# A Handbook for KODAK MEN AND WOMEN



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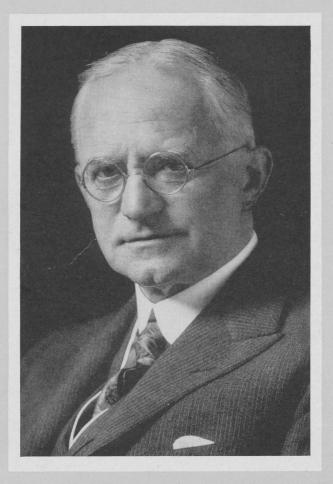
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George Eastman — founder of the Eastman Kodak Company. The organization which bears his name owes much to his vision and courage. Mr. Eastman's high regard for, and deep interest in, the men and women of the Company led to the establishment of various plans, designed to provide a large measure of individual security. These plans are described in this booklet.

# A HANDBOOK

# For Kodak Men and Women



EASTMAN KODAK COMPANY
ROCHESTER 4, N.Y.

# **Working at Kodak**

When you come to Kodak



place where wages are fair page 17

Working conditions are safe





Employment is unusually steady

Rules and regulations are



and folks get a square deal

You receive wage dividends



when operations are successful

page 32



when you are sick

page 42

Liberal vacations with pay

Low cost life insurance



page 51

Free medical care while on the job page 66



Monthly payments



in case of total

and permanent disability | page 55

Excellent facilities for regular savings



and home financing | page 73



Tuition refunds for approved studies page 81

Endless opportunities for recreation



with other Kodak people page 77



Many special services page 81

and when you retire you get monthly checks



as long as you live page 58

#### A WORD OF WELCOME

At Kodak, we've always done our best to make good cameras and films and other products. Over the years, Kodak people, working together, have done such an excellent job that Kodak products have become popular all over the world. The Company has grown steadily to meet the needs of millions of customers. As a result, Kodak is a fairly large company today.

It might sometimes be thought that, in a company as large as ours, the individual and his job are relatively unimportant. I really believe that just the opposite is true. Here, our individual efforts tie in with the efforts of a great many others. We have to depend more on one another. After all, it is the sum of our individual efforts that makes the Company go.

I emphasize this point because it explains why Kodak recognizes and values your individual efforts and does its best to provide you with the conditions and opportunities which may help you to work to the best advantage of both yourself and the Company.

Kodak wants you to have a steady job at a fair rate of pay. It encourages long service in many ways. A great many Kodak people have been with the Company for a quarter of a century and longer.

Kodak also tries to keep open opportunities for such upgrading and promotion as your efforts and abilities may entitle you to receive. Through the payment of Wage Dividends, Kodak recognizes the part you play in the Company's success. You are paid in cash for workable ideas submitted through the Suggestion System.

Kodak has established various Plans to give you a large measure of financial security in times of sickness, disability, and retirement. The Company helps you to give your family security through a Life Insurance Plan. Annual vacations with pay are provided. You'll find the full story of all these Plans in this booklet.

Another thing we all hope to get from our jobs is a square deal. Kodak believes in fair play. As Mr. Lovejoy, late president of Kodak, once wrote, "By a square deal, we mean this: We expect that all those in the Company's employ who exercise supervision over the work of others shall endeavor at all times to treat those under their direction as they themselves, under the same circumstances, would rightfully expect to be treated if the positions were reversed."

If, at any time, you believe that you are not getting a square deal, we want you to call attention to the matter.

I hope you are going to enjoy your work and associations at Kodak, and I want to give you my heartiest good wishes for your success.

Sincerely,

President

Mathagane



www.butkus.us.

### A BRIEF HISTORY OF KODAK

Seventy years ago, our grandparents had never seen a snapshot. There weren't any movies. There wasn't any x-ray film. In fact, there wasn't any kind of photographic film or any of the easy-to-use cameras and equipment we find in the stores nowadays.

All that has been changed, of course, and largely because a young bookkeeper in the Rochester Savings Bank took up photography as a hobby, back in 1877. The young man was George Eastman.

In those days, picture-taking equipment was so bulky that a cart or wagon was needed to move it from place to place. Taking a picture required a long period of preparation and a great deal of painstaking work. Young Eastman decided to see what he could do to simplify photography and to produce better materials than were available at that time.

He first developed a dry plate which was superior to any other produced in this country or abroad. In 1880, Eastman formed a Company to make these dry plates, and that tiny firm of three or four people, located over a store on State Street in Rochester, was the beginning of the Eastman organization.

During its first years, the growing Company introduced

Years ago, taking pictures with a camera was an involved and difficult undertaking. Now, millions of people "shoot" their pictures with little effort and excellent results. Kodak has led the way in making photography simple paper-base film, the Kodak, and transparent film. Thomas Edison used this early Eastman film to complete his invention of the motion picture. With the introduction of the Kodak and roll film, Eastman made photography so simple that millions of people all over the world began to take pictures.

Since 1880, Kodak has led in the development of photography in all its branches. Easily operated Kodaks and Brownies, fast and dependable films, excellent lenses and other optical equipment, brilliant color processes, and other Kodak products have consistently set the standard for all the world.

When war threatened in 1940, Kodak started converting to war production—just as it did in World War I. In a very short time, the Company's Rochester plants were engaged almost entirely in essential war production. Kodak people did such a good job on the "home front" that the Army and Navy repeatedly granted the coveted "E" production award to the Company.

Today, the Company's three Rochester plants and Kodak Office are the center of an organization which has long been the world's largest manufacturer of photographic goods. The chief products of these plants are:

KODAK PARK WORKS, Lake Avenue—Photographic films, papers, and chemicals.

CAMERA WORKS, 400 Plymouth Avenue—Kodaks, Ciné-Kodaks, Brownies, Kodascopes, and other photographic equipment and accessories.

HAWK EYE WORKS, 1447 St. Paul Street—Lenses, light filters, special optical equipment, Recordaks, and photographic accessories.

KODAK OFFICE, 343 State Street—The general offices of the Company are located here.

Eastman Kodak Company has sales and distribution outlets and a chain of Ciné-Kodak Film Processing Stations

in this and many foreign countries. There are several Kodak manufacturing plants in other parts of the United States and abroad which help to supply the world-wide demand for Kodak products.

The largest plant outside Rochester is in Kingsport, Tennessee. Here, the Tennessee Eastman Corporation produces cellulose acetate for safety film base; acetate rayon yarns and acetate staple fibres; Tenite, a widely used plastic material; and a wide variety of chemicals.

Other Kodak plants manufacturing photographic goods are located in Harrow, England; Toronto, Canada; and in continental Europe, and Australia. A photographic gelatine plant is located in Peabody, Massachusetts, while a factory in Chicago makes albums and picture mounts.

Under Kodak leadership, photography has become of increasing benefit to mankind. Through the motion picture and amateur photography, it brings pleasure and entertainment to millions. Professional photographers make life-like studio portraits of the family. News and commercial photography illustrates our daily papers and magazines. Through x-ray and clinical photography, the health of people everywhere is protected. In various ways, photography speeds the production and safeguards the quality of industrial products. It offers an accurate method for keeping business records. Photography lends a helping hand to the scientist in his laboratory and to the astronomer in his study of the universe. With the development of full-color processes, the value and enjoyment of photography has been increased in all these fields. Truly, the Kodak organization and all Kodak men and women are "serving human progress through photography."

#### CODE OF INDUSTRIAL RELATIONS

The following policies and principles governing the relationship between the Company and its employees comprise the Code of Industrial Relations of the Eastman Kodak Company.

#### 1. WAGES

Wage rates are established on the basis of fairness to the individual for the work he is doing.

It is the Company's intention:

- 1. To maintain uniform wage standards which will insure equitable wage payments throughout all divisions of the Company and, consistent with this,
- 2. To pay wages equal to or above those generally prevailing in the community for similar work performed under comparable conditions and requiring like responsibility, experience, effort, and skill.

Constant attention is required, and is being given, to developing and maintaining this policy.

# 2. HOURS OF WORK

The normal working hours are eight hours per day and forty hours per week. These hours are paid for at the individual's regular wage rate. Time worked in excess of eight hours per day or forty hours per week is paid for at the overtime rate of one and a half times the individual's regular wage rate. Overtime payments for any particular week are based on either the amount of daily overtime or the amount of weekly overtime, whichever will give the individual the greater amount.

Time worked on Sundays is paid for at twice the individual's regular rate and is not included in the calculation of other overtime payments.

The Company observes six holidays—New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving, and Christmas. So far as possible, all operations are closed down on those days. The individual receives a holiday allowance at his regular rate for the hours he would normally be scheduled to work on the day on which the holiday falls, whether he works or not. In addition, twice the individual's regular rate is paid for time worked on these holidays.

The special payments listed above are not paid in the case of certain staff and supervisory people.

There are wide seasonal variations in the demand for many of the Company's products. In order to avoid, so far as possible, the effect of these seasonal variations upon stability of employment, the Company for many years has given constant attention to the planning of its production schedules. As a result, a marked stability of employment has been achieved.

This planning program can not, of course, prevent lessened employment when business in general is bad and the demand for the products of the Company is greatly reduced.

# 3. STABILITY OF EMPLOYMENT

# 4. VACATIONS WITH PAY

Annual vacations with pay, to provide a period of rest and relaxation, are allowed all those hired on a regular full-time basis. Subject to the rules of eligibility, those who have completed one year of continuous service receive two weeks of vacation which, after five years of continuous service, is increased to two and a fraction weeks. Three weeks of vacation may be taken after fifteen years of continuous service.

## 5. WAGE

For many years, Kodak people have received an annual lump-sum payment in addition to their wages, which is called the Wage Dividend. The Wage Dividend is not taken into account by the Company in establishing wage rates. It is paid in recognition of the contribution made by the loyal, steady, and effective efforts of Kodak people to the Company's success. Payment of the Wage Dividend in any year is dependent upon the dividends declared on the Company's common stock and upon special action by the directors.

6. RETIREMENT
ANNUITIES,
LIFE
INSURANCE,
AND BENEFITS
FOR TOTAL
AND
PERMANENT
DISABILITY

The Company assists Kodak men and women in providing for themselves and for their families against old age, disability, and death. For this purpose, a program of payments, based upon length of service and amount of earnings, has been established through a group contract between the Company and the Metropolitan Life Insurance Company. While sharing the cost of the life insurance with those who are insured, the Company pays the full cost of the retirement annuities. It also pays the full cost of disability benefits after the individual has had 15 years of

service, having shared the cost of these benefits with him up to that point.

Under an established plan, Kodak people absent on account of illness are paid definite allowances based on their length of service and their earnings.

The Company can not emphasize too strongly its desire that all Kodak people shall feel free to seek information or advice from the management on any matter which is troubling them, or to call attention to any condition which may appear to them to be operating to their disadvantage. No individual need hesitate to do this, and his standing with the Company will not thereby be prejudiced in any way. He will find his foreman or supervisor or the plant employment department ready to talk over any of these matters and to give any assistance they can. The Company believes that most difficulties will be satisfactorily adjusted between the individual and the foreman or supervisor; but, if for any reason a person is not satisfied with such adjustment, he or she is and should feel completely at liberty to bring the matter to the attention of anyone in the management.

A definite and formal procedure for getting assistance in handling personal problems and complaints is available to anyone who may wish to use it.

The continual development and introduction of new and improved methods and processes are necessary to the successful conduct of the busi-

## 7. SICKNESS ALLOWANCE

# 8. FREEDOM OF DISCUSSION WITH MANAGEMENT

9. IMPROVEMENTS
IN METHODS
AND PROCESSES

ness; and only by utilizing such improvements can the Company continue to provide stable employment at adequate wages. Nevertheless, before such improvements are made, careful attention is given to any possible effect upon the individuals concerned. This policy makes it possible to adopt improved methods essential to the growth of the Company and at the same time to avoid any considerable hardship to the individual.

#### 10. SAFETY

The Company has endeavored for years to lessen the accident hazards in its plants by the installation of safety devices, and by systematic safety instruction and supervision. Constant study is carried on to discover possible sources of accidents and to plan means of avoiding them. As a result of this intensive work and the co-operation of Kodak people, both the number and severity of accidents in the Company's plants have been kept at a very low rate.

# 11. WORKING CONDITIONS

The Company makes every reasonable effort to provide and maintain sanitary working conditions. Protective clothing is supplied by the Company whenever it is deemed necessary for safety or health reasons.

#### 12. HIRING AGES

The Company has not established any arbitrary age limit beyond which applicants will not be employed, provided they are physically and mentally able to perform the work.

No one below the age of 16 is employed in any department.

The Company aims to provide channels of promotion and to advance Kodak people to more responsible work on the basis of their record of workmanship, competence, and general ability. Insofar as practicable, promotions will be made from within the organization.

In the event of business conditions requiring reduction in the force, consideration will be given to individual ability, workmanship, length of service, general record, and financial and family circumstances. The same factors will determine the rehiring of any who may have been laid off.

Adequate medical personnel and equipment are available in case of accident or illness at work. Special attention is given to the avoidance of health hazards and to the placement of Kodak men and women in work for which they are physically adapted.

A plan for systematic saving and for financing the purchase of homes is available through the Eastman Savings and Loan Association, a corporation organized independently of the Eastman Kodak Company and operated under the Banking Law of the State of New York.

The Company encourages Kodak people to pursue suitable courses of study which will help them in their work, and refunds part of the tuition when the requirements of the course have been met satisfactorily.

13. PROMOTION

14. LAYOFFS
AND
RE-EMPLOYMENT

15. MEDICAL SERVICE

16. SAVINGS AND HOME-FINANCING

17. EDUCATIONA ASSISTANCE

# 18. APPRENTICE TRAINING

# 19. SUGGESTION SYSTEM

## 20. EMPLOYEE CO-OPERATION

A systematic plan of apprentice training is in operation. It gives opportunity for the training of young men in various trades.

The Company welcomes constructive suggestions from Kodak people on all matters in connection with the business. All suggestions are impartially considered and cash awards are made for original ideas adopted and put into operation.

Since the success of any company depends very largely on the ability fairly to satisfy the interests of customers, employees, and stockholders, and since this responsibility can be met only with the wholehearted co-operation of all the employees, the management anticipates such co-operation on the part of everyone in the organization.

The foregoing statement of principles will remain in effect unless changes are considered necessary because of general economic conditions or because of conditions pertaining particularly to the industry. No such change will be made except after due consideration of the mutual advantages, benefits, and responsibilities of the Company and its employees. In some cases, application of these principles may be affected by government regulations.

While it is the Company's desire to extend the provisions outlined in this booklet equally to Kodak people everywhere, local conditions require some variations. Consequently, this booklet has been prepared to describe these provisions as they apply to Kodak people employed in Rochester.



The amount of money in each weekly pay check is an important matter to every one of us. At Kodak, the size of your pay checks will depend on a number of things—on your regular wage rate,



on the number of hours you work, on the amount and kind of work you do, and on special payments and allowances for work done at specified times.

Let's take a few minutes to see how the amount of your pay checks will be determined.

#### Wage Rates -

Kodak has always followed the policy of paying wages equal to or better than those generally prevailing in the community for similar work requiring like responsibility, skill, and experience. Kodak also tries to maintain uniform wage standards so that a certain type of work in one plant will be paid fairly in relation to the payment for similar work in another plant. There is continual checking to see that these policies are carried out.

All jobs are carefully studied with relation to one another to make sure that each job is fairly paid for on the basis of the skill, responsibility, and effort required and the working conditions involved.

For every job in the Company, there is a guaranteed



minimum rate of payment. An individual may earn more than this minimum on any job, depending on his skill and accomplishment on the job. In addition, as other opportunities develop, he may progress to higher rated work.

#### **Normal Working Hours**

The normal working hours of Kodak people are 8 hours in a day and 40 hours in a week. For these hours, you will be paid your regularly hourly rate. If your rate were \$1.20 an hour and you worked five 8-hour days, making a total of 40 hours for the week, you would be paid \$1.20 times 40 or a total of \$48 for the week.

#### **Overtime Pay**

When Kodak people work more than their normal working hours, they are paid at the rate of time-and-a-half. In other words, 1 hour of overtime work is considered as  $1\frac{1}{2}$  hours when figuring your pay.

Suppose, for example, that you worked 10 hours in one day at an hourly rate of \$1.20. That means you worked 2 hours of overtime. Those two hours would be computed as 3 hours, that is, 2 hours times 1½. So for that day, you would be paid 8 hours times \$1.20 plus 3 hours times \$1.20, making a total of \$13.20 for the day.

Depending on when you worked, overtime is sometimes more when figured by the day and sometimes it's more when figured by the week. For example, you might work four 9-hour days and one 4-hour day which would make only 40 hours for the week but still would add up to 4 hours of overtime when figured by the day. On the other hand, if you worked six 8-hour days, you wouldn't have any overtime when figured by the day, but you would have 8 hours

KODAK OFFICE—The general administrative departments of the Company are located in the 19-story building and adjoining offices at 343 State Street. Sales, advertising, accounting, planning, and other activities are centered here

of overtime when figured by the week. Your overtime is paid by the day or by the week, whichever gives you more.

#### **Work on Sundays**

If you work on Sundays at any time, you will be paid at the rate of double-time for all hours worked on Sunday. In other words, 1 hour of Sunday work is considered as 2 hours when figuring your pay.

Suppose, for example, that your regular rate is \$1.20 an hour and that you worked 8 hours on a Sunday. Figured at the rate of double-time, those 8 hours are considered as 16 hours, and you would be paid 16 hours times \$1.20 or a total of \$19.20 for the day.

When this double-time rate is paid, the hours worked on Sunday aren't included in figuring overtime payments for another day or for the week.

#### Work on Holidays

Kodak observes six holidays during the year—New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving, and Christmas. When you work on any of these holidays, you are paid at the rate of double-time, just as in the case of work on Sundays.

#### **Holiday Allowances**

In addition to being paid at the rate of double-time for hours worked on holidays, you also get a holiday allowance equal to your regular rate for the time you would normally be scheduled to work on the day the holiday falls. These holiday allowances are paid to all Kodak people, whether they work on the holiday or not, just as long as the individual has worked sometime during the week in which the holiday falls and it is a scheduled work day. If a holiday occurs during your vacation, you receive a holiday allowance even though you don't work during the week in which the holiday falls.

When a holiday falls on Sunday, it is always observed on Monday, and Monday is treated as the holiday instead of Sunday. Most Kodak people aren't scheduled for work on Saturdays and whenever this is the case no holiday allowance is paid when a holiday falls on Saturday.

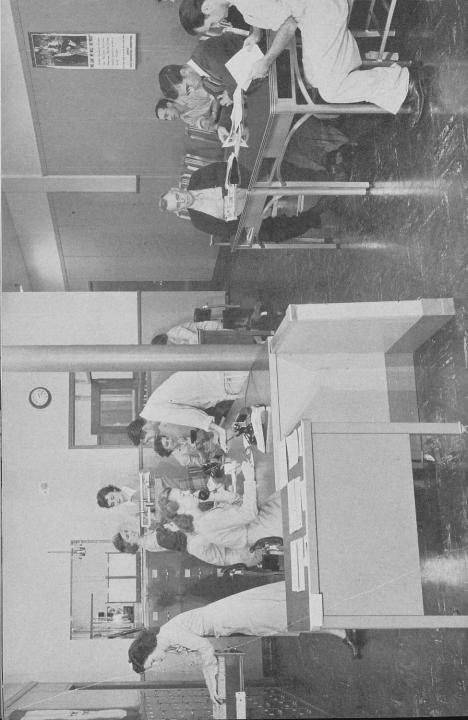
If your regular rate were \$1.20 an hour and your normal working schedule for the day on which a holiday is observed were 8 hours, you would receive a holiday allowance of \$9.60 (\$1.20 x 8). Furthermore, the time for which the holiday allowance is paid would be included in the calculation of your overtime payments for the week.

#### **Shift Allowances**

Some Kodak operations keep going day and night. Where this is done, Kodak people work on three shifts. The regular hours for these shifts are from 8 A.M. to 4 P.M. for the "A" shift; 4 P.M. to 12 midnight for the "B" shift; and 12 midnight to 8 A.M. for the "C" shift. Special shifts varying from these hours take the classification of the standard shift in which the majority of its hours fall.

If you work on the "B" or "C" shifts, you will get a special "shift allowance" in addition to your regular rate. These allowances amount to 10c an hour for work on the "B" shift and 20c an hour for work on the "C" shift. Thus, if you worked 40 hours in a week on the "C" shift, you would receive a total shift allowance of \$8 in addition to your regular earnings for the week.

Shift allowances are added to your regular earnings after your wages have been figured. But if you work overtime, shift allowances are included in determining your earned rate per hour for overtime pay. This is also true in determining your earned rate for work on Sundays and holidays. So shift allowances actually amount to 15c an hour for overtime work on the "B" shift, 30c an hour for overtime work on the "C" shift, 20c an hour for holiday



and Sunday work on the "B" shift, and 40c an hour for holiday and Sunday work on the "C" shift.

#### Special Wage Payments on the Weekly Payroll

Some people at Kodak are paid a weekly rate instead of an hourly rate. When these people are eligible for any of the special payments discussed above, their weekly rates are reduced to hourly rates for the purpose of figuring such payments. For example, if a person is paid \$48 a week for a 40-hour working schedule, his hourly rate is considered to be \$1.20 (48 divided by 40). His overtime payments would be figured on the basis of this hourly rate, and so would any other special payments due him.

#### **Eligibility for Special Wage Payments**

All Kodak people are eligible for the special wage payments discussed on pages 19, 20, 21, with the exception of those in certain staff and supervisory positions.

#### **Your Pay Check**

You can see from what has been said above that there are quite a few special wage payments and allowances which help to make your pay checks bigger than normal. This means, of course, that the size of your pay checks won't usually be the same week in and week out. If you have any questions about the amount of any of your pay checks, your supervisor will be glad to answer them for you.

Your pay checks will be of a special type, known as payroll orders, and you'll find they are easy to cash. Any bank will cash them for you and there are quite a few other establishments in Rochester which will, too.

Each Rochester plant and Kodak Office has a well-staffed, fully equipped Medical Department. There, illnesses and injuries suffered on the job are given prompt treatment. Be sure to read (page 66) about the various services available

You will receive a pay check each week for the work you did during the previous week. Your supervisor will tell you which day of the week your pay checks will be delivered to you.

#### **Deductions from Your Pay Check**

The Company makes such deductions from your pay check as you voluntarily request, as a convenience in paying your group life insurance premiums, Community Chest contributions, hospital insurance, and payments to your savings account with the Eastman Savings and Loan Association.

In addition, the Company is required by law to make regular deductions for income and Social Security taxes. These deductions must be made from all pay checks, and the amount deducted is turned over directly to the Government.

At the end of the year, the Company gives you a statement showing the total of your earnings for the year and the total amount of income and Social Security taxes deducted from your pay during the year. This statement is your receipt for taxes paid, and it can be presented to the Collector of Internal Revenue as such when you make out your final income tax report at the end of the year.



At Kodak, it is expected that every person, no matter what his position may be, will treat others the way he himself would like to be treated. Since every normal person wants to be treated with



fairness and respect, it is intended that you shall be treated justly and considerately at all times. Kodak tries in many ways to make sure that you get a square deal.

Of course, you will realize that, in a company as large as Kodak, there are bound to be times when it appears that someone isn't getting a square deal. Sometimes, this may be the result of a simple misunderstanding that needs clearing up. Sometimes, it may be the result of an unfavorable situation that needs correcting.

If, at any time or for any reason, you feel that you aren't getting a square deal, Kodak wants you to call attention to the matter right away. It has set up a number of ways by Butkus. us which you may do this and get immediate action.

#### Talk with Your Supervisor

Kodak people have found that a frank talk with their supervisor is generally the easiest and most effective way of dealing with their problems. This is true because your supervisor is responsible for seeing that you get a square deal. He's generally in the best position to help you.

However, you may take your problem to any other member of management if you believe it is desirable to do so. The door is always open to you, no matter whom you wish to see. In fact, Kodak's "open door" policy is as old as the Company, and you should never hesitate to use it if you ever feel that it's to your interest to do so.

Not only are all members of management, including your supervisor, responsible for seeing that you get a square deal, but they, in turn, can take their own problems to other members of management. So your supervisor depends on the same policies and procedures for getting fair treatment that you do.

#### **Special Provisions for Handling Problems**

In the Code of Industrial Relations, on page 13, you will find a sincere invitation to bring your problems to any member of management.

For getting assistance in handling your problems, steps of a somewhat formal nature are also available, if you choose to use them. Since these steps have been carefully developed to protect your interests, you may find it worthwhile to review them in outline here.

1. Your foreman or supervisor is responsible for seeing that you receive fair treatment. Take your problem to him. Discuss it fully and frankly.

If you prefer, either before or after talking with your supervisor, you may discuss your problems with:

- a. Your foreman's or supervisor's superior.
- b. A member of the department in your plant known as the Industrial Relations or Employment Department (Personnel Department, if you work at Kodak Office). Your supervisor may suggest that you do this. It's the duty of this department to help you in every way possible, to make necessary investigations, and to see that your problems are dealt with fully and fairly.

In those departments where they are available, the Personnel Counselors may be able to give helpful advice on your personal problems.

If you wish to bring another Kodak man or woman with you in taking the above or any of the following steps in this procedure, you may do so.

Since we work as a team, arrangements always have to be made when one of us leaves his work for any considerable length of time. So you should ask your supervisor for the time necessary to talk with a member of the plant Industrial Relations Department (Personnel Department if you work at Kodak Office) or with higher supervision. He'll give you permission to do this, and he'll be glad to help you make the necessary arrangements. In some cases, of course, operating requirements will have to be taken into account in arranging a time for leaving your work. Your supervisor will not ask any questions about the matter you wish to discuss with others if you haven't already talked it over with him.

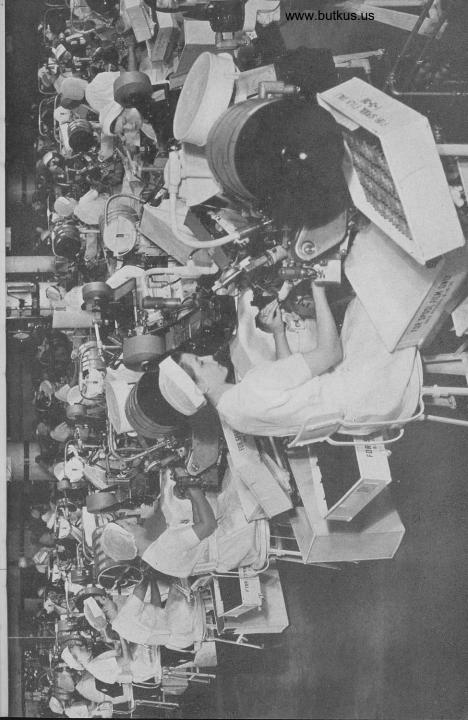
2. If you aren't satisfied with the way your problem is handled in Step 1, you may take it up with any member of departmental or division management within your plant or office. Your supervisor, or the plant Industrial Relations Department (Personnel Department, if you work at Kodak Office) will make arrangements for you to do this if you ask them to.

It's always a good thing to get misunderstandings and mistakes taken care of just as quickly as possible. Kodak wants any problems or complaints you might have carried through either of the above two steps within not more than three working days. If that isn't possible, the matter will be taken care of just as soon thereafter as possible and your supervisor will immediately let you know how it has been handled.

3. If you were to take the above steps and you weren't

satisfied with the way your problem had been handled, you should explain this to the member of departmental or division management with whom you dealt in the second step. Or you could see the people in the plant Industrial Relations Department (Personnel Department if you work at Kodak Office). The division head or general superintendent would then be notified and he would arrange a special meeting at your request, or if he thinks it's necessary, even without your request. This meeting would be attended by you and a member of the plant Industrial Relations Department familiar with your problem, by other Kodak men and women who may contribute to a solution, and by any members of management from the supervisor to and including the plant manager who can help in any way. This meeting or meetings would be expected to lead to a final decision based on fairness to everyone concerned.

Maybe some of these steps seem rather complicated. If they do, it's simply because the Company has been eager to include every available means for protecting your individual interests. As a general rule, of course, a talk with your supervisor would be the only step necessary to get a problem straightened out.



# CODAL STANDS

Why have there been more and more jobs at Kodak as the years have gone by? Why have jobs at Kodak been relatively steady year in and year out?



Simply because Kodak has a great many customers and continues to get more customers who keep on buying Kodak products.

These customers are the boss, after all. If they stopped buying Kodak goods, we'd have to stop making them. But if we keep these customers satisfied and willing to continue buying our products, we'll have plenty of work to do.

Now, the best way to keep a customer satisfied is to offer him a high quality product at a reasonable price. If he buys a Kodak and finds that it performs the way we say it will, he's got a high quality product and he's satisfied. If he buys a roll of Verichrome Film and gets good snapshots, he's satisfied and the next time he buys film, chances are he'll buy more Verichrome.

#### **Competition Is Strong**

We have strong competition. If a customer isn't satisfied with our products, he can always buy some other kind. To sell in this competitive market, our products have to be good and, at the same time, reasonably priced. But high quality and reasonable price don't just happen. If a camera or a roll of film or any other Kodak product is good, it's because Kodak people made it that way.

So we have high quality standards at Kodak. We always have had. We always will. So that we can do our work up to those standards, each one of us is given the training needed to do his job well. Each one of us is made responsible for doing his job well.

In this way, we maintain our reputation for making good products. That reputation helps to make our jobs secure. But while it takes years to build such a reputation, we could destroy it in a very short time if we lowered our working standards and produced shoddy work.

There's just no compromising with high quality. A product must be good if people are going to buy it and keep coming back for more.

#### Careless Work Kills Sales

All Kodak products are carefully inspected and tested many times during manufacture. This is done to make sure that they meet our quality standards. But this doesn't mean that any one of us can afford to do careless work. Some of us may inspect our own work as we go along. That places the responsibility directly on us. But even when our work is inspected by somebody else, we're still responsible because if our work is poor there's bound to be a lot of waste and scrap. That means higher costs to the customer. He's likely to say, "Sure, it's a good product but it's too expensive. I'll look around for something else."

So we have to keep our work up to high standards while avoiding an excessive amount of waste and scrap.

You'll get a real thrill out of doing your work up to Kodak's high standards. Doing a first-rate job just naturally makes a fellow feel good.



Kodak people generally receive a lump sum payment in March which may be equal to several weeks' regular pay. These payments are called



FOR MANY YEARS, CASH PAYMENTS HAVE BEEN MADE IN ADDITION TO YOUR REGULAR WAGES

Wage Dividends because the amount of each person's check is based on his or her earnings with the Company during the previous five calendar years, and upon the amount of dividends declared on Kodak's common stock during the previous year.

Wage Dividends are paid in addition to your regular wages. They have no effect on your wage rate. Wage Dividends are made possible by the success of Company operations, and they are paid in recognition of the part Kodak people play in that success. The greater the Company's success in any year, the larger your Wage Dividend for that year is likely to be. If authorized by the Board of Directors, wage Dividends are paid in March when dividends declared on the common stock of the Company in the preceding year exceed 70¢ per share.

Kodak people have received more than \$75,000,000 in Wage Dividends during the past thirty-five years. They have been paid in every year since 1912, with the single exception of 1934 when Company operations were affected by the depression.

#### **How You Qualify for Payments**

Wage Dividends are generally paid in March. You are eligible to receive any Wage Dividend declared if you—

were on the Company's payroll for wages or sickness allowances at any time during the preceding calendar year, and

you were employed on or before October 1 and were actively at work at the end of the year.

Exceptions to this general rule make it possible for you to qualify even if you are temporarily absent at the end of the year because of sickness, accident, vacation, or excused absence.

Those employed after October 1 and before January 1 also qualify if their service is continuous until the date of payment and they are actively at work on that date. Exceptions similar to those listed above are made in the case of those people temporarily absent on the date of payment.

A Wage Dividend may also be paid to Kodak people who have been laid off because of slack work after September 30. A Dividend may be paid to women who have left after September 30 of the preceding year to be married, including those who have left because of their marriage at any time during their last period of continuous employment. In all of these cases, at least three months of service is required. A Wage Dividend may be paid to the close relatives of Kodak people who died during the preceding year. Kodak people who retire or who become disabled at any time during the year, provided they received wages or sickness allowances for that year, are eligible for any Wage Dividend declared for that year.

#### **Termination of Employment**

Termination of employment prior to the end of the year for any reason other than those mentioned in the preceding paragraph disqualifies the individual for the Wage Dividend. However, termination between December 31 and the date of payment by anyone hired before October 1 does not disqualify the person for payment in the year of leaving.

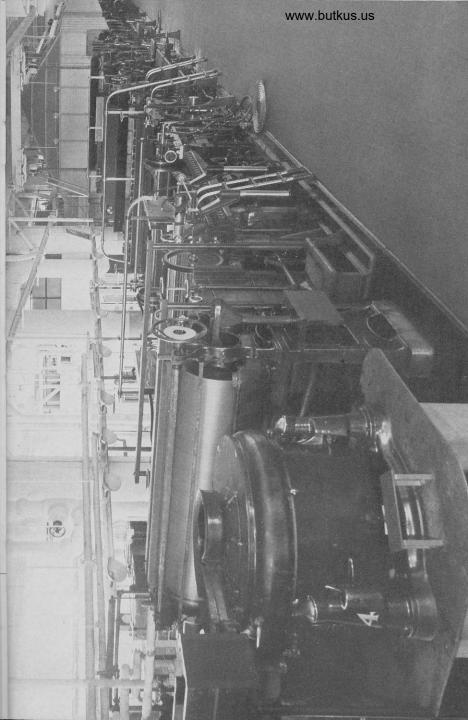
#### How Your Dividend is Calculated

For each 20¢ by which dividends declared on the common stock of Eastman Kodak Company during the preceding year exceed 70¢, the Wage Dividend rate is ½ of 1 per cent (.005). To calculate the amount of your Wage Dividend, all your earnings with the Company during the previous five calendar years of continuous employment are multiplied by the current Wage Dividend rate. If you have been continuously employed for less than five years, the amount of your Wage Dividend will, of course, be based on your earnings for your shorter period of employment up to the end of the year preceding payment. Your earnings, on which your Wage Dividends are based, include all payments received from the Company which are reported for income tax purposes with the exception of Wage Dividends themselves. Let's take an example.

Suppose that dividends declared on the common stock during the preceding year amounted to \$1.20. That is 50% in excess of 70%, so the Wage Dividend rate would be .005 x  $2\frac{1}{2}$  (that is  $50 \div 20$ ) giving a rate of  $1\frac{1}{4}$  per cent. Now you multiply your total earnings for the previous five calendar years by this rate. If you had averaged \$2,500 a year, your total earnings would be \$12,500. Multiplying this figure by .0125 ( $1\frac{1}{4}$  per cent), we find that you would receive a check for \$156.25 less federal taxes the Company is required to deduct.

Larger dividends declared on the common stock would,

In the Paper Mill at Kodak Park, large machines like this run day and night turning out the paper on which photographic prints are made. The black and red "backing" papers which protect Kodak roll films are also made here



of course, result in a larger Wage Dividend. For instance, if dividends declared on the common stock amounted to \$1.40, the Wage Dividend rate would be  $1\frac{3}{4}$  per cent (.005 x  $3\frac{1}{2}$ ). In that event, the Wage Dividend on total earnings of \$12,500 would be \$218.75 or more than four weeks' average earnings.

If, because of his or her very brief service with the Company, an individual's first Wage Dividend, when figured in the above way, should amount to less than \$15, a minimum Dividend of \$15, less federal taxes, is paid.

All Wage Dividends are subject to income and F.O.A.B. tax deductions as required by law.

#### Continuous Service

Only the last continuous period of service with the Company is used in figuring the amount of the individual's Wage Dividend. However, some absences from work aren't considered as a break in service. Your length of continuous service may include absences up to six months caused by slack work or absences of any length caused by illness, accident, or leave of absence.

# NUR ANNUAL



No matter how much satisfaction we may get from our work or how much the job depends on us, it does a lot of good to get away from work once a year for a period of complete rest and uninter-

EACH YEAR YOU
WILL ENJOY A TIME
OF FUN AND
RELAXATION WITH PAY

rupted play. Kodak's Vacation Plan makes this possible, and it provides for you to be paid your regular rate for the time you are away on vacation.

After one year of service, all Kodak people employed on a full-time basis become eligible for two weeks of vacation with pay. As length of service increases, vacations are increased up to three full weeks.

#### Length of Vacation

The lengths of your vacations are determined by the length of your continuous service as follows:

- (a) After one year of continuous service (including at least nine months of actual work), two weeks of vacation—
- (b) During and after five to fourteen years of continuous service, two and a fraction weeks of vacation as follows:

Five, six, and seven years of service, two weeks and one day of vacation—Eight, nine, and ten years of service, two weeks and two days of vacation—Eleven and twelve years of service, two weeks and three days of vacation—Thirteen and fourteen years of service,

two weeks and four days of vacation-

(c) During and after the fifteenth year of continuous service, three weeks of vacation.

The extra days of vacation, in addition to two weeks for those with five to fourteen years of service, are scheduled as part of the regular vacation whenever operating conditions permit.

#### **Vacation Pay**

Your full weeks of vacation are paid for at your straighttime rate (or your average earnings, if you are on incentive) for your declared schedule of working hours.

Sometimes it may not be possible to schedule the time off for any extra vacation days for which you are eligible, but whether you take these extra vacation days off or work them, each extra day will be paid for at the rate of one-fifth of a week's regular vacation pay. (In addition, of course, you receive your regular wages for any of these extra days you work). These payments for extra vacation days are made at the time they are taken off, or toward the end of the year if it is found that they cannot be scheduled as a part of the regular vacation.

Let's take an example of how vacations are paid for. Suppose you had eleven years of service, making you eligible for two weeks and three days of vacation. We'll assume that your rate is \$1.20 per hour on a declared schedule of forty hours per week. That means that your weekly rate would be \$48. For your full two weeks of vacation you would therefore receive a vacation allowance of \$96. In addition, you would receive a vacation allowance of \$28.80 (½ of \$48 x 3 days) for your three extra vacation days. So your total vacation allowance would amount to \$124.80. If you happened to work the three extra vacation days, you would receive your regular wages of \$28.80 for them plus the \$28.80 vacation allowance, and the time

worked would be included in the calculation of your weekly overtime for that week. When a holiday, falling on Monday through Friday, occurs during the individual's vacation, a holiday allowance is paid in addition to the regular vacation allowance. If operating conditions permit, another day off may be taken, the holiday allowance being considered as the allowance for this extra day off.

#### Time of Qualifying for Vacations

You qualify for two weeks of vacation upon completing one year of continuous service, including at least nine months of actual work. You qualify for longer vacations at the beginning of the calendar years in which you meet the necessary length-of-service requirements. For instance, a person who is to reach his fifteenth anniversary of service in November of a certain year qualifies for three weeks of vacation at the beginning of that year. He doesn't have to wait until his actual fifteenth anniversary to qualify.

At least three months must elapse between yearly vacations. Only one vacation may be taken in any calendar year, and vacations cannot be cumulated from one year to the next. In other words, you couldn't defer this year's vacation and take four weeks of vacation next year.

#### Effect of Absence on Vacation Eligibility

In calculating an individual's length of service for determining the length of his vacation, absence of not longer than six months due to slack work and absence of any length due to sickness or injury are not considered a break in service.

So, if you were to return to work after such absence, your eligibility for vacation would not be affected. However, in the case of absence for any reason, you must return to active work before a vacation can be taken or paid for, and the time when the vacation can be taken will depend, as usual, on operating requirements. In some cases, a reason-



able period of active work after an extended absence may be required before a vacation can be taken.

#### **Payment in Place of Vacation**

The Company wants everyone to take full advantage of the vacation time provided for relaxation and, ordinarily, everyone is expected actually to take his full, allotted vacation and be away from work for that time.

Sometimes, however, operating conditions may make it necessary to request a person to take only a part of his vacation. If it becomes evident toward the end of the year that there will be no opportunity for scheduling the balance of the vacation, then full vacation pay for that part not taken is paid in addition to regular earned wages. Thus, if you were to work one week of your vacation because operating requirements made this necessary, you would receive a vacation allowance at your straight-time rate for your declared schedule of working hours, in addition to your earned rate for the time worked.

If a person is eligible for vacation at the time of retirement or on beginning an absence because of slack work, he or she receives the regular vacation allowance in place of the vacation. This is also true of women leaving to be married or leaving because of their marriage at any time during their last period of continuous employment.

#### **Termination of Employment**

Vacation allowances are paid in the case of resignations if the person is eligible for a vacation and if at least two weeks' notice of the termination is given. Vacation allowances are not paid in the case of terminations for any reasons other than those explained above.

Many kinds of Kodaks are made at Camera Works on Plymouth Avenue. The parts for these cameras are precision made on various kinds of machines and assembled by experienced Kodak people. Shown here are Kodak 35's



When you work at Kodak full-time, you receive sickness allowances if you are unable to work because of verified illness. These allowances are mailed



or delivered to your home. The amount of your sickness allowances is based on your regular rate of pay for your declared schedule of working hours and on the length of your continuous service.

#### Kodak Pays the Full Cost

Kodak pays the entire cost of all sickness allowances. Payments are made only on the recommendation of the Medical Department. These allowances are intended to help replace your regular earnings and to help you to get proper medical attention when you are ill, and the Company looks for you to do your part in this respect when these payments are authorized. Generally, your doctor should be called for all but very minor illnesses, and always when the illness results in an absence of more than three days.

Of course, sickness allowances can only be paid in the case of verified illness.

#### When You Are Paid an Hourly Rate

If you are working on an hourly rated job, your sickness

allowances are based on your straight-time rate (average earnings, if you are on incentive) and your declared schedule of working hours.

Beginning with the second week of absence (no allowance being paid for the first week), you receive regular payments for each week of absence in the amounts and for the length of time explained below:

When you have been with Kodak more than three months but less than one year, your weekly sickness allowances would be equal to—

50% of your rate for a period up to six weeks during your first employment year or during any one period of illness. For example, if you were earning \$1.20 an hour on a 40-hour work week, your weekly rate would be \$48. Your sickness allowances, being 50% of this rate, would amount to \$24 a week.

When you have been with Kodak more than one year but less than two years, your weekly sickness allowances would be equal to—

50% of your rate for a period up to thirteen weeks during your second employment year or during any one period of illness.

When you have been with Kodak more than two years but less than three years, your weekly sickness allowances would be equal to—

65% of your rate for a period up to twenty weeks during your third employment year or during any one period of illness. This would give you weekly payments of \$31.20 if you were earning \$1.20 an hour on a 40-hour work week.

KODAK PARK—In this, the largest of all Kodak plants, photographic films, papers, and chemicals are produced. Covering almost 425 acres, Kodak Park extends far to the west of the area visible in this aerial photograph (next page)



When you have been with Kodak three years or more, your weekly sickness allowances would be equal to—

75% of your rate for a period up to twenty-six weeks in any one employment year or any one period of illness. For example, if you were earning \$1.20 an hour on a 40-hour work week, you would receive weekly checks for \$36.

#### When You Are Paid a Weekly Rate

If you are working on a weekly rated job, you are eligible to receive sickness allowances equal to your straight-time rate for your declared working schedule. The length of time for which you may receive them is figured as follows:

- (1) During your first year of employment, you are paid for absence due to illness up to a total of two weeks.
- (2) After one year's service, you are paid for absence due to illness for a length of time up to 2 days for each completed month of service including the first year of service. Payments on this basis are made up to a maximum of twenty-six weeks in any one employment year or any one period of illness.

Let's suppose for example, that you have completed thirty months of continuous service. You would be eligible for sixty days of sickness allowances at your regular rate. The sixty days is divided by the standard 5-day work week, which means that you could receive up to 12 weeks  $(60 \div 5)$  of sickness allowance.

#### **Current Payments Don't Affect Future Payments**

Sickness allowances can't be cumulated from one year to the next. At the same time, payments you receive in any employment year do not limit or decrease the payments you may receive in following years in the event of other illnesses.

#### Supplement to Workmen's Compensation

Perhaps you know that allowances are paid under the Workmen's Compensation Law for some absences resulting

from accidents on the job. Sometimes these allowances specified by law aren't as large as Kodak sickness allowances would be. In such cases, Kodak pays an allowance equal to the difference. These supplementary payments would continue during absences due to injury up to the length of time for which the individual is eligible to receive sickness allowances.

Such supplementary payments have no effect on one's later eligibility for regular sickness allowances.

#### **Report Illness Promptly**

When you can't come to work because of illness, please see that your supervisor or the plant Industrial Relations Department (Personnel Department if you work at Kodak Office) is notified right away. You should also report any change of address at the same time. Then arrangements can be made for one of Kodak's visiting nurses to drop in and help in every way she can. She will arrange for sickness allowance payments to be sent weekly to your home if you are eligible for them. No charge is made for the visiting nurse's call.

Let your supervisor know promptly so there will be no delay or failure in sending sickness allowance checks.

Any Kodak man or woman actively at work full-time is eligible to receive allowances under the terms of the Sickness Allowance Plan. Illness occurring during any absence, such as leave of absence or absence because of slack work, isn't covered under the Sickness Allowance Plan.

# FOR YOUR.



We work for a living. Those few words have a great deal of significance. For isn't it true that almost everyone depends on his job for both the necessities and

SPECIAL PROVISIONS
TO PROTECT YOU AND
YOUR FAMILY AGAINST
LOSS OF INCOME

comforts of life? Our needs and the needs of our dependents are paid for with our earnings.

But what is to happen if we can no longer work? Suppose we become disabled or, with advancing years, we retire from active work. Will we have any income to replace our regular earnings in such an event? What financial protection will our families have in the event of our death?

Nineteen years ago, before the federal Social Security Law was passed, Kodak established an overall Plan to help give Kodak people a large degree of financial security in the event of retirement, disability, or death. This Plan, which is administered by the Metropolitan Life Insurance Company, provides for:

- 1. Group Life Insurance for the protection of the family in case of the death of the insured.
  - 2. Monthly payments to Kodak people in case they be-

The lens is the "eye" of the camera. This long row of machines grinds and polishes the lenses for Kodaks, Brownies, Kodascopes, and other equipment. Kodak lenses and other optical equipment are made in our Hawk-Eye plant



come totally and permanently disabled by illness or accident.

3. Monthly payment for life of retirement annuities to Kodak men and women who retire.

In the next two chapters, you will find a detailed description of how this Plan helps to give you and your family security in the event of disability, retirement, or death. The provisions of the Plan are so important that you may want to discuss it with members of your family so they will have a complete understanding of it.

#### In the Event of Change or Discontinuance

This Plan is a 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 the 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 Kodak people prior to the date of change. These benefits are absolute as long as Kodak people remain in Kodak's service or retire under the conditions of the Plan.

#### Ask Your Supervisor

After reading the following pages, if you have any questions about the Plan, talk with your supervisor. He will help clear up any points that need further explanation.

## PROTECTION FOR

### YOUR FAMILY



There's a lot of satisfaction in being able to protect one's family in a financial way against emergencies. That is why almost everyone at Kodak subscribes to the Group Life Insurance Plan.

THE GROUP
LIFE INSURANCE PLAN
INCLUDES
DISABILITY PROTECTION

The Metropolitan Life Insurance Company handles this Plan, which provides not only for death benefits but for total-and-permanent disability benefits as well.

Whether or not you subscribe for Group Life Insurance is entirely up to you. For your sake and your family's, you are urged to think seriously about it and talk it over with your supervisor.

If you don't subscribe you won't, of course, be covered for the life insurance or for disability payments which the Plan also provides for during your first fifteen years of service. Even though you don't subscribe for Group Life Insurance, you will be protected against disability under the Retirement Annuity Plan, which provides for total-and-permanent disability payments for those with fifteen or more years of service. This annuity plan is explained in the next chapter.

#### **Who Can Subscribe**

Anyone coming to work at Kodak on a regular full-time basis can immediately apply for Group Life Insurance. It goes into force just as soon as six months of full-time service have been completed. If a person should be absent at the time his insurance would normally go into effect, he is covered immediately upon his return to work.

You don't need to take a medical examination if you apply for insurance within thirty-one days of the time you complete six months of service. But if you don't apply until later, the insurance company requires that you pass a medical examination.

#### The Amount of Your Insurance

You subscribe to an amount of insurance equal to just about twice your annual wage or salary rate. It's figured in this way: Your normal weekly rate of pay for forty hours (if on incentive, your average weekly earnings for forty hours) is multiplied by 52. This figure is then rounded out to the nearest \$100 and multiplied by 2. Suppose, for example, your weekly rate were \$48. This means you have an annual rate of \$2,496 (\$48 x 52). This figure is rounded out to \$2,500 and multiplied by 2, giving you insurance coverage of \$5,000.

In calculating the amount of life insurance, salaries over \$20,000 are considered to be \$20,000.

Of course, the amount of your life insurance and your contributions will change from year to year if your rate of pay changes. Such changes are made annually on January 1, and your revised coverage is based on your annual normal wage or salary rate in effect on that date.

#### **Kodak Shares the Cost**

You pay 6 cents a month for each \$100 of insurance coverage. If you had \$5,000 coverage, for example, it would cost you only \$3 a month. That is at the relatively low rate of \$7.20 a year for each \$1,000 of insurance. This low rate results partly from the nature of group life insurance and

also from the fact that the Company pays a part of your insurance costs.

Your monthly contributions begin at the time your insurance becomes effective. For your convenience, they are made by payroll deductions. The Company, in turn, sends its payments along with your payments, directly to the insurance company.

#### **Payment to the Beneficiary**

In the event of death before retirement, no matter where or how it occurs, the full amount of the life insurance becomes payable to the beneficiary named by the insured. (See page 55 for insurance after retirement.) Payment will be made in a lump sum or by installments, as requested by the beneficiary. Three-and-a-half percent interest, a favorable rate compared with rates paid under insurance policies issued today, is earned on the unpaid balance when the insurance is paid in installments.

You can change the name of your beneficiary at any time by making written request on special forms which your supervisor can supply. When circumstances make it necessary or advisable, it is important that a change of beneficiary be made promptly.

#### **Disability Payments**

As a subscriber to the Group Life Insurance, you would receive disability benefits if you were to become totally-and-permanently disabled before age 60 and during your first fifteen years at Kodak. These benefits would be paid monthly, starting at the end of twenty-six weeks of disability. You would not be required to continue your insurance contributions during the period of disability.

The total amount of such disability payments would be equal to the amount of your life insurance in force at the time you became disabled, assuming that you did not recover from your disability. This total amount would be payable in seventy-two equal monthly installments. This means in general that for six years you would receive about one-third your normal wage or salary.

These disability payments are made in place of the life insurance so that, if you were to be disabled, you would yourself get the full benefit of your life insurance coverage. If, under this arrangement, any installments should remain unpaid at death, they would be paid in a lump sum to the beneficiary.

Kodak has another arrangement whereby the Company makes the same disability payments to Kodak people who become totally-and-permanently disabled after age 60.

Disability payments to Kodak people having fifteen or more years of service are explained on page 62.

#### Insurance During Absence

If you should be absent because of illness, and as a result receive no wages on the dates when insurance deductions are made, Kodak would continue your insurance and assume the full cost up to a period of twenty-six weeks in any one case.

If an individual should be absent because of slack work, Kodak would continue to pay its share of the insurance costs and would also advance the amount of the individual's contributions for a period up to six months, such advances being repayable upon return to work. The insurance would be cancelled if the absence extended beyond six months.

However, a layoff of more than six months isn't considered a break in service so far as life insurance and disability benefits are concerned. Consequently, no matter how long the layoff might be, life insurance coverage would be reinstated immediately upon the individual's return to active work.

Sometimes you may be absent on vacation or leave of

absence when your insurance contribution comes due. In such cases, the insurance is kept in force and arrangements are made for the individual to contribute at the usual rate to cover the period of absence.

#### **Nursing Service**

Kodak people insured under the Group Life Insurance Plan can take advantage of the visiting nurse service maintained by the Metropolitan Life Insurance Company. There's no charge. You can apply for this service through Kodak's visiting nurses. While Metropolitan's visiting nurses can't remain in the home, they will make visits daily or at longer intervals, as needed.

#### **Termination of Employment**

If a subscriber leaves Kodak for any reason, his life insurance terminates on the day he leaves. However, the insurance in force on that date would be payable to the beneficiary if death occurs within thirty-one days after leaving.

#### **Conversion Privilege**

Within thirty-one days after leaving the Company, a subscriber may apply to the Metropolitan Life Insurance Company to convert his Group Life Insurance without a medical examination into any of the individual policies customarily issued by Metropolitan, with the exception of term insurance. The rate for the new insurance would depend upon the subscriber's age at the date of issue, the class of risk, and the type of policy chosen.

#### Insurance after Normal Retirement Age

The normal retirement age is 65 for men and 60 for women. But for life insurance purposes only, and until further notice, the retirement age for women is considered to be 65.

Upon reaching retirement age, those who have had at

least ten years of service and subscribed for Group Life Insurance during the previous five years will be covered for life insurance in reducing amounts during continued active employment or during retirement under the Retirement Plan, Kodak paying the full cost. Their coverage at normal retirement age will be continued in full force for one year. On the first anniversary of their reaching normal retirement age and on the next four such anniversaries, their insurance coverage will be reduced in five equal amounts until it reaches a lifetime minimum of:

- (a) \$500 plus the annual rate of the subscriber's annuity under Kodak's Retirement Plan, or
- (b) \$1,000 if the amount figured under (a) is less than \$1,000.

For example, let's suppose a person is covered for \$6,000 of life insurance upon his retirement and that his accrued annuity amounts to \$1,000 a year. This means that the minimum amount of his insurance would be \$1,500 (\$1,000 + \$500). His insurance coverage for the years after retirement would be:

First year \$6,000 Third year \$4,200 Fifth year \$2,400 Second year 5,100 Fourth year 3,300 Thereafter 1,500 Those subscribers to the Group Life Insurance who do not have ten years of service at normal retirement age may, during any active period of employment thereafter, continue their insurance in the reducing amounts explained above by continuing their contributions on the amounts remaining in force. Upon termination of service, their insurance will be cancelled subject to the conversion privilege.

#### Insurance in Case of Early Retirement

Under the Retirement Plan, men with twenty years of service may retire any time after reaching age 55 if the Company agrees. Women with fifteen years of service may

retire any time after reaching age 50. In case of earlier retirement, annuity payments are smaller by a specified percentage since the payments are required to be made over a longer period of time.

If you were to exercise this option for earlier retirement, the full amount of your insurance would be continued in force until one year after you reached normal retirement age, after which it would be reduced as explained above. In calculating the minimum of insurance that would be carried thereafter for life, the amount of your annuity on which this minimum is partly based would be the full rate accumulated to the date of your earlier retirement and not the reduced rate of annuity you would receive because of earlier retirement. No annuity is provided for earnings lost as a result of optional early retirement.

#### Insurance When Dependent is Eligible for Annuity

The Retirement Plan provides that you may, five years prior to your normal retirement date, choose to receive upon retirement a smaller annuity, with the provision that all or part of such reduced annuity will be continued to your designated dependent in the event of your death. In this case, too, the lifelong minimum of your life insurance would be based on the full amount of annuity you would have received if you had not chosen to receive a smaller amount payable to your dependent in the event of your death.

#### The Insurance Certificate

There isn't room here to give all the details of the Group Life Insurance Plan. The insurance certificate you receive when you qualify for coverage contains many additional details. Be sure to keep this certificate in a safe place because it is valuable.

If you have any questions about the Group Life Insurance Plan, your supervisor will help to get the answers for you.





Most people get a thrill out of planning for the day when they will be able to retire and spend all their time doing the things they enjoy most. Some THE RETIREMENT
ANNUITY PLAN
PROVIDES
A STEADY INCOME

of us dream of hunting and fishing—or of gardening, and puttering in the basement workshop—or of giving full time to other activities that bring us deep satisfaction. Those days can be the most enjoyable and carefree of our lives if we have a steady income to help take the place of our regular earnings.

#### A Retirement Income for Kodak People

Many years ago, Kodak began to assist Kodak people in providing for a steady income after retirement. A Retirement Annuity Plan, administered by Metropolitan Life Insurance Company, was established so that monthly payments would be made for life to all Kodak people who retired under its provisions.

These monthly payments will usually be supplemented by Old Age benefits paid by the government. But despite the assured income of one's retirement annuities and Old Age benefits, it is generally necessary for the individual to make additional retirement provisions of his own if he is to avoid a substantial reduction in income after retirement. Wage Dividends offer one source of savings for this purpose. If desired, the facilities of the Eastman Savings and Loan Association may be utilized for accumulating a personal retirement fund.

The Retirement Plan is a Kodak plan. It has no connection with government social security. In fact, the Retirement Annuity Plan was operating for years before the Social Security Law was enacted. Unlike social security payments, which you and the Company pay for equally, your Kodak annuities are paid for entirely by the Company. Kodak pays millions of dollars every year to buy retirement annuities for eligible Kodak people.

In addition to monthly retirement payments for life, the Plan makes provisions for monthly payments to any Kodak men or women who become totally-and-permanently disabled after fifteen years of service with the Company.

#### **How You Qualify**

Any Kodak man with twenty years of service and any Kodak woman with fifteen years of service qualifies for retirement annuities upon reaching normal retirement age. The normal retirement age for men is 65; for women it is 60.

Once you have the required length of service with Kodak, you will receive annuities for life after your normal retirement age even though you have left the Company prior to that time.

#### **Retirement Annuity Payments**

Kodak people who qualify for retirement annuity payments receive a check each month for life after they retire. The total yearly amount of these payments can be figured in each case by using the following formula:

(1) Take 1% of your total earnings, exclusive of Wage Dividends, during your continuous service with the Com-

pany up to your normal retirement date.

- (2) Then add 1% of any earnings you have had in excess of \$3,000, but less than \$10,000, in any calendar years in which your earnings were in excess of \$3,000.
- (3)  $\frac{1}{2}\%$  of any earnings in excess of \$10,000 in any calendar years would also be added.

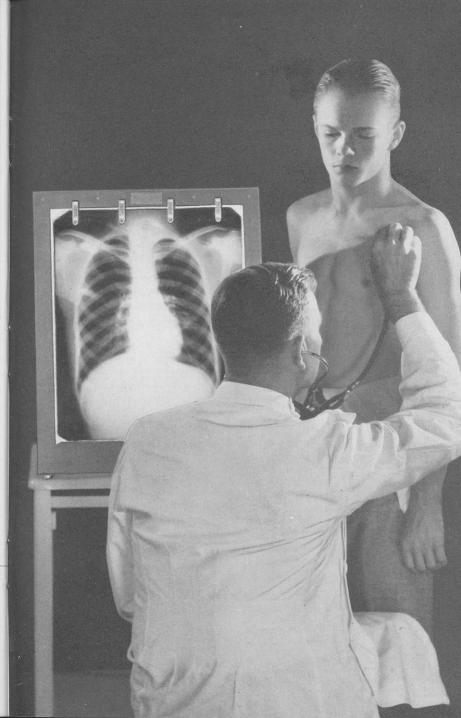
You receive the higher rate for earnings over \$3,000 in any year because no Social Security benefits are allowed for them.

Let's take an example to see how this formula works. Suppose you had worked for thirty continuous years at Kodak and your average earnings had been \$2,500 a year. Your total earnings would amount to \$75,000. Multiplying this figure by 1\% gives an annuity rate of \$750. But you earned more than \$3,000 in some years and the total amount of your earnings over \$3,000 in those years we'll assume to be \$6,000. So you take 1% of this figure which gives you additional annuities of \$60. Altogether, then, you are eligible for annuities amounting to \$810. This means that every month for the rest of your life after retirement you would receive a check for \$67.50 (\$810 divided by 12 months) from Metropolitan Life Insurance Company. Since you will also receive Social Security benefits from the government, you should have an assured income of more than \$100 a month for life in addition to the provisions you have yourself made for retirement.

#### If You Should Retire Early

Kodak people who have met the length-of-service requirements may, with the Company's approval, retire before reaching normal retirement age and begin immediately to

X-ray film made by Kodak is used to safeguard the health of people all over the world. Through x-ray examination, which permits more accurate diagnosis at an earlier stage, the danger of many diseases has been greatly reduced



receive a reduced amount of annuity based on the annuity accumulated to the date of earlier retirement. Under this special provision of the Retirement Annuity Plan, men may retire any time after reaching age 55 and women after reaching age 50. In such cases, of course, the monthly annuity payments aren't as large because they will normally be paid for a longer time.

#### **Annuity Payments to Dependents**

Sometimes Kodak people want to arrange for all, or a part of, their annuities to be paid to a dependent in case of their earlier death subsequent to normal retirement date. If you apply at least five years before your normal retirement date, you can make this arrangement without the need for taking a medical examination. If such an arrangement is requested within five years of retirement, the insurance company requires a satisfactory medical examination before approving it.

If you arrange for your annuity to be continued to your dependent in the event of your earlier death after retirement, the monthly payments to you will be smaller and will depend on the age and sex of the dependent and the amount of annuity being continued to the dependent.

#### **Disability Benefits**

One of the outstanding features of the Retirement Annuity Plan is a provision for paying monthly benefits to Kodak men and women with fifteen or more years of service who become totally-and-permanently disabled. Such payments begin twenty-six weeks from the date of disability, sickness allowance payments generally being made up to that time.

These disability payments continue throughout the period of disability up to normal retirement age, at which time they are discontinued and regular retirement annuity

payments begin. In other words, if you were to become totally-and-permanently disabled after fifteen years of service, you would receive a check every month for the rest of your life. The cost of these disability payments, just as with the annuity payments, is paid entirely by the Company.

Your disability payments, made monthly by check, would be at a yearly rate equal to 2% of your total earnings during your continuous service with the Company up to the date of disability. (This 2% rate applies to all earnings under \$10,000 a year, a lower rate applying to earnings over \$10,000 a year.) Suppose, for example, that a Kodak man or woman became totally-and-permanently disabled after twenty years of continuous service during which he or she had averaged \$2,500 in earnings a year. Disability payments would amount to \$1,000 (\$50,000 x 2%) a year. This amount would be paid by the insurance company in monthly checks of \$83.33 until the normal retirement date of the individual. After that, regular retirement annuities would begin and continue for life.

#### Life Insurance During Disability

If you were to receive monthly payments for total-andpermanent disability after fifteen years of service, your Group Life Insurance would be continued in full force, without cost to you, until you reached normal retirement age. Beginning at that time, your insurance would begin to reduce as explained in the previous chapter until it reached the lifetime minimum. Under the present Plan, this minimum would be kept in force for life. ButKus, Us

#### In Case of Leavina

Any man leaving the Company after twenty or more years of continuous service, regardless of the reason for leaving, will be entitled to receive monthly annuity payments beginning at age 65 and continuing for life. Payments will be based on the amount of annuity earned up to the time of leaving.

In the same way, women leaving after fifteen or more years of continuous service are entitled to receive annuity payments beginning at age 60.

In such cases, the insurance certificate is endorsed to show his or her right to receive, at normal retirement age, the amount of annuity accumulated up to the time of leaving.

#### Absence because of Slack Work

Absence because of slack work is not considered a break in service so far as retirement annuities are concerned even though the absence is for more than six months. In the event of such absence and return to work, the time absent is not considered a part of the individual's period of employment but the person's full earnings for the period of continuous employment prior to the absence would be included in calculating retirement annuities.

#### If the Plan is Changed or Discontinued

The Retirement Annuity Plan was set up after the most careful study. It is the best method we know of for helping Kodak people to enjoy a steady income after retirement.

Naturally, it is hoped that the Plan can be continued indefinitely. Still, it might be necessary to modify the Plan at some future time, and the Company must reserve the right to change or terminate the Plan at any time.

As pointed out above, however, no developments can affect the benefits already purchased by the Company for Kodak people who have qualified by length of service to receive them.

#### **Partial Disability**

Disability payments under the Metropolitan contract are made only when the disability is total and permanent.

However, other provisions have been made for Kodak people with five or more years of continuous service who retire because of partial disability. These provisions include:

- 1. The full sickness allowance for which the person is eligible. (See the Sickness-Allowance Plan on page 42.)
- 2. Participation in the Wage Dividend that follows retirement, if one is paid, provided the individual worked some time during the calendar year for which the Wage Dividend was authorized.
- 3. A lump-sum payment equal to one week's pay for each completed year of service, plus one day's pay for each two months of completed service, for any fraction of an uncompleted year. The maximum weekly wage on which these payments are based is \$100, and weekly wages of more than \$100 will be regarded as \$100 in determining these payments.

The Company must reserve the right to modify this Plan if this seems advisable at any time.





What would you take in exchange for good health? Nothing, probably, because there is nothing more valuable. The price of good health, however, isn't

unreasonably high. It can usually be earned by observing a few sound living habits—proper food, plenty of sleep, and exercise—and by adequate medical attention when needed.

Kodak helps in many ways to protect and improve your health while on the job. Each of the plants and the main office has a well-staffed Medical Department at the service of Kodak people. Here, for the asking, you may have the benefit of up-to-the-minute medical practices. The Medical Department offers you excellent care during working hours to supplement the care you receive from your family physician at other times.

Your Medical Department has already served you in an important way by providing a pre-employment medical examination to make sure that you would work at a job you are physically fitted to do. In this way, you are safeguarded against the strain and injury which might result from an improper work assignment.

#### **Treating Injuries**

Your Medical Department provides complete medical and

surgical service to anyone who may be injured while at work. This includes hospitalization and care in the home, if needed, and it is the only instance where medical service is given outside the plants. Of course, a person may have his or her personal physician at such times, if desired.

If you should ever be injured while working, promptly report your injury no matter how slight it may seem to your supervisor so that it can be given proper care. The simplest injuries, if neglected, sometimes result in serious infections and other complications. Your Medical Department can help you to avoid such painful consequences.

#### Illness on the Job

Your Medical Department treates headaches, sore throats, colds, and other troubles that may develop and cause distress during working hours. First-aid attention is given at such times, and an effort is made to find the cause of the illness.

Helping you to avoid illness is a very big part of the Medical Department's job. You can consult with its doctors or nurses at any time on personal health problems.

#### Advice on Foods

You may be surprised to find how much help you can get from the nutrition advisor in your Medical Department. She can show you how to gain weight or how to lose it, and how to get added pep and vigor from eating the right foods. Her advice helps to avoid the fatigue and nervousness which results so often from overweight or underweight. Many Kodak people have benefited a great deal from this service because it has taught them how to plan a proper diet.

#### **Eye Service**

Eye examinations are provided without charge by the

Medical Department. If you should need glasses, you can get them at a reduced price. Your present lenses and frames will be inspected and repaired whenever necessary.

Since eye strain may cause headaches and fatigue, you will probably want to take advantage of this free eye service whenever your eyes are causing you trouble.

#### **Dental Service**

The Eastman Dental Dispensary, which was founded by Mr. Eastman but is independent of the Company, offers two services for Kodak people:

- (a) Dental extractions are made by dentists from the dispensary.
- (b) Each spring, dental hygienists visit the plants for teeth cleaning.

You may make an appointment for either of these services through your Medical Department. There is no charge.

If you have children, you can arrange for them to receive treatment at the Dental Dispensary. Information on this service, and appointments may be obtained through the Industrial Relations Department at Kodak Office, 343 State Street, or through your plant Medical Department.

#### The Visiting Nurses

When you are absent because of illness, one of Kodak's visiting nurses calls to give help. The visiting nurses are well qualified to give advice on problems related to your illness. They also arrange for the payment of sickness allowances.

The Company's visiting nurses do not undertake bedside care. However, this service is provided by the Metropolitan Life Insurance Company for all those covered by the Group Life Insurance Plan. If you wish to have this service at any time, simply call the Company's visiting nurses at Kodak Office and they'll make the arrangements.

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Tens of thousands of dollars are paid to Kodak people every year for ideas they turn in through the Suggestion System.

What is the Suggestion System? It might be ex-

USE THE
SUGGESTION SYSTEM
FOR CONVERTING YOUR
GOOD IDEAS INTO CASH

plained this way: When you've had a lot of experience on a job, you get to know that job as well or better than anyone else. Now and then, your familiarity with the work may result in some mighty good ideas for doing the job in a better way—ideas for making the job safer, easier, faster—ideas for saving money or improving quality. When you do have ideas like these, the Company wants to make use of them, and it wants you to get full credit for them. That's where the Suggestion System comes in. It gives you a way for calling attention to your ideas. Then, if they are found to be practical, you get the credit and a cash award for them.

#### Your Supervisor Will Help You

Butkus.us

Special forms are available for writing out your suggestions. If you need help to explain them, your supervisor will be glad to give you a hand.

All suggestions are carefully investigated by the people best qualified to judge their value. If the suggestion is found to be usable, its value is estimated and you receive a cash award based on the estimated value. Some types of suggestions are reviewed after they've been in operation for a year. If the original estimate of their value is found to have been too low, an additional award is made.

If investigation shows that a suggestion can't be used for some reason, the reasons why it isn't accepted are fully explained to the person who made the suggestion.

#### There's Often a Better Way

When you've learned your job thoroughly, start to think about possible ways of improving it. Suggestions contributing to the safety and ease with which you do your work, suggestions for improving working methods, for saving time or materials, for improving quality are especially valuable.

A record of all your suggestions, whether approved or not, is attached to your employment record. This record helps to show how successfully a person thinks about his job and how many valuable ideas he has produced.

Don't get discouraged if you strike out on your first suggestion. Your next one may hit the jack pot!









Kodak people have millions of dollars tucked securely away in one big sock—their own Eastman Savings and Loan Association. And every one of those dollars is earning good dividends.

THE EASTMAN
SAVINGS AND LOAN
ASSOCIATION OFFERS
HANDY WAYS TO SAVE

You and members of your immediate family are eligible for membership in this Association. It was founded more than a quarter of a century ago to serve Kodak people, and it's operated independently of the Company under the Banking Law of the State of New York.

The Association's main office is located on the ground floor of Kodak Office, 377 State Street. For the convenience of Kodak Park people, a branch office is maintained in Building 26.

# Three Ways of Saving

You can open three kinds of savings accounts with the Association, and you'll find that each has special advantages and special purposes.

1. One of these accounts is made up of *Installment Shares*. If you want to save a regular amount each week over a

HAWK-EYE WORKS—At Kodak's optical plant on St. Paul Boulevard, lenses are ground and polished from optical glass for Kodaks, Ciné-Kodaks, Kodascopes, and other products. Special optical equipment is also made here

period of years, the Installment Shares are just the thing. Kodak people use this type of account to save for a down payment on a home, retirement fund, the children's education, and other longe-range projects.

Installment Shares pay the highest dividend rate. of all Eastman Savings and Loan shares. You pay 25 cents a week for each Share you subscribe for and they reach a maturity value of \$100 in about seven years at present dividend rates. Two partial withdrawals can be made against Installment Shares without affecting the dividend rate. Of course, these Shares can be cashed in at any time, but if this is done before the fifth year, an adjustment is made in the dividends earned.

2. Another kind of account is made up of Savings Shares. This account is especially useful for regular weekly saving to pay expenses that come around once every year. Kodak people use these accounts to pay taxes, insurance premiums, vacation and Christmas expenses, and other yearly bills. Savings Shares are also handy for building an emergency fund and for financing home improvements.

You can pay in a regular amount every week on your account or you can pay in any amount at any time. Withdrawals can be made at any time. Savings Shares earn a good dividend rate, so your temporary savings are making money for you while being held to pay coming expenses.

3. The third type of account is made up of *Income Shares*. Here's a good place for any idle money you have already saved. You make a full payment of \$100 for each of these Shares, and receive dividends from them twice each year. The dividend rate is very favorable.

Income Shares offer a profitable way to invest money



you are saving for buying a home or for a retirement fund. They are an excellent protection against emergencies. You can cash in your Income Shares at any time.

## **Purchasing a Home**

A large part of the money deposited with the Eastman Savings and Loan Association is used to help Kodak people build or buy homes. The Association loans money on first mortgages for this purpose. It also supplies Kodak people with a number of very helpful services in connection with acquiring their new homes. Mortgage loans are generally made only on property within Monroe County.

If you plan at any time to build or buy a home, be sure to talk with the Association's real estate experts. Their advice, given without charge, may be of great value to you. You can get information about home financing from either of the Association's offices or from the cashier or Industrial Relations Department in your plant.





Kodak people have always enjoyed playing together. Over the years, they have organized clubs in every plant for carrying on activities of all kinds. No matter what your favorite sport or

pastime may be, it's probably one of the activities enjoyed by club members

Basketball and softball are high on the popularity list at Kodak because they offer a thrill to player and onlooker alike. There are interdepartmental leagues in which Kodak team meets Kodak team, and there are plant teams entered each year in various city leagues.

Table tennis, badminton, and shuffleboard are favorite indoor sports at Kodak. Facilities are available from time to time in the plants and office for both noontime and evening play. Tournaments, open to all, are held regularly.

Each of the plants and the office have a number of bowling leagues which play a carefully-planned schedule throughout the winter months. Once a year, teams of both men and women from the various plants compete for the Lovejoy and Sulzer trophies, emblematic of Company supremacy.

Bridge is a popular pastime, several clubs being active in all but the summer months. Rifle and skeet clubs, ski and hiking groups give their favorite sports a big play.

Golf is top sport with hundreds of Kodak people. Many tournaments are held during the summer and fall, with an interplant tournament for the Haight trophy climaxing the season's play. Movies and dancing are available in some of the plants to fill spare noontime moments.

The Kodak Park Athletic Association, the Camera Works Recreation Club, the Hawk-Eye Athletic Association, and the Kodak Office Recreation Club, sponsor the activities listed above. These clubs and associations also provide their members with many special services that may prove of great convenience to you. You'll want to join the club in your plant—almost everyone does. It costs not over a \$1 a year for the many membership privileges.

In addition, there are Camera Clubs in the various plants with a total membership of several thousand ardent camera "fans." These clubs have excellent facilities for exposing, developing, and printing. If you're a bug on photography you'll want to join up with this crowd.

In some cases, where another club sponsors an activity which is not scheduled by your club, you can make full use of the other plant's facilities by paying a small fee.

The Company, together with the various clubs, has provided excellent facilities for many kinds of recreation and sport. Ball diamonds, tennis courts, indoor areas and equipment for basketball, table tennis, badminton, shuffleboard, and bridge, the projection of movies, and music for noon-time dancing are among the facilities available in some or all of the plants.

Be sure to make full use of your clubs. You'll find a world of fun, relaxation, and good fellowship in playing with other Kodak people.

The Athletic, Recreation, and Camera Clubs offer Kodak people a great variety of sports and pastimes. All through the year, club members engage in their favorite activities. Be sure to join the club in your plant and enjoy the fun







## Safety

You would have to look a long way to find safer working conditions than we have at Kodak. We're proud of our low rate of acciYOU'LL
FIND SOME MIGHTY
WORTHWHILE
INFORMATION HERE

dents and fires. Just about every year, we win safety awards in state-wide competition.

This excellent record is the result of the cooperation of all Kodak men and women in carrying out our safety program.

Every practicable means is used to protect you from injury. Safe tools, safe equipment, and mechanical safeguards are standard at Kodak. Safe methods of doing the work are in use even where this increases the cost of production.

Of course, these precautions taken by Kodak can't protect you against your own carelessness. Kodak makes it possible for you to work safely. Whether you do or not depends on you.

You are expected to call attention to any dangerous conditions or practices you may observe. You are also expected to follow all safety rules. All newly employed people have these rules carefully explained to them. A good safety record reflects favorably on a person—a poor safety record reflects very unfavorably.

## **Dining Rooms**

Each Kodak plant and Kodak Office have clean and comfortable dining rooms and cafeterias for the convenience of Kodak people.

You'll find the food is carefully prepared and served. Prices are reasonable, too. In fact, all of these dining rooms are operated on a non-profit basis.

# Legal Advice

The Kodak Employees Association makes available the services of a qualified attorney at certain times of the week at Kodak Office, 343 State Street. You can get advice relating to your personal legal problems. This service does not include the preparation of legal papers or appearances in court, being confined to legal advice only.

If you wish this service at any time, you'll need to make an appointment in advance. This can be arranged for you through your supervisor or the plant Industrial Relations Department.

# Safekeeping of Papers

Almost everyone has valuable papers and documents which should be kept in a safe place. If you wish to safeguard your will, insurance policies, war bonds, or other non-negotiable papers, facilities are provided for you to do this. The cashier's office in your plant can give you full information about this service.

## **Tuition Refunds**

Rochester offers exceptional opportunities for study in evening schools. No matter what your job is, or may be in the future, you'll find courses available which will be of direct help to you.

The Company is eager to have you take advantage of these opportunities for continuing your studies. If you take an approved course which may help you in your present job or help to fit you for advancement, and if you meet certain conditions relative to your studies, the Company will refund a part of the tuition you paid.

The plant Industrial Relations Departments (Personnel Department, if you work at Kodak Office) have up-to-the-minute information on the various courses available. Before you make definite plans for enrolling in night courses, talk with someone in the plant Industrial Relations Department. He can explain how you may qualify for a tuition refund, and he will be helpful in selecting courses which should prove of the most value to you.

# Kodakery

Each week, the newspaper, KODAKERY, will be mailed directly to your home. It's prepared by and for Kodak people, and it will keep you up-to-date on developments within the Company. It also contains many personal items about the people you work with. A sports page and a section devoted to classified ads are popular.

#### **Bulletins**

To get important information to you quickly, general notices and announcements are posted on the plant bulletin boards. From time to time, special information of interest to you and your family is sent by mail to your home.

#### **Plant Guards**

The plant guards help to make this a safe place to work. Day and night, they are on duty for your protection. Since they must demand proper identification from everyone entering the plant, you are required to show your pass or badge when entering. It is also their duty to see that unauthorized articles or packages are not taken into or out of the plant.

#### When You Have Public Duties

At one time or another, you may be called upon to engage in certain public duties. The Company co-operates by allowing the necessary time off from work and by making certain financial allowances in the case of authorized jury service and temporary, ordered military service.

If you are called upon to perform any public duties, ask your supervisor about the Company provisions that apply.

# **Rochester Hospital Service Corporation**

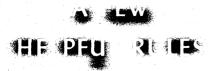
Anyone at Kodak is eligible for membership in the Rochester Hospital Service Corporation. By paying a small monthly or yearly fee, you and your family are insured against most of the costs involved in hospital care. Most Kodak people are members, and many have been spared the burden of heavy hospital expenses. You make your payments by means of convenient payroll deductions.

#### Confidential Work

At one time or another, you may be assigned to work which is of a confidential nature. You can readily understand that such work must not be discussed with other persons. If there seems to be some necessity for talking with others about such confidential work, you should see your supervisor and ask his permission to do so.

#### Loans ·

It's always wise to use caution in borrowing money from outside sources. Under no circumstances should other Kodak people be approached for a loan. If some financial emergency arises and it is necessary to borrow money, your best bet is to talk it over with your supervisor or the plant Industrial Relations Department. (Personnel Department, if you work at Kodak Office.)



You can see from what follows that we don't have many rules and regulations at Kodak. But you'll also see that the few we do have are clearly needed to help



us do a good job and to protect both the Company's interests and yours. Since they have these important purposes, everyone is expected to observe these rules.

## **Badges and Admittance**

When you come to work at Kodak, you receive a photographic identification pass. This should always be carried to work and during working hours. If your pass is in the form of a badge, it should be worn on the upper part of the outer clothing where it is easily seen.

To avoid "traffic jams" at the entrances, it is necessary in some cases to enter and leave through a specified entrance. As a rule, the entrance you are to use will be the one most convenient to your place of work.

You aren't expected to enter your plant or office outside of your regular working hours unless your duties require it. In such cases, you are given a special pass which must be presented to the gatekeeper on entering. Your supervisor's permission should be received before entering areas other than your regular department or place of work.

## **Leaving During Working Hours**

If you find it necessary to leave your department during working hours, first ask the permission of your supervisor. If you use a time clock, you should register out.

#### **Absence and Tardiness**

Every job at Kodak carries with it the responsibility for being at work regularly and on time.

If you can't get to work for any reason, do your best to let your supervisor know at once. Absence for reasons other than sickness should have approval.

Everyone is expected to be prompt in arriving for work. Frequent tardiness reflects rather seriously on a person's record.

## Change of Address

It's important that Company records show your correct address. If you change your address at any time, please let your plant Industrial Relations Department (Personnel Department if you work at Kodak Office) know about it.

#### Neatness

It's a lot safer and more pleasant working when everything is kept neat and orderly. For your sake and the sake of others, you're expected to help keep your place of work clean and shipshape.

## **Company Property**

You are responsible for the proper use and care of any Company property supplied to you. If you leave Kodak, all such property must be returned to the proper persons.

## **Personal Conduct**

Our relationships with one another, our safety, and our work are all affected by the personal conduct of each one

of us. So, we need to keep a few simple rules in mind.

For safety's sake, smoking must be confined to certain places and times. Your supervisor will explain these to you.

Intoxicating liquor is not allowed on Company premises. Anyone appearing for work while under the influence of liquor will be refused entrance. Violations of this rule are subject to penalty or dismissal.

Gambling in any form is not allowed.

Selling or soliciting is not permitted except in special cases where approved by the plant Industrial Relations Department and plant management.

In fairness to others, everyone is expected to refrain from improper language and to avoid horseplay of any kind. To interfere with or disturb another in his or her work without reason is cause for penalty.

#### **Unauthorized Material**

The unauthorized distributing or posting of pictures, written matter, or printed matter is not allowed on Company premises.

## **Photographing Company Property**

Photographs may not be taken on Company property without permission of the proper people.

#### Personal Mail and Phone Calls

To avoid an unnecessary burden on the Company's mail departments, all Kodak people are requested to have their personal mail sent to their home addresses.

Personal calls over Company telephones are charged for at the rate of their cost to the Company. Only essential calls should be made, and the plant operator should be told that the call is a personal one.

Photography is used in many ways by American industries to help make their products better and at lower cost. Here, a 1,000,000-volt x-ray machine, using Kodak x-ray film, "looks" at the inside structure of a heavy metal casting



# You'll find it on page...

•	· ·	4
Apprentice Training16 Athletic Club	Length of Vacations Life Insurance	37 5]
Beneficiary, Insurance to53 Bulletin Boards82	Medical Service Message from President Methods and Processes	
Camera Clubs	Nursing Service	
Co-operation, Employee16  Deductions from Paycheck24	Open Door Policy Overtime Pay	25
Dining Rooms81 Disability Payments:	Partial Disability	64
Less than 15 years' service	Personal Loans Product Quality Promotions	8: 3(
Discussion with Management13	Public Duties (pay practices)	
Early Retirement	Recreation Clubs	58
Educational Opportunities 81 Emergency Loans	Safekeeping of Papers	81
Guards	Savings Plans Security Provisions Shift Allowances	48
High Work Standards	Sickness Allowances Sickness, Treatment of	42 66
Holidays 20 Holiday Allowances 20 Holiday Pay 20	Square Deal Policy Suggestion System Sunday Work	69
Home Loans	Tuition Refunds	
Insurance, Group Life51 Insurance after Retirement55	Vacations Pay	. 38
Injuries, Treatment of	Wage Dividends	. 10
Layoffs and Reemployment15	Wages—How Figured Working Conditions Workmen's Compensation,	.14
Legal Advice	Supplement to	. 46