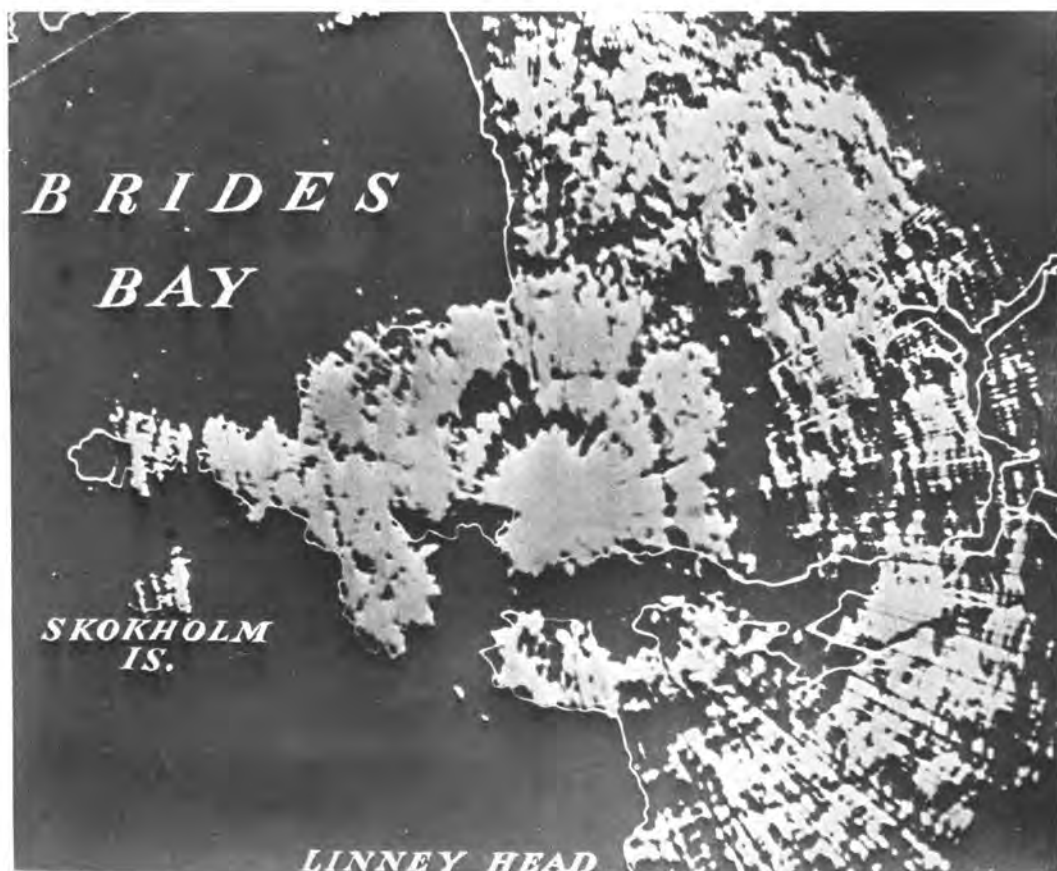


KODAK

*A Magazine
for
Kodak Employees*



OCTOBER • 1945



Except for the wording and the thin outline of the actual coast-line, this map of Wales in the vicinity of Milford Haven was drawn by radar, and photographed directly from the cathode-ray tube of the radar apparatus installed in an R.A.F. aircraft, during a test flight at night

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The Echo that Saved the World

The atomic bomb splits the nuclei of uranium atoms to set free energy. By using the energy of electrons from the atoms of other metals we get Radar.

MANY YEARS AGO the men responsible for the protection of Great Britain knew that war with Germany was inevitable. British scientists were asked to produce a death-ray. They got instead a scientifically produced echo that saved the world. They got Radar.

The death-ray has yet to reach practical form, but in its place these scientists offered Radar, a magic power that has long been shrouded in secrecy.

For years the little village of Orford, in Sussex, has kept its secret well. Long before the war began, the villagers had become accustomed to seeing "City men," with their black brief cases, coming and going. They knew that something was stirring. But whatever they thought, whatever hints they may have picked up, they said nothing. And today they *know*, as all the world knows, the results of the efforts of these quiet-mannered and brilliant men who invaded the sleepy quiet of little Orford some ten years ago.

This story really begins when Hitler came into power in 1933, for at that time there was no known way of detecting the approach of aircraft at a distance, or of following their course in overcast weather or at night. The need was urgent. Action followed immediately and preliminary experiments proved that by sending out high-powered radio signals objects on the sea or in the air could be detected. Then it was found that the signals were reflected back from the objects to the transmitting base. So they changed this "echo" into a pattern of light on a cathode-ray tube that gave a picture of an enemy plane, warship or submarine. And so it was that the enemy

lost its greatest weapon—surprise.

In time, these brilliant men switched Radar from the defensive to the offensive. Naval artillery was given the inch-perfect accuracy that sank the Bismarck and the Scharnhorst. Planes had eyes to rid the Bay of Biscay of the U-boat scourge. Bombers, in blind weather, were able to make Hamburg and Berlin monuments of destruction.

In the cold, clear dawn of March 29, 1941, after the battle of Cape Matapan, the British Admiralty was electrified to receive this message from Admiral Sir Andrew Cunningham: "We have won the war." And the sender was one of the shrewdest and least-emotional admirals afloat. Three Italian cruisers and two destroyers had been blown out of the water. Their guns were still trained fore and aft, their crews not even at action stations when the Warspite opened fire at 6,000 yards. And five of the six one ton shells of her first broadside were hits.

The secret of the success of this first major naval night action for 100 years was Radar.

The Rodney, Britain's first Radar-equipped battleship, pounded the Bismarck to destruction with the aid of this new weapon.

The German battle-cruiser, Scharnhorst, stalking a convoy in the Arctic snow squalls the day following Christmas 1944, was "detected" by the "Duke of York." Out of range and going away, the Scharnhorst knew nothing of her danger until four British destroyers darted out of the twilight to make the torpedo attack that slowed her down until the Duke of York could come within range. Then, coldly and mercilessly, the British battleship's Radar-directed guns finished the job.

By means of Radar, R.C.A.F. and R.A.F. bomber crews see in miniature,

even by night or through cloud, the outlines of the coast or towns they were approaching. By means of it Hamburg and other targets were repeatedly found and pounded.

Even more fantastic were the installations whereby ground Radar men back in Britain were able to guide individual bombers to enemy positions, "see" that they were precisely over their target, and then signal for the bombs to be dropped.

At a press conference when the secrets of Radar were revealed, Sir Stafford Cripps, Chairman of the radio board, said: "Radar has played a greater part in the war than the atom bomb itself. It, more than any other factor, contributed to the final victory over Germany. Radar possesses far more immediate potentialities for the service of the human race than even the splitting of the atom."

All around the coast of Britain, in lonely, hardly-known coves, and on desolate cliffs, Canada's Radar men of the R.C.A.F. kept unceasing vigil during the years of war. More than 5,000 Canadians, trained in Canada, answered the manpower S.O.S. from Britain.

Sir Robert Watson Watt, one of the principal scientists involved in Radar, says: "The Canadian effort was a tremendous contribution. Canada's work was outstanding and second only to that of the United Kingdom."

And so we have the story, or rather, a very brief outline of the story of Radar, the secrets of which were freely shared with the United States long before that country was at war. In 1940 a British mission visited the States and made a complete disclosure of all Radar devices, actually in operation, under development and in prospect.

From then on the two countries, with great help from Canada, worked together and exchanged equipment and ideas. Together hundreds of millions of dollars have been spent in perfecting and enlarging the scope of this new science. British newspapers have been most generous in their acknowledgments of Canada's share in this great undertaking and recently Air Commodore C. P. Brown, director of Radar, had this to say:

"It would not have been possible to meet the vital and increasing demands of



Here is the cathode-ray tube which reveals the exact whereabouts of approaching aircraft. As the antennae revolves, the narrow light beam moves in a circular motion across the cathode-ray tube, bulges in the beam indicating objects intercepting the ray.

Radar in the latter part of 1940 and the following years without the knowledge that Canada was undertaking the recruiting and training of men to help us handle this immense weapon."

Moths' Battles Almost Over

Summertime is forage-time for Private Moth. But his days of battle will soon be over. His annual raids on your wardrobe, despite mothballs and like things that only added spice to his adventures, are finished. United Kingdom scientists have found a simple means of making clothes permanently mothproof. When this new method is used universally, Private Moth will have to search out new fields to conquer.

D.D.T., the anti-malarial, anti-typhus insecticide developed during the war, will do the job. In its new role of moth-killer, it is dissolved in oil and applied to wool during manufacture. In this way it becomes a permanent part of the wool's structure. A minute quantity is sufficient to make the cloth mothproof, no matter how many times it is washed or cleaned.

1871—Frank W. Lovejoy—1945

BIG IN STATURE and big of heart, Frank W. Lovejoy is no more.

For a period that spanned forty-eight years in the service of the Eastman Kodak Company, he rose from an eighteen-dollar-per-week job to that of Chairman of the Board of Directors.

His service began in 1897, and so well did he fit in with the rapidly growing business that in three years he had risen to the position of Plant Manager, and in 1906 to that of General Manager of manufacturing departments. Subsequent stages of progress were: election to a Vice-Presidency in 1919; appointment as General Manager in 1925; election as President in 1934, and election as Chairman of the Board of Directors in 1941.

One of his first administrative achievements was reduction of the seasonal instability of employment. Because of the plan he worked out, this evil was virtually eliminated, despite the highly seasonal nature of some of the Company's most important products.

Also he was responsible for carrying out the policy of impartial but warmly human relations between management and workers in the world-wide Kodak organization.

Men who by their foresight and skill develop great industries serve mightily.

Men who combine with such service a



Frank W. Lovejoy

warm and understanding devotion to the interests and welfare of others are not so often met with.

But Frank W. Lovejoy possessed in large measure this rare and inspiring combination, and his death on September 16 brought grief to his associates and to his many friends in all walks of life.

About Retirement Annuities

RETIREMENT MAY be the furthest thing from your mind. Then again you may be looking forward to it within a few years. What's that—looking forward to retirement? That's right, you will be looking forward to that time when the time clock isn't staring you in the face twice a day, when the gateman isn't asking "Your pass, please," when the gong isn't rushing you to the cafeteria, then back again to the bench or desk. That is, you, because you are a Kodak employee, will be looking forward to all these things because you will just keep right on receiving "pay."

Some people call this "pay" an Annuity or pension but it all serves the same purpose, don't you think? Of course, it is on a little

different basis than your regular Thursday envelope. You will receive it by cheque near the first of every month, not on Thursdays. It isn't based on the number of hours worked in the previous month, but it is based on loyal service rendered in past years. Furthermore, that same monthly amount is guaranteed by the Metropolitan Life Insurance Company to be paid to you for the rest of your days, or, if you so decide, in a lesser amount to be paid to you and your wife so long as either survives.

What could be finer, so let's all retire and live happily ever afterwards. Every employee is eligible but the Company

(continued on page 8)

The Editor's Page

Shadow over the World

WARS ARE BRED in peacetime. They rise out of the gutters of cruelty and selfishness. They devour dominant nations, nations that think that the possibility of another world struggle is a preposterous idea.

Shall we enlist in the next war now? Shall we help it along? It's easily done. It's a common story, part of the sad history of the human race.

In Europe, after the last war, nations were left to rot. And people and nations will suffer just so far. Then something snaps, and a dull anger seeps in—a desire to strike out at the better-fed, the cosy. And the result is war.

But war solves one despair only to create a darker one.

Already the new peace in Europe is imperilled. Europe starves now. Yet these nations fought beside us. Their resistance to the common enemy brought them Canada's acclaim. Shattered nations now, most of them starving.

Well, say some, let them starve. Not too openly do they say that, mind you, but that's what is meant. What have we Canadians to do with a glazed-eyed child in a dirty village in Poland? Or with the child's sick mother or desperate father?

History answers us. If the peoples of Europe starve and are forgotten by the richest, most powerful "middle" nation in the world, then you and I and our families will eventually reap a thorny crop of depression and disaster.

Canada is already making gifts of essential supplies to these peoples. She is also lending them money to help them buy supplies in Canada that are so urgently needed to overcome the losses and devastation of war.

This is but one of the many reasons why Canadians are being asked to continue their present savings program for another year. One of the reasons why Canada's 9th Victory Loan will open its books on October 22nd, and will ask for your enthusiastic support.

There are other reasons also. Our men

must be brought back from overseas, and must be paid, fed, housed and cared for in a hundred-and-one different ways. Our wounded and sick must be restored to health and given a good start in civilian life. These and other rehabilitation outlays involve hundreds of millions of dollars.

The amount of spendable money in the pockets of Canadians is still very much greater than the supply of new goods it would buy, and is exerting an upward pressure on prices—pressure that could lead to inflation, then to mass unemployment, misery and hardship.

Spending increases this pressure. Saving reduces it. So continued saving, by the purchase of 9th Victory Loan Bonds, helps to keep the cost of living under control and maintains the buying power of our money.

As individuals, Canadians know the value of Victory Bonds—the value of a reserve of savings to meet future needs and wants.

With twelve months to pay for 9th Loan Bonds we are asked to buy twice as many Bonds as before, simply by continuing the present rate of savings from pay.

Do your part to make the 9th, Canada's greatest Victory Loan.

FIRST DANCE

OF THE SEASON

Friday Evening, October 26

in the

KODAK AUDITORIUM



Music by

KINGSMEN ORCHESTRA

(All Ex-Service Men)



K.R.C. Members Free Others 75c. and 50c.

Twenty-five Years' Service Completed



Henry W. Audsley



Edwin S. Penny



George Field

Kodak Shifts to Peacetime Output

ON PAGES 6 and 7 are the illustrations referred to in our last issue, showing the departments and some of the employees who contributed a large share to the success of this phase of our war effort.

When the glad news flashed around the world that brought to all of us the joy of victory, it also brought to Kodak workers a feeling of satisfaction and pride in a job well done.

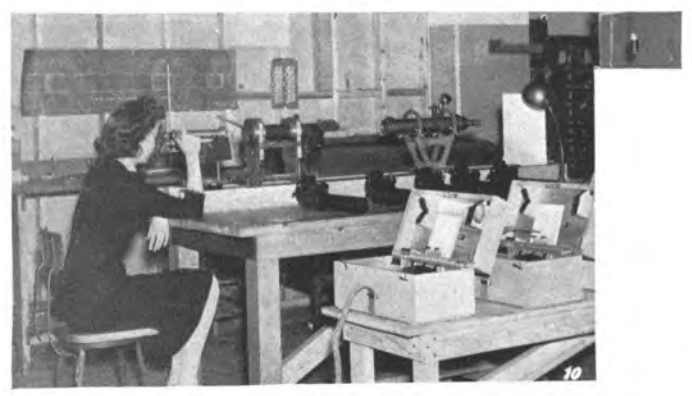
To-day the departments that throbbed and echoed with the vigor of our war effort are silent—for a short space—soon to vibrate again to a different measure, as in the days of yore. Soon the skilled hands that have so successfully manufactured the munitions of war will turn again to the production of Kodaks and Brownies and all that goes with them, in a world at peace.

- No. 1. Grinding Cylinder Liners used in the Rolls Royce Aircraft Engine.
- No. 2. Planning, Scheduling and Salvage Department.
- No. 3. Assembly of Lensatic Gun Sights.
- No. 4. 40-ton press punching blanks for Liquid Compass lids.
- No. 5. General view of Model 376 Gun Sighting Telescope Assembly Department.
- No. 6. Machine room in Assembly Department showing filing and sanding operations being performed.
- No. 7. Showing turret-attachment in tail

stock of engine lathe, whereby up to six operations were possible without removing work from machine.

- No. 8. Munitions Inspection Department, showing Government and Kodak employees engaged in the inspection of parts of the Liquid Compass.
- No. 9. One of the many operations performed on the turret lathe shown above was the turning of the barrel used in the Gun Sighting Telescope.
- No. 10. British Admiralty Technical Mission Inspector engaged in the rigid inspection given every Model 376 Gun Sighting Telescope.
- No. 11. Bench work in Munitions Machining Department included soldering and drilling operations.
- No. 12. These employees are assembling and checking the "Dry Compass."
- No. 13. Aligning and focusing fixtures used in the assembly of Gun Sighting Telescope.
- No. 14. Assembly line working on Model 373 Telescopes for the Navy.
- No. 15. Munitions Assembly Stock Room employees.
- No. 16. Special Kodak-developed fixtures speeded many operations during production. The above soldering fixture was developed to assist in soldering the diaphragm of the Liquid Compass.

Kodak "Munitions Division" was in



operation for almost five years

(See Key on page 5)



Kodak Camera Club Executive 1945-6



Back row: John Ferguson, Treasurer; Bill McKenzie, President; Jim Atkin, Second Vice-President; Alan Pilsworth, Director; Ron Boyle, Director; Norm Brown, Director; Norm Hamel, Director.
Front row: Morgan Richardson, Director; Thelma Burden, Director; Mary Kidd, Third Vice-President; Mabel Thomas, Secretary; Thelma Banks, Director; Bob Cameron, Director.

The 54th Toronto International Salon of Photography was held at the Fine Art Galleries of Eaton's College Street Store this year from September 10 until September 22. The exhibit was sponsored by the Toronto Camera Club. A print was accepted from Bob Cameron, who has our congratulations.

The Photographic Society of America Exhibition of Photography, of which Tom Miller, Rochester, is General Chairman, is scheduled to be held at the Rochester Museum of Arts and Sciences from November 4 to November 24. Mr. Miller, who

has a helpful interest in our Camera Club, recently provided us with full particulars of this interesting event. Entries will be accepted until October 14 and details may be obtained from Bill McKenzie or other officers in the Club Executive.

Above will be found a group picture of members of Kodak Heights Camera Club Executive for the coming season. Your constructive ideas will be welcome and should be given to any member of this executive for discussion at the meetings, where they will receive careful consideration.

Retirement Annuities

(Continued from page 3)

respectfully designates your "normal retirement date" as the first day of the month following your 65th birthday provided you have at least twenty years' service to your credit. If not, then the normal retirement date is extended until you complete twenty years' service. But if "you" happen to be a female, and not a mere male, the Company says your normal retirement date is five years earlier on your 60th birthday or

after fifteen years' service, whichever is later.

But just in case you don't quite fit into this pattern, there are alternatives.

Provided the service requirement is fulfilled (men—20 years; women—15 years), it may be mutually agreed between the Company and the employee to advance the retirement date as much as ten years. Under these conditions retirement can be arranged at any time after age 50 for the fair sex and age 55 for masculine members

(Continued on page 13)

They tell us

News from the Departments



Charles Walker

EMPLOYEES of the Power House regret having to say "good-bye" to **Charlie Walker**, who was compelled to retire in July due to permanent disability. Charlie came to Kodak in February 1921 and had almost completed twenty-five years' service when stricken with a heart condition necessitating his absence for 26 weeks and finally his retirement. Overseas in the 1914-18 war, Charlie served three years and three months with the 2nd Canadian Battalion in France, and was decorated with the Military Medal for conspicuous bravery at Amiens. While overseas he held the lightweight boxing, championship for all Canadian Army and Navy Forces. When the Second World War broke out, Charlie was one of the first to offer his services, but being over the accepted age limit was not permitted to enlist, much to his disappointment. However, he remained undaunted in his desire to help in the struggle and as soon as blood donations were requested by the Red Cross, Charlie volunteered. Altogether he made 18 donations to the Red Cross and three more to the hospital. Charlie will be greatly

missed by his many friends at Kodak and especially by those in the Power House. We hope that he may enjoy many pleasant years of leisure.

The Shipping Room staff, with whom **George Field** has been associated since he came to Kodak extend hearty congratulations upon completion, on August 31, of 25 years' service. Best of luck, George, and may you be with us for a long time to come.

The Paper Packing Department cordially welcomes three new members in the persons of **Marie Hampel**, **Mildred May**, and **Albert Keller**.

Fellow employees of the Silver Nitrate Department offer sincere sympathy to **Robert Lake**, recently bereaved by the death of his wife.

Bert Fox, Box and Printing Department, was overjoyed recently at the return from two years' duty overseas of his son, who bears the rank of Pilot Officer.

Audrey Cundiff, like many others, spent the long summer vacation at Kodak and now, with the approach of Fall, has returned to her school studies. Audrey worked in the Box and Printing Department.

Friends and acquaintances of **Lillian Butler**, Caretaking Department, sympathize with her in the recent loss of her sister, Beatrice. Many will recall that **Beatrice Butler** worked in the Plate Department some years past.

Montreal, with its diversity of entertainment, is an attraction for holiday-makers. To this metropolis **Marg Dunham** and **Emily Taylor**, General Office staff, betook themselves during their recent vacation, and, from all accounts, had a very enjoyable time. Their activities included a boat trip to Quebec City.

William Carnduff has returned to the Yard Department after serving almost two years with the Veterans Guard of Canada. Failing twice to be accepted for overseas duty, Bill assumed the duty of guarding German prisoners of war in various camps, including those at Mimico, Monteith, Petawawa and Medicine Hat.



William Carnduff

Gordon Thatcher returned to work in the Silver Nitrate Department on August 27 after five years and two months' service in the army, four years of which were spent overseas. In September 1944 he received a knee wound, but after three months in the hospital returned to action in Holland. Welcome back, Gordon!

After 3 years and 4 months of service in the Navy, **Andrew Whyte** has returned to the Mount Department. The voyage which Andy likes to recall best took place only a few months ago when he sailed from Newfoundland through the Panama Canal to San



Andrew Whyte

Diego and Victoria, B.C., a cruise which might understandably give him a yearning for the sea time and again.

Several of the boys from the Shipping, Stock and Receiving Departments gathered at the Coliseum on Wednesday evening, August 29, to give their former department associate, **Tom Robertson**, a rousing welcome. Questioned as to the reason for his being mentioned in despatches, Tom stated that it was for being "first down to breakfast three mornings in a row." Such modesty will make it difficult for even his closest friends to learn the real reason. We are certainly glad to see Tom home after four years' overseas service.

The time-saving advantages of air travel, which are due for wider acceptance in future years, were experienced by **Joan Southorn**, Addressograph Department, on Labor Day weekend. She and her cousin flew to Buffalo from Malton airport on the regular T.C.A. schedule which requires only 35 minutes for the trip. Confessing to some anxiety at the start, Joan says she thoroughly enjoyed her first flight.

The Testing Department welcomes **Edith Todd**, who has returned to work following an illness which kept her away for seven months.

Viola Raybould and **Clara Wall**, Sales Analysis Department, have recently returned from an enjoyable holiday at French River, Ontario. Golf figured prominently in their pursuits and, judging by their

glowing descriptions of the vacation, the scores must have been fairly good.

Salt-water bathing and boating were the recreations enjoyed most by **Ettie Walker**, Addressograph Department, during her recent trip to Nova Scotia. Travelling by train, Ettie visited Springhill and Wolfville.

Dave Duthie, who worked for some months in the Billing Department following his return from R.C.A.F. duty overseas, has left the Company to follow a new vocation. Dave is going to study architecture at the University of Toronto and in this pursuit his friends wish him success.

Duncan McQueen, Sales Department, has enrolled in Dentistry at the University of Toronto. Duncan worked in the general office for a while before his enlistment in March 1941. After commendable service overseas with the R.C.A.F., he was retired and subsequently came to Kodak for the summer. Now he is embarking upon a five-year course of tuition in which his friends wish him full success.

Dorothy Wardlaw, Order Typing Department, was married on September 22 to Jack Willcock—a fortunate suitor to whom congratulations are in order. Dorothy came to Kodak in May of this year after spending three years in the office of York Arsenals.

A/B Lloyd Thompson and **L.A.C. Clair Warner**, former members of the Ciné Processing Department, paid their Kodak friends a visit recently. Clair is the proud father of a three months old baby son.

Jack Thomas, who has returned to the Stockroom after three years spent in roaming the ocean as a member of His Majesty's Canadian Navy, is accorded a hearty welcome. Dig in and make yourself at home, Jack!



John J. Thomas

Mrs. Ella Bell, Box and Printing Department, is leaving us after two years at Kodak to apply her talents to the art of house-keeping.

W/O Jack Walker has returned to the Ciné Processing Department after two years of overseas duty. Welcome back Jack!

Sports

Kodak Rink Tournament

This Lawn Bowling Tournament which has as its major prize the Cornell Trophy, took place on Saturday, August 25. For almost a quarter-century this tournament has been an event in local bowling circles, and loses none of its popularity as the years go by.

This year the winning rink came from the Brampton Club, who sent a strong rink headed by C. V. Charters. And a popular win it was, for the Brampton folks have many friends at Kodak.

A Runnymede rink skipped by Frank Scott were runners-up, while Stan Chapman of Weston and High Park fame, came into third place with a rink from the latter-named club.



Jack Fitzgerald
He made a perfect strike

The only Kodak rink to reach the prize list was that skipped by Ted Cockshoot who won fourth honors. Fifth prize fell

K o d a k S o f t b a l l T e a m



Left to right, back row: Victor Franks, Lloyd Seekington, Elwyn Morris, Eddie Bowler, Joe Starrett, Roy Hamilton, Barney Revell.

Front row: Jack McKown, Harold Livsey, Harvey Rule, Millard Campbell, Norm Brown, Alf Hall, Alex Potter.
Absent: Jack Riley, Harley Taylor.

to the lot of Bill Pollard of Canada.

The weather, though far below its usual high standard, was fair, though almost tropical rains visited other sections of the city, but it became really cold during the evening hours.

The Annual Trebles Tournament for the Duncan Carmichael Trophy was played on Thursday evening, August 30. A trio composed of Wilf Houghting, Millard Campbell and Jack McGraw gained first place with Ted Cockshoot's team as runners-up. Archie Shaw was third.

Softball

Kodak Softball Team, playing in the Mount Dennis League, finished second at the end of the regular schedule with a record of twelve wins to two losses. The play-offs are now in progress at the Kodak field and Coach Norm Brown would welcome all the support that Kodaks fans can give.

The Kodak Girls' Team finished its regular schedule of games in the Earls court Park League in top position, with thirteen wins to two losses. Its chances to reach the top in the play-offs now in progress are exceedingly good.

On Saturday, September 1, the team was invited to visit Kitchener to play an exhibition game, its opponents being the Kitchener All-Stars. This team, the finest

collection of experts that Kitchener can produce, proved too much for our girls, who were defeated 8 to 2. Nevertheless they had a most enjoyable day's outing. Incidentally, all expenses were met by the Kitchener Club. Another excursion took the team to Milton Fair on Labor Day, where one of the attractions was a Ladies' Softball Tournament, sponsored by the Milton Board of Trade. In the first game against Guelph Royals, Kodak finished on top with a score of seven to five. In the second game, Croftons defeated Ostranders, thus bringing Kodak and Croftons together in the third game, which resulted in victory for Croftons.

Alley Bowling

Despite the hot weather we were then having, the Kodak Five Pin Bowling season opened on September 4th at the Bowlaway Alleys.

Jack Fitzgerald, Honorary President of the League, performed the honors of the occasion in a brief speech. He then bowled the first ball, which resulted in a perfect strike, thus duplicating a similar effort he made last year. Though the weather was hot, such a description could hardly be applied to the bowlers, so far as skilled bowling goes, but a few games will soon round them into shape again.



The Kodak Girls' Softball Team.

From left to right, back row: Marge Booth, June Bolton, Marg Dunham, Della Shirley, Trudy Wood. Front row: Dot Sullivan, Bea Dorrington, Rita Mulhall, Eve Bray, Jean Taylor. Absent: Rose Kindzierski, Barbara Powell, Sophia Basala, Anne Halischuk.

Retirement Annuities

(Continued from page 8)

of our family. As annuities at these earlier ages will be paid for correspondingly longer periods, there is a reduction of the regular annuity payment, based on the Insurance Company tables.

In times such as we have had recently, when many older employees wish to do their bit, and the Company is more than pleased to have their services, and also at any time when both the employee and Company desire, actual retirement may go beyond the normal date. The annuity at actual retirement will, however, be the same as at normal retirement. In every case, payments start immediately after actual retirement date.

Now that the general points of the annuity plan have been covered, let us investigate the details a little more closely. The first item is your 65th birthday. That one is easy, that is, it's easy if your actual age and that on the Company records are identical. Perhaps you wanted to be a little older than you actually were when you started. That original record is still the Company date, and if you are in doubt, you had better check it right away.

Next in line is your service record. If you have worked continuously for the Company since you started, then twenty years' service is simply twenty years after you started. This simple formula still holds good if you were off sick at any time, or you had a lay-off or leave of absence of less than six months. However, a lay-off or leave of absence of over six months does make a slight difference; say the lay-off was one year, then twenty years' service is completed twenty-one years after employment date. But if you left the Company voluntarily or for any reason except lay-off and then came back to work, your service record for annuity purposes dates from your last date of continuous employment.

Now comes the all-important question. What will the nice round figures be on your monthly annuity cheque? Because this is your biggest question is just the reason that it is the toughest one to answer. The Annuities Plan was introduced by the Company in 1929 and, of course, many of our folk have many years service prior to that. For those starting before 1929 with Kodak, here is the formula:

Yearly retirement payment is the total of—

1. 1 percent of wages for calendar year 1928, times the years of service prior to January 1st, 1929.
2. 2 percent of wages for each calendar year from January 1st, 1929 to normal retirement date.

(Note: On excess over \$10,000.00 per year, the percentage is reduced to $1\frac{1}{2}$ percent.)

For that ever-increasing number of Kodak Heights inhabitants who settled after January 1st, 1929, the formula is somewhat simpler but must be followed closely:

Yearly retirement payment is—

2 percent of wages from start of continuous employment to normal retirement date.

(Note: On excess over \$10,000 per year, the percentage is reduced to $1\frac{1}{2}$ percent.)

Try this formula out in your own case. Remember the total you get is for a year. Divide by twelve to arrive at the monthly figure. If you are nearing that important date and are more than a bit interested in having your estimate checked, or if the formula just won't work out for you, see your Supervisor or Superintendent.

Although no employee makes any contribution toward his annuity, the Company has placed an important safeguard in the contract for those few people who may leave its employ for any reason prior to retirement but after twenty years' service (fifteen years for women). Regardless of reason for leaving after this required service record, that employee will receive an annuity payable at age 65 on the basis of the applicable one of the formulas mentioned above.

You will readily agree that such a plan is the result of careful study and investigation, and the Company hopes to continue it indefinitely. Realizing, nevertheless, that it may be necessary at some future time to alter its provisions, the Company reserves the right to change or terminate the plan at any time. One of the strongest features of the plan, however, is that no alteration or discontinuance of it in the future can in any way affect the benefits purchased by the Company for employees prior to the date of such change. These benefits are absolute as long as employees remain in the service or retire under the conditions of the plan.



"Sign Your Name for Victory"

HAVE you a husband that has just come back . . . or a father? Then your wish No. 1 has come true. Now you're all ready for wish No. 2 . . . a wonderful future for all your family. You want stability. Plenty of clean, honest work. Security. All the new gadgets and conveniences that manufacturers have been talking about for months and years.

The key to all these things is in your holdings of Victory Bonds.

Add to that pile of Victory Bonds. Under the 12 month savings plan you double your usual subscription simply by keeping on with your present rate

of savings to the 9th Victory Loan Campaign. Use the 12 month installment plan. And there's double reason for doing this—first, because the personal financial security was never greater and second, because you will not have an opportunity to subscribe to a Victory Loan for a whole year.

Put every single cent you can spare into Victory Bonds. There is no way to equal that process of getting what you want a few years from now—so, when the 9th Victory Loan Campaign begins, pick up your pen and "Sign Your Name for Victory."