

# CRA MARIN CHAPTER NEWS



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

**October 2018**

## MEETING NOTICE

The next luncheon meeting, on Wednesday, November 14th, will be held at The Club Restaurant at McInnis Park, 350 Smith Ranch Road, San Rafael. Our speaker will be Larry Rosenberger of Fair Isaac here in Marin. Lunch will be choice of (1) Chicken Parmesan w/Mozzarella, Panko-Crusted & Marinara sauce; or (2) Pork Scaloppini (Boneless Cutlet) w/Mushroom Sauce, Starch and Vegetable; or (3) Grilled Salmon with Mango Papaya Salsa, Starch and Vegetables; all with Brownie Delight w/Ice Cream & Chocolate Sauce, coffee, and iced tea. The cost will be \$30 per person. *If you are receiving this newsletter by e-mail, we suggest that you immediately print the luncheon reservation page so that you won't forget it.*

## PRESIDENT'S MESSAGE

We have had an excellent year of speakers and attendance at luncheons. Beginning in February, Joe Geagea from Chevron was our guest speaker who always gives a rousing talk. I hope you didn't miss it. Joe was followed in May with Herb Heller, an Auschwitz survivor who gave a moving account about his experiences in the camp. In August, Tom Stienstra, the nationally known outdoorsman, writer and photographer who writes a regular column for the San Francisco Chronicle talked about his adventures and spoke highly of Chevron's environmental work on the Gulf Coast to prevent wave and surge damage. (You may not have heard about Chevron's work since it tends to be localized in that area.) Our next speaker on November 14 will be Larry Rosenberger, from Fair Isaac in Marin, who will talk about running a successful business in Marin, FIOC score, management style and other items of his business. We are pleased to have someone from our local business community speak to us and I hope you will all attend our last meeting of the year. (When you send in your reservation, you might include your 2019 dues and indicate your payment on the reservation sheet so you don't forget in the hubbub of year-end activities).

We also welcome any suggestions for speakers (or a group activity), so please let me know if you have any recommendations. We want to continue providing top speakers for you.

At our last Board meeting, Harbo Jensen suggested wording for our "Mission Statement" and I think it really does reflect what CRA is trying to achieve. It has two components:

1. Foster the connection of former employees with each other
2. Foster the connection between former employees and Chevron.

I think that this really sums up what we are trying to do and believe we should adopt it. It is simple and easy to remember.

Regarding our Board, Pat Hines advised us that she is stepping down from her position on the Board for arranging luncheon details, setting menus, getting everyone's name tags in order, greeting everyone at the door and many other tasks that go with the job. These functions will be handled by Board members temporarily. Many thanks to Pat for all the time and effort she has put into the organization and luncheon details!

Also, Paul Premo has stepped down from his position as Treasurer and we thank him for all the work he has contributed over the years (keeping us solvent, in good standing with CRA National and with the tax authorities). Brad McCullough has taken over from Paul and I'm sure he will continue to keep the books "in order" for us.

Once again, I want to remind you to join the Chevron Advocacy Network if you haven't already joined so

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you can receive information about Chevron, the oil industry and pending legislation. You are under no obligation to do anything but its newsletter does give you background to discuss oil industry issues with your family, friends, neighbors and co-workers (if you are still employed). It's easy to register—just go to the website.

Also, I want to remind you to volunteer for an organization as your time and efforts can be rewarded through Chevron's programs. You may recall that Tom Hecht and Elaine Yamaguchi EACH received a \$5,000 award for their respective organizations due to the work that each of them contributed. You too have that opportunity to raise money for your organization.

At the last meeting I mentioned that the CRA benefits include programs for hearing (Hear in America) and for safeguarding your identity (IDT Safeguard). These two programs' flyers are shown at the end of this newsletter. Of course there are other similar programs offered by health plans, AAA, and AARP, and we suggest you check them all out if you are interested in participating.

Here is the website for IDT Safeguard:

<https://hubidt13.secureenrollment.com/Step1.aspx>

The phone number to sign up for the hearing program is shown on their sheets, below.

I hope to see all of you at our November meeting, and thank you for your support throughout the year.

*Ron Schafer, President*

## **2019 MEMBERSHIP**

It's October - time to renew your membership for 2019. The Membership Chairman, Brad McCullough, will be sending out notices to everyone indicating your amount due, the form to fill out, where to send it, etc. For those of you getting your newsletter by email, he will email this notice from [marincramembership@gmail.com](mailto:marincramembership@gmail.com) (please add this to your list of valid email addresses so the email doesn't end up in your spam folder). For those of you getting your newsletter by US Mail, you will get the notice from Brad by US Mail.

## **International Tribunal Rules for Chevron in Ecuador Case**

**Sep 7, 2018** – An international tribunal administered by the Permanent Court of Arbitration in The Hague has issued an award in favor of Chevron (NYSE: CVX) and its indirect subsidiary, Texaco Petroleum Company (TexPet), finding that the Republic of Ecuador violated its obligations under international treaties, investment agreements and international law. The tribunal unanimously held that a \$9.5 billion judgment rendered against Chevron in Lago Agrio, Ecuador, in 2011 was procured through fraud, bribery and corruption and was based on claims that had been already settled and released by the Republic of Ecuador years earlier. The tribunal concluded that the fraudulent Ecuadorian judgment “violates international public policy” and “should not be recognized or enforced by the courts of other States.” As a matter of international law, this award confirms Chevron is not obliged to comply with the Ecuadorian judgment.

The tribunal held that Ecuador breached its obligations under a 1995 settlement agreement releasing TexPet and its affiliates from public environmental claims—the same claims on which the \$9.5 billion Ecuadorian judgment is exclusively based. The tribunal found “TexPet spent approximately \$40 million in environmental remediation and community development under the 1995 Settlement Agreement” carried out by a “well-known engineering firm specializing in environmental remediation” and that Ecuador in 1998 executed a final release agreement “certifying that TexPet had performed all of its obligations under the 1995 Settlement Agreement.” The tribunal found “no cogent evidence” supporting Ecuador's claim that TexPet failed to comply with the terms of the remediation plan approved by Ecuador. To the contrary, the award recites the sworn testimony of Ecuadorian officials that TexPet's “technical work and environmental work was done well,” while Ecuador's national oil company “during more than three decades, had done absolutely nothing” to address its own environmental remediation obligations in the area, even though Ecuador and its national oil company received 97.3% of the oil production revenues from the project. The award

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further recounts in detail the testimony of numerous former members of the plaintiffs' environmental team and scientific experts who admitted under oath that they found no evidence to support the plaintiffs' environmental claims against Chevron and TexPet.

"An esteemed international tribunal, including an arbitrator appointed by Ecuador, has unanimously confirmed that, following completion of an agreed environmental remediation program, Chevron was released by the Republic of Ecuador from the environmental claims that the fraudulent Ecuadorian judgment purports to address," said R. Hewitt Pate, Chevron vice president and general counsel. "Following years of litigation, including visits to the former area of operations by the tribunal, the tribunal found that Ecuador violated the final release agreement that had certified the successful completion of TexPet's remediation." The tribunal also reached the same conclusion as U.S. courts regarding the issue of judicial fraud. "The tribunal found extensive evidence of fraud and corruption by members of the Ecuadorian judiciary acting in collusion with American and Ecuadorian lawyers. This award is consistent with rulings by courts in the United States, Argentina, Brazil, Canada and Gibraltar confirming that the Ecuadorian judgment is unenforceable in any country that respects the rule of law," said Pate. "Indeed, the tribunal explicitly found that it would be contrary to international law for the courts of any other State to recognize or enforce the fraudulent Ecuadorian judgment."

In more than 500 pages, the tribunal's award details the evidence of the Lago Agrio plaintiffs' legal team's fraud and corruption in Ecuador, finding the evidence to be "overwhelming." The tribunal concluded: "Short of a signed confession by the miscreants . . . the evidence establishing 'ghostwriting' in this arbitration 'must be the most thorough documentary, video, and testimonial proof of fraud ever put before an arbitral tribunal.'"

The tribunal found that Nicolas Zambrano, the Ecuadorian judge purported to have drafted the Lago Agrio judgment, did not in fact draft the judgment but rather, "in return for his promised reward, allowed certain of the Lago Agrio Plaintiffs' representatives [including attorneys Fajardo and Donziger], corruptly, to 'ghostwrite' at least material parts of the Lago Agrio Judgment." The tribunal described the conduct as "grossly improper by any moral, professional and legal standards." Finding that "judicial bribery must rank as one of the more serious cases of corruption, striking directly at the rule of law, access to justice and

## ATTENDANCE AT THE AUGUST 2018 LUNCHEON

Kirk Beales	Bill Heidl	Victor Kurkov	Chuck Oldenburg	Bruce Stein
Don Beers	Pat Hines	Bob Leedy	Gary Price	Tom Stienstra &
Stu Brown	Terry Hines	Judy Leedy	Art Ravitz	guest
Nick Clark	Jay Hubert	Henri Lese	Pat Ravitz	Peter Stonebraker
Sue Clark	Michael Hughes	Jeanne Lese	Bob Rettig	Jackie Stonebraker
Cliff Detz	Violet Hughes	David Lesnini	Victor Revenko	Dick Sullivan
Carol Elgie	Harbo Jensen	Jim McGeehan	Ron Schafer	Jim Tighe
Mike Elgie	Dave Johnson	Richard Moore	Norm Schoenstein	
Roy Enos	Patty Jones	Tim Mossteller	Bill Schultz	
Bruno Franchetti	Wayne Jones	Bernie Mulaskey	Ginny Schultz	
Lew Gibbs	Bob King	Alphonso Nelson	John Shook	
Sandy Guldman	John King	Christina Oldenburg	Bruce Stangeland	
Tom Guldman	Harris Kluksdahl		Susan Stangeland	

## NOVEMBER LUNCHEON SPEAKER

.The guest speaker at our November 14 lunch will be Larry Rosenberger, former CEO of Fair Isaac Corporation. Larry has been with FICO most of his career and has seen the company grow from a small group in Marin to a major player in the credit scoring business today. Since we all have a FICO score it should be interesting and fun to hear more about it and how it is used. Larry is an animated speaker and will definitely hold your attention. Not to be missed!

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public confidence in the legal system; and also, as regards the foreign enforcement of a corrupt judgment, at the law of nations," the tribunal held Ecuador responsible for denying justice to Chevron. The tribunal also found that the plaintiffs' legal team had inappropriate secret meetings with several judges who presided over the litigation, blackmailed one of the presiding judges, bribed the supposedly independent court-appointed environmental expert Richard Stalin Cabrera, ghostwrote the Cabrera report on which the judgment relies for environmental findings, orchestrated collusive criminal proceedings against TexPet's lawyers, paid bribes to former judge Alberto Guerra to draft orders for Zambrano, and devised and implemented a "covert" and "nefarious" plan to ghostwrite the judgment which then Judge Zambrano issued under his name in exchange for a promised \$500,000 bribe payable from enforcement proceeds.

Comprised of three preeminent international arbitrators, the tribunal issued its award unanimously. The tribunal's award aims to "wipe out all the consequences" of Ecuador's internationally wrongful actions, and it grants Chevron several forms of relief. The tribunal orders Ecuador to take immediate steps to remedy its internationally wrongful conduct, including rendering the \$9.5 billion judgment unenforceable, precluding the Plaintiffs or any interested party from enforcing the judgment, and ensuring that Chevron has no liability or responsibility for the judgment. It also orders Ecuador to abstain from receiving any proceeds from the fraudulent judgment, and to promptly return any such proceeds that come into its possession. The award holds Ecuador liable for any cost or damage to Chevron should the judgment ever be enforced anywhere in the world. Finally, the tribunal orders Ecuador to compensate Chevron for any damages arising from the fraudulent judgment. The tribunal will address the extent of damages for which Ecuador must compensate Chevron in the next and final phase of the arbitration.

Pate concluded: "Ecuador's executive and judicial branch officials are now different from those involved in the events at issue in this award. Chevron takes no pleasure in any dispute with a sovereign nation. The company invites the government of Ecuador to repudiate the fraudulent scheme and make constructive efforts to meet its own long unfulfilled environmental obligations."

## Humor section – Memorable questions

Questions Asked in Banff National Park by American Tourists (Yes, they're ALL TRUE as heard at the information kiosks managed by Parks Canada staff!)

1. How do the elk know they're supposed to cross at the "Elk Crossing" signs?
  2. At what elevation does an elk become a moose?
  3. Tourist: "How do you pronounce 'Elk'?"  
Park Information Staff: "'Elk' "  
Tourist: "Oh".
  4. Are the bears with collars tame?
  5. Is there anywhere I can see the bears pose?
  6. Is it okay to keep an open bag of bacon on the picnic table, or should I store it in my tent?
  7. Where can I find Alpine Flamingos?
  8. I saw an animal on the way to Banff today - could you tell me what it was?
  9. Are there birds in Canada?
  11. Where does Alberta end and Canada begin?
  12. Do you have a map of the State of Jasper?
  13. Is this the part of Canada that speaks French, or is that Saskatchewan?
  14. If I go to B.C., do I have to go through Ontario?
  15. Which is the way to the Columbia Rice fields?
  16. How far is Banff from Canada?
  17. What's the best way to see Canada in a day?
  18. Do they search you at the B.C. border?
  19. When we enter B.C. do we have to convert our money to British pounds?
  20. Where can I buy a raccoon hat? ALL Canadians own one, don't they?
  21. Are there phones in Banff?
  22. So it's eight kilometers away... is that in miles?
  23. We're on the decibel system you know.
  24. Where can I get my husband really, REALLY, lost??
  25. Is that two kilometers by foot or by car?
  26. Don't you Canadians know anything?
  27. Where do you put the animals at night?
  28. Tourist: "How do you get your lakes so blue?"  
Park staff: "We take the water out in the winter and paint the bottom."  
Tourist: "Oh!"
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## WHO IS HEAR IN AMERICA?

We have been providing hearing care services to group members since 1995. Our goal is to help people who need hearing correction get the best value and follow-up care possible.

We provide more than just discounts; all of our operators have training in hearing science and hearing aids in order to help you better.



### Benefits of Early Treatment

In addition to improving quality of life, hearing aids can slow down the effects of your hearing loss. Hearing, like muscles, can deteriorate if it is not exercised.

### Use It Or Lose It!

The longer you wait, the more permanent damage may occur.

Call **1-800-286-6149** Now to Activate Your Free Benefits.

**Prevent problems for your whole family by having your hearing checked now.**

## TESTIMONIALS

"This is my second experience with Hear In America. The first one was so good with my first pair of hearing aids that when it was time for new aids I contacted you again. Although I was a bit hesitant to change providers I must say that I am happier than ever with my new hearing aids and my new provider who is knowledgeable and caring professional. This is in addition to the huge amount of money I saved on my hearing aids. The services you provide are the best and I would highly recommend you to anyone interested in purchasing hearing aids. Thank you."

- S.O., Retired Member

"I am so thankful I was sent a letter from you a few years back. Because of Hear In America I was able to get my hearing aids for a fantastic discount. How very wonderful our group added this incredible benefit that helps so much with this rough and expensive problem. I just wanted you to know how very much this means to me and my husband, and to thank you for your part in it. Again, thank you so much for all the great people who worked with me. God Bless You All. "

- S.L., Retired Teacher

## Chevron Retirees Association and Chevron Employees

### Family Hearing Benefits



Register for your family's free benefits!

**1-800-286-6149**

[www.hearinamerica.com](http://www.hearinamerica.com)



## Chevron Retirees Association and Chevron Employees

CRA continues to offer a hearing plan provided through Hear In America Hearing Plans. The Program is available to CRA members, (retirees, dependents, or survivors, and their extended families) and Chevron employees. When you contact HIA to register, Please make sure to mention promo code: Chevron.

Those who wish to use this plan will be referred to a provider who will give them an honest evaluation of their hearing needs at no charge. If hearing correction is needed, you or your extended family may purchase top-quality hearing aids at discounted prices. You will be pleasantly surprised with the discounts offered, as well as the warranties. Discounts are also available on hearing aid batteries.

Hearing loss develops slowly, and often goes unnoticed for years. Don't take the risk of undetected problems any longer. A hearing evaluation is recommended for all persons over fifty years of age.

## YOUR FREE BENEFITS

As a member of the Chevron Retirees Association, a Chevron Employee, or as an extended family member, you are entitled to the following benefits:

- **Free annual hearing screening**
- Referrals to qualified **local hearing centers**
- **Full line** of high-quality hearing aids available from **top manufacturers**, with prices up to **70% off** manufacturer's suggested prices
- **Three-year repair warranty** includes repair and loss & damage insurance included with new purchases at no additional charge
- **Three-year clean and check service** at no additional charge
- **Three years of batteries included with every hearing aid purchase**

## HOW THE PLAN WORKS

- (1) Call 1-800-286-6149 to register for your free benefit
- (2) Hear In America will refer you to a participating provider in your area
- (3) Make an appointment for your free hearing screening

## STUDIES SHOW

Untreated hearing loss contribute to:

- Anger and frustration
- Embarrassment
- Worry and anxiety
- Sadness and depression
- Social isolation
- Family and marital difficulties
- Less enjoyment of your daily life, work, or volunteer activities

In addition, people who suffer from untreated hearing loss report less physical well-being than those who use hearing aids.



Don't take the risk of undetected problems.

**GET YOUR HEARING CHECKED!**

**Call 1-800-286-6149**  
to register for your  
free screening!





Help Protect the 3rd Certainty in Life

Chevron Retirees Association and Chevron Employees

Brought to you by



# Identity Theft PROTECTION & RESOLUTION Services Overview



## YOUR ALLY IN IDENTITY THEFT & RESTORATION SERVICES

Businesses and consumers face a stark reality when it comes to data security. Data breaches abound, and identity theft is rampant. The battle to secure data and uphold privacy has only just begun. Since 2003, Cyber Scout has been leading the charge against data breaches and identity fraud caused by hackers, thieves, and even simple human error. We provide unique and unrivaled solutions that deliver valuable preventive education, proactive protection services, and swift and appropriate incident remediation for more than 17.5 million households and 770,000 businesses.

While Cyber Scout may not be a household name, we provide our services through more than 600 client partners which include 16 of the top 20 U.S. property & casualty insurance carriers, six of the top 10 Canadian insurers, major credit unions, banks, and numerous Fortune 500 companies.

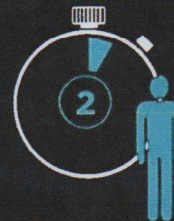
Our long-standing reputation, industry expertise and custom approach offers you a trusted ally!

Every day brings headlines of new threats to your identity:

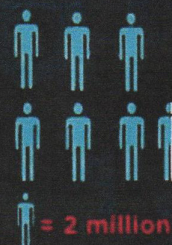
- A hospital loses sensitive patient data
- A company gets hacked for consumer payment card information
- Thieves steal mail, skim credit cards and rummage through trash for our personal information

EVERY 2 SECONDS, another American becomes **A VICTIM** of identity theft.

Identity theft is the **FASTEST GROWING CRIME** in the USA.



Identity theft affects about **13.1 MILLION** people **EVERY YEAR.**



Maximum **PROTECTION** for a **LIFETIME** of risk



## WHO'S AT RISK?

### HAVE YOU EVER?

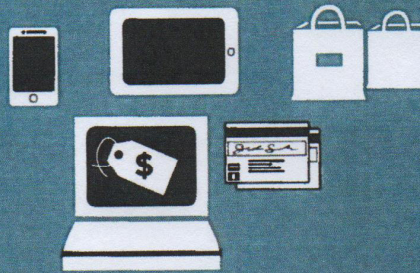
Used a credit, debit card or ATM?

Used digital communication?

Filed a tax return?

Purchased anything online?

Visited a doctor or hospital?



If you answered "yes" to any or all of the above questions, **you are at risk of becoming a victim of identity theft.**

## Features

- ✓ Monthly Credit Score Tracker
- ✓ Black Market Website/Cyber Surveillance Monitoring
- ✓ Credit Card Monitoring
- ✓ Court Records Monitoring
- ✓ Medical/Insurance ID Theft
- ✓ Checking & Savings Account Monitoring
- ✓ Address Change Verification Monitoring
- ✓ Credit Bureau Monitoring
- ✓ Social Security Number Trace Monitoring
- ✓ Live Member Support 24/7/365
- ✓ Drivers License Number Monitoring
- ✓ Credit Inquiry Activity Monitoring
- ✓ Pre Existing ID Theft Covered
- ✓ Tax ID Theft
- ✓ Utility Identity ID Theft
- ✓ Governments Benefits ID Theft
- ✓ Employment ID Theft
- ✓ Criminal ID Theft
- ✓ Mortgage ID Theft
- ✓ Debt Tagging
- ✓ Unlimited White Glove Concierge Restoration
- ✓ \$2,000,000 Service Guarantee

A SIMPLE MISTAKE  
CAN HAVE GREAT  
CONSEQUENCES.

WE'LL MAKE LIFE  
WHOLE AGAIN.



ARREST WARRANT ISSUED  
FOR AUTO THEFT

BANK ACCOUNTS  
DRAINED IN A  
PHISHING SCAM

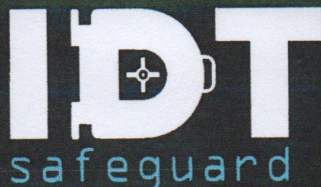
COLLECTION NOTICE  
DELIVERED TO CHILD

IDENTITY FRAUD CLAIMS A NEW  
VICTIM EVERY TWO SECONDS

## RESOLUTION SERVICES

IDT Safeguard services don't stop at monitoring. If identity theft does occur, Cyber Scout's experienced fraud specialists are on call 24/7 to help you understand what's happening with your credit reports or email alerts. They will respond quickly to minimize any damage and will restore your identity back to pre-theft status.

*White Glove Concierge restoration services that achieve 99% customer satisfaction!*



**\$8.95 Individual**  
**\$17.95 Family\***

\*Family includes up to 4 dependents over age 18. All dependent minors have full restoration services included.



## LUNCHEON INFORMATION

Date: Wednesday, November 14th, 2018  
 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: Larry Rosenberger, Fair Isaac

Luncheon: Choice of 1) Chicken Parmesan w/Mozzarella, Panko-Crusted & Marinara sauce; or (2) Pork Scaloppini (Boneless Cutlet) w/Mushroom Sauce, Starch and Vegetable; or (3) Grilled Salmon with Mango Papaya Salsa, Starch and Vegetables; all with Brownie Delight w/Ice Cream & Chocolate Sauce, coffee, and iced tea. **(Anyone who needs a vegetarian meal may write a note on this sheet. We can accommodate you.)**

Cost: \$30 per person

Please return the reservation form with payment by November 1st. To request cancellation with refund after that date or to inquire about space available, telephone Bill Schultz at 415-883-5488, Mike Elgie at 415-939-5601, or Pat Hines at 415-720-6063.

### Luncheon Reservation November 14th and Annual Dues Renewal

	<i>Name</i>	<i>Chicken Parmesan</i>	<i>Pork Scaloppini</i>	<i>Salmon</i>
Member:				
Spouse or Guest				

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

Luncheon Cost: \$30 per person (increased due to restaurant increase)

Luncheon: \_\_\_\_\_ Reservations at \$30 \$ \_\_\_\_\_

**PLEASE NOTE: Use the next lines only if you have not yet paid 2018 dues.**

2018 Dues for Retiree or Surviving Spouse, newsletter mailed first class, \$16 \_\_\_\_\_

**OR** 2018 Dues for Retiree or Surviving Spouse, newsletter e-mailed, \$12 \_\_\_\_\_

2018 Dues for Spouse of Member (optional), \$5 \_\_\_\_\_

**Total** \$ \_\_\_\_\_

**NOTE: IF PAYING DUES FOR 2019, MARK THAT ABOVE & ON YOUR CHECK**

**Make your check payable to Chevron Retirees Association.**

**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 Ron Schafer at 415-388-1590 or Bill Schultz at 415-883-5488 and we will try to arrange transportation.

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

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## LINKS

CRA Marin Chapter: [www.marincra.com](http://www.marincra.com)

Chevron Retirees: [www.chevronretirees.org](http://www.chevronretirees.org).

Chevron: [www.chevron.com](http://www.chevron.com).

Texaco: [www.texaco.com](http://www.texaco.com).

Caltex: [www.caltex.com](http://www.caltex.com).

Chevron Advocacy Network: [www.chevronadvocacynetwork.com/](http://www.chevronadvocacynetwork.com/)

Chevron Humankind: <https://chevron.yourcause.org>

MetLife Long Term Care: <http://www.metlife.com>.

For recreation activities for Bay Area retirees: <http://chevrec.chevron.com>.

For Discounts & Deals: <http://chevrec.chevron.com/deals/default.asp>.

The company store: <http://www.chevronstore.com>.

Benefits Connection website: <http://hr2.chevron.com>.

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.gulphistory.org](http://www.gulphistory.org).

Learn about the Company's historical milestones: [www.chevron.com/history](http://www.chevron.com/history).

UnitedHealthcare: <http://www.uhc.com>.

BlueCross BlueShield: <http://bcbs.com>.

Medicare: <http://www.medicare.gov>.

Energy issues: [www.willyoujoinus.com](http://www.willyoujoinus.com).

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