirement income services and pension analysis were highlighted by Dave Nash, senior financial advisor, Merrill Lynch.