



# The Report

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Contra Costa Chapter, Chevron Retirees Association

- This newsletter is published by the Chevron Retirees Association, Contra Costa Chapter. The Chevron Retirees Association is not a subsidiary of Chevron Corporation but an independent organization of retired employees of Chevron or its predecessor companies.
- Web Site: [www.chevronretireescontracosta.org](http://www.chevronretireescontracosta.org)

**CHEVRON GRADUATES 56TH ANNUAL HOLIDAY GATHERING IS GOING VIRTUAL ON DECEMBER 4TH!!**

**Please Save the Date and Register Now!!**

We will gather by Zoom on Friday, December 4th for **social time starting at 12:30pm**, remarks and holiday greetings by the **Chairman & CEO at 1pm** with the opportunity for Q&A, plus some fun surprises! If you have questions for the Chairman, you can include them in your registration now, or ask them at the event.

**Please register NOW** (before you forget).

**Register** by clicking on this link:

<https://us02web.zoom.us/meeting/register/tZAKcu2urjMiHdeYgvH04rAY2ORL-3WECF-XA>

**Or** register by emailing John Dewes at [john.dewes@alumni.nd.edu](mailto:john.dewes@alumni.nd.edu) Please put "Graduates" in the title of your email, and include your name, confirm the email address you want us to use to contact you, and add the function from which you retired and any questions for the Chairman.

When you register, you will receive a confirmation right away, and then you will receive **more information on the event and the Zoom link before Thanksgiving.**

Any questions, please let me know, and we hope to see you in December!

Kathy Henschel  
Chair, Chevron Graduates Committee



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## MARK YOUR CALENDARS

### Graduate Luncheon:

December 4, 2020

### CRA Contra Costa Chapter Luncheons:

February 22, 2021

June 21, 2021

September 20, 2021



## MESSAGE FROM THE PRESIDENT

The election is over (except for challenges), the fires look to be done (knock on wood), and there appears to be a viable vaccine for COVID. As I've heard mentioned many times, 2020 will be a memorable year. Now that Winter has arrived (it's been in the low 30's in the morning lately at my house) it's time to turn our attention to the holidays and the new year - and all the good tidings and sharing love with one another that the season brings. If anyone needs assistance or just wants to talk with someone, please send a note to [CoCoCRAevents@gmail.com](mailto:CoCoCRAevents@gmail.com) or give me a call at (925) 348-6707.

We had a great talk and Q&A with Dr. Huma Abbasi in September. We had a lot of people from other chapters attending because it was through Zoom. We had over 130 register for the meeting with 80 of those being Contra Costa Chapter members. Our next Zoom meeting won't be until the new year, but the Chevron Graduates Committee will be having their December 4th meeting through Zoom, please plan to attend. The East Bay Chapter is also having their December 2nd meeting through Zoom and has invited others to attend. More information on both of these are included in this newsletter.

Please give us your email address!! As more chapters start using Zoom for their meetings & speakers, we get the information and pass it along. Most of the time, though, it does not mesh with the timing of our newsletters and so only those members for which we have an email address get the notification. Also, we spend a lot of money each quarter to copy and mail the newsletters to those for which we don't have emails. Please send us your email addresses so that we can be more efficient with your membership. We are also looking more closely at who stays on our distribution lists – please don't lose contact with us because we don't have your email address or you don't pay your annual dues.

There is more information being added to the National CRA website all the time. There are publications like Encore and Tidbits, there are explanations of how some of the retiree benefits work, there are contact numbers, there are links to Chevron announcements, there are specific benefits for Chevron Retirees – lots of great information at your fingertips. I recommend you peruse the website at <http://www.chevronretirees.org/>.

Have you been to our chapter website recently? Scholarship winners, Compassion section, Volunteering Opportunities, Links to lots of great information. Have a look – <http://www.chevronretireescontracosta.org/default.html>

Our Chapter's scholarship program is going strong having just passed \$100,000 since its inception. Thanks to all of you who donate – you are the reason that our program is so successful and the students that receive the scholarships are so deserving and grateful. There are a few changes to the program for 2021 – please read the article for more information.

We currently have 10 board members that arrange for everything that the chapter does. They are an incredible group that works well together, understands their role and fulfills it faithfully, and have a lot of fun doing it – after all they are Chevron retirees. Thanks to all of them that make everything happen! We can always use interested, engaged, and friendly people. Please contact me if you might be interested in joining us on the board – no pressure.

Brad McCullough President  
President, Contra Costa Chapter, Chevron Retirees Association

## SCHOLARSHIP PROGRAM CHANGES

Since 2007 I have been the Scholarship Program Director and our chapter has awarded 67 scholarships, totaling \$102,250.00 since the inception of the program in 2005. I want to thank all the members who have supported this program. Recently Scholarship America, who administered the program, has reorganized and they will no longer be involved in helping us with the selections. Because of this, the Board has decided to form a Scholarship Committee to administer our program and develop an application. The Committee will be headed by Brad McCullough and the members are Joanne Clum, Tricia King, Adrian D'Souza and myself.

The Committee will be developing the selection criteria, which will probably be like past criteria. You will want to watch our newsletters and website for a new scholarship application and updates. We anticipate that the awards will be based on academic merit and ability, as well as extra-curricular activities. We suggest that you encourage your children, grandchildren, or great-grandchildren to apply for one of the scholarships once the new process is announced.

Requirements for eligibility remain the same at this time: Students may apply each year they are eligible, but those who have previously been awarded a scholarship by our organization are not eligible to reapply. The criteria for eligibility are:

- Be a child, grandchild or great grandchild of a dues paying member of the chapter.
- Be age 25 and under.
- Be enrolled, or plan to be enrolled, in the coming school year in a full-time undergraduate course of study at an accredited two or four-year college or university.

**At this time, the applications deadline for academic year 2021-2022 will probably be May 2, 2021 but that could be adjusted. Please watch our newsletters and website to see if the date changes and for process changes.** The Chapter application will be available on the website once it is developed, which we anticipate will be in the new year.

Again, I want to thank you all for your support. It has been my pleasure to be involved with our scholarship program and I am proud of all the successful recipients that have been chosen, as well as the support our members have shown with your donations.

Helen Romain

## WE'D LIKE TO EXTEND A WARM WELCOME TO THE NEW MEMBERS WHO JOINED IN 2020

Judy Andrews  
Janet Auer  
Annette Bernat  
Vincent Borov  
Denise Canepa  
Kathy Carnevale  
Meily Chan  
Ed Clayton  
Paul Connell  
Sheree Drummond  
Jane Durkin  
Gayle Ewy  
Alexis Harris

Doug Hughes  
Keith James  
Tricia King  
Eileen Kuzmicky  
Kelly Lapum  
Michael Luken  
John MacDonald  
Eric Mayo  
Lisa McConnell  
Michael Metcalf  
Mike Metzger  
Jayne Moeller  
Farrell Nicholes

Joan Nolan  
Jeanette Ourada  
Ryan Saiki  
Noemi Shaffer  
Dahlia Soon-Fung  
Daniel Symmank  
Laura Thompson  
Debbie Tracy  
Nanette Whitson  
Edmond Wilson  
Yvonne Wolf  
Steve Woodhead

## MEMBER'S NEWS

*(Please note we receive Member News items once or twice a year but we have four newsletters so we try to space them out.)*

**Mike Metcalf** - This phase of life has provided opportunities to reflect on my life, which has yielded two recently released books. *Inklings: John Wilkins Carter* and the *Carter's Ink Company* is about my great grandfather and the ink company that he founded. Carter's inks and their products (like Marks-A-Lot and Hi-Liter) were widely used by many of us in former years. It's an exhaustive history of an old New England family and their enterprises. Lots of interesting history. The second book, by me and my wife Sharon, chronicles our first year of marriage—1979-80. It's called *What's Luck Got To Do With It? Adventures at Sea on Mystic Isle*. For those who enjoy sailing yarns, this is a good read. Both books are available on Amazon and Barnes & Noble, and through local bookstores. Both were lots of fun to write and a terrific way to spend retirement. A third book is in the research phase.

**Mike Metzger** - Since retiring in May I've been surprisingly busy, hiking the East Bay hills and swimming at home in the afternoon, followed by happy hour of course. Retirement has been very enjoyable despite the pandemic. With our travel plans on the back burner, we switched gears and bought a vacation home at Sea Ranch along the Northern California coast. We are just steps from the ocean and have been enjoying walks along the bluff watching for whales, followed by listening to the waves from our living room with a glass of wine in hand. We'll be spending the next few months getting settled in and fixing up the home which has been a vacation rental for many years and needs some TLC - my rusty handyman skills are coming back. We look forward to hosting friends and family in the future, especially once the pandemic is behind us.

**John Maerzke (Corp PA 1998)** - Lots of time now for travel — planning that is. But before the ski season so abruptly ended I got to ski a week in Paradiski (Les Arcs and La Plagne) and another in Chamonix in the French Alps along with some touring in Switzerland. Ski resorts are planning their openings for the coming season and we have trips planned for Canada, Utah and Colorado. These plans may be optimistic but at least it's given me something to do.

## ZOOM GUIDES NOW ON THE CRA NATIONAL WEBSITE

CRA knows how much Zoom is now a part of everyone's life, from never hearing of it before this year to now using it on a daily basis. Zoom is one program (there are many others) but Zoom is relatively easy to use for our retiree population and meets our needs for talking with family, interacting with different groups in our life (such as book clubs, professional associations, church groups), having chapter meetings, etc. To help you learn more and easily use Zoom, CRA has created several Zoom Guides specifically tailored for CRA Retirees. Check them out at this link - <http://www.chevronretirees.org/ResourcesGroup/zoom-user-guides.aspx> and especially the guide for infrequent or first-time users: <http://www.chevronretirees.org/sf-docs/default-source/zoom-documentation/cra-zoom-meeting-guide-for-novice-users-final.pdf?sfvrsn=2>



## CRA NATIONAL PUBLICATIONS

CHEVRON NEWS (full stories can be found on Chevron Investor Relations website)

**Oct. 5, 2020** - Chevron Corporation announced today that its acquisition of Noble Energy, Inc. (NASDAQ: NBL) has been completed following approval by Noble Energy shareholders. “Noble’s high-quality assets complement Chevron’s advantaged upstream portfolio, and the combination is expected to deliver strong financial benefits,” said Chevron Chairman and CEO Michael Wirth. “With an industry-leading balance sheet and a track record of capital discipline, we believe we’re in a different place than others and can protect the dividend while driving long-term value.”

**Oct. 28, 2020** - The Board of Directors of Chevron Corporation declared a quarterly dividend of one dollar and twenty-nine cents (\$1.29) per share, payable December 10, 2020, to all holders of common stock as shown on the transfer records of the Corporation at the close of business November 18, 2020.

### **Chevron Announces Third Quarter 2020 Results**

- Third quarter loss of \$207 million; adjusted earnings of \$201 million
- Capital spending down 48 percent; operating expenses down 12 percent
- Noble Energy acquisition completed in October 2020

**Oct. 30, 2020** - Chevron Corporation today reported a loss of \$207 million (\$0.12 per share - diluted) for third quarter 2020, compared with earnings of \$2.6 billion (\$1.36 per share - diluted) in third quarter 2019. Included in the current quarter was a charge of \$130 million attributable to a tax item related to an international upstream end-of-contract settlement and a non-cash provision of \$90 million for remediation of a former mining asset. Foreign currency effects decreased earnings by \$188 million.

Adjusted earnings of \$201 million (\$0.11 per share - diluted) in third quarter 2020 compares to adjusted earnings of \$2.9 billion (\$1.55 per share - diluted) in third quarter 2019. Sales and other operating revenues in third quarter 2020 were \$24 billion, compared to \$35 billion in the year-ago period.

**Encore** is a quarterly publication with a welcome from the Chevron Retirees Association President, one or two stories about Chevron retirees, the latest on benefits, and Chevron news items. You can find the latest information and Encore at [www.chevronretirees.org](http://www.chevronretirees.org).

**Tidbits** is a bi-monthly collection of articles, excerpts, and items of interest taken from Chevron news releases and other media sources, along with a little bit of humor. It is published on a bi-monthly basis by the Chevron Retirees Association and can be found at <http://www.chevronretirees.org/PublicationsGroup/Tidbits.aspx>

## EAST BAY CHAPTER ZOOM - WEDNESDAY, DECEMBER 2 - 12:30 PM

Speaker: **Alan Davis**, Refinery Director - Richmond Refinery operation during Covid

If you registered for our Sept 24 Zoom (Fidelity), you are already registered for this Zoom and will receive the link. No need to do anything if you can't attend.

If you did not register for the Sept 24 Zoom and wish to attend this one, please send your name, chapter, and email address to **Steve Bergtholdt** at [refransky@gmail.com](mailto:refransky@gmail.com) Steve will email the Zoom link back to you.

12:30 PM - Click the Zoom link to join the East Bay Chapter's large group social and BOD election  
(If you want to skip this, join at 12:55 PM)

1:00 PM - Presentation by **Alan Davis**



## VOLUNTEERING OPPORTUNITIES WITH CHEVRON HUMANKIND

The pandemic is still shutting down a lot of our normal avenues for volunteering. Here are a few that I would like to highlight that are looking for volunteers:

**Bay Area Crisis Nursery:** Many of you probably volunteered through Chevron Humankind at BACN as the relationship between Chevron and BACN has been going on a long time. BACN is looking for someone to join their Board of Directors. Here is a chance to use all those skills that you honed at Chevron to help a great Community Partner. The Bay Area Crisis Nursery was established to help prevent child abuse and neglect by providing supportive services to families. Their primary service is providing a warm, loving, homelike environment for children from birth through 5 years of age by offering 24-hour care and emergency childcare services. Their services are free, confidential, and voluntary. For more information on BACN go to their website - <https://bayareacrisisnursery.org/>. For information about the Board Position, contact Tara Bartholomew, Executive Director - [Tara@bayareacrisisnursery.org](mailto:Tara@bayareacrisisnursery.org).

**EnCorps:** Last year, EnCorps STEM Fellows, all former industry professionals, impacted over 60,000 students by becoming educators in high needs middle or high schools. This year, we want to further our impact in public education by introducing a new virtual volunteer tutoring opportunity. We are piloting a STEMx Math Tutoring program where students would be paired with a tutor for 2 one on one sessions a week. Our application for both programs, and more info, can be found on our website: <https://www.encorps.org/>.

**Richmond Promise:** Launched in January 2016, the Richmond Promise is a community-wide college success initiative to build a college graduating culture in Richmond, CA. The Richmond Promise was created with the belief that all Richmond students should have the opportunity to develop their skills and reach their full potential, regardless of race, income level, or personal background. Career Mentorship: This mentoring program is designed for professionals to share knowledge, skills, best practices, and perspective to foster the personal and professional growth of our Scholars. Time commitment is about one hour per month, and we are asking for at least a one-year commitment beginning July 2020. <https://richmondpromise.org/volunteer/>

**United Way of the Bay Area:** In partnership with United Way Bay Area and SparkPoint Contra Costa, share best practices when it comes to resumes and interviews! SparkPoint's mission is to empower individuals and families to become financially sustainable and advocates for social change. Resume Tips: Volunteers are matched one-to-one with attendees to edit, revise, and share a United Way Bay Area template resume. Volunteers are also asked to share their professional resumes for examples of styles for various industries. Interview Practice: Volunteers will share experiences with participants interested in their career field for a Q&A about interview best practices, career paths, industry insights, and other topics. Attendees will come from the SparkPoint Contra Costa and Oakland Havenscourt residences. This is on the Chevron Humankind website - <https://chevron.yourcause.com/home#/newvolunteer/event/852343>

## COMPASSION COMMITTEE REPORT

A complete list of Chevron retirees' deaths is published quarterly in the retirees' magazine Encore and in the Chevron Retirees' website ([www.chevronretirees.org](http://www.chevronretirees.org)). If you come to know of any Chevron Retiree members from the Contra Costa Chapter who have passed away, please let us know immediately at [compassion@chevronretireescontracosta.org](mailto:compassion@chevronretireescontracosta.org)

## WEB LINKS OF INTEREST

Chevron Retirees Association, National Organization:  
[www.chevronretirees.org](http://www.chevronretirees.org)

Chevron Retirees Contra Costa Chapter:  
[www.chevronretireescontracosta.org](http://www.chevronretireescontracosta.org)

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

California Initiative Program:  
[www.chevron.com/CA](http://www.chevron.com/CA)

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

Chevron Matching Gift Program (also includes volunteer activities):  
[www.chevron.yourcause.com](http://www.chevron.yourcause.com)

The Company Store:  
[www.chevronstore.com](http://www.chevronstore.com)

Information on Medical and Dental Plans:  
[hr2.chevron.com/retiree/](http://hr2.chevron.com/retiree/)

ChevRec/BenefitHub (discounts and deals):  
[chevrec.benefitHub.com](http://chevrec.benefitHub.com)

Chevron Energy Transition:  
[chevron.com/energyconversation](http://chevron.com/energyconversation)

All Benefits Quick Links  
<http://www.chevronretirees.org/BenefitsGroup/ChevronBenefits.aspx>

Publications (Encore, Tidbits, Line Rider, Chevron News/ Press Releases)  
<http://www.chevronretirees.org/PublicationsGroup.aspx>

Benefits (Benefits Corner, CRA Benefits, Social Security/ Medicare resources, Chevron Benefits)  
<http://www.chevronretirees.org/BenefitsGroup.aspx>

In Memoriam  
<http://www.chevronretirees.org/InMemoriamGroup.aspx>

CRA Membership (what does CRA do? Are you interested?)  
<http://www.chevronretirees.org/MembershipGroup.aspx>

About Us (officers, chapter locations, coming events)  
<http://www.chevronretirees.org/AboutUsGroup.aspx>

Resources  
<http://www.chevronretirees.org/ResourcesGroup.aspx>

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