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First Quarter 2023

President's Letter



Welcome to **Winter**... My thoughts go out to those in our severe weather-affected communities. It's a real mess and I hope that you all stay safe and warm. For us in the San Francisco Bay Area we are finally getting back to our much-needed rainy season. Hopefully it will continue into spring and alleviate our drought. On the flip side I received a Christmas card from a friend that just moved down to Dana Point, Southern California, who was walking their dog on the beach in shorts.

Now is the time people think of **travelling** somewhere else – a beach, ski slopes, touring some distant lands, golfing vacay. I encourage you to get out and do something whether that be local or a far-off destination. Staying active is one way to stay healthy, and vacations are good for getting us out of our ruts and improving our mental well-being and/or being more active.

I want to highlight the **BenefitHub website** (<https://chevrec.benefithub.com>). I am planning a cruise in March and looking to spend some extra time down in the Florida Keys. AVIS (through the BenefitHub website) had a week-long rental for a fantastic rate (like 50% less than any other rate I could find). There are also other great travel deals and that's just scratching the surface of what savings are available (entertainment, clothing, food, electronics, etc.). And there are no additional fees for this service. It is necessary to create an account and to do so, you will need a Referral Code. For more information, go to the CRA website at <http://www.chevronretirees.org/BenefitsGroup/CraBenefits.aspx>. Did you know that the person coordinating all this for Chevron is now a retiree and still doing all that work? Thanks Jim Bonwell!

I also want to give a shout out to all of you who are **CRA Leadership and Committee Members**. A lot of work goes on outside the chapters that you might see occasionally but not really think about. We have the President, Secretary, Treasurer and Area Vice Presidents. We also have Committee Chairs, and each committee has members to help with the effort. These are generally small committees made up of retirees from different areas and different functions. Thanks to all of you that have joined in on the fun and I encourage anyone that might have an interest to contact either me or one of the Committee chairs to get more information. Without people stepping up to say "yes I'll help out" we would cease to exist.

On that vein, we have the **Fellowship Program** to encourage retirees to become more involved in CRA committees or leadership. The Fellowship Program brings retirees to the Annual Meeting to meet other attendees and see how the CRA works. All normal travel costs are paid for by the CRA and includes one guest as well. It is an excellent introduction to the CRA and well worth considering. In return, we ask that you sign up to be a CRA committee member or the incoming President of your Chapter. To apply or for more information, talk with your Chapter President.

For those that haven't heard, Chevron sold their headquarters buildings – Chevron Park – in San Ramon, California, and are moving just up the street to some nice rental space. The Contra Costa chapter has held one luncheon and planning another in the old space to let retirees see it before it goes away – you're welcome to join us! The site will become housing as is happening a lot in San Ramon.

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

Brad

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Chevron Retiree Association News Briefs

Holiday lunches, many combined with retiree chapter meetings, were held all over the regions as retirees gathered to celebrate together this December. A much-loved annual feature in Northern California is the Chevron Graduates lunch (ie retirees who graduated from Chevron), held this time in Walnut Creek California, with attendees from all over the region and country. Keynote speaker is often the CEO or senior executive. This time it was Chief Financial Officer Pierre Breber. Click on the blue link below to share in the good time had by all: [Chevron Graduates Lunch 2022](#)

BenefitHub News

What is BenefitHub? BenefitHub is the discount portal for Chevron Recreation at <https://chevrec.benefithub.com>. On the website you can find discounts and savings to many of your everyday purchases. BenefitHub is also host to Chevron exclusive discounts programs available only to employees, like AVIS, Southwest Airlines, and Verizon wireless. Not yet a member of BenefitHub? Membership is free to employees and retirees. All you need is a referral code to register. Retirees simply email Jim Bonwell at jbbonwell@pacbell.net to request a BenefitHub referral code. Your access will be authorized against our retiree database.

Chevron News Briefs

A few recent Chevron News briefs follow, a larger segment was recently published on Tidbits at this [link](#).

World of opportunity: we're helping meet global liquefied natural gas needs

December 20, 2022 – Chevron Corporation (NYSE:CVX) today announced the following - Chevron is expanding our liquefied natural gas (LNG) business to help meet increasing global demand.

We already have a robust global LNG business, with LNG production in Western Australia, Angola and Equatorial Guinea. Building on that, we are increasing production in other parts of the world, such as the United States and the Eastern Mediterranean, to distribute LNG more widely.

Demand for natural gas is growing around the world. As countries' economies grow and transition to cleaner energies, global markets need more energy and gas supply. Recent geopolitical tensions are also affecting natural gas availability and pricing, especially in Europe.

Scott McKay, who manages Chevron's natural gas trading in the Americas, says we have plans in place to increase our production and help meet the rising demand.

"The majority of our LNG growth will occur in the Americas and Eastern Mediterranean," said McKay. "That's to complement existing flows from Western Australia, Equatorial Guinea and Angola. The export capacity we're taking out in the U.S. is ideally located for delivering into Europe to meet European gas needs in the medium term."

While growth in the Eastern Mediterranean is expected to happen over the long term, we are ramping up natural gas production in the Permian Basin to deliver U.S. Gulf Coast LNG now. We are also completing pipeline, liquefaction and shipping commitments to help deliver Permian Basin gas to end-use markets around the world.

While most of our LNG from Australia has been destined for parts of Asia, our growing business is expected to meet the urgent demand in Europe and Southeast Asia.

Chevron invests in carbon capture and removal technology company Svante

Houston/Vancouver December 15, 2022 – Chevron New Energies (CNE), a division of Chevron U.S.A. Inc., and Svante announced that Chevron is the lead investor in Svante’s Series E fundraising round, which raised \$318 million that will be used to accelerate the manufacturing of Svante’s carbon capture technology.

“We are advancing a full value chain carbon capture, utilization, and storage (CCUS) business and believe Svante is poised to be a leader in enabling carbon capture solutions,” said Chris Powers, vice president of CCUS with CNE. “Innovation is key to enabling these types of breakthrough technologies and lower carbon solutions, and we look forward to applying our experience and expertise to help drive this effort forward.”

Since its founding in 2007, Svante has developed carbon capture and removal technology using structured adsorbent beds, known as filters. This funding will support Svante’s commercial-scale filter manufacturing facility in Vancouver, which is anticipated to produce enough filter modules to capture millions of tons of carbon dioxide (CO₂) per year across hundreds of large-scale carbon capture and storage facilities.

“We are proud that Chevron and a group of existing and new strategic and financial investors have demonstrated their confidence in Svante to be a key player in building a commercially viable carbon management industry,” said Claude Letourneau, President and CEO of Svante. “We are working to remove the biggest barriers to rapid deployment of industrial carbon capture by building this manufacturing facility, which we expect will enable us to rapidly expand our order book.”

The size and cost of installing carbon capture technology has been a barrier to industry adoption. Svante’s modular solid sorbent technology is designed to capture CO₂ from industrial flue gas. It then concentrates it into a high-purity, 95-percent pipeline-grade CO₂ to prepare it for storage or further industrial use. Its approach is tailored specifically to the challenges of separating CO₂ from nitrogen in diluted flue gas, which is typically emitted at low pressures, and in dilute concentrations. Svante’s technology is targeted toward industrial decarbonization activities in fields including hydrogen, pulp and paper, lime, cement, steel, aluminum, and chemicals. Svante’s filters are also available for direct air capture and carbon dioxide removal.

In 2021, Chevron launched CNE to accelerate lower carbon business opportunities in CCUS, hydrogen, renewable fuels and products, offsets, and emerging technologies. Chevron plans to invest \$10 billion in lower carbon projects through 2028 and remains committed to collaborating in new ways to accelerate progress.

Chevron Technology Ventures made an initial investment in Svante in 2014.

In 2020, Chevron launched a project to pilot Svante technology to capture CO₂ from post combustion of natural gas. The project has received funding from the U.S. Department of Energy (project #DE-FE0031944). In collaboration with Svante and the National Energy Technology Laboratory, the technology will be tested at Chevron’s Kern River facility in San Joaquin Valley, California, with startup underway this month.

Chevron announces 2023 capital expenditure budgets

San Ramon, Calif., Dec. 7, 2022 – Chevron Corporation today announced 2023 organic capital expenditure budgets of \$14 billion for consolidated subsidiaries (capex) and \$3 billion for equity affiliates (affiliate capex), which total near the high end of the company’s guidance range.

The company’s 2023 capex budget is up more than 25% from 2022 expected spend, excluding acquisitions. Affiliate capex in 2023 is down modestly from 2022 expected spend. These budgets support Chevron’s objective to safely deliver higher returns and lower carbon and include approximately \$2 billion in lower carbon capex, more than double the 2022 budget.

“We’re maintaining capital discipline while investing to grow both traditional and new energy supplies,” said Chevron Chairman and CEO Mike Wirth. “Our 2023 capex budgets are consistent with our long-term plans to safely deliver higher returns and lower carbon.”

Chevron’s 2023 capex budget assumes cost inflation that averages in the mid-single digits with certain areas higher, such as the Permian Basin that assumes low double-digit cost inflation.

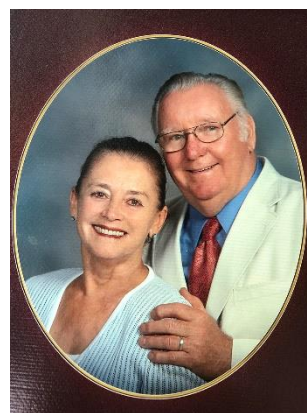
“Our capex budgets remain in line with prior guidance despite inflation,” Wirth continued. “We’re winning back investors with capital efficient growth, a strong balance sheet, and more cash returned to shareholders.”

Dick Swartzlander’s life behind the wheel

Dick Swartzlander drove a racing car for the first time when he was 10. His father and uncle, both veteran racers, agreed to let Dick maneuver the car around one lap at Sharon Racetrack in Hartford, Ohio. After one lap they tried waving him off the track, but Dick continued for two more laps. A racing driver was born. And, in fact, Dick’s love for autos would carry over to his eventual job at Gulf Research & Development Company (GR&DC), where he did engine testing for the bulk of his career.

Not that Dick’s involvement as a professional dirt and asphalt racer happened overnight. He was 24, a veteran of the U.S. Marines, when his wife surprised him by buying him a 1936 Ford Coupe, into which he installed a new engine and was ready for the area speedways. He soon became a legendary driver – and an envy of other drivers – throughout the East Coast and beyond. Over his 62-year career, he won 476 features, along with eight track championships, before eventually being inducted into the Butler County (Ohio) Sports Hall of Fame. His best memories include a season in which he won 42 feature races – and the single night in which he recorded all three feature wins at Lernerville Speedway in Sarver, Pennsylvania. That night, he won in three different divisions-- Sprint, Modified and Late Model.

Racing for Dick was a family affair. He and an uncle formed a team for 14 years, and he is proud that his son Dan took up the sport at age 14 and even drove side-by-side with him in some races. “It was a good life for me,” Dick says. “I ran hard and won a lot.” Despite “running hard,” Dick incurred only one driving accident that forced him into a hospital. The following morning, he checked out and was ready for the next race. “Of course, things happen in the sport,” Dick says. “I flipped over quite a few cars and crashed one car at Tri-City (in Granite City, Illinois). After the crash, other drivers were saying, ‘He’ll be done forever.’ But I rebuilt the engine in one night and won a race the following night.”



Testing for fuel economy

Some of Dick’s cars even ended up on the dynamometer at GR&DC’s engine lab, where Dick worked in the automotive section for 30 years. “I recall working on one car with which we’d won at LeMans,” Dick says. “My job was to test every car they had on hand for fuel economy, octane ratings, and fuel deposits – just to mention some of the major testing we did.” He continues, “For one test on fuel deposits, we worked on three Cadillacs and Pontiacs at the same time and developed fuels the company could use.”

His work with Gulf gave him the opportunity to travel to many different places testing fuels at different temperatures and elevations, and he enjoyed teaching people how to rate the fuels. His team tested fuels in Minnesota to see how they performed in 0 to 20 degrees below Fahrenheit, and in Maine and Denver to see how different atmospheric pressures at different elevations affected fuels. “I remember one time when we worked in the desert near Scottsdale, Arizona, and came up with a purple fuel with low-end octane that didn’t knock,” Dick says. “Those were great times. I had good rapport with my fellow workers and that experience helped me know more about the cars I drove as a racer.”

Dick worked for GR&DC for 30 years and 7 months, and then stayed on for one more year after Chevron merged with Gulf Oil. At 92, he is a treasured member of the Gulf Research Center Annuitants Association Chapter in the



Pittsburgh area.

He continued to be active in racing until 2014, when two successive car engines blew up (a racing car term). “My son Dan said, ‘Dad, I think we should quit.’ Of course, he was right. Nobody can go on forever, but I’d had a good run of it until I was well into my 80s.” Dick adds, “I’m proud of the recognition I got along the way, such as the time the Twin- States Auto Racing Club gave me official congratulations for my 55 years with the sport. And an Indy car that I ran from 1968 to 1971 on dirt and asphalt has now been restored and is in a museum.”

Vic Revenko: ‘looking at the bright side’

When Vic Revenko retired from Chevron in 1999, he resolved to continue enjoying his life by “looking at the bright side” and by applying lessons from his 34-year career.

Vic says that one example of a life lesson was learning to speak well. “I was on assignment in Saudi Arabia doing some consulting and decided to study a little Arabic, using some language tapes that unfortunately were academic, not colloquial tapes. So when I got on the ground and tried a few words, the locals broke down and laughed because it’s like speaking with a Brooklyn accent in high society.” Another of his life lessons was to “dress for success.” He explains, “I was doing a study at the Salt Lake Refinery on the graveyard shift in the middle of winter and froze my tail off until a sympathetic operator lent me some warm socks and the jacket that saved me from getting pneumonia.”

In a less jocular vein, Vic says, “My varied technical and leadership positions in countries around the world provided me with the mental and social experiences that added fulfillment and richness to my life.” When he retired as manager of Consulting Services, he already had working relationships with several organizations with which he soon became a volunteer, often serving as president or board member. He adds that his involvement in these organizations has provided him with valuable life lessons, just as he learned during his Chevron career.

One such example occurred during his presidency at the Commonwealth Club of California, the nation’s oldest and largest public affairs forum. “At the club, I learned to be flexible and discreet,” says Vic (here with Henry Kissinger in days gone by). “The club is 120 years old, and its purpose is to promote civil society through convening views that are insightful and unbiased. One day I was leading a discussion with a third-world-country strong man who came with his bodyguards and dark glasses and suggested that I be flexible in how I asked questions. I was and am still here.”



Another of Vic’s post-retirement activities has involved serving as president of the Ross Valley Players theater group in Marin at the Barn Theater in Ross, California. “I’ve served the group for many years since retirement in a non-acting capacity,” says Vic. “It’s different from what I usually do and it’s been a lot of fun. It’s been around for 93 years doing a variety of live professional community theater that has been a favorite in the Bay Area and it has spawned many talents over the years. I learned that doing something different can be fun and rewarding. Be active, don’t act up or overact.”

As president of the Chevron Retirees Association (CRA) from 2011 to 2013, he gained a new vantage on the company with which he had worked. “I’m proud of the way Chevron has morphed into a more diverse and inclusive company,” he says. “I was impressed by the values of my fellow retirees.” More recently, Vic had been president of CRA’s Marin Chapter, where he promotes the common bond and inclusiveness of his fellow retirees. Vic serves on the board of the Commonwealth Club of California, and also served on CRA’s Nominating Committee. He has also served as a member of the board of trustees of the Institute of International Education, was president of the International Diplomacy Council, and was chairman and is president emeritus of Internal Management Consultants. He is also a member of the California Supreme Court committee that helps nominate state bar court judges.

Navigating through unfamiliar terrain

“One of my activities while working and in retirement has been orienteering, which is a sport in which you use a map and compass to navigate your way through woods or other unfamiliar terrain,” says Vic. “That’s when I learned to think big. In Lake Tahoe, there are many bears in the woods and it is best to look as large as you can in order to survive. Fortunately, the bears I met were more afraid than I was.”

Building on his rich experience

With undergraduate and graduate degrees in chemical engineering from Columbia University and a business degree from UC Berkeley, Vic had been well equipped to handle a range of technical and leadership positions while at Chevron. “With all my rich experience at Chevron, I retired and was ready for the bright side of moving forward and continuing to learn some life lessons,” Vic adds. “Staying healthy physically, mentally, socially and in your values based is key. Most important is to manage your time well. Have something to do based on your core values and needs.”

Benefits Corner

1st Quarter 2023

By Bill Dodge, Chair, CRA Benefits Committee

Included in this article:

- 2023 COLA / Social Security and Medicare Part B Premiums
- Over-the-Counter Hearing Aids



2023 COLA / Social Security and Medicare Part B Premiums



The Social Security Administration (SSA) announced October 13, 2022, that its annual cost-of-living adjustment (COLA) will be **8.7 percent**, a boost to average retirement benefits of about \$145 per month for individuals, starting in January. The 2023 COLA is the largest increase to Social Security benefits in more than 40 years.

The Centers for Medicare & Medicaid Services (CMS) has announced that the standard monthly Part B premium will be \$164.90 in 2023, a 3.1% decrease of \$5.20 from \$170.10 in 2022.

According to the SSA Acting Commissioner Kilolo Kijakazi, “Medicare premiums are going down and Social Security benefits are going up in 2023, which will give seniors more peace of mind and breathing room. This year’s substantial Social Security cost-of-living adjustment is the first time in over a decade that Medicare

premiums are not rising and shows that we can provide more support to older Americans who count on benefits they have earned.”

Certain beneficiaries, however, will continue to pay higher Medicare Part B premiums based on their modified adjusted gross income. The monthly Part B premiums that include income-related adjustments for 2023 will range from \$230.80 to \$560.50, depending on the extent to which an individual beneficiary’s modified adjusted gross income exceeds \$97,000 (or \$194,000 for a married couple).

Sources: [ssa.gov](https://www.ssa.gov) and [medicare.gov](https://www.medicare.gov)

Over-the-Counter Hearing Aids

Hearing aids are an expensive purchase, making it difficult for many Americans to get treatment for their hearing loss. Starting October 17, 2022, the U.S. Food and Drug Administration (FDA) took a big step toward increasing access to hearing aids for millions of Americans by making over-the-counter (OTC) hearing aids available for sale nationwide. What exactly are OTC hearing aids, and how can you buy them?

What are OTC hearing aids?

OTC hearing aids are FDA-regulated medical devices that can be bought directly from the manufacturer. You don’t need a hearing exam, prescription, or appointment with an audiologist to purchase OTC hearing aids. According to the [FDA’s final rule](#) on OTC hearing aids passed in August 2022, OTC hearing aids are appropriate for people over the age of 18 with perceived mild to moderate hearing loss.

Amy Sapodin, a doctor of audiology in New York City, points out that availability of OTC hearing aids has the potential to help many people with hearing loss. “Early intervention is key for the long-term health of your auditory system,” said Sapodin. “The new category of OTC hearing devices is intended to increase accessibility and awareness for the need to treat difficulty hearing in its early stages, not just when it’s unlivable. The new ruling will, hopefully, be the impetus people need to prioritize hearing, as it is often one of the last on folks’ health care checklist. It will also remove barriers to access to hearing solutions for those who cannot afford prescription hearing aids.”

How do OTC hearing aids work?

OTC hearing aids have been made available for purchase by legislation the FDA passed in August 2022. The FDA’s final rule on OTC hearing aids created new regulations for hearing aids that can be purchased directly from the manufacturer, without the need for a prescription or in-person appointment with an audiologist.

Where can you buy OTC hearing aids ?

OTC hearing aids began available in stores in mid-October 2022, and you can now buy them online and in stores that carry health care devices, such as [Walgreens](#), [Best Buy](#), and [Walmart](#). Look for OTC hearing aids in the pharmacy section.

How are OTC hearing aids regulated?

The FDA has developed a set of [regulations that apply to all OTC hearing aids](#) in order to ensure their safety for adults with mild to moderate hearing loss. These regulations outline details like how OTC hearing aids can be labeled, the degree to which they can magnify sounds, and how far they can be inserted in the ear.

You may see labels on hearing aids regarding their FDA registration, approval, or clearance. Let’s take a look at each term to see what they mean.

FDA regulation

Products that are registered with the FDA have listed their manufacturing facility and provided information about their manufacturing process. Medical device companies in the United States are required to register with the FDA every year. [FDA registration](#) does not mean the FDA has tested a product or deemed it to be safe, nor does it imply FDA clearance or approval.

OTC hearing aids that are not self-fitting (but instead have preset profiles you can select from) are designated by the FDA as Class I medical devices, meaning they pose little or no risk of harm when used according to the label instructions. These devices are typically only FDA-registered.

FDA clearance and approval

Self-fitting hearing aids, because they involve more detailed adjustments by the user, are Class II medical devices and require the manufacturer to submit clinical research findings, safety data, and performance information to prove their safety and efficacy.

Devices that successfully complete the process receive FDA clearance. You may also see this listed as FDA 510(k) approval. You can look up any hearing aid brand to see which of its devices have undergone this process

in the [FDA's database](#).

Hearing aids that have received FDA 510(k) approval or are labeled as FDA-cleared have completed a more rigorous process than those that are FDA-registered only. FDA registration applies to the facility that makes the devices, while FDA clearance or approval applies to the devices themselves.

Pros/cons of OTC hearing aids

While OTC hearing aids are an exciting opportunity for many people, allowing them to buy more affordable hearing aids with fewer appointments, the devices do have drawbacks compared to prescription hearing aids. Let's look at the pros and cons of OTC hearing aids.

Pros

- **Cost:** The OTC hearing aids on the market are less expensive than prescription hearing aids, and the price is expected to drop even more in the future due to increased competition.
- **Availability:** OTC hearing aids are available online and in a few stores that carry health care devices. Retail chains that sell OTC hearing aids include [Walmart](#), [CVS](#), and [Walgreens](#).
- **Ease of use:** OTC hearing aids are designed to be adjusted by the user. Manufacturers have made them easy to use right out of the box with clear instruction manuals, volume dials, and program settings that can be adjusted directly on the hearing aids—or in a smartphone app for some models.

Cons

- **Limited in-person care:** If you're new to hearing aids or don't feel at ease using technology, the lack of in-person care by a hearing specialist could be a drawback to OTC hearing aids.
- **Fewer features:** Because OTC hearing aids are less expensive than prescription hearing aids, they don't include the most advanced hearing technology compared to some top-of-the-line brands. You won't find that type of technology in an OTC hearing aid, but many people find they have a high level of success with OTC devices even without cutting-edge technology. If you have a specific type of hearing loss, such as one-sided hearing loss or tinnitus, you may need a more expensive prescription device. It all depends on your unique needs and your budget.
- **Not appropriate for all levels of hearing loss:** Remember that OTC hearing aids are only approved for use in adults with mild to moderate hearing loss. If you've been told by a hearing specialist you have severe or profound hearing loss, you will need to buy prescription hearing aids.

How much do OTC hearing aids cost?

OTC hearing aids range in price from \$99 per pair to more than \$3,000 per pair. The average price is expected to come down, as more manufacturers enter the market.

The [federal government](#) estimates Americans can expect to save an average of \$3,000 per pair compared to the average price of prescription hearing aids.

A number of factors influence the cost of hearing aids. Features and technology are two of the biggest indicators of cost.

More advanced OTC hearing aids offer multiple listening profiles, automatic sound adjustments between environments, Bluetooth streaming, a smartphone app, and advanced sound processing.

How to save money on OTC hearing aids

Consider the following ways to save money when you're buying OTC hearing aids. Also read our review of [the most affordable hearing aids](#) to find budget hearing aids and more money-saving tips.

Watch for sales

Hearing aid companies run seasonal and holiday-related sales frequently. Once you've decided which brand and model you want to buy, check the website or retail store the week of a holiday to see if you can take advantage of a sale.

Match prices

Hearing aid manufacturers usually won't match another brand's prices because each brand and model is unique. But with OTC hearing aids now sold in retail stores, you can often ask one store to match another store's lower price if you find the same brand and model at two different stores.

This could be a smart idea if you have a coupon at one store or earn store points for shopping there.

Use veterans hearing aid benefits

U.S. veterans can receive [hearing exams, hearing aids, and hearing aid supplies](#) free of charge if they are eligible for VA health care. Check with your local VA office to find out what benefits you have.

Do Medicare or Medicaid cover hearing aids?

[Medicare A and B](#) do not cover the costs of hearing exams, hearing aids, or hearing aid supplies such as batteries, but some Medicare Advantage plans do. Check with your insurance provider to see if your plan includes

hearing coverage.

Medicaid coverage is different in each state. You can find the Medicaid hearing coverage available in your state through the [Hearing Loss Association of America](#) or by contacting your Medicaid case manager.

Who are OTC hearing aids best suited for?

OTC hearing aids are a good solution for adults with mild to moderate hearing loss. If your hearing loss is more severe, see an audiologist or other hearing care professional for advice on getting prescription hearing aids. Although you can buy OTC hearing aids without a prescription, it's still a good idea to have an in-person exam at a hearing clinic before you make a purchase. A hearing care specialist will do a physical exam of your ears to rule out any problems causing your hearing loss (such as wax buildup or other obstructions). They can also determine your level and type of hearing loss more precisely than an online hearing test. Once you have received the hearing specialist's recommendations, you can make an informed decision about whether OTC hearing aids will address your needs.

Sources: [The 6 Best OTC Hearing Aids of 2022 | NCOA.org](#)

Hear in America: 1-800-286-6149

www.hearinamerica.com

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Encore In Memoriam: July-September 2022

As reported by Chevron during this period

Amoseas

(No deaths reported)

Caltex

Hysore, Marie ., Ret. 2013
Kirsch, Jennie C., Ret. 1985
Reed, Clayton R., Ret. 1989

Chevron

Adams, Herman R., Ret. 2002
Badeaux, Margaret B., Ret. 1997
Baier, Norman F., Ret. 1986
Barthe, Eileen ., Ret. 1998
Bates, Jerry D., Ret. 1992
Becker, Thomas A., Ret. 1998
Begay, Jimmie C., Ret. 1994
Benoit, Ted L., Ret. 2008
Berg, Richard H., Ret. 1977
Bess, Gary W., Ret. 2016
Beveridge, Kendall L., Ret. 2022
Biernetzky, Michael D., Ret. 2000
Black, R E., Ret. 1986
Boghosian, Peter C., Ret. 1986
Botkin, Clarence S., Ret. 1989
Bowden, Franklin B., Ret. 1994
Bowlin, Kenneth F., Ret. 1985
Boyd, J B., Ret. 1985
Bradford, Orman E., Ret. 1991
Brandenhoff, Anton C., Ret. 2006
Brandes, Theodore W., Ret. 2004
Brewer, Robert E., Ret. 1991
Brougham, Maria F., Ret. 2013
Brown, William R., Ret. 2002
Brumfield, Wyatt E., Ret. 1986
Burnham, Vincie G., Ret. 1982
Byer, John W., Ret. 1992
Carpenter, Carl E., Ret. 2000
Carpenter, Harlin D., Ret. 1993
Catron, John I., Ret. 1992
Chachere, James H., Ret. 1992
Chaisson, James W., Ret. 2002
Christensen, Darrell K., Ret. 1986
Cigliano, Gaetano ., Ret. 1995
Cosby, Betty A., Ret. 2006
Courville, Douglas J., Ret. 2002
Craig, James A., Ret. 1997
Curley, Patrick O., Ret. 1986
Curts, Vionna B., Ret. 1988
Daniels, Paul E., Ret. 2008
Dikes, T L., Ret. 2001
Dollar, J D., Ret. 1996
Dolson, Mark G., Ret. 2017
Dominguez, Salvador R., Ret. 2014
Duhon, Earl J., Ret. 1992
Dutton, Richard T., Ret. 1994
Eaglin, Lloyd J., Ret. 1998
Eastman, Arlo H., Ret. 1993
Ely, Phyllis L., Ret. 1996
Entwistle, Robert W., Ret. 1995
Ewy, Harold L., Ret. 1992
Ferguson, Elvis W., Ret. 1996
Fiasconaro, James I., Ret. 1992
Finical, Thomas N., Ret. 1984
Fink, William F., Ret. 1992
Fischer, W M., Ret. 1986

Fletcher, John W., Ret. 2018
Frnka, Dawn E., Ret. 2011
Fujimoto, Edward G., Ret. 2016
Gansy, Ronald S., Ret. 1997
Garrett, Grace ., Ret. 2004
Genter, Ronald L., Ret. 1996
Gibson, Dwane ., Ret. 2002
Gleason, Jimmie ., Ret. 1994
Gonzales, Fidencio ., Ret. 1992
Gonzales, Linda L., Ret. 1996
Gower, Dorothy M., Ret. 2005
Greenwell, Lloyd E., Ret. 1993
Hamilton, B H., Ret. 1986
Hardy, Paul E., Ret. 1990
Harrison, A Frank., Ret. 1997
Hayes, Robert B., Ret. 2002
Hayllar, David M., Ret. 1998
Hernandez, Joe ., Ret. 1991
Herron, William C., Ret. 2008
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Walton, Sheila H., Ret. 2020
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Tanner, Cletus W., Ret. 1983

Gulf

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Beeson, Wayne E., Ret. 1985
Bible, Edward G., Ret. 1983
Breland, Dalma C., Ret. 1984
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Davis, James R., Ret. 1985
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Downey, John P., Ret. 1981
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Graman, George M., Ret. 1983
Henry, Douglas L., Ret. 1985
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Puzniak, Thomas J., Ret. 1986
Raimondi, Pietro ., Ret. 1983
Warman, Thomas H., Ret. 1985
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MolyCorp

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Plexco

(No deaths reported)

Tenneco

(No deaths reported)

Texaco

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