

DOW CHEMICAL CO /DE/  
Form 424B3  
November 14, 2002

Filed Under Rule 424(b)(3), Registration Statement No. 333-59964

Pricing Supplement No. 13 dated November 12, 2002 (To: Prospectus Dated May 15, 2001 and Prospectus Supplement Dated June 21, 2002)

CUSIP Number	Principal Amount	Selling Price	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Survivor Option	sProduct Ranking
26054LBL6	\$ 17,749,000.00	100.000%	.625%	\$ 17,638,068.75	3.850%	SEMI-ANNUAL	11/15/2005	05/15/2003	\$19.25	YES	Senior Unsecured Notes

**Redemption Information: Non-Callable.**

**Joint Lead Managers and Lead Agents:** Banc of America Securities LLC, INCAPITAL, LLC **Agents:** Charles Schwab & Co. Inc., Merrill Lynch & Co., Morgan Stanley, Prudential Securities, Salomon Smith Barney, UBS PaineWebber, Wachovia Securities

CUSIP Number	Principal Amount	Selling Price (% of Par)	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Survivor Option	sProduct Ranking
26054LBM4	\$ 10,538,000.00	100.000%	1.000%	\$ 10,432,620.00	4.650%	SEMI-ANNUAL	11/15/2007	05/15/2003	\$23.25	YES	Senior Unsecured Notes

**Redemption Information: Non-Callable.**

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CUSIP Number	Principal Amount	Selling Price (% of Par)	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Survivor Option	sProduct Ranking
26054LBN2	\$ 11,989,000.00	100.000%	1.200%	\$ 11,845,132.00	5.450%	SEMI-ANNUAL	11/15/2009	05/15/2003	\$27.25	YES	Senior Unsecured Notes

**Redemption Information: Non-Callable.**

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**The Dow Chemical Company**

Trade Date: Tuesday, November 12, 2002 @ 12:00 PM ET  
Settle Date: Friday, November 15, 2002  
Minimum Denomination/Increments: \$1,000/\$1,000  
All trades settle flat and clear SDFS: DTC Book Entry only  
DTC number: 0262 via BNY Clearing Services, LLC

The Dow Chemical Company  
The Dow Chemical Company Internotes

If the maturity date or an interest payment date for any note is not a Business Day (as term is defined in Prospectus), principal, premium, if any, and interest for that note is paid on the next Business Day, and no interest will accrue from, and after, the maturity date or interest payment date.

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