

## Tournament 78

# Teams prepare to upset Ontario

Tournament 78, CMHC's National Hockey Tournament, will be taking place in Toronto, April 28, 29, and 30. Teams representing the Western regions, Quebec Region, the Eastern regions, and National Office will be vying to upset last year's winners, Ontario Region.

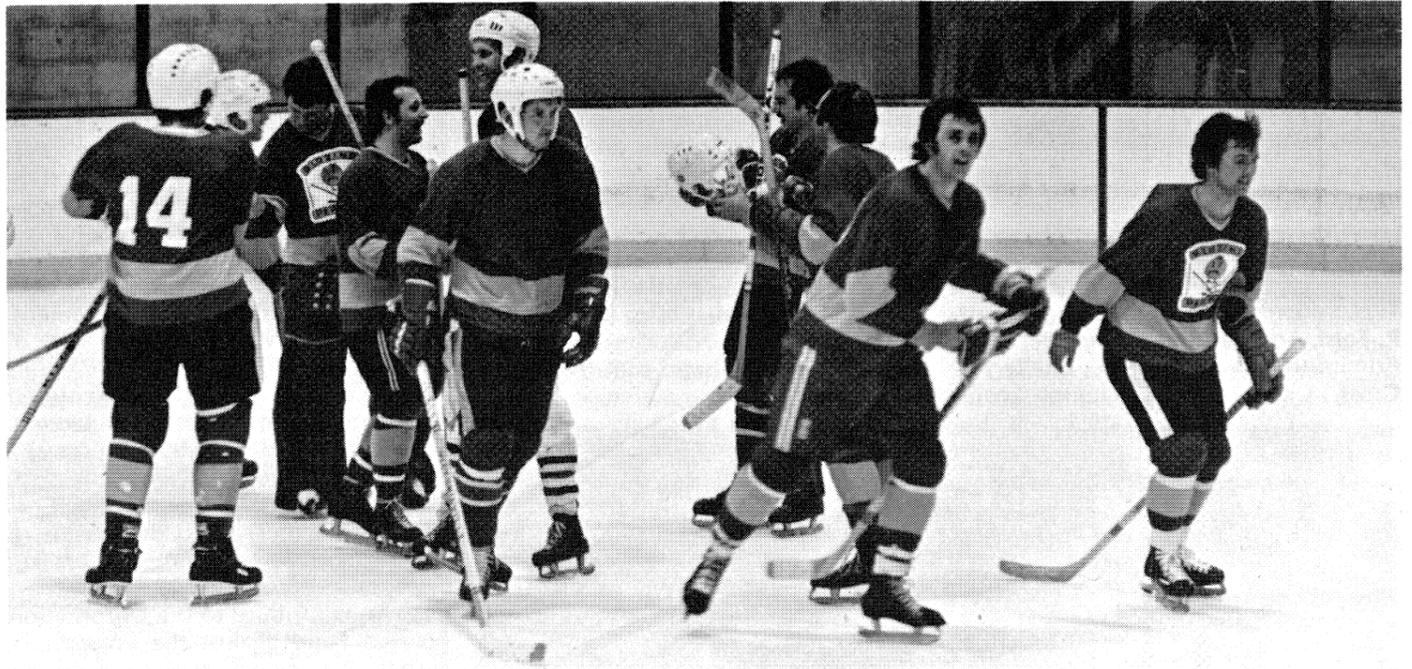
A spokesman for the Ontario team said that they were full of confidence, and unimpressed by the challenge. He is considering bolting the trophy down on its shelf so none of the other teams will try to steal it, and added that he intends to have a permanent showcase made for it after his team wins it again this year.

Upon hearing that, Western organizer Cliff Supernault commented, "Well, when we win, we'll have to take it shelf and all then."

All teams, in an attempt to intimidate each other, have reported that they are bringing stronger teams to Toronto this year. Both the West and Ontario claim their appraisal departments are stacked with ex-Junior 'A' and ex-semi-pro players.

The Eastern regions have organized a home and home two-game total goal series to determine hockey supremacy in those regions. Eastern scouts will be using the series to size up the players they will be taking to Toronto. Player-manager Paul Lavoie said the team will be much stronger and in better shape than last year. "I think I'm going to have trouble making the team this year," he added.

The Quebec team boasts that it will be the team to beat Ontario. One new player wearing the Quebec colors will be Bob Walker, former player-manager and backbone of the National Office team.



Ontario region congratulated each other after capturing the championship at CMHC's hockey tournament last year. Teams representing the western regions, eastern regions, Quebec and National Office will be

trying to upset them at this year's tournament in Toronto on April 28, 29, and 30.

The WHA has only one Gordie Howe, but the National Office team has two. In a year of rebuilding, Coach Cam McCallum said he was going to this tournament with more experience. Lorne Usher, who is a regular on the CMHC team entered in the Federal Recreation Association league, and Brian Armstrong, who has been added to the roster for more power on the blue line, will be wearing National Office jerseys in Toronto. Both played in the first CMHC inter-office tournament in 1956. Usher who played with the Montreal Office then, has since defected to the stronger National Office team. Armstrong, who first

began playing for CMHC in 1952, played against Usher in that series. McCallum said, "These two guys will add maturity to our team and stabilize the younger players in a short and pressure filled series."

Ontario, the powerhouse of last year's tournament, expects to put together a team similar to the one it had last year. During the off-season, it added players from the Kingston, St. Catharines, and Kitchener offices.

Lengthy negotiations between tournament organizers, the host region, and team representatives have resulted in rule changes and a new format. The major rule changes were that the

National Office team could not set the schedule, make up the rules, hire the referees, or operate the clock. This, it was reported, upset the National Office delegation.

Changing from the knock-out series last year, Tournament 78 will be in the form of a round robin. Each team will play each of the others once and the team with the most points at the end of the tournament will be declared the winner. The tournament will begin Friday, April 28, play will continue on the Saturday, and the schedule will be completed on the Sunday.

As an added feature, a women's volleyball tournament is being organized. Quebec Region made the challenge and Ontario Region and National Office were quick to accept. Organizers say the volleyball tournament will add balance as well as increase participation in this annual event.

President Ray Hession, and Ontario Regional Director Keith Tapping will attend the wine & cheese reception and present trophies during on-ice ceremonies following the tournament. Team trophies will be awarded to the winning team, runner-up team, and winning volleyball team. Individual trophies will be presented to the most valuable player and best goaltender.

Fearing reports that Ontario is drawing spectator support from all five offices within commuting distance of Toronto, and that half the Kingston Office will be there to support its region, National Office and Quebec Region have decided to bring along their own supporters to drown out the Ontario fans. Two busloads of spectators, one from Quebec and one from National Office, will be making the trip to Toronto with their teams.

Because of wide-spread interest and support for this tournament, the host team is sponsoring a reception for all the participants and spectators.

## CMHC doctor receives service award



Dr. John D. Valberg, President of the Academy of Medicine, Ottawa, presents the Glenn Sawyer Service Award to Dr. Robert A. Starrs. CMHC's Dr. Starrs received the award for meritorious service to his profession and to the community at large.

photo: Betty Taylor

CMHC physician Robert A. Starrs has been presented with the Glenn Sawyer Service Award of the Ontario Medical Association.

The award was presented to Dr. Starrs for meritorious service to both the medical profession and the community at large. Dr. John D. Valberg, President of the Academy of Medicine, Ottawa, awarded the CMHC doctor with a certificate at a meeting of the medical academy at the Ottawa Civic Hospital on March 8.

In a letter to Dr. Starrs, Chairman of the Board William Teron said, "I would like to add my personal congratulations to the many you will be receiving today, and once again express my appreciation for your services to the Corporation over the more than 30 years you have looked after our employees — myself included."

The 75-year-old Dr. Starrs has been with CMHC since the doors opened in 1946 and is the only person who can claim that he has seen every side of every CMHC president.

(continued page 2)

## people and places

### TRANSFERS

#### In National Office:

**Claude Gauthier**, Sherbrooke Office to Mortgage Portfolio Management System, N.O.

**David G. Switzer**, Sault Ste. Marie Office to Appraisals, Professional Standards & Technology Sector.

#### In the Field:

**Kathleen M. Kendall**, Prince George Loans Office to Fredericton Branch.

**Murielle Renaud**, Real Estate Office, Montréal to Mortgage Office, Montréal.

**Denis Darveau**, Chicoutimi Office to Montréal Office.

**Diane Roy**, Montréal South Shore Office to Québec Regional Office.

**Craig E. Johnson**, Hamilton Branch to Peterborough Office.

### retirements

**Henry Harris**, Winnipeg Branch, joined June 15, 1949.

### 25 year club

There are three new members: **Ewart R. Ford**, Administrator, Office Services, Administration Division; **Estelle I. Cross**, Clerk/Typist, Kitchener Loans

Office; **Paul M. Provost**, Assistant Supervisor, Office Services, Administration Division.

### 30 year club

There is one new member: **Monica M. Birt**, mailing lists clerk, News and Information Division, ICOM.

### death notices

**Vera Davies**, who was a clerk typist in the Toronto Branch before she retired on August 28, 1974, died February 15. She had been with the Corporation for 16 years.

**Archibald D. Macinnis** who was Compliance Inspector in the Halifax Branch before he retired on January 19, 1978, died February 26, 1978. He had been with CMHC since 1949.

**Ernest A. Hill**, former Assistant Manager, Vancouver Branch, died January 24, 1978. Mr. Hill, who retired in May 1968, had worked at CMHC for 21 years.

**Henri Eltex**, who was a draftsman in the Ontario Regional Office before his retirement in July 1959, died December 31, 1977. He had been with the Corporation for six years.



The official handing over the keys to the soft drink machine marked the changeover to a new executive for the Regina recreation club. Members of the new executive from left to right are: Jean Yves English, John Beaucage, Darlene Gobelt and Peter Schroeder. Members of the retiring executive above are Dave MacDougall, Maggie Fowlie, and Douglas Fay. Missing from the photo are new executive members Juanita Biden and Roland Choy, and retiring executive members Ron Lafontaine, Donna Cessna, and Janie Worel.

photo: Debbie Raby

## Richard Peddie receives doctorate in Urban Geography

Richard Peddie of the Corporate Planning Division received his doctorate in Urban Geography from the University of Toronto, recently.

In his thesis, 'Residential Mobility, Occupancy Conversion, and Neighbourhood Change', Mr. Peddie developed a method to measure change in inner-city neighbourhoods. Using a

20-year period to test his method, he examined changes in a small central Toronto neighbourhood. He was awarded a CMHC fellowship for three years to assist him with his studies.

Mr. Peddie joined CMHC's Corporate Planning Division in 1972 and is now Assistant Director, Program Evaluation, of that division.



## perspective

Published monthly for employees of  
**CENTRAL MORTGAGE AND HOUSING CORPORATION**

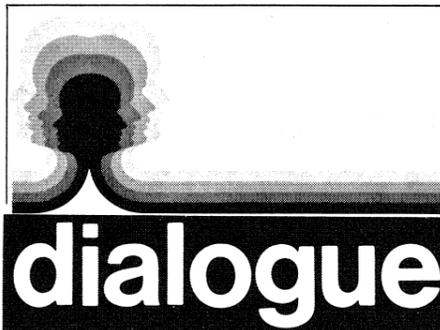
George Ono, Editor

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

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DES FIBRES  
DÉSENCRÉES  
ET RECYCLÉES



The article deals with withdrawal from the CMHC Pension Plan.

### Query

I wrote to Personnel Division requesting that I be withdrawn from the Corporation's Pension Plan and that my contributions up to that point be returned to me. In that letter, I listed a few basic arguments supporting my case. I received a response from Personnel Division in which it was stated that the Pension Fund rules would not permit an employee to withdraw.

In the rules of the Pension Fund, I understand that an exception can be made but with management executive permission only. Again, I request that I be withdrawn from the plan and all contributions plus interest (at an agreed rate based on an inflation factor) be returned to me. If it is truly the concern of the Corporation that I be well provided for in my retirement, then I would welcome some sort of arrangement whereby my contributions would be placed in a Registered Retirement Savings Plan in my name.

I reiterate and insist that my case be examined. I am sure there is some issue of human rights which the Corporation is undermining. Perhaps there is a legal aspect to the matter (i.e. withdrawing a portion of an employee's wage to contribute to the Corporation Pension Fund against the employee's wishes, an aspect which could be

pursued through legal channels).

I look forward to a positive response.

### Answer

Pension Fund rules provide for exemption from contributions to the Pension Fund with Executive Committee approval under some very specific conditions e.g. if the employee starts employment with the Corporation after he/she is 60 and therefore will not be eligible for a pension, having less than five (5) years pensionable service with the Corporation. Unless the correspondent meets these criteria, he/she cannot be exempted from contributing to the Pension Fund.

I would like to point out that the employees of the Corporation form a group. We attempt to provide benefits that are of value to the majority of employees. In group benefits, there is a trade-off: cheaper rates are available through group participation although it might not meet the specific needs and desires of each individual employee.

As for the breach of civil rights and the possibility of legal action to which your correspondence alluded, I took the liberty of enclosing the major terms and conditions of employment which the correspondent received before coming to work with CMHC and with which he/she implicitly agreed by accepting employment with the Corporation. I have underlined the part pertaining to the Pension Fund.

Major terms and conditions of employment CMHC 1887

1. . . . .

2. *Contributions to the Corporation's Pension Plan and the Canada Pension Plan/Quebec Pension Plan are required from employees 18 years of age or over. Contributions total 7.5% of gross salary, annually. Deductions for such contributions commence with the first salary cheque. The Corporation contributes the necessary additional funds to provide pension benefits.*

## Dr. Starrs joined CMHC when doors opened in 1946

(continued from page 1)

For most of his 51-year-career Dr. Starrs has not only been CMHC's physician but has had a private practice specializing in internal medicine and was also the Bank of Canada's physician.

He retired from his private practice in 1967, and because of increased responsibilities at CMHC he resigned from the Bank of Canada in 1974. Dr. Starrs is now in what he calls "My third route to retirement".

A native of Ottawa, the CMHC doctor graduated in 1927 from Queen's University and began his internship at Ottawa Civic Hospital. Following this, Dr. Starrs practiced at Strathcona Hospital for Contagious Diseases in Ottawa. It proved to be a busy and educational experience for him when in 1929 the last great epidemic of poliomyelitis hit Ottawa followed by major outbreaks of diphtheria and scarlet fever.

From 1930 to 1932 he practised at the Royal Ottawa Sanatorium working under two renowned chest specialists, the late Dr. D.A. Carmichael and the late Dr. Ethan Lehman. In 1932, he studied at the New York Postgraduate School and Hospital before returning to Ottawa to set up practice in internal medicine.

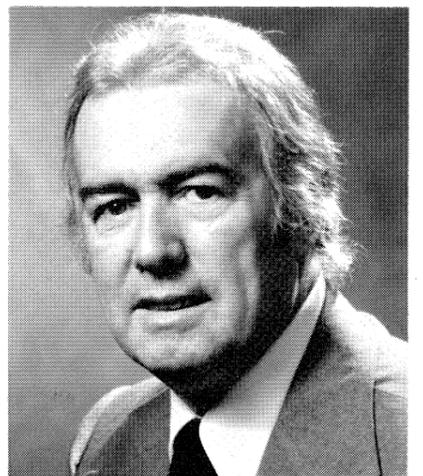
It was in 1936 that Dr. Starrs was approached to set up a health examination program for the new Bank of Canada. Ten years later CMHC's first president David Mansur, formerly a senior executive with the bank, asked Dr. Starrs to start a similar program for the Corporation.

When the doctor retired from private practice in 1967, he retained his responsibilities at the bank and CMHC.

In 1974, Dr. Starrs was asked to supervise CMHC's health program across the country and because of the increased workload he decided to resign from the Bank of Canada after 38 years of taking care of its staff.

Dr. Starrs' long association with the Ottawa Civic Hospital — has earned him the title of Emeritus Senior Physician. As well, the CMHC doctor spent several years on the executive of the Academy of Medicine, Ottawa, serving as its president in 1950.

### appointment



Jean Paquette has been appointed Manager, Human Relations, in Personnel Division. Mr. Paquette joined the Corporation in 1973 as a Senior Training and Development Officer, Personnel Division. Since August 1975, he has held senior positions in the Management Development Division at National Office. From July 1977 until his recent nomination, he was Advisory Representative for Quebec.

# New Brunswick tops Nova Scotia in hockey action



PEI import to the New Brunswick team, Darill Drake moves in on the Nova Scotia defence while Dave Mclean makes a valiant try to catch him. The New Brunswick team won the first game of a two game total goal series between the two eastern regions, 6 - 3. Paul Lavoie of Moncton, manager of the eastern regions' all-star team, said the series will help the players get into shape for Tournament 78, CMHC's National Tournament which will be held in Toronto on April 28, 29, 30.

By Paul Lavoie

A combined New Brunswick and Prince Edward Island regions' team out scored Nova Scotia Region 6-3 in the first of a two-game total goal hockey series on February 18 in Halifax.

If Nova Scotia hopes to win the Schooner Cup, the symbol of CMHC Maritime hockey supremacy, it will have to out score the NB-PEI team by at least four goals in their second meeting in Moncton.

The Maritime regions changed the format of their annual tourney this year from a round robin tournament to a home and home total goal series. Paul Lavoie, playing-manager of the Maritime all-star team explained the new format allowed the coaches more opportunity to scan the talent for their selection to this year's CMHC National Tournament. The national tournament is being held in Toronto on April 28, 29, 30. Teams representing Western Canadian, Ontario, Quebec and Maritime regions, along with National Office will be competing in a round robin tournament.

In the Halifax game, Emile Cormier of the Moncton Office paced the NB-PEI team with two goals and two assists. He was followed by Mel Chevarie of Charlottetown who netted two and assisted on one. Other scorers on the NB-PEI team were Albert Aucoin of Fredericton and Paul Lavoie of Moncton. Assists went to: Darrill Drake of Charlottetown, Bill Todd of St. John

and Doug McDonald of Fredericton.

Nova Scotia scorers, all from the Halifax Branch, were Rick Lifford, Dave Mclean, and Keith Conrod who also picked up two assists. Bill Pictou and Bernie Hughes picked up a point each on assists.

After the game, Nova Scotia coach John Bassett commented that bolstering the New Brunswick entry with Mel Chevarie and Darrill Drake of PEI gave the NB-PEI team the winning edge.

Player-manager Paul Lavoie said, "After viewing the team hopefuls, we can only issue to the Ontario, National Office, Quebec and Western teams — Practise, Practise, Practise, — the Maritime team is coming and we expect to return with the booty."

As part of the festivities put on during the game weekend, Halifax and Nova Scotia recreation clubs sponsored a buffet dinner and dance for the players and spectators who made the journey to Halifax for the game.

ICE CHIPS: Game statistician was Dave Leslie and the timekeeper was Abe Sadler, both assistant managers in the Halifax Branch . . . Nova Scotia Regional Director Tommy Thompson was on hand to perform the ceremonial face-off as well as to award the game's most valuable player award to Doug McDonald of the NB-PEI team . . . A pat on the back goes out to Ron Kent and Jim Miller of Halifax for their efforts in organizing the game and post-game activities in Halifax.

## Last chance to enter

### Perspective Photo Contest

Yes, it's that time of year again and we hope you've been saving up your best photos to enter in Perspective's second annual photo contest. Last year we had more than 100 entries and this year we hope to get even more. Just as in our first contest, there will be no theme, so you can send any of your favorite photos to us.

- Categories: 1) Black and White Prints  
2) Color Slides

- Rules: 1) Contestants may enter both categories but may not submit more than three entries in each.  
2) Black and White Prints must be mounted — minimum size to be 8" x 10" and a maximum size of 11" x 14".  
3) Contestants must include their name and address on a label with their entry so their photos and slides can be returned.  
4) Entries must be postmarked no later than April 15, 1978.

- Prizes: Three prizes in each category.  
1st Prize: To Everything there is a Season (a book of Canadian photos by Roloff Beny).  
2nd Prize: A complete set of books from the National Film Board's Image series.  
3rd Prize: One year subscription to Camera Canada.

Judges for the contest are Judith Eglington, Jack Hadden, and Marcel Lacoste. They will select the winning entries based on composition, technical quality and subject matter. Winners will be announced in the June issue of Perspective.

Send entries to: Editor, Perspective  
Central Mortgage and Housing Corporation  
News and Information Division, ICOM  
Montreal Road  
Ottawa, Ontario  
K1A 0P7



New Brunswick, the winning team; (front row 1 to r) Bob Trepanier, Bill Todd, Gerry Endall, Paul Lavoie, and Doug McDonald. (Back row) Emile Cormier, Albert Aucoin, Glen McCutcheon, Tony Chuback, Ken Taylor, Mel Chevarie, and Darrill Drake.

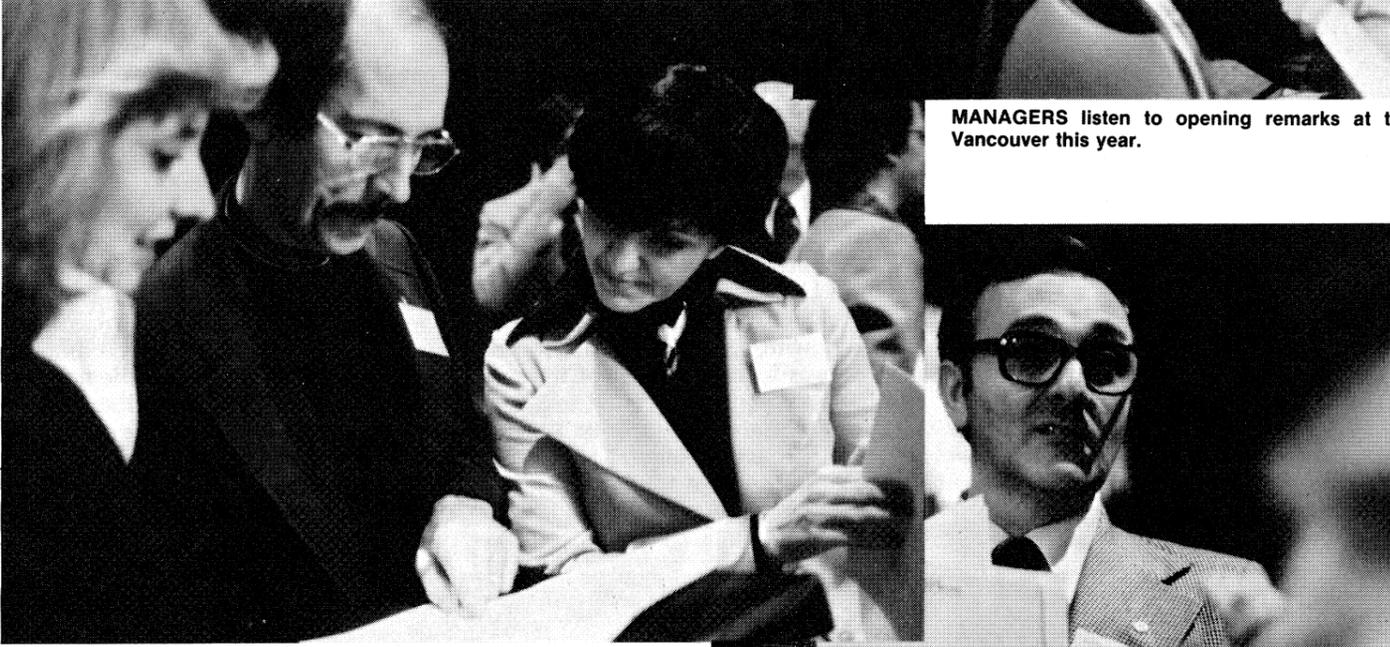


YOU'VE BEEN WHAT? To encourage home owners to take advantage of RRAP, Pat Darling (above) of the City of Fredericton had these signs put on the lawns of houses that had received assistance. One excited woman telephoned the number (which was City Hall's) to complain that there was a sign in front of her house stating that she had been raped. At first the city clerk didn't know what the woman was talking about. After it was determined that the woman had been referring to the RRAP sign, the city decided against posting them anymore.

# Managers meet in Vancouver



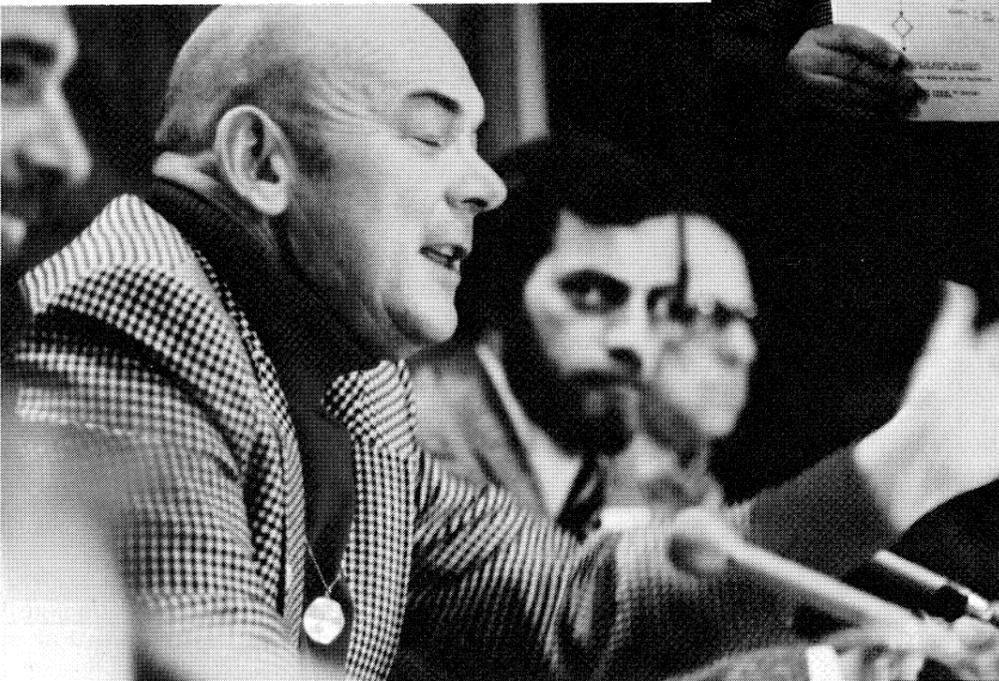
MANAGERS listen to opening remarks at the MANAGERS' Conference which was held in Vancouver this year.



Quebec Regional Information Co-ordinator Suzanne Paquet Laval and Laurentian Office Manager J.N. Dubé, and Montreal Mortgage Office Manager Lorette Goulet get together during a break to discuss the agenda for the conference.

Claude Gauthier, Project Leader for the Mortgage Portfolio Management System explains the new system to delegates at the conference.

British Columbia Regional Director King Ganong was conference chairman.



Ken Blacklock, Ontario Assistant Regional Director, makes a point during one of the workshops. Beside him in the background is Jacques Beaupré, Manager of the Trois Rivières Office.



Peterborough Manager C. W. Pugsley, Halifax Manager John Stacey, and Gander Administrator A. S. Pollock at one of the workshops.

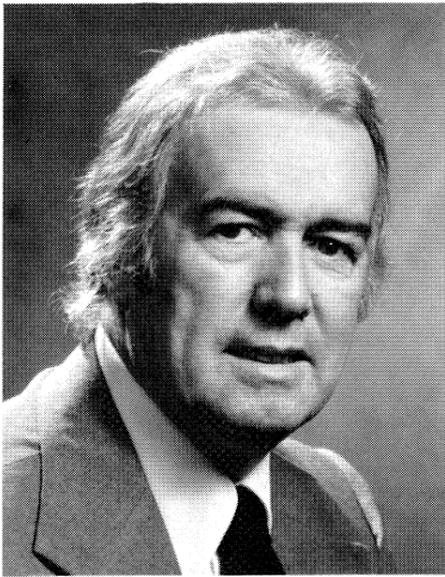


Christine Rump, Saskatchewan Regional Co-ordinator, Planning and Research, and her boss Regional Director R.D. Parkinson listen to discussions during the plenary session.

photos: Dave Roels



## nomination



**JEAN PAQUETTE**, qui était agent consultatif pour le Québec à la Division du perfectionnement du personnel administratif, est maintenant gérant du programme de relations humaines de la Société.

## allées et venues

**Claude Gauthier**, du bureau de Sherbrooke à la gestion du portefeuille hypothécaire, Bureau national;

**David G. Switzer**, du bureau de Sault Ste-Marie au Secteur des normes professionnelles et de la technologie, Bureau national;

**Kathleen M. Kendall**, du bureau de Prince George au bureau de Fredericton;

**Murielle Renaud**, du bureau des propriétés immobilières au bureau des créances hypothécaires de Montréal;

**Denis Darveau**, du bureau de Chicoutimi au bureau de Montréal;

**Diane Roy**, du bureau de Montréal-Rive sud au bureau régional du Québec;

**Craig E. Johnson**, du bureau de Hamilton au bureau de Peterborough.

## club des 25 ans

**Ewart Ford**, administrateur (Services de bureaux), Division de l'administration, à la Société depuis janvier 1953;

## perspective

Journal publié mensuellement pour les employés de  
**LA SOCIÉTÉ CENTRALE  
D'HYPOTHÈQUES ET  
DE LOGEMENT**

Rédactrice en chef:  
Lucille Tessier

**Veillez adresser vos articles rédigés en français ou toutes communications et suggestions relatives à la publication des textes français à la rédactrice française de Perspective, Centre de communication et d'information, au Bureau national.**

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## Fondation du rein

# Bel effort des employés de l'Outaouais

A la suite d'un appel spécial lancé en janvier dernier au personnel du Bureau national et des succursales d'Ottawa et de Hull, plus de 150 employés de la Société ont versé une contribution de \$10 à la Fondation canadienne du rein devenant par ce fait membre du chapitre outaouais de l'organisme. La campagne avait pour but un projet bien particulier, celui de faire subir des tests de dépistage de maladies du rein aux enfants des localités de la vallée de l'Outaouais, des deux côtés de la rivière. Ce programme de dépistage dans les écoles, entrepris par le Chapitre au cours des deux dernières années, nécessitera \$20,000 pour 1978 soit environ \$1.00 par enfant.

Les employés ont répondu spontanément à la demande de leur ancien vice-président M. Alfred Coll qui est membre du Conseil d'administration du chapitre d'Ottawa et qui avait signé le mémoire aux employés. Selon la coordonnatrice, Barbara Malone, de la Division du marketing, toute la campagne a été une merveille de bénévolat depuis le graphiste et le traducteur jusqu'à la haute direction qui a consenti

**Estelle Gross**, commis-dactylo au bureau de Kitchener, à la Société depuis janvier 1953;

**Paul Provost**, adjoint au chef de service (Services de bureaux), Division de l'administration, à la Société depuis janvier 1953.

## club des 30 ans

**Monica M. Birt**, responsable des listes d'envoi, Centre de communication et d'information, Bureau national.

## retraites

**Henry Harris**, agent à l'administration des créances hypothécaires, succursale de Winnipeg, à la Société depuis juin 1949.

## décès

**Vera Davies**, qui était commis dactylo à la succursale de Toronto jusqu'à sa retraite en août 1974 après 16 ans de service, est décédée le 15 février.

**Archibald D. MacInnis**, qui était entré à la Société en août 1949 et avait pris sa retraite en janvier dernier est décédé un mois plus tard soit le 26 février 1978. Il était inspecteur en conformité de devis à la succursale de Halifax.

**Henri Elte**, dessinateur au bureau régional de l'Ontario de décembre 1953 à juillet 1959, est décédé le 31 décembre 1977.

THE SENATE OF CANADA



LE SÉNAT DU CANADA

Le 9 mars 1978

Chers employés de la Société centrale d'Hypothèques et de Logement,

Monsieur Fred Coll, un collègue à l'administration du Chapitre de l'Outaouais de la Fondation du Rein, me dit que vous venez de faire de nobles efforts pour recruter chez le personnel de la Société centrale d'Hypothèques et de Logement des membres désireux de nous aider à atteindre nos objectifs.

Je suis très heureux du fait que plus de 150 des vôtres ont joint nos rangs et sont devenus membres de notre Chapitre. Merci à vous tous du personnel de la Société centrale d'Hypothèques et de Logement qui avez répondu si généreusement à notre appel. Nous souhaitons vous voir à la réunion annuelle en avril.

Sincèrement

Louis J. Robichaud  
Président  
Chapitre de l'Outaouais  
La Fondation du Rein  
du Canada

à ce que les cotisations soient déduites à la source. La campagne a fait plus que recueillir des fonds, elle a sensibilisé un grand nombre de personnes aux maladies du rein ainsi qu'à la recherche médicale qui s'effectue

présentement.

Comme en témoigne la lettre ci-contre, le président du chapitre outaouais, le sénateur Louis Robichaud a tenu à remercier les employés de la Société de leur généreuse contribution.



Fritz Delphine, Jean Groulx, Francine Geoffrion, Jean-Guy Tanguay, Pierre Brien, Raymond Boivin, Gilles Bertrand, Nicole Gervais et Jacques Trépanier à la réunion du BPI.

## Au BPI de Montréal

# La gestion immobilière est le principal objectif

par Francine Geoffrion

Dans le cadre de la présentation de ses objectifs pour l'année 1978, le Bureau des propriétés immobilières de Montréal a reçu, en janvier dernier, la visite du vice-président de la Société M. Raymond Boivin et du directeur régional du Québec, M. Pierre Brien.

Le gérant du BPI, M. Jean-Guy Tanguay a ouvert la conférence par la présentation des objectifs généraux du Bureau et chaque gérant de service ainsi que chaque coordonnateur et administrateur fut appelé à présenter les objectifs pour les activités ou le bureau dont il est responsable.

MM. Boivin et Brien ont souligné l'importance du programme de mise en marché pour 1978 où des efforts de ventes aux organismes sans but lucratif et aux coopératives devront être faits. Leurs commentaires ont été très positifs sur les réalisations du Bureau des propriétés immobilières pour l'année 1977 et ils ont grandement encouragé les employés à poursuivre dans la même veine, afin que la région du Québec devienne le chef de file en matière de gestion immobilière pour l'ensemble du Canada.

# L'Association médicale de l'Ontario honore le médecin de la Société

L'Association médicale de l'Ontario vient de reconnaître le mérite d'un de ses 13 500 membres, le docteur Robert A. Starrs, de l'Académie de médecine d'Ottawa, en lui décernant le Glenn Sawyer Service Award. Ce prix honore les membres de l'association qui se sont illustrés par leur service tant à la profession qu'à la communauté. Le docteur Starrs est le médecin de la Société depuis 1946.

Natif d'Ottawa où il fait ses études élémentaires, le docteur Starrs reçoit un diplôme de médecine de l'Université Queen's en 1927 et fait son internat à l'Hôpital municipal d'Ottawa. L'année suivante il doit interrompre son année de résidence durant quatre mois pour un séjour à l'hôpital en tant que patient atteint de tuberculose pulmonaire. Il reprend son service en 1929 à l'ancien hôpital Strathcona pour maladies con-

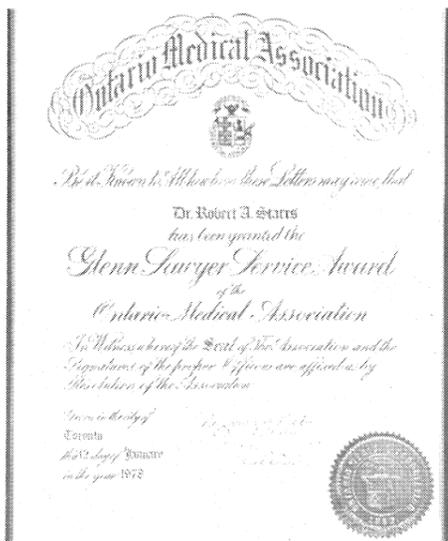
tagieuses, juste au moment des dernières grandes épidémies de poliomyélite, de diphtérie et de scarlatine. En 1932, à la suite d'études spécialisées à New-York, il se lance en pratique de médecine interne et poursuit ainsi une association de 50 ans avec l'Hôpital municipal. Il est présentement Emeritus Senior Physician de cet hôpital. En 1932, il épousa Rita Leahy de qui il a cinq filles. A la demande de la Banque du Canada, le docteur Starrs établit, en 1936, un programme de santé dont il demeure responsable jusqu'en 1974. En 1946, M. David Mansur, de la Banque du Canada, devient le premier président de la SCHL et demande au docteur Starrs d'instaurer un programme de santé à la Société.

Contrairement au cas de la Banque du Canada, il s'occupe toujours de la santé à la Société, "ma troisième étape sur le chemin de la retraite" comme il s'amuse à dire. Il a abandonné la pratique particulière en 1967 mais depuis 1974 est responsable du programme de santé de la Société à l'échelle nationale.

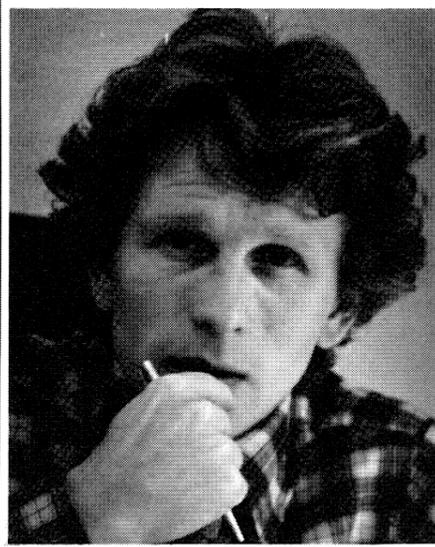
*ci-contre - le certificat qui a été remis au docteur Starrs au cours de la dernière réunion de l'Académie de médecine d'Ottawa.*

*ci-dessous - le docteur Starrs lors de la présentation par le docteur J.D. Valberg, président de l'Académie.*

photos SCHL



# Rick Peddie obtient un doctorat



**Richard Peddie**, de la Division de la planification, Bureau national, vient d'obtenir un doctorat en géographie urbaine du Département de géographie de l'Université de Toronto. Sa thèse était intitulée "Residential Mobility, Occupancy Conversion and Neighbourhood Change". Son étude traite d'indices de changements dans les centre-villes, indices qu'il a développés et utilisés dans un quartier populaire de Toronto sur une période de 20 ans. Rick a été bénéficiaire d'une bourse de recherche de la Société pendant trois années à l'Université de Toronto. Il est au service de la SCHL depuis septembre 1972, toujours pour la même division où il est présentement directeur adjoint du secteur de l'évaluation des programmes.



L'article de ce mois-ci traite d'un employé qui veut arrêter de verser des cotisations à la Caisse de retraite de la Société.

**préoccupe vraiment la Société que je reçoive une bonne pension, je serais alors heureux que l'on prenne des arrangements pour que mes cotisations soient placées à mon nom dans un régime enregistré d'épargne-retraite.**

**J'insiste de nouveau pour que mon cas soit examiné. Je suis sûr qu'il existe certains points des droits de l'homme que la Société est en train de miner. Peut-être y a-t-il là matière à litige (c'est-à-dire retirer une partie du salaire d'un employé, contre son gré, à des fins de versement à la Caisse de retraite de la Société), et que la question pourrait être portée devant les tribunaux.**

**J'attends une réponse positive.**

## Réponse

Les règlements relatifs à la Caisse de retraite prévoient une exemption aux cotisations, sur approbation du Conseil de direction, à certaines conditions bien spécifiques. Par exemple, si l'employé commence son emploi à la Société après l'âge de 60 ans, il n'est pas admissible à une pension car il comptera moins de cinq (5) ans de services lui donnant droit à une pension à la Société. À moins que l'employé réponde à ces critères, il ne peut pas être exempté de contribuer à la Caisse de retraite.

Je voudrais signaler que les employés de la Société constituent un groupe. Nous tentons d'accorder des avantages qui profiteront à la majorité des employés. En offrant des avantages collectifs, il y a échange: la participation de groupe rend possible des taux moins élevés même si elle ne répond pas aux besoins et désirs spécifiques de chaque employé.

En ce qui concerne l'infraction aux droits civiques et à la possibilité de poursuites judiciaires dont vous faites mention, voici les principales conditions d'emploi que vous avez reçues avant d'entrer en service et que vous avez implicitement décidé d'accepter au moment de votre embauche à la Société. La partie qui se rapporte à la Caisse de retraite est en italique.

Les principales conditions d'emploi telles que stipulées sur la CMHC 1887:

1. ....

2. "Les employés âgés de 18 ans et plus sont tenus de verser des cotisations à la Caisse de retraite de la Société et au Régime de pension du Canada/Régime de rentes du Québec. Ces cotisations sont de 7.5% du traitement annuel brut. Elles sont retenues à compter du premier chèque de traitement. La Société contribue en vue d'assurer les provisions complémentaires nécessaires pour la prestation de pension."

## concours de photographie

**Thème:** Au choix

**Catégories:**

- 1) Photos en noir et blanc
- 2) Diapositives en couleurs

**Règlements:**

- 1) Le concours est accessible à tous les employés de la SCHL sauf les photographes officiels de la Société et les rédacteurs de Perspective.
- 2) Les concurrents peuvent prendre part aux deux catégories mais ne peuvent

soumettre plus de trois photos dans chacune d'elles.

- 3) Les photos en noir et blanc doivent être collées sur un carton rigide de grandeur minimale 8" x 10" et d'une grandeur maximale 11" x 14".
- 4) Les concurrents doivent inclure leurs nom et adresse sur une étiquette qui accompagne chaque photo et diapositive afin qu'elle puisse leur être retournée.
- 5) Les photos inscrites au concours doivent être affranchies au plus tard le 15 avril 1978.

**Prix:**

Il y aura trois prix dans chacune des catégories.

- 1er prix: Un livre de photos de Roloff Beny
- 2e prix: Neuf livres de photos de la série IMAGE de l'ONF
- 3e prix: Un abonnement d'un an à la revue Camera Canada

**Juges:**

Judith Eglington  
Marcel Lacoste  
Jack Hadden

Les photos inscrites au concours seront jugées par leur

sujet, leur composition et leur qualité technique. On suggère aux concurrents de la catégorie noir et blanc d'imprimer eux-mêmes leurs photos.

**Envoyez à:**

La rédactrice, PERSPECTIVE  
Centre de communication et d'information  
Société centrale d'hypothèques et de logement  
Ottawa, Ontario, K1A 0P7

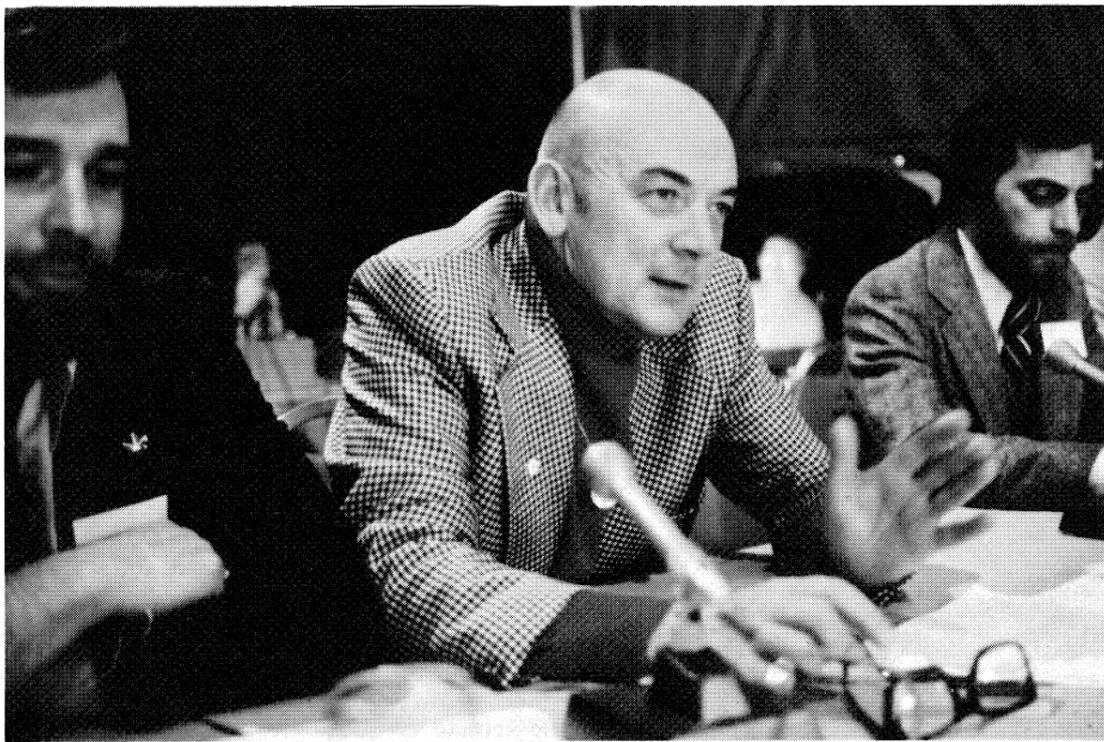
Les noms des gagnants seront annoncés dans le numéro de juin alors que les photos primées seront publiées.

# À la conférence des gérants

Inscrits aux premières lignes de l'ordre du jour de la réunion de 1978, deux points majeurs: une meilleure compréhension de la politique de la Société; l'administration des créances hypothécaires et la gestion des propriétés immobilières.



photos SCHL par Dave Roels



ci-contre - A la tribune, Ken Blacklock, du bureau régional de l'Ontario, entouré de Jim Robertson, du bureau régional de l'Alberta et Jacques Beaupré, gérant du bureau de Trois-Rivières. Il fut très attentivement écouté.

en bas, à gauche - Conrad Leclerc, du bureau de Fredericton et Warren Sanderson, du bureau de Mississauga.

en bas, à droite - Jos Bélanger, du bureau de prêts de Montréal, K.S. Pollock, du bureau de Gander et John Stacey, du bureau de Halifax.

