CRA MARIN CHAPTER NEWS

Chevron Retirees Association
P. O. Box 6477
San Rafael, CA 94903-0467
Web Site: marincra.com

October 2026

PRESIDENT'S MESSAGE

It's September already. Where did the summer go? Well as I write this, the summer heat hasn't left us, it should get to about 100F later today.

It was great seeing many of you at our August 12th lunch. We had a couple of curve balls that we needed to deal with (we were in the back/side room, and there was a bit of a menu snafu).
But many thanks for hanging in there. I think it turned out just fine.

Our speaker was Jason Badarama, the Chief Information Security Officer at the County of Marin. He was very generous with his time and gave an extremely interesting and useful talk regarding cyber security. He covered a wide range of issues on the topic including threats, concerns and trends on both the corporate and governmental level and also on the individual level.

Several of his comments that struck me were the magnitude of elder fraud; over 200,000 reported complaints worth over $7 Billion in 2025 alone. And, as Jason shared, the numbers are likely much larger due to people's reluctance to share embarrassing news like this. He also shared that the FBI is very unlikely to get involved unless the fraud is $1 million or more - ugh!

Jason also shared a number of good tips for reducing our vulnerability to cybersecurity hacks including the use of pass keys and multi factor verification. He also strongly recommended avoiding the use of airport and hotel Wi-Fi for reviewing sensitive information, especially financial accounts - using your phone's cell services is considerably safer.

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MEETING NOTICE

Our November 11th luncheon will be at the McGinnis Club Restaurant on Smith Ranch Road in San Rafael starting at 11 am for the social hour. Our speaker will be Mauricio Molina, Chevron Manufacturing Planning/Projects Manager.
Lunch will be choice of (1) Slow-Cooked Pot Roast with Mashed Potatoes and Vegetables; or (2) Petrale Sole w/Lemon-Butter Sauce & Bay Shrimp, or (3) Chicken Piccata w/Garlic-Butter Sauce, Starch & Vegetable, or (4) Mushroom Risotto w/Sauteed Vegetables; all with Brownie Delight with Ice Cream & Chocolate Sauce, coffee, and iced tea. For Vegan, note request on reservation form. The cost will be $42 per person.

Marin CRA is encouraging on-line reservation for luncheons, so in addition to the usual printed form here in the newsletter, you will be able to sign up on-line in 2 ways:

1. You may receive (or already received) a separate email with the on-line reservation form
2. Or you can find the same form on our website www.marincra.com in the Event Sign-Up tab.
3. Instructions for completing the form are shown on the website under More> Event Sign-up Instructions.

Regardless, fill out and submit the form. You can pay by credit card (via Pay Pal) or send us a check.

For those without e-mail who receive their newsletter by USPS, use the form included with the newsletter, which can then be printed and mailed with your check just as in the past.

Please return the reservation form with payment by October 31st. Late responses may not be able to get their preferred entrée. To request cancellation with refund after that date or to inquire about space availa-

Disclaimer: This newsletter is published by Marin Chapter of Chevron Retirees Association, which is not a subsidiary of Chevron Corporation but an independent organization of retired employees of Chevron or its predecessor companies.

His presentation is on the website marincra.com>more>lunch reference and archives.

I'm excited that our next speaker (November 11th) will be Mauricio Molina - Chevron's Planning and Projects Manager who still resides here in the Bay Area. I've heard him speak before and he is extremely knowledgeable and a very effective speaker.

The Marin CRA Board remains committed to having speakers that inform our membership about a variety of topics of interest. We are always receptive to suggestions for new speakers and for ways to make our lunches (and more broadly the Association itself) more valuable to our members.

Please feel free to approach me, or any of our Board of Directors at our luncheons or drop me a note at Jeffhartwig1@gmail.com with any questions, concerns or comments.

Jeff Hartwig, President

CHEVRON ADVOCACY NETWORK

Join the Chevron Advocacy Network! The Chevron Advocacy Network (CAN) leverages the power of our collective voices and experiences in support of smart energy policies. It empowers members to speak up about the fundamental benefits of oil and natural gas in their communities and on social media to inform public opinion and positively impact policy. Through the CAN website, members have access to resources and fact-based information that can be shared with family, friends and decision makers. It provides members with information about their government representatives, including photos, bios, and contact information. When a key issue arises at the county, state or federal level, members will be alerted about the actions they can take to make a difference.

Joining CAN is a great way for Chevron retirees to stay connected with Chevron and the challenges it is facing in today's world -- and enables all of us to provide meaningful support to Chevron in addressing these challenges. Registration for CAN is free. You can even register on the go -- simply text CAN to 64122.

NOVEMBER SPEAKER

As a reminder, the Marin CRA has one Chevron speaker per year. This is based on feedback from our members. This year, especially given the significant relocation of Chevron personnel to Texas, we are extremely fortunate to have Mauricio Molina join us for lunch on Wednesday November 11th.

Mauricio is very well versed in many of the large capital projects undertaken at our Richmond, El Segundo and Salt Lake refineries, including those associated with lower carbon fuels and climate change initiatives. He is also highly knowledgeable of the regulatory, political and community challenges these facilities face .

There will be ample time for Q&A. Please send any questions you may currently have for Mauricio to jeffhartwig1@gmail.com so they can get to him in advance (in case there is any research he may want to do before our lunch).

Mauricio also happens to be a very articulate and entertaining speaker - don't miss it.

LIFETIME DUES OPTION

The Marin Chapter of CRA is now offering a new dues option. For $120 you can have a lifetime membership ($160 for print), free of any future dues payments. If you have previously prepaid multi-year dues, they will be credited against the lifetime amount. The plan includes $50 lifetime dues for spouses. If interested, contact Brad McCullough at bjcc2mcc@comcast.net or (925) 348-6707 to determine any credit you might be able to take.

2026 CALENDAR OF EVENTS

November 11—Luncheon meeting, Club at McInnes Park
December 14—Board meeting, La Toscana

RECRUITING INCENTIVE

If you bring a prospective new Chapter member to one of our luncheons, both you and the prospective new member will get the lunch free.

LUNCHEON INFORMATION

Date: Wednesday, November 11th, 2026

Place: The Club Restaurant at McInnis Park, San Rafael

Time:
- 11:00 AM No-host bar and fellowship
- 12:00 PM Luncheon
- 12:45 PM Program
- 2:00 PM Adjourn

Our speaker: Mauricio Molina, Chevron Manufacturing Planning/Projects Manager

Luncheon: Lunch will be choice of (1) Slow-Cooked Pot Roast with Mashed Potatoes and Vegetables; or (2) Petrale Sole w/Lemon-Butter Sauce & Bay Shrimp, or (3) Chicken Piccata w/Garlic-Butter Sauce, Starch & Vegetable, or (4) Mushroom Risotto w/Sauteed Vegetables; all with Brownie Delight with Ice Cream & Chocolate Sauce, coffee, and iced tea. (Anyone who needs a vegan meal may write a note on this sheet. We can accommodate you.)

Cost: **$42 per person**

Please return the reservation form with payment by October 31st. Late responses may not be able to get their preferred entrée. To request cancellation with refund after that date or to inquire about space available, telephone Brad McCullough at 925-348-6707 or Mike Elgie at 415-939-5601.

Luncheon Reservation for November 11th

	Name	*Pot Roast*	*Sole*	*Chicken*	*Risotto*
Member:					
Spouse or Guest:					

E-mail address: (unless you have already given it to us)_____

Luncheon Cost: $42 per person

Luncheon: _____ Reservations at $42 Total $_____

Make your check payable to Chevron Retirees Association.

Mail to: Chevron Retirees Association
Box 6477
San Rafael, CA 94903-0467.

Members without Internet access: Check this line if you would like a printed copy of *Encore* brought to the luncheon for you. (Funds not available for mailing.) _____

Members needing a ride to luncheon: Call Brad McCullough at 925-348-6707 and we will try to arrange transportation.

ATTENDANCE AT THE AUGUST 2026 LUNCHEON MEETING

Jason Balderama
Kirk Beales
Don Beers
Ignatius Chan
Michael Elgie
Phil Fisher
Sandra Guldman
Tom Guldman
Jeff Hartwig
Alice He
Bruce Hope
Mary Beth Hyder
Harbo Jensen
Tyna Jensen
Desmond King

Russ Krug
Toby Marion
Brad McCullough
Sharon Modrick
Tim Montgomery
Rich Moore
Tim Mossteller
Gary Price
Robert Rettig
Vic Revenko
Ron Schafer
Bruce Stangeland
Dick Sullivan
Heidi Wilbert
Russ Wilbert

HIKING GROUP

CRA Hiking Group welcomes the Marin Chapter members! We usually lead three hikes per month from Easy to Difficult so there's something for every interest. We have an Urban/Stairs hike every other month in San Francisco, generally 4-6 miles and always include some special interest like the Big Art Loop, decorated staircases, views. The alternate months we hit the stairs in the East Bay Hills (Berkeley/Oakland/Kensington). The Difficult hike moves around the area - Mt Tam, Las Trampas, Mission Peak, Pinnacles, Pt. Reyes. Contact us through craco-coevents@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

USEFUL INTERNET LINKS

IF YOU ARE INTERESTED IN GETTING THE MONTHLY CHEVRON NEWSLETTER, YOU CAN SIGN UP HERE:
https://www.chevron.com/newsroom/subscribe

THE CHEVRON RETIREES WEBSITE HAS BEEN UPDATED WITH A NEW FORMAT—SEE IT HERE:
https://www.chevronretirees.org/

OTHER LINKS ARE SHOWN ON THE LAST PAGE OF THIS NEWSLETTER

Humor Section from Tidbits– "English oddities…."

English is moderately difficult to learn: its grammar is simple, but spelling, pronunciation, irregular verbs, and phrasal verbs make it challenging. It is often called a "Frankenstein" language — a patchwork of words and rules borrowed from French, Latin, German, and more — which creates many quirks that even native speakers can find puzzling.

JAIL and PRISON are synonyms. But JAILER and PRISONER are antonyms.

When you transport something by car, it's called a SHIPMENT. But when you transport something by ship, it's called CARGO.

When's a door not a door?
When it's ajar.

Words like KNEE, GNOME, LAMB, and DEBT carry letters that are never pronounced, remnants of older spellings.

English is the only language where you drive in PARKWAYS and park in DRIVEWAYS. It's also the only language where you recite in a play and play in a recital.

Is there a word that uses all the vowels including y? UNQUESTIONABLY

Some words have dual meanings: CLEAVE can mean to stick together or to split apart; DUST can mean to remove dust or to apply dust.

There is only one common word in English that has five vowels in a row: QUEUEING.

"One thousand" contains the letter A, but none of the words from one to nine hundred ninety-nine has an A.

"Ough" can be pronounced in eight different ways. The following sentence contains them all: "A rough-coated, dough-faced ploughman strode through the streets of Scarborough, coughing and hiccoughing thoughtfully.

I AM is reportedly the shortest sentence in English. Could I DO be the longest?

SMILES is the longest word in English — the first and last letters are a mile apart

The past, the present and the future walk into a bar…
It was tense.

LINKS

CRA Marin Chapter: www.marincra.com
Chevron Retirees: www.chevronretirees.org.
Chevron: www.chevron.com.
Texaco: www.texaco.com.
Caltex: www.caltex.com.
Chevron Advocacy Network: www.chevronadvocacynetwork.com/
Chevron Humankind: https://chevron.yourcause.com
MetLife Long Term Care: http://www.metlife.com.
ChevRec Benefit Hub https://chevrec.benefithub.com/
The company store: http://www.chevronstore.com.
Benefits Connection website: http://hr2.chevron.com/retiree.
CVX and other Chevron publications: http://www.chevron.com/news/publications.
Gulf retirees may be interested in checking out the web page on Gulf history: www.gulfhistory.org.
Learn about the Company's historical milestones: www.chevron.com/history.
UnitedHealthcare: http://www.uhc.com.
BlueCross BlueShield: http://bcbs.com.
Medicare: http://www.medicare.gov.
Energy issues: www.willyoujoinus.com.

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