



DOW[®]

DOW FRIENDS

STAYING CONNECTED AFTER RETIREMENT



FALL 2010

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Good Chemistry: Dow and the Olympic Games

At a July 16 event in New York City, Dow announced the next step in its relationship with the Olympics – becoming a Worldwide Partner and the “Official Chemistry Company” of the Olympic Games. This partnership will span the next 10 years, including the 2012 Games in London, UK, the 2014 Games in Sochi, Russia, the 2016 Games in Rio de Janeiro, Brazil, as well as the Winter 2018 Games and Summer 2020 Games.

Dow has been associated with the Olympic Movement since it made significant donations of STYROFOAM™ Brand Insulation used in ice skating and bobsled runs at the 1980 Lake Placid Games. Most recently, Dow was an official supplier of the Vancouver Organizing Committee for the 2010 Olympic and Paralympic Winter Games. For 30 years, Dow products and technologies have helped create an exceptional experience for Olympic athletes and fans across the globe – helping to build energy efficient venues, to create optimal ice and track conditions and to produce performance-enhancing apparel and athletic equipment.

“With our long-standing commitment to global sustainability, scientific excellence and addressing world challenges, we believe Dow is perfectly matched to the vision of the Olympic Movement, which is about peace, progress and the world coming together to celebrate our common humanity,” said Andrew Liveris, Dow chairman and CEO. “In addition, our association with the Olympics will present Dow with tremendous new business opportunities, making this partnership a powerful growth catalyst that comes at the right time in our Company’s strategic transformation.”

Dow’s association with the Olympics provides an unprecedented opportunity for the company to build its reputation on a truly global stage, as well as an

opportunity for the Dow team – employees, retirees, family and friends in 37 countries around the world – to serve as ambassadors for the Games, the Olympic Spirit and the Company.

“Dow’s Worldwide Olympic sponsorship marks the beginning of 10 years of showcasing our people, our products, our scientific excellence and our commitment to sustainable solutions to the world’s challenges on a global stage,” said Heinz Haller, Dow executive vice president and chief commercial officer. “As a TOP (The Olympic Program) Worldwide Olympic Partner, Dow will be involved in building the infrastructure for all Olympic Games during this period. We are serious about capturing new revenue and are putting in place a business structure that ensures our new partnership will deliver maximum value for shareholders.”

It’s fitting that Dow’s expanded Olympic partnership will kick off during 2011 – the “International Year of Chemistry,” as declared by the United Nations Educational, Scientific and Cultural Organization – a year during which chemistry’s contributions to human progress and prosperity will be celebrated.

“We are delighted to welcome Dow as a TOP partner,” said Dr. Jacques Rogge, President of the International Olympic Committee (IOC). “As a global leader in the chemical industry and an innovator in sustainability, Dow will provide much more than critical financial support to the Olympic Movement. They will also bring industry-leading expertise and innovation to the Games themselves. Dow will be an important partner in making our vision for sustainability and global cooperation a reality.”

Over the course of the sponsorship, Dow expects access to more than \$150 billion in new infrastructure spending, generating incremental sales of \$1 billion. More than 30 Dow business units sell into Olympics-related infrastructure markets. Product examples related to the market include insulating materials, heat transfer fluids, architectural and industrial coatings, electrification and power insulation, plastics and many others.

“The long-term nature of this partnership is excellent news for the Olympic Movement and ultimately for the athletes themselves,” said IOC Marketing Commission Chairman Gerhard Heiberg.

To support Dow’s new Worldwide Partnership with the Olympic Games, George Hamilton, vice president of Government Markets, has been named vice president, Dow Olympics Operations. Hamilton will lead the newly formed Dow Olympics Operations Team, which has been formed to maximize the business and brand-related opportunities associated with the sponsorship. In his new role, Hamilton will report to Heinz Haller.

The following individuals have been named to the Dow Olympics Operations Team and, in addition to their current responsibilities, will assume Olympic sponsorship-related responsibilities: Ruby Chandy, vice president, Marketing; Mike Kolleth, director, Corporate Brand and Advertising; Bob Long, director, Sales Administration, Meetings and Customer Events; Jeff Tate, finance director, Performance Systems.

“Over the next few months, the Olympics Operations Team and an extended network of Dow people around the world will be dedicated to bringing this tremendous opportunity to life for our businesses and our customers,” Haller added.

Additional information about Dow’s Worldwide Partnership with the Olympics is available at www.dow.com.



Top Photo: Dow Chairman and CEO Andrew Liveris and International Olympic Committee President Dr. Jacques Rogge celebrate the announcement of Dow as an Official Worldwide Olympic Partner at a press conference in New York on Friday, July 16.

Bottom Photo: For 30 years, Dow products and technologies have helped create the Olympic experience – helping to build energy efficient venues, to create optimal ice and track conditions and to produce performance-enhancing apparel and athletic equipment.



U.S. Vice President Biden and CEO Liveris Review Dow's Green Tech Initiatives and Celebrate Dow Kokam Groundbreaking

On Monday, June 21, Dow hosted U.S. Vice President Joe Biden in Midland, Michigan to discuss the Company's green tech initiatives and celebrate the groundbreaking of Dow Kokam's battery manufacturing facility in Midland.

At the event, Andrew Liveris, Dow chairman and CEO, showcased several of the Company's projects addressing global needs for alternative energy production and energy storage – such as POWERHOUSE™ Solar Shingles, diesel particulate filters and many new and innovative energy efficiency and insulation solutions.

"We're 'rebooting' the American manufacturing base right here in Midland, Michigan, and redefining what it means to say 'built in the U.S.A.,'" said Liveris. "All



U.S. Vice President Joe Biden visited Midland, Michigan to discuss Dow's green tech initiatives and celebrate the groundbreaking of Dow Kokam's battery manufacturing facility in Midland.

of these green tech programs show the great results that can be achieved when government and industry work together toward a common goal. We're confident technological innovation, job creation and sustained economic growth like this can take place all over the U.S. if we address head-on the major issues that are limiting a robust resurgence of U.S manufacturing activity.

"We believe enactment of pro-manufacturing policies will enable companies like Dow to stem the tide of job loss in America and put people back to work in specialized, high-paying jobs like the thousands we are creating right here in mid-Michigan," Liveris continued.

Dow's green tech initiatives have benefited from \$750 million in federal and state economic incentives, and they are leading to breakthrough technologies, new manufacturing facilities and thousands of well-paying jobs – all of which are making mid-Michigan a green tech hub that will contribute to a new era of economic growth in the U.S.

Prior to his remarks, Vice President Biden was introduced by Brenda Still, a heavy equipment operator who hasn't worked yet this year, but who has been hired to work for the construction company building the new battery manufacturing facility in Midland.

The facility for Dow Kokam, a joint venture between Dow and TK Advanced Battery, LLC, will produce lithium-ion battery packs for next-generation hybrid and electric vehicles. It will employ more than 800 people and have the capacity to manufacture 1.2 billion watt hours of large format affordable lithium-ion batteries.

A NEW LOOK DESIGNED FOR YOU

We've re-designed *DowFriends* with you in mind – our new look responds to your feedback, offering you a more enjoyable reading experience. With changes such as a streamlined two column format, *DowFriends* is now more reader-friendly, and it is conveniently located online. You can also explore the refreshed web site, www.dowfriends.com, where you can view stories and even sign up for receiving electronic notification when the next issue of *DowFriends* is available. As always, we appreciate your feedback.

ENJOY!

Dow Energy Solutions Brings ‘Net-Zero Energy’ Homes Within Reach

“Vision Zero” Home is Michigan’s First Affordable Net-Zero Energy Home

Dow has achieved a new milestone in its 60-year legacy of providing energy-saving solutions for residential homes and homeowners. Using a comprehensive range of energy efficiency technologies, Dow and a Michigan homebuilder, Cobblestone Homes, have created Michigan’s first, affordable net-zero energy home. Dubbed the “Vision Zero” home, it is expected to save \$3,507 in energy costs and avert 44,855 lbs of carbon dioxide from entering the atmosphere annually.

“The Vision Zero home utilizes a variety of energy solutions from Dow and is proof that homeowners can affordably enjoy all the comforts of the modern home, with a reduced environmental impact and still achieve a net-zero utility bill,” said Doug May, vice president of Energy, Climate Change & Alternative Feedstocks at Dow.

Net-zero energy homes typically use about 60-70 percent less energy than a conventional home, with the balance of its energy needs supplied by renewable technologies. The Vision Zero home uses a wide range of Dow materials and sustainable technologies, including:

- DOW™ POWERHOUSE™ Solar Shingles
- STYROFOAM™ Tongue & Groove; STYROFOAM SIS™; STYROFOAM™ Spray Polyurethane Foam
- STYROFOAM™ Brand PERIMATE™ Insulation
- THERMAX™ Wall System
- FROTH-PAK™ Foam Insulation and Sealant
- WEATHERMATE SILL SEAL™; WEATHERMATE™ Construction Tape; WEATHERMATE™ Flashing & Sill Pan
- GREAT STUFF™ - Gaps & Cracks, Wall & Floor adhesive, Fireblock, Window & Door
- SAFETOUCH™ Fiberglass Free Insulation



Top: Jerome Peribere, Executive Vice President of Dow and President and CEO, Dow Advanced Materials, discusses the features of the Vision Zero home at the May 21 ribbon cutting ceremony.

Middle: DOW™ POWERHOUSE™ Solar Shingles provide weather protection like asphalt shingles, while harnessing the power of the sun to offset a portion of the home’s energy usage.

Bottom: Visitors learn about energy-saving benefits through an interactive touchscreen.

Cobblestone also incorporated a wide range of products from a number of other leading suppliers that will conserve energy or harness renewable resources to keep the Vision Zero home comfortable, while meeting the zero-energy threshold. By combining the energy efficient insulation materials, energy saving appliances, geothermal energy and solar power, you get a net-zero energy home – a home that essentially sustains itself.

The Vision Zero house, located in Bay City, Michigan, will be an educational center for builders and consumers for one year, providing tours, training, and hands on demonstrations. For more information on the Vision Zero home visit www.visionzerohome.com.



Dow Closes Sale of Styron Division to Bain Capital for \$1.63 Billion

On June 17, The Dow Chemical Company and Bain Capital Partners, a leading global private equity firm, jointly announced the completion of the sale of Dow's Styron Division to an affiliate of Bain Capital. Dow elected to retain a 7.5 percent equity position in Styron, which is now a privately held, global materials company. Also included in the transaction were several long-term supply, service and purchase agreements between Dow and Styron that will generate substantial additional value for both companies.

“The Styron divestiture is another major step in Dow's transformation and a strong example of our disciplined approach to portfolio management and business prioritization,” said Andrew Liveris, Dow chairman and CEO. “With the close of this transaction, we have exceeded our goal of divesting \$5 billion of non-strategic assets, and we have done so in just five quarters. These divestitures have enabled Dow to both reduce debt and liberate capital and resources for Dow's higher growth, higher margin businesses.”

Styron is positioned as a leading materials company with global reach and a unique product portfolio, bringing together plastics, rubber and latex businesses that share feedstocks, operations, customers and end users. Styron has approximately \$3.7 billion in revenue (based on 2009 data), with manufacturing facilities at 20 locations in 13 countries around the world. Styron also has approximately 2,000 employees based in 30 countries worldwide.

Businesses and products included in this transaction are: Styrenics – Polystyrene (PS), acrylonitrile butadiene styrene (ABS), styrene acrylonitrile (SAN) and expandable polystyrene (EPS); Emulsion Polymers (paper and carpet latex); Polycarbonate (PC) and Compounds & Blends; Synthetic Rubber; Automotive Plastics; and some styrene monomer assets.



Dow's Commitment to Clean Water

By bringing together science, businesses like Dow Water & Process Solutions, research and development, and new products, as well as by making donations in the communities where we operate, Dow contributes solutions to serious problems like the global water crisis.

The following are just a few examples of water-related projects implemented by our sites and businesses around the world.

Creating Sustainable Drinking Water Systems in Map Ta Phut. In Map Ta Phut, Dow donated water purification units which work like vending machines, allowing people to buy clean, filtered water at a low price. Each unit costs just under \$1,500 and provides access to clean drinking water for 10,000 families in the surrounding area. The units also generate excess revenue, which has been used to fund lunches for local schools, scholarships for students and other community activities and festivals. Employees from Dow's Map Ta

Phut site are actively involved in the process, helping to identify locations in need of the purification units and providing training to the residents on maintaining the system and managing the funds.

Dow Sites Identify Innovative Solutions to Meet Local Needs, Address Global Water Crisis.

We face a global challenge of providing access to sustainable, safe, clean drinking water supplies in many of our local communities. Addressing this global challenge requires solutions that are customized to local needs. The following are three examples of effective approaches that have been implemented by Dow:

- **Drinking water gets a second and third life in Terneuzen:** Dow's research and manufacturing team in Terneuzen, The Netherlands, worked with local municipal authorities to enable the use of wastewater from households in the area. A special pipeline channels wastewater into the plant, where it's then used in several processes, from boilers to cooling towers. As a result, the facility has reduced its water draw needs by about 50 percent, allowing nearly 3 billion gallons of fresh water to stay in the local ecosystem.

- **Technology leads to efficiency and conservation in Freeport:** The cooling towers at Dow's Freeport, Texas, site depend on water to extract excess heat from the manufacturing process. In addition, they occasionally require a "blow down," a massive release of water to maintain an acceptable level of dissolved solids and other impurities. The team developed a new system, which has enabled less-frequent and lower-volume blow downs, leading to fresh water savings in the range of 700 million to 1 billion gallons every year.

Innovative New Process for Propylene Oxide Saves Water, Energy. Every year, Dow manufactures about four billion pounds of propylene oxide (PO), which is often a key ingredient in the production of other chemicals. An innovative new process developed through a partnership between Dow and BASF develops PO in a cleaner and easier way, using hydrogen peroxide to propylene oxide technology. The results are staggering: the only by-product created is clean water, and the process reduces wastewater by 70-80 percent and energy use by 35 percent and provides a capital savings of about 25 percent by requiring less land and infrastructure.

From Salty to Fresh: Dow Makes Seawater Drinkable Down Under. With Dow's help, the city of Perth, Australia has been able to tap into the Indian Ocean as a source of safe, clean water. In 2007, the Perth Seawater Desalination Plant opened with 18,000 DOW FILMTEC™ reverse osmosis membranes leading the charge. One of the largest plants in the world and

the largest one in the southern hemisphere, the plant produces more than 144 million liters of freshwater every day, accounting for 17 percent of the city's water supply. Another plant outside of Perth will be completed in 2011, which will produce up to 100 billion liters of drinking water each year. Together, these plants ultimately will provide more than 30 percent of Perth's drinking water. That's a statistic that, unlike saltwater, is easy to swallow.

Implementing a More Sustainable Water Solution. Recently, low-energy DOW FILMTEC reverse osmosis membranes from Dow Water & Process Solutions helped Charlotte County Utilities implement a more sustainable water solution at the Burnt Store Water Treatment Plant and Burnt Store Water Reclamation Facility in Punta Gorda, Fla. Through a recent expansion at Burnt Store, the utility was able to increase permitted water capacity from 1.13 million gallons per day (MGD) to 3.6 MGD, providing an additional 2.5 MGD of potable water capacity to better meet the needs of the area's current and future customers.

◀ *Opposite page: In support of Dow's commitment to help solve the global water crisis, employees from Dow's Map Ta Phut site worked with local residents to create sustainable drinking water systems.*

Dow Retirees Bring Life-Giving Water to a Struggling World



Bob McDonald

Retirement is often a time for people to relax and enjoy the fruits of their labor, but for Dow retiree Bob McDonald, it's an opportunity to continue learning and to make the world a better place.

Bob's focus is solving the global water crisis, and it was his years at Dow that "tapped" his passion. "At Dow, I worked in both business and marketing development for the Middle East/Africa region, among other places. In my travels, I quickly learned that water is not always your 'friend' – it is capable of making you sick or even killing you," said Bob. "I saw that the poorest people often had no choice but to consume dirty water."

While an increasing number of industries and nations have begun work to solve the global water crisis – and Dow was one of the first to do so – this issue poses specific, unique challenges. The majority of people impacted by the water crisis are the poorest of the poor, who lack the means to fix the problem. Five years ago, Bob founded Aqua Clara International (ACI) to address the need for "clean, cheap water," which he defines as locally generated water that meets World Health Organization (WHO) standards as inexpensively as possible.

Using the skills and experience they gained at Dow, Bob along with fellow retiree Bill Jones, approached the challenge as if it was a business development program. To achieve "cheap"

they needed to develop inexpensive technology, then transfer it to the people in need, use local materials and stimulate the local economy. To achieve "clean," they collaborated with Purdue University and Hope College scientists to develop an improved understanding of the basic chemistry and physics of bio-sand water purification, and then added unique disinfection chemistry based on 4,000 year-old technology.

ACI's flagship product, the Aqua Clara Water Purifier (ACWP) is a single-family, point-of-use water purification system that can produce 40 liters of safe drinking water daily. It's assembled from locally available PVC pipe and HDPE plastic, and uses local sand and gravel as filler material. The unit, which costs only \$15 USD or less to construct and less than \$1 per year to operate, lasts between 5-10 years with only minor maintenance. The filler material functions for much longer with only minor maintenance to the top few centimeters of sand and biological material.

The result? The ACWP produces safe, affordable, clean drinking water that surpasses WHO standards using a reliable process that requires no electricity and involves no moving parts. Local craftspeople make the purifier in large batches using simple tools and local materials. ACI furthers the sustainability of its solution by helping local entrepreneurs manufacture, sell and service its purifiers to ensure continued production and service to the community in the long term. And, ACI gives away its patented technology and partners with other non-profit organizations and churches to spread the technology's use as quickly and to as many people as possible. To date, ACI has installed 4,500 water purification systems in 20 countries.

To find out more about ACI or to find out how you can get involved, visit www.aquaclara.org or contact Bob McDonald via email at rmcdonaldaci@gmail.com or via phone/mobile at (616) 392-8240/(616) 610-9796.

Dow Golf Sponsorship

In September 2008, Dow and PGA TOUR announced a four-year marketing partnership designating Dow the “Official Chemistry Company” of the PGA TOUR, Champions Tour, Nationwide Tour and the Tournament Players Clubs (TPCs). Since then, the Company has been proactively engaged in the world of golf – promoting the Dow brand and providing applications to make the sport more enjoyable and sustainable.

In March 2010, Dow launched its golf website – an exciting way for visitors to experience the full breadth of Dow’s impact as “Official Chemistry Company.”

Five professional golfers currently wear the Dow Diamond and represent our Company around the world. Dow golfer Jiyai Shin’s recent win at the Evian Masters Golf Club in France moved Shin back to the No. 1 spot in the world ranking of woman’s golf.

Dow AgroSciences is one of the largest suppliers of branded control products designed to manage insects, weeds and diseases in the U.S. golf industry.

Dow provides significant philanthropic support to The First Tee, a World Golf Foundation initiative that impacts the lives of young people by providing learning facilities and educational programs that promote strong character development and life-enhancing values through the game of golf.

Learn more about these and other ways Dow is impacting the game of golf by visiting the Dow golf website today at www.dow.com/golf.

Dow News Summary

Andrew Liveris, chairman and CEO, has been appointed by President Barack Obama to the President’s Export Council. Liveris joins labor leaders, congressional representatives and CEOs from other top U.S. companies in advising the Obama Administration on how to achieve its goal of doubling exports in the next five years, which in turn promises to create millions of new jobs and spur U.S. economic growth.

Dow and Mitsui & Co., Ltd., of Tokyo, Japan announced that the two companies have signed a definitive agreement to form a 50:50 manufacturing joint venture to construct, own and operate a new membrane chlor-alkali facility located at Dow’s Freeport, Texas, integrated manufacturing complex.



Starting in upper left: Tom Gillis, Sean O’Hair, Corey Pavin, Jiyai Shin and Suzann Pettersen.

This landmark joint venture combines the strengths of two global companies to build a world-scale chlor-alkali plant on the U.S. Gulf Coast. The facility will be built using Dow's modern and efficient chlor-alkali technology – it takes the place of the previously announced Chlorine 7 project, which was a Dow-only venture.

Dow is among industry leaders on new Sustainability Innovators Working Group. Fourteen major industry leaders have formed the Sustainability Innovators Working Group – aiming to define and develop state-of-the-art approaches for environmental management and corporate sustainability. Esty Environmental Partners (EEP), the organizer of the group and a premier sustainable business consulting firm, and IBM, a participant and supporting partner, announced the launch. In addition to Dow and IBM, industry members include a diverse combination of companies also recognized for their advanced work in sustainability practices, such as Boeing, CH2M Hill, Coca-Cola, Delhaize Group, Disney, Diversey, FedEx, Johnson & Johnson, Shaklee, Unilever, Walmart and Xerox.

USA Today carried an editorial by Andrew Liveris, chairman and CEO, which outlines Dow's vision for an "Advanced Manufacturing Plan" to rejuvenate the U.S. economy, re-grow jobs and allow the manufacturing industry to compete successfully again in the global marketplace. The plan calls for action on a number of fronts to establish a broad policy framework that will enable economic growth in this key sector, which employs nearly 13 million people in the U.S. and 6 million in related fields.

Dow and BASF received a 2010 Presidential Green Chemistry Challenge Award at a ceremony held at the Ronald Reagan Center in Washington, D.C. The two companies were honored for their jointly developed hydrogen peroxide to propylene oxide (HPPO) technology that

vastly improves the production process of a key chemical intermediate, propylene oxide. Propylene oxide from the HPPO process can be used in a variety of applications from home insulation, appliances, automobiles and furniture to aircraft de-icers, paints, brake fluids and pharmaceuticals.

The U.S. Department of Energy has awarded Dow \$2,955,156 to develop the next-generation of advanced insulation for high-performance, energy-efficient wall, roof and foundation insulation systems. The funding was awarded specifically to Dow Building Solutions, a business within Dow's Building and Construction business group. It was granted as part of the American Recovery and Reinvestment Act, with the research expected to lead to the creation of higher performing insulation solutions with a lower carbon footprint and ease-of-use for builders.

Dow introduced COMPAXX™ Foams - a core material in the composite construction of wind blades that possesses unique performance benefits, including light weight associated with excellent static and dynamic mechanical strength. When blade design conditions allow, COMPAXX™ Foams can effectively replace PVC foams, reducing production costs while improving the mechanical performance of the wind blades. Dow also introduced AIRSTONE™ Latent Mold Building Systems - a new series of advanced solution that comprises the new AIRSTONE™ 715H Hardener and AIRSTONE™ 329E & 710E Epoxy Resins. It is designed to provide long pot-life and very low exotherm characteristics that allow easier, faster and more robust mold production process – for both infusion and prepreg molding processes. Both COMPAXX™ Foams and AIRSTONE™ Systems are products and solutions based on verified technology and innovative chemistry with characteristics and performance that make them ideal for use in fabrication of wind blades.

Dow Coating Materials, a global business unit of Dow introduced a new binder technology designed to help formulators develop low-odor paints with outstanding performance. Dow is integrating this technology with other initiatives to achieve extremely low odor profiles in high performance paints. The first example is RHOPLEX™ VSR 2015 with VERSAIR™ technology, which was introduced earlier this year. By incorporating VERSAIR™ technology into RHOPLEX™ VSR 2015 chemistry, Dow is able to achieve these low-odor characteristics without compromising the paint performance and low- to no-VOC formulating capabilities inherent in RHOPLEX™ VSR 2015.

Dow Water & Process Solutions, a business unit of Dow, announced that the company plans to expand its Fombio, Italy facility to manufacture uniform particle size (UPS) copolymers used in the company's ion exchange resins. The new capacity will make use of industry-leading manufacturing technology from both Dow and Rohm and Haas for production of the highest quality UPS copolymer available in the industry today. Producing UPS gel copolymer for the first time in Europe is the latest step in the transformation of Dow's ion exchange asset grid to a more streamlined, competitive configuration. The world's leading brands for ion exchange resins, DOWEX™ and AMBERJET™, include a broad line of products for water purification, healthcare, food and industrial processes.

Dow has won four 2010 American Chemistry Council (ACC) Responsible Care® Energy Efficiency Awards for programs that improved energy efficiency at three of the company's U.S. facilities. The programs and their successes are in keeping with Dow's 2015 sustainability goals, which include a commitment to reduce energy intensity 25 percent from 2005 to 2015.

Dow and The Hamner Institutes for Health Sciences announced that Dow will contribute \$5 million over five years to The Hamner Institutes to support chemical safety through the development of new computational models of toxicity. This contribution is part of Dow's focus on product safety leadership and the advancement of science to support risk-based chemical safety assessments – key tenets of Dow's sustainability commitments as a world leader in chemistry.

Dow unveiled the vision for its proposed Middle East and Africa Research and Development (R&D) Center at the King Abdullah University of Science and Technology (KAUST) at the first Dow Innovation Summit held on campus. The Summit was the culmination of the first phase of steps taken to further develop the multi-year, multi-million dollar R&D collaboration announced in September 2009.

For more than six decades, iconic Blue™ STYROFOAM™ Brand Insulation from Dow has helped conserve energy and reduce Carbon dioxide emissions in homes and buildings by more than 250 million metric tons. At GLOBE 2010, Dow announced it has successfully completed a two-year, multi-million dollar project to transform its line of energy saving insulation and air sealing products to more sustainable manufacturing technology in North America, cutting in half the greenhouse gas emissions resulting from production of STYROFOAM™ brand insulation at all of its converted production facilities in that region.

Clean and sustainable innovations from Dow will address more than \$20 billion of market opportunities, according to Jerome Peribere, President and CEO of the Company's Advanced Materials Division. Peribere spoke to investors at the Jefferies Global Clean Technology

Conference in New York City. “At Dow, we’ve long viewed our commitment to sustainability and the development of clean technologies as not only good corporate citizenship, but good business,” said Peribere. “As the world leader in applied chemistry, we are uniquely positioned to drive change by delivering innovative chemical solutions that contribute to human progress and the growth of our business.”

As a global leader in chemistry and one of the largest chemical companies in the world, Dow leaders are often called upon for expert analysis and testimony before Congress. **Timothy J. Scott, Dow’s chief security officer and corporate director of emergency services and security**, on behalf of the American Chemistry Council (ACC), testified before the Senate Committee on Homeland Security and Governmental Affairs, conveying the chemical industry’s commitment to safeguarding America’s chemical facilities. Scott’s testimony was given at a hearing entitled, “Chemical Security: Assessing Progress and Charting a Path Forward.”

Dow launched a new website to boost collaboration and innovation with a goal of accelerating solutions aligned with strategic markets such as Energy, Health & Nutrition, Transportation & Infrastructure and Consumerism. The Collaborate to Innovate site serves as an idea generation portal, welcoming innovative ideas, products, technologies, businesses and business models from a variety of potential collaborators including entrepreneurs, academia, customers and venture capitalists. Visit www.dow.com/innovation/collaborate.

Alstom and Dow announced that the EDF Group has awarded a contract to Alstom to develop, construct, operate and test in partnership an industrial demonstration facility to capture Carbon dioxide at the Le Havre coal-fired electric

power plant in France. The objective of this innovative project is to demonstrate the operability and efficiency of post-combustion carbon dioxide capture utilizing the Advanced Amine Process jointly developed by Alstom and Dow.

Dow signed several new contracts to supply DOWTHERM™ A Fluid for Concentrating Solar Power (CSP) installations in 2010. The new CSP plants will be located in Spain and the United States. From 2007 to 2009, Dow had already installed large amounts of DOWTHERM™ A for CSP in the two countries, with the amounts increasing based on these new contracts. Dow is a leader in chemistry and supply of heat transfer fluids for CSP with proven ability to manufacture and deliver large volumes of fluid to remote locations.

The indoor comfort of elephants will be greatly improved at the Opel Zoo with the addition of a new temperature controlled enclosure. The project is being made possible in part by a grant from Dow in Germany. **The company is providing funding for the new elephant habitat at the Opel-Zoo in Kronberg.** The Opel-Zoo is located near the Dow office in Schwalbach am Taunus.

To address specific challenges facing the healthcare value chain, **Dow introduced its HEALTH+ Polymers** to the European industry. HEALTH+ contains a portfolio of high performance polyolefins that includes a strong commitment to service, production quality and regulatory compliance. Products in the portfolio of HEALTH+ Polymers in Europe include specific grades of DOW Low Density Polyethylene. Medical industry brand owners and pharmaceutical packaging manufacturers selecting DOW HEALTH+ Polymers receive a strong service standard which includes a Notification of Change in specifications, product composition, sourcing location and discontinuation of product, and products that are produced according to stringent specifications.

Dow's Riverside facility in Pevely, Missouri, which manufactures STYROFOAM™ Brand Extruded Polystyrene (XPS) Foam Insulation, celebrated the successful conversion to its new zero ozone-depleting, no-VOC (volatile organic compound) foaming agent technology with a ceremony at the facility. Riverside is the sixth and final Dow facility to convert to its new foaming agent technology. The company has been manufacturing STYROFOAM™ brand insulation at Riverside since 1957.

Dow Finds Lower Mortality Rates in Dow Employees

A comprehensive study of disease among U.S. Dow and heritage UCC employees tracked over a 45-year time frame revealed that employees had lower mortality rates when compared to national rates.

Dow's Health Services Epidemiology department conducted the study as part of its ongoing epidemiology surveillance program. The purpose was to establish whether working in a chemical company places employees at increased risk of disease.

"I believe the actions we take to both protect and enhance the health of Dow people such as these health studies are an integral part of our sustainability focus," said Dr. Catherine Baase, Dow's global director of Health Services. "The study results should be encouraging to our employees."

The study was conducted on persons who had been employed at one of 25 U.S. sites at any time between 1960

and 2005. The research involved employee records and death certificates of former employees. Standardized mortality ratios (SMRs) were calculated for the 61 classifications of diseases that caused deaths in the US.

The two leading causes of death among the 114,683 men and women in the study were heart disease and cancer. There were 20 percent less heart disease cases than would be expected based upon U.S. statistics. The cancer deaths were also 10 percent less than the numbers expected in the U.S. Favorable mortality patterns were seen for many causes of death such as accidents and lung, prostate and breast cancers.



Benefits Enrollment Coming in October

Mark your calendar! The annual enrollment period for benefits has changed and will now take place from **October 18 through 29, 2010** for all Dow, Union Carbide and DowAgrosciences retirees. Retirees will receive their “What’s New” Benefits Enrollment newsletter before the enrollment period begins. Enrollment information will also be available on www.dowfriends.com. If you have questions, please contact the Retiree Service Center toll free at (800) 344-0661, or outside the continental U.S. at (989) 636-0977.



Know the 10 Signs of Alzheimer’s: Early Detection Matters

Thirty-five million people in the world live with Alzheimer’s disease. Currently, there is no cure for Alzheimer’s, but treatment for symptoms, combined with support services, can make life better for people living with the disease.

Ellen Carbonell, MSW, LCSW, Associate Director of Family Programs for the Alzheimer’s Association, will discuss:

- What is typical age-related memory loss and what is dementia?
- The 10 warning signs critical to detecting a problem
- The benefits of early detection and diagnosis
- How to intervene

Date: Wednesday, October 13, 2010

Times: 10:00-11:00 a.m. or 4:00-5:00 p.m. EDT

To participate, call the Toll Free Conference Number: 1-866-803-2146.

After a brief silence, you will hear the voice prompt to enter the passcode:

**Call In PassCode:
9327626#**

You will hear, “Your passcode has been confirmed...,” and then you will be connected to the call.

If you have internet access, presentation slides will be available by Oct. 11 at www.dowfamilyhealth.com – click on Good Health Presentation on the home page under “News and Features” then click on Presentation Date/Times and Materials (near the bottom of the page).

Other upcoming topics:

October – Substance Abuse – Recognition, Relapse and Prevention

November – The Basics of Blood Pressure

December – Healthy Goal Setting



BMI, Physical Activity, and Health Care Utilization/Costs among Medicare Retirees

A 2005 study published in the research journal *Obesity* showed that obesity and physical inactivity are the two most prevalent health risks in western countries. They have been shown to be strongly associated with many diseases such as type 2 diabetes, coronary heart disease, stroke, hypertension, gall bladder disease, some forms of cancer, sleep apnea, osteoarthritis, and higher premature mortality rate. Health care usage and expenditures are substantially higher among overweight-obese people and/or physically inactive people due to those diseases.

This cross-sectional study describes health care utilization and costs of 42,520 Medicare retirees of a U.S.-wide manufacturing corporation during the years 2001-2002. Participants were assigned into one of three weight groups: normal, overweight, and obese. Physical activity was classified into three levels: sedentary (no activity), moderate (1-3 times/week), and very active (4+ times/week). "Active" was defined as at least 20 minutes of continuous activity that raised the participant's heart rate and breathing. Here are some key findings:

Physical Activity Pays Big Dividends

Regardless of Body Mass Index (BMI), twenty minutes a day of physical activity significantly reduced health care costs. Moderately active retirees had \$1,456, \$1,731, and \$1,177 lower total health care charges than their sedentary counterparts in the normal-weight, overweight, and obese groups, respectively. The very active retirees

had \$1,823, \$581, and \$1,379 lower costs than the moderately active retirees in these categories.

Just Losing Weight Isn't Enough

Losing weight without incorporating regular physical activity does not help to reduce health care costs. For sedentary retirees, there was no difference in health care costs among normal weight, overweight, and obese participants. On the other hand, for those who participated in regular physical activity, getting down to (or staying at) a normal BMI saved more than \$1,000 in health care costs.

Physical Activity Reduces Hospital Stays

Regular physical activity cut the length of a hospital stay by half in normal weight retirees, and by one-third in overweight and obese participants. Among the "very active" group, obese retirees were in the hospital 33% longer than their normal weight counterparts.

You Can't Stop Aging... But You Can Slow it Down!

Health care costs will inevitably go up as we get older; however, staying active at ANY age can significantly reduce health care costs. For all age groups (65-69, 70-74, 75+), total health care charges went down as physical activity went up. In fact, active participants in their late 70s spent the same amount on health care as sedentary participants in their late 60s!

This study shows that regular physical activity has strong dose-response effects on both health care utilization and costs for all retirees, regardless of age and/or body weight. Incorporating just 20 minutes of continuous moderate intensity physical activity into your day can save you thousands of dollars a year!

If you would like a copy of this research article, contact Leslie Sosebee at LSosebee@dow.com or 281.966.2839.

Source: *Obesity*, Vol. 13, No. 8, August 2005

Take Action to Continue Legacy of Living United

Fall is here and our annual United Way campaign is kicking off. For many years, Dow employees and retirees across North America have built a legacy of extending a helping hand to neighbors and sharing their resources as part of the “Live United” effort.

This year, as in years past, United Way is working to advance the common good in three important areas: education, income and health. In these difficult times, progress leans heavily upon the support of community and agency partners.

You can donate to your local United Way by visiting www.dowfriends.com and clicking on the United Way link.

Registering on the contributions website will protect your privacy and allow you to make your donation through pension deduction.

As always, your donation is strictly voluntary. If you have any questions, please contact Pledge Processing at 989-633-0870.

Please consider making a difference in the life of a neighbor in need by giving a monetary gift or a gift of your time. Even the smallest gifts can touch a heart and have a lasting impact.



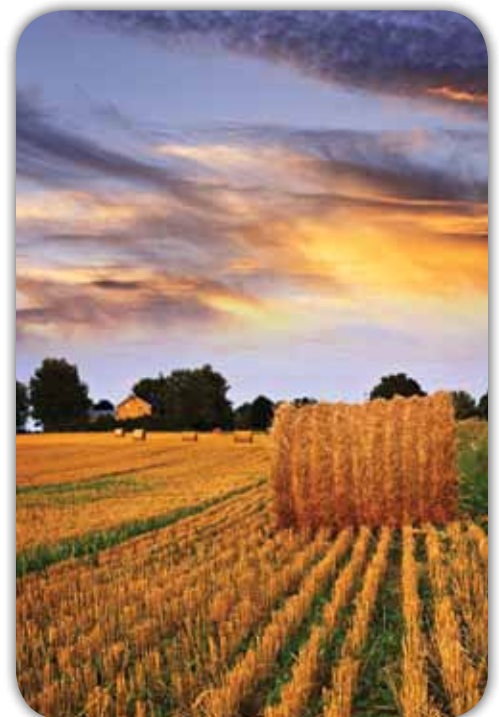
Dow Agrosiences Retirees: Stay Involved through CropLife America

Those no longer actively involved in the agricultural and crop protection industry, former employees and allies still have an opportunity to have their voices heard! CropLife America would like to keep all stakeholders involved through an industry alumni listserv or other communications vehicle.

Please visit www.croplifeamerica.org if you would like to:

- Receive news updates on crop protection issues,
- Learn about important petitions and outreach efforts, and
- Stay involved in industry events.

Also please let Dow AgroSciences know if there are specific events that you would like to know of or any other ways in which you would like stay involved! Send e-mail inquires to dasmediarelations@dow.com.



UCC Retirees Reconnect in Tampa

In March, nearly 200 Union Carbide retirees converged on Tampa, Florida, for a two-day reunion. Peter Molinaro, Dow vice president, Federal and State Government Affairs, joined many former UCC colleagues to address the group, thanking them for their contributions and updating them on Dow's strategic direction. Molinaro also spoke about the Company's legislative priorities – including energy and climate change, health care reform, chemical plant security, free trade, taxes and advanced manufacturing policy – and encouraged retirees to take an active role in local and national politics.

“You play a significant role in helping Dow change the dynamics of the political environment and increase our influence on these critical issues,” urged Molinaro. “If you are an Internet user, we can help with this through the Dow Action Network, a website dedicated to educating employees and retirees about policy issues and offering an easy way to send letters to Members of Congress. You can help by voting, working in your local community and making your views known to elected officials. You can access the Dow Action Network at www.dowaction.com.”

In addition to the many social activities throughout the weekend, retirees were invited to the Dow Health Fair with exhibits from Habitat for Humanity, Dow's PAC (Political Action Committee) and various health care vendors. Members of Dow's Public Affairs, Benefits, and Health Services teams were on hand to talk to attendees about their benefits plans, the LOSE for Good Health Program, Dow's Live Earth Run for Water and the importance of proper nutrition for maintaining a healthy lifestyle. Retirees were also updated on enhancements to www.dowfriends.com, Dow's retiree website, including new links to volunteer and advocacy opportunities.



At the UCC Tampa Reunion, Peter Molinaro, Dow vice president, Federal and State Government Affairs, thanked retirees for their contributions and updated them on Dow's strategic directions and legislative priorities. He also encouraged retirees to take an active role in local and national politics.



2011 Retiree Reunion In Arizona

April 8 - 9, 2011 • Mesa Convention Center
263 N. Center Street • Mesa, AZ 85201

All UCC and Dow retirees, and especially those in the Phoenix area, are welcome to attend.

Contact Mike Gaston, CRC West Region Director, at (360) 574-0984 or jonmig1@comcast.net, to be added to the Mesa Reunion Information Update list.

More details will be in the next issue of DowFriends.

Dow Preparing for U.S. Health Care Reform Bill Changes

In March 2010, U.S. President Obama signed into law sweeping Health Care Reform legislation. Many Dow employees and retirees have questions about how the legislation will impact their healthcare benefits.

Dow continues to review the legislation and assess all the implications for the company as the various federal agencies develop and release the detailed regulations. Most of the legislative requirements will not take effect for several years, and we will continue to receive additional regulatory guidance from the federal government. We will closely monitor these updates and keep you informed as to how they impact your health benefits.

Some provisions of the legislation take effect in 2011. These requirements, as well as the impact on the Dow¹ plans, are described below.

- **Extended medical and dental coverage for Dependent children** – You will be able to cover

your dependent children up to their 26th birthday for medical coverage regardless of whether they were previously covered by Dow or their marital, work or student status, or whether they are dependent on you for 50% or more financial support or reside permanently in your household. Children whose coverage ended, or who were denied coverage (or were not eligible for coverage) because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in the plan.

- **Pre-existing Conditions** – The law provides that there will be no exclusions for pre-existing conditions. This does not affect Dow, since the company has never had a pre-existing condition exclusion in its medical plans.
- **Emergency Room Care** – No prior authorization will be needed for emergency room care. This is not a change for the Dow Plans.
- **No lifetime limit** – The lifetime maximum limit under MAP Plus and the Catastrophic Medical Plan will be removed. If you previously met the Plan's lifetime maximum, you may now re-enroll. You have until December 31, 2010 to enroll.

The bill mandates that certain preventive care services be covered. Fortunately, many of the priority preventive care services are already covered at 100% or through a \$500 preventive care allowance in the Dow MAP Plus plan today. Dow is evaluating how to adjust its plans to be in compliance and still provide top coverage for preventive care.

It is anticipated that by 2014, when most of the Health Care Reform changes are implemented, the requirements of the new health care legislation may add as much as \$14 million per year to health care costs borne by Dow and its employees and retirees. This represents approximately 3% of our annual spend. Since Dow shares costs with our employees and retirees, this will be one of the factors that will be included when we set employee and retiree contribution rates in the coming years. Other factors include health care inflation and benchmarking health care costs with other companies. While it is too early to know what the specific costs will be, we are evaluating the impact of the new law and will have more information during Benefits open enrollment in the fall.

“The Health Care Reform law marks a significant change for all Americans and many current health care plans,” said Mike Personke, global director, Dow Benefits. “Employees and retirees can be assured that these changes will not change our commitment to the health of our people and to providing competitive benefits.”

“Dow has long considered the health and wellness of our employees and retirees a top priority,” added Dr. Catherine Baase, Dow’s chief medical officer, “and some of the mandates in this new bill – such as no exclusions for pre-existing conditions – have already been a part of our health strategy. We will continue to keep employees and retirees informed about the anticipated impact of this legislation.”

For Additional Information

For more information, visit www.dowfriends.com. In the coming months, U.S.-based employees and retirees will receive additional information that will provide further details about the 2011 plans, as well as those changes that may affect Dow’s plans in the future.

¹References to “Dow” are collectively to The Dow Chemical Company (TDCC) and certain of its subsidiaries that are authorized to participate in its benefit plans.



Centenarians Honored

Beulah Schultz

If the secret of a long life is having good genes, having a sense of spirituality and maintaining an interest in people and an involvement in community activities, then Beulah Schultz is a living example of all these characteristics. Although she is now 100 years old, she regularly attends Sunday services at the Methodist Church in Russiaville (pronounced “Rooseville”), Indiana and brings two bouquets of flowers that she raises herself. She is also a greeter for the Church services and is a teacher aide in the Sunday School. She has traveled extensively in the U.S. and Europe.

Beulah was a 32 year employee of the Haynes Stellite Division of Union Carbide and worked as a quality control inspector.

She still lives in her own home. She was honored by her many friends with a 100th Birthday



Party at the Methodist Church on July 3, 2010. Tom Jordan, President of the CRC Indianapolis Chapter, and John Durkin, CRC Regional Director, presented her with a blanket with the Union Carbide logo and congratulatory letter from Dow Chairman and CEO Andrew Liveris.

Dr. Ludo Frevel

Dr. Ludo Frevel celebrated his 100th birthday. Born on May 31, 1910 in Germany, he moved to Baltimore as a teen.

Ludo earned a doctorate in physical chemistry from Johns Hopkins University and spent two years at the California Institute of Technology (Caltech) before joining Dow’s Spectroscopy Laboratory in 1936. He worked as one of Dow’s pioneer chemists for 39 years, then served as a consultant to Dow Corning Corporation until 2005. He holds 60 patents and authored or co-authored 446 technical papers, publishing his last paper at age 95.

Ludo almost turned down the offer to work at Dow, but another Caltech student told him that Dow gives young scientists opportunities that they wouldn’t have at other companies. While at Dow, he was the first scientist to be named a “research specialist.” His work in x-ray powder diffraction and catalysis is known worldwide and has advanced these disciplines significantly over the years. He is also well known for his method of purifying ethylene to make

polyethylene; but the accomplishment he is most proud of is his work on the purification of butadiene for synthetic rubber.

The key change he saw during his career was the introduction of the computer. In his early work, he used a slide rule and “Monroe” calculator.

Ludo has a daughter in Texas, and two sons (one in Midland, Michigan and one in California). He attributes his long and accomplished life to hard work, and good genes from his mother, who lived to be 107.

Ludo was presented with a red blanket with the Dow Diamond and a letter from Dow Chairman and CEO Andrew Liveris. Pictured

are Ludo, his son Kurt Frevel of Midland, Michigan, and Lisa Wenban, Dow Public Affairs.





Carmela D'Amato

Carmela D'Amato celebrated her 100th birthday on April 3, 2010, with 40 family and friends at an Italian restaurant in El Cajon, California. She was presented with mementos by Chuck Eccles, CRC West Region, San Diego contact for the Carbide Retiree Corps.

Carmela worked in finance and accounting for Union Carbide in New York for 40 years before retiring in 1980. In recognition for her loyal service, she was given a blue blanket with the Union Carbide logo, and framed letters from Dow Chairman and CEO Andrew Liveris and from CRC President Dave Clash.

Carmela is in good health and thoroughly enjoyed the evening. She and the guests indicated that the recognition by her former employer was deeply appreciated and a highlight of the evening.



Ronald L. Van Gilder

Van Gilder Named 2010 TAPPI Fellow

Ronald L. Van Gilder, Research Fellow with Sappi Fine Paper North America Technology Center in Westbrook, Maine, was recently named one of nine TAPPI Fellows for 2010. Fellow is an honorary title bestowed upon less than one percent of TAPPI's membership and is given to individuals who have made extraordinary technical or service contributions to the industry and/or the Association.

Van Gilder holds several patents and has published more than two dozen technical papers. Additionally, he has presented at numerous technical meetings and courses globally. Van Gilder is known for his work regarding ink coating interactions, specifically on binder contribution

in offset printing of coated papers. His technical papers have brought significant quality advancement to the science in this area. In addition, Van Gilder has been awarded the TAPPI Best Research Paper Award and has received the TAPPI Coating and Graphic Arts Division Best Paper award twice. He served for many years on the TAPPI Coating and Graphic Arts Technical Program Committee and chaired the Technical Program Committee in 1998 for the joint Papermakers and the Coating & Graphic Arts Division Conference as well as chairing the joint 2001 Coating and Graphic Arts Conference and Technical Association of Graphic Arts.

Van Gilder began his work with Sappi Fine Paper North America in 2004, following 39 years with The Dow Chemical Company.

TAPPI is the leading association for the worldwide pulp, paper, packaging and converting industries and publisher of Paper360° and TAPPI JOURNAL.

In Memory of Dow Retirees

This issue includes a listing of retiree deaths that have occurred since our last issue of DowFriends. We honor these persons' lives and their commitment to Dow and UCC. We offer our condolences to their family, friends and colleagues. *Note: Initials are used when first name is not available in our records. Each person listed under the Dow deaths has the city listed where the individual last had active employment. They are also listed according to the state in which they last resided.*

Alabama

Raymond F. Donnelly, Mountain Brook
Charles N. Evans, Carbon Hill

Arizona

Walter E. Jennings, Congress
R. B. Korsmeier, Sun City
Linda R. Pippenger, Oro Valley

Arkansas

Donald L. Darter, Dardanelle

California

Wilma J. Davidson, Fort Bragg
A. R. De Anda, Oceanside
David F. Faletti, Antioch
Geoffrey B. Fink, Sonoma
Bryant C. Fischback, Walnut Creek
Dallas G. Grenley, Folsom
W. H. Hall Jr., Antioch
M. R. Jaramillo, Pittsburg
Karen C. Kangas, Concord
John B. Kirm, Santa Ana
E. L. Lacy, Lafayette
V. J. Macaluso, Pittsburg
Roads R. Melton, Antioch
Marie M. Mendoza, Oakley
Robert A. Moore, Antioch
F. Ochoa, Pittsburg
H. E. Oler, Pittsburg
John R. Owens, Walnut Creek
F. A. Trezza, Pittsburg
A. R. Tucker Jr., Pasadena
Clayton G. Wannamaker, Rancho Palos Verdes
Wayne D. Whittern, Brentwood

Colorado

Alvin N. Knox, Pagosa Springs
D. E. Moore, Montrose

Connecticut

John Slaga, Preston

Florida

Marjorie Adams, Delray Beach
Charles L. Baldwin, Estero
Albert O. Czikowsky, Sun City Center
John E. Donalds II, Jacksonville

Robert M. Keil, Longboat Key
Jesse W. Lunsford, Lakeland
Eugene A. Martin, Port Charlotte
Don R. May, Sarasota
Andre A. Provencher, North Fort Myers
Charles M. Rongey, St. Petersburg
R. A. Stump, Delray Beach
Doris H. Vanoy, Maitland
G. J. Williams, Delray Beach

Georgia

Robert L. Curtis, Calhoun
Fred P. Kowalke, Kingsland

Illinois

Glovena A. Coyle, Poland
Frank T. Micklich, Joliet

Indiana

Stephen A. Ackmann, Indianapolis
Sonia E. Bangs, Carmel
Mary L. Carter, Muncie
Samuel W. Garrett, Lagrange
Patsy M. Gillenwater, Indianapolis
Dorothy E. Howard, Indianapolis
G. E. Shayler, Shipshewana
Donald W. Stantz, Zionsville
L. A. Teeters, Trafalgar
Donald L. Trepanier, Indianapolis
M. G. Zinkan, Indianapolis

Kansas

John S. McGregor, Sedan

Louisiana

Vernon C. Atwood Jr., Plaquemine
Harris J. Guidry, Cut Off
George M. Lemay Jr., Port Allen
Fred D. Lewis, Baker
Fred H. Moore, Plaquemine
George J. Ohmer Jr., Chauvin
J. H. Presley, DeRidder
Audrey J. Richard, Thibodaux
Robert E. Tucker, Baton Rouge

William B. Wesley, Baton Rouge

Michigan

Thomas J. Adams, Midland
Harley L. Ayris, Beaverton
Donald Balash, Bay City
Keith V. Barnhart, Clare
Edgar W. Behrens Jr., Midland
Sandra L. Bendon, Midland
R. B. Bennett, Midland
Larry J. Bis, Midland
F. W. Breault, Gladwin
A. F. Buckley, Merrill
James L. Burch, Midland
Floyd E. Campbell, Gladwin
Allen L. Chase, Grand Rapids
R. E. Cook, Midland
Robert T. Cook, Midland
George E. Cooper, Coleman
Harry F. Czerwinski, Saginaw
B. F. Dehn, Midland
Dorothea S. Delair, Plymouth
Cecil J. Dufort, Midland
N. R. Eastman, St. Louis
Joseph E. Ellis, Midland
Norman R. Fick, Auburn
D. M. Florance, Midland
W. T. Getgood, Coleman
George L. Gillette Jr., Auburn
G. K. Glaza, Algonac
Robert E. Grefe, Saginaw
Barney Grusecki, East Tawas
John L. Hagaman, Charlevoix
K. G. Harding, Midland
F. A. Harrison, Traverse City
Pat E. Havens, Midland
Merlin J. Helmer, Sanford
William J. Heritier, Linwood
Adolph H. Holzwart, Bay City
H. R. Hoyle, Cadillac
Robert G. Jahn, Saginaw
Hugo F. Jankens, Auburn
D. C. Kaufman, Midland
George P. Kelsey, Sanford
Toney E. Kerns, Midland
Donald W. Kloppe, Kawkawlin

G. C. Klosterman, Auburn
E. L. Kropscott, Essexville
G. T. Lamblin, Bay City
Eugene E. Leaman, Saginaw
Carolyn W. Lewis, Midland
V. G. Loree, Hope
Rick D. Love, Midland
E. C. MacRae Jr., Saginaw
James D. Marsh, Midland
G. A. Massick, Mount Pleasant
John T. Mays, Alpena
Hugh M. McKenna, Sanford
Arnold B. Miller, Pinconning
Mel J. Miller, Hope
R. Miller Jr., Midland
Patrick W. Murphy, Kawkawlin
Dale L. Neely, Harrison
E. J. Norton, Midland
James E. O'Brien, Mount Pleasant
Gale A. Parsons, Midland
Tommy E. Partee, Breckenridge
Chet T. Perz, Bay City
D. R. Petersen, Midland
G. L. Pickard, Gladwin
Carl H. Reinig, Freeland
Clark A. Reynolds, Farwell
James K. Rieke, Midland
Clarence M. Rinas, Midland
Lewis M. Rippee, Midland
Ray E. Rummell, Saginaw
Arthur Sanches, Saginaw
David E. Schaffer, Bay City
John E. Schroen, Williamsburg
Lee R. Schultz, Sanford
Robert A. Schultz, Bay City
E. J. Schwartz, Bay City
Richard E. Serrine, Midland
James T. Smith, Ludington
Thelma G. Smith, Midland
Hugh A. Starks, Midland
Alfred F. Steinhauer, Midland
C. H. Torres, Midland
John R. Trapp, Wayland
Bernard H. Tubbs, Lake
Terry K. Turner, Saint Louis

H. A. Vandriessche, Bay City
Raymond F. Verrette, Farwell
Marvin P. Walter, Freeland
G. J. Ward, Midland
N. C. Wendt, Hope
Thomas H. Wieferrich, Mount Pleasant
Eric C. Williams, Sanford
Otto R. Wirtz, Freeland
W. A. Wiseman, Clare
H. J. Wolf, Bay City
Richard M. Yates, Manistique

Minnesota

Donald Lee, Fridley

Missouri

Robert H. Debrock, Marble Hill

Nevada

L. S. Ensminger, Carson City
June E. Fuller, Sparks

New Jersey

Dorothy M. Bergeron, Rochelle Park

Joseph H. Gruber, Paulsboro
Mary Haefner, Somerset
Shirley P. Jones, Westwood
Aaron L. Schlissel, Old Bridge
Edgar J. Thomas, Newfield

New Mexico

Eugene W. Smith, Albuquerque

North Carolina

Robert J. Ringle, New Bern
John R. Woodworth, Charlotte

Ohio

Glenn C. Brannon, Fairfield
H. R. Cass, Dublin
Millard F. Davis, Cincinnati
Willard P. Deeds, Coal Grove

Carroll M. Deer, Ironton
Joyce Edwards, Cincinnati
Remelle D. Ellison, Cincinnati
John S. Hoelscher, Cincinnati
Earl D. Hupp, Newark
Fred E. Inbody, Findlay
Dennis M. Kalal, Brunswick
Gerald D. Mayer, Cincinnati
Edgar A. Toll, Findlay
Martha A. Wallace, Akron

Oklahoma

L. R. Bocox, Orlando
Frank H. Braunlich Jr., Broken Arrow
W. J. Buehler, Clinton
J. D. Carpenter, Sapulpa
David A. Ellis, Bethany
Daniel L. Gibson, Tulsa
K. N. Long, Pauls Valley
H. E. Staadt Jr., Tulsa

Oregon

Frank S. Billeci, Talent
Frank Hood Jr., Portland

South Carolina

Wilfred W. Buck, Rock Hill
Tony D. White, Duncan

Texas

Maurice Bailey, Lake Jackson
Lonnie V. Barber Jr., Brazoria
Richard G. Barth, Katy
H. A. Bennett, West Columbia
Maurice O. Bledsoe, Kerrville
J. E. Brabaw, Kingsland
O. E. Bradford, Guy
Clarence T. Brothers, West Point
Anita C. Brown, Cedar Park
Fred Brown, Brazoria
H. A. Bryant, West Columbia
Jack E. Buice, Lake Jackson

Kenneth W. Bullock, Lake Jackson
M. J. Byrd, Sweeny
Ernesto O. Carranza, Clute
G. W. Carter, Odessa
J. E. Casbeer, Angleton
Ambrosio J. Casiano, Brazoria
H. H. Comley, New Braunfels
Terry L. Conklin, Katy
A. D. Cook, Lake Jackson
Joe De Alba, Clute
R. L. Derby, Lake Jackson
Jackie R. Dorris, Brazoria
Gerald Duke, Damon
Thomas W. Elder, Lake Jackson
J. S. Elkins, Lake Jackson
George A. Everett, Milam
M. J. Foster, Beaumont
Thomas L. Freeman, Tomhall
Charlotte A. Gibson, Lake Jackson
P. W. Haish, Lake Jackson
H. H. Hartmann, Lake Jackson
R. F. Hembree, Lake Jackson
V. C. Henderson, Lake Jackson
John T. Hill Jr., Lake Jackson
Robert A. Hillier Jr., Angleton
Donald C. Hlava, Lufkin
C. O. Hutchenreuther, Carrollton
Joe Janecka, Richmond
H. G. Japp, Gainesville
John H. Jones, Richwood
R. Jones, Fredericksburg
T. F. Lagess, Georgetown
Rita A. Latham, Friendswood
Alvin W. Lewis, Lake Jackson
A. H. Lucas, Angleton
W. A. Mainard, Decatur
Evelyn C. Maresh, Lake Jackson
Edward G. Martinez, Brazoria
James L. Meismer, Brazoria
Claude M. Miles, Lake Jackson

M. A. Miller, Angleton
H. L. Muirheid, Jewett
John J. Newport III, Houston
Thomas J. Oliver, Big Spring
Jerry W. Patterson, Brownwood
Jackson O. Reimer, Brazoria
Bennie Ridge, Lake Jackson
Dale S. Sandlin, Mexia
J. G. Schuhmann Jr., Lake Jackson
Troy W. Sharpes, Lake Jackson
Thomas R. Singletary, Groesbeck
Jose J. Sisneroz Sr., Angleton
Robert D. Spradling, Lake Jackson
William H. Stanaland, Lufkin
J. M. Stephens, Angleton
Robert W. Steubing, Bay City
I. M. Strong, McAllen
Elvin V. Svoboda, Shiner
Wilbur J. Thirtle, Lake Jackson
S. R. Thompson, Lake Jackson
Shirlee P. Till, Lake Jackson
J. J. Turner, Quitman
G. H. Vernor, Brazoria
Bill J. Watkins, Waco
B. J. White, Angleton
F. M. Whitehead, Lake Jackson
Charles E. Williams, Lake Jackson
B. R. Zahn, Brazoria

Utah

I. L. Thomas, Vernal

Virginia

Alvin S. Akers, Richmond
Francis M. Hunt, Chesterfield
D. A. Spalding, Williamsburg

Washington

C. J. Dobratz, Kalama

Wisconsin

C. W. Weber, Appleton

In Memory of UCC Retirees

Alabama

Franklin L. Dickinson, Coden
Thomas H. Erwin, Huntsville
Elsie L. Evans, Kinston
Cecil Holt, Tusculmbia
Anson M. Mills, Cullman
Louis J. Ringer, Jackson
Robert P. Wooldridge, Mobile

Arizona

Karl Lambertson, Tucson
Stanley I. Molenda, Mesa

California

Bruce R. Bronson, Brentwood
Charles M. Fair, Bishop
Paul E. Radish, Huntington Beach
Harry N. Sheetz, Camino

Colorado

William K. Gibson, Denver
Clifford M. Hiatt, Delta
Marvin L. Jacobson, Grand Junction
Max E. Klinger, Lyons
Francine M. Lindsay, Grand Junction

Arthur D. Mcgee, Grand Junction
Lloyd M. Steele, Nucla

Connecticut

Clair P. Babcock, Simsbury
C. S. Dadakis, Greenwich
John M. Elias, New Milford
Bart J. Mirabito, Southbury
Mary T. O'Neill, Greenwich
Geoffrey W. Reynolds, Westport

Florida

Mildred Bachmann, New Port Richey

Sophie G. Comacchia, Land O Lakes
Glen W. Douglas, Longwood
Foster J. Horner, Naples
Frank W. Jeffe, Jupiter
Willard L. Ketner, Sebring
Constance D. Knox, St. Petersburg
Charles H. Lewis, Deland
Henry Lind, North Fort Myers
Olga F. Mcintyre, Dania
Clyde S. Mellert, Riverview
Philip Morabito, Oldsmar
William D. Morelli, Sun City Center

L. G. Peloubet, Stuart
James S. Robson, Kissimmee
Robert E. Shaw, Lady Lake
John A. Stenstrom, Seminole
Frank O. Sullivan, Venice
Beatrice J. Taylor, Largo
John R. Toye, Fort Lauderdale
Roy A. Withrow, Port Charlotte
Joseph Zayas, New Port Richey

Georgia

Salvatore F. Alesi, Lawrenceville
Mildred Baugh, Cartersville
William Edward Bryson, St.
Marys
Gene L. Fowler, Kennesaw
Edward G. Kyle, Tucker
Gary R. Ogden, Griffin
Edwin E. Slover, Roswell
Albert D. Tibbs, Rome

Illinois

Carl Antonsen, Elburn
Anna P. Benning, Chicago
Charles W. Bokey Jr., Davis
Robert F. Brady, Peru
Marion K. Cernis, Schaumburg
Laurel M. Dekreon, Marseilles
Michael Dowling, Orland Park
Frances M. Horne, Chicago
Bessie O. Hughes, Chicago
Leonore C. Kalinski, Arlington
Heights
Roger W. Sparks, Chicago
Glenneth Tracy, Robinson
Joseph J. Wcislo, Burbank
Esther Wilson, Summit

Indiana

Robert J. Baird, Indianapolis
Charles R. Clark, Crown Point
Earl Dickey, Indianapolis
Edward H. Drew, Winamac
Kenneth L. Dyer, Indianapolis
Charles R. Harbin, Schererville
Louis D. Larson, Griffith
Albert G. Lukoshus, Munster
Ardrees Smith, Indianapolis
James M. Vallas, Munster

Iowa

Mary A. Hammer, Red Oak

Kansas

Lynny L. Grunwald, Wichita

Louisiana

Ester R. Avant, Cotton Valley

James K. Griffith Jr., Hammond
Danny R. Huddleston, Avondale
Gary N. Killian, Metairie
Harvey D. Layfield, Haughton
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