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**Third Quarter 2018**

## President's Letter

### CRA National Leadership News

I regret that I have some sad news to share with all members of CRA. We recently learned of the passing of **Bob Olmstead**, Past President of the Association. Bob and his wife, Gloria, who passed away in February, had moved to New York late last year to be close to family. They were both faithful supporters of CRA, and our thoughts and prayers are with their family.



**Kathleen Henschel, President**

Our past Area VP for South Texas, **Steve Ohnimus**, continues to make gradual progress in rehab but will be unable to return to the duties of Area VP. We thank him very much for his enthusiastic service, including all of the preparation work for the San Antonio Annual Meeting. Please keep him and his wife, Daisy, in your thoughts and prayers.

The South Texas Area Chapter Presidents recently elected **Jerry Lohr**, President of the Unocal Gulf Coast Alumni Club, as their Area VP for 2018-19. Many thanks to Jerry for stepping forward, and also for being our Area Host at the Annual Meeting!

And one more change in CRA National leadership – **Lezley Barth** will be stepping down as Benefits Committee Chair, and we thank her very much for her devoted service on behalf of us all! The new Committee Chair will be named shortly, and Past President **John Dewes** has agreed to be **Interim Benefits Chair**. You can reach John at [craben03@gmail.com](mailto:craben03@gmail.com) or 925-330-1537. We will post a notice on the CRA website, as well as sending it out through the chapters, just as soon as the new Benefits Chair is appointed.

### Annual Meeting in San Antonio

It was my pleasure to preside at the Annual Meeting, and I appreciate the CRA Directors' vote electing me to serve another term as President. Special thanks are due to the Host Committee for a great event, and also to the CRA leadership of Chapter Presidents, Area VPs, officers and committee chairs for their service to CRA and its members – Thank you all!!

Highlights of the Annual Meeting included Chevron CEO Mike Wirth's address and a stimulating panel discussion from a very much "boots on the ground" perspective. Steve Perry, Chevron's State Government Affairs Manager for the Southwestern US, Julie Williams, Chevron's Government Affairs

Representative based in Austin, and Ben Shepperd, President of the Permian Basin Petroleum Association, briefed the attendees on developments and challenges in the region. Mr. Wirth and the panel members all emphasized how important the voices of employees and retirees are to the ongoing conversations in the industry and in the political landscape. They also urged retirees to get involved with and join the **Chevron Advocacy Network**.

And for our four important areas of focus for CRA, continuing this year --

**Providing value to the members of CRA** At the Annual Meeting, we also heard from Bill Dodge and Southern California Area VP Herb Farrington, both members of the CRA Benefits Committee, on area of interest for all of us. Lezley Barth's Benefits Corner in this issue of *Encore* covers the **Hearing in America** discounted hearing aids program and the **IDT Safeguard** identity theft protection program in detail, as well as good advice on using **GoodRx** for potential prescription savings. Do check it out! And my new Medicare card has arrived – keep your eyes open for yours!

**Providing value to the Corporation** Our “Advocacy in Action” series continues in this *Encore* with a profile of geophysicist and Texaco retiree, Jack Christiansen. In retirement, Jack is “helping the next generation of oil and gas professionals learn to create value earlier in their careers.” One of the reasons Jack joined the [Chevron Advocacy Network](#) (CAN) was because he was “looking for resources he could share that would help explain questions people have about our industry, and CAN's [videos and infographics](#) helped make him a more effective advocate. He sees this as one more way to create value for the corporation, and appreciates Chevron enabling supporters to act as ambassadors for our industry.”

Not all of us may be as involved as Jack but we CAN all be members of CAN! Anyone can join – you just need an email address. And it's very easy to sign up – take a look on the Resources tab of the CRA website. <http://chevronretirees.org/ResourcesGroup/ChevronAdvocacyNetwork>

**Connecting with our current and future members** The CRA continues to make sure we have CRA representatives at all Chevron “Ready 4 Retirement” events, Health Fairs and Boomer Employee Network retiree panel discussions. We make direct contact with soon-to-be retirees, talk to old friends, tell them what we're up to, and what we get out of being CRA members.

**Developing CRA's future leaders** Three **CRA Fellowship program** participants joined us at the Annual Meeting – one from Canada, one from Texas, and one from California. Each of them has committed to become a Chapter President or work on a CRA National committee. We were delighted to have them with us, and thank them all for committing to larger roles with CRA.

And I'll close with a reminder about the two **Public Service Awards** given by the Corporation each year, and presented at the Annual Meeting. When I asked at the Annual Meeting for a show of hands of people involved in volunteer work, not including volunteering for CRA, I think everyone in the room raised her or his hand! I know it's early but start thinking about all the volunteer work you do, or that members of your chapter do together. When the call for nominations comes out early next year, nominate someone, or nominate your chapter – or yourself! Your non-profit will receive \$5,000, and you will get a trip to join us in New Orleans for the awards ceremony at next year's Annual Meeting – I hope to see you there!

With all best regards,

*Kathy*

Kathy Henschel Association President [kghenschel@gmail.com](mailto:kghenschel@gmail.com) 415.713.9979

## **Argentine Appeals Court Rejects Fraudulent Ecuadorian Judgment Against Chevron**

SAN RAMON, Calif.--(BUSINESS WIRE)--Jul. 5, 2018-- An appeals court in Argentina has rejected an attempt to enforce a fraudulent Ecuadorian judgment against Chevron Corporation, making Argentina the latest country where courts have dismissed the judgment found by U.S. courts to have been obtained through racketeering and corruption.

Any current environmental conditions in the former concession area in Ecuador are the exclusive responsibility of the Republic of Ecuador and its national oil company. Chevron Corporation has never operated in Ecuador. An indirect subsidiary of Texaco Inc .properly carried out a government-approved and supervised environmental remediation program in Ecuador after the government took over its minority interest in 1990. Ecuador's national oil company has been the exclusive owner and operator for the past 26 years, significantly expanding operations during that period.

## **Advisory: Chevron Corporation's 2Q 2018 Earnings Conference Call and Webcast**

SAN RAMON, Calif.--(BUSINESS WIRE)--Jun. 28, 2018-- Chevron Corporation (NYSE:CVX), one of the world's leading energy companies, will hold its quarterly earnings conference call on Friday, July 27, 2018, at 11:00 a.m. ET (8:00 a.m. PT).

Conference Call Information:

Date: Friday, July 27, 2018

Time: 11:00 a.m. ET / 8:00 a.m. PT

Dial-in # (Listen-only mode): 706-634-0892 / 877-604-2078

Conference ID #: 6965629

To access the live webcast, visit [www.chevron.com](http://www.chevron.com).

The meeting replay will also be available on the company website under the "Investors" section.

## **Chevron Reports Strong Performance at Annual Stockholders Meeting**

SAN RAMON, Calif.--(BUSINESS WIRE)--May 30, 2018-- Chevron Corporation (NYSE: CVX) today provided an overview of the company's 2017 operational performance and expressed confidence in its prospects at its 2018 Annual Meeting of Stockholders at its corporate headquarters in San Ramon, California.

"Chevron has emerged from the changes that have reshaped the world's energy landscape as a stronger, leaner and more agile enterprise," said Michael Wirth, Chevron's Chairman and CEO. "Last month, we reported earnings of \$3.6 billion for the first quarter, marking our best quarter in three and a half years. During the same period, we achieved an all-time quarterly production record for the company. Today, we stand ready to win in any environment."

# Annual Meeting Keynote Address

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## **Keynoter Mike Wirth Says: “Our Business is Essential to the World”**

In his first keynote address to the CRA Annual Meeting since he became Chevron’s Chairman and CEO, Mike Wirth affirmed Chevron’s strong position in today’s improving energy environment. He highlighted the company’s strong, balanced portfolio, growing production, low debt ratio, and efficient operations.

He stressed that the company’s long-term prospects are highly favorable, saying, “What we do – providing affordable, reliable energy - improves the quality of life and enables human progress.” And, he added, “It’s not a business that’s going away, it’s a business that is essential to the world today and it will be even more essential tomorrow.”

He continued, “By 2040, even in a constrained carbon world, demand will be up 25 percent, almost 400 million barrels of oil equivalent today. And oil will grow, gas will grow, coal will probably stay about constant, and other (energy sources) will increase.”

Wirth reinforced his optimistic view by citing Chevron’s results for the first quarter of 2018: “Earnings were \$3.6 billion. It was the best earnings quarter we’ve had in over three and a half years. Cash flow from operations was over \$7 billion -- much better than what we had in our plan.”

He added, “Capital spending was on track. Production was 2.85 million barrels of day -- the highest production number in the history of the company. And that will grow even further.”

Future production will be driven by Chevron’s strong assets in the Permian Basin of the southwest United States, Kazakhstan, Southwest Australia and elsewhere. He said, “The Permian Basin is producing 250,000 barrels a day right now. It was producing 100,000 about three years ago. By 2020, the Permian Basin is going to go from 250,000 to 500,000 a day. By 2022 it’s going to go to 650,000 a day and it’s not done at that point.”

A similar growth pattern prevails in Kazakhstan. “I was just over there for the 25th anniversary celebration,” said Wirth. “When we first went to Kazakhstan in 1993, that asset was producing 25,000 barrels a day. It’s producing 700,000 barrels a day today. That’s a huge difference in terms of our portfolio.”

He continued, “And then there’s our big LNG position in Australia. We’ve had almost 30 years to commercialize the Gorgon Field. We have three trains of LNG online there. We have two at Wheatstone, one of which is up and running. The second one will start up in June. When those five LNG trains are running, that’s 400 thousand barrels a day of LNG. Those are three assets that didn’t exist in our portfolio not that long ago.”

In view of Chevron’s strong portfolio, Wirth said, “We are not going to run out of gas in our grandchildren’s lifetime, I guarantee you.’ He added, “It’s a pretty low-risk portfolio, particularly now that we have some of these big projects behind us. Three quarters of our capital budget will deliver cash in less than two years. That’s very different from where we were.”

He was equally upbeat about Chevron's Down Stream business, which he described as "a tighter, more focused business, but it's a very high return business, and it generates billions of dollars in cash flow every single year. And then we've got a strong balance sheet."

Wirth said that one of the organization's current challenges is "how we take advantage of our strengths and deliver superior performance to our shareholders." He identified superior stockholder return as "our number-one priority," enabling the company to "maintain a growth, which we've done for 31 consecutive years, and will continue to do so."

An essential aspect of maintaining the company is its commitment to efficiency. Wirth said, "No matter how efficient we think we are, we can be more efficient. We can find ways using technology to be more efficient than we are today, so we've got to have a cost mindset, always."

A critical aspect of this drive for efficiency will be the company's ability to integrate digital technology into its everyday operations. He said, "It's a big deal, and it's the next big wave of competitive change sweeping across every industry, and ours is no different."

He cited examples such as robotic process automation, which can "draw in data through about 20 different data sources and they get it into a tool where the trainers can visualize pressure relationships in shipping rates between all kinds of ports all over the world. It takes what would normally require about 16 hours of work and it does it in about 60 seconds."

Wirth gave a second example of a drone that can take high definition photographs of a pipeline and download those photographs to an artificial intelligence algorithm that will spot potential problem areas in the line.

### **Remaining Committed to Safety**

Stressing the abiding importance of Chevron's commitment to safety, Wirth said, "We've had a great start to the year. We're well ahead of our safety metrics. We had no fatalities. We still struggle with the most severe incidents. We had six fatalities last year. For as many years as we've been working on safety, each one of them was unique and different and frustrating. All of them absolutely can be prevented. We've been nine months now without a fatal incident and (during 2018) we've made a great start on that account as well."

### **Celebrating Diversity and Inclusion**

In addition, Wirth stressed Chevron's commitment to diversity and inclusion. He said, "We have a real diverse workforce globally. Gender, ethnicity, background skills, education, you name it, our workforce is more diverse than it's ever been before. And we're really working hard to make sure that everybody's part of our success."

Early in his presentation, Wirth provided an engaging profile of himself and his family, which includes his wife and their four children. A 1982 graduate of Colorado University, he has been with Chevron for almost 36 years. Most of his experience has been in the Downstream business.

When he spoke about his values, he used an example from the early in the 20<sup>th</sup> century when the company was laying pipelines in Southern California. Wirth reflected on the pragmatic and progressive company spirit at the time, "If you're running a pipeline crew and you've got to run

your pipe through an orchard of orange trees, it's better to stop and pay the owner of the trees to buy some of his fruit and give it to your workers, rather than risk that your workers will pull an orange off a tree, break a branch, or otherwise be seen taking fruit from the owner."

He continued, "It is a simple example, but it's talking about respect for the people that we impact with our work. It's talking about respect for the workers that actually do the work. It's talking about investing in relations."

### **Praising CRA**

Wirth spoke highly of the contributions made by members of CRA: "You support volunteer work and we're going to recognize some people today who have distinguished themselves by the things that you do in your community and I greatly thank you for that. That attaches to the brand and the reputation of the company."

He added, "People are what really embodies the values of our company and so the work that you all do as volunteers is incredibly important just because the world needs your talent and it's greatly appreciated by the company."

Wirth also encouraged CRA members to contribute to the Chevron Advocacy Network, saying: "There are challenges that we face. Don't underestimate the impact your voice can have. Our legislators listen to their constituents. I meet with them and they know me maybe because of my job title, but I don't vote in their districts. You all have tremendous power in your districts [through] working for our advocacy network to be heard on issues that support reasonable business."

At two points in his presentation, Wirth interjected trivia questions related to Chevron's early history, which provided an enjoyable change of pace for the audience. The first question was: What was the Standard Oil Spirit? "Was it a line of lubricant introduced in the company's early years? Was it a softball team representing Richmond Refinery? An anthem created by D.G. Scofield, who was the SOCAL president? Or a publication that expressed Standard Oil's progressive human resources philosophies?"

The second question was: "Who here has heard of Max Steineke? Does that name ring a bell? What was Max Steineke's major contribution to oil exploration? Did he discover Spindletop? Did he map the Saudi desert? Did he negotiate SOCAL's exploration rights in Bahrain? Or did he invent 3D seismic drilling?"

The meeting concluded with a lively exchange of questions and answers.

# Chevron Advocacy Network – CAN

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## Advocacy in Action: Jack Christiansen

The “Advocacy in Action” series profiles retirees who are members of the Chevron Advocacy Network (CAN) and continue to speak up in support of the industry they worked hard to build. To learn more about CAN, visit [www.chevronadvocacynetwork.com](http://www.chevronadvocacynetwork.com).

Jack Christiansen focuses on creating value for a secure energy future. During his thirty-five years at Texaco (later Chevron), he did so by taking exploration projects into commercialization. In retirement, he is helping the next generation of oil and gas professionals learn to create value earlier in their careers. And as a member of the Chevron Advocacy Network (CAN), Jack recognizes the value of keeping up to date on important energy issues and adding his voice to Chevron’s advocacy efforts.

Jack joined Texaco in March of 1969 as a geophysicist in the company’s offshore New Orleans office. Soon he was transferred to the offshore geological department to work on lease sales, and he kept drilling rigs busy with the construction of exploration and development wells. Jack and his wife Darleen were transferred to England in 1973, where he began a twenty-year assignment by working as an exploration geologist on lease sales, recommending and evaluating exploration wildcat wells and prospects. After spending some time back in New Orleans and becoming a Qualified Reserve Estimator, Jack used this experience abroad to coordinate the geoscience subsurface work on Texaco’s North Sea fields including Tartan, Highlander, Petronella, Argyll, Duncan, Innes, Piper, Claymore, Scapa, and Heather.

Jack’s work also included coordinating with financial groups for divestiture and acquisition studies on North Sea properties, as well as supporting projects in Russia, especially the Timan-Pechora Area in northwestern Russia bordering the Arctic Ocean. Jack and his family moved back to Houston in 1993, where he rounded out his career with Texaco by serving as a Reservoir Manager for the offshore Yetagun Project in Myanmar and later for the onshore Hamaca Heavy Oil Project in Venezuela.

Through the course of his career Jack led teams around the world, including hiring and mentoring geoscientists, engineers and technologists. This experience made him realize that while many early career employees understand oil and gas fundamentals, they often find it challenging to apply those principles to the field. As a result, it can take new hires a long time to create value for the corporation.

Upon his retirement in 2003, Jack knew what he wanted to do – devote his passion for mentoring toward early career workforce development and energy industry knowledge transfer. Supported by the College of Technology at the University of Houston and industry companies, Jack established the [Petroleum Technology Initiative](#) (PTI) in 2007.

Through PTI, University of Houston mechanical engineering and technology students can take elective courses for their Bachelor of Science Degree and receive a certificate recognizing their efforts. They can also contribute to PTI research projects and participate in industry

events that introduce real-world technology and applications across the oil and gas value chain. Through the years, the PTI program has engaged more than 10,000 students.

After founding PTI, Jack took it a step further in his pursuit of innovative learning experiences by creating the [Offshore Learning Center](#) (OLC) as a partnership between the University of Houston and *Offshore Magazine*. The OLC is a collection of videos, articles and other resources designed to explain complex principles and processes in an easy-to-understand way. Since its launch at Offshore Technology Conference in May 2015, OLC has engaged roughly half a million users in fifty-four countries.

While working at PTI, Jack was named winner of the Ross Kastor Educators Award from the American Society of Mechanical Engineers (ASME). In 2016, PTI was recognized as the Best Energy Industry Workforce Development Venture by Acquisition International, a global finance publication based in England.

As if his retirement wasn't busy enough, Jack also serves on the Drainage Committee and the Planning and Zoning Commission in the City of Bunker Hill Village, Texas where he lives.

Jack sees a lot of parallels between the [Chevron Advocacy Network](#) (CAN) and the educational programs he has worked to build. He believes digital tools should be harnessed to empower employees, retirees and the global community to learn more about the oil and gas industry and the way it makes a difference in everyone's lives.

This is one of the reasons why Jack joined CAN – he was looking for resources he could share that would help explain questions people have about our industry, and CAN's [videos and infographics](#) helped make him a more effective advocate. He sees this as one more way to create value for the corporation, and appreciates Chevron enabling supporters to act as ambassadors for our industry.

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## Benefits Corner

*By Lezley Barth, Chair, CRA Benefits Committee*

### **A FEW THINGS ... POTENTIAL SAVINGS AWAIT!**

#### **Available through HUB, IDT Safeguard offers Identity Theft Protection & Resolution Services Program**

Identity theft is a serious, fast-growing crime with new victims every two seconds. Last year, 12.7 million consumers fell victim to ID theft—19 people every minute—taking an estimated 14-16 months to clear their names. Of ID fraud victims, seniors are 34% more likely than individuals at age 40. Revenue from ID theft in the U.S. surpassed drug trafficking. Credit card theft alone cost Americans more than \$9 billion.



Lezley Barth, Benefits Chair



Identity theft involves the misuse of another individual's sensitive information. They may open credit accounts, use your existing credit/banking assets, or seek medical treatment using your data. Identity theft includes the following **personally identifiable information** (PII): Social Security numbers, financial account numbers, and **protected health information** (PHI). PII and PHI can be exposed in many ways—intentionally and unintentionally—through human error, data theft, and hacking attacks on computing devices.

**How fraudsters use personal information:**

- Obtaining credit fraudulently from banks and retailers,
- Stealing money from a victim's existing accounts,
- Securing loans, employment and housing,
- Establishing accounts with utility companies,
- Receiving medical care, or
- Achieving financial gain in other ways using the victim's name.

**Examples how criminals steal your identity:**

- Dumpster-diving for documents containing sensitive information,
- Stealing mail to preapproved credit offers, credit cards, bills and more,
- Impersonating a loan officer, employer or landlord,
- Skimming of credit/debit card information at point-of-sale machines, or
- Purchasing identities on the internet or through a secondary market.

**Program Features:** *(Includes up to 5 checking/savings accounts & 10 credit/debit cards; Excludes IRAs/401Ks)*

- |  |                                    |
|--|------------------------------------|
| \$2,000,000 Service Guarantee                    | Driver's License Number Monitoring |
| Live Member Support 24/7 - 365                   | Pre-Existing ID Theft Covered      |
| Monthly Credit Score Tracker                     | Tax ID Theft                       |
| Black Market Website Monitoring                  | Utility Identity ID Theft          |
| Cyber Surveillance Monitoring                    | Government Benefits ID Theft       |
| Credit Card & Credit Inquiry Activity Monitoring | Employment ID Theft                |
| Court Records Monitoring                         | Criminal ID Theft                  |
| Medical/Insurance ID Theft                       | Mortgage ID Theft                  |
| Checking/Savings Account Monitoring              | Debit Tagging                      |
| Address Change Verification Monitoring           | Unlimited White Glove Concierge    |
| Credit Bureau Monitoring                         | Restoration                        |
| Social Security Number Trace Monitoring          |                                    |

**Family Hearing Benefits offered through Hear In America (HIA)**

**Products:** Hear In America offers hearing aids from all nine major manufacturers: GN Resound, Widex, Oticon, Phonak, Rexton, Siemens, Starkey, Sonic Innovations, and Unitron.

**Pricing:** HIA provides the following:

- Free annual hearing screening,
- A discount of 35%-70% off of MSRP on hearing aids from all manufacturers,

- 45-day money-back trial period,
- Financing (interest-free up to 12 months),
- 3 years follow-up care including cleaning, adjustments, and retesting,
- A 3-year repair warranty,
- 3-year loss and damage coverage,
- 3 years of free hearing aid batteries, and
- Second opinions and consultative advice, as an expert in the field.

**Locations:** HIA's partners have 3,000+ locations nationally in all 50 states.

**Eligibility:** Chevron Retirees Association members (retirees, dependents or survivors) and Chevron employees, dependents or survivors. Both CRA members and Chevron employee groups include extended family members, such as in-laws (regardless of place of residence). HIA knows that if one of your family members has a hearing loss it causes problems for you too.

**Process and Contact Information:**

- To register for your benefits call HIA at 1-800-286-6149 M-F, 9:00 AM-5:30 PM Eastern, or you can also reach HIA at: [www.hearinamerica.com](http://www.hearinamerica.com). Identify yourself as a **CHEVRON** member to ensure you receive this HIA offer and discount!
- When you are ready for your screening, HIA arranges your visit at one of its participating hearing centers.
- HIA follows up with EVERY member, hearing center, and audiologist (supplier feedback) to ensure that expectations were met or exceeded.
- The HIA offering is also available through BenefitHub at: [chevrec.benefithub.com](http://chevrec.benefithub.com), and is included on the CRA Benefits website at: [CRA Benefits](http://CRA Benefits).

## Reminder to Check GoodRx— Why? An Actual Example

One of my husband's recent prescription medications was **NOT** covered by insurance. Since his doctor left on vacation after the office visit, no prescription change was possible, so the **\$118** retail price was paid. The initial prescription and three refills would have totaled **\$472** for all four.

It was several days later before I really looked at his receipt—the price seemed really high, so I looked at the **GoodRx** web-based tool for a price comparison. With the customer profile previously completed to include my zip code, the only information needed now was (1) the exact medication name, (2) type—tablet, capsule, liquid, or ointment, etc. and (3) quantity or size. Within seconds, the **GoodRx** tool generated a complete list of pharmacies and competitive pricing in our area. To my delight, huge savings were available AND the tool presented me with a printable coupon for **\$59** per prescription for this medication. *So I printed!* Guess the price his pharmacy offered for the same prescription when using this coupon? **\$59—half the \$118 price!**

While fully understanding that companies are in business to make a profit for their shareholders, this situation caused me great angst. Not only because of personal impact but also because I know this situation occurs ALL THE TIME, and it's happening to those who have far fewer resources, limited incomes, and can ill afford the higher prices. Also, savings opportunities/ coupons for medications for serious conditions or diseases could involve significantly more money. It was likely these

opportunities were being missed when money could be in the pockets of people who were struggling from their health issues and associated expenses. *Now on a mission ...* this story was prime for a Benefits Corner, and I had to fix our own pricing dilemma.

I asked my husband for his prescription and informed him we were returning it to the pharmacy. He advised that, “We can’t do that because it’s several days after the fact.” Disliking confrontation and believing the pharmacy would just refuse, he was NOT enthusiastic. *Sometimes he forgets I’m involved in this stuff!* But it was a matter of principle and I’m an optimist, so with a printed coupon, the medication, prescription detail, and receipt for \$118 in hand, we headed to the pharmacy. I presented the situation to the pharmacist. Because of the pharmacy’s corporate relationship with **GoodRx**, she simply re-processed the transaction and applied the coupon. It reduced our initial credit card transaction by **\$59**. The coupon will also apply to the refills. So, investing ten minutes to return to the pharmacy and ask for an adjustment will save us **\$236** for four purchases. **Obviously, the moral to this story: Check GoodRx.** Remember, you need to ask for discounts by printing out competitive pricing, showing them on your Smartphone, and/or providing a coupon. They will likely price match the lowest pricing. Or, if you discover a recent pricing issue, take your prescription back, along with a coupon, receipt, etc., especially if they accept **GoodRx** pricing and coupons. Don’t hesitate to ask for an adjustment. If needed, get **GoodRx** involved; they volunteer to assist you on their website—contact them!

**GoodRx** is accepted at thousands of major pharmacies, among them: Target, CVS, Costco, Walgreens, Medicine Shoppe, Rite Aid, Walmart, Kroger, and Safeway. To see if pharmacies near you honor GoodRx, go to: [goodrx.com/pharmacy-near-me](http://goodrx.com/pharmacy-near-me). Then scroll below to select your state, next select your city. The website at: [goodrx.com](http://goodrx.com) provides details how the **GoodRx** program works with your insurance and when you have Medicare. It has medication details, pricing comparisons, potential savings up to 80%, and coupons that may be available. **GoodRx** membership is 100% free. Your card can be printed online until the official card arrives by mail. The web-based tool is downloadable to a Smartphone, iPad, laptop or computer. You can give your current medication(s) a pricing “sanity check.” If it **IS** covered by insurance, the **GoodRx** tool can validate whether you’re getting a good value from your insurance provider. If **NOT** covered by insurance, get competitive pricing in your area and/or look for valuable coupons for your medication. **Then, put the money back in your pocket, where it belongs**

Lezley Barth, Benefits Chair  
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## Encore In Memoriam: January-March 2018

*As reported by Chevron during this period*

### Amoseas

(No deaths reported)

### Caltex

Barleggs, Roy Ernest., Ret. 1994  
Buntin, Robert A., Ret. 2000  
Harland, Edgar N., Ret. 1996  
Krug, Anthony E., Ret. 1999  
Stanmyre, Frederick W., Ret. 1996  
Watkinson, Doris M., Ret. 1986

### Chevron

Adams, Alunser J., Ret. 1992  
Albright, Kenneth C., Ret. 1996  
Alcaraz, Elias D., Ret. 1974  
Allen, O P., Ret. 1986  
Archibald, Enid A., Ret. 1971  
Ballinger, Theresa A., Ret. 2015  
Baudry, Allen J., Ret. 1986  
Bean, K P., Ret. 1984  
Bell, George A., Ret. 1974  
Berger, Thomas L., Ret. 1986  
Bethke, Margie M., Ret. 1995  
Blanton, William A., Ret. 1997  
Blonquist, Richard S., Ret. 1992  
Bobrow, Clifford M., Ret. 1992  
Bologna, Michael A., Ret. 1986  
Bolton, Deborah A., Ret. 2007  
Bombardier, Leslye A., Ret. 2004  
Bond, Earl K., Ret. 1992  
Bordon, Ramon C., Ret. 1992  
Bradshaw, J F., Ret. 1981  
Brandt, Franklin E., Ret. 1986  
Brasher, Jimmie L., Ret. 1997  
Brayton, John D., Ret. 2005  
Breux, Ernest J., Ret. 1992  
Brown, Rex A., Ret. 2002  
Burnham, Albert E., Ret. 1986  
Burrow, Marlene E., Ret. 1992

Busby, Sherry R., Ret. 2004  
Buscarini, Virgil ., Ret. 2004  
Cain, John W., Ret. 1983  
Carter, Willie ., Ret. 2000  
Cates, Marvin F., Ret. 1992  
Chancellor, Carl M., Ret. 1992  
Chang, William K., Ret. 1986  
Chaverri, Tito R., Ret. 1985  
Cottrell, W F., Ret. 1990  
Cox, Charles D., Ret. 1983  
Cummings, William ., Ret. 1986  
Cureton, Nell C., Ret. 1977  
Dahlberg, Elmer H., Ret. 1986  
Day, Donald W., Ret. 1986  
Dulac, Leon E., Ret. 1992  
Dunning, Gary W., Ret. 1998  
Eriksen, Erling M., Ret. 1998  
Esperas, Dionisio L., Ret. 1990  
Essary, Roy L., Ret. 1986  
Fay, Diane E., Ret. 2001  
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Orban, Jeanne M., Ret. 1991

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Stribley, W W., Ret. 1982  
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Sutton, J M., Ret. 1992  
Talbot, Clifford S., Ret. 1975  
Tenny, David R., Ret. 2004  
Thiel, Betty J., Ret. 1997  
Thomas, Kenneth J., Ret. 1993  
Thornton, Robin C., Ret. 1986  
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Weller, Edward W., Ret. 2015  
Williams, Merrily J., Ret. 1992  
Wilson, J W., Ret. 1984  
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Woo, Lila ., Ret. 1986  
Wood, Douglas B., Ret. 1990  
Yoshimoto, Lawrence S., Ret. 1983  
Young, Gary L., Ret. 2017  
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Ziegler, Donald L., Ret. 1989  
Ziamba, Richard M., Ret. 2009

### **Getty**

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Chambers, Thomas L., Ret. 1984  
Cook, Jerry B., Ret. 1985  
Cooley, Harry G ., Ret. 1986  
Coughlin, Michael F., Ret. 1985  
Desoto, James A., Ret. 1985  
Diffendal, Charles F., Ret. 1994  
Dunlap, Carol E., Ret. 1984  
Fanning, Jacqueline T., Ret. 1986

Garvey, William T., Ret. 1988  
Gibson, Grady L., Ret. 1994  
Hamann, Merle H., Ret. 1980  
Howard, Rodney F., Ret. 1998  
Kay, Pauletta M., Ret. 2002  
Kell, Leslie E., Ret. 1985  
Lewis, Dwight S., Ret. 1983  
Marier, Elbert L., Ret. 1985  
McGahen, Charles W., Ret. 1994  
Montgomery, John C., Ret. 1989  
Moore, Samuel H., Ret. 1986  
Nickel, Ruth E., Ret. 1985  
Park, Teddy G., Ret. 1985  
Parnell, Lamar ., Ret. 1987  
Reynolds, Ernest E., Ret. 1981  
Roberts, Dean R., Ret. 1983  
Sanford, George L., Ret. 1996  
Trammell, Betty J., Ret. 1992  
Villwock, Herman C., Ret. 1985  
Voss, James D., Ret. 1996  
Wagoner, Murrill C., Ret. 2002  
Yoon, Marcella L., Ret. 1986

### **Gulf**

Abnot, Albert K., Ret. 1990  
Armbruster, William T., Ret. 1994  
Artman, Delores ., Ret. 1986  
Austin, Edward C., Ret. 1981  
Barton, Robert C., Ret. 1984  
Benedict, Quentin E., Ret. 1984  
Biggerstaff, Robert L., Ret. 1979  
Blumentritt, Russell A., Ret. 1992  
Bopp, Herman F., Ret. 1982  
Boyd, Ruth ., Ret. 1983  
Brabham, James M., Ret. 1985  
Branson, Arthur E., Ret. 1989  
Browne, Marsha D., Ret. 2001  
Butler, William H., Ret. 1983  
Cantu, Julius F., Ret. 1987  
Chenette, Edmund L., Ret. 1976  
Cleary, Paul C., Ret. 1982  
Cowan, Harvey W., Ret. 1982  
Dana, William B., Ret. 1987  
Daughtridge, Lee T., Ret. 1985  
Derouen, Joseph R., Ret. 1986  
Dick, William C., Ret. 1985  
Durall, Dean D., Ret. 1981  
Fareri, Elizabeth L., Ret. 1986  
Field, Ralph D., Ret. 1979  
Fodo, Stephen E., Ret. 1985  
Foerster, Gladys V., Ret. 1985  
Follett, Tex S., Ret. 1999  
Frayser, Gilbert M., Ret. 1997  
Fuqua, Walter W., Ret. 1990  
Gafford, Troy W., Ret. 1984  
Gehr, Clarence E., Ret. 1976  
George, Otto L., Ret. 1987  
Hager, William C., Ret. 1981  
Heaton, Charles W., Ret. 1988  
Hickerson, Robert D., Ret. 2002  
Hoestenbach, John L., Ret. 1985  
Holmes, Charles W., Ret. 1983  
Holtkamp, William W., Ret. 1983  
Huckleberry, Charles T., Ret. 1986  
Huff, Pauline ., Ret. 1984  
Iverson, Robert H., Ret. 1985  
Kittrell, James E., Ret. 1983  
Lambert, Joseph M., Ret. 1983  
Layton, Jerry A., Ret. 1989

Maclaskey, Jackie L., Ret. 2000  
Martin, Matthew S., Ret. 1986  
Martinez, Abel ., Ret. 1999  
Mc Murray, Norman E., Ret. 1983  
McCormick, Ernest F., Ret. 1983  
McKinney, William E., Ret. 1986  
Murphey, Carey E., Ret. 1996  
Musta, Russell V., Ret. 1986  
New, Roy D., Ret. 1983  
Paddock, Garth R., Ret. 1984  
Pitts, Elul L., Ret. 1983  
Porter, Ralph E., Ret. 1986  
Pullen, Joe W., Ret. 1980  
Quinn, William T., Ret. 1986  
Reyes, Antonio C., Ret. 1997  
Reynolds, Wallace D., Ret. 1984  
Richards, Julian D., Ret. 1983  
Richardson, William T., Ret. 1985  
Roach, Jerry K., Ret. 1992  
Rogers, Eugene N., Ret. 1982  
Schexnaider, C J., Ret. 1985  
Smith, Joseph V., Ret. 1986  
Steward, Mary D., Ret. 1981  
Stockton, James H., Ret. 1999  
Strom, James R., Ret. 1986  
Taylor, Brian W., Ret. 1990  
Thacker, James R., Ret. 1986  
Thurman, Kenneth E., Ret. 2017  
Walizer, James E., Ret. 1983  
Walker, Robert W., Ret. 1982  
Wallace, James W., Ret. 1992  
White, Larry G., Ret. 1983  
Wuenschel, Paul C., Ret. 1983  
Wyatt, James A., Ret. 1983  
Youngblood, Rose F., Ret. 1999

### **MolyCorp**

(No deaths reported)

### **Plexco**

Durflinger, Julie M., Ret. 2001  
Jaeger, Becky S., Ret. 2001

### **Tenneco**

Schlomer, Clarence E., Ret. 2005

### **Texaco**

Adams, Willie H., Ret. 1984  
Alemany, Andrew E., Ret. 1983  
Alley, Robert H., Ret. 1992  
Annette, Vernon H., Ret. 1994  
Antonsen, Lee C., Ret. 1983  
Ashley, William R., Ret. 1992  
Baker, Verne M., Ret. 1982  
Bane, Edward J., Ret. 1994  
Barras, Alexandre ., Ret. 1986  
Benoit, Ursin ., Ret. 1986  
Bienvenue, Francis ., Ret. 1979  
Bonds, Flavous Milton., Ret. 1994  
Bonnette, Robert A., Ret. 1994  
Borel, Audrey B., Ret. 1993  
Boudreaux, Walter G., Ret. 1993  
Buckner, Mallie ., Ret. 1982  
Bunch, Gordon L., Ret. 1985  
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Carr, Edward T., Ret. 1985  
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Dees, Harlin M., Ret. 1979  
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Domingue, David L., Ret. 2016  
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Dorsey, Samuel ., Ret. 1989  
Dubois, Paul J., Ret. 1987  
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Falke, Stephen E., Ret. 2016  
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Gallier, Gene R., Ret. 1989  
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Jackson, Tommy E., Ret. 1998  
Jenkins, Earl W., Ret. 1985  
Jeremy, Raymond E., Ret. 1993  
Johnson, Clyde Leroy., Ret. 1990  
Kennedy, Joseph C., Ret. 1986  
Kettman, Edward J., Ret. 1982  
Krug, Robert H., Ret. 1982  
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Martelli, Angelino J., Ret. 1969  
McCray, Dilcia M., Ret. 1982  
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