



The Report

Number 142

November 2025

Contra Costa Chapter, Chevron Retirees Association

- This newsletter is published by the Chevron Retirees Association, Contra Costa Chapter. The Chevron Retirees Association is not a subsidiary of Chevron Corporation but an independent organization of retired employees of Chevron or its predecessor companies.
- Web Site: www.chevronretireescontracosta.org

Chevron Graduates 61st Annual Holiday Luncheon Friday, December 12, 2025 Lafayette Veterans Memorial Center 3780 Mt. Diablo Blvd., Lafayette

See the attached flyer on page 8-10 for information and signup for the event.

Mark your calendars! Attached is the invitation to the **61st Annual Chevron Graduates Holiday Luncheon**. It's a great opportunity to visit with your retiree friends from all over the Bay Area and beyond. This year it will take place at the Lafayette Veterans Memorial Center on December 12. The reservation deadline is December 2, 2025, and space is limited. RSVPs received after that date will be placed on a waiting list. For questions or changes to reservations, contact Donna Toy at (925) 984-3398 or email CRACoCoLuncheon@gmail.com.

We hope you can join us!

PRESIDENT'S MESSAGE

I am writing this on a misty day outside, not the first of the season, and it's not turning out to be as wet as anticipated. Around here it feels like Summer is trying to hang on, but Fall is winning. Last year I mentioned that I was stuck between the Dodgers and the Yankees in the World Series – who did I dislike the least. This year it was easier to root for the Blue Jays, but alas...

It's currently **Benefits Open Enrollment Period** for those 65 and over so make sure if you want to make a change you get it done before the deadline. And if you're with Via Benefits don't forget to go through them to do any changes, even if your insurance company calls you, always make the change through Via Benefits so you don't lose your Chevron HRA. The pre-65 open enrollment I believe closed before the deadline for this newsletter. Don't forget to get your Flu shot.

Thanks to those that attended our **September** luncheon where we learned more about landslides – thanks Neil. We will be hosting the **Graduates Luncheon** on Friday, December 12 at the Lafayette Veterans Memorial Center. Mary Francis, Chevron's Corporate Secretary, will be our speaker. I hope that you will sign up to attend.

We held a couple of surveys – one in the newsletter and one at our September luncheon. Thanks to all of you who responded! We have started talking about changes we can make to incorporate some of your thoughts. And congratulations to the drawing winners – Leland Tong and Lesley Smith – each will receive a \$100 gift card.

This is also the time for **Membership Renewals**. You can renew your membership online

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PRESIDENT'S MESSAGE (continued)

if you'd like (mail option is still available)! We would love to have you let us know what's new in your life (or what you are still enjoying!) so please jot a couple of sentences in the "What's New With You" section of the form as well and we will publish them in future newsletters.

We also use the renewal time to solicit donations for our **Contra Costa Chapter Scholarships**. We (and the recipients) thank you for your support in the past and hope that you will provide support again this year. Do you have a relative either headed for college or in college who qualifies? Lately a large percentage of the applicants are awarded scholarships. Please see the Scholarship article in this newsletter and the Scholarship page on the website.

To those of you who have joined the **Chevron Advocacy Network**, thank you. Please check your "Relationship to Chevron" on the My Dashboard page – it should be Retiree. Check out the CAN Facebook page (<https://www.facebook.com/ChevronAdvocacyNetwork>) and website (<https://chevronadvocacynetwork.com/>). Have you noticed the new inserts at your local Chevron Station pumps talking about gas taxes and fees? This is all the work of the Chevron Advocacy Network. There is also some great reading material on the website (check out the Fact Sheets under the Resources tab). It's easy to join, works off your email address and zip code – no password - and does not require you to do anything (though I do encourage you to think about responding to the Action Alerts when they come out).

The Chevron Retirees Association has two publications, **Encore and Tidbits**, that I think you'll find worthwhile. They are located on the National CRA website (<https://www.chevronretirees.org/publications>)

If you would like a hard copy of either of these sent to you, please send us an email at cracocoevents@gmail.com or give me a call at 925-348-6707.

In case you didn't know, there is a Chevron golf club based in San Ramon. The **Chevron Golf Club San Ramon** (CGCSR) has been active for about 25 years. We are an NCGA Associate Club and currently have about 60 members. See the article later in this newsletter for more information. January is the time for new members to join.

We also have a **CRA Hiking Club**. We plan 3 hikes per month and get from 4-16 people coming out each time. We typically have one strenuous hike, one easier hike, and one "stairs" hike which is more urban and includes historical, architectural, and artistic aspects.

At one of our recent hikes, I was asked if we had members in the North Bay. Of course we do!! He is involved with the **Downtown Theater in Fairfield** where they put on musicals. We are talking about arranging for some tickets to a future show – stay tuned!

We have a wonderful opportunity for you to join Chevron retirees who worked in **Logistics and Trading** organizations, including Chevron International Oil Company (CIOC), Supply and Distribution (S&D), Shipping and Pipeline. Retirees and employees connected to these organizations have been gathering for a holiday luncheon for nearly 3 decades. If you would like to be on the invite list for this luncheon, please call Cam McArthur at 510-838-9232 to get you onto the list and she will send you an invite.

If anyone needs assistance or just wants to talk with someone, please send a note to cracocoevents@gmail.com or give me a call at (925) 348-6707.

Stay safe, healthy, and sane, and be of service to yourself and others.

Brad McCullough
President, Contra Costa Chapter, Chevron Retirees Association
CRACoCoevents@gmail.com

MEMBER'S NEWS

Bob Anderson

I retired on July 1, 2025 after 40 years of Chevron service. I spent my career on various Downstream assignments in El Segundo, Richmond Tech Center, and San Ramon. Most recently, I worked on federal fuel regulations and policy for lower carbon intensity gasoline, diesel, and renewable fuels. I'm happy to take a break from that and enjoy retirement.

Pat Daghlia

After 38.0027 years at Chevron, I finally decided the books were balanced. Retirement has been a welcome change of pace — more reading, more thinking, and no month-end deadlines. I've been dividing my time between the Bay Area and Oregon, working on some writing and design projects that keep me occupied and curious.

Patricia Harries

Still working part time as a travel agent -- specializing in cruises.

Sheldon Nelson

These days I've been doing a mix of fun things: teaching Oceanography and Geology at a local community college; volunteering two to three days/week for two organizations doing wildlife habitat restoration of salt marsh and oak woodland environments; doing some travel now that time is not as constraining.

Helena Ribeiro

I worked 45 years in Chevron. I'm now working on my next 45 years in retirement. It's been just a few months so far, but I'm getting the hang of it. It's important to learn how to fill time in leisure.

Tom Traver

Enjoying my new retirement life this year!

WE'D LIKE TO EXTEND A WARM WELCOME TO OUR NEWEST MEMBERS

Robert Anderson
Myron Backhaus
Ronald Catoire
Bertha Guo
Bill Hoskins
Annie Kong
Brenda Kuehnle

Tracie Metcalf
Radu Murgescu
Lisa Nelson
Sheldon Nelson
Helena Ribeiro
Chris Robbins
Linda Rulon

Linda Russell
Ronald Russell
Melissa Stone
Tom Traver
Jianhong Zhu

CHEVRON NEWS

Click on the article to open.

11/12/25
11/03/25

November 2025

Chevron Outlines Plan For Sustained Cash Flow Growth At Investor Day
Chevron Announces Leadership Changes

10/31/25
10/07/25
10/03/25

October 2025

Chevron Reports Third Quarter 2025 Result
Chevron Names Kevin Mclachlan To Lead Exploration; Liz Schwarze To Retire
Fire At Chevron El Segundo Refinery Is Now Out

GRADUATES LUNCHEON GUEST SPEAKER



Mary A. Francis
Corporate Secretary and Chief Governance Officer

Mary A. Francis, 60, is corporate secretary and chief governance officer for Chevron Corporation, a position she has held since 2015. She provides advice and counsel to the Board of Directors and senior management on corporate governance matters, manages the company's corporate governance function and serves on the Law Function Executive Committee. She also serves as secretary to the Board, the Executive Committee, and the Board Nominating and Governance Committee.

Previously Francis served as Chevron's deputy corporate secretary since 2014. Prior positions include: 2012, chief corporate counsel, Corporation Law Department; 2009, general counsel, Chevron Asia Pacific Exploration and Production Company; 2007, managing counsel, Chevron Pipe Line Company and Chevron Shipping Company; 2005, lead senior counsel, Chevron Shipping Company.

Francis is on the board of directors of the Chevron Employees Political Action Committee. She serves on the advisory board of the Weinberg Center for Corporate Governance and on the Corporate Laws Committee of the American Bar Association, and is a Fellow of the American College of Governance Counsel. She also serves on the board of directors of the American Heart Association, Western Region, and on the governing board of the San Francisco Symphony.

Francis joined Chevron in 2002 as senior trademark counsel in the Corporation Law Department. She earned a bachelor's degree in economics from Mount Holyoke College in 1986, a Juris Doctor degree from the College of William and Mary in 1990, and a master's degree in business administration from the Haas School of Business at the University of California, Berkeley, in 2006.

COMPASSION COMMITTEE REPORT

The following is a list of members of the Contra Costa Chapter of Chevron Retirees who have passed away since the issuance of the last newsletter:

David J. Tucker
Shawn P. Mehaffey

A complete list of Chevron retirees' deaths is published quarterly in the retirees' magazine *Encore* and in the Chevron Retirees' website (www.chevronretirees.org). If you come to know of any Chevron Retiree members from the Contra Costa Chapter who have passed away, please let us know immediately at compassion@chevronretireescontracosta.org.

ACTIVITIES

Hiking Group

Come join us! We just had an excellent hike where 13 of us hiked in the Las Trampas area – ridges and valleys. We have hikes from Easy to Difficult so there's something for every interest. We also have a “stairs” hike that takes us through more urban surroundings where we learn about history, geology, architecture, and art. Contact us through cracocoevents@gmail.com for more info and to get on the Hiking Group Mailing List. You can see pictures of our past hikes and hikers at this link: <https://drive.google.com/drive/u/2/folders/1TBeGYuHzZPniVWV5x6Dok-UuDjixGDmC>

Chevron Golf Club San Ramon

Chevron Golf Club San Ramon (CGCSR) is an NCGA Affiliate Club that has as its base Chevron employees, contractors, and retirees. The club has about 60 members with indexes ranging from 1 to 40. We are starting our planning for 2026 golf dates. We play about 24 outings each year, where the club officers arrange for tee times. At these outings, we have an optional small game going (net or skins), closest to the pin prizes on 2 holes, a season-long match play, a club championship (net and gross winners) and a special end-of-year tournament. Most outings are on Friday or Saturday. We play a wide variety of courses, mostly East Bay, North Bay and Tri-Valley, but a couple up in Sacramento and a Monterey weekend. The NCGA affiliation means that you get an official NCGA handicap and have the opportunity to represent CGCSR in NCGA tournaments (partially subsidized by the club).

Contact cgcsanramon@gmail.com if you are interested in knowing more.

You can come as a guest to our final 2025 tournaments, or sign up in January for our 2026 season (in 2025 it was \$85 for the year). You can find our 2025 Tournament listing here: <https://docs.google.com/spreadsheets/d/13Rizrdl8Gg9hSOLKpZYSgXBgZLUvfKXB/edit?gid=1089165511&usp=gmail#gid=1089165511>

SCHOLARSHIP PROGRAM 2026-2027

Our Contra Costa Chevron Retirees Chapter has initiated the start of the 2026-2027 Scholarship Program with the current newsletter and the dues notice that is included in it. Thanks to the generous donations of our members, we have had a very successful scholarship program, distributing over \$148,000 to 91 students since 2005. We have a chapter Scholarship Committee with internal and external judges evaluating the scholarship applications. We suggest that you encourage your children, grandchildren, or great-grandchildren to apply for one of the scholarships. We anticipate awarding five scholarships for \$2000 each, but this will depend on your generous donations to the program. The updated scholarship application for this year will be available on our chapter website in January. The deadline for the scholarship submission is May 15, 2026. Students may apply each year they are eligible, but those who have previously been awarded a scholarship by our organization are not eligible to reapply. The criteria for eligibility are:

- Be a child, grandchild or great grandchild of a dues paying member of the chapter.
- Be age 25 and under.
- Be enrolled, or plan to be enrolled, in the coming school year in a full-time undergraduate course of study at an accredited two or four-year college or university.

Please note that winners need to take and use the scholarship in the school year awarded.

Please watch our newsletters and website to see if there are date changes or process changes. If you have any questions, you can send an email to cracocoscholarship@gmail.com or by calling Brad McCullough at (925) 348-6707.

INITIAL RESULTS OF THE 2025 CRA CONTRA COSTA (COCO) CHAPTER SURVEY

In August, an email survey was sent to the approximately 1250 Chevron retirees that are part of our Chapter mailing list. The Board wanted to solicit feedback on our Chapter's current communications and events.

We are happy to announce that 258 individuals completed the survey. In addition, we received over 180 comments that provided specific feedback.

Thank you so much to everyone who took the time to let us know what is working, as well as areas that we can improve.

Not surprisingly, 95% of the respondents are already Chapter members. Which means 37% of our current Chapter members responded to the survey. While we only had 12 non-members complete the survey their comments on why they were not Chapter members provided useful information.

The top two reasons for being a Chapter member were:

- Enjoy hearing about and/or seeing former co-workers (89%)
- Want to keep up-to-date on Chevron business news (73.2%)

It was also great to hear that our primary Chapter communication tools are useful with 98% of the respondents reading the quarterly newsletter this year and 51% accessing the CoCo website for making payments and/or lunch registrations.

The Board will be discussing the survey findings at our January meeting. The survey information will help us identify improvement opportunities in our communications and events.

We will let you know what 2026 actions we identify in an upcoming newsletter. Again, we really appreciate the feedback and suggestions!

YOUR COLUMBIA EMPLOYEE STORE INVITE HAS ARRIVED

See the attachment on page 12 for the Golden Ticket flyer.

- Chevron Retirees offer is valid November 7th - November 30th!
- It's Golden Ticket Time – Save 50% off select styles and an extra 10% off your entire purchase!
- Store is stocked with the latest products from our family of brands: Columbia, SOREL, Mountain Hardwear, and prAna
- For store access, please provide your digital invite (printed or shown on your mobile device) + proof of affiliation. This is your employee Chevron card, an old business card, or you can contact Brad at cracocoevents@gmail.com for a letter of affiliation.
- Invitees can bring up to four additional guests with each visit
- This offer is for store access (not valid online)



WEB LINKS OF INTEREST

Have you seen the new and improved Chevron Retirees Website? It is fantastic!
www.chevronretirees.org

Chevron Retirees Contra Costa Chapter:
www.chevronretireescontracosta.org

Chevron Corporation:
www.chevron.com

California Initiative Program:
www.chevron.com/CA

Chevron Advocacy Network:
www.chevronadvocacynetwork.com

Chevron Humankind:
www.chevronhumankind.com

The Company Store:
www.chevronstore.com

Information on Medical and Dental Plans:
hr2.chevron.com/retiree/

ChevRec/BenefitHub (discounts and deals):
chevrec.benefithub.com

Chevron Energy Transition:
chevron.com/energyconversation

All Benefits Quick Links
<http://www.chevronretirees.org/BenefitsGroup/ChevronBenefits.aspx>

Publications (Encore, Tidbits, Line Rider, Chevron News/ Press Releases)
<http://www.chevronretirees.org/PublicationsGroup.aspx>

Benefits (Benefits Corner, CRA Benefits, Social Security/ Medicare resources, Chevron Benefits)
<http://www.chevronretirees.org/BenefitsGroup.aspx>

In Memoriam
<http://www.chevronretirees.org/InMemoriamGroup.aspx>

CRA Membership (what does CRA do? Are you interested?)
<http://www.chevronretirees.org/MembershipGroup.aspx>

About Us (officers, chapter locations, coming events)
<http://www.chevronretirees.org/AboutUsGroup.aspx>

Resources
<http://www.chevronretirees.org/ResourcesGroup.aspx>

Chevron Sustainability
<https://www.chevron.com/sustainability>

OFFICERS & BOARD MEMBERS

Brad McCullough, President
(925) 348-6707

Adrian D'Souza, Past President

Linda Vest, Vice-President (Membership)
news@chevronretireescontracosta.org

Harinder Sidhu, Incoming Treasurer

Mike Colvin, Outgoing Treasurer

Donna Toy, Secretary & Luncheon Arrangements

Lisa Cutino, Newsletter and Website

Debbi Semenick, Compassion Committee

Brad McCullough, Volunteer Activities

Tricia King, Director at Large

Maggie Pryde, Director at Large

Taryn Shawstad, Director at Large

Ron Susa, Director at Large

Lyman Young, Director at Large

To reach any of the board members, please call Brad or send an email to cracocoevents@gmail.com.



Chevron Graduates

61st Annual Holiday Luncheon

Friday, December 12, 2025
Lafayette Veterans Memorial Center
3780 Mt. Diablo Blvd., Lafayette

Make your reservations today for our annual holiday celebration. It's a great opportunity to visit with your retiree friends from all over the Bay Area and beyond.

Please join us. We'll be glad to see you, and you'll be happy you did!

11:00 a.m. *Social Hour*

12:00 noon *Delicious buffet provided by Zandonella's Catering*

Brad McCullough, CRA Contra Costa President, will serve as Master of Ceremonies. We will be joined by Mary Francis, Corporate Secretary and Chief Governance Officer. The festivities will conclude with the door prize drawing, adjourning at 2 p.m.

Cost is **\$50** per person for buffet only and **\$60** per person with beer or wine. Please make your reservations early as space is limited. The deadline is December 2, 2025. If your reservation/payment is received after that date, you'll be placed on a waiting list and we will notify you if there is a cancellation.

All Graduates (Chevron and legacy company annuitants, retirees and former employees), spouses, and their guests are welcome to attend. For questions or changes to reservations, contact Donna Toy at (925) 984-3398 or email CRACoCoLuncheon@gmail.com.

Refer to the following pages for reservation form, directions, parking, and other helpful information. Hope to see you on December 12!

Reservation Form – 2025 Graduates Luncheon

December 12, 2025 ❄️ Lafayette Veterans Memorial Center
11 a.m. social hour ❄️ lunch at noon ❄️ executive speaker ❄️ door prizes ❄️ adjourn 2 p.m.

Reservations are due by Tuesday, December 2, 2025. If your reservation/payment is received after that date, you'll be placed on a waiting list and we will notify you if a spot becomes available. Please note, space is limited. Payments can be made by check or electronically via Zelle or PayPal (see below for instructions).

Nametags and place cards should be picked up at the reception table.

Selection	Cost	No.	Total
Buffet only	\$50		\$
Buffet with Beer	\$60		\$
Buffet with Wine	\$60		\$
Vegetarian Option?			
TOTAL			\$

Checks

Send your completed form and check payable to
Chevron Retirees Association to:

Chevron Retirees Association
Graduates Luncheon
P. O. Box 371
Orinda, CA 94563-0371

Electronic Payments

Zelle and PayPal payments should be made to CRA Treasurer, Harinder Sidhu, at CRACoCoevents@gmail.com. In the **“what’s this for”** section, please include attendee name(s) and indicate:

- Buffet only
- Buffet with Beer
- Buffet with Wine
- **Vegetarian Option**

Name		Email	
Phone		CRA Chapter	Contra Costa East Bay Gold Country Marin
Address			Sacramento San Francisco Other _____ None

Attendee Name(s) for name tags:
(Please Print)

Retirement Year:

Questions? Please contact Donna Toy at (925) 984-3398 or CRACoCoLuncheon@gmail.com.



Directions

Lafayette Veteran's Memorial Center 3780 Mt. Diablo Blvd., Lafayette

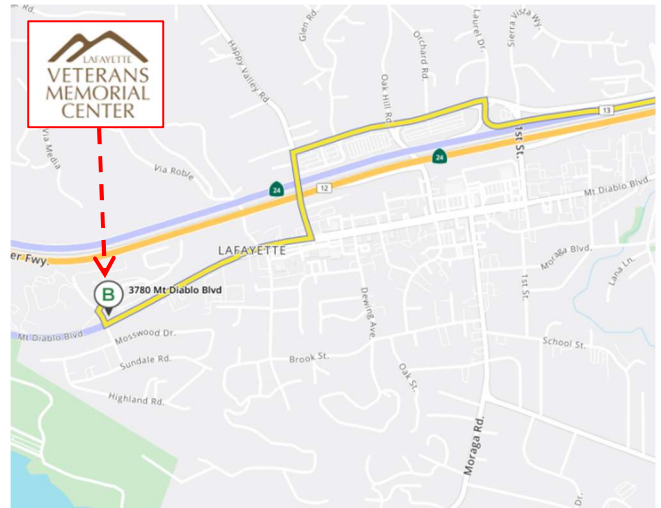
DIRECTIONS FROM I-680 (North & South)

Travel on I-680 and take Hwy 24 toward Oakland. Take exit 13 toward Central Lafayette/ Moraga. Use the left lane to turn left onto Deer Hill Road; turn left onto Happy Valley Road; and turn right onto Mt. Diablo Blvd. Veterans Memorial Center will be on your right. Parking available in lot and on the street.



DIRECTIONS FROM OAKLAND

Travel on Hwy 24 toward Walnut Creek. Take exit 12 -- Oak Hill Rd toward Central Lafayette. Turn left onto Oak Hill Road; use left lane to turn left onto Deer Hill Road; turn left onto Happy Valley Road; and turn right onto Mt. Diablo Blvd. Destination will be on your right.



Helpful Information:

- Nametags and place cards can be picked up at the reception table. **They will not be mailed to you.**
- Select your table and put your place card at your seat. Unfortunately, we cannot reserve seats on your behalf.
- The Social Hour will begin at 11 a.m.
- Water and sodas will be available.
- The menu will feature carved sirloin tri-tip roast, grilled chicken in a sweet teriyaki glaze garnished with pineapple and cherries, mashed potatoes, fresh green beans roasted with olive oil, salad, dinner rolls, dessert, and coffee.
- Vegetarian option will be available upon request – please let us know when you send in your reservation.
- Raffle tickets will not be sold this year, but everyone is eligible to win a door prize (must be present to win).
- **RETURN YOUR RESERVATION BY TUESDAY, DECEMBER 2, 2025.**
- Parking is available in the onsite lot (75 spaces) and on the street.

Graduates Committee

Lisa Cutino ❄ Donna Toy ❄ Carole Velasquez ❄ Linda Vest ❄ Debbi Semenick



Chevron Retirees Association, Contra Costa Chapter

Membership Dues Form

Name		Mailing Address (Including City, State, and ZIP Code)	
Email			
Phone No		Check one	New Member
Spouse			Renewing Member
			Delete me from your mailing list

We encourage you to provide your email address if you have one, as this helps to keep our mailing costs down. **Your email address will not be shared with any outside organization.** Payments can be made via check or electronically (Zelle or PayPal).

Checks

Send your completed form and check to:

Chevron Retirees Association
P. O. Box 371
Orinda, CA 94563-0371

Electronic Payments

Zelle or PayPal payments should be made to CRA Treasurer, Harinder Sidhu, at CRAcocoevents@gmail.com. In the **"what's this for"** section, please include member name, dues amount and/or scholarship program donation. If you are a new member (or have address or email changes) -- please email this form to news@chevronretireescontracosta.org.

Payment Summary

2026 Dues: _____
Scholarship Donation: _____ (Optional; \$20 or more will help)
Total: _____ check Zelle PayPal

What's New with You?

Your friends enjoy reading in our newsletter about you and your activities. So ... take a minute to jot down **WHAT'S NEW WITH YOU** in the space below and send it in with your dues. If you prefer (as we do), you can email your note to newsletter@chevronretireescontracosta.org

Continue on back if needed.



GOLDEN TICKET

**10% OFF YOUR ENTIRE
PURCHASE**
PLUS 50% OFF SELECT STYLES

GOLDEN TICKET PROMOTION IN ADDITION TO EMPLOYEE STORE PRICES

Chevron Retirees
EXCLUSIVE INVITE TO SHOP

**VALID AT ALL
EMPLOYEE STORES**

PORTLAND, OR
WEST COVINA, CA

UNION CITY, CA
CARLSBAD, CA
SHEPHERDSVILLE, KY

RICHMOND, CA
HENDERSON, KY

[LOCATION DETAILS & HOURS](#)
richmondemployeestore@columbia.com

NOVEMBER 7 - NOVEMBER 30



**BRING THIS PASS + PROOF OF AFFILIATION
+ UP TO 4 GUESTS**

[TERMS & CONDITIONS](#)