

# DOWFRIENDS

WINTER 2014

STAYING CONNECTED AFTER RETIREMENT



- 1 – Features**
- 8 – Dow News**
- 13 – Benefits**
- 15 – Government Affairs**

- 16 – Health Empowerment**
- 18 – Staying Connected**
- 23 – Retiree Profiles and News**
- 27 – In Memory Of**

# Dow Retirees with Olympic Connections

The Sochi 2014 Olympic Winter Games take place February 7-23 and Dow employees and retirees have reason to celebrate.

Dow is a Worldwide Olympic Partner from 2010 through 2020 and the Official Chemistry Company of the Games. Many of the innovative Dow solutions that Team Dow produces will be used in the sporting venues and throughout the host city of Sochi, Russia, helping contribute to high-performance, safety and sustainability at the Games.

From STYROFOAM™ Brand insulation products, polyurethane systems and coating solutions to recyclable stretch films and plastics, Dow solutions will be included in 11 of the venues in Sochi, as well as in infrastructure improvements throughout the Krasnodar region.

Beyond products and technology, the Dow community has a few additional special connections to the Games. There are Olympic hopefuls and a media intern for the Games with ties to Dow retirees.



WORLDWIDE PARTNER

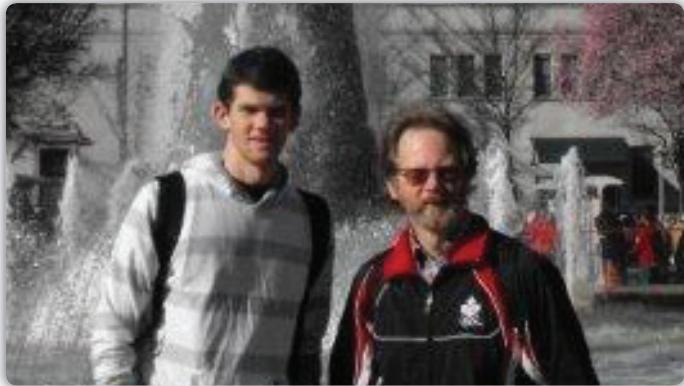


*Brett and Paul Perry*

## Brett Perry

- **Olympic Trials competitor:** Speed skating
- **Hometown:** Midland, Michigan
- **Education:** Northern Michigan University, electronic imaging major
- **Perry's Dow retiree connection:** Paul Perry, Brett's father
  - **Dow location:** Midland, Michigan
  - **Job title:** Quality systems technologist, METHOCEL™ and ETHOCEL™ business
  - **Years with Dow:** 20 years
  - **Other Dow connections:** Marge Perry Sieja, Dow retiree and Brett's grandmother, Craft Services, Midland, for more than 30 years; and Leonard Hudock, Dow retiree and Brett's grandfather, Facilities Management, Midland, for more than 35 years

**Editor's note:** As we went to press, Brett Perry finished 17th overall in the 500 meter distance, 20th in the 1000 meter, and 26th in the 1500 meter in the U.S. Speedskating Team long track trials; he finished 19th in the 1000 meter short track trials. Brett plans to continue training as a long track sprint specialist with his sights on World Cup teams and the Pyeongchang 2018 Olympic Winter Games. Jackson Hill incurred an injury during training and was unable to compete in the Canadian Speedskating Team trials. He hopes to resume training activities.



Jackson and Blaine Hill



Tracy and Jonathan Teich



### Jackson Hill

- **Olympic Trials competitor:** Speed skating
- **Hometown:** Edmonton, Alberta, Canada
- **Education:** University of Calgary, kinesiology major
- **Hill's Dow Retiree Connection:** Blaine Hill, Jackson's father
  - **Dow location:** Western Canada Operations, Fort Saskatchewan, Alberta
  - **Job title:** Instrumentation Technologist, Maintenance Division
  - **Years with Dow:** 31 years

### Jonathan Teich

- **Olympic Games role:** NBC Sports intern
- **Hometown:** Bay City, Michigan
- **Education:** Bradley University (Peoria, Illinois), communications major
- **Teich's Dow retiree connection:** Tracy Teich, Dow retiree and Jonathan's mother
  - **Dow location:** Midland
  - **Job title:** Business Services Director, Business Process Services Center
  - **Years with Dow:** 33 years

### Bolshoy Ice Dome Blends Technology and Russian Tradition

Of all the venues for the Sochi 2014 Olympic Winter Games, the Bolshoy Ice Dome (pictured on the front cover) is sure to be one of the most impressive. The striking arena reflects Russia's cultural tradition while also welcoming the world to a modern, elaborate performance complex. Dow worked closely with project partner Mostovik to provide a number of products and solutions to this remarkable facility, including heat transfer fluids for ice creation and maintenance.

During the Games, the Bolshoy Ice Dome will serve as the main venue for ice hockey, with seating capacity for 12,000 spectators. Its innovative design is based on the image of a frozen drop, while the Bolshoy name is meant to evoke the traditions of Russian culture and arts. After the Games, the venue will serve as a multi-sport and entertainment complex for the public, hosting ice hockey tournaments, figure skating events and training, concerts and much more.

Dow products used in the Bolshoy Ice Dome include:

- **DOWCAL™ Heat Transfer Fluids**
- **Dow Construction Additives**
- **Anticorrosion Coatings**
- **ENDURANCE™ Power Cable Compounds**
- **SPECFLEX™ Polyurethane Systems**

# Around the World, Dow Retirees Are Making an Impact with Habitat for Humanity

For 30 years, Dow and Habitat for Humanity have worked together to develop communities by building and renovating houses. Dow's partnership with Habitat for Humanity focuses on finding creative ways to leverage its products, innovation and people to make a positive impact on affordable housing.

Over the years, thousands of Dow volunteers have helped families and communities around the world realize the dream of owning a decent home. This dedication has extended into retirement for many of those individuals as they continue to help build homes and serve on Habitat for Humanity boards around the world.

## Ako Serizawa – Japan

Ako Serizawa first learned about Habitat for Humanity while working for Dow in the United States. When she returned to Japan, she worked with Asia-Pacific Habitat for Humanity on Jimmy Carter Work Projects in the Philippines, Korea and Thailand. In 2003, when Habitat for Humanity Japan began, Ako was the founder and served on the board for two full terms. She was deeply involved with the Habitat Project Management Team in 2011 and 2012 after an earthquake and tsunami devastated much of Japan. Since her retirement in 2012 she is still very active with Habitat for Humanity.



Ako Serizawa

## Brian Dunning – Canada

Brian Dunning puts his volunteer time for Habitat for Humanity into deconstruction, rather than building, to help people achieve their dreams of home ownership. As the deconstruction coordinator for the Sarnia/Lambton Habitat for Humanity affiliate in Canada, he does kitchen inspections and removals, leads house salvage operations, organizes volunteers for deconstruction projects and estimates the value of items salvaged. Brian is also chief tool wrangler, responsible for maintaining and transporting deconstruction tools to sites.



Brian Dunning



## Dennis Heydanek – Texas

Since his retirement in 2000 from Dow in Midland, Dennis Heydanek has worked for Habitat for Humanity in many locations across the country, including Michigan and Texas. As a board member for Midland County Habitat for Humanity, Dennis organized and chaired Fore! Habitat!, a golf fundraiser that raised \$200,000 for land purchases. Now living in South Carolina, he is still an active volunteer but also keeps in touch with board members and staff at the North Collin County (NCC) affiliate in McKinney, Texas, where he served as board president for two years.



Dennis Heydanek

## Donald Pirkle – Georgia

Another Dow retiree who continues to make an impact with Habitat for Humanity is Donald (Don) Pirkle with the Hall County Habitat for Humanity affiliate in Georgia. Don started his Habitat for Humanity volunteer work in North Carolina, where he led a build for his church and became active with the local affiliate. He continued his commitment to Habitat for Humanity when he moved to Georgia in 2005 and is active with the Hall County Habitat for Humanity affiliate. In 2011, Don reached his goal of helping build 75 houses just two weeks after his 75th birthday.

Donald Pirkle



Herbert Meyer

## Herbert Meyer – Tennessee

Herbert Meyer's involvement in Habitat for Humanity continued to make a difference in people's lives when he moved to Tennessee after retiring from Union Carbide in Parma, Ohio. In 1992, he worked with several dedicated individuals to organize and start a Habitat for Humanity affiliate in Blount County, and he served as the first president of the board. Since then, Herbert has shared his time leading volunteers, building new houses and developing support from local and national suppliers. The Blount County affiliate continues to grow and has built 120 homes for deserving families.

Herbert's commitment was recently recognized by The Dow Chemical Company Foundation with a grant award toward Habitat for Humanity of Blount County.



## James Sapp – West Virginia

Since retiring in 2001 from Union Carbide in West Virginia, James Sapp has volunteered as a regular, weekly construction worker for the Kanawha and Putnam County Habitat for Humanity affiliate in West Virginia. He also serves on the board of directors. As a volunteer and Dow retiree, James is especially gratified that many other people involved in Dow – both retirees and active employees – are part of their regular workforce and board of directors.



James Sapp

## Jack Neitz – New York

Another Dow retiree who continues to make a difference through Habitat for Humanity is Jack Neitz, who is active with the Buffalo Habitat for Humanity affiliate in New York. Jack knows how Habitat for Humanity can change lives and perceptions for everyone involved. He just completed 20 years of service on the board of directors for the Habitat for Humanity affiliate in Buffalo and Lackawanna, New York. During part of his tenure, he was responsible for preparing building sites for the construction of new Habitat for Humanity homes. This position gave him a unique view of the hope Habitat for Humanity offers to homeowners and the community.

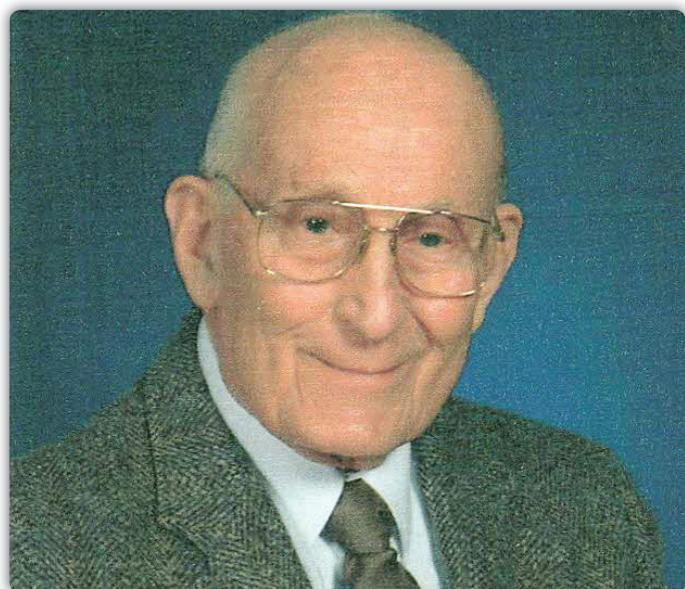
Jack Neitz

## John Davies – South Dakota

When John retired from Dow in Midland and moved to South Dakota, he took his dedication to Habitat for Humanity along with him. As part of the “Thursday Crew” at the Black Hills Area Habitat for Humanity affiliate in South Dakota, John joins other area retirees on builds every Thursday throughout the year. In addition, John is the organization’s quality control and warranty compliance volunteer, working with homeowners to ensure satisfaction during the warranty period of Habitat-built homes. His wife Carol, also a Dow retiree, shares John’s commitment as a member of the Family Support committee.



John Davies



## Orest Myckan – Canada

Orest Myckan is a Dow retiree who continues to make an impact with the Edmonton Habitat for Humanity affiliate in Canada. Orest has made a world of difference volunteering for Habitat for Humanity for 21 years. Since his retirement from Dow in Fort Saskatchewan, his passport and memories mark the miles he has traveled to help the less fortunate receive decent and affordable housing. Since 1997, Orest has participated in 26 Habitat for Humanity Global Village builds around the world. Most recently, he's led groups of volunteers to Alberta, Canada, and El Salvador.



*Orest Myckan*

## Richard Metzler – North Carolina

Richard Metzler started volunteering for the Habitat for Humanity affiliate in Charlotte, North Carolina, almost as soon as he moved to the area more than 15 years ago, after retiring from Union Carbide in Tarrytown, New York. While pursuing his second career as a church choir director, he also shared his time and talents building homes for area families and doing critical home repairs. In addition, he helped build the offices and AmeriCorps housing for his local affiliate, as well as Julia's Café and Books at a ReStore location.

*Richard Metzler*

## Wesley Sims – Texas

Wesley Sims started volunteering with Habitat for Humanity of Southern Brazoria County in Texas while he was an active employee in Freeport. That was on house number 20 in the mid-1990s. He has continued as a volunteer through his retirement to see the recent completion of house number 87. Now as construction manager, Wesley works with a core group of mostly Dow retirees who have honed their building skills such that they can go from a bare slab to a "dried-in" house with shingles in six to eight days.



*Wesley Sims*



# Louisiana Retiree Helps Spread Veterans' Memorial Movement

Every December, grateful Americans lay wreaths on graves at military cemeteries all over the country as a tribute to the nation's fallen veterans.

And Dow retiree Mike Eby is right in the middle of it all.

"It's just something that gets to you," says Eby, who retired after 32 years at Dow and is now an assistant coordinator for Wreaths Across America. "It's so moving."

Wreaths Across America began in 1992 with a wreath-laying ceremony at Arlington National Cemetery and has spread to hundreds of military cemeteries in all 50 states and around the world. The group seeks sponsors to pay for the wreaths and recruits volunteers to place them on graves and to assist the Daughters of the American Revolution with ceremonies honoring the fallen. The ceremonies include a 21-gun salute and a military escort to gravesites for family members of the veterans.

"The first time I attended the ceremony at Port Hudson National Cemetery (near Baton Rouge), I noticed that there were only enough wreaths for about every fourth grave," Eby recalls. "I said to one of the guys, 'Why don't you have more wreaths?' And he said, 'We don't have enough money.' Then he said, 'Why don't you get involved?'"

That's all it took. Soon, Eby was part of the effort to make Wreaths Across America bigger and better. Before a Dow Retiree Club meeting, he approached former Dow Louisiana Operations site leader, Sharon Cole, who agreed to support the project.

Three years later, Louisiana Operations continues to expand upon the partnership, donating \$5,000 in 2013 to purchase wreaths for the Louisiana ceremony. The contribution was made in the name of Dow retiree veterans.

Support for Wreaths Across America includes more than money. It takes many volunteers to lay the wreaths as well. Employees and leaders from Louisiana Operations volunteer time to place hundreds of wreaths on the gravesites at Port Hudson National Cemetery.

"The ceremony is such an emotional thing to see. It's just ... I can't describe it. Seeing it, that's the reason I got involved. Anybody who sees it, they'll be back the next year to help us put out the wreaths," Eby says. "At one point, they have a bagpiper playing 'Amazing Grace.' If that doesn't get to you, nothing will."



# Dow News Summary

## Dow Announces Carve-Out Scope for \$5 Billion of Commodity Chemicals Businesses

### ***Right-Sizes Chlorine Footprint to Meet Dow's Downstream Needs in High-Growth Markets; Assigns Leadership Team to Commence Transaction Process; Will Redeploy Resources and Cash Proceeds to Maximize Shareholder Value***

In early December, Dow detailed the scope of a separation of a significant portion of its chlorine value chain. These assets are being carved out for future transactions, and represent up to \$5 billion of total annual revenue, inclusive of sales on the merchant market and sales to support Dow's downstream, value-added products. The scope includes approximately 40 manufacturing facilities at 11 sites, and nearly 2,000 employees.

"This announcement represents a continuation of the shift of our Company toward downstream high-margin products and technologies that customers value, and generates consistently higher returns than cyclical commodity products. We are committed to prioritize our resources such that we maximize total shareholder return," said Andrew N. Liveris, Dow's chairman and chief executive officer.

"These businesses have served us well over decades, but are serving markets that Dow has exited over time, and we are therefore right-sizing our upstream integration to match the downstream focus that we started a decade ago," Liveris added. "Separating these business units will allow us to further optimize the way they can be operated; and we believe

different owners will be able to extract maximum value from these highly competitive assets and their related markets."

The announcement outlines a clearly defined scope of businesses that are located in attractive regions and are backed by a low-cost energy position attractive for producers of chlorine-based chemicals such as caustic soda and PVC. Further, they are coupled with businesses that command industry-leading positions with world-scale assets and global capabilities.

Assets included in this carve-out are:

- Dow's U.S. Gulf Coast Chlor-Alkali and Chlor-Vinyl facilities in Plaquemine, La.; and Freeport, Tex., including Dow's interest in the Dow Mitsui Chlor-Alkali joint venture in Freeport, Tex.
- Dow's Global Chlorinated Organics production facilities in Freeport, Tex.; Plaquemine, La.; and Stade, Germany
- Dow's Global Epoxy business, including assets in Freeport, Tex.; Roberta, Ga; Rheinmuenster, Germany; Pisticci, Italy; Baltringen, Germany; Stade, Germany; Gumi, South Korea; Zhangjiagang, China; and Guaruja, Brazil
- Dow's brine and select assets supporting operations in Freeport, Tex., and Plaquemine, La., and energy operations in Plaquemine, La.

In addition to these separation actions, the Company also announced that it will shut down approximately 800,000 tons of chlorine and caustic equivalent capacity in Freeport, Tex. The capacity being shut down will be replaced with supply from new facilities that will come online with the start-up of the Dow

Continued on the next page 

Mitsui joint venture in early 2014. The shutdowns will help maintain Dow's balances and will be coordinated with the start-up of the joint venture.

Building on Dow's proven track record of successfully completing complex carve-outs, Dow's Executive Vice President Jim Fitterling will oversee the separation and transaction activities.

"Due to the highly integrated nature of the chlorine value chain, we are conscious not to leave any stranded costs or create negative synergies," said Fitterling. "Further, we anticipate that any related transaction or transactions will include supply and purchase agreements between these units and the Company to support downstream products aligned with Dow's strategic market focus."

In addition, the following leaders with strong experience in the chlorine value chain will lead the carved out businesses, optimizing operations and ensuring business success in anticipation of transaction:

- Pat Dawson, President – Epoxy
- Clive Grannum, President – Chlorinated Organics
- Jim Varilek, President – Chlor Alkali & Vinyl North America

Dow has retained financial advisors to explore all separation alternatives for these businesses, including potential ownership structures and partnerships such as joint ventures, spin-offs and divestitures, and expects to execute transaction activities related to these businesses within the next 12 - 24 months. These transactions can be in pieces or on the whole of the announced scope.

In the past 12 months, Dow has completed or announced transactions totaling \$700 million, including the recently announced definitive agreement to divest its global Polypropylene Licensing & Catalysts business. In anticipation of this separation, the Company announced in October it had expanded its divestiture target to \$3 billion – \$4 billion in proceeds over the coming 18 - 24 months. In line with the Company's stated commitments, Dow expects to direct proceeds of these transactions toward increasing shareholder remuneration, organic growth investments and additional interest expense reductions.

### **Dow Confirms U.S. Site Selections for Expansions to Leading Plastics Brands; Texas and Louisiana Chosen for Investments That Address Fast-Growing End Markets**

As part of its focused investment strategy on the U.S. Gulf Coast to integrate advantaged shale gas, Dow has confirmed the locations for expanding four of the Company's leading brand franchises in Texas and Louisiana. These actions, together with the Company's collective, high-return investments in this region, are expected to drive strong revenue growth and generate approximately \$2.5 billion in EBITDA once fully operational, enabling Dow to address growing customer and value chain demand in attractive markets such as food packaging, transportation and infrastructure, hygiene and medical, and electrical and telecommunications markets globally. Construction is scheduled to begin soon on these investments, which were initially announced in March 2013, and are aligned with Dow's industry-leading Performance Plastics franchise.

## **Dow Board of Directors Declares 15 Percent Dividend Increase and Expands Share Repurchase Program to \$4.5 Billion to be Completed in 2014**

Dow announced that its Board of Directors has declared a 15 percent increase in the first quarter dividend, from \$0.32 per share to \$0.37 per share. In line with its stated priorities, the Company also announced that it has expanded its authorized share buy-back program to \$4.5 billion from \$1.5 billion of common stock to be completed in 2014.

Collectively, the increase to Dow's dividend and expansion of its stock repurchase objectives represent the latest in a series of strategic actions aligned to the Company's previously-communicated plans to consistently and increasingly remunerate shareholders through ongoing earnings growth.

The dividend will be payable on April 30, 2014 to shareholders of record on March 31, 2014. Purchases under the shareholder repurchase program may be made over time in open market or privately negotiated transactions.

## **Dow and MBP Investors Agree to New Ownership for Dow Kokam**

Dow and MBP Investors, LLC (MBP), an affiliate of Townsend Ventures (Townsend), together announced the acquisition of Dow's ownership interest in Dow Kokam LLC (Dow Kokam) by MBP. The transaction makes MBP the majority owner of Dow Kokam, which includes the Midland Battery Park in Michigan and the Lee's Summit facility in Missouri. Dow's decision to exit its interest in Dow Kokam aligns with Dow's market participation strategy and investment prioritization decisions driven by improving return on capital and total shareholder return. In addition, Dow is focusing on the materials portion of the battery value chain, not batteries themselves. As a founder of Dow Kokam and owner of MBP, Townsend's

decision to purchase Dow's interest in Dow Kokam aligns with its global strategy to continue investing in and providing leadership and support to emerging technologies in the energy storage market.

## **Dow Pledges Support to Typhoon Relief in Philippines**

Dow announced a donation of U.S. \$200,000 in the form of cash (including employee matching program), materials and equipment for immediate to long-term recovery and rehabilitation of the Central Philippines region, which was hit by Typhoon Haiyan on November 9, 2013. The immediate support to relief efforts from Dow included an emergency power generator to the local water filtration plant in Tacloban City, Leyte province. In addition, five-day relief food packs and hygiene kits were distributed to 5,000 victims and 2,000 pieces of polyurethane mattresses were distributed in the provinces of Leyte and Samar. Dow also donated a mobile water filtration unit that was deployed in the remote calamity-stricken sites across the central Philippines as part of the mid-term recovery relief efforts.

## **Teich Elected to Prestigious Role of AIChE President**

Cheryl Teich, Engineering Solutions Reaction Engineering Expertise Area Leader, has been named 2014 American Institute of Chemical Engineers (AIChE) president elect, succeeding to president in 2015. AIChE is the world's leading organization for chemical engineering professionals, with more than 45,000 members from more than 90 countries. Teich's election is a significant achievement in itself as she will lead this large international organization for the next three years, but is more impressive when considering she is only the third woman to be elected to this position and the only woman from industry in a field where women represent approximately 18 percent of the practitioners.

Continued on the next page 

## **Dow Enables Sochi 2014 to Be the First Games in Olympic History with Carbon Neutral Travel Footprint for Athletes, Media and Spectators**

For the first time in Olympic and Paralympic Games history, Sochi 2014 will have a carbon neutral footprint associated with the travel of athletes, spectators and media from all over the world travelling to Russia for the Olympic and Paralympics Winter Games, between February and March 2014. In addition to its commitment to mitigate the direct carbon footprint of the Sochi 2014 Organizing Committee, Worldwide Olympic Partner Dow will take a step further and enable the offsetting of the estimated travel-related greenhouse gas emissions.

## **Dow Introduces Breakthrough Technology for Effectively Combining Polyethylene and Polypropylene**

Dow Elastomers, a business unit of Dow, unveiled a breakthrough compatibilization technology that offers a tuneable range of new-to-the-world, highly effective solutions for combining both non-polar and polar polymers with polypropylene.

INTUNE™ PP-based Olefin Block Copolymers from Dow offer highly effective solutions for combining polyethylene, polyolefin elastomers and polar materials such as ethylene vinyl alcohol and polyamide with polypropylene to provide the best benefits of each material, while minimizing individual trade-off properties.

## **Dow Divests Global Polypropylene Licensing & Catalysts Business**

Dow announced that it has signed a definitive agreement under which Dow's global Polypropylene Licensing & Catalysts business will be divested to W. R. Grace & Co. for a sale price of \$500 million. Dow expects to report a gain on this divestment and net proceeds will be directed toward the Company's main priorities of remunerating shareholders, debt reduction and funding growth. Dow had previously announced its intent to divest this business on March 14, 2013, as part of the Company's ongoing commitment to proactive portfolio management and plan to divest nearly \$1.5 billion in assets by mid- to late-2014.

## **Dow Named for 13th Time to Dow Jones Sustainability World Index**

The Dow Jones Sustainability World Index announced its rating of Dow as one of the top performers in the global chemical industry – marking the 13th time Dow has received this recognition since the launch of the index. Dow was one of only nine chemical companies to be recognized in the World Index in 2013, representing sustainability performance in the top 10 percent of the industry. Additionally, Dow achieved a perfect 100 percent score in the Environmental Policy Management System category, leading the Materials Industry Group for the second year in a row.

*Remember When ...*

# Dow Develops the Universal Biohazard Symbol

**“Remember When ...” is a new section of Dow Friends highlighting key events in the Company’s history.**

One of Dow’s contributions to society in the 1960s was the creation of the universal biohazard symbol, still used today and recognized worldwide as a warning on materials that pose a threat to the health of living organisms, particularly humans. Resembling a ball of serpents’ fangs colored fire orange, the highly recognizable symbol has become a warning sign seen daily in doctors’ offices, medical establishments, laboratories and anywhere else a biological hazard may be present. The symbol was developed by a Dow laboratory in Zionsville, Indiana, in 1966, and has been adopted worldwide in the decades that followed.

The process began in 1965, when Congress approved a special \$10 million appropriation for the National Cancer Institute (NCI) that led to Pitman-Moore, then a division of Dow, winning a \$1 million contract to develop controls for biohazards in virus research. The assignment was to design, build and test the containment facilities needed at the NCI’s proposed virus laboratory and animal facility at Bethesda, Maryland. These facilities were being created to protect the personnel working in the laboratory from the highly dangerous and infectious materials being used and to prevent cross-contamination in the experiments being conducted.

The Dow contract was assigned to Dr. Lawrence C. Weaver and his Environmental Bio-Engineering Group in the Dow Life Sciences Laboratory at Zionsville. Weaver and his team quickly realized that the containment facilities would need to be marked with a symbol indicating where biological hazards were located. Weaver suggested to Dr.

Williams W. Payne at Bethesda that Dow should develop such a symbol as part of the contract. “Good idea,” responded Payne, and the Dow team set to work.

Chuck Baldwin, Dow environmental health engineer, was assigned the job to develop the symbol. D.F. (Del) Macaulay of Dow’s Packaging Engineering & Design group in Midland sketched possible designs, and Bob Williams in the market research group investigated the proposed designs for their memorability and meaningfulness.

Macaulay and other Dow artists created more than 40 designs, most of which were discarded in informal preliminary testing. The symbol finally adopted clearly emerged as most meaningful and readily remembered.

The rest, as they say, is history. The new fire-orange symbol was evaluated for six months at NCI and other laboratories engaged in studies of hazardous materials, including the U.S. Army Biological Laboratories and the U.S. Department of Agriculture laboratories. It was accepted everywhere it was used, and the National Institutes of Health recommended its use as a general biological hazard warning, setting the stage for its eventual universal use.

Source: Brandt, E. N. (1997), *Growth Company: Dow Chemical’s First Century*, Michigan State University Press, East Lansing, Michigan



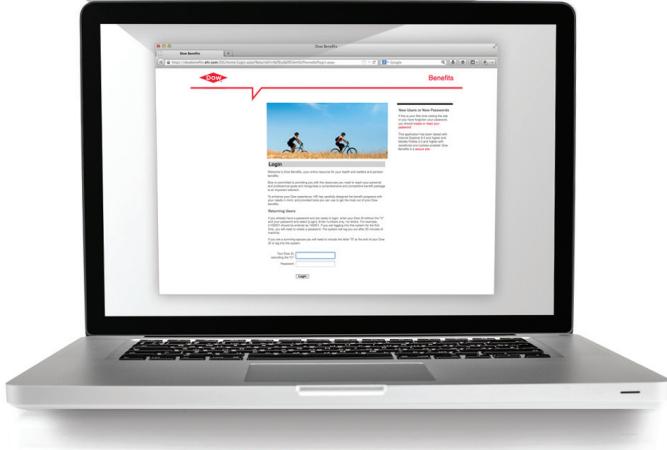
# New Resources Available on the Dow Benefits Website for U.S. Retirees

The Dow Benefits website is the place to view your current benefit elections, make life status changes, and access benefits information, tools and modelers.

In addition, the website now offers **new enhanced features** that allow you to easily access your tax statements and update your personal information anytime from your computer.

Just log in at <https://dowbenefits.ehr.com> and enter your Dow ID without the U and password you chose for the site. (Note: If you are a surviving spouse, you need to enter your Dow ID plus an "S" at the end, e.g. 123456S).

<https://dowbenefits.ehr.com>



Then, follow the directions below to access the new features.

## Access Your 1099R and W-2 Forms:

- Under **Tools & Estimators** click on **View My Pension Related Information**.
- Click on the word '**here**' in View /Print Tax Forms: Click '**here**' to view/reprint 1099R, W2 and W2c statements.

## View, Add or Change Your Direct Deposit Information:

- Under **Tools & Estimators** click on **View My Pension Related Information**.
- Click on the word '**here**' in View/Add/Change Direct Deposit Information: Click '**here**' to view / add or change your direct deposit information.
- If you haven't signed up for Direct Deposit, see related article to the right.

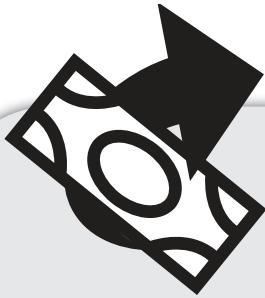
## View or Change Your Phone Numbers or Home and Mailing Address:

- Under the **Alerts & Quick Links** section, click on **View / Change My Personal Information**.

## View and Print Your Pension Pay Slips:

- Under **Tools & Estimators** click on **View My Pension Related Information**.
- Click on the word '**here**' in View / Print Pay Slips: Click '**here**' to view / print your pay slips.
- Note: To use this feature you must select '**OK**' to stop receiving paper statements when prompted.

The Dow Benefits website gives you access to your benefits quickly and easily, anytime, anywhere!



## Sign Up for Direct Deposit to Ensure Prompt, Secure Delivery of Your Pay!

U.S. retirees now have the convenience of accessing their pension pay slips anytime on the Dow Benefits website.

Given the increased variability in mail delivery dates, stop payment / reissues for pension payroll checks will not occur until 10 business days after the check date. Signing up for Direct Deposit ensures prompt, secure delivery of your pay!

To sign up, go to the Dow Benefits website at <https://dowbenefits.ehr.com> or call the Retiree Service Center at 1-800-344-0661, option 3.

## IRS Extends Tax Benefits to Same-Sex Married Couples

In June 2013, the United States Supreme Court ruled that Section 3 of the Defense of Marriage Act of 1996 (DOMA) was unconstitutional. Section 3 of DOMA had previously defined marriage for Federal purposes as the union between one man and one woman.

If you want to add a same-sex spouse to your benefits, please contact the Retiree Service Center at (800) 344-0661.

## Coming Soon: Benefits Summary Plan Description Mailing

In general, every five years Dow provides retirees with summaries of employee benefit plans for which they may be eligible. These documents are referred to as Summary Plan Descriptions (SPDs). The SPDs are important documents that summarize your benefits, describe how they work, and provide you with their terms and conditions. In an effort to reduce waste, Dow is allowing you to opt out of this very large mailing and receive these documents electronically (either by email or by accessing them online). Even if you elect to receive your SPD electronically, you can still request a hard copy from the Retiree Service Center. (Note: Signing up to receive SPDs electronically will not change the way you receive benefits enrollment materials or other communications. You will still receive those by regular mail.)

Please watch your mailbox for a postcard from Dow that will allow you to choose how you would like to receive your SPDs as well as information on how to opt out of this mailing.

## Did You Know?

Summary Plan Descriptions are always available online at [www.dowfriends.com](http://www.dowfriends.com) and on the Dow Benefits website at <https://dowbenefits.ehr.com>. You can also request a paper copy anytime by calling the Retiree Service Center at 1-800-344-0661, option 1.

# Chocolate-Covered Trade Agreements

Chocolate is everywhere in the United States. It's nearly impossible to go to a store or restaurant and not find some form of the dessert that would satisfy a chocoholic's craving. Yet, if you try to find a cacao tree in the United States, the tree whose seeds are a feedstock for chocolate, you'll come up emptier than a heart-shaped candy box on February 15.

Cacao trees are native to Central and South America, yet we enjoy the same access to resources as if they were grown in the United States. Once we have the beans, great American manufacturers can add value by turning beans into a wide range of products – creating jobs right here in the United States. Exchanging goods and services through trade is what allows us to create global supply chains, ensuring access to resources, opportunity to add value, and ultimately improve products for consumers.

Using chocolate to illustrate the importance of international trade doesn't even scratch the surface in terms of how vital trade is to our economy.

As a global company, Dow has manufacturing plants, employees and customers all over the world with products that move fluidly between countries, making trade critical to our company. Dow's Packaging and Specialty Plastics business alone operates 11 manufacturing facilities worldwide that deliver more than 300,000 shipments per year to its 2,000+ customers in 100 countries. Our products are an integral part of the global value chain – supplying customers, who in turn make products useful to consumers all around the globe. Trade policies help foster the interaction between countries and businesses.

Trade policies help Americans lead the global economy by setting fair, enforceable commitments between countries, and allowing companies competitive access to the more than 95% of the world's consumers who live outside of the United States.

The Transatlantic Trade and Investment Partnership (TTIP) and the Trans-Pacific Partnership (TPP) are two examples of current negotiations that will open free trade agreements between the U.S. and EU and the U.S and 11 Asia-Pacific countries, respectively.

These negotiations would create significant new opportunities for the manufacturing industry. Specifically, the agreements would include the elimination of tariffs, removal of non-tariff barriers, efforts to streamline regulatory practices, more efficient customs processes, and the incorporation of 21st century issues such as investment and the treatment of state-owned enterprises to name a few.

The U.S.-Colombia Free Trade Agreement (FTA) alone saved Dow more than \$22 million in tariff reduction on U.S.-manufactured exports to Colombia. TTIP and TPP have the potential to save exponentially more in tariff elimination – moneys that could be better served on R&D, innovation and investment.

These agreements create a level playing field with the same rules, commitments and expectations for trade partners on both sides. And that gives room for companies to be more competitive, efficient and integrate their supply chains with foreign suppliers, domestic producers and ultimately satisfy the customer.

These trade agreements are critical to manufacturers like Dow where high-tech, sophisticated processes and products are used and shipped all over the world. TTIP and TPP would eliminate major trade hurdles and help expand our capacity to innovate and share products, whether it's with chocolate, plastics or the manufacturers who make them.

# Trends in Fitness Walking – Nordic Walking

Nordic walking is patterned after cross-country skiing, one of the most effective activities for building cardiovascular fitness because of the engagement of both upper body and lower body large muscle groups. Nordic walking uses specially designed poles that increase overall exercise intensity and improve safety. Using Nordic walking poles accentuates the body's natural walking pattern, recruiting more muscles than normal walking without an increase in perceived exertion.

Nordic walking provides numerous advantages over walking alone:

- An average of 20 percent more calories burned and oxygen used without significant increase in perceived exertion
- Increased walking speed and longer stride length with less strain on the knees and greater overall comfort
- Improved mobility in the neck, shoulders and torso
- Improved balance and stability

## Nordic Walking vs. Hand Weights

It is common for walkers to carry hand weights, thinking that they are engaging more upper body muscles as they walk. However, carrying hand weights while walking has some problems:

- The pendulum effect of the hand weights impairs a natural arm swing, which in turn inhibits the spinal/hip rotation that is part of a natural, healthy gait.
- Gripping the weights causes strain on the hands and forearms.
- The shoulder range of motion is shortened, particularly in the back swing, which promotes a forward posture.

By contrast, Nordic walking uses the normal upper body motion and arm swing of the walking gait. It also engages the core muscles that help improve posture and stability. To experience this effect, try this exercise (from walkingpoles.com):

- Sit upright at a table and extend your arms forward. Make two fists and place them on the table with your thumbs up.
- Alternately press one fist, then the other firmly into the tablet top repeatedly for 15 -20 repetitions. Notice how a wave of contractions goes through your abdominal, back, arm, shoulder and chest muscles, and these important “core strength” muscles contract each time you push.

Nordic walking is becoming more popular, particularly with older adults. For former runners, Nordic walking provides increased intensity without the high impact of running. For those using canes or walkers, Nordic walking promotes a more upright posture and gait pattern. Nordic walking provides a safe, enjoyable physical activity alternative for adults of all ages and abilities.

## Resources:

T. Church, et.al., Field testing of physiological responses associated with Nordic Walking. Res Q Exerc Sport. 2002 Sep;73(3):296-300.

J. Willson, et.al. Effects of walking poles on lower extremity gait mechanics. Med Sci Sports Exerc. 2001 Jan;33(1):142-7.

Rutlin, Tom, Activating older adults with Nordic pole walking and exercise programs. Journal on Active Aging, Sep/Oct 2011: 66-71.



# Choosing Wisely Campaign Helps Retirees Make Informed Health Care Choices

Dow is partnering with the Michigan Health Information Alliance, Inc. (MiHIA), to support the national Choosing Wisely® Campaign. Choosing Wisely is an initiative of the American Board of Internal Medicine (ABIM) Foundation to support and encourage physicians, patients and other health care stakeholders to think and talk about medical tests and procedures that may be unnecessary, and in some instances have the potential to cause harm. Choosing Wisely seeks to support physician-patient conversations to enable the right care is given at the right time. MiHIA is playing a proactive role in advancing this dialogue in its mid-Michigan 14-county region, as the recent recipient of a two-year grant from the ABIM Foundation. Although the partnership with MiHIA is a regional effort, Choosing Wisely is a national campaign and information will be shared with Dow employees, families and retirees throughout the United States.

“Through the Choosing Wisely campaign, 26 medical specialty societies have created lists of tests and procedures they deem as overused, unnecessary and even capable of harm,” said Cathy Baase, MD, Global Director of Dow Health Services, chair of MiHIA’s Board of Directors. “MiHIA will bring this important information to area stakeholders, so they can have knowledgeable provider and patient discussions. Ultimately, the lists of tests and procedures created by the specialty societies, and this grant from the ABIM Foundation, will greatly improve our ability to impact the patient experience and cost of care in our region.”

More than 50 medical specialty societies have now joined the campaign, and more than 30 societies will announce new lists through early 2014. These lists may be viewed and downloaded at <http://www.choosingwisely.org/doctor-patient-lists/>.

Learn more about the Choosing Wisely campaign at <http://www.choosingwisely.org>.

## About MiHIA

The Michigan Health Information Alliance, Inc., or MiHIA, is a formal, multi-stakeholder, community collaboration working to achieve a community of health excellence for the 14-county region it serves. This initiative is based on a core belief that solutions to our health and healthcare problems can be found and designed at a regional level, accelerating regional competitive advantage and sustainability. For more information on MiHIA, visit [www.mihia.org](http://www.mihia.org) or contact (989) 275-4106.

## About the ABIM Foundation

The mission of the ABIM Foundation is to advance medical professionalism to improve the health care system. We achieve this by collaborating with physicians and physician leaders, medical trainees, health care delivery systems, payers, policy makers, consumer organizations and patients to foster a shared understanding of professionalism and how they can adopt the tenets of professionalism in practice. To learn more about the ABIM Foundation, visit [www.abimfoundation.org](http://www.abimfoundation.org).

# Celebrating a Reunion and a Homecoming

More than 750 Dow retirees from Michigan Operations and Dow Midland Headquarters reunited in September at the 2013 Midland Retiree Reunion. The reunion was also a capstone in the celebration of Dow's 30-year partnership with Habitat for Humanity, which included a week-long retiree build.

Jim Fitterling, representing Dow's Executive Committee, shared an update on Dow's drive to maximize shareholder value with retirees. Fitterling and Rich Wells, vice president of Michigan Operations, presented a new Habitat for Humanity homeowner with her new house keys.

*Retirees enjoy a game of Bingo*



*Steve Morgenstern, Dow Benefits, shares a smile with a retiree*



*Rich Wells (left) and Jim Fitterling (right) congratulate a new Habitat homeowner*

# Texas Operations Retiree Reunion Deemed a Success

Barbecue, laughs and rekindling old friendships were all part of Texas Operations' 2013 Retiree Reunion held at the Dow Academic Center.

"The 2013 reunion was a great success," said David Winder, Public Affairs leader for Texas Operations. "With a crowd of more than 2,000, retirees were given the opportunity to catch up with one another. It's great to see the retirees' smiles and hear some of their stories."

Along with sharing memories with one another, attendees had the opportunity to keep up to date with what is happening at Dow through a series of displays, including one from the Dow Political Action Committee (DowPAC).

Thank you to all of the retirees, Texas Operations employees and volunteers who were a part of making this event a great success.



## Upcoming Reunions

### Texas Hill Country Dow Alumni Reunion

Thursday, April 24, 10 a.m. to 2 p.m. Lunch at 11:30 a.m.

Location: Hills of Lakeway Country Club

For more information, visit [www.THCDA.org/](http://www.THCDA.org/)

# Atiemo-Obeng Embarks on Clean Water Adventure in Native Ghana

## *Dow Sustainability Corps Expands to Retirees*

Imagine taking part in something you're passionate about, that keeps your skills fresh and helps others in the process. Having a multi-national company's volunteer-based sustainability program behind you would be icing on the cake.

Just ask Victor Atiemo-Obeng. He is the first Dow retiree to formally be deployed through the Dow Sustainability Corps (DSC) – the Dow program that matches skilled employees with non-governmental organizations, social entrepreneurs and government agencies in need around the globe.

DSC looks for employees – and now retirees – with a variety of skills to help find solutions for global issues associated with water, agriculture, public health and sanitation, sustainable housing, and education in order to assist the Company with its 2015 Sustainability Goals.

Atiemo-Obeng is collaborating with the Michigan non-profit Safe Water Team to pilot the installation of Hydraid® BioSand filters in Siaya, Kenya, and regions of Ghana – Atiemo-Obeng's home country. During his "pioneering" deployment, he trained local residents to operate the water filtration systems, educated locals on basic sanitation and hygiene, and showed them the change in water quality from the source to post-filtration.



*Victor Atiemo-Obeng is proud of his service in the Dow Sustainability Corps.*

Continued on the next page

"In the target communities, families often walk for miles to get water that – in most cases – is contaminated and, without treatment, causes diseases which can cause premature death," Atiemo-Obeng said. "In my childhood, I also carried buckets for long distances in search of water, sometimes any water, for use at home. When I look back to those days, I am most grateful to be alive today, and able to bring a simple but effective technology such as the Hydraid BioSand filter to provide clean, safe water."

The filter uses a slow water flow rate sand filtration process, in which large debris is strained from dirty water and the water drains onto a sand layer. Silt settles on top of the sand, and the water filters through the specially-prepared sand over a gravel bed. The sand provides physical and biological barriers to harmful bacteria, viruses and parasites. The cleaned water emerges from the filter through a pipe into a clean storage container.

Atiemo-Obeng's nearly 34 years with Dow in Midland involved working on projects around the world. Now, in retirement, he can help make a difference by putting his technical skills to work through the volunteer program.

"The leadership skills, as well as problem-solving expertise and skills I gained at Dow will be invaluable in tackling the social challenges and entrepreneurial issues in Kenya and Ghana," he said. Atiemo-Obeng hopes other Dow retirees will consider using their skills to benefit other projects. "DSC offers participants a remarkable opportunity for an adventure while employing their skills, abilities and passions to make a difference in the lives of people around the world."

Dow retirees interested in volunteering their time in making a global impact should contact DSC at [fmadscp@dow.com](mailto:fmadscp@dow.com). Projects can last from one day to four months, depending on the need.



# Governor Perry Appoints Beverly Jackson Loss to Texas Council on Purchasing from People with Disabilities

Texas Governor Rick Perry has appointed Dow retiree Beverly Jackson Loss to the Texas Council on Purchasing from People with Disabilities. The council helps individuals with disabilities achieve maximum personal independence by engaging in productive employment activities.

Jackson Loss, of Wolfe City, Texas, is a licensed master social worker at Hunt Regional Medical Center, and retired from Dow as a financial controller. She is an ombudsman and benefits counselor for the North Central Texas Area Agency on Aging, and past North East Texas Branch chair and past board member of the National Association of Social Workers. She is also club administrator and past president of the Greenville Daybreak Rotary Club, and a board member of the Wolfe City Public Library, Hunt County Landmark Board, and Salvation Army of Hunt County. Loss received a bachelor's degree and a master's degree in social work from Texas A&M University at Commerce, and received financial social worker certifications from the Center for Financial Social Work in North Carolina. She is appointed for a term to expire January 31, 2015.



*Beverly Jackson Loss*



# Centenarian Celebrations

## Walter (Pete) Keenan

*Submitted by Bob Schweickart, UCC Retiree*

On July 18, 2013, Walter (Pete) Keenan received a gift and congratulatory letter from Dow Chairman and CEO Andrew Liveris at the TidePointe Retirement Center in Hilton Head, South Carolina, to recognize the Union Carbide retiree's 100th birthday.

There were 12 people in attendance, including Frank Cleary, a fellow UCC retiree. This was the sixth party Pete has had since turning 100.

After the presentation, Keenan and his guests exchanged stories about how great it was to work for Union Carbide. They all agreed that working for Carbide is like the old Marine Corps saying "Once a Marine, always a Marine." The group established a new motto of "Once a Carbider, always a Carbider."



*Walter Keenan*



*Frances Shapiro*

## Frances Shapiro

*Submitted by Jim Evans, Director, Northeast Region CRC*

Frances Shapiro, a Union Carbide retiree, celebrated her 100th birthday on November 20, 2013. She worked as an administrative assistant for Bruce Miller and Warren Lux in the Industrial Relations recruiting department for about 20 years. Frances now lives in a very nice assisted living apartment in upstate New York, and she enjoys good health. She takes only four pills a day, and three of those are vitamins!

Frances' husband passed away four years ago. Before that, they travelled the world over, visiting every continent except Antarctica. Frances did a lot of photography work and loves the saturated color of Kodachrome.

Frances is delightful to talk to and loves to talk about her life experiences. She is very appreciative of our recognition of her 100th birthday.

## Ernest Cantley

*Submitted by Ed Ballard, Central Region Director, Carbide Retiree Corps*

On March 16, 2013, Ernest Cantley's family gathered at his home in Nitro, West Virginia, to celebrate his 100th birthday. The gathering included his son and daughter, grandchildren and great-grandchildren. Lee and Ed Ballard were privileged to present Ernest with the traditional CRC blanket and letters of recognition and appreciation from Dow Chairman and CEO Andrew Liveris and Dave Clash, CRC President.

Ernest was born in Boone County and went to a one-room school until eighth grade. He had many jobs and chores growing up, plowing fields for \$1.50 per day, working for the state road department, carrying water to the men for 50 cents per day and later helping in a cattle drive from West Virginia to Ohio. He joined the Civilian Conservation Corps and worked in Louisiana and Ohio on various projects. He was drafted into the Army in his late 20s while working in Ohio.

When he finished basic training he was assigned to a Combat Engineering Unit and sent to Scotland where his unit built staging areas for the troops. In 1942, his unit was transferred to Thatcham, England, to construct marshalling yards. Another big event occurred with this transfer: he met Constance Adams, and two weeks before he was shipped



*Ernest Cantley*

to France (and a few days after D-Day), he proposed. They were married three and a half years later, after his tour with Supply Corps in France, Belgium and Germany, and the war ended.

Ernest began working for Union Carbide at the Institute plant in 1946. That year Connie joined him and they lived in Dunbar. Soon afterwards, Ernest transferred to the South Charleston plant and worked on the Island and then as a carpenter. He retired in 1978.

His daughter, Jennifer, and son, Greg, live nearby, as well as grandchildren and great-grandchildren. He and Connie are active and well occupied with family near. They enjoy getting out and walking, and were walking two miles a day until a few years ago. Ernest still gets up out of a low reading chair with ease. He enjoyed doing handyman jobs and woodworking (he was known as a jack-of-all-trades). He also enjoys his Chihuahua friend, Razzi, who sits on his lap.



*Abram Hodge*

## Abram Hodge

Abram L. Hodge, a Union Carbide retiree who celebrated his 100th birthday on May 1, 2013, examines the UCC blanket and congratulatory letter from Dow Chairman and CEO Andrew Liveris, as presented by Millie Bilancetti, president of the new joint Dow/Carbide Phoenix Chapter.



*Kathryn Schlosser*

## **Kathryn Schlosser**

Kathryn (Katie) Schlosser celebrated her 100th birthday on November 6, 2013, with family and friends at Riverside Place Senior Living Community in Midland, Mich. Five generations were present at the event, including a great-great-granddaughter who was just eight days old. Among the many birthday greetings she received were cards from President Obama and Willard Scott, weatherman on NBC's "Today" show.

Katie worked for Dow for 28 years. She started in Auditing and retired in 1971. Her duties included checking invoices and typing financial reports.

She was married to Ted Schlosser for 69 years. He also worked at Dow in the Met Lab and together they had a combined 70 years of service to the Company. She has two sons, Ted Schlosser of Essexville, Mich., and Bob Schlosser of Midland. She also has nine grandchildren, 23 great-grandchildren and 11 great-great-grandchildren.

Katie enjoys playing bridge and pinochle and loves to go to the casino. She is an avid knitter, a hobby she took up 80 years ago when she made a sweater after her son's birth. She continues to enjoy knitting and has made more than 300 pairs of warm, colorful mittens for her friends and neighbors at Riverside Place.

When asked her secret to a long life, Katie smiled and said it was not due to eating healthily, but that she has a lot of faith in God and has been blessed.

In honor of her 100th birthday, she met with Lisa Wenban, Dow Retiree Relationship Manager, and Melissa Coleman, of Dow's HR Communications team. Katie was presented with a red blanket with the Dow Diamond and a congratulatory letter from Dow Chairman and CEO Andrew Liveris.



*John J. (Jack) Welsh Sr.*

## **John J. (Jack) Welsh Sr.**

*Submitted by Jim Evans, Director, Northeast Region CRC*

John J. (Jack) Welsh Sr., a Union Carbide retiree, turned 100 on November 8, 2013. Jack was the Corporate Medical Director from 1961 to 1978. He was a specialist in Preventative Medicine and started an alcoholism prevention program with a publication, "Alcoholism in Industry." His contributions in alcoholism prevention were recognized by Bill Wilson, founder of Alcoholics Anonymous. While working at Union Carbide, Jack was also Clinical Associate Professor of Environmental Health at NYU. Jack is the father of eight children.

Jack lives alone in an 1800s post-and-beam house in upstate New York. His wife passed away a few years ago. His son, John Jr., who is also a Union Carbide retiree, lives next door, and his daughter, Barbara lives nearby. Jack is very alert and loves to talk about his career at Carbide. He is very appreciative of our recognition of his 100th birthday.

# In Memoriam

## Salustiano “Shorty” Sanchez: Certified World’s Oldest Man



UCC retiree Salustiano “Shorty” Sanchez of Grand Island, NY, passed away on Friday, September 13, 2013, at Riverwood Health Care Facility at the age of 112.

Sanchez was officially certified by Guinness World Records this past year as the world’s oldest man, and was also awarded by the Governor of Kentucky, Steven Beshear, the “Kentucky Colonel,” the highest title of honor bestowed by the Commonwealth of Kentucky given to individuals in recognition of noteworthy accomplishments.

Born in El Tejado de Bejar, Spain, in 1901, Sanchez immigrated to Cuba at age 17 with his friends. After working in sugar cane fields for a couple of years, he immigrated to the United States through Ellis Island and moved to Lynch, Kentucky, to work in the coal mines. In the early 1930s, he relocated to Niagara Falls where he settled and married his wife, Pearl, who predeceased him in 1988. Sanchez worked for Union Carbide for more than 30 years. In his leisure time, Sanchez enjoyed working in his garden, taking long walks, playing cards, crossword puzzles and, above all, spending time with family. He is survived by two children, seven grandchildren, 15 great-grandchildren, and five great-great-grandchildren.

## Receive News and Information Electronically from Dow

It’s easy – just sign up for the Retiree Email Registration list on [www.dowfriends.com](http://www.dowfriends.com)! You choose the types of email communications you want to receive:

- **DowFriends newsletter** – same-day notice links you to the newsletter on [www.dowfriends.com](http://www.dowfriends.com)
- **Periodic news and information** – breaking news about Dow businesses and services
- **Retiree Health E-News** – a monthly newsletter from Dow Health Services with news, information, and activities related to healthy aging
- **Retiree groups** – learn about retiree groups in your area

### To register or update your profile:

- Go to [www.dowfriends.com](http://www.dowfriends.com)
- Scroll down to Retiree Email Registration on the home page and click ‘**Sign Up**’

### Signing up for the first time?

- Select ‘**Register**’ and complete the form to begin receiving your selected email communications from Dow

# 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 families, friends and colleagues. *Note: Initials are used when first name is not available in our records. They are listed according to the state in which they last resided.*

## **Arizona**

R. K. Buck  
Clayton L. Dickey  
R. G. Hanson  
Keith R. McKennon  
W. D. White  
Jack D. Young

## **Arkansas**

L. J. Denney  
Charles R. Foote  
William L. Wiser

## **California**

James H. Adams  
H. F. Billeci  
Patricia P. Capachi  
F. S. Coats  
G. P. Kyriazi  
James D. Lackie  
Donald R. Martin  
H. L. Perdue  
R. F. Renzenbrink  
Arthur C. Silber  
M. R. Thompson  
P. S. Tielsch Jr.  
S. G. Williams

## **Colorado**

Elizabeth L. Janecek  
Bernard H. Klein  
Thomas A. Sutton

## **Connecticut**

N. C. Almeida  
J. L. Blattler Jr.  
Nicolas F. Villejo Jr.

## **Florida**

Ramon Abad  
Jorge Alonso  
Gary D. Asher  
Garth E. Belland  
James C. Coe  
Caridad Cuervo  
Diana B. Fernandez-Rubio  
Earl A. Hanson

## **Roy S. Horton**

Harold E. Huber  
Donald W. Johndro  
Frederick L. Knochel  
Beatrice M. Miller  
Edward R. Moore  
Orlando Nodal  
Allen W. O'Keefe  
James H. Pendergast  
William N. Randall  
Juanita E. Sharp  
W. F. Shell  
William N. Sides  
Beverly P. Smith  
Helen E. Sokol  
Frederick Sommer Jr.  
A. R. Whale

## **Georgia**

Alfred C. Harwell  
William W. Waller Jr.

## **Iowa**

Don M. Baldwin  
Karen L. Sutton

## **Illinois**

Marian K. Garrett  
John E. Jones  
A. M. Lamonia  
Robert S. Hinkle  
Howard L. Chartier  
Brian L. Cole  
Nicholas G. Consbruck  
Franklin D. Corner  
E. F. Costley

## **Indiana**

Bert E. Bennett  
John E. Dennis  
Gerald L. Dunz  
Hazel Holderman  
Alfred A. Renzi  
Karen K. Ruark

## **Kentucky**

J. R. Burns  
Herbert J. Ketteler  
Raymond L. Snider  
Frances L. Steinle

## **Louisiana**

Aloysius G. Cazayoux  
Billy R. Creel  
Nerious O. Fussell  
Robert M. Hebert  
William L. Hoover Jr.  
Donald L. Landry  
Joseph W. Lusk  
Travis P. Mire  
Herman Russell Jr.  
Elton G. Thompson  
John W. Turner  
Joseph M. Wilson

## **Maryland**

Richard M. Patterson

## **Massachusetts**

Theodore F. Stachowiak

## **Michigan**

Samuel E. Adler  
M. T. Badley  
Harry J. Beamish  
Raymond A. Bentz  
J. Boots  
Sherry A. Buechler  
Douglas A. Campbell  
Howard L. Chartier  
Brian L. Cole  
Nicholas G. Consbruck  
Franklin D. Corner  
E. F. Costley  
Donald L. Davis  
Evalyn R. Degraw  
Denzel D. Deline  
Louis D. Dopp  
R. F. Edwards  
Cecil R. Erb  
Clarence G. Fick  
Virgie K. Fisher  
Robert R. Forbes  
Mary D. Foye  
Joan Franklin  
Carl H. Frick  
J. L. Gay  
Clarance M. Genson

## **L. H. Gifford**

Earl E. Gonyaw  
Dale E. Gould  
Paul R. Handt Jr.  
N. R. Hastings  
Richard E. Hetzman  
Kenneth R. Hilton  
L. C. Hock  
Charles E. Hyatt  
Neil C. Johnson  
David R. Johnson  
James T. Kaminski  
S. J. Kanyo  
Alfred Karr Jr.  
M S. Kett  
B. A. Killworth  
Donald P. Kissner  
Michael E. Krotzer  
Bernard Latoski  
W. E. Lavender II  
Donald C. Leach  
Hugh W. Lewis  
M. S. Lince  
R. L. Lowery  
P. D. Ludwig Jr.  
Richard T. Marzolf  
Ralph E. McKimmy  
Harold Melin  
James A. Mertens  
Modred M. Methner  
Oren E. Mieske  
Wallace C. Mitchell  
Harold J. Moore  
John L. Odell  
Steven J. Owens  
V. W. Parsons  
Gilbert L. Parsons Jr.  
T. O. Pembroke  
John L. Pillepich  
William M. Posey Jr.  
Douglas A. Rausch  
Jack B. Reynolds  
Lyle E. Roberson  
Jean A. Robson

Harvey C. Ropp  
Ed H. Samolewski  
Jesse J. Sanmiguel  
Margaret M. Schmitt  
Dan Sczepanski  
Thomas H. Short  
Joan C. Simpson  
R. V. Skold  
H. C. Smith  
Edward S. Smith  
Ralph L. Stormer  
Mark R. Svitil  
H G. Swift Jr.  
Helen V. Tinker  
Kenneth L. Turbin  
Michael L. Turner  
D. R. Varner  
Earl T. Wagoner  
Elwood J. Walton  
J. B. Washburn  
Jack H. Wetters  
Philip C. White  
L. F. Wirth Jr.  
Francis E. Windover  
L. Wirth Jr.  
Forest B. Wortman  
Dolores M. Wright

**Minnesota**  
Deloris J. Bates  
Charles G. Kramer  
Gunnar W. Lund

**Missouri**  
George A. Cunio

**Mississippi**  
Troy J. Creel

**North Carolina**  
Charles W. Cairns  
Ronald L. Gibbs

**Ohio**  
Ralph E. Carrico  
Daniel E. Crawford  
Hubert V. Field  
Lowell H. Frische  
Ray E. Hawkins  
C E. Heitmeyer  
Robert B. Mounsey  
Marlan L. Turpin

### **Oklahoma**

J. A. Rucks  
M. D. Keel  
G. E. Reeves

### **Pennsylvania**

Louis Dinicola Jr.

### **South Carolina**

Robert M. Friddle  
Gerald C. Ilsley  
Hazel A. Marler  
Edgar W. Sirrine

### **Tennessee**

Lena B. Forester  
John L. Pipes  
John H. Roberts

### **Texas**

John D. Adam  
Charles L. Ainsworth  
John R. Baker  
W. W. Bartlett  
C. R. Bilbrey  
Richard W. Black  
C. E. Bouse  
Rodger A. Bowers  
E. L. Bruns  
R. L. Bryant  
Gordon R. Bullard  
D E. Busby  
Edward E. Cagnon  
William P. Carl  
Billy F. Carroll  
Burnell L. Collier Jr.  
L. H. Crawford  
Donald L. Curry  
Earl Danford Jr.  
Louis F. Davis  
L. W. Donnell  
Cecil D. Dornak  
D. N. Ellis  
Carol D. Evans  
B. L. Fenn  
R. E. Fredrickson  
David L. Fry  
G. T. Garcia  
R. L. Glasgow  
Maire A. Haynes  
S. A. Haynie

Ray J. Hays  
Mark J. Hazelrigg Jr.  
Frank C. Hlavinka  
Billie D. Holden  
James W. Hughes Jr.  
Vack S. Ivy Jr.  
E. J. Jones  
William L. Jones  
Stephen E. Kelly  
C. R. Kellybrew  
D. A. Lanier  
Anna L. Lathrop  
Lloyd L. Lipps  
L. M. Manna  
J. E. Marshall  
S. J. Matula  
O. J. Mayes  
Russell T. McFadden  
Emmanuel A. Mireku  
William C. Moore  
William H. Myers  
John P. Nelson  
George R. Parks  
William K. Pipkin  
B. C. Potts  
Rick A. Rader  
Thomas A. Repp  
M. D. Richardson  
Donald H. Ridgway  
David E. Ridley  
B. D. Rogers  
J. L. Rudder  
Stephen W. Schiller  
Raymond L. Shaw  
K. T. Shields  
Jimmy R. Smith  
James E. Smith  
John D. Spencer  
J. E. Thomson  
Rosemary N. Vincent  
T M. Warford  
Norman A. Watson  
Larry A. Wendel  
Gilbert K. White  
K. D. Willbanks  
J. D. Williams  
Mary M. Willson  
James A. Woodworth  
Kenneth M. Youngblood

### **West Virginia**

Thomas A. Dowling

### **Canada**

#### **British Columbia**

James N. Adderson  
Siegfried J. Radtke

#### **Quebec**

Maurice St. Jacques

#### **Ontario**

William L. Adams  
James M. Beacheg  
Gordon M. Brian  
Bertha D. Bull  
Herman L. Cassin  
Douglas R. Elrick  
James A. Eyre  
Frederick M. Fletcher  
Robert Friddle  
Alwyne Harrison  
Richard C. Howie  
Gerald Ilsley  
Delroy B. Kameka  
Stephen J. Kuhn  
Cezary J. Kuley  
Shirley Law  
Walter Lewis  
Daniel MacDougall  
Hazel Marler  
William R. McDonald  
Daniel M. McKellar  
James R. McLaughlin  
Carl J. Mitchell  
Ronald E. Mortimer  
Alex Piliarik  
William G. Rollo  
Rosene M. Roloson  
Zdenko A. Saroch  
Albert C. Scott  
Edwin A. Taylor  
John F. Vanderveer  
Kenneth M. Young

# In Memory of UCC Retirees

## **Alabama**

Jeffrey A. Aaron  
James C. Tidwell

## **Arkansas**

Fred T. Lowrey  
Gerald W. Taylor

## **California**

Louis E. Bland  
Carmela M. Damato  
Francisco C. De Leon  
Frances L. Finlay  
Raymond F. Gray  
Gilbert A. Hash  
Keith Kerr  
Oliver L. Loomis  
Samuel M. Norwood  
Donald Osborn  
Roy J. Pasquini  
Harry B. Paul  
Monica M. Perez-McKechnie  
Steve Phillips Jr.  
Barbara J. Plunk  
James W. Rawlings  
William O. Schmeh  
Robert H. Schuld  
Richard E. Szymanski  
Barbara H. Voos  
William L. Wright

## **Connecticut**

Bernard F. Crowe  
Eleanor P. Hall  
William H. Magruder  
Robert C. Thies  
Calvin Zinick

## **Delaware**

Jerrell R. Grimes  
John J. Zhelesnik

## **Florida**

Russell E. Borner  
William J. Cox  
Paul E. Drake

## **Georgia**

Gus C. Johnson  
Billy J. Kingery  
Herbert H. Noren  
Robert Oldford  
Annie S. Sheffer  
Terry D. Vaughan

## **Iowa**

George E. Ealer  
Ruby Fain  
Stanley K. George  
Mary K. Gray  
Kenneth H. Settzo

## **Illinois**

G. E. Bailie  
Geneva Bell  
Herman S. Chiu  
James A. Costello  
Donald V. Gailus  
Edwin A. Holy  
Ronald G. Reese  
Mary J. Shields

## **Indiana**

Rudolph M. Grasha  
John F. Kalbac  
Lester E. Kalk Jr.  
John Kissner  
Edward H. Knotts  
William F. Mcgaha  
Edward S. Sherman  
Edgar J. Skibbie  
Clifford R. Teague  
Paul Warner  
Paul A. Wright

## **Kansas**

Esther Kort  
Paul A. Warner

## **Kentucky**

Howard Mayfield  
Fred Dollins Jr.

## **Louisiana**

Alton J. Adams  
John D. Corwin  
Robert E. Devance  
J. H. Hill  
J. M. McBride

## **Maine**

Floyd M. Hunsaker

## **Maryland**

Gordon J. Klacik

## **Michigan**

George T. Davison  
Harold R. Melin  
Lillian Noble  
Robert G. Pankhurst

## **Mississippi**

H K. Webb

## **Nebraska**

Max W. Cherrington  
Fred H. Lawson

## **New Jersey**

Milton C. Beveridge  
Laurence E. Brydia  
Edward J. Delanoy  
Joseph R. Dick  
Maria A. Fazio  
John P. Gabory  
Kenneth E. Gordon  
Bernardine A. Kipp  
Dorothy O. Maruszak  
Rita P. Matts  
John W. Miller  
Carl T. Steenshorne  
Frank E. Washelofsky  
Francis N. Wright

## **New Mexico**

J A. Levan

## **Nevada**

Deveta J. Brandani

## **New York**

Michelangelo Alaimo  
Richard T. Avino  
Pasquale Bucci  
Florence M. Campbell  
Ella M. Caron  
Barbara C. Colavito  
Kathleen P. Duffy  
Elvin J. Ecelbarger  
Gloria M. Faulring  
Janice B. Fritche  
Alison T. Hegeman  
Victor J. Jamal  
Dennis L. Johnston  
Margaret M. Lynch  
Hugh R. Morrow  
Peter J. Murto  
Marguerite T. O'Connell  
Ronald F. Pitsky  
R. S. Schoenberger  
William A. Schuler  
Robert J. Scott  
Keith S. Shaw  
Michael L. Stavetski  
Leo P. Ziemianski

## **North Carolina**

R. Richard Bannister  
Joe R. Broome  
Richard G. Carter  
James E. Connell  
Numa R. Curtis  
Delia C. Holland  
Ruth P. Hughes  
Macon Lawing  
Eugene C. McComas  
Carl C. Needham  
Frank E. Norman  
Lodema L. Petroff  
Beatrice C. Thomas  
Harry O. Vaughan  
Arro M. West  
Sunny B. Young

<b>Ohio</b>	Thomas C. Ray	<b>Virginia</b>	Carl W. Heidenreich
C. D. Boord	Rebecca J. Tuck	Jerry M. Edwards	Charles E. Herald
Gordon R. Conley		John W. Mitchell	Robert G. Hiskey
Robert F. Crowley		Robert L. Todd	William G. Keen
John J. Dziedziak		Randolph P. White	Eustace G. Kiser Jr.
Evelyn B. Ford			Charles G. Kittner
Joseph A. Helm Jr.			Charles R. Lawrence
Howard T. Lewis			Denzel L. Leadman
Robert M. Minnard			Donald R. Miller
Louis A. Murtha			William D. Moore
James J. Pickering			Audrey R. Mullins
John A. Reis			Cleady D. Myers
Werner H. Ruoff			Charles L. Newsome
Irene T. Vasarab			Uldine R. Roberts
David Weiker			Lewis E. Rogers Jr.
<b>Oklahoma</b>			James E. Rutledge
John N. Thorpe			Lonzo F. Shaffer
<b>Oregon</b>			Roy Shamblen
Steven D. Macdougal			Ned J. Shook
Robert J. Schiffhauer			Everett I. Skeens
<b>Pennsylvania</b>			Gail C. Smith
Kenneth L. Bell			Eleanor G. Smith
Maurice H. Dorsey			Martin R. Smith
Betty L. Ely			Clement A. Smolder
David W. Hughart			Ralph L. Taylor
Sam Shirinko			Dewey P. Thacker
<b>South Carolina</b>			Henry L. Thaxton
Doris P. Bailey			Roy A. Thaxton
Helen M. Cox			Paul E. Vincent
Lorraine J. Davis			Thomas G. West
Eugene H. Deragon			Kenneth D. Williamson
Pauline Ellington			Walter D. Witherell
Alwyne C. Harrison			Karl M. Wolfe
Walter E. Lewis			<b>Wyoming</b>
Lucille B. Powell			William D. Colglazier
Clifford J. Shaffer			Joe Walsh
Ethel C. Trammell			
Jewell E. Tripp			
Lettie S. Weeks			
<b>Tennessee</b>			
Dickson S. Baker			
Park A. Boshears			
Walter L. Hann			
John P. Pack			
<b>Texas</b>			
Betty B. Bartolino			
Allen A. Burrell			
Edward E. Centers			
Thomas Dougherty			
Richard E. Duelberg			
Harold R. Elliott			
Robert L. Fleming			
Jerry L. Frank			
Bennie Gray			
David W. Gregory			
Gus E. Griffee			
Walter T. Hartman			
Walter D. High			
Thomas C. Hill			
Randel C. Hunter			
Don H. Jacob			
F R. Jenkins			
William O. Key Jr.			
Eric N. Lund			
Carl E. Mathews			
Terry C. Mckissick			
John P. Monahan Jr.			
Frank A. Northcutt			
Albert Ozon			
Rohestine Roberts			
Richard W. Russell			
Roy C. Simms			
Joseph A. Stanton Jr.			
Claude L. Steen			
Buford H. Sumrall			
Oliver J. Wiechens			
Jon B. Williams			
Eugene Z. Williams			
Robert L. Wright			
<b>Utah</b>			
Lee R. Patterson			
John Havill			
<b>Vermont</b>			
Emile W. Georgett			
Joseph Krel			
Pauline L. Roy			
Edgar J. Royer			
William W. Zweeres			



# DOWFRIENDS

The Dow Chemical Company  
2030 Dow Center  
Midland, MI 48674

PRSR STD  
U.S. POSTAGE  
PAID  
MIDLAND MI  
PERMIT NO. 16

## Get Connected with CRC!

The Carbide Retiree Corps Inc. (CRC) is a great way to stay connected. With dozens of chapters across the U.S., this organization of retired Union Carbide Corporation employees provides opportunities for fellowship, communication, continued use of your skills and information exchanges with Company management. Retirees of Dow and its subsidiaries are welcomed.

Join today! Simply complete the registration form on the CRC website ([www.crc-inc.org](http://www.crc-inc.org)) or contact:

Carbide Retiree Corps, Inc.  
c/o Membership  
505 River Ranch Rd  
Salisbury, NC 28144

### Need more information?

Visit [www.dow.com](http://www.dow.com) to learn more about Dow businesses, policies and news.

---

References to "Dow" mean The Dow Chemical Company and certain subsidiaries unless otherwise expressly noted. Always refer to the summary plan descriptions for the applicable benefit plan for detailed information about the benefit plans. If there is any inconsistency between this document and the benefit plan's legal documents, the legal documents shall prevail.

---

### Editors

Lisa Wenban

Melissa Coleman • [mcoleman@dow.com](mailto:mcoleman@dow.com) • 989.638.3531

---

### Benefits Questions

Dow Retiree Service Center • 800.344.0661, option 1

<https://dowbenefits.ehr.com> • Click on Message Center