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#### **Fourth Quarter 2009**

## Another jump in paid membership

For the second consecutive fiscal year, the CRA enjoyed a substantial increase in paid membership. The total for 2008-09 was 16,315.

CRA Treasurer Merle Hufford says, "It was another good year for membership. Of course, it could have been some 250 paid members higher if three Association chapters had submitted their dues to the Office of Treasurer by the June 30 deadline. The dues I did receive jumped appreciably from 13,298 in 2006-07 and from 15,038 in 2007-08."

According to Hufford, the prime reasons for the increase are:

- A significant number of retirees joined the CRA as paid members to qualify for coverage in the Association's new Dental Plan.
- A successful recruitment effort by chapters and members focused on their efforts on reaching potential members and former co-workers by letter, phone and e-mail.
- A programmed effort that encouraged many spouses to enroll as a dues-paying member.

Of the Association's 12 geographic areas, including Unaffiliated, ten increased their membership numbers over the prior year.

Continued on page 7

# Why health insurance reform is needed By Al Horan, Benefits Committee Chair

Legislation has been proposed and the debates have begun. However, I believe we're involved with the details of proposed modifications without a clear understanding of the primary problem and the issues and consequences of a decision to reform or not to reform. The only thing we understand for sure is if nothing is done, the problem associated with health insurance will get worse. I appreciate we are all concerned about how these proposed changes can affect our medical coverage and how the legislation can impact us. In this article I will attempt to provide background and a high level view of the driving forces related to any change in health insurance.

I believe the Primary Problem we face as a nation is the amount we spend on healthcare. It represents an ever increasing share of our Gross Domestic Product. The increase is caused by escalating medical costs that are greater than inflation rates. In quantitative terms, whereas medical costs have been increasing at an annual

#### **Contents:**

- Another jump in paid membership
- Why health insurance reform is needed
- President's Letter
- Standing Committees have four new chairs
- Public Service runner-ups
- CRA has three new area VPs
- Puget Sound: Where teamwork, camaraderie, enthusiasm excel
- In Memoriam

## **President's Letter**

Breaux outlines plans, programs for CRA's new administration

I welcome the opportunity to represent the interests of the CRA members and consider it an honor to follow in the footsteps of those past presidents who have set high standards for the Association. The primary focus of a new president is to staff the organization and identify projects that will advance the goals and objectives of the Association. I am happy to report we have an outstanding group of Officers, Standing Committee Chairpersons and Subcommittee Members who are dedicated to serving your needs and interests. I thank each and every one of them for accepting my invitation to join me in meeting our commitment to you and the CRA.

I congratulate Charlie Rhoads, the Officers, Committee Chairpersons and Members, who served

Standing from left are the CRA's new executive officers. They are President Ernie Breaux, Secretary Mary Lou Baugher and Treasurer Merle Hufford.

the CRA over the past two years and thank them for their achievements. Their combined efforts have given us an insurance policy that covers our CRA Officers and Directors, a dental plan that now includes members who were not afforded that opportunity at the time of their retirement, an all time high membership of over 16,000 and a much improved website that helps all our members stay in touch with each other and provides a means to keep up with the news of the Association and the Company.

At a time when we are experiencing tremendous economic uncertainty in our country, it becomes necessary for the Association to adapt its resources to meet the challenges of a changing environment. We will remain focused on our commitment to you, to address the welfare and economic well-being of our members, their spouses and surviving spouses.

We are committed to ensuring that the progress established during the past administrations will continue to evolve and be refined as we move forward. We will monitor and continue to improve the way we conduct our business. Our goal will be to maintain a high level of efficiency, both as it applies to the costs of doing business and to the process. We recognize there is a strong social aspect to our Association and we will work to make our meetings productive and enjoyable.

Our relationship with Chevron is strong. We fully recognize that whatever affects Chevron affects the CRA. We will support Chevron's positive image with the public and the government by taking an active role in the Advocacy Program. We are committed to keeping the lines of communication open with regards to improving health benefits and seeking pension supplementation for all our retirees.

Our membership is our lifeblood and to that end we will continue to pursue increasing our membership. We will look to the ranks of the employees about to leave the company as a source for new members while at the same time pursuing those who have retired but not yet joined our Association.

On October 6 we will meet with Chevron Management at which time topics such as Corporate Benefits, Communications, Government and Public Affairs will be addressed. As a precursor, you are reminded of the Open Enrollment, which is scheduled for October 19 - 30. Please review the options carefully as there may be changes from the prior year.

I encourage all members to take an active role in their chapters by attending meetings and by participating in its leadership. Any member wishing to take an active role at the national level is encouraged to file a Personal Experience Record form.

We are looking forward to a very active year and to serving the needs of our fellow retirees.

- Ernie Breaux, 112 Wicklowe RD, Lafayette, LA 70503; 337-984-4657; ejbro112@yahoo.com

## **Standing Committees have four new chairs**

Four of the CRA's seven standing committees have new chairpersons for 2009-10.

Doing double duty is **Frank Coe**. He is chairing the *Demographics Committee* AND continuing to serve as South Texas Area vice president. Moreover, for 17 years this busy volunteer has been a board member of the Houston-based Bluebonnet Credit Union, which serves Chevron employees in the Houston area. From 2005-07 he was president of the Metropolitan Houston Chapter. Coe concluded his 30-year career with Gulf/Chevron by retiring in Houston in 2000 as project manager of the Y2K Project in Information Technology for North American Upstream. His hobbies include golf, photography and Civil War history. Coe's contact numbers are 6219 Mound Airy Court, Sugar Land, TX 77479, (281) 565-9813 or fcoe@usa.net.

**Kathy Dougherty**, who is completing her second and last year as San Francisco Chapter president, is the new *Communications Chair*. Dougherty, who received a PhD in Pharmacology and Toxicology from University of California, Davis, started her Chevron career in 1981 as a toxicologist in Richmond. Among her assignments were as a laboratory study director for acute, sub-chronic and chronic toxicology studies and in the development of toxicology programs that addressed scientific and regulatory issues associated with petroleum and pesticide products. She also provided health and toxicology support for a 24-hour emergency information center. Concluding a 23-year career, Dougherty retired in 2004 as the technology companies Health, Environment, Safety manager. She resides at 1139 Dolores Street, San Francisco, CA 94110. She can be reached at (415) 970-1001 or kkdo1139@sbcglobal.net.

**Vic Revenko** has assumed responsibility for the *Planning & Research Committee* after three years as the Marin Chapter president. He retired in 1999 as manager, Training and Organization, Consulting Services, Chevron Corporation, in San Francisco. His 34-year Company career also included varied technical, business and Human Resources assignments with Chevron Research, Chevron Chemical and Chevron USA. Noteworthy, too, is he's former president of San Francisco's prestigious Commonwealth Club. Revenko is currently active in several nonprofit boards involving education, consulting and government services. A licensed professional chemical engineer, he has done some consulting for Chevron recently in Bahrain and Kuwait. His base is 16 Deer Park Avenue, San Rafael, CA 94901, (415) 453-3679 or Revenko@aol.com.

**Charlie Rhoads** heads the *Nominating Committee* because CRA policy dictates that key post be occupied by the outgoing president. He served the last two years in that capacity. Previously, he chaired the Planning and Research and Benefits committees, was South Texas Area vice president and Metropolitan Houston Chapter's first president. Prior to joining Chevron, he was vice president, Human Resources, for Gulf Chemical. Rhoads retired from Chevron in 1984 as general manager, corporate HR, in Pittsburgh, Pa. He is accessible at 2113 Briarglen Drive, Houston, TX 77027, (713) 569-6931 or crhoads@therhoadsgroup.net.

Returning chairs: **Tom Boaz**, *Budget & Finance*, 75 Yellow Leaf Circle, Chelsea, AL 35043, (205) 678-6460; <a href="mailto:tomboaz@bellsouth.net">tomboaz@bellsouth.net</a>; **Al Horan**, *Benefits*, 6612 Camille Ave., Dallas, TX 75252, (972) 964-1787; <a href="mailto:awhoran@verizon.net">awhoran@verizon.net</a>; and **Skip Rhodes**, *Public Affairs*, 31 Park Way, Piedmont, CA 94611, (510) 658-2129; <a href="mailto:skip@skiprhodes.com">skip@skiprhodes.com</a>.

#### **Public Service runner-ups**

Certificates of Accomplishment have been given to chapter members **Thomas E. Lassiter**, Oklahoma City; **Hardy Murphy**, Phoenix; and **Gene Patterson**, Singing River. They were the runner-up nominees for the 2009 Chevron Public Service Awards. A versatile trio of retirees who spent their employment years working for a combination of Chevron, Gulf, Spencer Chemical and/or Texaco are CRA's new area vice presidents for the 2009-10 fiscal year.

Maree "M.J." Stone is the new Intermountain Area Vice President with oversight for 10 chapters stretching north from the Mexican border to Canada. She also is doing double duty as Phoenix Chapter president. Her prior key CRA duties spanned 2005-06 through 2008-09 as Communications Committee chair and 2003-04/2004-05 as Association secretary for President Bob Olmstead. MJ served 39 years with Spencer Chemical, Gulf Oil and Chevron. During her 12 Chevron years she had many different assignments starting with DonO (Dept on Org) and ranging from Corporate Human Resources to Chevron Overseas Petroleum (COPI). COPI assignments took her from Angola to Zaire in Africa plus England, Indonesia, Kazakhstan, Papua New Guinea, Vietnam and a North Sea oil platform. She retired in 1997 in San Ramon, Calif., as general manager, COPI Human Resources. MJ's Phoenix volunteerism has included roles with the Desert Botanical Garden, Desert Foothills Library, Pets on Wheels and Arizona Golf Association to the Tatum Ranch Women's Golf League. She resides at 30600 N. Pima Road, #101, Scottsdale, AZ 85266. Contact numbers are 480-595-2872; msto@att.net.



CRA's new area vice presidents from left are Rudy Treml, South Atlantic Seaboard; Maree (MJ) Stone, Intermountain; and Alan Young, Canadian.

Alan Young, serving his second term as Canadian Area Vice President, also served in that role in 2004-05. Additionally, he's held multiple terms as Canadian Prairie Chapter president in Calgary. He currently is about to complete his second two-year presidential term of a chapter that has 400 paid membership. His volunteerism also has included working on projects for the chapter's award-winning Chevron Retirees in Action. In 1995 he culminated 29 years with Chevron Canada Resources by retiring as an environmental specialist, emergency response, in Environmental Affairs. Similarly, his wife, Nancy, is a retiree from the same Company's Human Resources. They are based at 5543 Silverdale Drive N.W., Calgary, AB Canada T3B 3M7. His contact numbers are 403-288-7564 and a.r.young@shaw.ca.

**Rudy Trem!** has assumed the Vice President reins of the South Atlantic Seaboard Area,

whose boundaries extend north to Richmond, Va., south to Florida's West Palm Beach and west to Atlanta, Ga. The total area is comprised of 14 chapters. Treml spent the last two years as Big Sun Chapter president in Deland, Fla. The vast majority of his Company career from 1970-2003 was focused on Refinery Operations and Package Lubricants with Texaco. His extensive overseas travels were concentrated on the West Coast of Africa plus the Caribbean and Latin America. Treml's final two years before retirement in Coral Gables, Fla., were with Chevron as manager, Package Products, International Marketing. His wife, Judy, formerly the Big Sun secretary, has succeeded him as chapter president. She worked five years as manager of Texaco's federal credit union office in Coral Gables. They reside at 116 Callaway Court, Deland, FL 32724. Contact numbers are 386-738-3844 and rudytreml@cfl.rr.com.

Returning area vps: **Gary Branson**, Crandall, TX, The Plains; **Daryl Brennick**, Lynden, Wash., Northwest U.S./Alaska; **John Bulla**, Brentwood, TN, Midwest; **Frank Coe**, Sugar Land, TX, South Texas; **Dennis Dauphin**, Ocean Springs, MS, Gulf Coast; **Herb Farrington**, Westminster, Calif., Southern California; **Peter Gates**, Pleasant Hill, CA, Northern California/Hawaii; **Kevin Ryan**, Ridgefield, Conn., North Atlantic Seaboard; and **Bill Mather**, Reno, Nev., Unaffiliated.

## Why health insurance reform is needed Continued from page 1

rate of approximately 6.1 %, the inflation rate per annum since 1999 has been about 2.2 %, i.e., the former increasing more than twice the latter. To balance the U.S. budget we are faced with the choice of tightening our belts in many areas or accepting the consequences of inaction. The consequences of inaction could include deficit financing. Deficit financing could contribute to hyperinflation and even the possible devaluation of the U.S. Dollar. We have seen the effects of hyperinflation and devalued currencies in some other countries.

In 2007 the U.S. spent approximately \$7,400 per person on health care. This is nearly twice the average of other developed nations. Further, Americans typically spend more on health care than on food and housing. If our spending pattern for health care does not change, it is estimated our health care costs will go up from the current level of 16 % (\$2.2 trillion) of GDP to 20 % in 2018 and 25 % by 2025.

Having defined the Primary Problem I now would like to briefly cover the causes of the Problem. These issues are important collectively because of their impact on the GDP. Please note the following items are not covered in any particular order.

- Provide Health Insurance for Everyone: While not everyone has health insurance, hospitals are typically obliged to provide emergency treatment to everyone, irrespective of their ability to pay. Many times Emergency Room treatment of non-life threatening conditions is an expensive way of providing primary care. Where costs are not recovered from the patient, hospitals generally try to recover these costs over time from other patients. This practice is usually referred to as "balance billing." It can be argued that universal insurance should address the issue of "balance billing," but we must recognize it could result in increased usage of medical care. The increased usage could come from pent up demand by the consumer. We saw this happen when Medicare was introduced in the 1960's. Currently, there are approximately 46 million individuals who are uninsured (While this is about 15 % of the population, please note this figure may include illegal aliens as well as individuals who made conscious decisions to forego insurance coverage).
- Efficiency of Medical Care: How often have we experienced or read about duplication of medical tests or a doctor being overly cautious by ordering excessive medical tests. Perhaps this situation could be improved by better coordination of care by the doctors treating the patient. As a start it may be helpful if patient records were made available centrally to the treating physicians. (Assumes doctors would be able to rely on results of tests ordered by other physicians without increasing the risk of malpractice.) It could also be more efficient if an individual has a primary care physician who could arrange for and coordinate the referral and evaluation of the patient by a specialist. Ongoing treatment, where possible, could perhaps be handled by the primary care physician. (I can remember a time when I would only see my doctor, primary care physician, and if I needed a specialist he had to refer me otherwise the specialist would not see me.)
- Quality of Medical Care: This is an area of great concern to all. In spite of the huge amount spent on health care in the U.S., our medical outcomes aren't any better than the outcomes in countries that spend less. With any health insurance reform I believe it's important we maintain high standards for medical care and we seek improvements in medical outcomes. It probably also makes sense to provide for research for medical conditions especially debilitating conditions where treatment may not be commercially viable, e.g., Lou Gehrig's disease. Also included in the area of quality care are indirect issues like malpractice and medical ethics. Medical providers should be held to higher ethical standards and they should also be able to practice medicine without fear of groundless malpractice suits. I believe we should question relationships between doctors and pharmaceutical companies, laboratories, etc. so there aren't conflicts of interest. We should also question the practice of pharmaceutical companies advertising prescription medications. (Intuitively, I feel this practice has been responsible for an increase in prescription usage which has contributed to an increase in healthcare costs.)

### Why health insurance reform is needed Continued from page 5

Lastly, quality of medical care should address issues like retreatment of a patient because of oversight by a medical provider. This is especially the case where a patient requires readmission to a hospital to correct an error. In the unlikely event readmission is required, I believe the medical provider should absorb any added expense. Unless there is gross negligence the readmission should not form the basis of a malpractice claim. I also believe it would be appropriate to limit malpractice iudaments, provided healthcare professionals are required to maintain their skills and provided they are periodically retested to retain their medical licenses.

- Cost of Medical Care: Central to the medical care dilemma is cost. In its basic form cost should reflect the interaction of supply and demand in a free economy. Unfortunately, our healthcare system has overriding factors that impede the natural ebb and flow of supply and demand. These factors include restrictions on the number of new physicians, and price controls that are imposed on the healthcare community by Medicare. If the government takes a more active role in offering health insurance to non-Medicare eligible individuals I feel our price problem can only worsen. By assuming a larger share of the health insurance market and imposing Medicare-like price controls we most likely will see a further shifting of cost to the private insurance sector. (Please note, Medicare members represent about 15 % of the population but their medical costs represent about 40 % of total medical care costs.)

Cost also is a reflection of the inefficiency of how medical care is rendered as well as the general lack of emphasis on preventative care. Delivery of care has not kept pace with changes in our communities, like two working parents. Unlike the past, typically doctors do not have evening appointments nor make house calls. Consequently, we have seen the over utilization of more expensive forms of delivery, like hospital emergency rooms. More recently, I've seen stand alone emergency care facilities and surgical centers opening where I live. The concept is to provide the proper level of care at a reasonable price. Rather than concentrate on treating sick people, the healthcare community should also concentrate on preventative care and wellness. The government should probably start by covering annual physicals under Medicare. The strategy is to shift emphasis to prevention, very much like the dental community did some years ago. Finally, I believe the government should address what level of care should be provided to illegal aliens.

It's been mentioned the government would like to see employers remain as the conduit for providing health insurance. However, it is important employers still be allowed to claim their share of the cost of the health insurance as a deductible expense under IRS rules and regulations. If employers were to lose the deduction, they may consider discontinuing their insurance. In that case the cost burden would most likely be transferred to the employee/retiree or the government. Under current tax rules employers absorb approximately 70 % of the cost and the government absorbs the balance in the form of a tax deduction.

As you can see the issue of Health Insurance Reform is complex and multifaceted. Since it took years for us to create our intricate and expensive healthcare system, I believe it also will take time to unwind and correct the system. I could very well see changes being phased in over several years. Perhaps the first order of business could be to establish a universal minimum standard level of insurance coverage. (Somewhat like the way auto insurance is handled.) Next, I think it could be helpful in controlling medical care costs if, at least temporarily, uniform price controls were applied universally and not just for Medicare. Also it's in our best interests if the employer tax deduction is retained. Finally, I believe we need to train and license more primary care physicians; change the paradigm for care by emphasizing preventative and wellness, and look to primary care physicians to deliver most of the care; and adopt rules and regulations that would ensure quality standards of care and would limit malpractice.

However, irrespective of Health Insurance Reform, change must also take place with each of us. Each of us should start by taking ownership of our health. This means watching our diet, controlling

Continued on page 7

our weight, exercising, getting proper rest, dealing with stress, taking our medication regularly and following our doctor's orders regarding these activities as well as any other advice. By taking charge of our lives we should be happier and healthier. Remember, it is never too late to change. Studies have shown that genetics influence about 20 % to 30 % of our health, while we control the remaining 70 % to 80 %! Changes in lifestyle should also translate into reduced medical costs.

Reduced medical costs could alleviate the need for expensive forms of health insurance. Health insurance that is designed to provide catastrophic coverage is generally more reasonably priced than comprehensive coverage that typically provides nearly full reimbursement. By contrast, catastrophic coverage usually has high deductibles and co-payments but the premiums are lower.

Next, we each need to get involved by taking a more active role in Health Insurance Reform by attending town-hall-meetings, any other related meetings and contacting our government representatives to make our opinions known. Other areas of concern that contribute to the high cost of health care include torts (malpractice suits), duplicate/unneeded medical tests and x-rays, access to medical records, expensive medical care, the number of practicing primary care physicians, elimination of an employer's tax deduction for health insurance, the cost and availability of non-group medical insurance, the ability to purchase out-of-state coverage, etc.

Our overall aim should be to provide the appropriate level of care to everyone at a reasonable cost. In its simplest form this means better matching the medical delivery method and the patient's need, e.g., where feasible, use small satellite facilities, like surgical emergency care centers, to treat non-life threatening medical conditions. After all is said and done medical care costs must be reduced while maintaining or, ideally, even substantially improving the quality of health care. You may wish to consider starting by contacting your Senator and/or your House Representative to make your feelings are known to them about Health Insurance Reform, especially about retaining the employer tax deduction.

- Al Horan, Chairman, CRA Benefits Committee
Please note, these are my thoughts which are not necessarily shared by Chevron.

## **Another jump in paid membership**

Continued from page 1

The geographic regions with the largest percentage growth were Northern California/Hawaii, 514; Northwest U.S./Alaska, 243; Unaffiliated, 176; and Gulf Coast, 175.

Also, according to the figures submitted to Hufford, the largest paid member chapters as of June 30 were Unaffiliated, 2,097; Contra Costa, 988; East Bay, 936; San Francisco, 646; Metropolitan Houston, 534; Tulsa SGT, 445; Texaco Retirees Houston, 440; North Central Texas, 432; Canadian Prairie, 400; Gulf Research Center, 380; Puget Sound, 380; Singing River, 374; and South Bay, 337.

By the way, here's a very important reminder about a major contribution that's a vital key in support of the Association's annual operating costs. A sum of \$3 from every paid annual chapter membership (\$5 from Unaffiliated members) is passed on to the national CRA. Additionally, Chevron Corporation makes a yearly contribution to the Association that is equivalent to \$7 per paid member.

For the CRA's current 2009-2010 fiscal operating budget, the membership total of 16,315 translates to a welcome and much appreciated Chevron Corporation contribution of \$114,205.

#### Puget Sound: Where teamwork, camaraderie, enthusiasm excel

(Fifth in a series on CRA Chapters)

Puget Sound - with 380 paid members - is the largest of six retiree chapters in the Association's U.S. Northwest/Alaska geographic region. It has enjoyed a 74 member increase since 2008 because of a surge in spousal affiliations.

But it isn't size that makes the chapter notable. What distinguishes Puget Sound is the teamwork, camaraderie and enthusiasm of all its members. That is evident in everything they do - such as volunteering to ensure the success of its fundraisers, picnic, golf tournament, bimonthly luncheons and more.

For example, up to eight retirees gather in a conference room to work on the production details for the chapter's bi-monthly newsletter. Another group of members organize the "live"April Auction each year to raise money for the chapter's August picnic and golf tournament. To help make the Auction a success, members donate such home-prepared items as floral arrangements, embroidered clothing and jams. Volunteerism is strong, too, by those supporting the chapter's annual Christmas food drive.

There's no shortage, either, of those who offer to serve on the board of directors. That tenmember board consists of six Chevron retirees and four from Texaco.

President Ray Airone works hard, too, in making Puget Sound's luncheons appealing. He explains, "Our meetings are diverse. While we may have a speaker and time for social interaction, our luncheons are preceded by an open discussion. The president usually begins the program by giving an overview of such things as legislative issues important to Chevron, the CRA's Dental Plan, updates of other CRA business plus future chapter programs. Members are encouraged to ask questions and offer comments."

Communicating to members, most who live north and east of Seattle, is an essential chapter function. Much of that is accomplished via the publication of five issues of a chapter newsletter that averages 10 pages. Airone says, "Our newsletter usually publishes one or two pages of member photos in color, which is very popular, plus items about members, an events calendar and In Memoriam column. We also run articles about Chevron subjects like exploration/production accomplishments and the Humankind Program."

Additionally, Puget Sound maintains an e-mail roster of members and Chevron contacts.

Airone is completing his second year as president. He culminated his 31-year Chevron career by retiring in 1996 in Seattle as Marketing manager, Chevron Products, with responsibility for the Pacific Northwest and Anchorage, Alaska.

Chevron Products, by the way, is supportive of some chapter activities. Examples:

- It allows its office to be used for board meetings.
- It allows chapter members to use its copying machine and conference room in assembling the chapter newsletter.
- It gives support to the chapter's annual raffle by contributing \$50 Chevron gasoline gift cards and gives aid to the golf tournament by providing golf towels and sleeves of golf balls with Chevron and Texaco logos.

### Encore In Memoriam: April 2009 - June 2009

As reported by Chevron during this period

Wessely, John Edward, Caltex, Ret. 1984

Ackerman Jr., G. J., Chevron, Ret. 1992 Adams, Robert T., Chevron, Ret. 1985 Andreola, Bennie, Chevron, Ret. 1977 Artuz, Manuel P., Chevron, Ret. 1994 Aubry, J. W., Chevron, Ret. 1980 Bach, Earl C., Chevron, Ret. 1998 Barker, Alvin F., Chevron, Ret. 1980 Barry, Gerald J., Chevron, Ret. 1976 Basham, James W., Chevron, Ret. 1990 Baucum, H. E., Chevron, Ret. 1984 Beadle Jr., Allen C., Chevron, Ret. 1989 Binney, Gerald D., Chevron, Ret. 1981 Blackford, Frank E., Chevron, Ret. 1991 Blair, G. K., Chevron, Ret. 1986 Boller, Richard F., Chevron, Ret. 1992 Bowe, Gary N., Chevron, Ret. 2005 Boyles Jr., John M., Chevron, Ret. 1990 Brandt, Ruby, Chevron, Ret. 1992 Brown, Fred E., Chevron, Ret. 1966 Buffalow Jr., O. T., Chevron, Ret. 1989 Carpenter, Ronald A., Chevron, Ret. 1994 Carr. Elise A., Chevron, Ret. 1995 Chambers, Elmer L., Chevron, Ret. 1986 Cole, W. W., Chevron, Ret. 1985 Colon, Drucilla A., Chevron, Ret. 1997 Coulter, James W., Chevron, Ret. 1985 Coy Jr., Ed L., Chevron, Ret. 1992 Crider, R. J., Chevron, Ret. 1991 Cross, Pat O., Chevron, Ret. 1975 Cukr, Dennis M., Chevron, Ret. 2004 Culligan, Leland B., Chevron, Ret. 1986 Cunningham, R. H., Chevron, Ret. 1970 Daniel, Robert E., Chevron, Ret. 1992 Dimney Jr., Arthur H., Chevron, Ret. 1981 Dover, Reginald C., Chevron, Ret. 1983 Dunlap, Omer D., Chevron, Ret. 1990 Dunstan, Robert O., Chevron, Ret. 1989 Duron, R.N., Chevron, Ret. 2001 Easton Jr., Herbert, Chevron, Ret. 1982 Eckerdt, Roy B., Chevron, Ret. 1992 Ericsen, Olav L., Chevron, Ret. 1974 Esola, Geraldine M., Chevron, Ret. 1994 Feik, Otto C., Chevron, Ret. 1981 Fowle, George T., Chevron, Ret. 1985 Franks, J. W., Chevron, Ret. 1982 French, Arthur J., Chevron, Ret. 1981 Gale, Bert C., Chevron, Ret. 1981 Gantnier, Philip P., Chevron, Ret. 1986 Garton, Emory W., Chevron, Ret. 1981 Gibson, Joseph H., Chevron, Ret. 1977 Giles, Wayne H., Chevron, Ret. 1981 Grant, June D., Chevron, Ret. 1978 Gray, Roy L., Chevron, Ret. 1984 Halbouty, James J., Chevron, Ret. 1964 Hamilton, Loren R., Chevron, Ret. 1985 Hammel, Russell J., Chevron, Ret. 1981 Harris, Rex L., Chevron, Ret. 1989 Haskin, Charles A., Chevron, Ret. 1992 Herston, R. H., Chevron, Ret. 1986 Hilton, Billy B., Chevron, Ret. 1986 Hirshfield, Burton E., Chevron, Ret. 1989 House, Dorothy M., Chevron, Ret. 1975 Howland Jr., Wesley P., Chevron, Ret.

Hughes, Eileen V., Chevron, Ret. 1977 Iverson, J. A., Chevron, Ret. 1993 Jabbar, Louis, Chevron, Ret. 2000 Jensen, E. W., Chevron, Ret. 1982 Jenson, Alfred C., Chevron, Ret. 1983 Johns, Norma N., Chevron, Ret. 1986 Johnson, W. G., Chevron, Ret. 1990 Johnson Jr., Fletcher O., Chevron, Ret. Kalenborn, F. M., Chevron, Ret. 1972 Kibele, Eugene L., Chevron, Ret. 1974 Kidder, Robert L., Chevron, Ret. 1986 Kizer, F. R., Chevron, Ret. 1986 Klatt, R. J., Chevron, Ret. 1981 Kolok, W., Chevron, Ret. 1978 Laplace, James G., Chevron, Ret. 1985 Mackenzie, Glenn S., Chevron, Ret. 1993 Matson, Mildred P., Chevron, Ret. 1963 Matteucci, F. S., Chevron, Ret. 1981 Mcdonough, Robert J., Chevron, Ret. 1983 Mclaughlin, William J., Chevron, Ret. 1977 Mell, Wilfred C., Chevron, Ret. 1985 Mericle, W. R., Chevron, Ret. 1981 Minor, R. E., Chevron, Ret. 1990 Mitchell, W. J., Chevron, Ret. 1992 Morgan, William D., Chevron, Ret. 1986 Morse, L. H., Chevron, Ret. 1985 Nguyen, Can B., Chevron, Ret. 1998 Noel, Richard L., Chevron, Ret. 1985 Norby, Harold, Chevron, Ret. 1973 Oconnor, J. M., Chevron, Ret. 1985 Orourke, Peter E., Chevron, Ret. 1976 Oxley, James J., Chevron, Ret. 1971 Parker, Edward, Chevron, Ret. 1982 Patrick, Carl R., Chevron, Ret. 1975 Pelham, Ronald R., Chevron, Ret. 1992 Peterson, Walter, Chevron, Ret. 1983 Price, Peter D. W., Chevron, Ret. 2008 Ramirez, L. S., Chevron, Ret. 1986 Randal, John D., Chevron, Ret. 1985 Reed, Joseph C., Chevron, Ret. 1989 Reither, Thomas D., Chevron, Ret. 2003 Rivera, Nicandro, Chevron, Ret. 1982 Rundle, Victor A., Chevron, Ret. 1985 Russo, Vincent A., Chevron, Ret. 1993 Ryno, Albert, Chevron, Ret. 1985 Sandow, Thomas K., Chevron, Ret. 1999 Shaughnessy, C. M., Chevron, Ret. 1986 Sigler, Robert W., Chevron, Ret. 1976 Sinclair, William S., Chevron, Ret. 1974 Skriba, Margaret V., Chevron, Ret. 1985 Smith, David E., Chevron, Ret. 1995 Snook, Isabella M., Chevron, Ret. 1982 Staley, William G., Chevron, Ret. 1999 Steiner, John P., Chevron, Ret. 1979 Stewart, Michael J., Chevron, Ret. 1999 Tackett, W. O., Chevron, Ret. 1983 Thomas, Robert E., Chevron, Ret. 1971 Toews, Harvey H., Chevron, Ret. 1992 Uppman, R. E., Chevron, Ret. 1983 Willeford, O. L., Chevron, Ret. 1984

Williams, James C., Chevron, Ret. 1983

Williams, Rupert G., Chevron, Ret. 1997 Work, Richard D., Chevron, Ret. 1983 Young, Roy M., Chevron, Ret. 1985 Zechiel, W. J., Chevron, Ret. 1985

Bevan, Leroy J., Getty, Ret. 1982 Brockett, Dan H., Getty, Ret. 2008 Christie, Robert H., Getty, Ret. 1985 Cumpton, Marvin M., Gettv. Ret. 1976 Daigle, Sam J., Getty, Ret. 1999 Dick, Leonard A., Getty, Ret. 1986 Embry, Clarence A., Getty, Ret. 1973 Farber, Neal F., Getty, Ret. 1976 Fassler, Kim D., Getty, Ret. 1999 Foster, George B., Getty, Ret. 1986 Frederick, Lloyd J., Getty, Ret. 1989 Granby, Lawrence M., Getty, Ret. 1978 Green Jr., Bobby, Getty, Ret. 1994 Herrin, Geary G., Getty, Ret. 1995 Johnson, Kenneth O., Getty, Ret. 1976 Kasuske, Roger C., Getty, Ret. 1994 Knaussman, Howard L., Getty, Ret. 1984 Lloyd, Joshua A., Getty, Ret. 1983 Mcduffie, Malcolm, Getty, Ret. 1980 Mckenney, Richard W., Getty, Ret. 1984 Mcneill, J. Brooks, Getty, Ret. 1983 Miller, Grace E., Getty, Ret. 1975 Morris, Jeanne M., Getty, Ret. 1980 Murphy, James A., Getty, Ret. 1985 Peters, Josephine, Getty, Ret. 1977 Purser, Thomas J., Getty, Ret. 1998 Sams, Nathan R., Gettv. Ret. 1997 Scheepstra, Evelyn H., Getty, Ret. 1986 Stroud, Frances D., Getty, Ret. 1976 Sullivan, John F., Getty, Ret. 1985 Tibey, Phillip E., Getty, Ret. 1984

Archer Jr., Ira F., Gulf, Ret. 1978 Bailey, Henry J., Gulf, Ret. 1971 Barry, Hugh P., Gulf, Ret. 1986 Blair, Oliver C., Gulf, Ret. 1986 Blunk, Alfred L., Gulf, Ret. 1992 Boefer, Florence I., Gulf, Ret. 1981 Bourke, Henry J., Gulf, Ret. 1983 Boyland, Herbert L., Gulf, Ret. 1982 Brock, Lacy, Gulf, Ret. 1980 Bryant, Eugene E., Gulf, Ret. 1983 Burroughs, Martin M., Gulf, Ret. 1982 Callahan, Michael J., Gulf, Ret. 1981 Carey, Norval E., Gulf, Ret. 1986 Chapman, Virgie L., Gulf, Ret. 1978 Connelly Jr., Charles J., Gulf, Ret. 1983 Cornia, Lloyd R., Gulf, Ret. 1994 Cousino, Stephen R., Gulf, Ret. 1973 Cummins, Daniel E., Gulf, Ret. 1996 Darden Jr., Jerome K., Gulf, Ret. 1983 Davidson, Charles D., Gulf, Ret. 1999 De La Garza, Israel, Gulf, Ret. 1992 Dickson, William H., Gulf, Ret. 1985 Dixon, Edward G., Gulf, Ret. 1983 Drane, Allene, Gulf, Ret. 1976 Dunn, Olga R., Gulf, Ret. 1992 Edwards, William B., Gulf, Ret. 1976 Fairweather, Edgar, Gulf, Ret. 1975 Falat, Anna L., Gulf, Ret. 1983

Fischer, August J., Gulf, Ret. 1983 Fisher, Carl L., Gulf, Ret. 1974 Fiske, Wilbur P., Gulf, Ret. 1988 Frazier Jr., John T., Gulf, Ret. 1982 Glover, Abraham L., Gulf, Ret. 1992 Godkin, Leonard E., Gulf, Ret. 1983 Gomez Jr., Arthur P., Gulf, Ret. 1991 Gratiski, Felix R., Gulf, Ret. 1982 Gratke, Phillip E., Gulf, Ret. 1999 Gray Jr., Hervey L., Gulf, Ret. 1976 Griswold, Harry T., Gulf, Ret. 1978 Groves, Clifford D., Gulf, Ret. 1983 Haines, George G., Gulf, Ret. 1983 Harbison, John M., Gulf, Ret. 1971 Hardy, Henry M., Gulf, Ret. 1987 Harvey, Lenis A., Gulf, Ret. 1992 Hearing, John R., Gulf, Ret. 1979 Hensler, Clarice, Gulf, Ret. 1983 Hepner, Frank P., Gulf, Ret. 1976 Hertz, Darryl H., Gulf, Ret. 1998 Hicks, George F., Gulf, Ret. 1981 Hoehl, William J., Gulf, Ret. 1980 Hucic, Valentine J., Gulf, Ret. 1986 Huffmyer, J. R., Gulf, Ret. 1968 Huneveld, Johannes G., Gulf, Ret. 1979 Jenkins, Leroy, Gulf, Ret. 1989 Johnson, Billy E., Gulf, Ret. 1979 Johnson, Cleveland, Gulf, Ret. 1980 Jones, Christopher R., Gulf, Ret. 1998 Kennedy, Denzel T., Gulf, Ret. 1983 Kittle, Christopher J., Gulf, Ret. 1990 Kratz, Henry L., Gulf, Ret. 1977 Lacroix, Eugene C., Gulf, Ret. 1985 Lawson, Paul S., Gulf, Ret. 1983 Lively, Mary S., Gulf, Ret. 1997 Loehrig, Frederick E., Gulf, Ret. 1978 Loftin Jr., Charlie F., Gulf, Ret. 1983 Lough, Ann S., Gulf, Ret. 1985 Lyons, Louis J., Gulf, Ret. 1977 Martino, Albert, Gulf, Ret. 1983 Mc Adoo, Margaret A., Gulf, Ret. 1986 Mc Cauley, Joseph F., Gulf, Ret. 1977 Mcallister, Michael G., Gulf, Ret. 1986 Meeks, Larry W., Gulf, Ret. 1994 Merritt, Martin W., Gulf, Ret. 1992 Milich, John M., Gulf, Ret. 1985 Miller, Gale A., Gulf, Ret. 1986 Moore, Noel D., Gulf, Ret. 1976 Mosbaugh, Don W., Gulf, Ret. 1972 Nelson, James O., Gulf, Ret. 1983 Nelson, Earl, Gulf, Ret. 1989 Nesbit, Robert A., Gulf, Ret. 1983 Oliver Jr., Maurice E., Gulf, Ret. 1979 Parton, Betty J., Gulf, Ret. 1999 Piercy, Doris V., Gulf, Ret. 1975 Pilcher, Malcolm E., Gulf, Ret. 1980 Pope, Winston R., Gulf, Ret. 1985 Powell, George H., Gulf, Ret. 1973 Powell, George W., Gulf, Ret. 1985 Ransom, James W., Gulf, Ret. 1983 Robertson Jr., James A., Gulf, Ret. 1979 Rodgers, William F., Gulf, Ret. 1981 Rutherford, Rufus J., Gulf, Ret. 1984 Saulsberry, Emery J., Gulf, Ret. 1986 Seabolt, John E., Gulf, Ret. 1985

Sherman, Theodore, Gulf, Ret. 1982 Shoup, Richard L., Gulf, Ret. 1983 Smart, Noah M., Gulf, Ret. 1971 Stanley, W. J., Gulf, Ret. 1980 Swan, Glenn J., Gulf, Ret. 1983 Waters, William K., Gulf, Ret. 1983 Wetsel, Thomas L., Gulf, Ret. 1983 Whiteman, Charles H., Gulf, Ret. 1982 Williamson Jr., L. L., Gulf, Ret. 1981 Woodall, Leslie R., Gulf, Ret. 1985 Wright Jr., Keith D., Gulf, Ret. 1979

Buchanan, David L., MolyCorp, Ret. 1991 Gonzales, Enrique, MolyCorp, Ret. 1986

Ahlheim, Irving G., Texaco, Ret. 1982 Aldag, Martin F., Texaco, Ret. 1979 Armand, Neal L., Texaco, Ret. 1994 Bailey, Elmer F., Texaco, Ret. 1989 Beane, Kenneth G., Texaco, Ret. 1976 Beard, James N., Texaco, Ret. 1984 Beaumont, Forest, Texaco, Ret. 1984 Becker, Valloyd D., Texaco, Ret. 1985 Beem, Alfred Dale, Texaco, Ret. 1988 Bender, Edward, Texaco, Ret. 1977 Bitler, Donald R., Texaco, Ret. 1989 Block, Otis, Texaco, Ret. 1983 Block, John D., Texaco, Ret. 1981 Borres, Melvin J., Texaco, Ret. 1990 Boudreaux, Druis J., Texaco, Ret. 1982 Bovee Jr., Arthur J., Texaco, Ret. 1975 Boyd, John A., Texaco, Ret. 1987 Brewer, Ronald S., Texaco, Ret. 1982 Burgin, Homer F., Texaco, Ret. 1989 Burlingame, Betty J., Texaco, Ret. 1994 Carline Jr., Emmette A., Texaco, Ret. 1994 Chancellor, Gary R., Texaco, Ret. 1996 Cooper, Justin F., Texaco, Ret. 1984 Crabtree, Arthur B., Texaco, Ret. 1989 Crone, John M., Texaco, Ret. 1981 Crow Jr., Richard H., Texaco, Ret. 1981 Cueto, Rudolph L., Texaco, Ret. 1980 Dancy, Julian H., Texaco, Ret. 1996 Davidson, William B., Texaco, Ret. 1982 Dees, Allan W., Texaco, Ret. 2002 Deyoung, John, Texaco, Ret. 1970 Diviney, Shirley L., Texaco, Ret. 1981 Dorotik, Daniel J., Texaco, Ret. 1994 Duncan, Charles R., Texaco, Ret. 1997 Durall, Neal C., Texaco, Ret. 1971 Dyroff, Alfred, Texaco, Ret. 1980 Eserman, Steven J., Texaco, Ret. 1987

Fahrig, Robert B., Texaco, Ret. 1979 Field, Raymond R., Texaco, Ret. 1984 Fontenot, Joseph K., Texaco, Ret. 1978 Francis, Ernest E., Texaco, Ret. 1981 Garbrecht Jr., Louis, Texaco, Ret. 1988 Gault, Johnnie E., Texaco, Ret. 1995 Giesen, Donald D., Texaco, Ret. 1981 Goodrich, Horace R., Texaco, Ret. 1975 Granier, Eileen M., Texaco, Ret. 2002 Gray Jr., Emory C., Texaco, Ret. 1986 Griswold, Halsey E., Texaco, Ret. 1987 Guidry, Leslie J., Texaco, Ret. 1983 Halff, Howard A., Texaco, Ret. 1985 Hamm, Frederick A., Texaco, Ret. 1994 Harris, Allen R., Texaco, Ret. 1981 Harvick, Janiece K., Texaco, Ret. 1989 Hayden, Billy G., Texaco, Ret. 1991 Hebert, Reggie A., Texaco, Ret. 1984 Hebert, Felix R., Texaco, Ret. 1982 Hill, Ruth H., Texaco, Ret. 1986 Hines, Henry M., Texaco, Ret. 1981 Hoefer, Wallace L., Texaco, Ret. 1988 Hogan, Audrey C., Texaco, Ret. 1982 Hook Jr., Henry, Texaco, Ret. 1982 Hopkins, Stephen, Texaco, Ret. 1982 Hughes Jr., Thomas A., Texaco, Ret. 1986 Jefferson, James S., Texaco, Ret. 1979 Johnson, Douglas J., Texaco, Ret. 1971 Johnson, George N., Texaco, Ret. 1986 Jones, Jack W., Texaco, Ret. 1977 Jones, Vernon R., Texaco, Ret. 1988 Keller, C. Ralph, Texaco, Ret. 1987 Kendrick, Travis A., Texaco, Ret. 1977 Kilby, Donald C., Texaco, Ret. 1993 Kimball Jr., Fate B., Texaco, Ret. 1985 Koch, Robert E., Texaco, Ret. 2000 Koob, John A., Texaco, Ret. 1987 Larson, Leonard C., Texaco, Ret. 1978 Leblanc Jr., Eba P., Texaco, Ret. 1983 Leggett, Daniel B., Texaco, Ret. 1980 Long, Robert K., Texaco, Ret. 1981 Luquette, Raywood J., Texaco, Ret. 1982 Mandia, Ralph F., Texaco, Ret. 2000 Manno, Joseph M., Texaco, Ret. 1980 Maples, Evelyn F., Texaco, Ret. 1958 Marshall II, Hubert T., Texaco, Ret. 1991 Martinez, Henry M., Texaco, Ret. 1983 Matthews, Earl D., Texaco, Ret. 1984 May, John E., Texaco, Ret. 1983 Mcinroy, Richard J., Texaco, Ret. 1998 Mcintyre, Kenneth C., Texaco, Ret. 1978 Mcmichael, James R., Texaco, Ret. 1991

Medlin, Gordon H., Texaco, Ret. 1978 Meyer, Charles T., Texaco, Ret. 1983 Morrow, James C., Texaco, Ret. 1993 Murphey, Paul B., Texaco, Ret. 1993 Neal, Dennis J., Texaco, Ret. 1983 Neal, Richard L., Texaco, Ret. 1982 Nettles Jr., Marvin, Texaco, Ret. 1989 Nolan, Philip R., Texaco, Ret. 1990 Nuckolls, Louis C., Texaco, Ret. 1977 Obrecht, E. Darrell, Texaco, Ret. 1981 Odegaard, Merlin D., Texaco, Ret. 1979 Oliva, Alfonzo G., Texaco, Ret. 1988 Parker, Raymond E., Texaco, Ret. 1985 Pettey, Leonard D., Texaco, Ret. 1999 Petty, Ronald, Texaco, Ret. 1977 Phillips, Billy J., Texaco, Ret. 1983 Phillips, Donald B., Texaco, Ret. 1987 Pierson Jr., Elwood, Texaco, Ret. 1980 Pitre, Murville J., Texaco, Ret. 1990 Poincon, Paul J., Texaco, Ret. 1994 Pontiff, Wilfred J., Texaco, Ret. 1983 Redzilow, Alex J., Texaco, Ret. 1975 Rials, Floyd R., Texaco, Ret. 1984 Ribera Jr., Leonard, Texaco, Ret. 1972 Ruidisch, Louis E., Texaco, Ret. 1978 Schaubhut, Eldridge D., Texaco, Ret.

Schrag, Gary G., Texaco, Ret. 1999 Schuyler, Robert J., Texaco, Ret. 1994 Scott, William C., Texaco, Ret. 1994 Shiels, Charles F., Texaco, Ret. 1980 Smith, Melvin K., Texaco, Ret. 2002 Snyder, Frank V., Texaco, Ret. 1983 Snyder, Pearl H., Texaco, Ret. 1977 Southerland, James H., Texaco, Ret. 1982

Stewart, Arvid L., Texaco, Ret. 1997 Taylor, Florence M., Texaco, Ret. 1996 Thomas, Ellwood L., Texaco, Ret. 1979 Whitacre, Dale P., Texaco, Ret. 1980 Widemshek, Louis, Texaco, Ret. 1982 Wittman, Lawrence J., Texaco, Ret.

Woodley, Billy E., Texaco, Ret. 1993 Zerinvari, Agnes J., Texaco, Ret. 1987

Adams, Leon F., Unocal, Ret. 1992 Ahrens, Helen, Unocal, Ret. 1976 Albarian, Leon G., Unocal, Ret. 1992 Albright, John W., Unocal, Ret. 1962 Bachman, Eldon N., Unocal, Ret. 1983 Benedetto, Alton F., Unocal, Ret. 1973 Benson, Robert M., Unocal, Ret. 1979 Bigby, Marvin N., Unocal, Ret. 1992 Blair, Charles E., Unocal, Ret. 1981 Bone, Kenneth Vaughn, Unocal, Ret. 1987

Borman, George W., Unocal, Ret. 1984 Brown, Robert B., Unocal, Ret. 1995 Cartnal, Robert E., Unocal, Ret. 1982 Clark, Richard S., Unocal, Ret. 1977 Corsiglia, Charles C., Unocal, Ret. 1985 Cravens, Paul E., Unocal, Ret. 1981 Daudt, Eugene R., Unocal, Ret. 1980 Deberry, Margaret W., Unocal, Ret. 1986 Deschutter, John R., Unocal, Ret. 1987 English, Freddie, Unocal, Ret. 1997 Garcia, Phyllis M., Unocal, Ret. 1983 Gillette, Florence M., Unocal, Ret. 1970 Hackett, Daniel A., Unocal, Ret. 1992 Hager, John H., Unocal, Ret. 1988 Hall, Kenneth D., Unocal, Ret. 1997 Harper Jr., Roy R., Unocal, Ret. 1983 Hicklin, John A., Unocal, Ret. 1977 Hill, Eddie, Unocal, Ret. 1992 Hollimon, James S., Unocal, Ret. 1994 Holmander, Eric J., Unocal, Ret. 1987 Howell, Emmett C., Unocal, Ret. 1980 Hughes, Florence D., Unocal, Ret. 1978 Hylton, Edgar F., Unocal, Ret. 1982 Jensen, Norman F., Unocal, Ret. 1986 Jezek, Robert L., Unocal, Ret. 1997 Kanno, Sumie S., Unocal, Ret. 1986 Kirkland, Ambrous R., Unocal, Ret. 1990 Koehn, Shirley M., Unocal, Ret. 1985 Lanouette, Philippe, Unocal, Ret. 1986 Laurie, James A., Unocal, Ret. 1992 Leblanc, Harold A., Unocal, Ret. 1989 Lefstead Jr., Lawrence I., Unocal, Ret.

Longfellow, Clayton G., Unocal, Ret. 1981

Martinez, Sam, Unocal, Ret. 1987 Masters, Alton D., Unocal, Ret. 1992 Moore, Ivan K., Unocal, Ret. 1977 Morrall, Harold E., Unocal, Ret. 1977

Due to space constraints, the remainder of the April 2009 – June 2009 In Memoriam will not appear in this issue of Encore. The web edition of the Quarter 4 2009 Encore contains the entire list of names. Alternatively, you can view the April 2009, May 2009, and June 2009 in Memoriam on the CRA website.

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