

House of the Bradley Home Museum in Midland, at 3200 Cook Road. On May 18, "A Century of Progress 1897-1997" will open at the Midland Center for the Arts at 1801 West St. Andrews. On May 20, "A Perspective on Knighton-Hammond" will be presented at the MCFTA with a free public reception at Arts Midland Galleries at 8 p.m. Arthur Henry Knighton-Hammond did a series of paintings and drawings for Dr. Dow in the 1920s.

In Shakespeare's "Richard the Second", John of Gaunt speaks of England calling it "This other Eden, demiparadise. . ." Each person has his or her own perspective, of course, but for one who grew up in Midland as I did, John of Gaunt's description could apply to the village that became a city because of Dr. Herbert Henry Dow. His death in 1930 has not diminished the work he accomplished and Midland is all the richer because he lived here.

[From the Bay City Times, May 16, 1997]

DOW HONORS JENNISON PARTNERSHIP

(By Kelly Adrian Frick)

Midland—David Jennison Lowrie grew up hearing stories about how his grandfather helped get the Dow Chemical Co. started.

Everyone associated with the Jennison Hardware Co. knew that his grandfather William Jennison had sold Herbert H. Dow—the founder of Dow Chemical—some shovels in 1897. They were sold on credit.

"It's a nice story," Lowrie said. "Dow has been a customer ever since."

Thursday, Lowrie, the chairman of Jennison Hardware Co.'s board of directors got a chance to make his own history.

Lowrie was recognized at Dow Chemical Co.'s 100th stockholders meeting, where people and businesses that helped shape the Midland-based company during its 100 years in operation were honored. The event was held at the Midland Center for the Arts.

The story goes that Dow eventually paid the \$75 back to Jennison.

Had H.H. Dow paid his bill in Dow stock rather than cash, the shovel deal would be worth \$5 million today, said Dan Fellner, a spokesman for Dow Chemical.

Lowrie received a shovel engraved with a thank-you note on its handle from Dow Chemical President William E. Stavropoulos during a press conference after the stockholders meeting.

"We'll probably hang it up in the office," and Lowrie, who lives in Birmingham.

Jennison Hardware Co., which operates from 1200 Woodside Ave. now, started almost 50 years before H.H. Dow arrived in Midland to start a chemical company. The hardware supply business was well established when Dow became a customer, Lowrie said.

As the story goes, Lowrie said, the shovel deal wasn't the only time Dow needed some time paying a bill. Several years later, according to Lowrie, Dow asked a Jennison salesman if he would accept some Dow stock instead of cash. The Jennison brothers, one being Lowrie's grandfather, took the stock and put their own cash into the Jennison company's cash register.

"That's how I became a Dow stockholder," Lowrie said of the tale. "I inherited some of that stock."

The Jennison Hardware Co. operated out of the five-story building at the corner of Fifth and Water streets at the time. Each floor was filled with hardware and building supplies. A slide that wound down from the top floor helped to fill orders, Lowrie remembered.

Today, the building is being turned into expensive condominiums and is called Jennison Place. "I'm glad that the project will keep the Jennison name," Lowrie said. "It keeps a little of that history intact."

[From the Midland Daily News, May 18, 1997]

MIDLAND IS GRATEFUL FOR THE GIANT THAT STUCK AROUND

(By Geri Rudolf of the Saginaw News)

They called him "Crazy" Dow.

As Herbert H. Dow poked holes in the ground in search of brine in 1897, some folks scoffed openly about his chances for success.

Today, those who work and play here have a different impression of the dreamer who dared to start a chemical company in a nowhere place in the middle of Michigan.

Midland is grateful—and showing it.

The community, not the company, is throwing the birthday bash for The Dow Chemical Co.

The "Celebration of the Century" lasts more than a week and features activities for people of all ages and interests. It includes art, music and theater productions and ends with a family-oriented Field Day on Memorial Day, May 26.

Many believe the tribute is appropriate based on Dow's century-long commitment and contributions.

"Midland is a dot on the map that had every right to be the size of West Branch, but it is the head of a multinational corporation," said David E. Fry, president of Midland-based Northwood University.

"When a milestone comes, you should celebrate it."

From its humble start in an old mill, Dow Chemical has grown to 94 manufacturing sites and 188 sales offices and service centers in 30 countries. It sells \$20 billion worth of products a year.

Despite its international scope, Dow has never budged from Midland. Instead, it has enriched the city with contributions for education, health care and the arts.

"It is really the foundation of the town," Fry said, noting that company dollars helped build parks, recreation centers and the Midland Center for the Arts.

Even its critics acknowledge Dow's generosity.

"Dow has done a lot of things in Midland," said Mary P. Sinclair, a Midland resident who has long voiced concern about Dow's impact on the environment.

"There is no question that they made contributions to the community. The Dow family made an investment here and it has continued."

Dow's presence also has brought cultural diversity to Midland, Fry said.

"We have all types of people from all over the world," he said. "Kids from 50 countries are in our schools."

Having such a mix in a small community is rare, experts say.

Although many companies have manufacturing plants in small towns, few keep their headquarters in the little cities where they started, said Andrew J. Such, executive director of the Michigan Chemical Council on Lansing.

"Dow is unusual, but I think they are very proud of where they came from," he said.

"It's unique to have a world headquarters in a city the size of Midland."

John N. Bartos, a longtime Midland engineer and developer, is among the leading organizers of the centennial celebration.

He was at a Dow-sponsored community information panel meeting in May 1995 when a company public relations person sought opinions about events the company was considering hosting.

Bartos responded that he should shoulder the celebration.

"If you pay for your own birthday party, it doesn't say much," Bartos said.

He discovered that others felt the same way. Volunteers surfaced by the dozens and ideas flowed.

Dow staff quietly backed off their plans and let the community take charge of the party.

"We hoped that we didn't interfere too much with what they wanted to do, but we felt strongly that it had to be something the community gave to them," Bartos said.

About 60 core volunteers brainstormed in late 1995 and came up with some 50 ideas for the "Celebration of the Century."

"We voted, and seven of them really rose to the top," he said.

More than 300 volunteers helped coordinate events, said Caludia A. Wallin, manager of community and employee programs at the Midland Cogeneration Venture.

Field Day alone needed 15 subcommittees to organize, said Wallin, the day's overall co-ordinator.

While neither Bartos nor Wallin would reveal how much the party is costing, they call it a "significant amount." All funds were donated.

Dow officials say they are touched by all the work.

"We at Dow feel quite humbled by the efforts of the community organizers and volunteers working on the Celebration of the Century," said Rick Gross, vice president and director of Michigan Operations and global core technologies research and development.

"I am so impressed by the organizing group and I am very proud to have these people as my Midland neighbors."

THE SPORTSMEN'S BILL OF RIGHTS

HON. JOHN S. TANNER

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 22, 1997

Mr. TANNER. Mr. Speaker, today, my colleagues and I are introducing the Sportsmen's Bill of Rights in the House of Representatives. Our goal is to assure the same kind of access to Federal public lands and waters for tomorrow's hunters and anglers, that present and past generations of hunters and anglers have known.

Over the past 200 years, fishing and hunting have become intertwined in America's culture and should be protected where the activities are compatible with other uses. Fishing and hunting are part of a traditional way of life that has been preserved for present generations and we want to make sure these activities are preserved for future generations. America's 37 million anglers and 15 million hunters represent the largest single group of contributors to the conservation of our fisheries and wildlife species and continue to play a critical role in the sound management of them. And they spend billions every year that create thousands of jobs for our citizens. Indeed, through two trust funds known as Pittman-Robertson and Wallop-Breaux, America's sports men and women and the relevant manufacturers have contributed \$6 billion to conservation and education initiatives over the past 60 years.

No where is that more important than where I was raised. In Tennessee and, indeed, across the South, angling and hunting is a way of life. It's a part of our culture. Last year's BASS Anglers Classic held in North Carolina drew 28,000 people demonstrating the popularity of angling. Because of our sports men and women and the work of people like Gary Myers of the Tennessee Wildlife

Resources Agency, white-tailed deer populations as well as turkey populations, migratory waterfowl, and many other wildlife species, are strong in large measure because of hunters who value the resource. In Tennessee, alone hunters, anglers, and boaters, spend nearly \$1 billion a year on their sports, and some have estimated that economic activity is responsible for at least 26,000 jobs across the State.

Considering all of that, it is important to protect the kind of access present and past generations have had to hunt and fish on Federal public lands and waters for our children and the generations that follow them. I look forward to passing these traditions to my grandchildren. That is the overarching goal of this legislation and as a cochairman of the Congressional Sportsmen's Caucus I believe that is a positive thing.

The bill would preserve access to Federal public lands for hunting and fishing, but also leaves intact the authority of Federal agencies managing those lands to prohibit these and other activities where they are not compatible with public safety, national security, or other ongoing activities on a particular section of land or water. The bill is narrowly focused to address land and water owned and managed by the U.S. Fish and Wildlife Service, the U.S. Forest Service, and the Bureau of Land Management.

The bill is supported in principle by the International Association of Fish and Wildlife Agencies. It also has the support of organizations including the Delta Wildlife Foundation, Safari Club International, Quail Unlimited, the Wildlife Legislative Fund of America, and the National Rifle Association.

A companion bill has been introduced in the U.S. Senate by Senator RICHARD SHELBY of Alabama, and we look forward to moving the measure through the legislative process in a bipartisan fashion.

COMMEMORATING DAY OF
PORTUGAL

HON. BARBARA B. KENNELLY

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 22, 1997

Mrs. KENNELLY of Connecticut. Mr. Speaker, today, I rise to recognize the Day of Portugal celebrations taking place in the First Congressional District of Connecticut and throughout the world.

Every year on June 10, the date of the birth of Portugal's greatest poet, Luis de Camoes, who lived from 1524 to 1580, people of Portuguese descent around the world honor their heritage on Day of Portugal. It is a time to pause and reflect on the many achievements of that great nation over the centuries and to celebrate the strong friendship between the United States and Portugal.

Thousands of Connecticut residents are proud of their Portuguese heritage and share their cultural traditions with their neighbors and communities in which they live. The example of family unity, pursuit of education and respect for the elderly set by the Portuguese are profound lessons for all of us. Many Portuguese-Americans have contributed significantly to the development of the United States, including Supreme Court Justice Benjamin Cardozo, navigator Pedro Cabral, and Marine Corp band director John Philip Sousa.

As one of the founding members of NATO, Portugal is a highly valued ally and close friend. Portugal is a vital link of security for Europe and the Mediterranean Sea, and a longtime host of the United States Air Force base on Lajes, Terceira, and Azores. Additionally, trade between our two nations is active and continues to grow.

I congratulate the organizations from the First Congressional District that are dedicated to promoting Portuguese cultural heritage and expanding educational opportunities throughout the State of Connecticut: the Holy Ghost Portuguese Society, Our Lady of Fatima Church and School, the Portuguese Club of Hartford, and the Portuguese Foundation of Connecticut. I support the efforts to expand the opportunities for cultural and trade exchanges between the United States and Portugal and the continuation of this historical relationship.

SENSE OF THE HOUSE RESOLUTION
SUPPORTING THE
JUMPSTART COALITION FOR
PERSONAL FINANCIAL LITERACY

HON. DAVID DREIER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 22, 1997

Mr. DREIER. Mr. Speaker, we all know the statistics on the general state of educational achievement among high school graduates in America. Poor school performance and student achievement are leaving young adults ill-equipped to function in today's increasingly competitive world. This is particularly true when it comes to basic financial management skills. Increasingly, the lack of basic money management skills among young adults is a major cause of consumer bankruptcies and family crises.

To reverse this trend and help students to become financially competent upon graduation from high school, a group of business associations, government agencies, and universities have formed a partnership known as the Jump\$tar Coalition for Personal Financial Literacy. The goal of the Jump\$tar Coalition is to provide every student with the skills to be financially competent upon graduation from high school. By dramatically improving the ability of adults to manage their finances, the Coalition hopes to bring about a reduction in credit card delinquencies and bankruptcy filings which undermine the health and welfare of families.

To accomplish these goals, Jump\$tar is establishing major initiatives to evaluate the current and future levels of financial literacy of young adults, disseminate teaching guidelines for grades K-12; and operate a national clearinghouse to serve as a one-stop information source for high-quality teaching materials.

Given the current concern over the state of education in America, we need to promote more public-private partnerships dedicated to high academic standards, improved school performance and greater student achievement. That is why today, I have introduced House Resolution 658. It expresses the sense of the House of Representatives that the goal of having young adults who can enter the mainstream of an increasingly complex financial world with confidence and prudence is one

which can be advanced through coordinated efforts such as the Jump\$tar Coalition for Personal Financial Literacy.

I urge my colleagues to join me in support of the Jump\$tar Coalition and its efforts to promote personal finance education by co-sponsoring this resolution. The following is the text of the resolution, a fact sheet on the Jump\$tar Coalition and the summary of a recent financial survey of high school seniors.

H. RES. 158

Whereas at a time when more consumers are using credit than ever before, the financial skills of young adults are not adequate to cope with the rapid, technologically driven development of new financial products and new ways to deliver those products;

Whereas lack of financial management skills is a major cause of rising consumer bankruptcies and family crises, and generally impairs the health and welfare of the general public;

Whereas it is critical that students and young adults develop functional skills in money management, including basic budgeting, savings, investing, spending, and income;

Whereas the House of Representatives commends the Jump\$tar Coalition for Personal Financial Literacy for its effort to promote personal financial literacy; and

Whereas the House of Representatives supports the Coalition's objective of promoting education to ensure that basic personal management skills are attained during the kindergarten through 12th grade educational experience: Now, therefore, be it

Resolved, That it is the sense of the House of Representatives that the goal of having young adults who can enter the mainstream of an increasingly complex financial world with confidence and prudence is one which can be advanced through coordinated efforts such as the Jump\$tar Coalition for Personal Financial Literacy.

JUMP\$TART COALITION FOR PERSONAL
FINANCIAL LITERACY FACT SHEET

ABOUT JUMP\$TART

Q. What is the Jump\$tar Coalition for Personal Financial Literacy?

A. The Jump\$tar Coalition consists of a wide range of organizations, including federal agencies, universities and non-profit associations which have formed a partnership to launch a national effort geared toward improving personal finance literacy among young adults.

The newly formed coalition, a non-profit based in Washington, D.C., currently has about 20 members and expects to add more over time.

Q. What does the coalition want to see happen?

A. In ten years (by the year 2007), Jump\$tar would like to see every student have skills to be financially competent upon graduation from high school. Specifically, these young adults will have an understanding of a wide range of skills and concepts falling within four core areas: income; money management; saving and investment; and spending.

The coalition also wants to increase public awareness that personal finance management—like reading, math or driver education—is a fundamental life skill which needs to be taught to the nation's 50 million students in grades K-12 to give them a "jumpstart" on their future.

Ultimately, what the coalition wants to see happen is a dramatic improvement in adults' ability to manage their finances. The impact will likely be a reduction in credit card delinquencies and bankruptcy filings.