



*Season's
Greetings*



*Meilleurs
vœux*



This season is a time of celebration. It's also a time to reflect on the year's events and achievements.

The Corporation has much to be proud of. Thanks to your abilities, efforts, and commitment, CMHC successfully launched many important initiatives this past year and enhanced its reputation as a dynamic organization.

We can be proud of our record, and I offer my thanks for your input and my continuing support of your efforts. I look forward with confidence to 1988, and wish you all a successful and prosperous New Year.

On behalf of myself and the Board of Directors I would like to take this opportunity to wish all members of our CMHC family a very Merry Christmas and a joyous Holiday Season.

Everyone of us can be proud of the accomplishments of CMHC during the past year. We all contributed. The old-fashioned values of loyalty, dedication and caring clearly abound within our organization.

My wish is that the New Year bring everyone those things that make life special, and at the same time that we are able to help house even more Canadians.

As we come to the end of another busy year, I would like to wish everyone in CMHC a merry Christmas and a happy Holiday Season.

I hope that our work together in 1987 has been as fulfilling for you as it has been for me.

My very best wishes to you and your families for a happy, healthy and prosperous 1988.



Stewart D. McInnes

Nous en sommes déjà à la saison des festivités, mais c'est aussi le moment de réfléchir aux événements et aux réalisations de l'année qui vient de s'écouler.

Notre Société a toutes les raisons au monde d'être fière. Ce sont vos compétences, vos efforts et votre engagement qui ont permis à la SCHL de réaliser avec succès de nombreuses initiatives et de soutenir sa réputation d'organisation dynamique.

Je répète que nous pouvons être fiers de nos réalisations rendues possibles grâce à votre contribution. Je vous remercie et je vous offre mon appui dans toutes vos entreprises. C'est en toute confiance que je compte aborder l'année 1988. Puisse le nouvel an vous apporter succès et prospérité.



Robert E. Jarvis

Je me joins aux membres du Conseil d'administration pour souhaiter à tous les membres de notre grande famille d'excellentes fêtes de Noël et de fin d'année.

Nous pouvons tous être fiers de ce que la SCHL a accompli cette année, car nous y avons tous contribué. La loyauté, le dévouement et l'humanisme sont des valeurs fondamentales qui abondent au sein de notre organisme.

Je souhaite que la nouvelle année vous apporte la réalisation de vos souhaits les plus chers. Le nôtre est de loger encore plus de Canadiens.

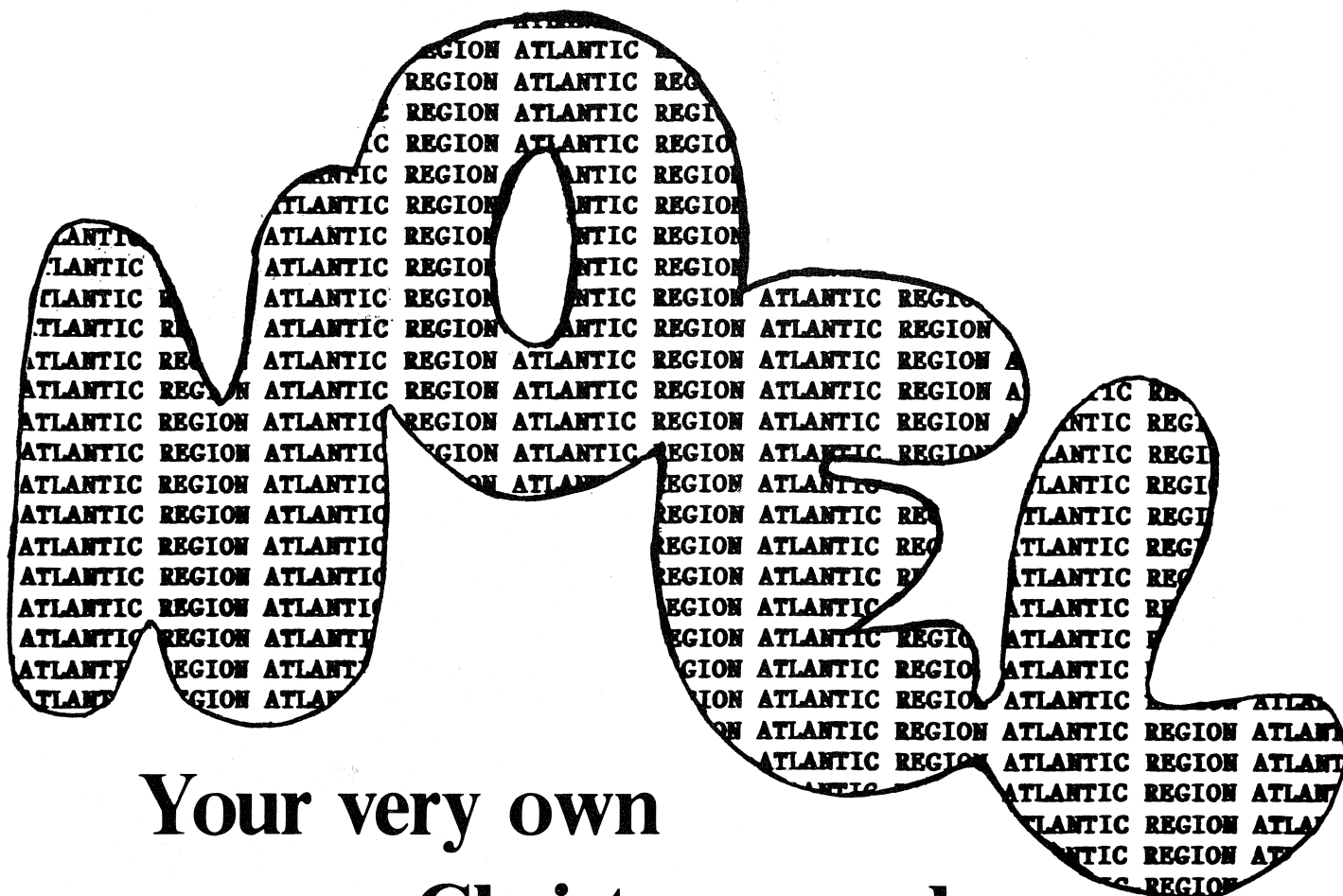


George Anderson

Nous en sommes déjà rendus à la onzième heure d'une autre année bien remplie. J'en profite pour vous souhaiter à vous tous, employés de la SCHL, un Joyeux Noël et mes meilleurs vœux pour la saison des Fêtes.

J'espère que le travail que nous avons accompli ensemble en 1987 a été aussi enrichissant pour vous qu'il ne l'a été pour moi.

Je vous offre à vous et à votre famille mes meilleurs vœux de bonheur, de santé et de prospérité à l'occasion du nouvel an.



Your very own Christmas card

Large numbers of CMHC employees know colleagues in another branch or two. Many have countless friends and acquaintances throughout the Corporation, and as the idea of using the December issue of *Perspective* as a gigantic Christmas card evolved, it became very apparent that many of you wanted to become involved.

The experience of putting together this Christmas Card (which sounds better than simply "editing the publication") might be termed memorable as contributions poured in. Some had personal-style messages, others arrived in highly creative form which we have reproduced as faithfully as possible. The original author of "Twas The Night Before Christmas" (Clement Clarke Moore) may be thanked for his extensive contributions. While some parodies were joint efforts, Charlottetown's was written by Len Bulmer.

Only the goodwill messages from our Minister, Chairman, and President have been translated, together with this introduction, and appear in both

official languages. Many of the contributions from the various offices could not easily be translated without losing their impact, and so, for this issue only, these contributions are appearing only in the language or languages in which they were submitted.

Some of the enthusiastic responses from you, the readers, were not a part of the actual message. Barbara Cross in Fredericton Branch, confided that their photograph was taken especially for this issue, and the staff enjoyed the photo session: everyone dressed in red and white on the assumption the Christmas issue would be in colour. B.C. and Yukon Regional Office planned their photo session in Stanley Park in the bright sunshine, but it rained the day the photo was scheduled....

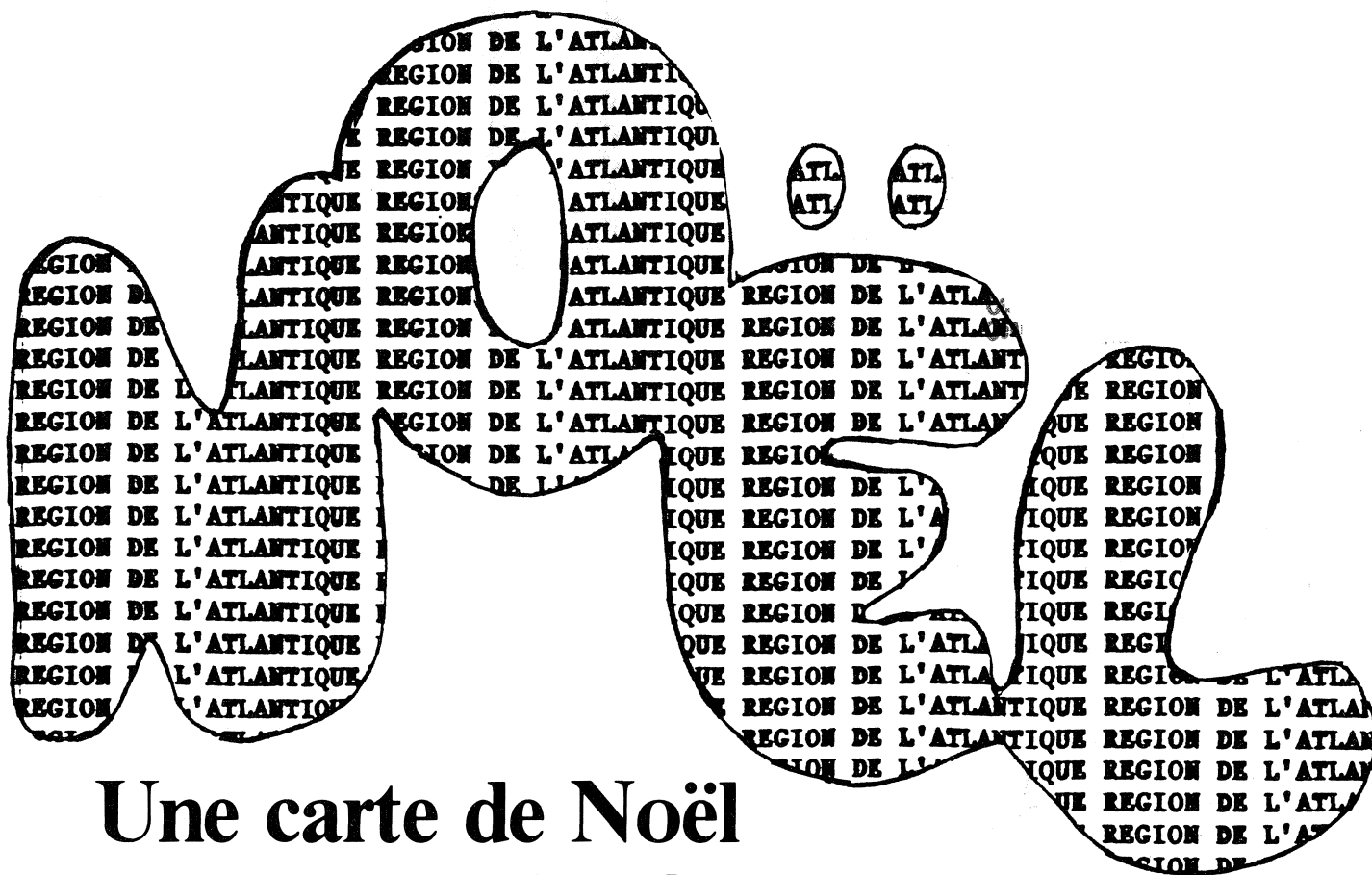
Some branches — Winnipeg and Regina for example — prepared more than one message, then couldn't decide which to use so sent them all along for the Editor to choose! Meanwhile, Edmonton Branch took the prize for the longest poetic message, while

Atlantic Region's wish is the shortest. Whitehorse Branch came up with an intriguing version of the age-old Christmas message, which Alice McGuire supplied in various native languages and Rosanne Smith illustrated. And Kenora sent a personal message to a colleague who moved to Santa Land during the year.

On behalf of the behind-the-scenes people in design and printing that you never see or hear about, and the more visible *Perspective* writers and contributors, I am going to exercise an Editor's prerogative to have the final word in this introduction: Thank you for the cooperation, support and warm friendly welcomes to your offices, sections, divisions and branches that made working on this publication a pleasure throughout the year. We can promise some good things for 1988.

With greetings and warmest wishes for a very happy holiday season to all our readers,

Lucille Tessier
Editor



Une carte de Noël bien à vous

Beaucoup d'entre vous avez, à la Société, un grand nombre d'amis et de connaissances dans d'autres succursales. Il est donc devenu très évident, à mesure que progressait l'idée de se servir du *Perspective* de décembre comme «carte de Noël», que plusieurs d'entre vous voulaient participer à sa réalisation.

Certains nous ont fait parvenir des messages personnels et d'autres ont fait preuve de beaucoup de créativité; nous avons tenté de reproduire ces œuvres le plus fidèlement possible. Certaines parodies du poème «*Twas the night before Christmas*» ont été le fruit d'un effort commun, tandis que celle du bureau de Charlottetown est née sous la plume de Len Bulmer.

Seuls les bons vœux de notre ministre, du président du Conseil et du président ainsi que la présente introduction ont été traduits. En effet, dans bon nombre de cas, on ne pouvait traduire le message de nos divers bureaux sans perdre l'effet recherché. Nous avons donc préféré les publier, uniquement pour ce numéro, en version originale.

Les réactions enthousiastes de certains de nos lecteurs ne faisaient toutefois pas partie du message même. Ainsi, Barbara Cross de la succursale de Fredericton nous a confié que la photographie qu'on nous a fait parvenir avait été prise spécialement pour le présent numéro. Elle nous a assuré que le personnel s'était bien amusé pendant la séance de photo et que tout le monde portait du rouge et du blanc en se disant que le numéro de Noël serait en couleur. Le bureau régional de la Colombie-Britannique et du Yukon avait prévu tenir une séance de photographie dans le parc Stanley sous un soleil radieux, mais le jour prévu, il a plu....

Certaines succursales, à Winnipeg et à Regina entre autres, ont rédigé plus d'un message mais n'ont pu arrêter leur choix. Elles nous les ont donc tous envoyés pour que nous choissions à leur place. La succursale d'Edmonton a remporté la palme pour le plus long message poétique, et la région de l'Atlantique, pour le plus court. La succursale de Whitehorse nous a fait parvenir un très original message de Noël rédigé en diverses langues

autochtones par Alice McGuire et illustré par Rosanne Smith. La succursale de Vancouver en a envoyé un semblable. Enfin, nous avons reçu de Kenora un message personnel pour un collègue qui est déménagé au pays du Père Noël au cours de l'année.

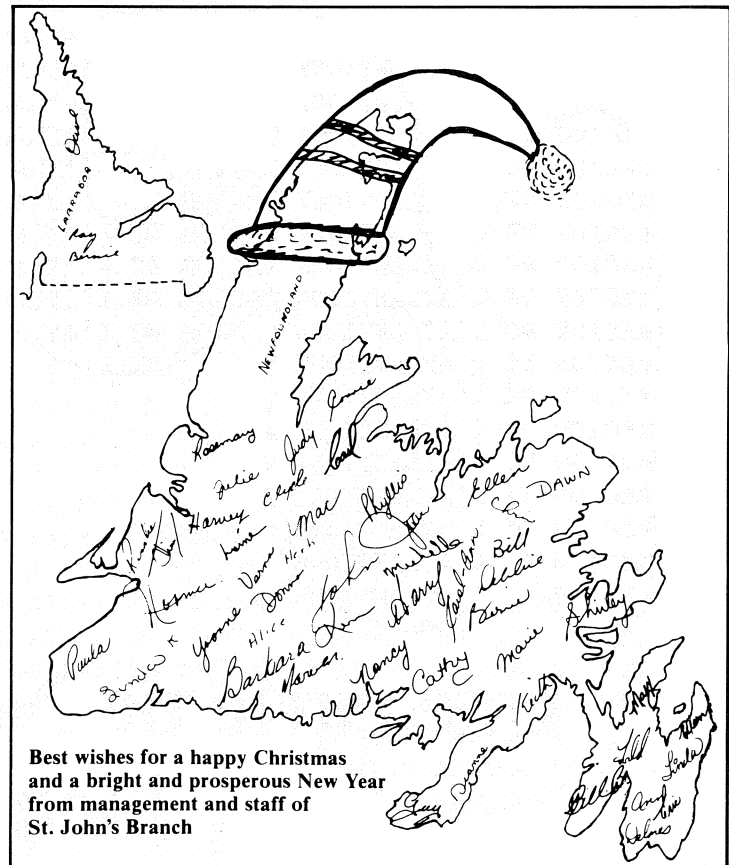
Au nom de tous ceux qui travaillent dans l'ombre et qui s'occupent de la conception et de l'impression, et aussi de la part des personnes plus connues, comme les rédacteurs de *Perspective* et ceux qui y contribuent, je ferai valoir mon droit, à titre de rédactrice en chef, de donner le mot de la fin et je conclurai en vous remerciant de la collaboration, de l'appui et de l'accueil chaleureux que vous tous, dans vos bureaux, sections, divisions et succursales, nous avez accordés; grâce à vous, nous avons eu du plaisir à travailler à cette publication au long de l'année. Nous vous promettons d'autres bon moments pour 1988.

Nous offrons à tous nos lecteurs, à l'occasion des Fêtes, nos vœux de bonheur les plus sincères.

Lucille Tessier

**Merry Christmas and Greetings
from the Saint John Local Office Staff —**

Larry Holman (No. 1 Party Animal)
Gloria Kelly (still No. 1 Angel)
Brenda Simmons (still bad)
Pat Marshall (still smoking)
Mike Fleury (no visible white hair yet)
Karen Schaven (still happy to be here)
Jim Stephenson (still stargazing)
Tom Glauser (still trucking)
Ron McNeill (still on contract)



'Twas the night before Christmas and all through the land
Not a program was being delivered or planned.

The P.D. had just settled deep into bed
To dream of budgets (with none in the red),
When out on the lawn there rose such a clatter,
He ran to the window to see what's the matter.

When much to his horror what did appear?
A walking Manual holding a beer.
It looked much too glossy, a little too blue.
It was way overweight, too much paper and glue.

The Manual said, "Here's to Simplification"
As it hoisted the beverage in the P.D.'s direction.
"I hope next year to lose some weight
Because I've developed this unsightly gait".

Then it was gone in a twinkle, gone in a flash.
The P.D. looked skyward when he heard a lash —
The Manual was being hauled by eight regional directives.
The P.D. rubbed his eyes — "When I eat before bed I must be more selective".

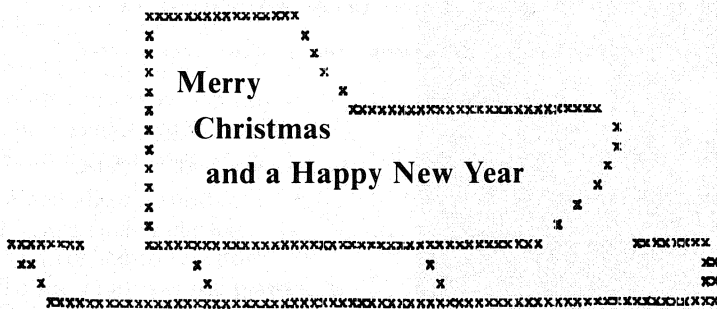
**The Charlottetown Staff wish you all a Very Merry Christmas
and the Happiest New Year.**

**Halifax Branch sends Christmas Greetings
to every CMHC employee across Canada.**

We extend a hearty invitation to visit
THE OCEAN PLAYGROUND
in 1988

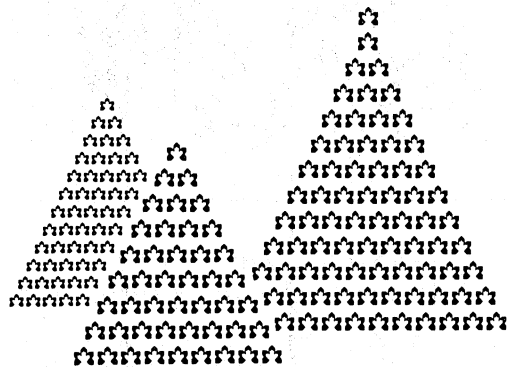
If you do decide to visit, please drop into the office
We would like to meet you.

HAVE A HAPPY AND SAFE HOLIDAY SEASON



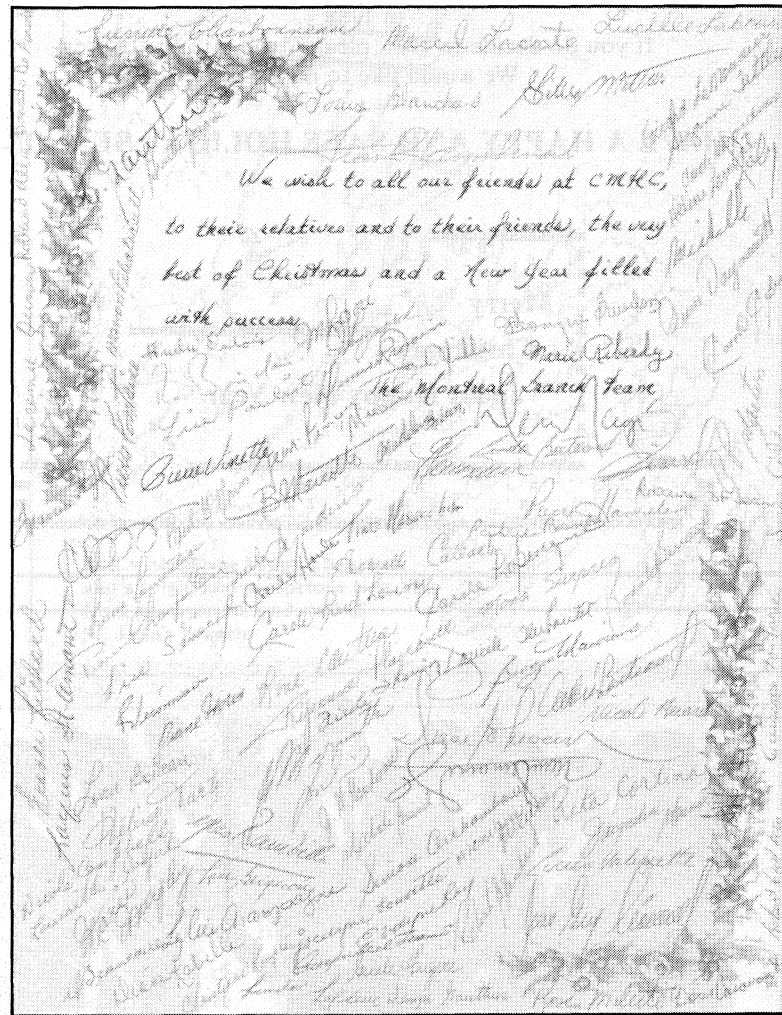
**Season's Greetings from the staff in the Fredericton Branch! We wish
one and all a happy holiday.**

Former Frederictonians, retirees, and one and all CMHCers who might be in the
area — plan to attend our Christmas party December 19 at the Fredericton Golf
and Curling Club.



Quel bonheur c'eut été pour nous tous si la récolte de prêts assurés eut été comparable à la récolte de bleuets au Saguenay-Lac-St-Jean! Mais qu'à cela ne tienne puisque nous savons qu'après cette année de semence, ce sera la récolte des fruits de notre effort collectif.

En cette période de partage de souhaits, tout le personnel de la succursale de Chicoutimi est heureux d'offrir à tous leurs consœurs et confrères du Canada, un **très Joyeux Noël** ainsi que **ses meilleurs vœux de bonheur et de succès pour l'année 1988.**



L'équipe du bureau de Rimouski profite de l'occasion, en ce merveilleux temps des Fêtes, pour **souhaiter les meilleurs vœux** à l'ensemble des employés de la Société.

The Management and Staff of the Ontario Regional Office wish all of you **the best of the season and health and prosperity in the New Year.**

'Twas late in December
And all through the land
CMHC was scurrying
With budgets at hand.

While others would dream
In soft feather beds
Visions of program delivery
Danced in our heads.

And I in my office
With work never-ending
Did struggle with E-mail
Sending and re-sending.

When all of a sudden
I heard such a clatter
And rushed to reception
To see what was the matter.

And what to my
Wondering eyes did appear?
But good old Ontario
With sixteen offices dear.

They laughed and they chortled
With stories of cheer
And claimed all the while
"The merry season is here".

And I heard them cry out
With glee and delight:
From Hamilton, Kingston, London,
and Ottawa



From Thunder Bay, Kitchener,
Windsor and Oshawa
From Sudbury, Timmins, Kenora,
and Sault Ste. Marie

From North Bay, Peterborough,
Toronto, and Barrie
A Merry Christmas to all,
And to all a good night!"

RAIMO TILUS, YELLOWKNIFE OFFICE, AND HIS NEW CMHC FAMILY:

SAY HI TO SANTA FOR US

BEST OF THE SEASON TO ALL

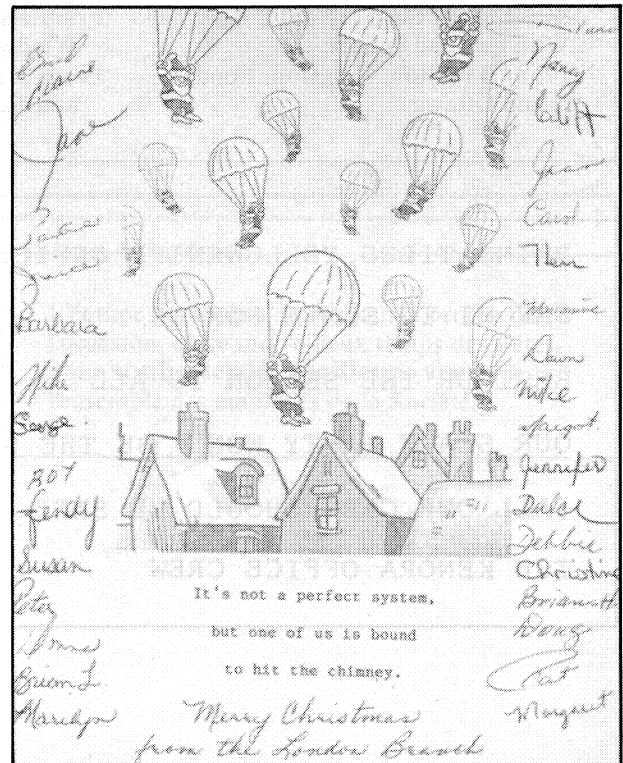
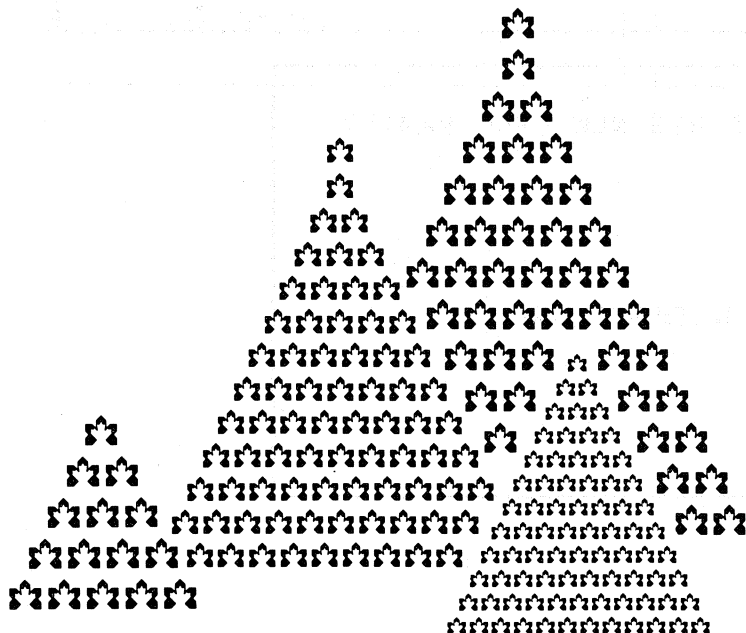
OUR STAFF PARTY WON'T BE THE SAME WITHOUT YOU

(ALL OUR CARS SHOULD BE SAFE NOW)

THE KENORA OFFICE CREW

With many good wishes for the holidays and the coming year from the Windsor Office:

Back Row: Angelo Martinello, Pam Porter, Claire Halliday, Teri Gignac, Keith Conrod. **Front Row:** Sylvia El Helou, Denise Walmsley, Carol Attenborough, Pat Rivard. **Absent:** Arlene McKee, Rob Creamer, Donna Copegog. Furs, compliments of Ronald Furs, Windsor. (photo: Mike Weaver)



HAVE YOURSELF A FEDERAL SPECIAL CHRISTMAS

FROM ALL OF US HERE AT THE THUNDER BAY BRANCH WISHING YOU ALL JOY
AND HAPPINESS FOR THIS THE HOLIDAY SEASON

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AND HAPPINESS FOR THIS THE HOLIDAY SEASON

APPROVED BY Bert Fenlon AUTHORIZED BY Tom Van Hatten

RESEARCHED BY Warren Philp CHECKED BY Bobbie McCoy

JUSTIFIED BY Andrea Walters RECOMMENDED BY Heidi Uhlig

ADVERTISED BY Denise Giffard WITNESSED BY Mary Anne Seabrook

INSPECTED BY Mike Kipien TYPED BY Sandy Broome

INVESTIGATED BY Ellen Drazesky COMMISSIONED BY Pat Maguire

PREPARED BY Carrol Emerick SUPPLIED BY Janice Hine

ACTIVATED BY Karen Zulesky BUDGETED BY Heather French

ADJUSTED BY Melba Halorow ADMINISTERED BY Joan Price

COLLECTED BY Pat Huber ADVANCED BY Marie Assaf

INSPIRED BY Ferry Hodgkinson ESTIMATED BY Don McCulloch

APPRAISED BY George Williams RECORDED BY Nilla Bowski

UNDERWRITTEN BY Blair Murdoch ALLOCATED BY Ed King

SUPPORTED BY Louise Fraser PROGRAMMED BY Jackie Douglas

COMPUTED BY Nicole McNeill FILED BY Ruth Gaudino

DDistribution I II J PerspectiveI II J Manager I II J File I



Linda Doyle Jingle Bells
Ann Shaw Jingle Bells
R.W.M. Oshawa wants to say
Grace Taylor "Hope everyone from
Rene Taylor Coast to Coast
Harry Bolton has a happy holiday"
Joan Clark
H. Toes



As 1987 draws to an end, a year of new directions for CMHC, we of Toronto Branch wish to renew acquaintances by sending a fond 'Hello!' to our colleagues coast-to-coast. We wish all CMHC employees and their loved ones a **very Happy Holiday Season and a Prosperous New Year. Good Health! Good Cheer!**
The Management and Staff, Toronto Branch.

**Xmas bells are ringing
Office staff are singing
With the warmth from our hearts
The Xmas season starts.
Happy Holidays from the staff
at CMHC Winnipeg**

'Twas the day before Christmas
It can't come too quick
It's time for the visit
From jolly St. Nick.

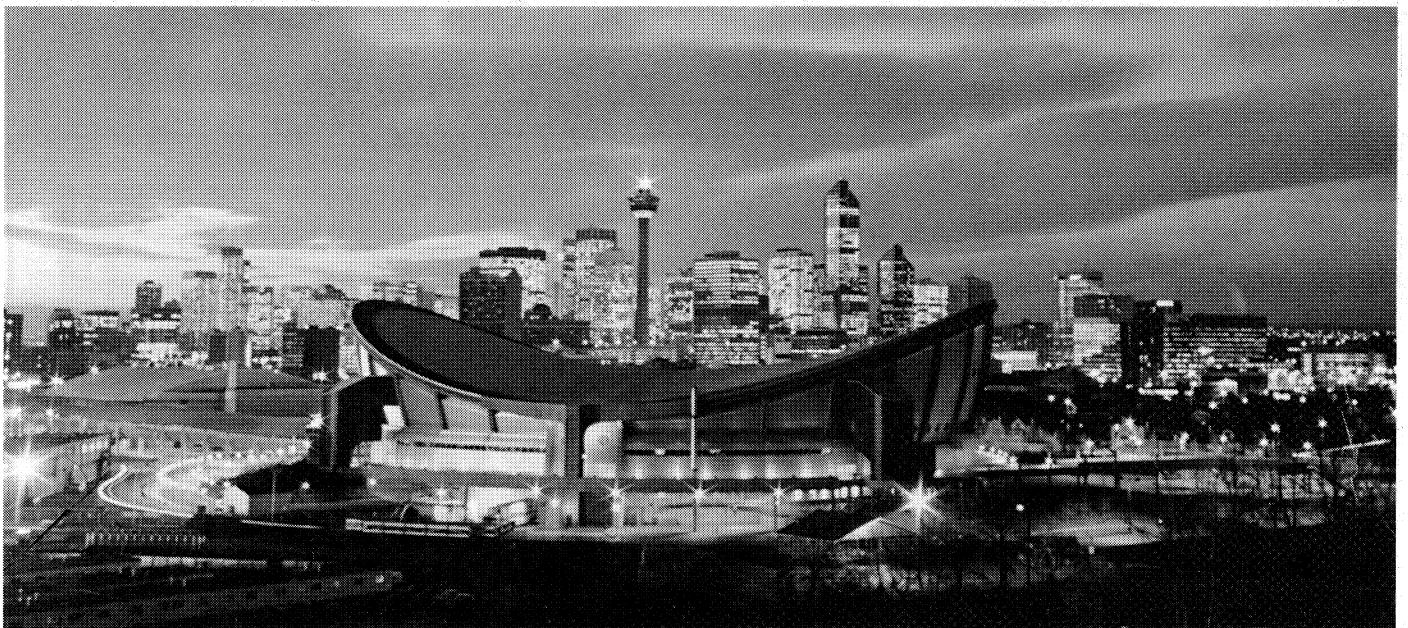
The files were in place
Those memos all done
The year-end reports
Were piled one-by-one.

When out of his office
The G.M. did roar,
"Before we go home folks,
We've one thing more.

We must send good wishes
Filled with good cheer
To every employee
Both far and near".

Merry Christmas to all
And may the next year
Be no worse than this one
Or we'll run out of cheer.

To all of our friends
In CMHC
The best from the Prairies
and the N.W.T.



(photo: Calgary Sun)

*Season's greetings from Calgary —
the Olympic City*

'Tis the week before Christmas and all through the place
Every CMHC staffer is in the midst of the seasonal race
To finish shopping and baking and trimming the tree
In time for the annual holiday spree...

Yet, in the midst of this flurry, we like to remember
The people we work with from January through December
And, so, to our colleagues from coast-to-coast, we say:

"Have the merriest of Yuletides and a blessed Christmas Day!"

— from CMHC Regina Branch Management and Staff

A VISIT FROM FREDDIE

'Twas the night before Xmas when all the offers were closing.
Not a realtor was stirring, no one was selling.

The condo files laid by the cabinets with care,
In hopes that the sales soon would be there.

The apartments were nestled all snug in their files,
While visions of millions danced in our heads.

And Fran in her kerchief and Parker in his cap,
Had just primed their brains for a long negotiating rap.

When inside there arose such a clatter,
We sprang from our desks to see what was the matter.

Away to the boardroom we flew like a flash,
Tore open the tenders and hoped for some cash.

The glare of the lights on the figures below,
Gave us another five million, you know.

When what to our wondering eyes should appear,
But Peter and Brian with a mission 'twas clear.

With pen in hand they were fast and fleet,
We knew in a moment they had a goal to meet.

More rapid than lenders they signed their names,
And they whistled and shouted and called us by name.

Now Doug, now John, now Alice and Fran,
On Jackie, on John, on Laurie and Fran.

To the top of the chart, to the top of the heap,
One hundred million is ours to keep.

As roofs that before our tornado fly,
When we meet with an obstacle aim for the sky.

So up to Ottawa on the airplane they flew,
With a sack full of offers and closing dates too!

And then in an instant we heard on the phone,
Someone speaking, they weren't alone.

For this message we were ready,
"Job well done" from Freddie.

He was all there, from his head to his foot,
And so to him this question we put.

Our wives and children, we want back,
We've met your goal, please help them pack.

His eyes how they tumbled, his hands they sweated,
On meeting this goal the farm he had betted.

He had taken our families as security, you know,
And we heard of this goal, don't go below.

The end of a pen he held tight in his teeth,
And for each of us he promised a wreath.

He had a target for Alberta in nice round figures,
That had to be met no matter the rigors.

He was loud and clear, a person to fear,
And we trembled when we saw him at the start of the year.

A wink of his eye and a twist of his head,
Soon gave us to know we'd everything to dread.

He spoke not a word but went straight to work,
And set all our quotes with one little perk.

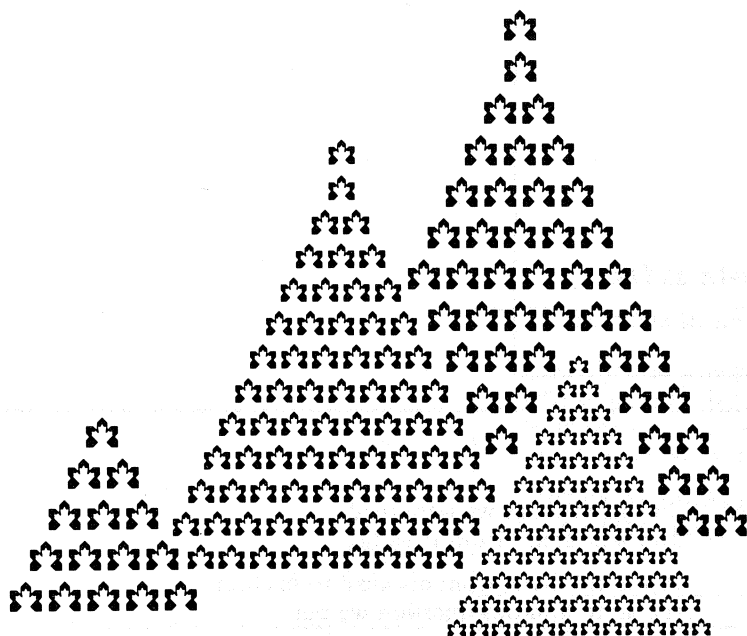
Our wives and children with him he sent,
And giving a nod up to Ottawa he went.

He drove to the airport, to his team gave a whistle,
And away they all flew like the down of a thistle.

But we heard him exclaim ere he flew out of sight,
"One hundred million's not enough, next year you'll have to get it right!"

Merry Christmas and Happy New Year to all.

Staff of Edmonton Branch Office



As is often said, it is a time for giving and for being concerned for the welfare of others. No-where in this country will you find an organization more dedicated to this goal. Where else will you find people who will spend extra hours during the holiday season delivering assistance to the needy?

Extreme pressures are imposed not only upon the staff, but also their families during this festive season and yet, one can sit back with pride reflecting on our achievements.

We are very proud to be associated with all of you.

From all of us in the Victoria Office, **A Very Merry Christmas and a Happy New Year.**



Wishing you a Warm and Merry Christmas

B.C. and Yukon Regional Office



Merry Christmas to Everyone —
from the Kootenays, Canada's Best Kept Secret

'Twas the Day Before Christmas

'Twas the day before Christmas
 when all through the office
 not an employee was stirring.
 They were all playing possum.

The files were all locked away
 in the safe, and the typewriters
 were silent, still standing in place.

When out in the hallway there arose
 such a clatter.
 The lenders were coming, all laden
 with platters.

Away to the doorway we flew like a flash.
 Saying, "Welcome, welcome, come join in
 our bash".

And what to our wondering eyes should appear,
 but a sleighful of applications to last us
 all year.

We bring you good cheer, but approvals we need,
 by Friday, by Friday, please do them with speed.

So we laughed and we laughed and said "Surely
 you jest, after all it is Christmas, next year
 would be best".

The lenders all nodded and went on their way,
 the staff said let's party, be merry and gay.

And so to all offices as we party all night,
 Merry Christmas to all and to all a good night.

Best wishes to all and Ho! Ho! Ho!

Kamloops Office: Cyndy Einfeld, Laura Annett,
 Susan Nikic, Dan Currie, Don Torry, Charlene
 Coughlan, Carol Henderson, Bryan Chambers,
 Beth Watling.

FROHE
 WEIHNACHTEN
 UND
 GLÜCKLICHES NEUJAHR
 WESOŁEGO
 NARODZENIA

耶
 誕
 愉
 快
 新
 年
 快
 樂

GELUKKIG NIEUJAAR
 EN
 VROLYKE KERSTNIS!

С РОЖДЕСТВОМ
 ХРИСТОВЫМ И
 С НОВЫМ ГОДОМ!

maligayang Pasko
 at
 manigong Bagong Taon!
 GLAEDELIG JUL

Feliz Natal e' un Bon Ano Novo!

Sretan
 Božić
 i
 Nova
 Godina!

Linksmu Sventu Kalėdų
 ir Laimingu Nauju Metu

The Management and Staff of
 The Vancouver Branch
 Wish All Our Colleagues from
 One Coast to the Other the
 Very Best Wishes for
 The
 Holiday Season

La direction et les employés de la
 succursale de Vancouver
 offrent à tous leurs collègues d'un
 océan à l'autre
 leurs meilleurs vœux pour
 la
 saison des Fêtes

HAUSKA JOULUA ONNELISTA UUTTA VUOTTA.
 BUON NATALE
 E
 FELICE ANNO NUOVO

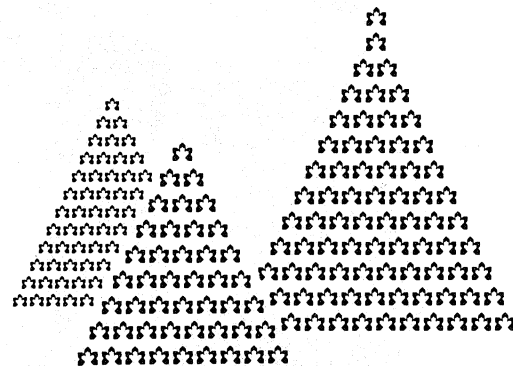
God Jul

Joyeux Noël
 Bonne et Heureuse Année

メアリ- 恭祝聖誕
 クリスマス 並賀新禧
 と
 新年 おめでとう
 ごさいます!

Merry
 Christmas
 &
 Happy
 new
 year

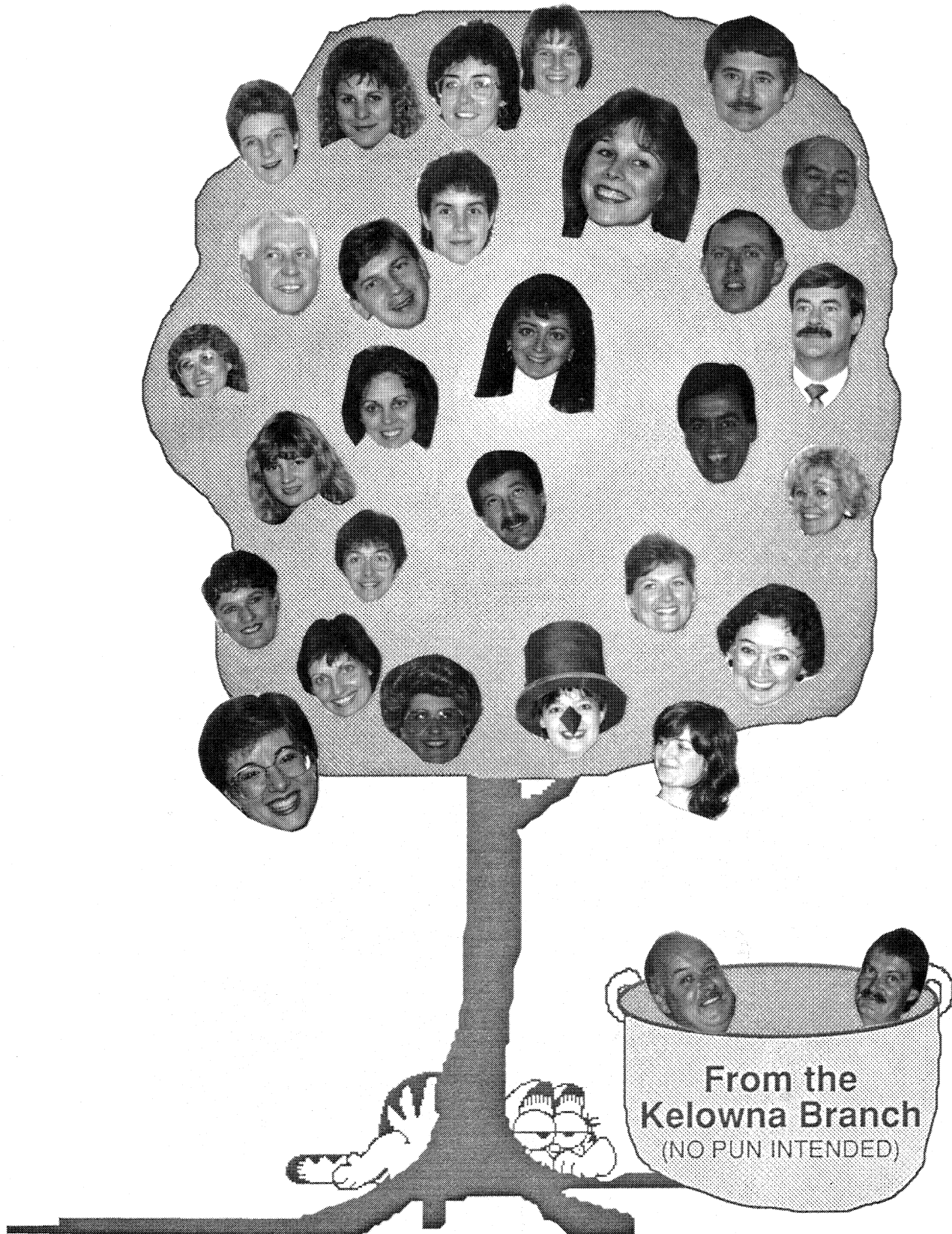
FELIZ NAVIDAD
 Y UN PRÓSPERO
 AÑO NUEVO
 HAPPY
 HOOGMENAY



On behalf of the Prince George Office staff we wish all CMHC staff and their families across this great nation a **very merry Christmas and all the best for the New Year.**

Just got in from the Orchard in time to ■ ■ ■

WISH YOU A PEACHY CHRISTMAS!



PERSPECTIVE

VOL. 22 — DECEMBER 1987

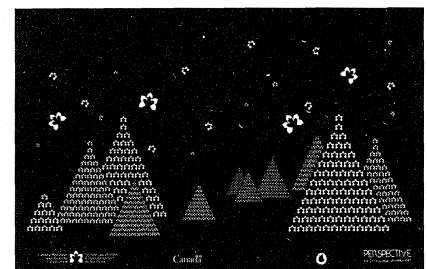
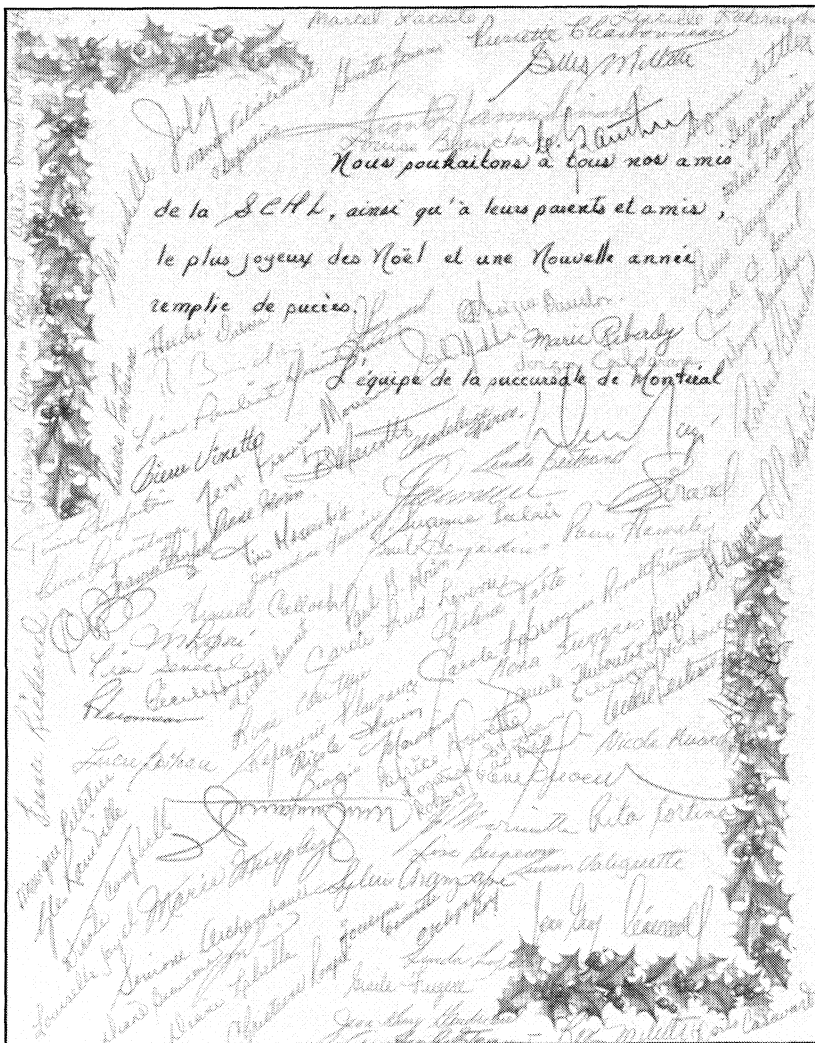
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Lucille Tessier
Editor

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Société canadienne
d'hypothèques et
de logement

Canada