

PERSPECTIVE

Vol. 23 - December/décembre 1988

Season's Greetings



As we celebrate this holiday season with family and friends, we can look back on 1988 with a great deal of pride.

Once again the employees of the Corporation contributed to the improvement of living conditions for thousands of Canadians. Through housing, their security and dignity were enhanced immeasurably. As we look forward to 1989 we can do so with confidence and enthusiasm.

Please accept my best wishes for a happy and healthy New Year.



On behalf of myself and the Board of Directors I would like to extend our very best wishes for a joyous holiday season and a happy New Year.

The dedication and hard work of all employees, throughout the country, has made 1988 one of the best years ever for CMHC.




The importance of your work can be seen in every city, town and village. Wherever you go, you can look with pride and be satisfied with a job well done.



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.

1988 was a year in which the Corporation made substantial progress in many areas and you can take great satisfaction in having contributed to this record of achievement.

My very best wishes to you and your families for a happy, healthy and prosperous 1989.



Tandis que nous célébrons les fêtes avec nos parents et nos amis, nous pouvons regarder derrière nous et être fiers de ce que nous avons accompli en 1988.

Une fois de plus, les employés de la Société ont contribué à améliorer les conditions de vie de milliers de Canadiens : le logement a fait beaucoup pour accroître leur sécurité et le respect de leur dignité. Nous pouvons regarder avec confiance et enthousiasme vers 1989.

Tous mes vœux de bonheur et de santé pour la nouvelle année!



En mon nom personnel et au nom du conseil d'administration, je vous souhaite de joyeuses fêtes et une bonne année.

Grâce au dévouement et à l'ardeur au travail des employés de tous les bureaux de la Société, celle-ci a connu, en 1988, une de ses meilleures années.

Les fruits de votre activité se remarquent partout au Canada. Où que l'on aille, on a la fierté d'admirer du travail bien fait!



Voici que s'achève une autre année bien remplie et j'en profite pour vous souhaiter à tous un joyeux Noël et un agréable Temps des Fêtes.

En 1988, la Société a réalisé des progrès importants dans de nombreux domaines et vous pouvez, à juste titre, vous féliciter d'avoir contribué aux réalisations.

Santé, bonheur et prospérité à vous et à vos familles en 1989.



Meilleurs vœux

Your CMHC Christmas card

In 1987, the decision was made, rather late in the year, to have the December Perspective made up of seasonal greetings from each office to friends and colleagues elsewhere in the system.

There was a bit of a rush to achieve completion prior to deadline, and some offices were not able to respond in time for a variety of reasons.

Nevertheless, word came back from many of you that you enjoyed receiving this special "Christmas Card", so we decided to do it again this year, but this time providing offices and branches with more time in which to prepare a suitable message. As it happened, the vagaries of our electronic system, which was then undergoing change, resulted in some offices not receiving the advance notice that was despatched. Nevertheless, many of you participated and the results appear within these pages.

In addition, for 1988, we accepted a reader's suggestion that National Office Divisions should also be invited to participate, since each of them maintains innumerable contacts with staff across the country both by telephone and in person.

As last year, only this message and the greetings from the Minister, our Chairman, and our President are being translated. Many of the greetings are unique in the language of origination and could not be adequately and suc-

cessfully translated. So many of our staff are able to at least get by in their second official language, that the meaning of each greeting should be clear whether it originated in English or in French. This did not prove to be a problem in 1987, and we are sure it will not be a problem this year.

You will find in these pages a variety of staff photographs, artwork, and plays-upon-words, as colleagues demonstrate creative skills of every kind.

Finally, a word from the people who bring you "Perspective" every month. The people in design and printing, translation and proofreading, about who you hear little, and the writers and editors with whom you have somewhat more contact, extend to every reader our thanks for the help many of you have provided throughout the year in the preparation of our staff publication, and for the warm welcome to your various locations that has always been present when a Perspective representative visits. That support and interest makes our work not only easier, but also more enjoyable.

On behalf of everyone who has been involved with Perspective from this end, our greetings and warmest wishes for a happy, and peaceful, holiday season.

Enjoy your Christmas card.□

APR 17 2002

Une carte de Noël SCHL typiquement vôtre

Canadian Housing Information Centre
Centre canadien de documentation sur
l'habitation

En 1987, nous en étions presque à la onzième heure quand il fut décidé que le numéro de décembre de *Perspective* serait transformé en recueil des vœux de Noël et du Nouvel An que chaque bureau allait exprimer à leurs amis et collègues situés quelque part à l'intérieur de ce réseau.

Rappelons qu'il a fallu nous dépêcher pour accomplir cette tâche avant la date limite et que certains bureaux, pour diverses raisons, n'ont pas réussi à répondre à temps à cet appel.

Par ailleurs, quand nous avons su que cette carte de Noël toute spéciale vous avait fait chaud au cœur, nous avons décidé de refaire l'expérience cette année. Cependant, cette fois-ci, nous avons pris soin de prévoir de meilleurs délais pour que les bureaux et les succursales aient tout le temps voulu pour rédiger un message approprié. Mais la réalité nous a mis des bâtons dans les roues. Sous l'effet des caprices de notre système électronique, qui subissait des transformations à ce moment-là, certains bureaux n'ont malheureusement pas reçu le pré-avis que nous leur avions expédié. Mais malgré cet inconvénient, nombre de bureaux parmi vous ont pu participer à cette initiative. Les résultats vous sont dévoilés dans ces pages.

De plus, cette année, nous avons accepté la suggestion d'un de nos lecteurs. Selon lui, il y aurait tout lieu d'inviter les divisions du Bureau national à prendre part à cette activité étant donné que chacune d'elles entretient d'innombrables rapports personnels ou par téléphone avec les employés de la Société aux quatre coins du pays.

À l'instar de l'an dernier, nous traduirons uniquement ce message et les vœux de notre Ministre, de notre président du Conseil et de notre président, puisque dans bon nombre

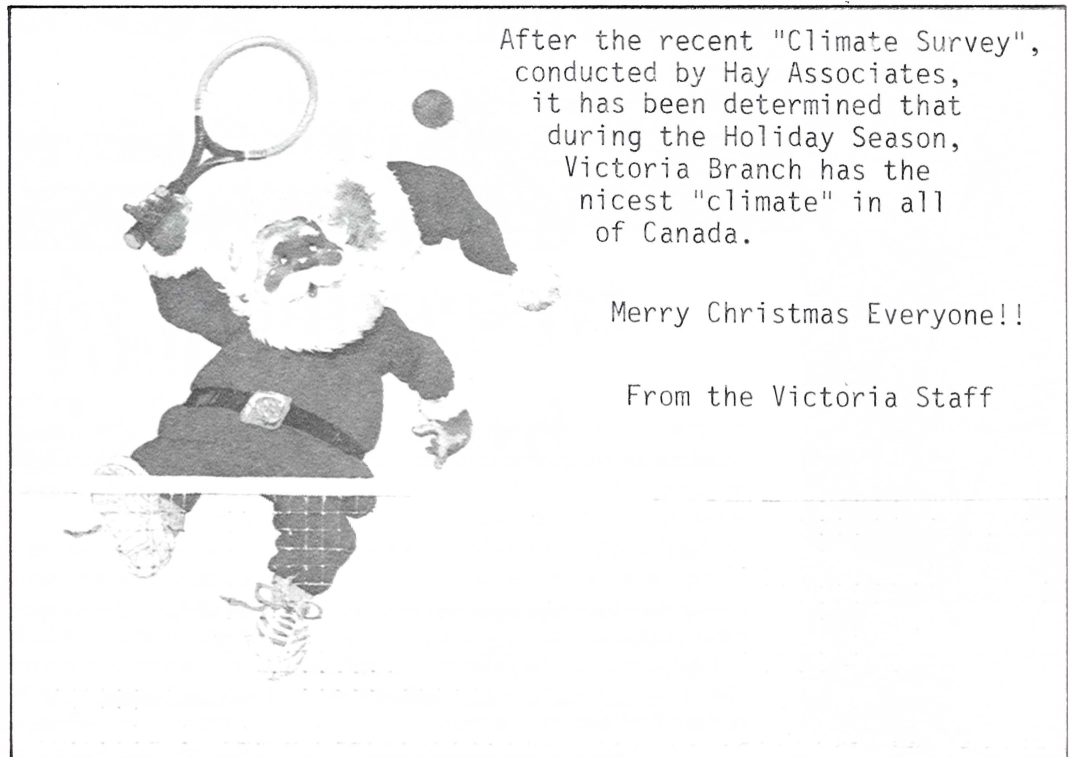
de cas, il serait impossible de traduire le message formulé dans le génie de la langue originelle, sans perdre l'effet recherché.

Il importe toutefois de formuler clairement les messages, qu'ils soient exprimés en français ou en anglais, puisqu'on sait qu'à la Société, un assez fort pourcentage parmi vous arrive tout au moins à se débrouiller dans la langue seconde. Cette décision n'a d'ailleurs posé aucun problème en 1987, et nous sommes persuadés qu'elle n'en posera pas davantage cette année.

Comme vous pouvez le voir dans ces pages, vos collègues ont fait preuve d'une grande créativité dans toutes sortes de domaines : le large éventail de photographies du personnel, la panoplie des jeux de mots et des œuvres d'art en sont les témoins. Enfin, le mot de la fin au nom du personnel chargé de cette publication des employés. C'est au nom de ceux et celles qui travaillent dans l'ombre et qui s'occupent de la conception et de l'impression, de la traduction et de la lecture d'épreuves et aussi de la part de nos rédacteurs et de nos réviseurs (que vous connaissez mieux sans doute) que nous tenons à vous remercier, cher lecteur, de nous avoir aidés tout au long de l'année à rédiger ce journal des employés. Nous vous remercions également de l'accueil chaleureux que vous tous, à divers endroits de la Société, nous avez toujours accordé à l'occasion des visites d'un des représentants de *Perspective*.

Votre appui et votre intérêt manifestes nous ont rendu la tâche à la fois plus facile et plus agréable.

Au nom de notre équipe, nous offrons à tous nos lecteurs nos meilleurs vœux de bonheur, de paix et de prospérité à l'occasion des Fêtes. Bonne carte de Noël! □



BEFORE WE EXTEND OUR BEST WISHES AND CHEER
WE THOUGHT YOU'D BE INTERESTED IN WHAT WE'VE ALL DONE THIS YEAR!

ALEX HAS A YEAR WHICH WAS FILLED WITH MUCH JOY
HE'S A DADDY AGAIN! — THIS TIME IT'S A BOY!

ONLY ASKED TO ENTER ONE DAY BEFORE THE SHOW
AND HIS CAR TOOK FIRST PLACE! HEY, GEORGE, WAY-TO-GO!

THE GANG OVER FOR A "BARBY" WOULD SURELY BE A HIT
BUT MARLENE NEVER PLANNED ON THE BACK YARD FIRE PIT. . .

FIRST PLACE IN THE PHOTO CONTEST REALLY BOOSTED BEV'S PRIDE
TILL SHE SAW HER PRIZE PICTURE WAS PRINTED ON ITS SIDE. . .

POSING WITH THE WILD ANIMALS ON HER HONEYMOON WAS FUN!
AND THE FILM KATHY USED? WELL, HER CAMERA HELD NONE. . .

WHILE TAKING HER DAUGHTER TO HER DRIVING CLASS
SHIRLEY'S CAR WAS HIT TWICE BY SOME GUY TRYING TO PASS!

EXCITEMENT HAS ALWAYS BEEN PAT DERMODY'S DREAM
PERHAPS THAT IS WHY SHE'S JOINED OUR BOWLING TEAM!

SHE'D BE OFF TOURING EUROPE, IF SHE COULD CHOOSE
BUT INSTEAD THERE GOES BARBARA OFF TO SEE THE HOODOOS. . .

"I'M A PROUD CANADIAN CITIZEN!", ROSE CAN NOW SAY
SHE'LL DROP THE PERU ACCENT AND LEARN TO SAY, "EH!"

WHILE DRIVING HOME FROM WORK, A MOOSE HE DID SPY
BUT BEFORE ROBERT SHOT IT, HE REMOVED HIS TIE. . .

AT THIS YEAR'S FISHING DERBY GORDON SURE STOLE THE SHOW
HOW HE FELL FROM HIS CANOE, STILL NONE OF US KNOW. . .

AND MAJOR TOOK THE TROPHY FOR THE DERBY'S TALL TALE
THEN SHE WON "MOST ENTERTAINING" PLAYING GOLF IN THE HAIL!

"WHAT HAVE HERB, RICK AND BOB HOTAR BEEN UP TO?", YOU SAY?
WELL ALL ARE JUST THRILLED! THEY HAVE BABIES ON THE WAY!

SHE DROPPED 32lbs. AND'S AS LIGHT AS A FEATHER
AND WAIT 'TILL YOU SEE DOROTHY IN HER SKIRT OF BLACK LEATHER!

SUSAN WENT TO A DANCE AND SHE HAD A GREAT TIME!
AND HER SAN. FRAN. TRIP DOOR PRIZE JUST SUITED HER FINE!

SHE WENT OUT AND SHE BOUGHT THE CUTEST HOUSE ON THE BLOCK
BUT FINDING A HIDDEN WINDOW GAVE BRENDA QUITE A SHOCK!

SHE'S ONLY 19 AND THE TINIEST, SWEET THING
BUT NOW OUR MELINDA SPORTS A GORGEOUS WEDDING RING. . .

CHINESE FOOD FOR EIGHT, IN NORWAY? — HOW STRANGE!
WHAT'S WORSE WAS RICK'S BILL — IN THE 300 BUCK RANGE!

NOW PUBLIC SPEAKING FOR MARY'S NOT AS HARD AS YOU THINK
AS LONG AS HER BUTTERFLIES ARE ALL FLYING IN SYNCH. . .

COKE CLASSIC IN HAND, YVONNE'S AS CALM AS CAN BE
BUT RE-PL HER OFF THE SYSTEM — NOW THERE'S A SIGHT TO SEE!

NEAR SILENCE IN THE OFFICE AND THE REASON WAS WHAT?
OH, RIGHT! THAT'S WHEN CHRISTINE HAD HER JAW WIRED SHUT!

THREE WEEKS VACATION AND KATHY JUST COULDN'T WAIT
BUT SHE SPENT THEM IN THE HOSPITAL, WELL JUST CALL IT FATE. . .

WITH ALL THE FENDER-BENDERS CHRISTINE'S BEEN HAVING OF LATE
THE FACT SHE FLEW TO NEWFOUNLAND WE ALL THINK IS GREAT. . .

EDNA "REFS" HOCKEY AND SAYS NOTHING IS GREATER!
EVEN ONE FRACTURED WRIST AND FIVE STITCHES LATER. . .

CALIFORNIA LOUNGING WAS HOW HER HOLIDAY WAS SPENT
BUT ALL TOO SOON SUE WAS ASKING WHERE THE TIME WENT. . .

ALTHOUGH HE SPENT TIME IN THE HOSPITAL THIS YEAR
IT WAS MORE FOR THE NURSES THAN FOR ART DID WE FEAR. . .

OUT TRAVELLING AND ON COURSE, IT SEEMS MARIA'S NEVER HERE!
BUT FOR TRAVELLING 'ROUND TOWN, SHE BOUGHT A NEW CAR THIS YEAR

GUEST SPEAKING TO GROUPS ABOUT OUR OFFICE WAS FUN!
BUT NOTHING TOPPED THE ARRIVAL OF EDITH'S GRANDSON!

HER GORGEOUS DAUGHTER'S WEDDING WAS MARILYN'S HIGHLIGHT
BUT CLOSE SECOND IS THE FACT SHE'S GROWN A QUARTER INCH IN HEIGHT!

WHILE HER HUSBAND WAS TRANSFERRED, TO SELL THE HOUSE SHE'D REMAIN
BUT NOW AFTER SIX MONTHS APART, PEGGY MAY GO INSANE!

IF HE'S NOT OUT INSPECTING, STAN'S OUT ON THE ROAD
BUT HIS PREFERENCE IS TO PARTY, OR SO WE'VE BEEN TOLD. . .

A NEW HOUSE HE IS BUILDING, BUT WHY YOU MAY ASK?
PERHAPS JOHN'S NEW BABY IS THE CAUSE FOR THE TASK!

"WHEN THE WEEKEND ROLLS AROUND, BOB CAMMIDGE WON'T BE IN
BUT CHANCES ARE YOU WILL FIND HIM AT HIS NEW LAKESIDE CABIN!"

THE SURGERY ON TERRY'S SHOULDER TURNED OUT JUST FINE
BUT HE ALMOST WORE IT OUT PULLING IN HIS FISHING LINE. . .

BUT NOW WHY DID WE WRITE THIS? FOR WHAT WAS THE REASON?
TO WISH YOU LOVE, PEACE AND JOY ALL THROUGH THE SEASON!



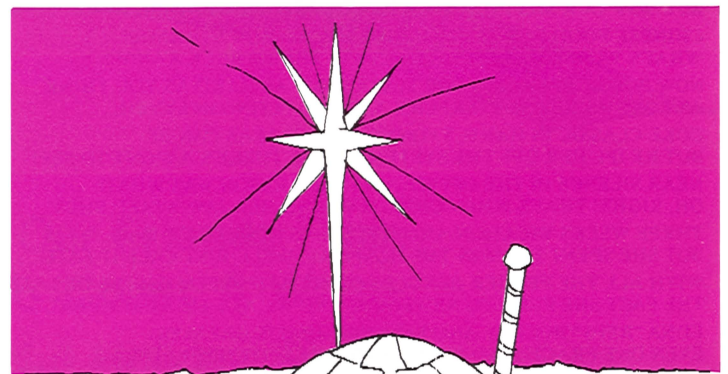
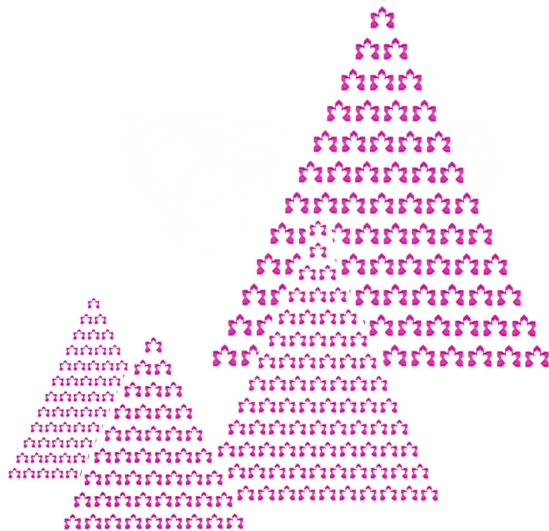
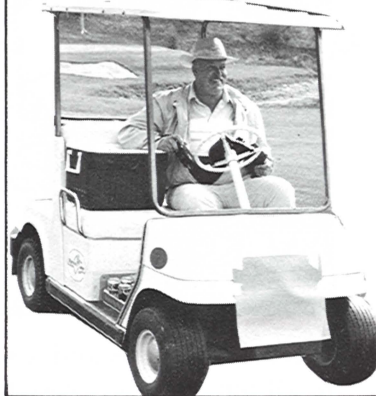
**Merry Christmas and a very happy New Year
to all our friends across the country
from Prince George Branch!!**





WAITING FOR SANTA

*Best Wishes for the Season from the
Gang at Kelowna*



MERRY CHRISTMAS

&
HAPPY NEW YEAR!!

FROM THE YELLOWKNIFE OFFICE

JOHN GOODERBERG BRANCH MANAGER	BILL JOYNER MANAGER PROGRAMS	BILL GRAY CHIEF APPRAISER	PHIL WALTERS PROGRAM OFFICER SOCIAL HOUSING
SUZANNE MORIN SUPERVISOR FINANCE & ADMINISTRATION	ALMA LYNN BUTT SENIOR REAL ESTATE & UNDERWRITING CLERK	PAULETTE PORTBLANCE CLERK FINANCE	CAROLYN WISEMAN RECEPTION
RAIMO TILUS CHIEF INSPECTOR	MEL LAFRENIERE COMPLIANCE INSPECTOR/APPRaiser		

(Sung to the tune of "Good King Wenceslas")

It is that time of year again,
We offer Seasons' Greetings.
In Calgary the Flames are HOT!
The Oilers suffer beatings!

The Games of 88 are gone,
Oh how the world enjoyed them
A Stanley Cup would top it all,
La Creme de la Cre-e-eme.

A Merry Christmas from the West
and all the best next year.
Please drive safely on New Year's Eve,
Don't drink too many beers.

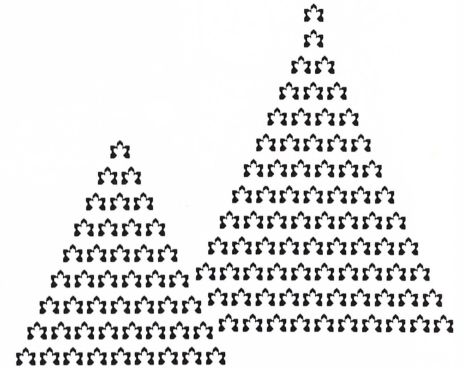
And why not plan to visit us,
We're sure you'll like the West!
The weather's dry, the skies are blue,
And skiing is the be-e-est.

And so dear friends it's time to go
We must get back to work.
There's Christmas shopping to be done,
the malls have gone berzerk.

To you and yours from Coast to Coast
B.C. to Newfoundland
Best of luck in all you do,
Helping to House Canadians.

Merry Christmas  Happy New Year

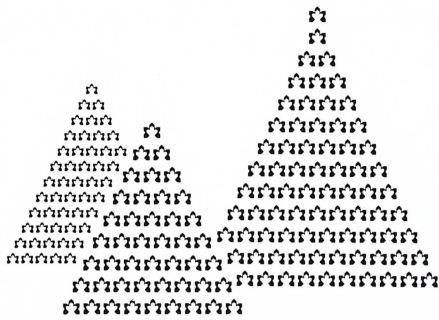
Calgary Office



Here's Wishing You and Yours a
Warm Holiday. Seasons Greetings
— *Souhaits de la Saison*

from the Edmonton Branch Staff





BEFORE YEAR END

...AFTER YEAR END

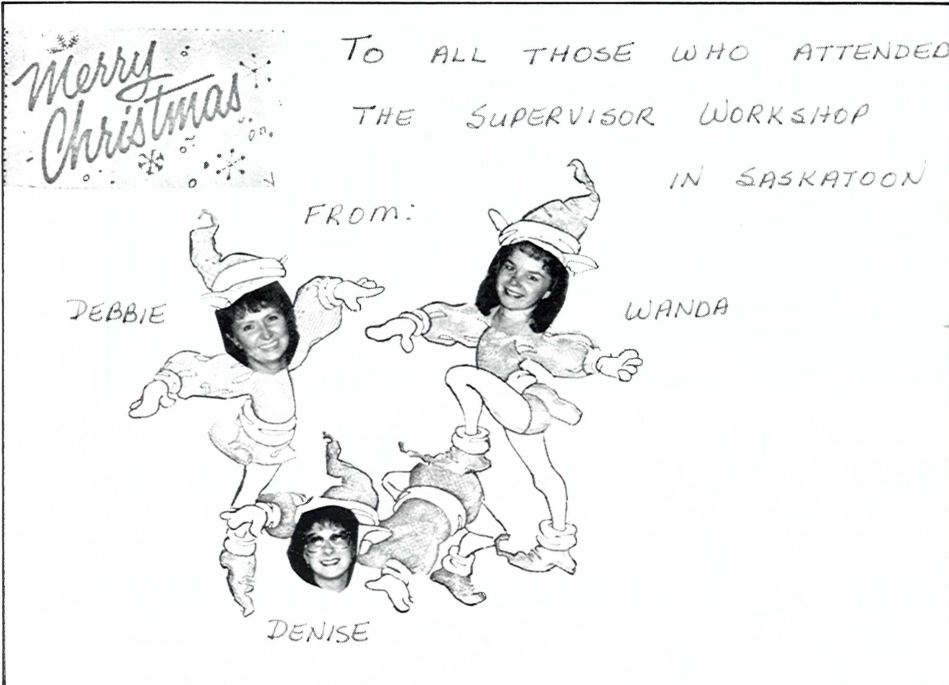
MERRY CHRISTMAS AND ALL THE BEST IN THE NEW YEAR,
THE SASKATOON BRANCH

Three Christmas Elves
Visit Regina Branch each year!

To Management & Staff
They spread merriment and cheer!

This year they have a message
For all other branches too!

May you find happiness and fun
In everything you do!



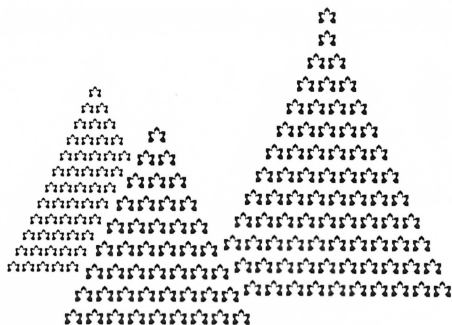
*Merry Christmas
&
Happy New Year*

from Cheryl, Donna
& Penny (Elves)
and the Management
& Staff of the Regina Branch.

*Merry Christmas
and
Happy New Year*



from the "Old" Gang at the Winnipeg Branch



Front Row, seated, left to right: Doug Hann, Darlene Corbiere, Pat Groulx.
Back Row, standing, left to right: Greg Williams, Bernie Bell, Claudette Boyer, Joyce Corcoran, Norm Michel. Absent: Karen Cachagee, Kim Caldick.

Christmas is that special time
That one time when people forget their
differences
That one time when everybody shares
Their feelings of love and joy
That one time you hear from us

Seasons Greetings



Staff at Sault Ste Marie

Crowds cheer Santa on recent Toronto visit

Special to Perspective

Santa Claus came to town on November 6th! With him for the one day visit to Toronto were Mrs. Claus, his workshop elves and all the famous reindeer we've grown to love.

In a press conference prior to the parade, Santa Claus reaffirmed his love for Toronto. "It's such a beautiful city," he said, "I can't resist visiting at least once every year. Besides, Mrs. Claus just loves the Eaton Centre."

Rudolph, who was standing close by, insisted that his favourite spot in Toronto was the CN Tower. "I love flying around it and flashing my red nose at all the tourists on the observation deck."

Despite his limited time, Santa agreed to a private interview with this CMHC reporter. Here are some of the answers he gave:

On Computerization: "It's too bad that Coronet's in place already. I was hoping to drop it off at CMHC for Christmas."

On George Anderson: "Well, try and keep it a secret but I have a bag full of ties to drop off for him on Christmas Eve."

On the new year: "Mighty fine in '89, CMHC!!"

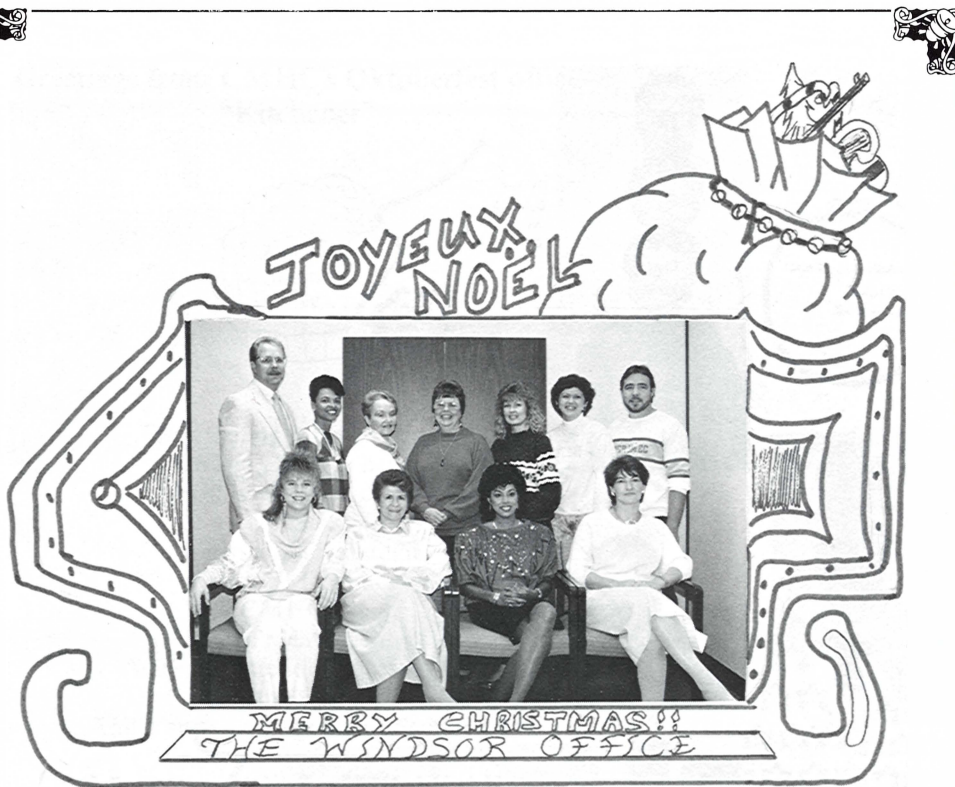
As he prepared to leave, Santa Claus had one last piece of advice to offer. He said, "I know when you've been bad or good so be good for goodness sake. Ho! Ho! Ho! Merry Christmas!!"

*CMHC — Season's Greetings and
Best Wishes for 1989!!!*

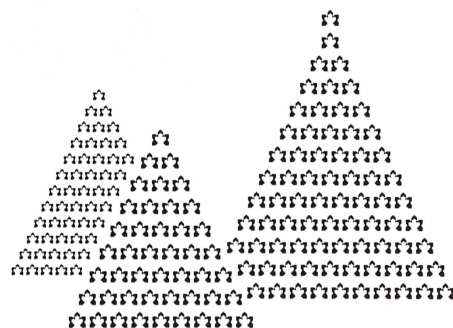
From the Ontario Regional Office.



The 1988 Santa Claus Parade on November 6th drew more than 350,000 people to the streets of downtown Toronto.



Top Row: left to right: Keith Conrod, Pam Porter, Pat Rivard, Arlene McKee, Diane Van Alstyne, Denise Walmsley, Rob Creamer. Sitting: left to right: Claire Halliday, Donna Copegog, Monica Deriveau, Sylvia El Helou.



J·O·Y·E·U·X N·O·Ë·L

CHRISTINA CIAVARELLA • LISE GAGNON • JEANNE BRADLEY • LINDA GAUTHIER • CINDY COUILLARD
LYNN LALANDE • SANDRA LABERGE • JOE SALVALAGGIO • FRANCINE VENNE • ANGELA ROY •
LUC MENARD • PAULINE BUCKLEY • ROSE AHO • NELSON MERIZZI • KEVIN CHOY • SYL GROULX •



~ SUDBURY OFFICE ~

DIANE PERREAU • JOYCE NADEAU • DOLORES MCKAY • JOY HUNDA • GLORIA BOURQUE • BRIAN ELLIS •
ROBERT RESTOULE • CATHERINE BRISSON • LUCY HUMBERT • BRUCE MCLEOD • ARNIE GALLO •
MARIE THERIAULT • PAULINE EHOND • KAREN CACHAGEE • FENYA MARCANTOGNINI •

Merry Christmas





MISSING ARE:
MARILYN
ROLLANDE



MIKE
DAWN
MIKE
ELAINE



MARGARET
CHRIS
CLIFF
NANCY



PETER
DOUG
CAROL



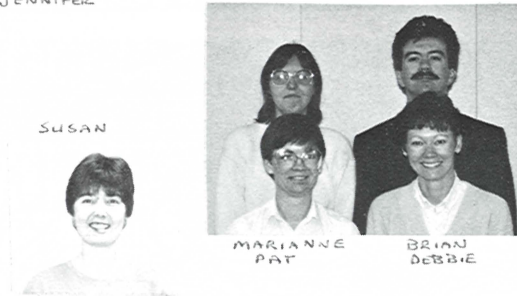
BARBARA
ENID
JENNIFER



PAT
WENDY



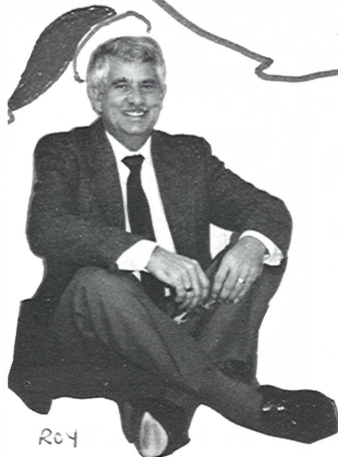
MARGARET
KEN



SUSAN
MARIANNE
PAT
BRIAN
DEBBIE



JEAN
DULCE
JANE
JANE
PAULINE



ROY

MERRY
CHRISTMAS
FROM LONDON



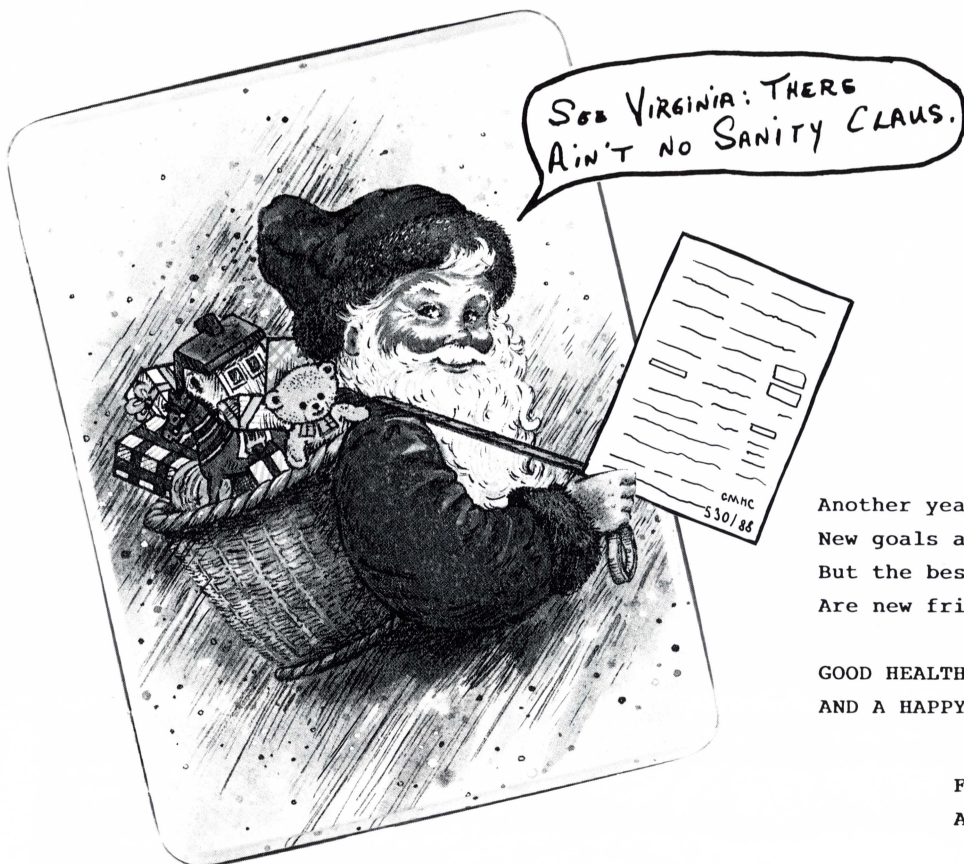
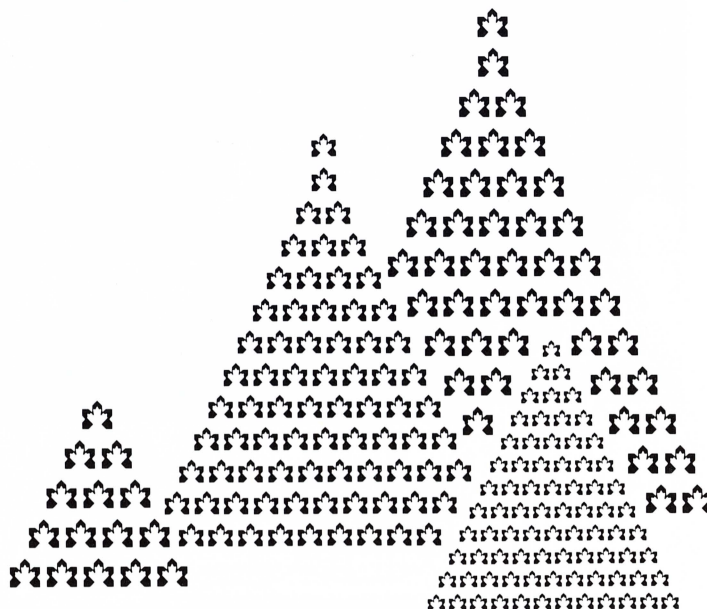
GEORGE

Greetings from CMHC's Oktoberfest office
"Kitchener"



Twas the night before Xmas
When all of us here
Had just settled down
For a cool glass of beer,
When all of a sudden
It came to mind
The CMHC friends
We can't leave behind
Without extending our wishes
For a 'fun' holiday time
And a successful, prosperous "1989"!

Zicke Zacke, Zicke Zacke, Hoi Hoi Hoi
Eins, Zwei, Drei, G'suffa!



Another year has past,
New goals achieved,
But the best of them all
Are new friends and colleagues!!

GOOD HEALTH! GOOD CHEER!
AND A HAPPY NEW YEAR!

From All of Us
At Toronto Branch



Kingston Office Staff Christmas Poem

We are the Kingston Office Staff,
We got together for a laugh;

Dressed up as stylish inmates,
From the City of the "BIG GATES".

Took a funny mug-shot,
Real criminals we are not;

We just have a wish we want you to hear. . .

*"Have a very Merry Christmas
and a
Happy New Year"*



O SHAWA
S INCERELY
H OPES
A LL
W ORKERS
A ND THEIR FAMILIES

*Have a very
Merry
Christmas*



Un temps d'arrêt pour saluer nos
consœurs et confrères de la SCHL.
Merci à Perspective pour cette
initiative renouvelée.

Le personnel de Longueuil

Joyeuses Fêtes



**Le personnel de la Succursale de Montréal vous souhaite un heureux Noël et une
Année qui soit des plus prospère pour tous les employés de la Société.**

**The Montreal Office staff wish you a Merry Christmas. May this year be the best
one for all CMHC employees.**

*L'équipe de Val d'Or vous transmet
ses meilleurs voeux de joie
à l'occasion des fêtes.*

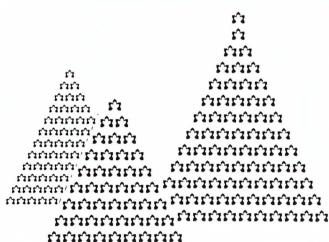
*Foyeux Noël!
Bonne année 1989!*

*André
Claude
Rene Fortin
Solange Bessière
Rene R. Proulx
Jimmy Godbout
Gene Kluck
Aise Dumont
Yves Barbe
Françoise Guellet*

*Clément Pénin
Gene Carrière
Barbara Carrière
M. H. H.
Jean Genaud
Michel Bonet
Suzanne Gauthier
Mireille Larocque*



*Season's Greetings from the Atlantic Regional Office
Good wishes for a holiday season filled with happiness
for the New Year health and prosperity*

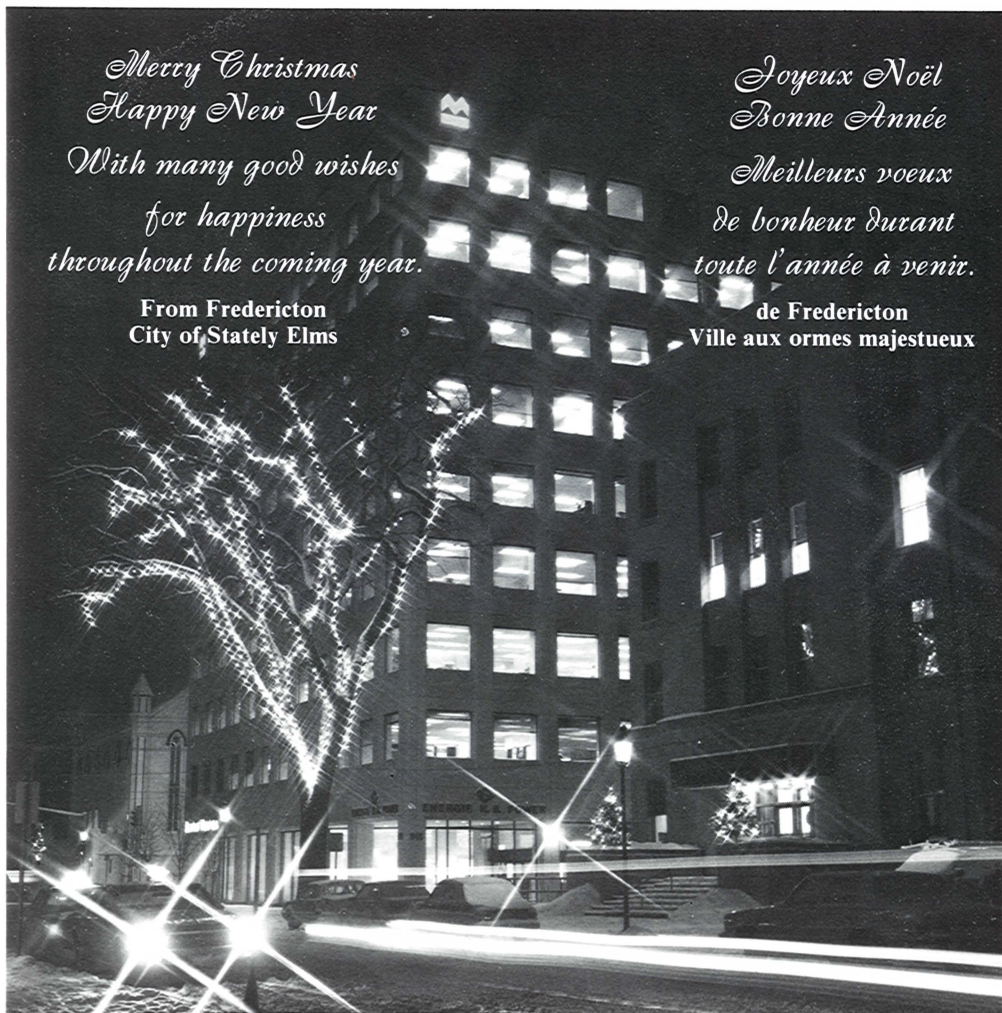


*Merry Christmas
Happy New Year
With many good wishes
for happiness
throughout the coming year.*

**From Fredericton
City of Stately Elms**

*Joyeux Noël
Bonne Année
Meilleurs vœux
de bonheur durant
toute l'année à venir.*

**de Fredericton
Ville aux ormes majestueux**



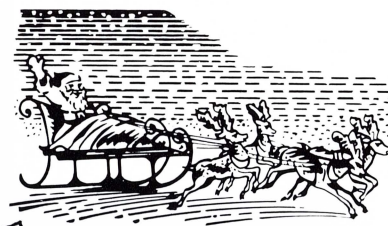
*Merry Christmas
and
Happy New Year.*



**To our fellow employees at CMHC across the country from the
Saint John New Brunswick Local Office.**

When you are shopping for us this Christmas look at our Christmas Wish List and see if you can help us out.

Larry Holman — A multi-purpose mailing list and a couple of kids.
Mike Fleury — To be just like Rolie Gibeau.
Gwen Hiltz — To be Acting Manager permanently.
Gloria Kelly — A finished house with no 'Ferrets'.
Brenda Simmons — A hand cart that can't be stolen.
Karen Schaven — A little peace of mind.
Pat Marshall — Her own island in the sun.
Jim Stephenson — Sideboards for his coffee cup.
Tom Glauser — 1 year supply of MacDonald's Coupons.



*Telephones ring ...
are you listening
On our brows,
sweat is glistening
We're working away,
happy today*

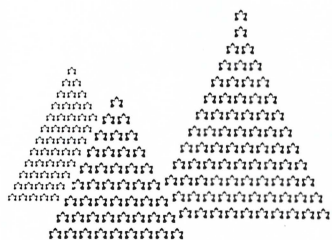
*Living in a winter
wonderland*

*Christmas greets
from Moncton*

*Atlantic Canada's
Winter Wonderland*



*Aude Cassie
Janice G. Newles
Sisile Mathon
Charline Cormier
Jocelyn (Jany) Sparks
Albert Aubert
Janette Bostache
Rachel Alderson*



*Warmest holiday wishes from the
Native Advisory Group*





The Order of Good Time was created by Samuel de Champlain in Port Royal, in 1606. This order, the first social club in Canada, was created because sickness and difficult adaptation had made the winter so unbearable for settlers in the New World.

The tradition is still respected nowadays. We hope that throughout the country, other CMHC employees, with their family and friends, will perpetuate this tradition that we still cherish.

Warm wishes for the Holidays and the Coming Year.

The employees of the Halifax Branch

L'Ordre du bon temps a été fondé par Samuel de Champlain en 1606, à Port Royal. Cet ordre, le premier club social au Canada, devait combler les longues soirées d'hiver pour les habitants de cette colonie française qu'était l'Acadie.

L'Ordre du bon temps existe toujours, transmettant ainsi la tradition. Nous espérons que cette tradition saura déborder des frontières de la Nouvelle-Écosse et que tous les employés de la SCHL, avec leurs familles et amis, sauront la maintenir.

Nos meilleurs voeux à l'occasion de cette période des fêtes et pour la nouvelle année.

Les employé(ées) de la succursale d'Halifax

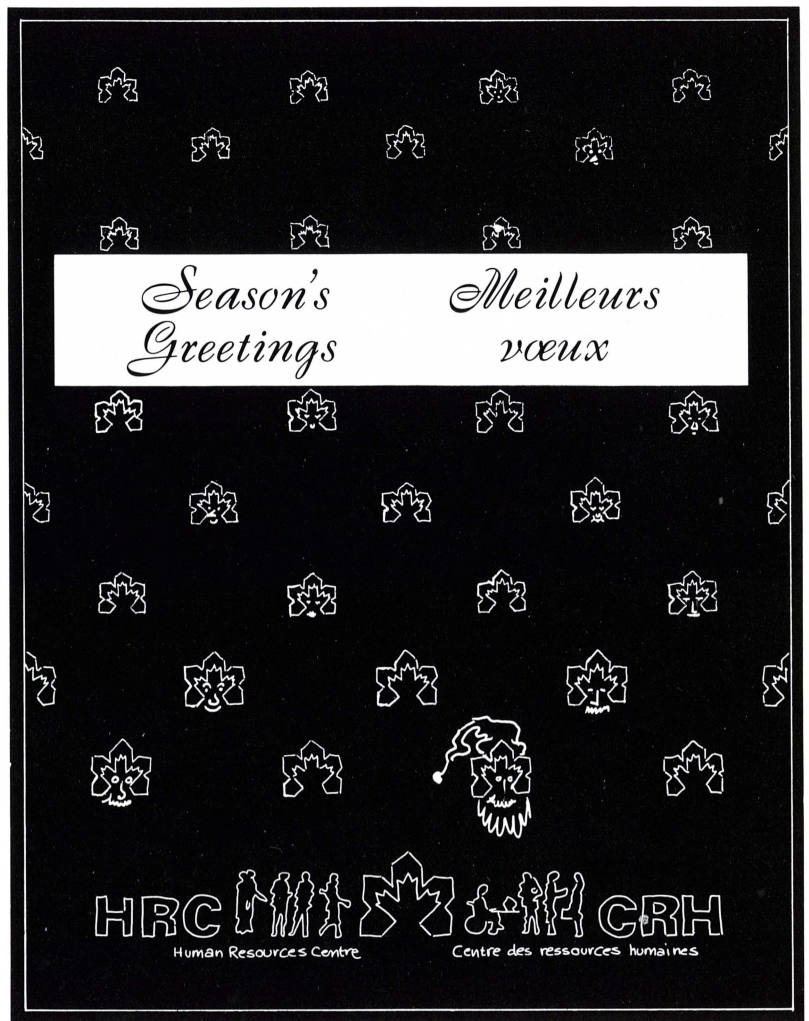


ADMINISTRATION DIVISION

It is a pleasure to SUPPLY a holiday greeting for the Christmas 1988 issue of Perspective.

We are always happy to ACCOMMODATE. Our first thought was to FURNISH a photograph of all 135 of us, or excerpts from Guidelines and Procedures volume 21:1 — RISK MANAGEMENT AND GENERAL INSURANCE but instead we have LEASED this space to RECORD the following:

A very Merry Christmas and a Happy New Year from all of us in Administration Division to all of you from St. John's to Victoria.



The

Director and

staff of the Program

Portfolio Management Division

wish to take this opportunity to

express a Merry Christmas and

a Happy New Year to all our

CMHC colleagues and their families

PPMD hopes that all have a successful and prosperous

1989

*'Twas the year 1988, and what did George
need,*

*But a whole new computer system as
quick as could be.*

*With its own software packages all shiny
and bright,*

*We know Gaylan Duncan would rejoice
at the sight.*

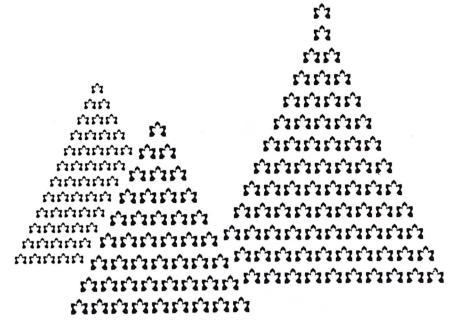
*Now who should George ask to prepare
us this gift?*

*Why, the folks on Slater Street could
give us a lift.*

*Now Christmas is here and what do
we see?*

*It's our new Coronet sitting under
the tree.*

*Best wishes to our friends and
colleagues from M.I.S.D.*



You better watch out,
You better not cry,
You better not pout,
I'm telling you why,
The auditors are coming to town!

Happy Holiday Season
from the Operations Audit Division.

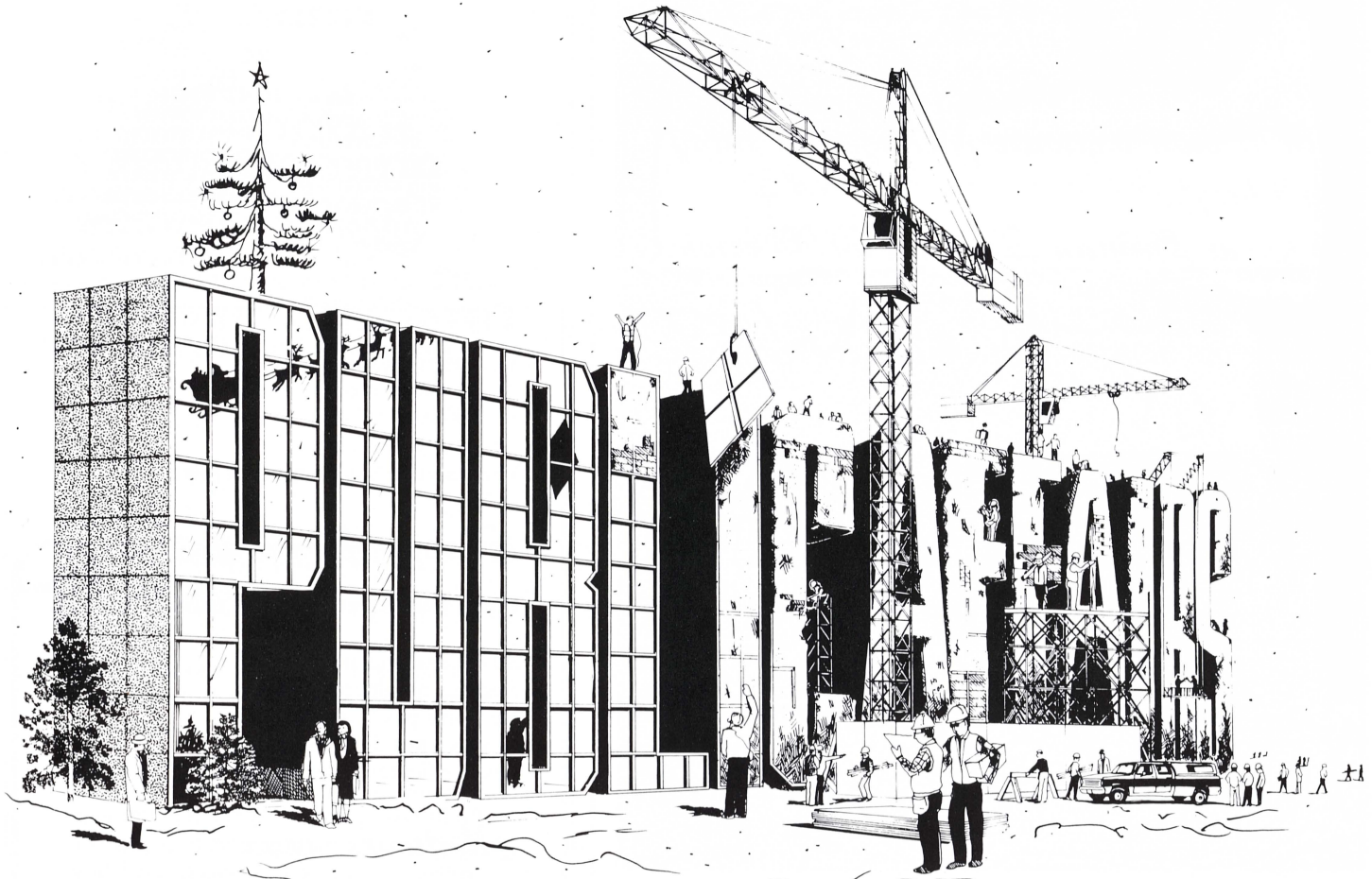
Soyez des plus prudents,
Surtout ne pleurez pas,
Ne faites pas la moue,
Je vais vous dire pourquoi,
Les vérificateurs seront bientôt chez vous!

Meilleurs vœux

**de la division de la vérification
des opérations.**



Christmas is a-coming, and the PAC is on the run
Thinking of the year-end and how much we must get done.
Still, we want to take the time to send the Season's best
To our clients in the Regions, Divisions, and the rest.



“.... we're working on it.”

Joyeux Noël from all of us at PAC

Christmas is a time for reflection as well as celebration.

As you look back on the past year remember each experience for the good that has come of it and for the knowledge you have gained.

Remember the efforts you have made and the goals you have reached and as you reflect on the past year also be thinking of the new one to come.

*Merry Christmas and
Happy New Year*



**From your co-workers in Underwriting
Division, National Office**

The staff of C.M.H.C. Legal Division and Access to Information and Privacy takes this opportunity to wish all our C.M.H.C. colleagues across the country and in National Office the very best for the Holiday Season!



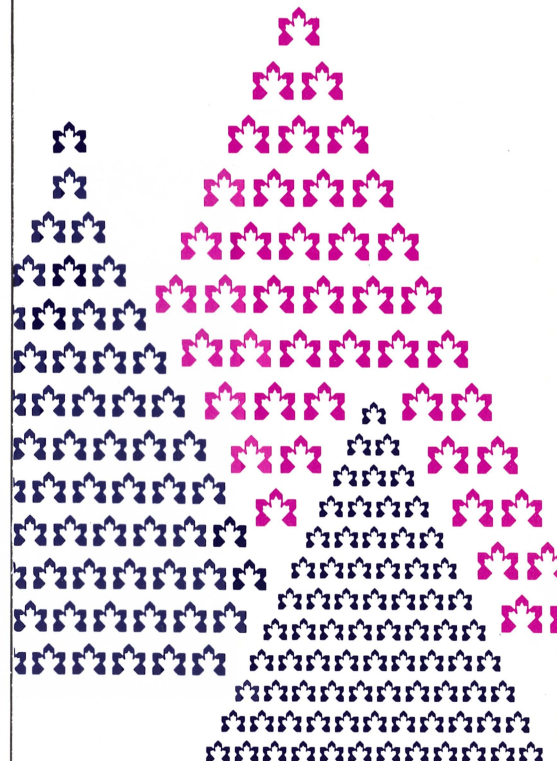
**Strategic Planning
and
Policy Development
Division**



**Division de la
Planification Stratégique
et de l'élaboration
de Propositions**

Seasons Greetings and best wishes to all

- Policy:
- To rejoice in the holiday season.
- Strategy:
- Ease up and relax
 - Enjoy companionship of family and friends
 - Eat, drink and be merry



Stop press....

Some late arrivals
came in
at the
last minute....

TO OUR CMHC FAMILY
THOSE WE'VE MET
THOSE WE HAVEN'T YET
WE GIVE YOU A TOAST OF THE SEASON
WHAT EVER THE REASON
WE ARE NOT POETS
AND THESE LINES WILL SHOW IT
ALL THE BEST
FROM ONTARIO'S WEST
WE ARE SMALL BUT WE HAVE MORE'A
CUZ WE'RE FROM KENORA

HAVE A HAPPY HOLIDAY!!!!

CAREN
ROSE
RICK



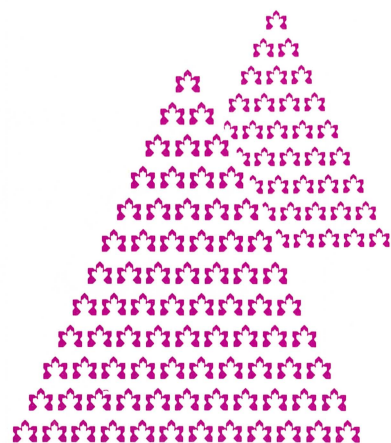
It's always the Holiday season in B.C.

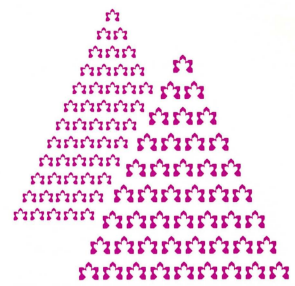
Merry Christmas, everyone!

B.C. and Yukon Regional Office



SEASON'S GREETINGS
MEILLEURS VOEUX
OTTAWA BRANCH



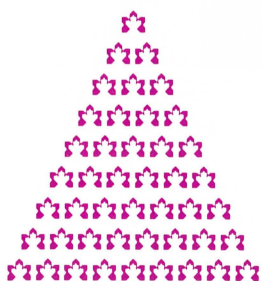


*Marilynn
Carolina
Howard
Pam*

With Best Wishes
for Happiness
at Christmas
and in the Coming Year

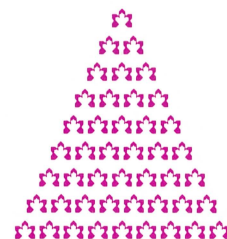
*Stuart
Aslene
Paul
Ken*

*from Cranbrook -
City of the Rockies*





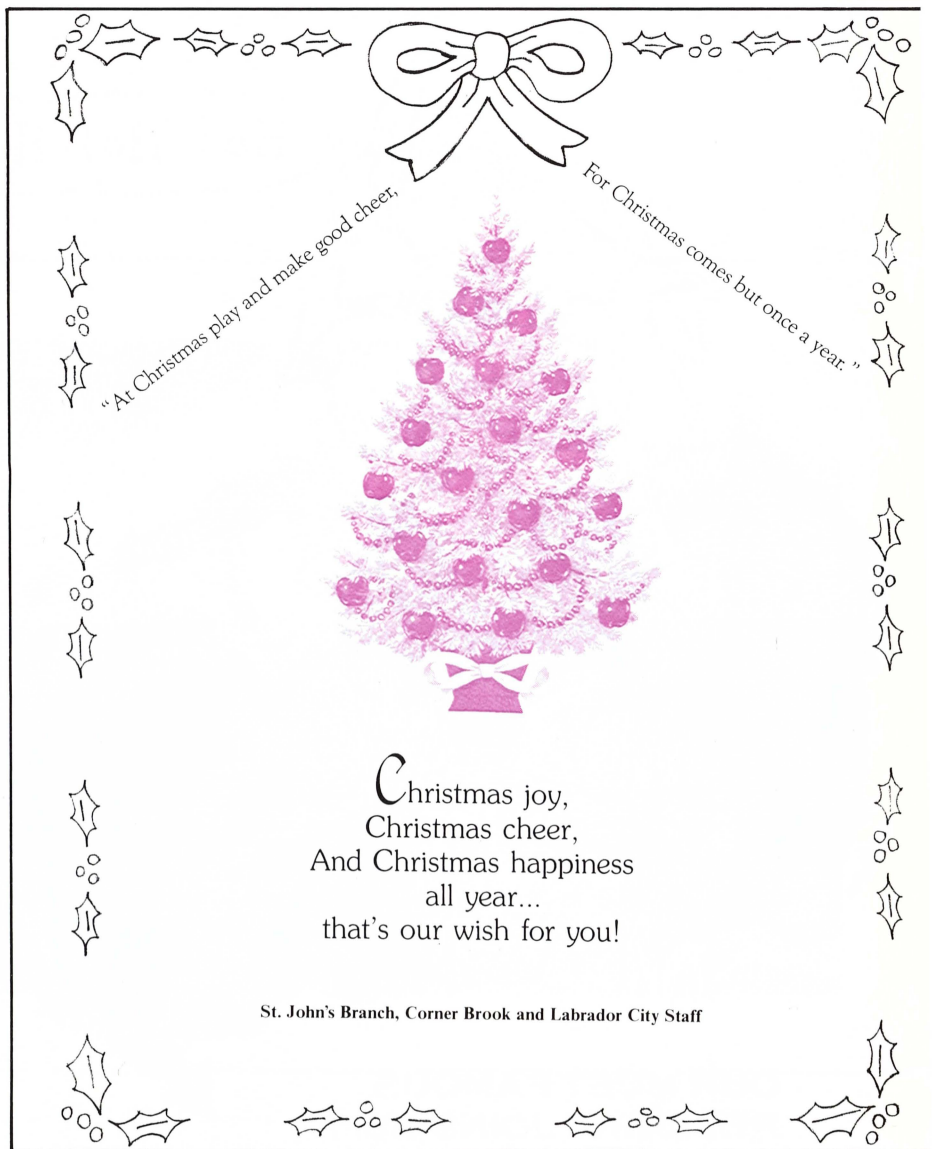
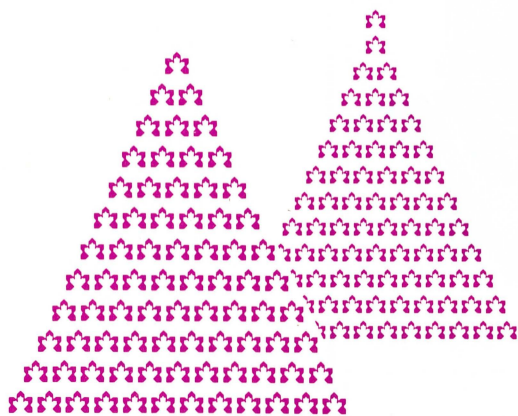
OUR MOST FAMOUS
RESIDENT JOINS US IN
WISHING YOU A VERY MERRY CHRISTMAS



To all of you. . .

*Have a
Merry Christmas,
and all the best for '89
from all of us in Kamloops*

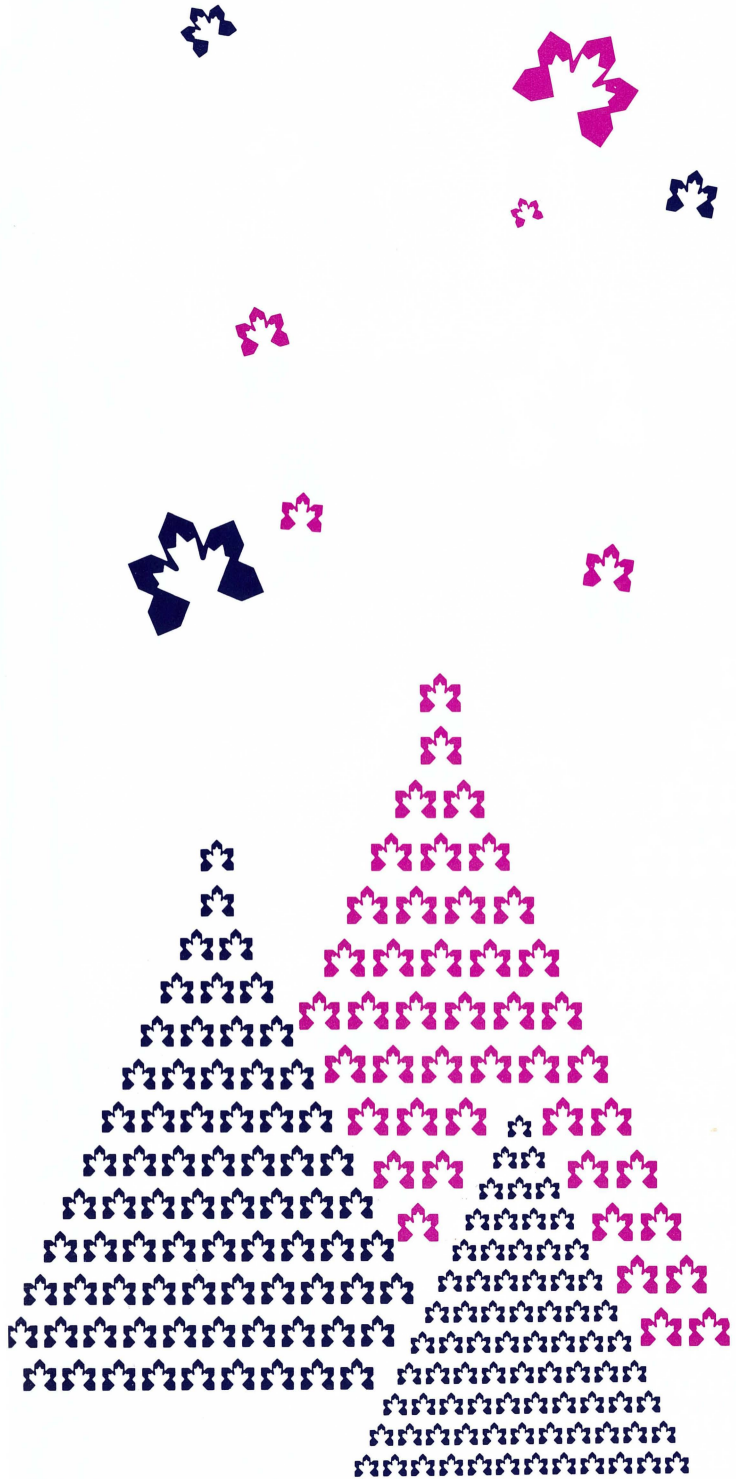




*Seasons
Greetings
from Sydney*




Rear: John Rudderham, Jack Miller, Centre: Gary Phillips, Bob Smith, Mike Birtles, Bill Crawford, Front: Willena Wilson, Tasha MacQueen, Kathy Tonet-McNeil, Kay-Marie Clarke, and Marnie White.



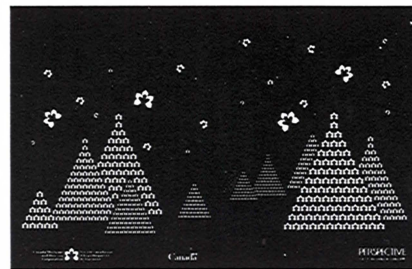
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