

DOW FRIENDS

2019 EDITION

STAYING CONNECTED AFTER RETIREMENT

- 2 Letter from the CEO
- 3 Innovation
- 5 Customer Centricity
- 7 Inclusion
- 10 Sustainability
- 12 Retiree News
- 14 Centenarian Celebrations
- 15 In Memory Of

DOW

®



Letter from the CEO



On April 2, Dow colleagues from around the world had the privilege of ringing the opening bell at the New York Stock Exchange. Together, we celebrated Dow's emergence, once again, as a fully independent company following the

DowDuPont merger. While there is much "new" to celebrate, we have also held true to the ideals that have made Dow great over its 122 years: our core values and our best-in-class people. The new Dow represents a tremendous opportunity for our customers, for our communities, for shareholders and for all of Team Dow.

Dow's success is a collective effort. As we strive to achieve our ambition of being the most innovative, customer-centric, inclusive and sustainable materials science company in the world, we must value one another and allow our differences to drive us to better solutions.

Achieving our ambition requires everyone on Team Dow to deliver an easy, enjoyable, effective customer experience. This starts with building a positive employee experience and creating an environment that fosters pride, inspiration and a sense of belonging.

Dow has adopted a new brand line – "Seek Together" – which is a call to action that highlights the value of collaboration to deliver innovation to our customers and their customers. It requires transparency, anticipating needs and ensuring we are aware of and adapting to the world around us.

This phase of our Company's history would not have been possible without the loyalty and dedication of Dow people – past and present. Our founder, H.H. Dow, combined a lifelong curiosity with a passion for science and a desire to solve problems, which is still deeply ingrained in our culture.

Dow's future is brighter than ever because of the foundation that you helped to create. We stand ready to continue delivering advanced solutions to a constantly changing world, thanks in part to the long line of exemplary people we call Dow Friends.

A handwritten signature in black ink, which appears to read "Jim Fitterling". The signature is fluid and cursive, with a large, stylized initial "J".

Thank you,

Jim Fitterling
Chief Executive Officer

Innovation

Dow wins record five 2019 Edison Awards for breakthrough technologies



Five breakthrough technologies from Dow were recognized with prestigious Edison Awards on April 4, 2019, setting a record

for the Company. The winners, selected from thousands of nominees, were announced at the annual Edison Awards Gala in New York City. Dow received two gold, two silver and one bronze award in categories ranging from clean manufacturing to coating and packaging materials. The Edison Awards honor excellence in new product and service development, marketing, human-centered design, and innovation.

“These five Edison Awards, recognizing innovations from the new Dow, demonstrate the vibrancy of our markets and strength of our R&D efforts. The awards cover a diverse group of technologies from across our portfolio of businesses,” said A.N. Sreeram, senior vice president, Research & Development, and chief technology officer for Dow. “We have the people and the tools to continue the proud history of innovation at Dow. Winning a record five awards demonstrates the power of our innovation engine as Dow accelerates into the future. Like Edison in his time, our research is customer focused – solving customer and societal needs and creating value for our shareholders.”

Dow receives three 2019 BIG Innovation Awards from the Business Intelligence Group



Two innovative technologies from Dow, as well as the Company's Coating Materials research division, have won BIG Innovation Awards presented by the Business Intelligence Group. The annual

awards program recognizes the organizations, products and people that bring new ideas to life.

“This year's winners show just how deep a role innovation plays in nearly every aspect of business,” said Maria Jimenez, chief operating officer of the Business Intelligence Group. “We are thrilled to be honoring Dow as they are leading by example and making real progress on improving the daily lives of so many.”

Learn more about the Dow 2019 BIG Innovation Award winners:

- **Dow Coating Materials Research Division:** The research team from Dow Coating Materials is being recognized for its world-class expertise in bringing inspired ideas to coating needs of all kinds, including market-defining technologies.
- **DOW SILASTIC™ 3D 3335 Liquid Silicone Rubber:** A groundbreaking silicone material formulated specifically to combine the performance benefits of silicone rubber with the design and processing advantages of liquid additive manufacturing 3D printing.
- **DOW SYL-OFF™ 7792 and SYL-OFF™ 7795 Fluorosilicone Release Coatings:** To solve the pain point of ultra-low release force applications for Silicone Pressure Sensitive Adhesive applications. The solution provides stable and lower release force and greater ease to peel off.

Dow wins six prestigious 2018 R&D 100 Awards from R&D Magazine

Six innovative technologies from Dow were recognized with R&D 100 awards on November 16, 2018. The R&D 100 Awards, a signature program of *R&D Magazine*, are designed to identify and celebrate the top 100 revolutionary technologies introduced during the past year.

The 2018 R&D 100 award-winning Dow technologies are:

- **AQUACHILL™ Cool Coating:** AQUACHILL™ Cool, designed for bedding, maximizes initial and sustained cooling while providing breathability, optimal durability, best-in-class adhesion and minimal odor.
- **DOWSIL™ SE 9160 Adhesive:** DOWSIL™ SE provides water and dust-proof reliability.
- **ECOFAST™ Pure Sustainable Textile Treatment:** ECOFAST™ Pure Sustainable Textile Treatment enables unique, brighter colors on cotton while reducing water, energy, dye and chemical use in the dyeing process.
- **ENGAGE™ PV Polyolefin Elastomers:** ENGAGE™ PV Polyolefin Elastomers (POEs) help make the choice for PV encapsulant films easier, with opportunities for exceptional long-term performance, reliability and lower overall energy cost.
- **Tenter Frame Biaxially Orientable Polyethylene Resin:** Tenter Frame Biaxially Oriented Polyethylene (TF-BOPE) film provides higher mechanical properties and material rigidity, along with better optical and printing performance. TF-BOPE can achieve up to 80% less haze, twice the impact strength, twice the tensile modulus, three times the puncture resistance and three times the tensile strength.



Customer Centricity

Customer Care Centers turn complaints into loyalty-building moments

You know this from your personal experience as a consumer, whether shopping online, dining at a restaurant, flying on an airplane, or trying to assemble a piece of furniture – things don't always go as planned. Yet there's nothing more frustrating or loyalty-destroying than having your appeals for help fall on deaf ears, empty promises and red tape.

So, imagine the concern of Dow leadership, and every front-line employee for that matter, when our first Customer Experience Survey results highlighted how we handle complaints as a top customer pain point.

Here's how the new Dow – armed with its customer-centric ambition and commitment to making every customer engagement easy, enjoyable and effective – is taking action to turn negative feedback into positive outcomes.

Through a discipline called “Journey Mapping,” the teams discovered that the bad experiences our customers received were despite the best efforts of our people.

Based on recommendations from the Journey Mapping teams, a pilot Customer Care Center was opened in São Paulo, Brazil, on October 13, 2018.

The center is staffed by a dedicated and empowered team of professionals representing Dow businesses and functions, including logistics, invoice-to-cash and supply chain. This combination of collaboration and digitalization accelerates the entire resolution process, while providing customers with a single point of contact.

Within three months, 850+ backlog complaints were cleared, 98% of the 1,656 new customer complaints were contained as per target service offering, and complaint resolution times were reduced by an average of 40%.

Since the beginning of 2019, three more regional Customer Care Centers have been launched – in Midland, Michigan; Terneuzen, The Netherlands; and Shanghai, China. Leveraging the approach and the experience gained during the pilot, the other regional centers are on track to deliver similar outstanding results.



Dow accelerates innovation and product development with the launch of first SleepStudio in North America

Whether working, playing or resting, consumers are always looking to improve their comfort. To enable a better, more comfortable night's sleep, Dow recently opened a SleepStudio location in North America. This marks the Company's second SleepStudio location worldwide after the first was established in Horgen, Switzerland, late last year. The facility is a collaborative meeting and demonstration space that fosters dialogue and education and advances comfortable sleep. The new studio brings together technical expertise and industry insight to drive bedding design, innovation and polyurethane material science forward.

"For 56 percent of mattress purchasers, comfort is the most important factor in their purchasing decision," said Paul Cookson, global SleepStudio and innovation

leader for Dow Polyurethanes. "We know that the key attributes of comfort are unique to each individual, so our network of SleepStudios provides a backdrop to test, analyze and customize comfort solutions. We invite those working across the industry to visit our new facility, seek and create together the next generation of mattresses and pillows."

SleepStudio is equipped with sleep testing rooms that simulate different seasons and geographies through quantified temperature and moisture testing technologies, which enable the design of cooler, drier and more comfortable materials. Visitors can also test and model pressure points and weight distribution across sleep surfaces.

"We help customers achieve their ideal levels of comfort by combining our knowledge of material science with an understanding of how human beings think, feel, sense and behave," said Jessica Chang, marketing manager for North America at Dow Polyurethanes. "SleepStudio reinforces our commitment to our customers in the region and provides a unique opportunity for foamers, brand owners and retailers to enhance their competitive edge. Through partnership, we can better understand how to engineer comfort."



Inclusion

Dow moves up to #37 on 2019 Top 50 Companies for Diversity list

Dow earned the 37th place on the 2019 Top 50 Companies for Diversity list from DiversityInc, which was announced May 9, 2019, at DiversityInc's annual celebratory event in New York City. Dow's presence on the list for the second consecutive year showcases its commitment to workplace diversity and reflects the Company's understanding of how a diverse workplace improves both recruitment efforts and profits.



"We are proud to be recognized again as a leader in inclusion and diversity, and it's gratifying to see Dow move up 13 places on this year's list," said Jim Fitterling, chief executive officer of Dow. "Dow's ambition is to become the most innovative, customer-centric, inclusive and sustainable materials science company in the world. Success will be predicated on building an inclusive culture that values and embraces differences, and taps into the diverse ideas, cultural perspectives, and education, work and life experiences of our people. Inclusion and diversity is a business imperative."

Dow's move up the list, from 50th place to the 37th spot in 2019, reflects the Company's accelerated efforts in recent years to raise the bar for making inclusion a catalyst for positive change.

Dow Named 2019 "Best Place to Work" for LGBTQ+ Equality by Human Rights Campaign Foundation

In recognition of its inclusive workplace, Dow has been named by the Human Rights Campaign (HRC) Foundation as a 2019 "Best Place to Work" for LGBTQ+ equality. This marks the Company's 14th consecutive year receiving a perfect score on HRC's Corporate Equality Index, a national benchmarking tool on corporate policies and practices pertinent to LGBTQ+ employees.



"This recognition reaffirms our longstanding commitment to driving a diverse workplace where everyone can bring their whole selves to work every day," said Jim Fitterling, chief executive officer of Dow. "Recruiting and retaining diverse talent is a business imperative which enables Dow's ambition. From the board room to the shop floor, we aim to promote a fair and inclusive work environment for everyone because it is the right thing to do."

"We are proud of our track record on LGBTQ+ rights and inclusion, and we will continue working to achieve the highest standards for policies and practices, championing equality for all of our employees," said Karen S. Carter, Dow's chief human resources officer and chief inclusion officer.

Dow named one of the Best Places to Work for Disability Inclusion

Dow has been named to the 2019 Disability Equality Index® (DEI) “Best Places to Work,” by receiving the top score for the third year in a row. The DEI survey, which is administered jointly by Disability:IN and the American Association of People with Disabilities (AAPD), is the nation’s most trusted benchmarking tool for disability inclusion.

The survey measures key performance indicators across culture, leadership, accessibility, employment practices, community engagement, support services and supplier diversity. Participating companies self-reported their disability policies and practices and were then scored on a scale from 0 to 100. Of the 180 companies that completed the survey, 156 received top marks.

“Dow is proud to be recognized as a top scorer by the Disability Equality Index,” said Peter Holicki, executive sponsor for Dow’s Disability Employee Network and senior vice president at Dow. “Cultivating an inclusive and diverse workforce, including employees with disabilities, is essential to Dow’s success. Inclusion and diversity brings forth a variety of perspectives allowing us to meet the needs of our employees and our customers.”

Dow is committed to creating an inclusive workplace where all employees can bring their whole self to work. In addition to Dow’s policies and programs, the company offers an employee resource group, Disability Employee Network (DEN), to empower employees with disabilities and to raise awareness and educate about disabilities in order to become better allies.

The Dow Great Lakes Bay Invitational on course to achieve first-year goals

More than a year ago, Jim Fitterling, Dow chief executive officer, and Karen S. Carter, Dow chief human resource and chief inclusion officer, were joined by the Ladies Professional Golf Association (LPGA), numerous community members and LPGA players to unveil a first-of-its-kind event, the Dow Great Lakes Bay Invitational (Dow GLBI). This July, the world’s best golfers teamed up to compete in alternating rounds of best-ball and alternate shot for a \$2 million purse at Midland Country Club.



Enriching the Great Lakes Bay Region

The goal of Dow's partnership with the LPGA is to not only showcase great golf, but to do it in such a way that the event gives back to the region – positively affecting people's lives – in ways that extend far beyond the golf course. The LPGA has been excellent in helping Dow and the community to create an affordable, family-friendly experience that allows for the exploration of all the intersections of golf with business, community and life in general and tells a bigger story.

The LPGA shares Dow's commitment to promoting inclusion and advancement for women, and therefore helped Dow create an innovative program called SOAR, an immersive inclusion leadership event for many customers, suppliers, employees and community leaders. Together, we hope we can attract more women to the game and use golf as a vehicle for career advice and advancement.

Telling Dow's story

A unique feature of the Dow GLBI is the team format, which helps to tell an even larger and more important story. At Dow, there is a lot of talk about Seek Together – Dow's view of the world that more collaboration leads to more innovation. The Dow GLBI teamed up with sponsors to promote initiatives that are important to Dow like inclusion and diversity, STEM, and collaborative sustainability efforts and alliances.

The event strives to accelerate existing efforts to make Dow and the Great Lakes Bay Region a better, more inclusive and more sustainable place to live, work and play.



Sustainability

Don't let it go to waste – plastics sustainability

When people think of plastic packaging, they're not only thinking about convenience, food safety and health. Images of sea turtles, birds and mammals eating or getting entangled in plastic waste also often come to mind. This perception, unfortunately, is valid. And the reality is unacceptable.



What is Dow doing today to tackle the plastics waste issue?

First, Dow has dedicated a significant number of employees and resources to collaborate with our customers, brand owners, policymakers and NGOs with the objective of shifting the plastics value chain toward plastic for a circular world. Our vision is that from design to disposal, the value of plastic is retained, while the burdens placed on the environment are eliminated. More specifically, Dow is:

- **Investing in key technologies that will help the world recycle more.** From partnering with brand owners and retailers to identify how to recycle packaging, to improving feedstock recycling, Dow is looking at the entire lifecycle of plastics technology.
- **Innovating new ways to use recycled plastics.** To date, Dow has built nearly 60 miles of roads made with postconsumer recycled plastic. Additionally, Dow has built four schools in Colombia with self-assembling bricks made out of recycled plastic.
- **Collaborating with stakeholders across the globe.** Dow is working with customers, brand owners, governments, waste management companies and environmental organizations. In particular, Dow helped convene the Alliance to End Plastic Waste (endplasticwaste.org), which has nearly 35 members from across the plastics value chain committing \$1.5 billion over the next five years toward development and scaling of solutions that manage plastic waste and promote post-use solution of plastic.

Dow is taking action to solve this critical problem, and it is important to remember that the most sustainable material for many consumer goods and packaging is plastic – in fact, according to a 2016 study by the firm Trucost, the environmental cost is nearly four times less than it would be if plastics were replaced with other materials. Placing a limit on plastic production does not consider the total environmental impact compared to alternatives, and could result in more harm than good.

For more information on Dow's actions in plastics sustainability, visit <https://dont-waste.dow.com>

What can you do to help?

Outside of reusing, repurposing and recycling in your own daily life, we invite you to join Dow's #PullingOurWeight campaign. Last year, Dow employees, contractors, retirees, friends and family collected more than 52,500 pounds of litter at 55 cleanups globally. This year, our goal is to collect 100,000 pounds of waste from more than 100 sites around the world with the help of 10,000 participants – doubling our impact from 2018!

Visit <https://www.cybergrants.com/dowcorps> to sign up for a cleanup near you.

Business Impact Fund – Produce Rescue Center

Food waste and food insecurity are social, economic and environmental issues. One third of food produced across the world goes to waste each year, which is equal to \$1 trillion lost annually and is a missed opportunity to feed the estimated 795 million undernourished people globally.

Dow partnered with the Montgomery County Food Bank and several industry and local stakeholders to implement a Produce Rescue Center in Texas. The project combines existing solutions into an innovative approach to collect, sort and redistribute nutritious produce rejected by retailers. We contributed our expertise and funding to create the Produce Rescue Center, where volunteers collect and sort produce that would typically be destined for landfills because of imperfect appearance. The produce that is able to be rescued is wrapped in plastic packaging made from Dow resin, which keeps it fresh for up to 20 additional days. This added preservation time makes it possible to deliver more produce to hunger relief organizations and people in need.

The Produce Rescue Center in Houston, Texas, is an example of how Dow is leveraging its value chain relationships and expertise to help advance a circular economy and increase food security.



Since project launch, the Produce Rescue Center has rescued 3.9 million pounds of produce from landfills. Eighty-five percent of produce from truckloads has been saved, while 15 percent has been composted by Living Earth. The project has reduced the Food Bank's cost of fresh produce from 18 cents per pound to 10 cents per pound, and the cost is projected to decline to 3 cents per pound in the Center's third year due to increased efficiencies.

This collaboration has demonstrated how Dow's products can help prevent food waste. Since launch, 200,000 pounds of good produce has been packaged with plastics produced by Printpack with a recyclable Dow resin.

Dow and Keep America Beautiful® open fourth Hefty® EnergyBag® Grant Program for up to \$125,000

Dow is again teaming up with national nonprofit and long-standing collaborator Keep America Beautiful® to award up to \$125,000 in grants for organizations to establish the Hefty® EnergyBag® program in their communities. The Hefty® EnergyBag® program, a collaboration between Dow and Reynolds Consumer Products, offers an innovative approach to diverting hard-to-recycle plastics – such as chip bags, standup pouches, foam containers, candy wrappers and juice pouches – from landfills and converting the materials into valuable resources.

“We’re pleased to encourage the growth of the Hefty® EnergyBag® Program with grant funding in collaboration with Keep America Beautiful, so that we can recover the value of used plastics that can’t currently be recycled,” said Jon Pyper, associate director of sustainability for Dow.

“The Omaha-area, Boise-area and Cobb County programs have already proven that we can successfully and sustainably divert more plastics from landfills and reuse those molecules. We’re eager to continue expanding this program and to encourage improved recycling in communities throughout the country.”

From inception through March 2019, the Hefty® EnergyBag® program has collected more than 536,700 bags and diverted over 357 tons of hard-to-recycle plastics from landfills – the equivalent of producing approximately 1,700 barrels of diesel fuel from collected materials and eliminating approximately 51 full trash trucks. The Hefty® EnergyBag® grant program demonstrates Dow's commitment to advancing a circular economy as part of its 2025 Sustainability Goals.

Retiree News

Pension and benefits update

The changeover to Northern Trust as payer of the following pension plans is complete:

- The Dow Employees' Pension Plan (DEPP) (which includes the former Dow Corning and Rohm and Haas Pension Plans)
- The Union Carbide Employees' Pension Plan (UCEPP)
- The Dow Chemical Canada ULC Salaried Employees Pension Plan (Dow Canada Plan) (which includes the former Retirement Plan for Employees of Dow AgroSciences Canada Inc.), and the Rohm and Haas Canada Inc. Retirement Plan (ROH Canada Plan)

A mailing (dated June 13, 2019) provided the details of this transition. Generally, this means your monthly pension payments – beginning in July for DEPP and in August for the UCEPP, Dow Canada and Rohm and Haas Canada Plans – along with corresponding year-end tax forms, will be issued by Northern Trust. This change should not have an effect on the amount or form of your monthly pension payment – or your eligibility for other Dow retiree benefits.

New: [Dow.com/benefits](https://www.dow.com/benefits)

A completely updated Benefits & Wellbeing site launched in October. The new site contains all benefit resources available to you.

Note: Currently bookmarked sites will be re-directed to the new site.

Please visit [DowFriends.com](https://www.dow.com/friends) if you need to make any of the following updates:

- Changing your home and/or mailing address
- Updating your federal and/or state tax withholding elections
- Initiating direct deposit or updating your direct deposit information

The Retiree Service Center is available to assist you with any of the changes above, as well as reporting non-receipt of your monthly pension payment or a lost pension check.

Retiree Service Center

1-800-344-0661 for U.S. payments

1-866-578-6962 for Canada payments
(the Dow Canada Pension Service Centre)

Exception: If you are currently receiving all or a portion of your pension through an insurance company, you will continue to receive these pension payments through that insurance company and not through Northern Trust.

Note: This change does not impact the payment of U.S. non-qualified or Canadian non-registered pension payments.

Do you still have paper stock certificates for The Dow Chemical Company?

If you still have paper stock certificates for The Dow Chemical Company ("TDCC"), do not delay in returning them to Computershare to be exchanged for Dow Inc. ("Dow"), Corteva, Inc. ("Corteva"), and DuPont de Nemours, Inc. ("DuPont") stock.

On August 31, 2017, TDCC and E. I. du Pont de Nemours and Company ("Old DuPont") entered into a merger of equals transaction that resulted in TDCC and Old DuPont surviving as wholly-owned subsidiaries of DowDuPont Inc. ("DowDuPont"). As part of that transaction, TDCC stockholders were due one (1) share of DowDuPont stock for every share of TDCC that they held. In order to receive such shares of DowDuPont, any holder of TDCC certificates was required to surrender their paper certificates. On April 1, 2019, DowDuPont completed a spin-off of its Materials Science Division, creating the new Dow. Shareholders of DowDuPont received a stock dividend entitling them to one (1) share of Dow common stock for every three (3) shares of DowDuPont common stock held on the record date, March 21, 2019. On June 1, 2019, DowDuPont completed a spin-off of its Agriculture Division, Corteva. Shareholders of DowDuPont received a stock dividend entitling them to one (1) share of Corteva common stock for every three (3) shares of DowDuPont common stock held on the record date, May 24, 2019. Immediately following the spin-off of Corteva, DowDuPont changed its name to DuPont and completed a 1-for-3 reverse stock split.

Dow, Corteva and DuPont shares will only be issued once the TDCC certificates have been returned to Computershare and exchanged. In addition, any cash dividends will be accrued but not paid or reinvested until the certificates have been returned and exchanged.

Contact Computershare today at:

Toll Free (U.S. and Canada): 1-866- 644-4129

Direct Dial/Toll (Outside U.S. and Canada):
1-201- 680- 6578

Hearing Impaired: 1-800-231-5469

Telephone representatives are available from 8:00 A.M. to 8:00 P.M. Eastern Time, Monday through Friday. Translation services are available upon request.



Upcoming retiree reunion

Seadrift UCC Reunion

Date: December 5, 2019

Time: 12:30 p.m. – 2:30 p.m.

Location: Hause Venue, 202 E. Forrest St., Victoria, TX 77901

Invitations went out in August via email and USPS. If you did not receive your invitation by the end of September, please contact ffpcont@dow.com for more information.

Centenarian Celebrations



Harry Persinger

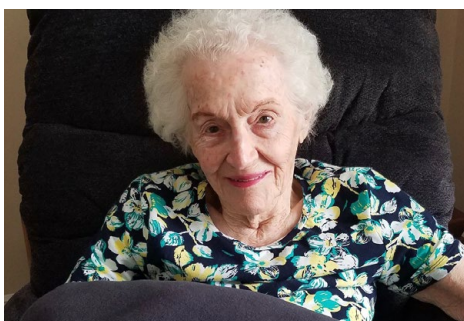
Submitted by Ed Ballard, Regional Director, Carbide Retiree Corps (CRC)

Harry Persinger celebrated his 100th birthday on October 14, 2018, joined by friends and his three children, Philip, Ann and Patricia.

Harry retired as Research Scientist R&D Analytical Area after 40 years of service. He served in the Navy during WWII before joining Union Carbide in the Works Lab analytical area. Harry enjoyed working, and he also kept busy outside of work with several hobbies and activities. He has always liked to spend his time volunteering.

One of his latest projects is helping with Christ Kitchen. Christ Kitchen, at St. Mark's Church in Saint Albans, serves meals and aids those in need five days a week. For the past 10 years, Harry has prepared eggs at breakfast for anyone so wishing.

The CRC presented a blanket and letter of recognition on October 15 at Christ Kitchen during the breakfast activities. After a brief ceremony, birthday cake from CRC was served to all the attendees, including family and friends, while sharing stories and congratulations. Harry is still active and contributing to the community.



Sophie Janos

Submitted by Jim Evans, Director, Northeast Region CRC

Sophie Janos, a Union Carbide retiree, turned 100 on May 18, 2019. Sophie worked as an accounting clerk for the Linde Division of Union Carbide in the Eastview, New York, office, from 1968 until her retirement in 1982. Sophie now lives in her own house in Sleepy Hollow, New York.



Edward J. Klingkammer Sr.

Submitted by John Durkin

Ed Klingkammer was employed by the Visking Company, a division of the Union Carbide Corp., as a rotating shift supervisor. He is the father of 6 children and has 19 grandchildren.

Ed is a fan of the Chicago Cubs baseball team and threw out the first ball at the Cubs game on his 100th birthday. He is a World War II veteran and gives talks at the local school about his military experiences. He is also an avid woodworker.

In Memory of Dow Retirees

Alabama

Hulon L. Webster

Arkansas

R. C. Bays
M. M. Boyer
Floyd E. Emberson
Bill M. Gandy
J. B. Graham Jr.
Ronald M. Martin
Kenneth W. White

Arizona

Teresa Adams
Arnold M. Bartz
Gene W. Holthofer
Richard L. Kidder
S. J. Moore-Baker
William R. Park
W. D. Pixley
John C. Ramsey

California

P. S. Albright
Frank J. Blecha
Calvin J. Buffo
G. T. Dominguez
Jerry M. Elledge
Sylvia C. Estrada
John G. Fleck
Eric J. Forgo
Arthur M. Fradkin
Walter D. Ganus
Donald J. Greco
R. J. Gregoire
Robert S. Guajardo
James E. Huff
Raymond L. Johnson
W. H. Lamm
G. J. Narez
Sallee Y. Neimoyer
Stephan M. O'Grady
Douglas L. Perdue
R. E. Piedmonte

Charles B. Radde
C. Smith Jr.
Venkiteswaran
Subramanian
Johnny L. Trimmer
Joan B. Turner
David Vallens
R. Whisler
Duane L. Wilson

Colorado

T. H. Arnold
Donald G. Bingman
Herbert E. Bowman
D. E. Merten
Russell A. Murphy
Robert W. Stickney

Connecticut

Jean G. Dozsa
William J. Farrissey Jr.
F. J. Mackie
Fred A. Stuber
E. J. Tabor
Paul H. Waszeciak

Delaware

William Michael Norman

Florida

Wendell R. Arnold
Ned P. Baugh
Clyde F. Beebe
Daniel D. Berry
R. J. Branaman
Robert H. Campbell
Mildred M. Crawford
Roberto Cruz
Dan W. Fields Jr.
Leo A. Herkner
Brian M. Killoran
J. Kubecka Jr.
Mary B. Lavagnino
Angelo Mantione
Gerald R. Milligan

Robert L. Powell
Lillian Ros
John P. Schuyler
Sean S. Skinner
Stephen W. Tobey
Harold J. Walker
Edmund P. Woo
Dorothy J. Zammass

Georgia

Charles L. Allen
Ronald L. Bebernes
Ettie J. Cowan
Myron A. Frank
James J. Maurer
John J. O'Keefe Jr.

Idaho

Fred J. Evans

Illinois

Roger T. Allen
Ronald E. Hess
Bernard J. Liskey
Dennis W. Tofari Sr.

Indiana

Carolyn L. Adams
Kenneth L. Akers
Jon A. Arnott
R. Beck
David A. Bronnenberg
James M. Casper
Robert W. Gartin
Scott E. Keeler
Joseph F. Keers
Steven D. Lubetkin
Donaveeta B. Luedeman
Joseph McGee
Nancy A. McKibban
Robert K. Pearson
Frank R. Pike
Raghav Ram
John P. Schroeder
Wilbur D. Smith

Steven H. Springer
Judith A. Stadler
Scott R. Trusty

Kentucky

Ralph E. Gustin
William F. Jackson

Louisiana

Roberta P. Avery
Richard P. Beard
Gerald F. Beatty
Edward A. Benson
W. F. Bode
Silas P. Booth
Roy M. Burkhalter
Michael P. Cedotal
Donald J. David
W. J. Deroche
Dwight G. Fontaine
Francois J. Frederick
Bernadette A. George
Myrtle C. Guillot
Louis A. Hall
Charles E. Halphen
Gregory A. Hayden
James P. Heaslip
Benton L. Higgins
Anthony G. Juge
D. A. Kruelskie
Leroy J. Leblanc
Emile P. Loupe Jr.
Hiram K. Martin
C. J. Matte
L. T. McFarlin
H. L. Patin
Roger V. Peairs
Sidney M. Raborn
William H. Root
Theophile P. Rozas
Tony F. Russell
Sam A. Saia
Marlene A. Sanchez
Charles T. Sands

Willie B. Sawyer
Marvin E. Taunton
Lionel J. Tillman
Rodney White
John T. Whitman
John P. Zimmerle

Maryland

Xuehao Lin
A. McKown

Massachusetts

Nancyann Brothers
Dennis J. Dunlap

Michigan

William C. Adamets
R. C. Albaugh
Frank B. Aldrich
David R. Anderson
Robert A. Avery
James J. Bader
Leroy O. Baker
W. W. Bakke
Harrison T. Baldwin
Harold H. Ballard
Matt A. Baltusis
Ronald Z. Balwinski
Jerry A. Bare
T. L. Barre
E. J. Bauer
R. S. Bauers
Earl T. Beatty
W. L. Beeman
Lester C. Behmlander
R. W. Belfit Jr.
John W. Belleau
Larry G. Belville
Donald E. Bender
Kenneth R. Berk
Floyd N. Berry
Thomas H. Best
D. L. Bloomfield
Elva E. Blymyer
William O. Borle
Max L. Bottomley
Robert E. Britton

Daryl D. Brown
R. E. Brown
Helen M. Brubaker
Gerald E. Brune
J. L. Bushre
James A. Buzzell
James G. Cain
William L. Case
Robert N. Chapman
Alfred B. Cobb
Kenneth C. Coldwell
Virgil W. Coomer
Roland B. Court
Claude W. Crosby
Arthur L. Daniels
Albert R. Dec Jr.
Ronald M. Dennis
Janice I. Dittenbir
Phae H. Dorman
Duane C. Dosson
Rosemary Dosson
Joyce A. Driest
Russell J. Durfee
Theodore P. Dzurka
Eileen B. Eberlein
D. T. Emery
Elizabeth A. Ervans
Frank W. Falkowski
M. R. Feusse
J. C. Fike
C. R. Finch
Jack R. Fordyce
L. N. Fournier
Ira M. Garnsey
Wilson A. Gay
Donald R. George
Gerald R. Geyer
William F. Geyer
J. D. Gibbons
Frank H. Glenn II
Arthur E. Goik
R. T. Greene
Robin L. Grieve
Louis I. Griffin
M. Y. Griffin

J. I. Grunder
Ambrose N. Grzegorzcyk
Joesph A. Gwizdala
Clifford H. Haberland
Fred W. Haggart
John J. Haigh
R. C. Haley
Roland D. Hamburg
James S. Hanson
Marvin G. Harms
Roger H. Hecht
Betty L. Hendricksen
L. W. Hoerauf
Richard G. Holzschu
Willard E. Hoogerhyde
Robert J. Hovey
Robert G. Howe
Leonard M. Hudock
Keith D. Huggard
Charles A. Infante
Clarence Inman Jr.
William D. Jacobs
Joseph H. Jones
Donald B. Kearney
Joseph T. Killinger
Warren A. Klender
Laurilee P. Kline
Gregory S. Kozlowski
John F. Kreger
Patricia A. Kretchman
Robert L. Krotzer
B. C. Lahar
Marguerite L. Leng
Edward T. Lepeak
Richard L. Letts
Walter C. Lewis
J. E. Libera
Eric T. Lloyd
James D. Lovely
A. J. Maciejewski
Leroy L. Mastic Jr.
Richard M. Maurer
C. K. McAnallen
Robert L. McCaul
Dennis McKinney

A. G. McLincha
Daniel E. McNerney
D. G. McNier
Kenneth R. Meath
Howard B. Medlyn
Larry L. Mielke
Delton E. Miller
John J. Miller
Francis K. T. Morikawa
Gary P. Morley
Peter Mossner
John R. Moyer
Mary M. Mudd
P. M. Murphy
Dennis M. Naberhaus
Robert D. Nagel
Harvey F. Nothelfer
Cornelius P. O'Connell
F. M. O'Dell
Douglas F. Oliver
Ruth P. Ostahowski
James H. Oswald
Lawrence K. Oswald
William T. Ovaitt
Donald G. Owen
Edward J. Packard
Arthur F. Pagnier
Richard G. Paxton
Phillip G. Peters
Charles W. Peterson
John F. Petters
Charles H. Phillips
Richard A. Piering
Donald R. Plaxton
Patricia A. Podojak
W. C. Pretzer Jr.
Martin H. Preuss
John D. Prior
Larry Don Randall
Raymond Rappley
Gerald W. Rice
Richard A. Roberts
Gerry R. Rodabaugh
Ramon F. Rolf
W. E. Schaefer

William J. Schafer
Joseph E. Schanck
J. L. Schick
Walter J. Schrenk
Gerald J. Schwark
Vernard D. Schweigert
Wilbur L. Seamster
Howard Shaver
Marjorie A. Sheets
Beverly D. Short
Joe Simek Jr.
Phyllis M. Simon
L. K. Skory
Bernard T. Smith
Eugene R. Smith
Vernon D. Smith
Charles H. Sorg
D. G. Stalter
Richard J. Stanley
John C. Stephen
Wesley E. Syerson
Glen M. Taylor
William C. Taylor
Bruce E. Thayer
Donald F. Toland
June W. Turley
Edmond J. Vaillancourt
Paul D. Vammer
John A. VanWert
Lee S. Vaught
Buford F. Waling
Robert R. Walker
Shirley D. Walker
Zane M. Walters
A. J. Watson
C. A. Weber
R. E. Weiger
Robert J. Weiler
Sanford C. Wendt
Walter H. West
Lawrence D. Wiersma
June C. Willsie
Marvin E. Winquist
Ralph V. Wolfe
Dale A. Wolfgang

Margaret L. Wulf
Donald G. Yopp
D. J. Yost
Christopher H. Youdes

Minnesota

James D. Stephenson

Mississippi

Robert D. Bridges
Ralph C. Jaynes
Henry R. Mut Jr.

Missouri

Phyllis F. Carr
Robert L. Darnell
Raymond A. Newsham
Harry H. Tripp
Joseph A. Vrbosky

Nebraska

Marv L. Vanderploeg

Nevada

Roger A. Becker
Leroy Garris
Stanley Timoshek

New Hampshire

Philip S. Geer
Robert L. Howe

New Jersey

William G. Devine
Daniel L. Marese
Anna J. Pulaski
Sidky D. Rizk
John Rokita
Joan M. Sebastian
Edward M. Starr

New Mexico

J. R. Griffin
R. G. Lawson

New York

Richard F. Bauter
Mitchell Dykman

North Carolina

Francis Buklarewicz
Donald D. Cashion

Terry A. Guttrich
Carl E. Handlovits
Jim T. Moore
Stanley R. Pearson
Melvin B. Spiegelman
Walter A. Wardlaw

Ohio

John A. Brunswick
John E. Burns
R. B. Calaway
Marian E. Camardo
Harold E. Carrico
Ruby P. Crothers
J. Firment
Robert E. Gilmore
Robert T. Glanville
William E. Gunther
Rita R. Hoeper
Mary C. Hoffman
Doris F. Hollars
James M. Julien
Walter C. Kory
James F. Lang
Charles P. Miller Jr.
Betty M. O'Brien
Mary A. Patterson
Richard D. Pever
Ernesto D. Plagata
Ted E. Shuck
Betty C. Trump
Marlan E. Waldman
Norval E. Webb Jr

Oklahoma

R. L. Adams
W. L. Bissey
H. W. Dickens
Coy H. Hammett
George W. Knight

Oregon

Elizabeth A. Efford
Lawrence M. Kline

Pennsylvania

Clarence J. Paprocki
M. B. Starcher

South Carolina

Donna M. Brown
Nathaniel Fryer
Richard Goodnough
J. T. Hill
Joseph W. Ingle
Philip J. Ivan
Willard D. Kuehne
Mary H. Morgan
Doris M. Rogers
Norman F. Schultz
Gettys M. Smith
James Spillers
Julia P. Starks
Nell W. Stewart
Jackie R. West
Theron D. Wilson

Tennessee

Denny C. Burger
Linda G. Reed

Texas

Barbara A. May
Kovil P. Abraham
Teodoro Aguirre
Willie A. Antill III
Jimmy D. Aplin
R. C. Aslakson
Arlan D. Barnes
Judy R. Barnett
Alvin Y. Bartek
L. E. Beal
W. L. Beers
Barbara H. Blanchard
J. P. Blanco
Robert L. Boeker
B. E. Boone
Kelly L. Borders
E. Eugene Bosche' Jr.
Charlie R. Boswell
Howard R. Boyd
Jimmie L. Brannon

O. F. Brock
W. E. Burns
C. E. Burrige Jr.
Tommy D. Butler III
W. L. Byler
D. R. Cantrell
Alcario Cardona
Donald A. Carlson
Paul C. Carr
Robert Carswell
Raymond F. Cathcart
Billie J. Cearley
C. R. Cheatham
Alvin B. Clapp
Betty W. Clapp
William P. Coker
J. H. Coleman
Virgil C. Coleman Jr.
Cecil D. Cook
David L. Coslett
Connie M. Courtney
Kenneth W. Cowley
S. E. Dale
Carl E. Diehl
D. B. Dimick
Jimmie D. Dodds
Carlos R. Dollar
P. R. Eastman
Robert E. Eldridge
Ronnie G. Engle
Ethel C. Erickson
Jimmie R. Evans
J. W. Featherhoff Jr.
Irene Fedikovich
H. C. Ferguson
Wendell R. Fleshman
George H. Flores
L. W. Ford
Edmund J. Fort
Robert W. French
Dean B. Fulton
Ronnie G. Fuqua
Ernesto G. Garcia Jr.
Garland R. Garrett
James M. Gaubatz
Leon W. Giese

Charles E. Golden
Jose A. Gomez
R. K. Gregg
Loretta L. Hanson
Robert C. Harlan
J. A. Harmon
Bonnie E. Harris
Roy L. Harris Jr.
John H. Hatton III
Billy W. Heck
Robert E. Henderson
James L. Henley
Everett D. Hensley
Richard A. Hickner
Darrell W. Hightower
Billy G. Hill
Charles B. Hill
Jimmie C. Hilton
John M. Hinson
Thoi H. Ho
Larry D. Hodges
Glenn R. Hoffmann
Michael J. Holden
A. D. Hunter
Dana B. Ingram
R. T. Johnson
M. J. Johse
Joseph R. Jones
Ingeborg Kayser
E. B. Kincaid
Mahanie King
William O. Kopp
Paul A. Langford Jr.
Victor R. Leeper
Bobby Legler
Knowles E. Leonard III
Willine J. Leribeus
Larry L. Linscombe
Lloyd F. Lockwood
George F. Logan
W. T. Manasco
T. M. Marable
John T. Marshall
F. G. Mathis Jr.
Erroll W. McCann
Robert C. McClure

Eldon L. McEntire
John T. McLure Jr.
Crystal E. McPherson
L. C. McSwain
Allan R. Meath
Pete J. Menegos
Gary S. Miloradovich
Jose G. Mireles Jr.
Donald R. Moore
T. L. Moore
E. A. Moreno
Carroll E. Morris
J. Morris
Virginia G. Morrow
Glenn D. Mowles
Heloise R. Murray
James P. Murray
Harold K. Newth
Jerry L. Nichols
Frankie L. Norris
Ken R. Nunnally
Anna L. Oakes
J. E. Oury
Glynda K. Patterson
Wayne R. Petersen
J. J. Petrucci
J. K. Phillips
Wilbert W. Poehls
Bryan A. Porter
Athleen A. Prazak
George C. Pyle
Norman P. Reeves
Sam A. Rhodes
Billy L. Richbourg
Michael L. Riddle
W. J. Robertson
Arnold A. Robinson Jr.
Sheryl L. Rodgers
W. A. Rollwage
R. L. Ryberg
Michael R. Samford
Milton D. Sanders
Gilbert C. Schlitzkus
Thomas F. Schwarz Jr.
Benjamin Scott Jr.
J. S. Scruggs

Charles L. Shipman
J. Silva
Patrick L. Simiskey
Danny E. Smith
Elton R. Smith
Michael C. Smith
Ben E. Spivey
Reba J. Stanley
Helen R. Stout
Tommie C. Strambler
Richard M. Stroud
Glenn E. Sumrall Sr.
Richard H. Symm
Verna H. Tannery
Clyde G. Taylor
Raymond E. Taylor
Charles D. Taylor Sr.
Billy J. Thane
Albert C. Thielemann
Edward J. Thomas
Richard R. Thomas
Gerald D. Tiner
Wallace C. Tippen
J. E. Turner
John R. Tushek
Lewis E. Twining
Alfred G. Vance
Earl W. Veazey
Vertino Villarreal
Bill C. Wallace
Ralph C. Warne
Edward G. Warny
Billy W. Weatherford
J. R. Webb
Norman R. Weller
James A. Wilson
W. D. Winn
Bobby G. Wood
Giles B. Wood
J. O. Wood
Tanya E. Woodward
Kenneth D. Yates
James D. Zgarba
Lawrence P. Zwahr

Utah

Brooke Y. Watson

Virginia

Eugene H. Trammell

Washington

G. B. Clark

Warren H. Walker

Canada

Alberta

I-Hsiung Chen

Michael C. Imrie

Leslie N. Kuby

George T. Marshall

Garry N. Ponech

Ronald M. Prior

John S. Sillers

Robert H. Yerex

British Columbia

J. Donald Brooks

Garry M. Emery

Manitoba

Robert J. Fitzgerald

Ontario

John Sanford Smith

Quebec

Gilles Charbonneau

Edgar Chouinard

Jacques Croteau

Bohdan Maciw

Benoit Potvin

Saskatchewan

Vern L. Becker

Puerto Rico

Heriberto Santiago Velez

In Memory of UCC Retirees

Alabama

John Q. Amacker

Jack D. Crowson

Frances H. Graves

Thomas F. Hall

Robert R. Martin

Alfred J. Pawlowski

Jessie Putman Jr.

Arkansas

Paul B. Gideon

Carl Holsomback

James J. Walter

Arizona

J. F. Boire

Gayle W. Bond

John P. Esper

Steve Kostek

Malcolm B. Nelson

Clifford O. Schwahn

California

Robert M. Bisch

Frank Castellanos

Richard C. Eschenbach

Richard A. Falk

Virgie E. Fletcher

Richard B. Harvell

Wanda E. Hemelt

Robert A. Hill

Michiko Inouye

Eufrecina T. Kendall

Donald J. Noack

Lilibel Raymond

Robert W. Rider

Jerome C. St Louis

Gladys L. Stratton

Elvira M. Tisnado

Colorado

Ronald C. Barnett

Robert G. Beverly

Cecil A. Gardner

Eleanor C. Johnson

William C. Kettle

William C. Kyle

Charles L. Myers

Joseph Ruzycki

Charles L. Thompson

John J. Toslosky

Dante Vadala

Gene F. Yoder

Connecticut

Howard C. Blayney

Philip A. Cammarano

Paul E. Carr

Carol B. Collins

Neil Croarkin

John R. Doherty

Roland J. Doran

Anne Duris

Robert W. Forrest

Kathleen M. Hval

Daniel Jenkins

Philip J. Kennedy Jr.

William J. Kovack

Francesco Perna

Anne T. Sheridan

Harold A. Spratt

Ara H. Tepikian

L. A. Wilkinson

Florida

Richard L. Armitage

Gerald R. Arnold

Clara B. Augustine

Daniel D. Berry

Dorothy A. Caracci

Frank A. Carbone

Vito Consalvo

Milton R. Cox

Ocus E. Dillon

Thomas A. Donegan

James A. Edwards
Reynold J. Finnegan
Larry G. Gantt
Richard M. Gardner
Victor Giuliani
William B. Hill
P. A. Hiznay
Joan Ireland
Marylin Klosty
James C. Lang
Robert R. Lee
Theodore D. Levy
W. W. Lindner
Gordon R. Maier
William A. Marshall
Norman A. Martin
James G. Mcarthur
James G. McMullen
Paul H. Meikrantz
Anne B. Minafra
Charles R. Morrison
Charles A. Osborne
Michael D. Petruncola
John Pfeiffer
Sandra B. Polverari
Ernest F. Schulz
Iris J. Siewers
Helen A. Stershic
John D. Stershic
Marvin S. Titus
Carl F. Tripp
A. G. Voress
Robert E. Wallace

Georgia

Allan R. Bullman
Frances N. Davis
Berniece S. Guyton
Ralph Hinton
Eugene Jones
George Kaisharis
Virginia K. Kees
Betty A. Likens
Edward F. Newman
Eugene L. Wilson

Illinois

Marion Bonoma
Daryl D. Cheyney
Bess M. Oracki

Indiana
Charles H. Atkins
Duray H. Barton
Raymond H. Behling
Ernest F. Donnelly
George T. Haulk
Richard D. Hiland
Charles G. Jones
Jean M. Kocon
Elmer E. Miller
Alvis M. Mullins
Donald F. Strainer

Iowa

Sarah F. Fields
Vernetta L. Hummel
Lena M. Miller
Velura J. Mullen
Dixie D. Rolofson
Mary F. Sharp

Louisiana

Thomas W. Coplin
Harry P. Dugas
Francis X. Dumas
Wayne H. Freeman
Edward W. Hegmann Jr.
Allan L. Jones
Sam O. Kay
Philomene H. Keller
Ronald J. Prevost
Jose R. Tarantino
Kathleen R. Tassin

Maine

Juris I. Apse

Maryland

John Gibb
Donald A. Griffith
Charles R. James
Donald R. Shearer

Massachusetts

Thomas C. Moseley
Charles E. O'Rourke

Minnesota

Wayman L. Calhoun

Missouri

Clifford N. Balke
Claud E. Eley Jr
Ralph W. Kullmann
Reba O. Owings

Montana

Louis C. Farrington

Nevada

Robert R. Rugg

New Hampshire

Robert M. Nilson

New Jersey

Donald J. Barnie
David W. Bataille
Ralph B. Boccanera
Walter R. Braun
Dudley P. Cook
Thomas J. Corcoran
Grace L. DeLeo
Robert F. Eaton
Gerald A. Fasanella
Henry J. Fernandez
Mary J. Fletcher
John P. Gavula
John T. Gilsenan
Robert A. Greco
George A. Greene
James R. Harvey
William R. Jermyn
F. J. Karol
Walter C. King
John F. Kobiela
Gustav A. Kugler
Robert L. Langerhans
Robert A. Maccini
Donald P. Macmath
Michael Mongosa
V. K. Moorthy
David F. Nalepka

Mary J. Noll
Patrick R. O'Neill
Joseph P. Pavlichko
Felix Podgorski
Ernest H. Roberts
Fred Robinson
Carmen J. Ruscetta
John Sadler
John H. Slinger
Victor P. Stevens
Chesla Wechsler
Zena Wladyko
Garfield Woodson
Kenneth C. Yi

New York

Allen W. Ackerman
Mc Kinley R. Battle
Dolores B. Bricker
Bruce G. Brown
Leon C. Campbell
Walter C. Conrad
Eileen M. Davendonis
Charles P. Davis
Carl E. Domescek
Eugene Ellis
Esther H. Ferris
Paul Gurzinski
Daniel J. Kelly
Dorothy A. Knapp
Irwin R. Ladd
John C. Lefever
John J. Liberati
Genevieve Malloy
John L. Mcdougald
Natalie M. Montone
William R. Moran
Marie J. Paul
Vito S. Quagliara
Donald R. Rink
Robert F. Sceda
Arthur E. Schwass
Frances Shapiro
Richard J. Smith Sr.
Charles G. Spencer
Antonio C. Spina

John O. Spragge
Leonard J. Szeliga
Margaret T. Tone
Nancy D. Wall
Virginia J. Williams
Norman E. Wright
Cazim Zabeli
John Zimoulis

North Carolina

Donald W. Alexander
Lovie G. Bennett
J. C. Bowman
Ernest R. Brown Jr.
Doris W. Bullock
Ronald M. Davis
Evelyn M. Evans
Kenneth D. George
Diane Hurtt-Rowell
Ann Kocisko
Delmont G. Light
David F. Marples
Claude L. Needham
Edward W. Nuckolls
Richard J. Otten
Travis B. Ramseur
Louise P. Reeder
Winfred Richardson
Mildred T. Smith
Forrest B. Wellman
Thomas C. Whitley
Erik Wiik
Clyde Williams
Hervey F. Yates

Ohio

W. K. Asbeck
Jeanette L. Baboryk
Anne M. Beno
George W. Cochran
Richard S. Depinet
James R. Gibbons
Ruth A. Hitchcock
George W. Jackson
Joyce A. Jarrett
Marjorie M. Keller
Rosemary R. Lohman

Shirley A. Moore
Manfred K. Pech
Martin A. Roche
Donald R. Stump
Ralph O. Tribolet
Joanne T. Wolff

Oklahoma

Olav Danielson
William E. Swafford
Louise A. Tennis

Oregon

Johnny R. Williams

Pennsylvania

Arlene L. De Frances
Robert N. Johnson
Robert P. Mrazik
Paul A. Schreckengost
Marvin G. Stover
Beulah C. Wood

Rhode Island

Andrew H. Mydlarz

South Carolina

Eunice M. Baldwin
Frederick H. Cone
Sarah E. Griffith
Emily M. Hall
Beatrice Jackson
Sara M. Jones
Halbrook Mccaw
Maxine C. Mcdowell
Joseph E. Moran
James H. Nelson Jr.
Willard H. Paige
Mary J. Pruitt
Barbara F. Reaves
Chester A. Roberts
Marcelle P. Spearman
Thelbert A. Swope
Frances M. Waddell
Harold White

Tennessee

Ellis H. Agent
Randall W. Baker

Rachel G. Burroughs
James E. Dent
Milton H. Dick
Milton H. Dick Jr.
Dorothy C. Gerenday
Robert Halvorsen
Robert C. Hay
Gary D. Jones
Howard T. Loudermilk
Eileen M. Mattes
David D. Murr Jr.
Harold E. Mynhier
Amanda M. Spoon
Stanton B. Thomas Jr.
Charles R. Weeks

Texas

Fred G. Albers
Vincente L. Arredondo
Floyd D. Boedeker
Ross L. Bridwell
Patricia M. Butler
Douglas R. Caldwell
Calwin V. Campbell
Frank L. Campbell
Ismaro Cardenas
Edward R. Cavness
Lester E. Cavness
John Clayton
Ray E. Copenhagen
Ruth W. Daulley
John N. Dermit
Sheila W. Donoho
Thomas R. Donoho
Willard W. Dyer
Ronald Fanestiel
H. W. Fleming
Paul R. Francis
Bernard D. Fulks
Donald J. Gajer
Keith Greene
Ned R. Hale
Rudolph L. Halvorsen
Glenn R. Hand
George G. Harrington
Rayford D. Harvey

Harvey H. Hern
Ruben Hernandez
Billy L. Holcomb
Robert D. Hooter
Carsel O. Jividen
Milton C. Johanson
Bobby C. Johnson
James C. Johnson
Donna L. Kelso
Hendrick P. Kibbe
William L. Lagal
James C. Landreneau
William L. Lehmann III
Addison A. Locke
Richard Mack Jr.
Eldon L. Mccracken
Charles A. Meade
Benny C. Morgan
Dorris A. Morgan
Joe E. Naiser
Dale H. Ocallaghan
Ellis W. Perry
Harold B. Peters Jr.
Lawrence L. Plasek
Charles W. Pollard
Madeline C. Posey
Arona A. Rabin
Shirley T. Reid
John Riley
Albert R. Rothfuchs
Milton E. Roundtree
Roger F. Ruth
Dallas Sanders Jr.
Robert L. Schurtz
Crawford M. Scotton
Claude S. Selby
William D. Self
Delma F. Skillern
Lynda J. Smart
Priscilla B. Stanley
Thomas A. Stutters
Roberta A. Thomason
Chuck R. Thompson
Charles G. Treadaway
Frank V. Trevino

Tommy G. Tucker Jr.
James C. Upchurch
Dan M. Warzecha
Sidney V. Way
John W. Webb
Allan J. Witte

Utah

Billy B. Cowser
Donald K. Sparling

Vermont

Philip J. Fournier
Dorothy G. Grout
Gerard L. Labrie
Earl J. Senecal

Virginia

David R. Hayson
Romie W. Maddox
Fred A. McKenzie
William C. Reed

Washington

R J. Fraser
Frank R. Little
Robert N. Lundberg
Jack O. Meeks
John R. Paus
Jacqueline A. Strobeck

West Virginia

Herbert H. May
Doris J. Arbaugh
Bertrand D. Ash
Steve C. Barker
William H. Bell
Glover L. Boles
Robert L. Booker
William E. Bowyer
Nancy S. Bright
Earle S. Brown
George E. Brown
James K. Campbell
Jimmie B. Campbell
Ronald L. Carnes
William R. Childers
Arthur P. Cole
Larry A. Cowley

Harold R. Craigo
Terrie K. Crum
Roger W. Cummings
Robert W. Cunningham
Thomas E. Edens Jr.
Lillian J. Edwards
Robert C. Ellis
Thomas H. Estep
William A. Fizer
Carolyn S. Foster
Steven H. French
Jon T. Gossard
James W. Grady
James E. Grimmatt
Frances A. Hale
Mark A. Hall
Jerry W. Halstead
Charles C. Harris
Warren G. Hudson
Herbert A. Hunt
Harry B. Hyde
Phil R. Hyre
Donald Gene Isaacs
Robert E. Jarrett
Ancil E. Jividen
Paul L. Jones
Robert S. Jordan
Jack W. Kessler
Oral G. King Sr.
Philip D. Kingrey
Joseph F. Lacount
Chauncey D. Lafferre
Noelan R. Lanham
Richard B. Larson
Joseph Lowen
Harold E. Maddox
John W. Mandeville
Edith A. Massie
Richard S. Master
Jerry W. Mccallister
Franklin R. Mccommack
Ray Mccoy
Orland J. Meikle
Elneda R. Miller
Henry C. Miller
George S. Morgan

Clifford W. Mosley
William P. Murphy
James B. Nance
Clyde C. Neely
John F. Nelson
Clifton L. Neumeyer
Carolyn S. Null
Franklin D. Parsons
Roy H. Patterson
Donald R. Pauley III
Claude W. Payne
Kenneth E. Pennington
Chester A. Plants
Wilbur C. Porter
John M. Poulson
Joe B. Price
John A. Reynolds
Carl E. Richards
Herman W. Riffie
Chilton G. Roberts
Harry F. Robinson
Richard G. Sabol
Opie E. Scott
Richard D. Sidwell
Michael G. Sizemore
Diana D. Skeans
Mary L. Smith
John W. Smithson Jr.
Rupert I. Spencer
Lewis F. Swann
Ronnie L. Thaxton
Charles W. Tilton
Kenneth E. Tucker
Carol L. Turley
Morris E. Turley
Davie B. Turner
Edward L. Vandeuren
William M. Watkins II
Glen E. Watson
Jerry E. White
Joseph H. Wiersteiner
Stanley E. Williams
Helen E. Wisman
Stella Zelek

Wisconsin

Charles F. Dahlke

Wyoming

Paul E. Talkington

Hungary

Geza Azsoth

India

Ranjit K. Dutta

Puerto Rico

Noel Negron
Jose E. Rentas

Cautionary Statement About Forward-Looking Statements

This communication contains “forward-looking statements” within the meaning of the federal securities laws, including Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. In this context, forward-looking statements often address expected future business and financial performance and financial condition, and often contain words such as “expect,” “anticipate,” “intend,” “plan,” “believe,” “seek,” “see,” “will,” “would,” “target,” and similar expressions and variations or negatives of these words.

On December 11, 2015, The Dow Chemical Company (“Dow”) and E. I. du Pont de Nemours and Company (“DuPont”) entered into an Agreement and Plan of Merger, as amended on March 31, 2017, (the “Merger Agreement”) under which the companies would combine in an all-stock merger of equals transaction (the “Merger”). Effective August 31, 2017, the Merger was completed and each of Dow and DuPont became subsidiaries of DowDuPont (Dow and DuPont, and their respective subsidiaries, collectively referred to as the “Subsidiaries”).

Forward-looking statements by their nature address matters that are, to varying degrees, uncertain, including the intended separation, subject to approval of the Company’s Board of Directors and customary closing conditions of DowDuPont’s agriculture, materials science and specialty products businesses in one or more tax-efficient transactions on anticipated terms (the “Intended Business Separations”). Forward-looking statements are not guarantees of future performance and are based on certain assumptions and expectations of future events which may not be realized. Forward-looking statements also involve risks and uncertainties, many of which are beyond the Company’s control. Some of the important factors that could cause DowDuPont’s, Dow’s or DuPont’s actual results to differ materially from those projected in any such forward-looking statements include, but are not limited to: (i) costs to achieve and achieving the successful integration of the respective agriculture, materials science and specialty products businesses of Dow and DuPont, anticipated tax treatment, unforeseen liabilities, future capital expenditures, revenues, expenses, earnings, productivity actions, economic performance, indebtedness, financial condition, losses, future prospects, business and management strategies for the management, expansion and growth of the combined operations; (ii) costs to achieve and achievement of the anticipated synergies by the combined agriculture, materials science and specialty products businesses; (iii) risks associated with the Intended Business Separations, including conditions which could delay, prevent or otherwise adversely affect the proposed transactions, including possible issues or delays in obtaining required regulatory approvals or clearances related to the Intended Business Separations, associated costs, disruptions in the financial markets or other potential barriers; (iv) disruptions or business uncertainty, including from the Intended Business Separations, could adversely impact DowDuPont’s business (either directly or as conducted by and through Dow or DuPont), or financial performance and its ability to retain and hire key personnel; (v) uncertainty as to the long-term value of DowDuPont common stock; and (vi) risks to DowDuPont’s, Dow’s and DuPont’s business, operations and results of operations from: the availability of and fluctuations in the cost of feedstocks and energy; balance of supply and demand and the impact of balance on prices; failure to develop and market new products and optimally manage product life cycles; ability, cost and impact on business operations, including the supply chain, of responding to changes in market acceptance, rules, regulations and policies and failure to respond to such changes; outcome of significant litigation, environmental matters and other commitments and contingencies; failure to appropriately manage process safety and product stewardship issues; global economic and capital market conditions, including the continued availability of capital and financing, as well as inflation, interest and currency exchange rates; changes in political conditions, including trade disputes and retaliatory actions; business or supply disruptions; security threats, such as acts of sabotage, terrorism or war, natural disasters and weather events and patterns which could result in a significant operational event for the Company, adversely impact demand or production; ability to discover, develop and protect new technologies and to protect and enforce the Company’s intellectual property rights; failure to effectively manage acquisitions, divestitures, alliances, joint ventures and other portfolio changes; unpredictability and severity of catastrophic events, including, but not limited to, acts of terrorism or outbreak of war or hostilities, as well as management’s response to any of the aforementioned factors. These risks are and will be more fully discussed in the current, quarterly and annual reports filed with the U. S. Securities and Exchange Commission by DowDuPont. While the list of factors presented here is, considered representative, no such list should be considered to be a complete statement of all potential risks and uncertainties. Unlisted factors may present significant additional obstacles to the realization of forward-looking statements. Consequences of material differences in results as compared with those anticipated in the forward-looking statements could include, among other things, business disruption, operational problems, financial loss, legal liability to third parties and similar risks, any of which could have a material adverse effect on DowDuPont’s, Dow’s or DuPont’s consolidated financial condition, results of operations, credit rating or liquidity. None of DowDuPont, Dow or DuPont assumes any obligation to publicly provide revisions or updates to any forward-looking statements whether as a result of new information, future developments or otherwise, should circumstances change, except as otherwise required by securities and other applicable laws. A detailed discussion of some of the significant risks and uncertainties which may cause results and events to differ materially from such forward-looking statements is included in the section titled “Risk Factors” (Part I, Item 1A) of DowDuPont’s 2017 annual report on Form 10-K.

Discussion of segment revenue, operating EBITDA and price/volume metrics on a divisional basis for Agriculture is based on the results of the Agriculture segment; for Materials Science is based on the combined results of the Performance Materials & Coatings, Industrial & Infrastructure, and Packaging & Specialty Plastics segments; and for Specialty Products is based on the combined results of the Electronics & Imaging, Nutrition & Biosciences, Transportation & Advanced Polymers, and Safety & Construction segments. The segment disclosures have been presented in this manner for informational purposes only and should not be viewed as an indication of each division’s current or future operating results on a standalone basis assuming completion of the Intended Business Separations.

The Dow Diamond, DuPont Oval logo, DuPont™, the DowDuPont logo and all products, unless otherwise noted, denoted with ™, SM or ® are trademarks, service marks or registered trademarks of The Dow Chemical Company, E. I. du Pont de Nemours and Company, DowDuPont Inc. or their affiliates.



DOWFRIENDS

The Dow Chemical Company
2211 H.H. Dow Way
Midland, MI 48674

PRESORTED
STANDARD
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.us) or contact:

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

Receive News and Information Electronically from Dow

Interested in staying in touch with Dow?

It's easy – just sign up for the Retiree Email Registration list on www.DowBenefits.com!

To register or update your profile:

- Go to www.DowBenefits.com
- Scroll down to the “Stay Connected” page located on the home page
- Click on electronic sign-up form to fill out your information
- Select “Submit” to begin receiving your selected email communications from Dow

You choose the types of email communications you want to receive:

- DowFriends newsletter – same-day notice links you to the newsletter on www.DowBenefits.com
- Periodic news and information – breaking news about Dow businesses and services
- Retiree groups – learn about retiree groups in your area

By signing up for electronic updates, you will be able to stay up-to-date on retiree events and information.

Editor

Kimberly Sampson

Benefits Questions

Dow Retiree Service Center • 1-800-344-0661, option 1
<https://www.dowbenefits.ehr.com> • Click on Message Center