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First Quarter 2016

President's Letter

Happy New Year everyone! Hard to believe 2015 is already past. December was a busy time with a number of Chevron related Holiday luncheons. It was fun to see some colleagues whom I had not seen in 15-20 years. The Upstream Annuitants' get together was especially interesting.

I hope the winter storms are not too harsh and that you have enjoyed the Holidays with family and friends. We in California are looking at El Niño with some trepidation. We so need the rain after years of drought, but can't help but worry about the flooding potential. I'm sure we'll deal with it much as many of you have had to deal with flooding around the country over the past year or so.



Mike Elgie, President

Chevron Upstream

Jay Johnson, Executive Vice President for Chevron Upstream, hosted the meeting and luncheon. In addition to plenty of time for schmoozing with old friends, Jay and his staff talked about what is happening in the Chevron Upstream world, especially in this era of low oil prices.

Before they got into the projects and prices, Jay's people talked about safety. Safety has long been a focus for Chevron, but has moved to the next level. They are now monitoring something called SIF, or Serious Injury and Fatality metric. The SIF metric is the number of actual incidents and near-miss events that had the potential to cause a fatality. In essence, they are following up and doing an investigation on incidents and near miss incidents that may not have actually caused a serious injury, but could have. They treat it as if it had been an accident and see what needs to be done to prevent it in the future. Chevron's safety record leads the industry.

Now to projects. Many will be pleased to hear that the Gorgon project is coming online and should be loading LNG in 1Q16. That will be the first train. The second and third trains will be following throughout the year. The Wheatstone project is targeting the first LNG cargo by the year-end 2016. . These are examples of projects that Chevron is proceeding with even in a very low oil price environment.

You have probably heard about the reductions in force and capital/operating expenditures at Chevron. With the crude price less than \$50/bbl, it was necessary. Chevron is trying to make the cuts in as an intelligent manner as possible. Several examples:

- ❖ Although Chevron will be cutting 6-7000 jobs, they are not going to stop hiring. They do not want to create holes in Chevron's succession planning down the road. Cuts are being made as part of each operating organization's review of their work processes in order to accomplish their objectives more efficiently and utilize new technology. According to Jay they are having surprising success. Staff groups are reviewing their work to ensure they are providing actual needed products and in the most efficient manner.
- ❖ When cuts are made, there is an effort to spread them across the organization, but also to make the resulting organization one of higher quality.
- ❖ Chevron is also selling off some assets. They look at the various opportunities and if they can achieve now what they believe to be the long-term value of the asset, they will likely sell it. If they believe they are better off retaining the asset instead of selling, they will keep it.

We also heard that from an Exploration perspective, Chevron is normally looking at a 15-20 year timeline from idea to production. That is long term planning! A different world from most of us who were looking at work very much in the present to a year or two down the road.

Annual Meeting

In last quarter's email I described a bit about CRA National and what happens beyond your local chapters. As we have always contended, the local chapters are the backbone of the CRA. Once a year we bring all the chapter presidents together at our Annual Meeting. These chapter presidents are the Directors of the National CRA organization. This meeting is a bit like our legislature.

The Annual Meeting is an opportunity for the National Organization to report back to the Directors how things are going, what issues there may be outstanding, and hear from Chevron speakers about current happenings at Chevron. It is also an opportunity for chapter presidents to meet and talk with other chapter presidents around the country, hear what they have been doing in their chapters, what best practices are being used and what practices perhaps did not work so well.

As is the case at our local chapter luncheons, it is also a time to meet and greet old colleagues whom we may have known in our working days or have worked with for years as part of CRA. We also welcome any CRA member to join us as a Member-at- Large for any of the meetings or dinners. Anyone interested can contact M.J. Stone at msto@cox.net to get information on hotel and dinner costs.

This year we will be meeting in Philadelphia, May 14-16, 2016. We kick off with a dinner Saturday evening and finish up with a dinner on the Monday evening. Meetings are Sunday and Monday.

For future planning, the 2017 meeting will be held in San Mateo, CA in mid May. San Mateo is located just south of San Francisco. In 2018 we'll be getting together in south Texas. The exact location has not been approved yet, but San Antonio is being investigated.

Chevron Retirees Website

Our Communications Committee Chair, Frank Coe, has completed a thorough remodeling of the CRA website at www.chevronretirees.org. It is well worth a visit to see what is “happening” around CRA and also Chevron. There are a number of links to items of interest at Chevron, such as Humankind, the Chevron Matching Funds system. If you want to contact a CRA officer either locally or nationally, you can find out contact information in the pull down menu, “About Us.” If you have a computer and access to the Internet, check us out! If you don’t, perhaps you can get some help from a son, daughter or grandchild. Put them to work.

Benefits

Now that we have all gotten ourselves re-signed up for our medical plans we can relax again until next fall. Many of you have received help from Al Horan, or one of his Benefits Committee, with questions and problems concerning the various Chevron Benefits. Al also writes a column in this Newsletter in which he discusses the various options, issues and opportunities out there. I want to take this opportunity to thank Al for all he does for our retirees. Many times he is able to advise retirees over the phone to help resolve a problem. When the issue is more difficult, he works with Chevron to resolve the issue. So KUDOS to Al and his Committee!

Wrap Up

I guess it is usually pretty obvious this is the wrap up, but as an old engineer I can’t resist keeping a consistent method with my sections. I hope you all have a delightful winter. All of you old skiers please be safe on the slopes. Carol and I will have enjoyed Christmas in New York, visiting our son and his family and of course checking out the Big Apple. All things considered, I’m looking forward to spring.

Best regards,

Mike

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CRA News Briefs

Robert (Bob) Houston Turns 100

Marin Chapter member Robert (Bob) Houston recently celebrated his 100th birthday on November 12. He worked for Chevron Research Company beginning August 11, 1947 and retired on March 1, 1980, a remarkable achievement. (Source – Marin Chapter newsletter)

Cal Vanassche Turns 90

Puget Sound member Cal Vasassche had a weekend to remember last July when his family assembled in Snohomish, WA to celebrate his 90th birthday on July 12. It all started on Friday when his thirteen children and assorted family members gathered at his daughter Marge's for a catered dinner.

Saturday started early with preparations for the main birthday party. Guests started arriving in the afternoon to tunes played by a pair of excellent musicians. The kids swam and played games and adults got to mingle and take photos. There were 113 of his direct descendants in attendance, with only five not able to show up. After dinner, his son Peter arranged a helicopter ride with a pilot friend. The ride culminated with a landing in Cal's field, marked by a big "90" formed by all the party guests.

Cal couldn't have been happier and is looking forward to his 91st. (Source – Puget Sound newsletter)

Portland Chapter Takes Mount Hood Excursion

On Friday, June 5, 2015, fourteen chapter members and their friends met at the Mount Hood Railroad Depot in Hood River, OR, for the Parkdale Excursion Train.

They boarded the train at 11:00 AM and had a whole section of an air conditioned car to themselves. The train followed the Hood River as it traveled through fruit orchards with ripening fruit, farm lands and vineyards. Along the way, they caught glimpses of both Mt Hood and Mt. Adams covered in snow. It was a beautiful and bright day for the trip.



A short stop was made at the town of Parkdale where one could get off at a nice park and enjoy the picnic lunches that some members brought with them. Others ate their lunches on the train on the way to Parkdale. They then boarded the train again for a relaxing return trip to Hood River. (Source – Portland Chapter newsletter)

Daryl Brennick and his 1940 Ford Coupe



Daryl Brennick

Former CRA Area VP for Northwest U.S./Alaska and his 1940 Ford Coupe were recently featured in the Seattle Times "NWautos" blog.

According to the blog post: "I love my car because ... this is a car that I have tried to find and buy for years. It represents a generation from the late '50s. It drives perfectly. My granddaughter Chloe lives in Louisville, Ky., and comes out every summer for a couple of weeks. She always has to go for a long ride in Grandpa's old car and go find the cows. She loves the cows."

Big Sun's "Noble Trucker"

Clifton "Nick" Nichols, a member of the Big Sun Chapter, drives a truck, but not the company tanker truck he once drove as a Standard Oil of Kentucky employee. Nick is one of the Shriners' "Noble Truckers".

"Noble Truckers" provide free transportation for children to the Tampa Shriners Hospital for Children from Volusia and Orange counties in Florida. The goal of the nation's 22 Shriners Children's Hospitals is to deal with orthopedic care, burn treatment, cleft and palate care and spinal cord rehabilitation. Any child under age 18 can be admitted as long as in the opinion of the surgeon the child can be treated. Even when a child turns 18, he can remain until his treatment is complete. The "Noble Truckers" are a social club of the Bahia Shrine.

Nick is a 50-year Mason, having joined while working in Ocala in 1964. He was working as a Training Manager for Standard Oil of Kentucky. He later was transferred to Titusville, where he opened up each new service station on I-95. While there, he joined the Bahia Shrine in Orlando in 1967. He retired in October 1992 while stationed in Atlanta.

Nichols moved back to Florida the following spring. He joined the Deltona Al Shrine Club in 1994 and served as its president from 1997-1998. The club became the West Volusia Shrine Club in 1995.

Since becoming a "Noble Trucker" in 2003, Nick has made over 160 round trips totaling over 29,120 miles - he keeps logs of his trips just as he did when he had a company car or was driving a tanker truck. He keeps the hospital program administrators "on their toes"! In 2014, he made 25 round trips of about 200-400 miles each with his co-driver. As this article was being written in 2015, he had completed another 18!

Nick has served the CRA as well. In December 2000, the CRA's Ocala Big Sun Chapter (in what was then the South Atlantic Seaboard Area) was about to close and he stepped up at the holiday luncheon and agreed to serve as CRA President to keep the chapter going. He served as chapter president from 2001 to 2007.



"Nick" Nichols (left) and Paul Lanning

It doesn't seem possible that he would have any "spare" time, but Nick also volunteers at the Volusia County Fair Grounds every Wednesday for 2 to 3 hours as well as volunteering one Saturday and Sunday a month - he's been doing this for about six years. To date, his efforts at the Fair Grounds have contributed to collecting \$390,000 for the Tampa Shriners Hospital.

Puget Sound's "Auto Angel"

James E. Presten, a member of the Puget Sound Chapter, is one of Bellevue Presbyterian Church's Auto Angels. Through this work, Jim has provided substantial benefits to his community, donating his automotive knowledge, creative marketing and fund raising strategies, and youth mentorship.

Jim had a 25-year career with Standard Oil of California, Western Operations as an Engineer in the Portland office. After moving to Boise for a short time, he was transferred to the San Francisco headquarters. There he was assigned three very important tasks for the Marketing organization: develop Self Serve automation, research and develop systems and equipment to meet vapor recovery regulations in California, and develop an underground tank replacement program for implementation throughout the US.

Jim was a recruiting coordinator for Marketing Operations. In that capacity, he was responsible for hiring a few of the managers/executives now in the downstream operation. Of particular note is Colleen Cervantes, currently President of Chevron Global Lubricants. Jim was her first supervisor!



James Presten

Shortly before retiring, Jim helped develop a method for constructing service station in much shorter time. Working with Mike Wirth in Denver, they developed a Construction Management technique, which enabled Chevron to reduce the average construction time from over 100 days to an average of just under 45 days.

Upon his retirement from Chevron and a subsequent consulting career, Jim found a perfect fit for the skills he learned at Chevron, the Auto Angels Ministry at Bellevue Presbyterian Church. The primary mission of Auto Angels is to provide safe vehicles, as well as, general automotive repair, to members of the community who otherwise could not afford it. Their benevolence benefits the surrounding community and often puts individuals such as military veterans, single parent families, and the elderly in a position to stand on their own without the worry of the high costs of transportation.

Jim joined the Auto Angels in July of 2007. Jim's love for cars, along with his desire to get further involved in the church family made this a perfect pairing. It wasn't long before Jim became the "go to guy" with a focus on improvements to the shop.



**Chairman's Award
University of Washington Formula SAE Racing Team**

What once was a parking structure under the Community Center slowly converted to a working and functional 'garage', transforming 22 parking spaces to 8 working mechanic bays for their work. Each bay now has newly installed lighting, electrical outlets and compressed air at each stall, and computer terminals throughout the shop.

In 2009 Jim accepted an appointment to be the Event Chairman for the group's primary fund raising activity; The Auto Angels Car Show. In his time as Chairman, Jim has grown the fund raising efforts from breaking even to last year's event proceeds topping out at \$22,000. It is through this event (contributing 30% of their overall funds), and the generosity of other organizations such as Chevron,

that the Auto Angels raise funds to help more than 400 low income individuals and families each year with their car care needs.

Jim's demonstrated leadership as Car Show Chairman and passion for the success of the Auto Angels mission led to another request to take on more responsibility in 2013, coordination of the donated vehicle program. This program is focused on taking in donated vehicles, conducting a thorough safety inspection, making necessary repairs to meet standards for roadworthiness, and then transfer to a pre-selected recipient. Along with receiving a vehicle that meets strict safety standards, families in need can return for basic maintenance services free of charge when needed. As with anything the Auto Angels does, to ensure the integrity of the program the process was analyzed and fully documented. In 2014 the team celebrated successfully accepting 71 vehicles into the program without any issues.

Another dimension of the Auto Angels mission is to mentor and inspire youth throughout the community. In 2013, Jim was asked to become a member of the Continuing Technical Education (CTE) program at the Bellevue High School. Particularly special about the Bellevue High Auto Tech Program is the newly rebuilt facility at the high school. It is reported that the school district, along with, local auto dealers, and repair shops, provided more than \$3.5M to establish a first class shop for educating interested students in a valuable trade. While Jim sits on the advisory panel for this group, what again demonstrates his creativity and desire to give back is the arrangement he has made with the school to provide services on vehicles that require work beyond the capabilities of the Auto Angels volunteers. This further enables the "living laboratory" for the students to learn, as well as continuing to provide repair work to those who cannot afford it themselves.

While every aspect of the Auto Angels mission is rewarding, perhaps the most enriching is the mentoring program established in 2012. Through Jim's mentorship of a young man (9 years old and the youngest Auto Angel), teaching basic mechanical skills and knowledge, it became clear to the group's leadership that engaging youth in their ministry was a worthy cause. Together, Jim and the youngest Angel worked together to rebuild a gasoline powered Model T decked out in Texaco colors and logos. The newly rebuilt 'toy car' now teaches young people the responsibility of caring for and handling a motorized vehicle, without compromising safety. Jim's efforts became the foundation for the program that followed and the other young students have benefited from learning basic mechanical skills while satisfying community service requirements.

With more than 700 hours of service to the organization, Jim often harkens back to the experience and knowledge he gained from his 25 years with Chevron to provide guidance in development of the shop and the contributions he makes. His loyalty to the Chevron brand shines through in his encouragement to move the group to Chevron lubricants wherever possible, teaching the benefits of Techron and the value of Chevron products on the reliability of modern engines. Jim continues to work with local Chevron management finding ways to connect two parts of his life, which have and continue to provide great meaning.

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

I would like to start by wishing everyone a Happy and Healthy New Year! Also, I would like to thank you for the nice comments I received regarding the previous Benefits Corner article. In this article, I would like to reflect on activities and announcements that took place during the latter part of 2015. I would also like to look ahead to what we might expect to see in 2016. Finally, I would like to apprise you of what is taking place in the area of health and reforms that are on the horizon.



Al Horan, Benefits

Our Chevron Health Care Plans

It's hard to believe but Open Enrollment for 2016 took place two months ago. During Open Enrollment 51,000 retirees and survivors were given the opportunity to elect Chevron Medical Plan coverage for 2016. Approximately 10% of the group actively enrolled by using the Chevron benefits website (33%) or by phoning the Chevron HR Service Center (67%). The balance of the group either passively enrolled by keeping the same coverage as 2015 or they declined coverage. Based on prior experience, about 75% of the eligible retirees and survivors elect Chevron coverage. At this time, the number of retirees and survivors who elected coverage is not available.

As we saw from the Open Enrollment material that was provided by Chevron, the changes in benefits coverage for 2016 are minimal. For Medicare eligible retirees, they will see the drug deductible increased to \$360 from \$320 for non-generic drugs. In addition, they will see increases in deductibles and copayments under Medicare Part A (Hospital) and Part B (Medical). The Part A deductible and copayments for hospital confinement increased to: \$1,288 for the first 60 days of confinement; \$322 per day for the next 30 days; and \$644 per day for the next 60 days. The Part B deductible increased to \$166. For further details and a comparison of deductibles and copayments for 2016 and 2015 please visit CRA's website (www.chevronretirees.org) and follow the links under the Benefits tab.

Since it's a new year, don't forget to check the drug formulary to determine if your medications are still covered. The formulary for 2016 was distributed by Express Scripts in the latter portion of 2015. If you cannot find a medication, phone Express Scripts for help in locating your medication since they have an extended list of drugs. Their phone number is 800-935-6215 and they can be reached 24/7. If your medication is no longer covered, don't panic. Ask to speak to a pharmacist. A pharmacist will be able to provide you with a comparable medication that is on the approved formulary for 2016. Once you have the name of an alternative drug you should contact your physician and discuss whether the alternative drug is suited for your medical condition. If your doctor feels that the alternative will not work as well, they will need to file an appeal with Express Scripts. The doctor should be familiar with the appeals process; but, if not, they should phone Express Scripts at 800-753-2851.

Chevron Recreation Program

In case you missed the announcements that were sent to the CRA Chapters, two changes were made to the Chevron Recreation Program. First, discounts are now available to retirees on cell phone service from Sprint. Second, the BenefitHub Program replaced the PerkSpot Program.

The Sprint Wireless (Sprint) Discount Program generally provides a 22% discount. To obtain the discount, existing Sprint customers and prospective customers will be required to validate their eligibility by presenting Sprint with either: a copy of their Benefits Confirmation of Elections Statement (shows that the retiree is participating in a Chevron medical benefits plan); or a confirmation letter of

eligibility which will be issued by Jim Bateman. Jim is the CRA Administrator for the Sprint discount and he may be reached by email at jbateman@att.net or by phone at 916-467-7520.

BenefitHub is a Chevron Recreation Partner that offers a variety of regional and national discounts on everyday purchases as well as special offers that are available exclusively through Chevron. Many of the special offers require Chevron Unique Discount Codes which can be found on the BenefitHub website chevrec.benefithub.com. To get started exploring the many savings opportunities you will first need to create a BenefitHub account. However, to complete the registration process you will be required to provide a Referral Code, which is available from your CRA Chapter President or from me.

Remember, that in addition to the Sprint discount, retirees also qualify for a discount on cell phone service through Verizon Wireless. For more information about the Verizon discount please visit the Chevron Recreation website chevrec.mybigcommerce.com. I know that many of you have been patiently waiting for the AT&T cell phone discount to be extended to retirees. While we are still hopeful of being able to obtain the discount, unfortunately it does not appear to be any time soon. Anyone who cannot wait should check the AARP website www.aarp.org since they offer a discount from AT&T Wireless.

I would also like to remind you that in addition to the discounts that are offered through BenefitHub Chevron also offers other discounts through the Chevron Purchase Programs. These Programs include discounts on electronics, travel and vehicles. For more information please check out the Chevron Recreation website. While retirees qualify for most discounts that are offered to employees there are a few instances where they are exclusively reserved for employees. An example is the Microsoft Home Use Program.

2016 – Outlook

With 2016 being a Presidential election year, I believe that we'll be seeing and hearing a fair amount about health and Health Care Reform. As we are aware Health Care Reform has been a hotly debated and discussed subject. Health care affects approximately 325 million in the U.S. The age distribution of the population is as follows:

- Under Age 18: 75 million
- Ages 18 to 64: 200 million
- Age 65 and Over: 50 million

Out of the total population, it is estimated that about 50 million are without medical coverage. The balance are covered for medical care either through the Federal Government or a State Government, or they are covered privately or through an employer sponsored plan. There are roughly 55 million enrolled in Medicare, 60 million enrolled in Medicaid (excludes 10 million with dual Medicare and Medicaid coverage), 10 million enrolled through the Veterans Administration, and 150 million enrolled in medical insurance either privately or through employer sponsored plans. This means that roughly 15% are uninsured, 40% are covered through the Government and 45% are covered privately or through their employers.

As I pointed out in past articles, anyone who is covered by Medicare, including Medicaid, is insulated from large increases in the cost of medical care because of price controls that apply to Medicare/Medicaid. You may recall that the cost of medical care for everyone else has been rising exponentially because, in part, of cost shifting from Medicare/Medicaid patients to other patients. With the ever-increasing number of individuals qualifying for Medicare the problem will become even more acute. There are roughly 10 thousand "baby boomers" added to the ranks of Medicare on a daily basis. Therefore, it's not hard to see how the current situation will deteriorate.

In the original Health Care Reform Act, the Government protected insurance carriers from major losses if they offered coverage through an insurance exchange. That protection was recently repealed. The consequence, in part, has been a reduction in the types of medical insurance coverage that was offered for 2016 through the exchanges. The greatest impact has been a reduction in the number of and type of PPO coverage that is available to non-Medicare individuals. I have seen the introduction of hybrid PPO insurance and a greater emphasis being placed on HMO's. Carriers feel that they have a better chance of controlling costs with these products. For example, Blue Cross Blue Shield of Texas now only offers HMO's.

As we can see from the above, the brunt of the shift in cost is mainly borne by those individuals who are actively employed. There are estimated to be 113 million full time workers who are employed privately (95 million) or by government (18 million). In addition to ever increasing medical insurance premiums these workers are also faced with a real possibility of the need for increased Medicare taxes to support the burgeoning ranks of Medicare participants. It is projected that the percentage of the age 65 plus portion of the population will grow from 15% to 21% by 2030 and to 24% by 2040.

Based on what we know the problem can only get worse. While the medical community is not happy with the current arrangement with Medicare/Medicaid, they cannot afford to turn their backs on the members of these programs since they represent a large portion of the insured community. The answer to this dilemma, I feel, involves a willingness of all parties (the medical community, patients, the Government and insurance carriers) to compromise. This probably means reasonable medical fees, higher deductibles/copayments, and some controls on access to expensive medical tests and procedures. As I mentioned previously, the United States is the only major country without a universal system for accessing medical care and treatment (e.g. universal insurance in Australia).

I suspect that we'll see a fair amount of debate on this subject in 2016. It probably will not be until 2017 or even 2018 before we see viable alternatives offered.

Tips and Helpful Information

I would like to share with you the following tips and information.

Will a ban be placed on advertising prescription drugs?

The American Medical Association recently called for a ban on advertising prescription drugs. The group feels that advertising is contributing to the escalation of drug costs. About \$4.5 billion is spent annually on promoting drugs. Over the past two years advertising costs rose by 30%. The AMA believes that advertising is increasing demand for expensive treatments, even where cheaper alternatives are available. Note, only the U.S. and New Zealand allow direct consumer advertising of prescription drugs.

(Source: AMA Conference in Atlanta, Georgia)

Could I have Diabetes?

Many people do not even think about diabetes until they are diagnosed with the condition. Then it's too late. Generally, most people have signs of diabetes for a long time before it's discovered. Diabetes occurs when the pancreas doesn't produce enough insulin to remove sugar from the bloodstream. Excess blood sugar can damage blood vessels, affect circulation, and put the person at risk for a myriad of other ailments – heart attack, stroke, blindness, etc. Ways to avoid diabetes include: being physically active; controlling our weight, blood pressure and cholesterol; getting the proper amount of sleep; and getting tested at least annually for diabetes.

(Source: Dallas Morning News)

When should I take my hypertension medication?

Taking hypertension medication at night instead of the morning could control blood pressure more effectively and reduce the risk of diabetes. Based on a research study of 2,012 men and women with high blood pressure, it was found that individuals who took their medication at night had a 57% lower risk of diabetes. Also, there was a relative reduction in nighttime blood pressure. Before changing your medication regimen you should consult your physician.

(Source: New York Times)

Do I need a calcium supplement?

In trials of 13,790 men and women over age 50, the data showed that taking calcium supplements only increased bone density by 1% to 2%. The overall effect had little impact on fractures. Dr. Mark J. Bolland, Associate Professor of Medicine at the University of Auckland in New Zealand, concluded that "...if you have a normal diet, you don't need to worry about your calcium intake." Before making any changes in your regimen, you should consult your physician.

(Source: New York Times)

Atypical Medical Treatment

Long before medical care became available to everyone it was customary for many people to use home remedies to treat various conditions. Even today, some people choose to follow secondary methods of treatment. Examples are the use of "Essential Oils" and "Aromatherapy".

I would like to share with you the following material, which is the result of research undertaken by Mark Engelbrecht. Mark is a Member of the CRA Benefits Committee.

"Essential Oils" and "Aromatherapy"

Science has recently confirmed that there may be health benefits from aromatic liquids and compounds that people have been using for several thousand years. Specifically, some people believe that the use of essential oils can enhance physical and mental health.

Essential oils are created by steam distillation of various plant matter, such as seeds, bark, leaves, stems, roots, fruits, etc. In this process, steam is passed through the plant matter, which causes the oils inside the plant to boil. Through evaporation, the oils collect on the exterior of the plant matter. Finally, the oils condense and are collected in a vessel. The end product is an oil, which is natural, multi-purposed, and convenient.

Essential oils are typically used topically, aromatically or internally. In topical applications an oil is applied to specific area of the body. With aromatherapy, an oil is diffused into the air or it is inhaled from a container, like a bottle. With the internal use of oils, an oil is ingested.

The quality of essential oils that are produced by manufacturers can vary. Some qualitative aspects of oil include whether it is certified organic, if it is pure, and if it is approved by the FDA for human consumption. Additionally, the quality of oil can vary by the distillation process and the skill of the distiller.

There are many publications that cover the uses of and benefits of essential oils, including a range of illnesses and conditions that can be treated with essential oils. Some people have taken to using essential oils as natural alternatives to chemically based products. Anyone who considers using essential oils should first consult their physician. Like medications, there can be adverse effects including the interaction of essential oils and medications. In the U.S. essential oils can be found in

specialty stores as well as some food stores, like Whole Foods. However, in some countries, like France, essential oils can only be purchased at a pharmacy.

Some of the more popular oils are: lavender, peppermint, lemon, clary sage, juniper, frankincense, and tea tree. Essential oils can also be a blend of oils that are purported to treat a specific medical issue, like arthritis. Other uses include:

- Skin conditions: Lavender or frankincense
- Indigestion/heartburn: Peppermint or ginger
- Muscle cramps: Lemongrass with peppermint, frankincense, lemon or cloves
- Sore throat: Tea tree, oregano or eucalyptus

Some individuals could be allergic to essential oils. Also, anyone who considers using any of these oils should first consult their physician.

A Final Thought

A few years ago I was introduced to NOMOROBO that is a free service that intercepts annoying phone calls that are computer generated and deliver a pre-recorded message. Yet, it lets through legitimate calls from doctors reminding patients of appointments. The only downside, it doesn't intercept most calls until after one ring. Also, it only works with landlines and it doesn't work with all carriers. In my case, I have a landline with Verizon. To find out more about this free service you should visit their website www.nomorobo.com.

If you have questions my contact information can be found below.

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Encore In Memoriam: July-September 2015

As reported by Chevron during this period

Amoseas

(No deaths reported)

Caltex

(No deaths reported)

Chevron

Adams, F K., Ret. 1982
Adams, Joseph H., Ret. 1999
Alexander, Robert L., Ret. 1990
Allendorf, Jerry T., Ret. 1995
Anderson, Gene T., Ret. 1989
Baines, Pearl ., Ret. 1990
Bisom, K P., Ret. 1986
Boomer, D R., Ret. 1985
Bosworth, Lloyd O., Ret. 1976
Brammer, Robert G., Ret. 1996
Breton, Mary Il., Ret. 2003
Briggs, Billy J., Ret. 1990
Brown, Louis Reedy., Ret. 1983
Brumfield, James B., Ret. 1985
Bryant, Benny R., Ret. 2010
Burden, Jack D., Ret. 1992
Burgess, David R., Ret. 2004
Burth, Evelyn M., Ret. 1983
Cagle, Ila ., Ret. 2004
Calleo, Joseph A., Ret. 1982
Calma, Frank ., Ret. 1978
Carr, Grant H., Ret. 1996
Cesmat, J L., Ret. 1985
Clausen, Richard D., Ret. 1996
Clemo, Richard E., Ret. 1998
Cleveland, Alvin L., Ret. 1985
Couser, Richard A., Ret. 1994
Couvillion, Richard W., Ret. 1991
Craft, Donna M., Ret. 2005
Dangerfield, Jack P., Ret. 1976
Darby, Sidney E., Ret. 1990
Degott, E V., Ret. 1981
Dell, Donald L., Ret. 1996
Demaison, Gerard J., Ret. 1990
Dickinson, James R., Ret. 1994
Dix, Leroy G., Ret. 1994
Dugas, John D., Ret. 1992
Dupuy, Joseph D., Ret. 1986
Edman, William D., Ret. 2001
Fae, Eleanor A., Ret. 1987
Farinha, Phil F., Ret. 1986
Ferraris, Jack M., Ret. 1986
Fisher, Ralph W., Ret. 1980
Fleming, H E., Ret. 1980
Fosmo, Olaf ., Ret. 1984
Francisco, J F., Ret. 1982
Garl, Clifford A., Ret. 1976
Gaylord, Roy D., Ret. 1984
Geurin, Don E., Ret. 1986
Gladwill, Herbert M., Ret. 1983
Gould, David W., Ret. 2009
Greenland, Dan L., Ret. 1997
Grier, Harold G., Ret. 1985
Gsell, H F., Ret. 1992
Hansen, George P., Ret. 1992
Harris, Debra A., Ret. 2008
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Hart, Billie J., Ret. 1986
Hartig, Frank R., Ret. 1992

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Hladun, Thomas ., Ret. 1991
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Holcomb, David W., Ret. 1994
Hollkamp, Paul J., Ret. 2014
Hosein, Zide ., Ret. 2004
Howell, James R., Ret. 1987
Hubik, Jerry ., Ret. 1992
Johnson, Peter B., Ret. 1999
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Kallay, J K., Ret. 1999
Kennedy, Van P., Ret. 1983
King, Betty R., Ret. 1999
Kinney, Edward P., Ret. 1988
Kosztur, L J., Ret. 1981
Kranyak, Attila D., Ret. 1986
Lent, Oliver P., Ret. 1982
Lindsey, R E., Ret. 1982
Macha, K A., Ret. 1983
Marianos, Ward N., Ret. 1986
Marsh, Colin H., Ret. 1992
Masada, C N., Ret. 1990
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Mitchell, Catherine F., Ret. 1986
Mohney, John M., Ret. 1984
Moriarty, W J., Ret. 1983
Morrisey, John P., Ret. 1986
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Newman, Richard J., Ret. 1973
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Olmstead, Leonard E., Ret. 1990
Oneil, Paul J., Ret. 1992
Overpack, Fredric R., Ret. 1998
Paoletta, Donna J., Ret. 1986
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Pease, Herbert W., Ret. 1994
Pell, Marie O., Ret. 1984
Pozzuoli, Virginia R., Ret. 1982
Pruitt, J R., Ret. 1983
Rebler, Thomas J., Ret. 1986
Reinberg, Tamara M., Ret. 1976
Rhoades, Bernell W., Ret. 1975
Rice, Herald D., Ret. 1976
Riggs, Thron ., Ret. 1977
Roberts, H H., Ret. 1986
Rodgers, Janet L., Ret. 1997
Rubardt, K L., Ret. 1985
Ryan, B G., Ret. 1985
Sabbagh, Raquel ., Ret. 1990
Sanders, Eleanor F., Ret. 1971
Satterfield, John D., Ret. 1982
Schivley, Lillian A., Ret. 1986
Sendziak, H ., Ret. 1986
Shaw, Milton L., Ret. 1977
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Ward, John T., Ret. 1976
Warner, Norman R., Ret. 1996
Watson, Floyd W., Ret. 1972
White, Jesse T., Ret. 1986
Wolfe, Daniel M., Ret. 1986

Getty

Arnold, Clair E., Ret. 1986
Arp, Marshall L., Ret. 1984
Black, Loyd G., Ret. 1990
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Christianson, Lillian C., Ret. 1977
Cooper, Jack M., Ret. 1989
Dana, Robert E., Ret. 1992
Dedreux, Alfred F., Ret. 1983
Dennis, Roland L., Ret. 1986
Gannon, William J., Ret. 1985
Hauser, Clifford E., Ret. 1981
Holck, Bert W., Ret. 1988
Holman, Ruth P., Ret. 1984
Johnson, Teretta B., Ret. 1999
Kerr, Cecil D., Ret. 1982
Krummel, William J., Ret. 1986
Ledford, William E., Ret. 1990
Maston, Warren I., Ret. 2002
McGovern, Thomas L., Ret. 1986
Murphy, Kerry V., Ret. 1999
Nafus, Benjamin E., Ret. 1988
Parnell, Charles D., Ret. 1992
Stutte, William H., Ret. 1999
Twardowski, Geraldine ., Ret. 1985
Wallace, Alan E., Ret. 1997
Watson, Vernon K., Ret. 1988
Winston, Vera B., Ret. 1973
Wynne, Doris J., Ret. 1983

Gulf

Adcock, Vernon M., Ret. 1992
Averett, Arnold R., Ret. 2005
Baker, Leonard L., Ret. 1990
Bales, Shirley J., Ret. 1983
Banks, Carl W., Ret. 1985
Barnes, Ralph H., Ret. 1985
Baughman, Anderson D., Ret. 1981
Beckett, L P., Ret. 1989
Bickley, Eddie J., Ret. 1999
Blackwell, Thomas S., Ret. 1983
Bottoms, Aubrey M., Ret. 1986
Bowman, Donald D., Ret. 1987
Breaux, Manuel ., Ret. 1985
Brent, Michael J., Ret. 1994
Budzinsky, Charles L., Ret. 1996
Burrell, Arvel E., Ret. 1978
Cagle, Raymond A., Ret. 1992
Caico, Nicholas J., Ret. 1983

Campise, Anthony ., Ret. 1979
Childs, J W., Ret. 1982
Clarke, Richard B., Ret. 2001
Collins, Betty E., Ret. 1976
Cooper, James W., Ret. 1980
Davies, Emlyn B., Ret. 1988
Dawson, Hank G., Ret. 1994
Dibert, Patricia A., Ret. 1983
Dickmann, Calvin C., Ret. 1985
Evans, Harold E., Ret. 1982
Finch, Noble A., Ret. 1980
Formosa, Louis ., Ret. 1994
Frederick, Helen L., Ret. 1970
Friedl, E C., Ret. 1979
Fussell, George H., Ret. 1988
Gaines, Roscoe ., Ret. 1998
Gardiner, Peter R., Ret. 1983
Geiling, R M., Ret. 1985
Graham, John V., Ret. 1986
Greenwood, Jesse L., Ret. 1983
Hanchett, Leron ., Ret. 2001
Hare, Charles N., Ret. 1996
Hargrove, Johnnie ., Ret. 1975
Henry, James D., Ret. 1996
Henry, Larry D., Ret. 2008
Hensley, Lucille I., Ret. 1977
Hurd, Vincent N., Ret. 1982
Hutchinson, Robert D., Ret. 1992
Jaka, Jack G., Ret. 1992
Jarvis, Frank A., Ret. 1981
Kelley, Claude E., Ret. 1978
Kilgore, George D., Ret. 1988
Klausman, Douglas J., Ret. 1982
Klinger, John J., Ret. 1983
Lesperance, James B., Ret. 1983
Lindsey, Eddie J., Ret. 1985
Mc Vay, James D., Ret. 1979
McDonald, John E., Ret. 1985
Molin, William A., Ret. 1985
Moye, Luther ., Ret. 1980
Myers, Thomas W., Ret. 2013
Nagle, Virginia R., Ret. 1985
Newcomb, Donald E., Ret. 1996
Orrell, Everett L., Ret. 1983
Parker, Tobie L., Ret. 1977
Reavis, Gary W., Ret. 2001
Reid, Robert T., Ret. 1976
Ricotta, Doris L., Ret. 1986
Senegal, Rodney ., Ret. 1989
Shaffer, Nancy R., Ret. 1983
Sheppard, Charles W., Ret. 1982
Simkin, Fred W., Ret. 1983
Simon, Nancy J., Ret. 1985
Smith, Bennett M., Ret. 1980
Smith, Billy T., Ret. 1978
Smith, Jack W., Ret. 1981
Sonnier, Alvin J., Ret. 1989
Stapko, Mary E., Ret. 1982
Stephens, Charles A., Ret. 1988
Stewart, Albert ., Ret. 1995
Stewart, Merwin F., Ret. 1981
Swan, Della M., Ret. 1992
Syon, J Sidney., Ret. 2011
Tipton, Estelle ., Ret. 2002
Travis, Oscar M., Ret. 1978
Treibel, George M., Ret. 1983
Usinger, Robert M., Ret. 1978
Voight, Richard A., Ret. 1983
Ward, Walter G., Ret. 1986

Wartman, Ray J., Ret. 1981
Withers, Thelma M., Ret. 1988
Wolfbrandt, Martin F., Ret. 1975
Wortham, Clarence R., Ret. 1985
Yarrington, Mary L., Ret. 1999

MolyCorp

Montoya, Claudio L., Ret. 1986
Plantamura, William C., Ret. 1997

Plexco

(No deaths reported)

Tenneco

(No deaths reported)

Texaco

Alland, Bill R., Ret. 1994
Azie, Robert ., Ret. 1980
Baldwin, Dona Lee., Ret. 1985
Barningham, Clarence B., Ret. 1982
Bartok, Frank B., Ret. 1982
Bathe, Earl L., Ret. 1981
Bennett, Edward N., Ret. 1989
Bolletino, Nell Hodges., Ret. 1995
Boothe, Theron R., Ret. 1985
Boudoin, Robert J., Ret. 1989
Boudreaux, Jean B., Ret. 1986
Boyd, Gary H., Ret. 1994
Brito, Russell J., Ret. 1995
Brown, Harley C., Ret. 1984
Buckley, Billy J., Ret. 1973
Burns, Jack F., Ret. 1989
Bussian, Alfred E., Ret. 1994
Campbell, Herbert L., Ret. 1983
Carr, Alan J., Ret. 1995
Chauvin, Calvin J., Ret. 1999
Chism, James H., Ret. 1994
Clark, Wendall J., Ret. 1987
Clarkson, Margaret L., Ret. 1977
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Collins, David A., Ret. 1989
Compton, Delbert E., Ret. 1997
Corrie, Alta ., Ret. 1982
Coykendall, Roy W., Ret. 1990
Cross, John E., Ret. 1981
Crowe, Charles L., Ret. 1986
Curley, Jack E., Ret. 1977
Darbonne, Robert V., Ret. 1985
Darby, Joseph H., Ret. 1989
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Doerbecker, George W., Ret. 1989
Doyle, Lonnie A., Ret. 1993
Dubois, John D., Ret. 1989
Duhon, Edsel F., Ret. 1982
Dunn, Homer I., Ret. 1985
Dupre, Wickles L., Ret. 1993
Edgerton, Kenneth W., Ret. 1989
Egan, Gerard A., Ret. 1989
Eustice, James C., Ret. 1970
Fears, Willie C., Ret. 1981
Federine, Paul H., Ret. 1982
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Freeman, J W., Ret. 1993
Furlow, Gene D., Ret. 1981
Gallen, Alice P., Ret. 1979
Garner, Robert H., Ret. 1984
Gay, Ronnie R., Ret. 1997
Gibson, Alford D., Ret. 2007
Gorman, Thomas E., Ret. 1994
Guidry, Joseph C., Ret. 1983
Hall, Warren A., Ret. 1977
Haynes, David V., Ret. 1976
Hebert, Clifton J., Ret. 1976
Hill, David A., Ret. 1978
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Hoover, Charles K., Ret. 1993
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Jones, Asberry B., Ret. 1989
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Jordan, James C., Ret. 1989
Kaemmerling, Robert N., Ret. 1982
Keller, Earl N., Ret. 1982
Kelly, Virginia E., Ret. 1981
Kestler, W J., Ret. 1983
Kilmurray, Robert J., Ret. 1983
Konvicka, Evelyn ., Ret. 1998
Kosub, Charles H., Ret. 1994
Lagrappe, Joseph R., Ret. 1981
Larson, Stanley A., Ret. 1980
Lirette, Wilbur F., Ret. 1983
Loncon, Ray J., Ret. 1988
Luding, John F., Ret. 1995
Luginbuhl, Donald D., Ret. 1982
Maceiras, Joe M., Ret. 1985
Malin, Clement B., Ret. 1998
Mandley, Charlene R., Ret. 2002
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Mitchell, Ted T., Ret. 1999
Monaghan, Philip R., Ret. 1984
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Ochs, Marvin ., Ret. 1985
Oneal, Bonnard E., Ret. 1983
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Redic, Robert B., Ret. 1977
Reville, Waldo J., Ret. 1980
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Rigdon, Eugene ., Ret. 1989
Rivet, Glenn D., Ret. 2002
Rundlet, George T., Ret. 1982

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Schreiber, George E., Ret. 1982
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Skalenda, William R., Ret. 1994
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Thuma, Mary E., Ret. 1983
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Tyler, Benny R., Ret. 1994
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Wheeland, David F., Ret. 1982
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Woolard, Louis E., Ret. 1988
Wright, W E., Ret. 1990
Yates, Charles L., Ret. 1985

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Aldridge, Howard C., Ret. 1975
Alexander, Chris M., Ret. 1966
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Beard, Marguerite K., Ret. 1975
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Caddell, Walter ., Ret. 1985
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Ciallella, Kathleen F., Ret. 2000
Cornett, Joseph F., Ret. 1991
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Darlington, M Irene., Ret. 1986
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Ellings, Gordon H., Ret. 1991
Ender, Sally L., Ret. 1998
Fanaro, Donald ., Ret. 1985
Ferguson, Gordon L., Ret. 1996
Foster, James P., Ret. 1978
Fulk, Joseph C., Ret. 1970
Grider, Roy M., Ret. 1978
Guthrie, John W., Ret. 1992
Hall, Eva Harriet., Ret. 1986
Hart, James L., Ret. 1996
Hinger, Charles F., Ret. 1970
Hojnacke, John F., Ret. 1993
Ireland, David K., Ret. 1995
Jackson, Dorothy J., Ret. 1983
Jackson, Samuel L., Ret. 1986
Johnson, Jack L., Ret. 1992
Krainess, Donald P., Ret. 1977
Langill, Dorothy ., Ret. 1992

Listander, Edward A., Ret. 1992
Lounsbury, Melvin R., Ret. 1989
Love, Judy J., Ret. 1992
Love, William ., Ret. 1999
Maddox, Alonza P., Ret. 1997
Maggard, Rosa B., Ret. 1983
McCall, Jean M., Ret. 1930
McKinney, Donald E., Ret. 1990
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Semen, Astrid ., Ret. 1994
Shea, Betty A., Ret. 1992
Smith, Jerry R., Ret. 1992
Stewart, David R., Ret. 1990
Storer, Genevieve ., Ret. 2007
Strobel, Robert S., Ret. 1990
Tajdus, Walter P., Ret. 1992
Thompson, S T., Ret. 1982
Trimble, Carter H., Ret. 1986
Walker, Joseph ., Ret. 1985
Watson, Donna J., Ret. 1990
Wells, Charles R., Ret. 1986
Wilson, Lawrence L., Ret. 1990