

Questions, grievances, discipline**Employee communications program**

A new employee communications program consisting of three parts, a question/answer forum, a grievance procedure and disciplinary guidelines will be implemented in January by the Corporation.

Dialogue

Dialogue, the formal question/answer forum for all staff, is being developed and co-ordinated by Gérard Demers, assistant director of personnel.

Pre-printed, self-addressed, postage-paid forms will be made available at all offices throughout the Corporation. Any employee with a question, comment, concern or criticism on any subject related to the Corporation, its policies, practices or operations will be welcome to use this procedure.

A co-ordinator who will be appointed in the New Year will process the form, deleting any references to the employee's identity or office. After the question is re-typed, the co-ordinator will send it to the appropriate person, office or division for a reply.

This program is designed to protect the confidentiality of its users. The identity of the employee will only be revealed upon his permission and only if his questions cannot be answered without doing so, said Demers. He added that persons waiting for a response should allow two weeks plus mail time for the processing of the question.

When the question has been answered, the co-ordinator will mail it to the employee's home, not his office. Included with the answer, the employee will be asked whether he is satisfied with the response. If he is not, he may explain his reasons and send it back to Dialogue for a more satisfactory answer.

"However", Demers said, "Dialogue is only to be used for questions, comments, concerns or criticisms. Grievances must be made through the grievance procedure.

"This program is not designed to replace employee supervisor relationships, merely to supplement them. Also,

we will not answer any questions sent in by a third party. The person wishing an answer, must write in himself. Likewise, this will not be a vehicle for accusations, substantiated or not. There are other procedures for dealing with these situations.

"The co-ordinator will suggest procedural and policy changes if many employees express similar concerns."

From time to time, questions that appear to be of general concern to employees will be published anonymously, along with the answers in Perspective.

The grievance procedure and disciplinary guidelines are now being developed by Michel Proulx, chief labor relations, personnel division.

Grievance Procedure

"The grievance procedure," said Proulx, "will provide a formal procedure for employees to bring complaints to their supervisor's attention and a systematic approach to resolve grievances which may arise from time to time between managers/supervisors and their staff."

"The emphasis of this program will be to encourage employees and their immediate supervisors to resolve their problems informally. A formal grievance should only be submitted when informal methods have been exhausted."

When an employee fills out a grievance form, his supervisor or manager will have ten days to respond, unless both parties agree that an extension is needed to find a solution.

Any grievance registered by an employee will not be recorded in his personnel file, said Proulx. National Office, however, will be requesting managers and supervisors to keep records of the type of grievances and their solutions so the program can be monitored to ensure a consistency of solutions to similar problems.

The grievance procedure will apply to all staff except those who belong to certified bargaining units. These groups have formal grievance pro-

cedures written into their collective agreements.

Disciplinary Guidelines

"The essence of disciplinary guidelines," said Proulx, "is to provide managerial consistency and equitability in the treatment of employees when dealing with a wide range of disciplinary problems."

Proulx included continual lateness, abuse of sick leave, refusal to do assignments, failing to report to work, insubordination and leaving the

office without notifying anyone as some areas that would be considered disciplinary problems.

Disciplinary guidelines will provide four basic steps for supervisors and managers. The first step will be an oral reprimand from the supervisor and if the problem continues, the supervisor will give the employee a written reprimand, which Proulx said may go into the employee's personnel file.

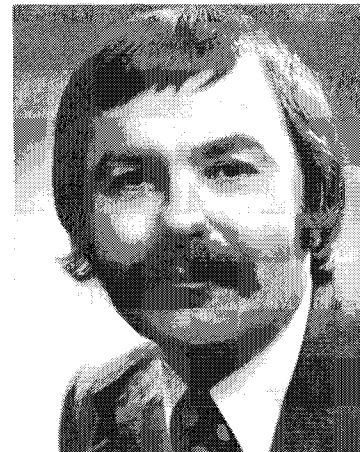
If neither of these two methods produce results, the employee may face suspension, the length of time depending on the seriousness of the offense. Finally, if all else fails the supervisor may recommend discharge of the employee.

At any stage, if the employee feels he is being unjustly reprimanded, Proulx said, he may use the grievance procedure which is also being implemented at the same time.

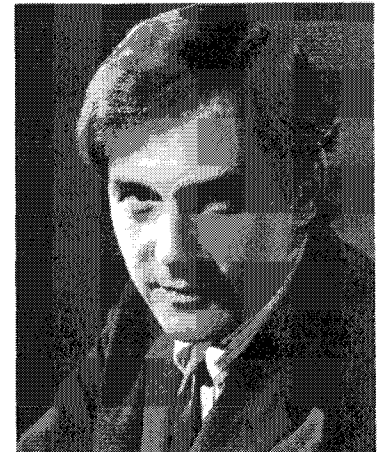
McCabe on 3-month loan to Anti-Inflation Board

Michael McCabe, chairman of policy and research co-ordination has been loaned to the new federal Anti-Inflation Review Board. His responsibilities are to set-up and take charge of its communications branch. The position is only temporary and he expects that he will be back at the Corporation by the end of January.

Meanwhile, Norman Hallendy, special adviser to President William Teron, will take over McCabe's responsibilities at CMHC.



McCabe



Hallendy



The Corporation has put a mobile office on the road to provide the 325,000 people living in the Gaspé Peninsula easy accessibility to the Corporation and its programs. The 27-foot van, equipped with telephone and all the necessary office equipment will provide the same services as any of the Corporation's other offices. It will work out of the Rimouski office and travel to towns and villages to meet people who do not have

ready access to the CMHC office. The mobile office will spend one day out of every three weeks in the towns of Causapsca, Matapédia, New Richmond, Chandler, Ste-Anne-des-monts, Grande-Vallée, Gaspé and Murdochville. It takes the van two weeks to complete a circuit of the towns and the third week will be spent processing applications and re-outfitting the office.

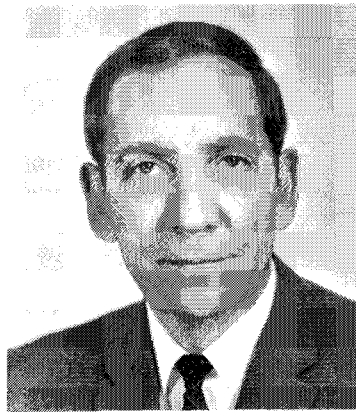
CMHC photo

Staff Appointments

NATIONAL OFFICE



PETER CROMBIE, Chief Accountant and Director, Financial Services Division.



GRAHAM MILLER, Internal Auditor and Director, Internal Audit Division.



ORLAND E. NELSON, Acting Director, Budget and Financial Analysis Division.

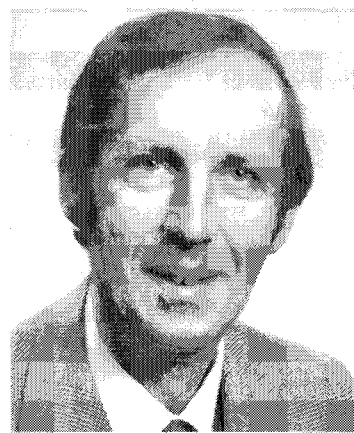


LEONARD PESKETT, Manager of the Pension Fund.



JOHN E. NICHOLLS, Assistant Regional Director, Programs, B.C. Region.

FIELD OFFICES



KEITH D. TAPPING, Manager, Vancouver Branch.



James R. Robertson, Regional Co-ordinator, Programs, Alberta Region.

Group life insurance coverage tops \$100 million

By Gérard Demers

Mr. Demers is assistant director, personnel division. This is the first of a three part series on the Corporation's life insurance plan.

Have a look at this figure — \$100,788,788.00. Do you have any idea what this amount represents? Is it an employee's potential lifetime earnings? — Wrong. Is it the jackpot of the next lottery to be launched? — Wrong again. Give up?

This impressive sum of over \$100 MILLION is the total of the group life insurance coverage held collectively by all the regular employees of the Corporation together with all our pensioners who are not yet 65 years of age. Surprised? You should be! The amount almost staggers the imagination. You can be sure that there is one insurance company which prays every day that we will not all die at the same time!

Now that you know what the figure represents, read on especially if you would like to know more about your life insurance plan.

Participation in the CMHC insurance plan is a condition of employment. This means that all new regular employees automatically agree to be insured when they accept their offer of employment. (Note that contract and casual employees are not eligible to participate.)

Group Insurance

Why are group insurance

plans cheaper than individual plans? To answer this question, we have to look at some of the features of group plans. First, the risk incurred is shared equally among all the members of the group. The larger the group, the lower the share of the risk carried by each of its members, the lower the cost.

Second, very sizeable savings are realized with a group plan. Let us briefly highlight two such areas. Imagine the administrative costs of issuing some 3,200 individual insurance policies! With a group plan, only one policy is drawn up to cover the entire group and a single certificate is issued to each participant. Those savings are transmitted to the group in the form of lower premiums especially in the early years of the plan. Purchasing 3,200 individual life insurance policies would have to be done through agents. Can you visualize the staggering amount of commission to be paid to those agents? A group plan avoids those large amounts of commission and, again, the savings are passed to the participants.

All these things: large group, minimum risk sharing, substantial savings on administrative costs and commissions, make group plans attractive and affordable. The net result is that we can purchase more insurance (higher coverage) at a much lower cost than would be possible on an

individual basis.

Cost Sharing

There is also another very important feature of a plan such as ours that makes it doubly attractive. This is the cost sharing arrangement between the Corporation and its employees. For all practical purposes, this can only be possible with a group plan. The amount deducted from your salary each pay-day is only half the required premium. The Corporation pays the other half. This means that each of us carries twice the amount of insurance that our dollar actually buys. Conversely, it also means that should one or the other of the parties (employee or Corporation) not contribute to the plan, we would only carry half of the coverage that we now enjoy. Putting it all together is what makes it possible to carry collectively over \$100 MILLION of life insurance coverage.

One last important point, not to be overlooked. Did you know that life insurance payments are NOT TAXABLE? That's right. No federal or provincial tax payments are made when policies mature. However, they are not exempt from succession duties in those provinces where such regulations apply.

NOTE: Follow up articles will explain the inner workings of our particular group life insurance plan. Such things as schedule of benefits, conversion privilege, extended insurance, paid-up policies, policy year, experience, and calculation of premiums (we had a reduction of 1/3 effective September 1) will be covered.

Meanwhile, read our pamphlet "Group Life Insurance Plan," which is available to all employees. Also, your questions on any of the points discussed in this article, and your suggestions for other articles of this kind, will be welcome. Send them to the Director of Personnel.

Announcements and Notices

Marriages:

BRIAN C. HASKETT, London Branch, to Sharon Ruth Fitzgerald, September 6.

NANCY A. CHRYSLER, Hamilton Branch, to Morgan Hunt, September 6.

THOMAS E. DONOHUE, Sault Ste. Marie Office, to Elsa Reybold, September 18.

TERYL D. BURNSIDE, Thunder Bay Branch, to Robert Olmstead, September 19.

NICOLE BÉLANGER, Personnel Division, to John Kosko, October 4.

ANITA E. FORD, Barrie Loans Office, to James A. Sanford, September 20.

DEBRA L. SUTTON, Hamilton Branch, to Kevin Cornell, October 11.

PATRICK N. PERL, Vancouver Branch, to Elisa Punzalan, September 20.

Birth Announcements:

TO MR. and MRS. LUCIEN PLANTE, a son, Denis, August 29. Mr. Plante is with the Quebec Branch.

TO MR. and MRS. GUY DUBOIS, a son, Patrick, August 15. Mr. Dubois is with Mortgage Administration Division.

TO MR. and MRS. HANS MUTSCHLER, a daughter, Julie, September 29. Mr. Mutschler is with Real Estate Division.

TO MR. and MRS. JACQUES L. SOUCY, a son, Richard, June 4. Mr. Soucy is employed at Montreal Office.

Deceased:

M. P. McANDREW — Mr. McAndrew joined the Corporation on June 1, 1950. He passed away on October 10, 1975 and is survived by two children. Mr. McAndrew was Program Co-ordinator, Land and Infrastructure, Quebec Regional Office.

CMHC

PERSPECTIVE

Published monthly for employees of
CENTRAL MORTGAGE AND HOUSING CORPORATION

George Ono, Editor

Please address all contributions including business activities and Recreation Club and social items to the Editor, Information Services, National Office.

20-Year Club

There are three new members this month: W. P. WEATHERBY, Branch Inspector, Charlottetown Branch; R. C. MORTIMER, Manager, General Systems — Forms

and Directives Management, Management Services Division; and J. R. MASSICOTTE, Area Administrator, Orleans Rental Office, Real Estate Office, Montreal.

Regional Director is always at the Hart of the action

By Stewart Anderson

"You Have To Be Right On The Play All The Time But Get Out Of The Way Or You'll Be Run Down"

Although it happened only once, Nova Scotia Regional Director Calder Hart still remembers the day he was brought down by four 250-pound linemen.

"It wasn't exactly a funny experience, being without any protective gear, as are all football officials," he said.

"I stayed for the last two quarters, but I wasn't what you'd call loose."

He was commenting on his hobby which is currently the role of an official in the "Bluenose Conference" otherwise known as the Atlantic Inter-collegiate Football League.

The occasion he mentioned involved a kickoff return that went out of bounds at the side of the field on which he was officiating. Although the defending team player who picked up the ball got out of the way of the tackle, Hart wasn't so lucky.

Rugged Company

He cited the incident as an example of hazards facing officials who are the arbiters between 24 rugged and well padded players. Weather isn't a formidable foe although an official can be up to his ankles in water



Punt coverage by the deep umpire.

or slush on one day, perspiring in summer-like temperatures on another, or trying to keep from freezing in snow or chilly winds.

Being an official in any organized sport is a serious business as far as the Nova Scotia Regional Director is concerned. "More people should be doing it, and they should be preparing to do it effectively through proper conditioning and adequate training.

"Football officials are there to ensure the orderly conduct of the game," he commented. "By their presence, they keep it operating continuously according to the rules, but the more inconspicuous they are, the better the game is being run."

If officiating requires a great deal

of preparation and diligence is it fun or does it become a chore?

His quick response is that it is fun exercise which is conducive to teamwork, sportsmanship and participation. They must be on top of every play and call it as they see it. The most important requirements of a football official are play coverage, quick reaction to the situation and consistency of approach.

"It most definitely is a management situation in which you must operate within certain guidelines and deal with a variety of situations, approaches and attitudes."

Important Benefits

Football itself is a physical endeavor of benefit to a young man's mental and physical conditioning. At the same time, it fosters team spirit and the challenge to meet competition in an effective but sportsmanlike way.

Being an official in college football is rewarding in an added sense that perhaps would not be the case in a professional league; there is an opportunity to influence the attitude and approach of the young players.

His keen interest in football coaching and officiating dates back to 1967 when he was on the staff of the Ontario Regional Office in Toronto and was asked to coach a team in Scarborough. The following year in Halifax he was a coach again and then was asked if he was interested in becoming an official in the Bluenose Conference. As a player, he confessed he had never really paid that much attention to officials.

When he moved to Regina in 1970 he became a member of the Football Referees Association and officiated there as a member of the "sideline crew" of Canadian Football League games at Taylor Field.

He is quick to comment that there is a large deficiency in the numbers of effective football referees for minor leagues.

Recruit and Train

And he feels strongly that sport coordinating bodies should concentrate

more on recruiting and training officials.

"Bad calls will jeopardize the performance of the game as well as playing."

How does the Bluenose Conference rank in Canadian college football?

"To get some idea of the level of football in the Bluenose Conference you have to look at it from the point of view of what it has provided the way of CFL talent."

"Of the eight teams in the Conference, three are nationally ranked with St. Mary's, third; Acadia, and St. Francis Xavier, ninth."

Among the players who have gone to the pros, you have Foley Tawa, Santucci of Hamilton and Charuk of Toronto, the latter chosen College Player of the Year in 1974 when he was playing for Acadia.

"Others such as Allemand and Clark of Hamilton and the foot of Montreal have displayed professional football ability that demonstrates the importance of the Bluenose Conference's contribution to the development of football in Canada."



Maintaining the procedural momentum.



Down field coverage on a

People and Places

TRANSFERS:

IN NATIONAL OFFICE:

J. E. PARENT, Personnel Division to Official Languages Bureau.

M. V. LEFEBVRE, Special Projects, Administration Division to Terminology Centre, Official Languages Bureau.

M. K. CAMELON, Statistics Production to Data & Systems.

MRS. L. BELLEROSE, Budget and Financial Analysis Division to Development Group.

MRS. M. M. BRIDGEN, Office Services Dept. to Intergovernmental Liaison Group.

MRS. M. F. GREGOIRE, Intergovernmental Liaison Group to Office Services Dept.

IN THE FIELD:

H. T. FRASER, Cranbrook Loans Office to Kamloops Inspection Office.

E. M. MORIN, Quebec Branch to Laval and Laurentian Office.

J. J. GIRARD, Montreal South Shore Office to Trois Rivières Office.

T. E. DONOHUE, Eliot Lake Office to Sault Ste. Marie Office.

J. ROY, Hull Branch to Sept Iles Office.

G. FILLION, Official Languages Bureau to Management Development Division.

J. C. SAVARD, Quebec Regional Office to Management Development Division.

M. DESBIENS, Montreal South Shore Office to Montreal Office.

R. A. EWEN, Toronto Branch to Oshawa Loans Office.

MRS. M. BOURDON, Montreal Office to Mortgage Office.

Retirements:

MRS. H. BARITEAU, Montreal Metro District Office Sept. 3, 1957.

J. CRAIG, Toronto Branch, joined March 23, 1953.

Resignations:

MRS. V. DULUDE, Montreal South Shore Office, joined Sept. 29, 1962.

A. A. VALGARDSON, Regina Branch, joined Nov. 7, 1962.

Bitter winters and nature's splendor

It's all a part of the job in Prince George

By Bernice Roberts

You could call it a job with a difference! Working in the Prince George Inspection Department involves travel by air and land in Canada's most beautiful province and daily tasks include a widely varied field of activity and experience.

The office is responsible for a very large territory . . . 150 miles south through farming and ranching areas cut by picturesque river canyons, past Gibraltar Mines to Williams Lake; 600 miles west through the coastal range to Prince Rupert on the ocean and the Queen Charlotte Islands, an area embracing fishing, forestry, mixed farming and mining; hundreds of miles north to the land of permafrost and the midnight sun; and 200 miles east to the Rockies and the Alberta border.

As our inspectors wind their way to and from various assignments, they often see moose, bear and grouse crossing the highways. Some have been known to carry a rifle and hunting licence in their cars hoping that at the end of a day's work a clear shot would be feasible to get a supply of meat for the winter.

One inspector noted good fishing spots while travelling on the job and spent his vacation communing with nature and enjoying the fishing. "There is nothing like fresh trout browned over an outdoor fire!"

Although our inspectors find their schedule too heavy to enjoy the many hobbies of the area, during their travels they might hear of a good spot for rock hounding within the distance of a weekend jaunt. Waterfalls, lakes, watersports, logging sports, hills, plant and animal life provide scenic and unusual shots for the amateur photographer and more than one staff member has established a darkroom and carries a camera in his car . . . the

complaint here is not lack of subjects but rather of time.

Winter in this region calls for a few extras in the Inspector's car and kit. His fall tune-up ensures that he has strong enough anti-freeze to overcome the extremes of winter, that his block heater is working accurately and the fan and circulating heater (and thermostat) are all in good working order. A spare blanket or a car robe is another addition. In his trunk he carries his snow shovel, often a pair of car chains, and many also add a bag of sand to serve as ballast and also improve traction on ice.

It is not uncommon for an inspector to be storm-stayed by a snow slide in the Pine Pass or between Prince Rupert and Terrace or to have to shovel out a snow bank after being thrown by a ridge or rut on an icy slope. Area lumbertrucks are very obliging at pulling out motorists who get stuck. During heavy snow storms, poor visibility and deep snow make the homeward trek a long drive often at about 15-miles-per-hour. Inspectors have been known to wait in vain for a plane that bypassed Terrace because of weather conditions . . . this meant taking a bus home or renting a car.

One chap made a quick trip to Whitehorse, was fogged in, and ended up spending a week there with only one shirt and a very limited expense account. Another staff member was flying north one very hot summer's day when the door flew off and they had to make an emergency landing. And more than one staff member has admitted to turning gorgeous shades of green when the Prince Rupert-Queen Charlotte flight "hedgehopped" just above the rolling waves.

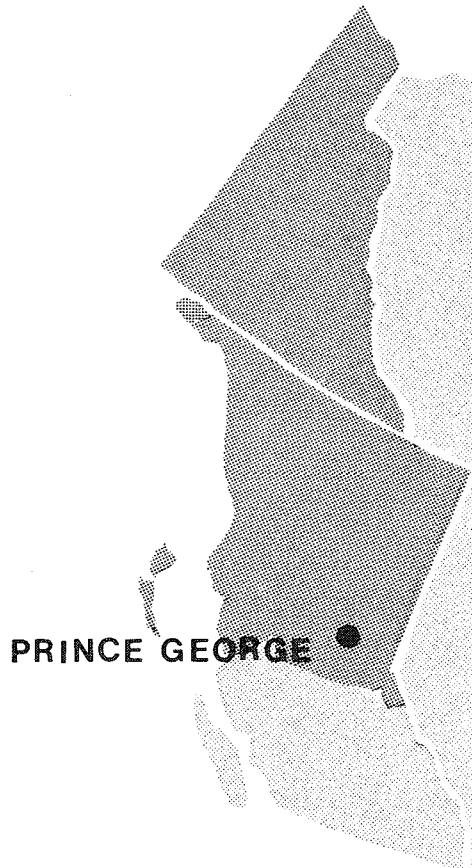
Occupational hazards have included such "accidents" as having a dog set

upon the Inspector; being chased from an inspection site by an irate homeowner wielding a piece of two-by-four; getting lost between Indian Villages; or being called to court in a builder-homeowner dispute. On a very rare occasion an inspector has had to "run" a forest fire and ford a washout.

Statistically speaking our Chief Inspections Officer, Jerry Mantle, has on his staff inspections clerk, Edna Stitt, five inspectors . . . Millard Isacson, Norman Holdsworth, Jim Moorhead, Doug Munro, and Bob Smales; a contract man to help out in summer; and Resident Inspector Werner Jessen who transferred from this office to Terrace. Yukon inspections are mainly carried out by the CMHC representative at Whitehorse, Jim Adams, former Chief Inspections Officer in Prince George.

Between them in a month they netted 94 supplementary and 923 new home inspections while travelling 9,469 miles; 157 apartment and row house inspections involving a further 805 miles; and 171 existing inspections in 845 miles of travel. This is in addition to HUDAC meetings, windshield inspections, factory inspections on pre-fabs, NP and FP projects in Quesnel, Terrace and Prince Rupert, plans examinations, AHOP interviews in the field, \$500 grant research, starts and completion surveys and other various items of general administration found in an inspection department.

Our Inspectors now rotate the various field trips and spend two months in each inspection field. They can qualify as experts on where to stay and the best places to eat and their friends and acquaintances are as many and as varied as the communities in which they live. It may be wearing at times but no one could ever call it dull!



(Darkened area indicates the Prince George Office region.)

Graphic: P. Lee



Inspectors Jim Moorhead and Norm Holdsworth at work in the inspection cubicle. CMHC photos: J. C. Hadden



Jim Moorhead, in his winter parka is prepared to face the elements when he goes out on his weekly tour following an inspectors' meeting.