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Second Quarter 2015

President's Letter

Yes, it's hard to believe that two terms as your national president are about to expire. Nominations Chair Vic Revenko has submitted the name of the committee's candidate for consideration as the next president. The election will be held at the 2015 Annual Meeting in Vancouver. I am deeply honored to have served as your national representative and I will do my very best to assist and serve my successor. As I have often said, the position of CRA President would be next to impossible without the dedication and commitment of our national officers, CRA Secretary MJ Stone and CRA Treasurer Pat Branson. My Committee Chairs are the ones willing to take on the assignments decided at our Planning Sessions and provide thorough and detailed presentations of their findings and recommendations; they are the energy that keeps the wheels turning. The Area Vice Presidents are a key liaison with the leadership team. They serve a very important function in keeping our Chapter Presidents "in the loop" in disseminating updates and new developments. And you, Sir and Madame Chapter President, are the heartbeat of our Association.



Dennis Dauphin, President

On Our Watch

I'd like to take a moment to mention some of the many things that have been worked on or enacted in these last two years to exemplify and credit the dedication and commitment of your leadership team. One of the first items addressed was resolving the maze of confusion surrounding the cell phone plan discounts. While not an earthshaking achievement, it meant a lot to many of our retirees. It took a lot more time to resolve than expected, but we got it done. On a more substantive note, other items enacted were:

- A 2nd Open Enrollment of the CRA Dental Plan was offered.
- The "Hear In America" audiology program was announced.
- Travel and Liability Insurance coverage was expanded.
- The CRA mileage rate was equalized with the IRS mileage rate.
- We reduced expenses for spouses attending our Mid-Year and Annual Meetings.
- Major concerns with the Chevron Humankind vendor changeover were addressed by working closely with Chevron to resolve them.
- A revitalization and roll out of the Chevron Advocacy Network has been accomplished; now we need to "spread the word".
- The serious issues relating to membership decline have been a top priority for my team. The "Chapter Health Chart" was initiated to help us track the Chapters that may need assistance.
- A "national letter" campaign for awareness of the CRA and membership recruiting was begun.

- We have made strides in utilizing the Chevron Boomer Network in order to get a "face-to-face" meeting with those employees contemplating retirement.
- Our Public Service Awards program was enhanced, increasing the charitable award.
- The Unaffiliated Chapter, now our Global Affiliates Chapter, was completely revamped.
- And, most recently, our vital communications link, the CRA website, was given an important upgrade to remain online and viable for years to come.

It's a pretty good list, don't you think? Well, please thank your Officers, Committee Chairs, AVPs and members of the leadership for stepping forward to offer their time and talent. As a winning head coach once explained, "I win because I surround myself with people who are a lot smarter than I am."

And Now, Looking Forward...

Our Annual Meeting is set for May 17-19, 2015, Sunday-Monday-Tuesday. This is a little change from our norm of past years in order to avoid conflicting with the hotel's Saturday tourist bookings for Victoria Day, a major Canadian holiday. By moving our Registration day to Sunday, we saved approximately \$2,600 on the hotel expense to accommodate the Saturday influx. An important reminder: the AM Registration deadline is April 6th and the hotel reservations must be made before April 18th. If you haven't visited Vancouver previously, you should know that the Vancouver area is a top tourist destination and we are overlapping a holiday. Consequently, any Delegate wishing to take advantage of the CRA room rate "3 days before/after" must commit prior to the Reservation deadline.

Two very important administrative items: Chapter Presidents authorizing an Alternate must complete the necessary CRA Form 210 and submit to the CRA Secretary, Area Vice President and CRA President. The other item is that any Alternate attending the AM should certainly have a copy of the Mid-Year Meeting minutes lest they arrive without a clue as to our goals and purpose. Not a good way to treat your Proxy! Please take the time to bring your Alternate delegate up to speed with all the materials from the Mid-Year Meeting.

Banquet Keynote Speaker

Mr. Joe Laymon, Corporate VP of Human Resources, is currently scheduled as our Keynote Speaker. He is also responsible for corporate medical services, security, diversity and ombudsman. Joe is a loyal and ardent supporter of the Chevron Retirees Association; he has always been responsive to our interests and concerns. He has spoken to our group at Mid-Year Meetings and we look forward to his address at the Annual Meeting Banquet. Joe is a native of Mississippi and holds a bachelor's degree from Jackson State University, MS and a Master's degree in economics from the University of Wisconsin-Madison. Joe has served in numerous high profile positions with Ford, Xerox, the US Government and Eastman Kodak before joining Chevron.



Joe Laymon

From the very first time I met with Joe...and continuing to this day...he has been very personable, easy to converse with, and makes a solid impression with his extensive knowledge and expertise. It has been my pleasure indeed to work with such a gentleman and outstanding corporate executive for the past two years. Joe will be reaching retirement age soon and we will miss his service to the company, but welcome him as a fellow retiree. Thanks, Joe, for all you have done.



Jeff Lehrmann

Special Guest: Mr. Jeff Lehrmann

We will have the honor and pleasure of Mr. Jeff Lehrmann attending our Annual Meeting and addressing our group. Jeff is the President of Chevron Canada Limited headquartered in Calgary; he will provide us a welcome "across the border". Jeff Lehrmann began his career with Texaco in 1986 as an engineer in Bakersfield, California. A native of central Texas, Jeff graduated in 1986 from Texas A&M University where he earned a Bachelor of Science degree in petroleum engineering. He is a member of the Society of Petroleum Engineers; Board of Governors member of the Canadian Association of Petroleum Producers, Calgary Reads, and Rosebud Centre of the Arts; board member for Texas A&M Petroleum Engineering Industry Advisory Board; and a member of various civic groups.

A Very Busy Issue Of Encore

Publishing the 2nd Quarter issue of Encore is always a challenge. This year is no different. Encore Editor Walt Roessing faces the prospect of fitting in all the Annual Meeting preparations and a summary/highlight of the minutes of our recently completed Mid-Year Meeting in January. Our Mid-Year Meeting sets the stage and the agenda for the Annual Meeting. As usual, this edition will contain articles and stories spotlighting the activities of our Chapters and retirees in addition to quarterly Benefits Corner by Benefits Chair Al Horan. We have a lot to share with you.

The Mid-Year Meeting

In addition to the MYM coverage provided by Editor Walt Roessing, I am offering some keynotes from the meeting:

- **CRA Secretary MJ Stone** announced that all communications, including the MYM minutes, would be sent electronically to those with Internet access.
- **Treasurer Pat Branson** announced that the new CRA mileage rate for 2015 is \$0.575 per mile, equalized with the IRS rate.
- An Ad Hoc Investment Advisory Committee Charter was adopted for presentation to the Delegates
- A national copy work contract has been signed with Staples, Inc., offering significant discounts to the CRA.
- A recommendation has been prepared to create "fellowships" as a means to introduce prospective leadership candidates to attend the Annual Meeting with us.
- The Policy & Procedures Manual (PP&M) was updated to formally include options for our Chapters in transition. The concept of "mergers and satellites" has been added to the Social Group option. The update was drafted last year and announced at our MYM.
- Our next two Annual Meeting locations have been confirmed as Philadelphia, PA and in a city to be determined in northern California.
- **Communications Chair Frank Coe** has successfully managed a required upgrade to our CRA website to keep it viable and operating proficiently for the next several years.

Send Us Your News!

Please send your news and your Newsletters to Walt Roessing, Encore Editor, email: wroessing@cs.com or address: 3874 La Jolla Village Drive, San Diego CA 92037, (619) 697-9702.

Annual Meeting Reminders

This edition of Encore will be published very close to the AM Registration (April 6) and AM Hotel Reservation (April 18) deadlines. We look forward to having you join us for business and pleasure in Vancouver. Please remember that a current Passport is needed to enter Canada. The currency exchange rate as of March 11th is USD = \$1.26 CDN. It is subject to value changes daily.

A Fond Farewell

As I complete my term as the CRA President I bid a fond farewell, yet say "hello" to assisting the CRA in any capacity in the future. These past two years have been a great honor and a humbling experience. I extend kindest regards to all.

Dennis

Dennis Dauphin
Association President
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Encore Has A Long History

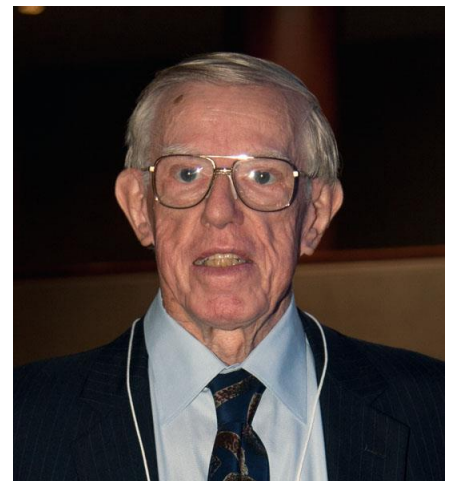
Encore is just a year younger than the Chevron Retirees Association. It was founded in 1972, along with the Retiree Benefits News, to establish direct communication with Company retirees. And during its long history the young publication underwent many changes.

In its early years, Encore's size varied from eight to four pages with lots of photos of retirees – in color. But subsequently its frequency was shifted by Chevron from bimonthly to quarterly and its format differed from a freestanding newsletter to an insert in Chevron Now. For many years the Encore copies were primarily mailed to retiree homes or to retiree chapters.

That all changed on October 9, 2001 shortly after stockholders of Chevron and Texaco approved the merger into ChevronTexaco Corp. It was reported that ChevronTexaco had entered the global marketplace as the second largest U.S.-based energy company and the fifth largest in the world. That was based on market capitalization.

That management change also affected your Encore Editor (Walter Roessing). Prior to the merger he had been working as the acting editor of Encore. But here's what changed promptly following the merger:

- Encore was published by ChevronTexaco Corp.
- Beginning in 2000 Chevron switched to quarterly publication. That totaled only 16 pages annually. Chevron did that in part because the cost of mailing copies to all retirees had become prohibitive. The last Encore published by Chevron was the 4th Quarter 2001 issue.
- Commencing with the first quarter 2002 Encore, the responsibility for publishing the retiree newsletter was transferred to the "ChevronTexaco Retirees Association" together with financial support. The page total per issue was increased to six, which totaled 24 pages annually.
- Walt Roessing was named Managing Editor and Eileen Feldman was appointed Editor/Production.



Walt Roessing

CRA Mid-Year Meeting Highlights

2016 Annual Meeting – Philadelphia

Kevin Ryan, Area Vice President – North Atlantic, announced that plans for next year's Annual Meeting are well underway:

- The hotel will be the DoubleTree at the Philadelphia Airport with a room rate of \$109 plus tax.
- Philadelphia is major tourist area, so hotel/tour expenses are higher than other venues.
- Meetings/dining will be on first floor of hotel with Area Executive meeting rooms on second floor. Cost of meeting and dining rooms is included in hotel costs.
- Sunday dinner will be aboard the Battleship New Jersey which is moored in nearby Camden, NJ. The reception and dinner will be on the fantail of the ship, protected from weather and with easy access to ramps and elevators.
- Sunday spouse/guest tour will be aboard city bus with guide and a stop at the Philadelphia Historical Mall where everyone will de-board for a guided tour of historic Independence Hall, Liberty Bell, etc. Lunch will be at the City Tavern.
- Monday spouse/guest tour will visit Longwood Gardens in Brandywine area with a one hour guided tour and time to explore gardens on your own. Lunch is at gardens and then on to Reading Market for more food.
- The CRA will continue to absorb the cost of spousal dinner meals.
- The Annual Meeting site is within two hours of New York City, Washington, DC (via AMTRAC).

2017 Annual Meeting – Northern California/Hawaii Area

Northern California/Hawaii Area Vice President Mike Elgie reviewed the early thinking on the 2017 Annual Meeting:

- Although the meeting will be hosted by the Northern California/Hawaii Area, the key remaining question is should the meeting be in San Francisco where delegates can explore the city or elsewhere.
- Major decision factors in selecting such a major site as San Francisco are the cost and accessibility to other activities such as off-site dinner, shopping, etc.
- The initial investigation of cost in downtown San Francisco and the SFO Airport areas illustrates the significant cost difference with (1) downtown hotel costs nearly double and (2) dinner expenses about 50 percent greater. That represents a total of \$121,000 vs. \$70,000.
- Cost differential was larger than anticipated although these costs could be negotiated somewhat lower.

After discussion, it was agreed that the 2017 Annual Meeting Host Committee should consider San Jose along with the SFO area. San Jose, being in the famous Silicon Valley, could add some areas of interest -- but also could be more expensive. Yet another factor is that the San Jose Airport is much smaller than those at most major sites.

Chapter Health

Mike Elgie reviewed the health of our chapter network. The major points were:

- In 2010, the CRA had 95 chapters and at year-end 2014 there were 75.
- Of the three categories defining chapter "health", about 45 percent are considered "moderately" healthy.
- Mid-Columbia has become a "robust" chapter with new leadership. The Houston Area (Texaco) Marketing chapter merged with the Texaco Retirees of Houston chapter. The East Texas Chapter has been reinstated with new membership.
- The process used by the Wine Country to determine its future was reviewed and the materials are available upon request.

- It was agreed that the term "dormant" would not be applied to chapters that have not been submitting dues. Further, it is the responsibility of the Area Vice President to monitor chapters that are not submitting dues and work with them to determine the appropriate action.

Area Vice Presidents Open Discussion

As is customary, the Area VPs held an open discussion of the issues challenging their areas. The Area VP reports reflected such common themes as: aging/declining membership, lack of chapter leadership, lack of employee base and declining meeting attendance: Additionally, the following 10 Areas reported both the positive and negative:

- GULF COAST -- Four chapters responded to a request from Chevron Legal to assist with providing key information regarding south Louisiana oilfield litigation.
- CANADA -- Both chapters have active community volunteer efforts.
- MIDWEST -- Membership initiative offering a free membership to a member who recruits a new member.
- NORTHERN CALIFORNIA/HAWAII: Inviting additional members to the Area Executive Committee meeting; four new chapter presidents.
- INTERMOUNTAIN -- Membership in El Paso increased substantially through personal contact.
- SOUTHERN CALIFORNIA -- Larger chapters in good shape. Satellite chapter concept is working well.
- SOUTH TEXAS -- Texaco Retirees of Houston Board voted to start "talking" with the Metropolitan Houston chapter about a merger. They have had joint luncheons. Hill Country has three new board members.
- THE PLAINS -- Milestone was re-establishing the East Texas Chapter.
- NORTHWEST US/ALASKA -- Alaska successful in filling the position of secretary. Mid-Columbia has new leadership.
- NORTH ATLANTIC SEABOARD -- Social groups still meet about twice a year.

CRA News Briefs

In the January 2015 issue of The Louisville, Kentucky Chapter Newsletter, the following note was published from President Don Reiss:

“The main focus of the national CRA this fiscal year is growing membership. We don’t get many opportunities for “new” retirees because of the limited employee base in this area. There are still a number of “old” retirees that have chosen not to join our chapter for one reason or another. For that reason, we will offer one year’s membership free to any retiree that joins our chapter between now and March 31, 2015. Additionally, any “existing” member that is responsible for signing up a new member will receive their 2015 membership free.

“If you know a Chevron, Gulf, Texaco or Union retiree that is not currently a member, give them a call or send them an e-mail about joining our local chapter. The viability of our chapter depends on active, interested retirees.” Don Reiss gave his “Thanks to Jay Evans and Craig Peterhansen who have signed up new members.”

He added “We distributed the last issue of the Encore by e-mail. It also is available on line. We will continue mailing hard copies to those who do not have access to e-mail.”

Join The Chevron Advocacy Network

That's what Rachel Setton urges Portland Area Chapter members to do in the March 2015 issue of that retiree organization's publication. As a Stakeholder Advocacy Coordinator, she writes, "We need advocates like you to lend your voices to the energy policy discussion. Please spread the word among your members and join the Chevron Advocacy Network."

Continuing her plea she set forth that "During your career at Chevron, Texaco & Unocal you helped to define your Company and this industry among your families, friends and community. This experience makes yours among the most credible and trusted voices on energy issues and policies."

Continuing she emphasized, "We are pleased to announced that Chevron has established a new stakeholder advocacy team which is fully dedicated to the Chevron Advocacy Network. This network unifies the voices of employees, retirees, business partners, friends and families to promote jobs and strengthen local economies by showing broad support for oil and natural gas development."

She concluded "Whether it's a local issue in your community or a national issue that could impact communities across the country, the Chevron Advocacy Network is your vehicle to tell the real story of Chevron and the oil and gas industry."

A Testimonial For Chevron Humankind

Raymond Kanarick of the ChevronTexaco Puget Sound Chapter in Washington State recently happily wrote Ray Airone – the Area Vice President for Northwest US/Alaska – that "Another year has passed and I made it to 89."

Moreover he added, "I am still volunteering three days a week for our Camano Island Thrift Store to provide me a 'hobby' and some action. Besides, thanks to the Chevron Humankind Program, they have contributed \$2,500 over the past three years for my volunteering. Our Senior Center is planning to build a new Thrift Store next year so this year's contribution of \$1,000 for their building fund was very much appreciated. Also last month my wife Susan and I joined the American Legion Post in Starwood, our neighbor city off the island. "I am now volunteering on Tuesdays, in addition to the Thrift Store, to assist the two Service Officers interviewing veterans seeking their benefits. Anyone looking for something to do, and doesn't have a "hobby", I would strongly suggest doing some Volunteering of your choice."

Yet another busy chapter member is Tom Reinberger. He writes, "I'm still very hooked up volunteer wise in Glendora, California. I'm president of a volunteer group working with the Forest Service in the Angeles National Forest." Additionally he's secretary of a preservation organization maintaining a historic park for the city; a member of a Trails council helping to maintain the trails in and around the foothills of Glendora; and finally he's on the Board of a Coordinating council for social and service organization in Glendora. I've been doing the Forest and Preservation thing since I retired in 1996.'

FINALLY there's John Betts who joined the Redmond, Oregon, Kiwanis Club to serve the community. That club has been the beneficiary of the Chevron Humankind Program. Wife, Lou, and her husband recently returned from a 10-day trip to China with the Bend, Oregon Chamber of Commerce.

John Woodside - Distinguished ASU Alumni

When John Woodside graduated from Arkansas State College (now Arkansas State University) in 1936 with a degree in chemistry, his ties with the institution extended way back to 1910. That's when his mother, Mable Symons Woodside, was teaching as one of the first faculty members of that State Agricultural School from 1910 to 1914. After her death, Woodside established a scholarship endowment program in memory of his mother, which has since provided financial aid to 42 students from the area of southern Missouri and northern Arkansas. Currently eight students are in the program. Woodside continues to travel to ASU to meet in person with each new scholarship recipient.



John Woodside

Woodside's continued accomplishments were honored Sept. 13 at a ceremony held during halftime at the ASU Homecoming festivities of a college football game between ASU and Southeast Missouri State University. But there's much more to admire regarding this dedicated individual. For instance at age (98 3/4) Woodside is the Orange CRA Chapter's "most senior and faithful" member. The latter recognition of this Lufkin, TX resident is because he has "annually been the most reliable paid member since the Association was formed in the early 1970s."

Woodside and his wife, Donna, moved to Orange in 1954 to be a supervisor for Spencer Chemical Company until Gulf bought out Spencer in 1963. But Gulf then transferred him for extended stints in Kuwait and Spain before his return to Orange in 1971. Prior to his and Donna's move to Lufkin's Pinecrest Retirement Community, John served as (1) chairman of the Orange Housing Authority and (2) chairman of the Port of Orange's Economic Development Committee. He continues with active Methodist church work and volunteer tutoring at the Adult Learning Center on the Angelina College campus. The latter "is what makes him happiest -- working with their students and seeing them experience success."



**John Woodside tutoring Samantha Hill
"Wisdom For Youth From Senior Expertise"**

Scholarship Program's 10th Anniversary

The Contra Costa Chapter (based in the San Francisco Bay Area) is celebrating its 10th year anniversary of offering scholarships to children, grandchildren and recently added great grandchildren of their dues paying members for undergraduate programs. The program started in the 2005-2006 academic year with two recipients receiving \$1000 scholarships. This academic year 2015-2016 the chapter will be offering four scholarships for \$2000 each. Below is the distribution of scholarships the group has given:

2005-2006 2 scholarships at \$1000 each
2006-2007 3 scholarships at \$1000 each
2007-2008 5 scholarships at \$1250 each
2008-2009 4 scholarships at \$1250 each
2009-2010 4 scholarships at \$1250 each
2010-2011 5 scholarships at \$1250 each

2011-2012 5 scholarships at \$1250 each
2012-2013 6 scholarships at \$1250 each
2013-2014 5 scholarships at \$1500 each
2014-2015 5 scholarships at \$1500 each
2015-2016 4 scholarships at \$2000 each

Not counting this year, the Contra Costa Chapter has distributed 44 scholarships for a total of \$56,250.00. The chapter members have contributed most of the money, along with their dues, with a little subsidy from the chapter treasury. The recipient breakdown is 26 female (59%) and 18 male (41%). Schools attended by the recipients are:

University of California campuses in San Diego, Santa Barbara, Los Angeles, Davis, Berkeley
Stanford
California Polytechnic State (Cal Poly)
Santa Clara
Scripps
St. Mary's (CA)
University of Richmond
North Carolina State
Bard College
Boston College

Colorado State
Brigham Young
Utah State
St. Olaf College
University of Oregon
Azusa Pacific
Duke
Case Western Reserve
William Jessup
University of Colorado
Baylor
Oregon State
Duquesne
Carnegie Mellon
Illinois Institute of Technology.



Helen Romain

Stanley T. Smith (deceased 2011) started the program in 2005 and Helen Romain took over as director in 2009. "This program would not be the success it is without our member's support," says Helen "and we are so grateful that our membership sees the benefit of supporting the younger generation that are goodwill ambassadors for Chevron and could be future Chevron leaders. The students are always very appreciative of these scholarships and often write thank you notes, which are published in the Chapter Newsletter. We are very proud of the recipients and always congratulate them." The program is administered by Scholarship America, which also administers the scholarship program for active employee's children.

Mike Elgie Nominated as Next CRA President

CRA Nominating Committee Chair Vic Revenko has announced that his committee has endorsed the candidacy of Mike Elgie for CRA President. At the Vancouver Annual Meeting, Revenko will place Elgie's name in nomination.

Elgie has been a CRA volunteer since 2007. He served as Secretary, Vice President and ultimately President of the Marin Chapter. At the national level, he has chaired the Planning & Research Committee and is currently Area Vice President for the Northern California/Hawaii Area.

A 1968 Chemical Engineering graduate of Montana State University, Elgie was born and raised in Wolf Point in northeastern Montana. His Chevron career started immediately with Corporate Engineering. He then worked in Foreign Operations Staff, Corp Supply & Distribution, CIOC, CUSA Supply before finishing up with a 3-year rotational assignment in Kazakhstan.

Since his December 1999 retirement, he has contributed to his community through service on the board of Family Services of Marin including two years as President. He works part time at Cline Cellars tasting room in Sonoma, CA.

Married 44 years, Mike and his wife Carol have two children, a daughter in San Francisco and a son in Brooklyn.

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

As we know, the future of the Health Care Reform Act is under attack. With the change in the composition of Congress and the anticipated ruling by the Supreme Court on the legality of the Federal government subsidizing premiums, the Act may not survive, at least, in its current form. However, irrespective of what happens with the Act, there still remains the other looming problem of setting allowable Medicare charges that are representative of market conditions.



Al Horan, Benefits

If Congress elects to “kick the can down the road” or if they elect to permanently fix the Medicare problem, the key to either solution is how the change will be perceived by the medical community. If doctors, in particular, do not view the change as equitable we could very well see more physicians unwilling to accept Medicare patients, especially new patients. If the pool of Medicare physicians shrinks, those doctors who remain will be overworked. This problem becomes exacerbated as “baby boomers” become eligible for Medicare.

As I pointed out in previous articles, the medical community attempts to recover the difference between their normal charges for services and the Medicare allowable charges by shifting the shortfall to non-Medicare patients. Even though the Health Care Reform Act limits the profits of insurance carriers, it does not address the shifting of non-recoverable charges for Medicare patients to non-Medicare patients. While this is a complex and far reaching problem, unfortunately it will take all parties, especially Congress, to arrive at an equitable solution for all concerned. This is easier said than done.

One of the defensive measures taken by some physicians is to accept Medicare patients but refuse to accept assignment of their benefits. Another measure taken by some physicians is to register with Medicare as “private contract” physicians. When benefits are not assigned, the medical provider can charge up to 115% of the Medicare allowable charge. The added 15% is not reimbursable by Medicare. However, in the case of Chevron’s supplemental Medicare plans, the plans pay the coinsurance applied to the covered charge that remains after Medicare’s payment, after the deductible is met.

In the case of the “private contract” physician, Medicare will not provide reimbursement for any of their charges. The patient is fully responsible for the entire charge. In the case of Chevron’s supplemental Medicare plans, reimbursement is based on the prevailing charge for the service or supply, less an amount equivalent to what otherwise would have been payable by Medicare. Prevailing charges are determined by taking into account pertinent factors including, but not limited to, 1) the Medicare-approved amount for such service, 2) the complexity of the service, 3) the range of services provided, and 4) the prevailing charge level in the geographic area where the provider is located and other geographic areas having similar medical cost experience.

As you can see, there are lots of permutations to the complex issue of current and future health care. Until such time as a practical solution is arrived at we should be mindful of and respect the time that is made available by our physicians and other health care providers. One simple way of making our visit meaningful and brief is to have our concerns and questions in written form before seeing the provider. Many times I will ask the medical provider if the problem that I am experiencing is age related or if it is extraordinary. Once I am able to frame the origin of the concern, I can then ask about the short term and long-term affects and practical ways of dealing with it. Very often, I find that the most effective way of mitigating the effects of aging is through diet and exercise.

We’ve all heard and read about how important diet and exercise are. But the biggest hurdle faced by most individuals is to make permanent changes in their diets and to make time to regularly exercise. Also it’s important to recognize that even with changes in lifestyle some people will turn to food if they are bored, stressed or tired. In order to avoid these lapses we should first recognize what triggers this behavior and then develop alternative means of coping, e.g. talk about the issue, take a nap, go for a walk, read a book, etc. To make the changes work, we should ask ourselves if we are eating because “we love to eat” or are we eating because “we eat to live”.

As we have all read, exercise is important because it has beneficial effects on controlling weight, stamina and frame of mind. However, only 25% of seniors exercise on a regular basis. One of the biggest problems faced by senior citizens is the risk of falling. I’m sure that most of us know someone who experienced a major change in his or her life because of falling. There has been an increase in the number of seniors who fall and suffer serious injuries.

In 2012 more than 2.4 million seniors were treated in emergency rooms for injuries that resulted from falls; and in the decade ending with 2012 more than 200,000 died after falling. As a group, geriatricians generally agree that some older individuals possess an exaggerated sense of what they can do, even with hazards lying in wait, i.e. staircases, throw rugs, slick bathtubs, etc. The risk of falling can be exacerbated by some medications like hypertension drugs and antidepressant drugs, which can cause dizziness. One of the biggest concerns about falling is breaking a hip. Twenty-five percent of individuals who break a hip die within one year of falling and eighty percent have severe mobility problems. (Generally, these statistics apply to persons who were frail or sick before falling.) Because of mobility problems many elders lose their independence and must rely on family and friends for help.

The general underlying problem that causes many falls is balance. Balance involves vision, muscle strength, proprioception (the body's ability to know where we are spatially) and attention to one's surroundings. These elements deteriorate as we age. Preventative measures include enrolling in a balance class, being hydrated and being aware of our surroundings. Balance classes are becoming available for older individuals through community recreation centers and fitness facilities. By regularly exercising we stand a better chance of surviving a fall without experiencing a major injury. Exercise classes that include balance drills (i.e. standing on one foot, etc.) or the regular practice of tai chi has been found to be beneficial.

The overall goal of most senior citizens is to be reasonably healthy and to maintain their independence. The cost of long-term care is expensive and at least 70% of seniors will require some form of long-term care. The average annual cost of a nursing home is \$75,000 and the average stay is 2 ½ years. Most long-term care services are not covered by Medicare or Supplemental Medicare Insurance. Medicare however does cover up to 100 days of skilled nursing services or rehabilitative care following a three-day inpatient hospital stay. Long-term care costs are covered by Long Term Care Insurance. (Chevron makes available Long Term Care Insurance through Genworth Life Insurance Company until age 80. For further information about this coverage please phone Genworth at 1-800-416-3624 or visit their website at www.genworth.com/chevron.) If an individual does not have Long Term Care Insurance, they will be required to pay the full cost of nursing home care, unless they qualify for Medicaid. Medicaid is available to individuals who qualify for financial aid. Generally, to qualify for financial aid an individual must be at or near the poverty level of income and they must have limited assets. For more information about nursing homes and to inquire about Medicaid assistance, please visit Medicare's website at www.medicare.gov or phone them at 1-800-633-4227.

If you have any questions please let me know.

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Encore In Memoriam: October-December 2014

As reported by Chevron during this period

Amoseas

Guenther, James M., Ret. 1995

Caltex

Hawarden, James Robert., Ret. 1999
Irrgang, Otto R., Ret. 1972
Jaeger, Patricia A., Ret. 1994
Morrison, Hugh M., Ret. 1980
Roebuck, J M., Ret. 1983

Chevron

Ah-Ho, Melvin ., Ret. 1997
Aimar, Joseph A., Ret. 1986
Alexander, West ., Ret. 2011
Allen, James E., Ret. 1999
Allred, Lawrence ., Ret. 1984
Alvarez, Cecilia M., Ret. 2001
Apodaca, Manuel J., Ret. 1994
Austin, F O., Ret. 1982
Baker, R L., Ret. 1985
Baker, R T., Ret. 1986
Baldinger, Norman A., Ret. 2014
Balkovatz, W M., Ret. 1992
Ballou, James K., Ret. 1977
Begay, Sr., Gilbert C., Ret. 2012
Blackburn, Joe F., Ret. 1994
Bonte, Harry ., Ret. 1992
Bragg, Dale B., Ret. 1998
Brown, John S., Ret. 1993
Brown, Charles P., Ret. 1989
Bugg, Jesse C., Ret. 1991
Buggage, Lawrence W., Ret. 1992
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Davis, William R., Ret. 2014
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Douglas, Electa L., Ret. 1992
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Espinosa, Lupe D., Ret. 1993
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Halamiccek, William A., Ret. 1979
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Hammond, Herman ., Ret. 2013
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Hart, Patrick W., Ret. 1986
Harvey, Fred L., Ret. 1986
Hauer, George W., Ret. 2002
Healey, Dick S., Ret. 1995
Henderson, H ., Ret. 1990
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Judd, Robert E., Ret. 1992
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Kottke, Glenn E., Ret. 1990
Kuh, Kenneth F., Ret. 1986
Lemay, Gerald M., Ret. 1992
Leslie, Weston K., Ret. 1978
Levett, Roy R., Ret. 1993
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Lockwood, Frank N., Ret. 1985
Lofstrom, Earl A., Ret. 1976
Lombardi, Frank C., Ret. 1994
Lowry, Edwin R., Ret. 1993
MacDuffie, Harry J., Ret. 1986
Mainwaring, Norman K., Ret. 1985
Martinez, Joe L., Ret. 1984
McAnnally, Roger D., Ret. 1992
Merkling, Berkeley D., Ret. 1992
Moisan, Malcolm F., Ret. 1982
Montenegro, Arturo ., Ret. 1997
Montgomery, Harold C., Ret. 1982
Morita, S R., Ret. 1994
Morris, Noley F., Ret. 2010
Moss, Bill G., Ret. 1992
Mutton, Remo ., Ret. 2004
Nall, Wilby J., Ret. 1976
Namiki, Richard S., Ret. 1999
Nelson, James M., Ret. 1986
Neville, John T., Ret. 1992
Nowak, Edward ., Ret. 1983
Paquette, J H., Ret. 1983
Parcel, Avalon G., Ret. 2014
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Peterson, Larry H., Ret. 1992
Powell, Charles K., Ret. 1990
Pugh, Mary H., Ret. 1996

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Reid, Larry L., Ret. 2013
Renner, G L., Ret. 1992
Richardson, Ruth J., Ret. 1996
Rigdon, E O., Ret. 1989
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Rucker, Albert ., Ret. 1985
Ryherd, W H., Ret. 1982
Schaeffer, George L., Ret. 2008
Shen, Albert W., Ret. 1993
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Sigworth, H W., Ret. 1984
Simon, Walter F., Ret. 1985
Skinner, Kenneth H., Ret. 1985
Smith, Richard H., Ret. 1996
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Spruell, William L., Ret. 1992
Stanavitch, Lucille B., Ret. 1984
Strader, Lillian J., Ret. 1991
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Tassi, Albert ., Ret. 1982
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Wyman, T S., Ret. 1992
Zanon, John H., Ret. 1977

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Cooper, Arnold M., Ret. 1994
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Cota, Gary A., Ret. 1995
Deen, Thomas L., Ret. 1980
Earnest, Leon J., Ret. 1984
Forsyth, Fred L., Ret. 1996
Gee, Charles F., Ret. 1989
Grant, John R., Ret. 1995
Grimes, John J., Ret. 1986
Hanlon, Mary M., Ret. 1974
Harris, Sherod A., Ret. 1979
Lance, Edward E., Ret. 1994
Love, Floyd L., Ret. 1979
Lyles, Dorothy T., Ret. 1996
McKee, Roy C., Ret. 1986
McNatt, Billy B., Ret. 1985
Moore, David R., Ret. 1999
Robison, Grace B., Ret. 1972
Samuelson, Albert C., Ret. 1979
Schouweiler, Mary K., Ret. 1984
Shafer, Graves L., Ret. 1984
Singleton, C C., Ret. 1998

Sliva, Manuel J., Ret. 1985
Stephens, Ernest D., Ret. 1987
Stilwell, Dan W., Ret. 1994

Gulf

Aiken, John A., Ret. 1982
Arms, Gary L., Ret. 1995
Bodenheimer, Verlin S., Ret. 1982
Boudreaux, Doyle M., Ret. 1985
Bowden, James A., Ret. 1989
Breux, Lester J., Ret. 1982
Brophy, James R., Ret. 1995
Brotherton, George C., Ret. 1986
Bulloch, Lee D., Ret. 1982
Cameron, Eugene W., Ret. 1983
Campion, Don W., Ret. 1986
Capp, Walter B., Ret. 1992
Cash, William L., Ret. 1990
Church, Earl R., Ret. 1982
Collins, Harlan W., Ret. 1979
Collis, Rose M., Ret. 1985
Conway, Mildred A., Ret. 1980
Cooley, Leo V., Ret. 1984
Cornwell, Wendell L., Ret. 1982
Cotten, Dennis W., Ret. 1989
Deitz, William T., Ret. 1986
Delande, Robert C., Ret. 1986
Dillner, Herman E., Ret. 1982
Dobrosky, Anthony M., Ret. 1974
Donohue, William G., Ret. 1986
Eldridge, Bill B., Ret. 1983
Enfield, Warren G., Ret. 1982
Felix, Walter H., Ret. 1980
Findley, Lester D., Ret. 1988
Fritze, Terry D., Ret. 1994
Fryman, William J., Ret. 1992
Gardner, Benjamin F., Ret. 1995
Gavin, John P., Ret. 1985
Gilbert, Donald K., Ret. 1992
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Halasowski, Joseph R., Ret. 1982
Hall, Charles E., Ret. 1983
Henry, Rudolph H., Ret. 1994
Holliman, John C., Ret. 1999
Holsten, Richard M., Ret. 1990
Horton, Jack C., Ret. 1987
Huit, Jimmie L., Ret. 1985
Humphrey, Earl L., Ret. 1982
Johnson, William T., Ret. 1981
Kirkmeyer, Jarrell R., Ret. 1986
Kolata, Paul H., Ret. 1994
Lagrange, Gordon C., Ret. 1996
Leary, George H., Ret. 1978
Lefevre, William M., Ret. 1981
Lemaire, Royce ., Ret. 1987
Loftin, Lawrence J., Ret. 1982
Maves, Donald O., Ret. 1981
Mc Cullough, Duoyne L., Ret. 1982
McDonald, Robert E., Ret. 1982
McGill, Daniel W., Ret. 1985
Mock, Valentine A., Ret. 1981
Moore, Leo T., Ret. 1979
Moppert, Charles H., Ret. 1986
Nelson, Charles H., Ret. 1986
Peddy, William R., Ret. 1992
Peloquin, Winnifred S., Ret. 1983
Phillips, Eric H., Ret. 1988
Poore, Robert T., Ret. 1992
Pruett, George O., Ret. 1983

Rapp, Harold D., Ret. 1986
Rega, Clara ., Ret. 1983
Robbe, Emmy Lou., Ret. 1986
Roberson, Ronald E., Ret. 1999
Rowe, Stanley J., Ret. 1978
Scalera, Nicholas J., Ret. 1973
Scott, Philip M., Ret. 1981
Shea, Robert S., Ret. 1983
Shelling, John E., Ret. 1983
Sikes, Fannie C., Ret. 1982
Smith, Ennis W., Ret. 1987
Smith, Floyd L., Ret. 1996
Sprang, Fred G., Ret. 1972
Stelley, Joseph A., Ret. 1988
Stephens, Patton E., Ret. 1983
Stewart, Billy R., Ret. 1985
Stewart, Eugene J., Ret. 1985
Stivers, Jack C., Ret. 1986
Stringer, Charley J., Ret. 1983
Tatroe, Frank J., Ret. 1992
Thorpe, Ernest A., Ret. 1992
Tillotson, Jack W., Ret. 1982
Tolle, Glenn E., Ret. 1983
Trout, Lonnie J., Ret. 1986
Tuttle, George H., Ret. 1985
Wall, Franklin V., Ret. 1986
Wallace, Bill V., Ret. 1980
Watts, George A., Ret. 1983
Wilson, Bob G., Ret. 1982
Windle, William J., Ret. 1989
Woolley, Minnie J., Ret. 1999

MolyCorp

Quintana, Melesio ., Ret. 1982

Plexco

(No deaths reported)

Tenneco

(No deaths reported)

Texaco

Agan, Charles A., Ret. 1989
Antalek, Michael P., Ret. 1978
Atherton, Charles C., Ret. 2001
Barnett, A L., Ret. 1987
Beasley, Harold D., Ret. 1982
Beaumont, Donald F., Ret. 1986
Benoit, Harold F., Ret. 1986
Bloomer, Leonard H., Ret. 1982
Bocchino, Frances ., Ret. 1997
Bollinger, Maynard C., Ret. 1998
Brandi, George A., Ret. 2002
Brown, Raymond C., Ret. 1980
Carpenter, Harold G., Ret. 1989
Chambers, George E., Ret. 1985
Colarusso, Francis L., Ret. 1992
Cowart, Edward A., Ret. 1977
Cuneo, Colin R., Ret. 1999
Daniel, Richard B., Ret. 1998
Dinn, James E., Ret. 1990
Dorawala, Tansukhlal G., Ret. 1999
Dowdle, Albert M., Ret. 1982
Drafer, Harold ., Ret. 1980
Dugas, Moise J., Ret. 1983
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Ellis, Charles O., Ret. 1977
Ewing, Marie E., Ret. 1979

Field, Joseph R., Ret. 1989
Fontenot, Joseph G., Ret. 1983
Freeman, Robert E., Ret. 1999
Freese, Ruth N., Ret. 1979
Gardner, Milton P., Ret. 1992
Gattis, Rollin E., Ret. 1983
George, Ayoub J., Ret. 1994
Giebler, Robert J., Ret. 1991
Goodson, Clarence ., Ret. 1989
Graham, Donald N., Ret. 1983
Griffith, John R., Ret. 1978
Gulledge, Luther C., Ret. 1994
Guthrie, Wendell O., Ret. 1989
Hailey, Larry D., Ret. 2003
Hallager, William M., Ret. 1985
Hein, Bernard E., Ret. 1987
Heroy, Barbara A., Ret. 1992
Hillard, John F., Ret. 1991
Hinds, Marcella ., Ret. 1979
Hobbs, Cecil N., Ret. 1983
Holbrook, William S., Ret. 1982
Hovanec, Robert W., Ret. 1989
Howard, William J., Ret. 1993
Hudson, John L., Ret. 1986
Hulsart, Valera C., Ret. 1994
Ives, Donald R., Ret. 2012
Jackson, Pierre G., Ret. 1994
Jacob, Jerome H., Ret. 1999
Jensen, William P., Ret. 1992
Jones, Robert V., Ret. 1987
King, Bobby B., Ret. 1990
Kitchens, Edward E., Ret. 1987
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Mattheyer, William L., Ret. 1989
May, Merlin Joe., Ret. 1999
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Morris, Marvin L., Ret. 1988
Morrison, Angus M., Ret. 1982
Morrison, Richard L., Ret. 1982
Negron, Luis ., Ret. 1986
O'Doherty, Raymond A., Ret. 1994
Oergel, Elizabeth ., Ret. 1993
Olsen, John J., Ret. 1990
Oncale, George Louis., Ret. 1988
Ouellette, Archie D., Ret. 1997
Pitre, Allen P., Ret. 2001
Pitts, Johnnie Helen., Ret. 1987
Pugh, Robert E., Ret. 1982
Purrington, Barry J., Ret. 1986
Rayman, Joseph L., Ret. 1978
Reynolds, Thurman C., Ret. 1983
Rice, Robert C., Ret. 1988
Riegler, Paul A., Ret. 1987
Rightmeyer, Edward F., Ret. 1994
Ruth, Charles J., Ret. 1986
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Short, Jack M., Ret. 1985

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Smith, Gary J., Ret. 1997
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Welch, Bernard W., Ret. 1992
Whalen, Robert P., Ret. 1993
White, Joseph P., Ret. 1984
Williams, George A., Ret. 1981
Worley, Paul A., Ret. 1980
Yentzen, Aubrey ., Ret. 1980
Zbos, Dorothy J., Ret. 1982
Zipprich, Bruno ., Ret. 1996

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Ayers, Freddie D., Ret. 1990
Bankston, Ford A., Ret. 1985
Barthelme, Georgianne J., Ret. 1992
Bell, Robert J., Ret. 1993
Bell, Stanley L., Ret. 1980
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Case, C Don., Ret. 1987
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Cresap, Vernon R., Ret. 1996
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Forte, Nathaniel ., Ret. 1992
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Johnson, Loren E., Ret. 1986
Kashtaniuk, Grace H., Ret. 1978
Kinersly, Esther T., Ret. 1983
Lamer, James F., Ret. 2000
Lapierre, Howard N., Ret. 1986
Lark, Rayner P., Ret. 1969
Lavalais, Clarence ., Ret. 1990
Leblanc, Percy J., Ret. 1985
Lee, Bernard W., Ret. 1978
Lewis, Julius N., Ret. 1986
Lumms, Jack L., Ret. 1979
Lussow, Judith A., Ret. 1994
Magana, Ramon Guadalupe., Ret. 1988
Marshall, Jack A., Ret. 2005
Medeiros, Leroy A., Ret. 1986
Melancon, Clarence J., Ret. 1992
Mills, Larry E., Ret. 1985
Morrill, Clarence L., Ret. 1985
Mudron, Edward B., Ret. 1987
Nave, Frank P., Ret. 2000
Perry, Roy George., Ret. 1990
Petrov, Michael C., Ret. 2002
Pettry, Archie M., Ret. 1985
Pierce, Harry M., Ret. 1982
Ragsdale, Thomas W., Ret. 1992
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Thomas, Ray A., Ret. 1992
Valdez, Luis ., Ret. 1993
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Vick, Hale B., Ret. 1985
Virmich, Patricia J., Ret. 1994
Waine, Robert L., Ret. 1989
Weber, Carlo A., Ret. 1989
Whitman, Curtis G., Ret. 1983
Williams, Constance J., Ret. 1996
Witzke, Delores E., Ret. 1979
Zarn, Leo G., Ret. 1970
Zuelke, Larry L., Ret. 1997