The Report

Number 146

November 2026

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

62nd Annual Graduates Holiday Lunch

Friday, December 11, 2026

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

Thanks to those that attended our September luncheon where we learned more about Artificial Intelligence – how to use it as a retiree from Sharon Maxon and more behind the scenes of how it works and what industry is doing with it from Avin Andrade from Meta. We will be hosting the Graduates Luncheon on Friday, December 11 at the Lafayette Veterans Memorial Center. I hope that you will sign up to attend – it's always a fun time and includes retirees from all across the Bay Area and Sacramento. **Please RSVP by November 25**.

PRESIDENT'S MESSAGE

If you like sports, this has been a good week. Our Golden State Valkyries won the WNBA in 7 games. Plus it is only their 2nd season as a team as they are an expansion team - an incredible feat. And the Brewers won the World Series – their first time ever. As I write this, we are getting some good solid rain. Hopefully not too much… So why do we always wish for rain when we haven't had any in awhile, and then wish for it to stop because we want to go outside and do things…

It's currently **Benefits Open Enrollment Period** for those age 65 and older, so if you're planning to make any changes, be sure to do so before the December 7 deadline. If you're enrolled through Via Benefits, remember that all changes must be made through them. Even if your insurance company contacts you directly, always go through Via Benefits to make your changes so you don't risk losing your Chevron HRA benefits. The pre-65 Open Enrollment Period had already closed by the time this newsletter went to print. And one more important reminder: **Don't forget to get your flu shot**!

Thanks to those that attended our **September luncheon** where we learned more about Artificial Intelligence – how to use it as a retiree from Sharon Maxon and more behind the scenes of how it works and what industry is doing with it from Avin Andrade from Meta. We will be hosting the **Graduates Luncheon** on Friday, December 11 at the Lafayette Veterans Memorial Center. I hope that you will sign up to attend – it's always a fun time and includes retirees from all across the Bay Area and Sacramento.

We continue to hold **surveys** at our luncheons – and we inform our future luncheons with your comments – so please keep filling them out. One large response was that you like having the luncheons at Chevron Lakeside, so we will continue having them there as long as possible. We also held a survey in the newsletter last year and are addressing several of your considerations. You asked for more activities, and so we now have multiple volunteering events each year. We have started a Happy Hour the first of which had 40 attendees, we have had the Potomac cruise and a Giants game. We are also working on our Chapter

continue on page 2



Inside this issue:

President's Message	1-2
Scholarship Program	3
Welcome New Members	3
Important Reminders	3
Member's News	4
Compassion	4
Chevron News	4
Columbia Employee Store Invite	4
Special Events & Fun Activities	5
Web Links of Interest	6
Officers & Board Members	6
Membership Renewal	7
Graduates Holiday Lunch	8-10

PRESIDENT'S MESSAGE (continued)

governance – more to come on that. Your feedback is making a difference. The Board serves our members and is dedicated to the promotion of the interest of retirees, spouses and surviving spouses. For 2027, we will continue to gather luncheon and event feedback to help us determine how best to meet your needs.

This is also the time for **Membership Renewals**. You can renew your membership online 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. Even if it's the same old thing, let us know what that is so we can share it.

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 child or grandchild either headed for college or in college who qualifies? 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/). We have had a great increase in retiree CAN members but we can do so much better. 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). There is also some great reading material on the website (check out the Fact Sheets under the Resources tab). CAN in California is booming – read the California Fact Sheet here.

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 (http://www.chevronretirees.org) under Publications (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 a long time. 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. These are free to join and we organize carpools for those further afield.

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 (December 17 this year). 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

SCHOLARSHIP PROGRAM 2027-2028 SCHOOL YEAR

Our Contra Costa Chevron Retirees Chapter has initiated the start of the 2027-2028 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 $158,000 to 96 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. The updated scholarship application for this year along with the final number and amount of the awards will be available on our chapter website in January. The deadline for the scholarship submission is May 15, 2027. 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.

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

Peggy Adams
Kristen Cumming
Catherine Mullen
Diane Orsetti
Kurt Riemer
Greg Schoenborn
Steven Turnbow
Maureen Wan
John Wilcox-Black

IMPORTANT REMINDERS

Post-65 Via Benefits Open Enrollment

If you want to make changes to your post-65 medical, prescription drug, dental or vision coverage for 2027, you must take action by December 7, 2026. Changes can be made at my.viabenefits.com/chevron or by calling Via Benefits at 1-844-266-1392 (inside the US) Monday through Friday from 5am to 4pm pst.

Chevron Matching Grants - Deadlines

After contributing directly to a nonprofit organization, an employee, director or retiree has until January 31 of the following year to submit a match request.

After volunteering at a single nonprofit for at least 20 hours within a calendar year, an employee or retiree has until January 31 of the following year to submit a grant request.

Due to the volume of requests, submitting your match request before the end of the year is preferable. **There are no exceptions to the January 31 deadline.**

For additional questions email Chevron-Support@yourcause.com.

MEMBER'S NEWS

Catherine Mullen
I retired on July 1, 2016, and moved from Lafayette to Larkspur that same day. I lived in Marin for more than 27 years before relocating to Lafyette in 2013 to be closer to the San Ramon Office, so it feels good to be back on this side of the bay. I've spent these first months unpacking and getting reacquainted with the neighborhood. I love to walk, and the Bay Trail, which I reach from the Target parking lot near the Richmond Bridge, has quickly become one of my favorite routes because it's along the water.

Diane Orsetti
I have been retired since 2012 and keep busy babysitting my grandkids and volunteering at American Red Cross Blood Donation Centers in Pleasanton and Newark, as well as occasional mobile blood drives

Maureen Wan
I've been taking on home improvement projects, transitioning my son to high school, and supporting my winemaker husband through harvest. I'm really looking forward to attending Sea Base Scouting Adventure in Florida as an adult volunteer next June. Activities there include sailing and snorkeling in the Florida Keys with Scouting America.

COMPASSION COMMITTEE

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:

Steven O. James Ruth L. Sweet

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.

CHEVRON NEWS

Click on the article to read report.

October 2026

10/06	Chevron to divest its ownership interests in Hess Midstream and DJ Basin crude midstream assets
10/05	Chevron announces senior leadership changes

September 2026

09/02	Chevron expands position in Venezuela

Are you interested in receiving the latest Chevron news at it is published? If so, go to Chevron.com, click on Chevron's E-mail signup. Once there, type in your name and email. That's it. Now you'll be in the know.

YOUR COLUMBIA EMPLOYEE STORE INVITE HAS ARRIVED

- Chevron Retirees offer is valid November 6th - November 29th!
- It's Golden Ticket Time – Save 50% off select styles
- Store is stocked with the latest products from their 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)
- The Golden Ticket is needed - you can get that through BenefitHub on the CRA website.

SPECIAL EVENTS & FUN ACTIVITES

Hiking Group

Come join us! 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 have 3 outings left this year and are starting our planning for 2027. 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 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 2026 tournaments, or sign up in January for our 2027 season (in 2026 it was $90 for the year). You can find our 2026 Tournament listing here.

Financial Seminars

We run 3-4 Financial Seminars a year in conjunction with Morgan Stanley. They are topics pertinent to retirees (taxes, investing, trusts, saving, etc.). We have a separate distribution list for these seminars. If you are interested to be put on the distribution list (or would like more information), please send an email to cracocoevents@gmail.com with a Subject line of "Financial Seminars". Our next seminar, date still tbd, is anticipated to be what your survivors will need to know and will include the information from the CRA website.

Ruth Bancroft Garden D'Lights Tour

We invite you to join us at the Garden of D'Lights at The Ruth Bancroft Garden in Walnut Creek. Garden of D'Lights is a beloved East Bay holiday tradition, featuring thousands of colorful lights and larger-than-life plant displays. It is set in the Ruth Bancroft Gardens which is a world-renowned 3.5-acre public dry garden showcasing an extraordinary collection of succulents, cacti, and drought-tolerant plants.

We are suggesting you purchase your tickets on-line for Thursday, December 10 at 7:30 PM so that you can share this experience with other Chevron Retirees attending at the same time. Tickets are $32.53 including the booking fee.
Link: https://feverup.com/m/752510.

After you have confirmed reservations, email host Adrian D'Souza at **dosuzaadrian.com** so he can create a final list and possibly arrange more convenient parking options. Please arrive at the entrance kiosk by 7:20pm, with entrance promptly at 7:30.

Tickets to this event sell fast so sign up early.

2027 Lunar New Year Lunch

Hold the date, February 4, for the 2027 Lunar New Year Lunch. We are planning to celebrate the year of the Ram at the Hong Kong East Ocean Restaurant in Emeryville. More information to follow.

WEB LINKS OF INTEREST

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

Publications (Encore, Tidbits, Line Rider, Chevron News/ Press Releases)
https://www.chevronretirees.org/publications

Benefits (Benefits Corner, CRA Benefits, Social Security/ Medicare resources, Chevron Benefits)
https://www.chevronretirees.org/benefits

In Memoriam
https://www.chevronretirees.org/inmemoriam

CRA Membership (what does CRA do? Are you interested?)
https://www.chevronretirees.org/membership

About Us (officers, chapter locations, coming events)
https://www.chevronretirees.org/about

Resources
https://www.chevronretirees.org/resources

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

Tricia King, Incoming Treasurer

Harinder Sidhu, Outgoing Treasurer

Donna Toy, Secretary & Luncheon Arrangements

Lisa Cutino, Newsletter and Website

Debbi Semenick, Compassion Committee

Mike Colvin, Director at Large

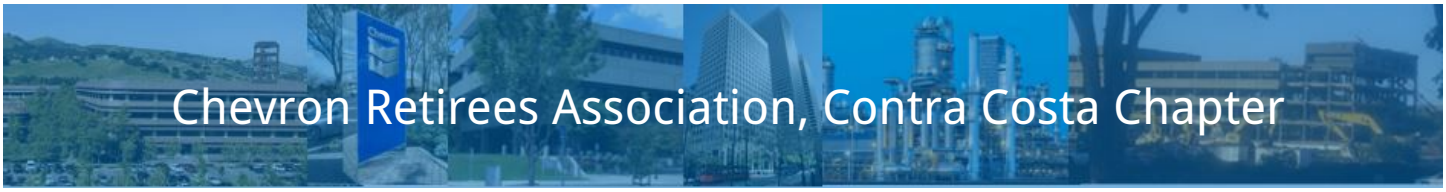
Sharon Maxon, Director at Large

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 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 Chevron Retirees Assoc., 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

2027 Dues: $10

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.*

62nd Annual

Chevron Graduates

✷ Holiday Lunch ✷

Make your reservations today for our 62nd annual holiday celebration, at **Lafayette Veterans Memorial Center**. 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 Lunch*

Brad McCullough, Contra Costa Chapter President and Northern California Area VP, will serve as Master of Ceremonies. We will be joined by a guest speaker. The festivities will conclude with the door prize drawing, adjourning at 2 p.m.

Cost is **$60** per person for buffet only and **$70** per person with beer or wine. Please make your reservations early. The deadline is November 25, 2026. 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. In addition, the caterer advised that late reservations will incur a $10 service fee. RSVP today!

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. We look forward to seeing you on December 11th!

FRIDAY | **DEC 11** | **11:00 AM**

Lafayette Veterans Memorial Center ◆ 3780 Mt. Diablo Blvd. ◆ Lafayette

Reservation Form – 2026 Graduates Luncheon

December 11, 2026 ❄ Lafayette Veterans Memorial Center
11 a.m. social hour ❄ lunch at noon ❄ guest speaker ❄ door prizes ❄ adjourn 2 p.m.

Reservations are due by Wednesday, November 25, 2026. 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). In addition, the caterer has advised us there is a $10 service fee for reservations received after Nov. 25. Be sure and sign up early!

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

Selection	Cost	No.	Total
Buffet only	$60		$
Buffet with Beer	$70		$
Buffet with Wine	$70		$
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 Chevron Retirees Assoc., 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 ☐ Sacramento
Address			☐ East Bay ☐ San Francisco
			☐ Gold Country ☐ Other _____
			☐ Marin ☐ None

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

_____ _____
_____ _____
_____ _____

Retirement Year:

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

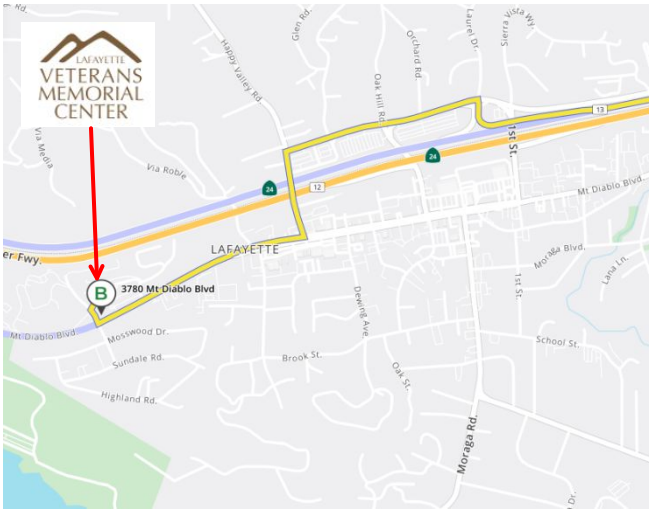


Directions

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 for you.
- The Social Hour will begin at 11 a.m.
- Water, iced tea, and lemonade will be available.
- The menu will feature beef with roasted garlic au jus, roasted chicken with rosemary-apricot glaze, Yukon gold garlic mashed potatoes, roasted mixed vegetables, green salad with apples, pears, feta, red onion and candied walnuts, handmade rolls, dessert, and coffee.
- Vegetarian option is available upon request only – 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 WEDNESDAY, NOVEMBER 25, 2026.**
- Parking is available in the onsite lot (75 spaces) and on the street.
- Click to see who has already rsvp'd: https://docs.google.com/spreadsheets/d/10KEGBGR9tIgaJzSEBvhaTPsIxy1Z3I7i/edit?gid=1690315984#gid=1690315984

Graduates Committee

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

