



Le TAG

Quarterly report / June 2021



Word from Management

The health crisis is gradually being resolved and all indications are that we should be back to our normal lives soon... somewhere before the end of the year. Who could have predicted the magnitude of this crisis when a year ago almost to the day, I wrote in this journal, that we had just returned to work and that the whole situation surrounding Covid-19

was still fragile. Here we are, one year later and although there is a lot of positive news on the horizon, we are still not completely out of it.

The good news is that construction is going very well and projects are on track for ABF Inc. Although the supply chain is weakened by several factors including rising costs and scarcity of material, we are doing quite well so far. You too can understand the famous principle of supply and demand in your daily life... especially if you have been shopping for something for your home, for work around the house, a pool, a kayak, etc. It's the same for our organization when it comes to raw materials and anything else ABF may need to fulfill its contracts.

The last year has not been the easiest for anyone and I want to thank you for your collaboration and your involvement in the respect of the sanitary rules that we had to put in place. I would also like to take this opportunity to wish you a good vacation and I look forward to seeing you again for another edition of TAG this fall!

François Vallières, Executive vice-president

ABF Management wishes you a nice summer vacation! 😊

Upcoming Statutory Holiday

Thursday June 24th 2021:
St-Jean-Baptiste Day

Friday July 2nd 2021:
Canada Day

Monday September 6th 2021: Labor Day



In this issue:

- P. 2—New projects
- P. 3—ABF events
- P. 4—Your social club
- P. 5—Special mentions of the quarter
- P. 6—Your financial news
- P. 7—Occupational Health & Safety
- P. 8—New ABF's employees

New projects



7 seniors' homes: Ste-Anne-des-Plaines, Mirabel, Prévost, Ste-Agathe-des-Monts, Laval-des-Rapides, Mascouche and l'Assomption, totaling 2,200 MT



Luca high-rise, Laval, 680 MT



And also without forgetting...

- * Serpico Lot 2, Coteau-du-Lac, 300 MT
- * Skyblu II, Mirabel, 750 MT
- * The Lodge Bldg E, Renfrew, 350 MT
- * Senior's house, Rivière-des-Prairies, 520 MT
- * Longwood Gardner Apartments, Ottawa, 350 MT
- * ABB Poste des Appalaches / St-Adrien-d'Irlande, 550 MT

ABF events



It was at the beginning of May that our 7 foreign workers moved into their new home located a few minutes from the Victoriaville factories.

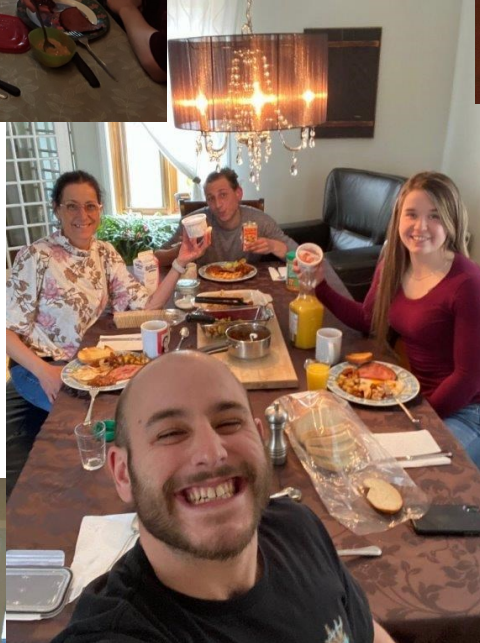
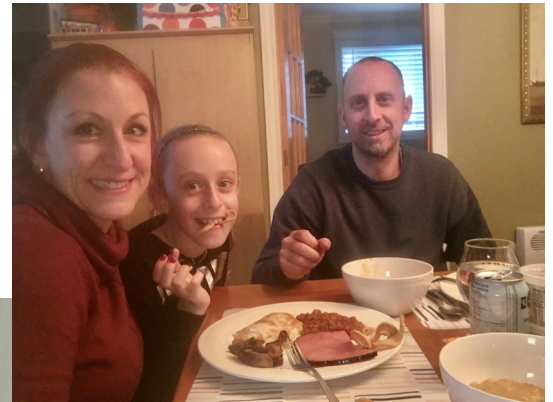
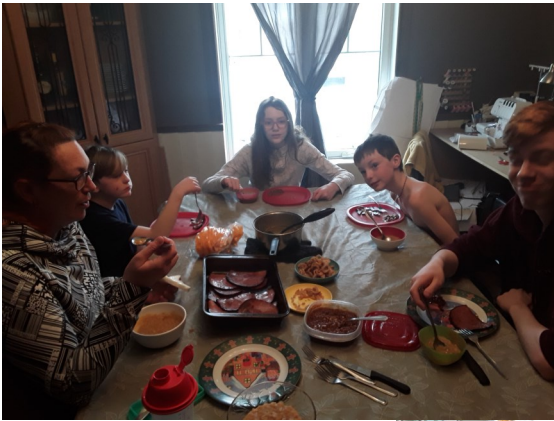
Indeed, ABF's management chose the land of the old terminus in order to build 2 buildings intended to house our foreign workers.

Once again, ABF has proven that it is an employer of choice in the region!

Your social club

Last spring, the social club committee gave its members a sugar shack style lunch box to enjoy a shack meal in the company of their family bubble.

Here are a few pictures of some members enjoying this delicious meal!

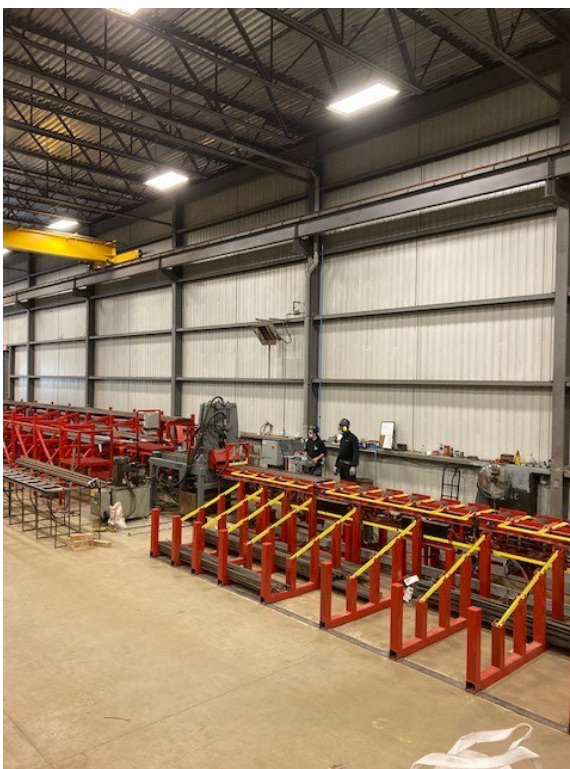


The organizing committee

Special mentions of the quarter

A special **THANK YOU** to our team of mechanics and welders for having succeeded in installing our new shear at the Châteauguay plant in 4.5 days and this, while being in full production!!

Quite a feat! Congratulations! 👏



Your financial news

Does the stock market pay?

Born in the wake of the pandemic, the new craze of Quebecers for online speculation worries experts.

A few weeks before the first lockdown, Stéphane's life took a big turn. The construction worker put away his tools for good to become a full-time stock trader at the age of 53, after taking an online course in day trading - buying and selling stocks in the same day. "I was convinced, and still am, that I could make more money in the stock market than I could working," says the novice, who prefers not to give his last name.

When the markets turned red in March 2020, the budding speculator put all his savings into it, including a personal loan. But the neophyte was quickly caught by reality. Six months and more than 1,000 trades later, he had lost 30% of his investment in day trading, also known as day trading or very short-term speculation.

Since the beginning of the pandemic, Internet brokerage platforms, which allow people to buy and sell stock securities on their own, have literally been taken over. Desjardins Online Brokerage has seen a 129% increase in new clients compared to September 2019 and a 109% increase in transactions compared to the same period. The same is true of National Bank Brokerage, which is talking about a record jump, but without giving any figures.

Mario Lamoureux, founder of Bourse 101, an online school that offers courses on stock market investing, also reports a marked growth in interest in the markets. "We registered three times as many new students in March, April and May 2020 compared to 2019. With telecommuting, many Quebecers have gained hours of freedom, which they devote to the stock market," notes this trainer who offers more than 80 online courses, including a program on day trading with 137 video courses, a total of 14 hours, for the sum of \$1,985.

However, some experts fear the worst about this sudden craze. As stock market professionals, we have investment strategies that

are not based solely on our flair," says Philippe Pratte, chief investment officer at Pratte Portfolio Management. Do neophytes who come to the market after listening to YouTube clips have the necessary background and composure to succeed? I doubt it."

The stock market frenzy is of great concern to the Autorité des marchés financiers (AMF). "Since April 2020, stock traders have been riding a wave upwards, which gives them an excess of confidence in their ability to predict the markets," says Camille Beaudoin, director of financial education at the AMF. That's where it gets extremely dangerous."

The AMF is in the process of updating its website, which will clearly warn self-directed investors against themselves. "Our revamped section will have a lot more bite than the current version," says Camille Beaudoin. Will this be enough to curb the ardor of players?

Despite the difficult learning curve, Stéphane has no intention of pulling his marbles out of the stock market, quite the contrary. "I started by putting too much pressure on myself. I absolutely wanted to succeed," he admits, undaunted. It must be said that the excellent performance of his long-term investment portfolio has compensated for his losses. "I have confidence in the day trading system. It's a good recipe for making money. I just need to stay calmer in order to make money," concludes the 50-year-old, who plans to resume his stock market hyperactivity soon. Hopefully this time he will keep his cool. ◆◆◆

Source: l'Actualité of 11/01/2021

Occupational Health & Safety

Learning to get along with new employees... can benefit everyone!

In every organization, senior employees have a role to play in the training and integration of newcomers. But the integration of new personnel is a time-consuming process that requires a lot of good will, patience and respect. This is true for both the experienced worker and the recruit.

Fresh blood, fresh ideas

In addition to filling in vacant positions and allowing a more efficient distribution of the workload, new employees bring new ideas and new perspectives on the way things are done. In many cases, they are also more familiar with new technologies. Their presence usually benefits the entire organization and, especially, their new colleagues.

The wisdom of experience

To facilitate the integration of new personnel, more experienced workers must act as guides, or even as tutors. As such, they must:

- ◆ Cooperate
Good will and team spirit are key factors in the successful transmission of a person's knowledge and its assimilation by someone else.
- ◆ Act professionally
To be a good guide, a person must transmit his or her knowledge in a serious and objective manner, and must refrain from conveying "biased" information.
- ◆ Be vigilant
Enforcing safety regulations ranks first among the values that the guide must teach. And what better way to teach something than by setting the example?

Good pupils learn fast!

New employees also have a role to play in their own integration. Among other things, they must:

- ◆ Pay attention and be receptive
Attention and, most of all, open-mindedness make learning easier, and keep the "tutor" from having to repeat the same things over and over again.
- ◆ Do their homework
New employees must do whatever it takes to efficiently assimilate all the information that they receive during the training period (i.e.: taking notes, going over the information, practicing, etc.).
- ◆ Adapt
In addition to assimilating the knowledge that they need to do their job, new employees must do their best to adapt to their new working environment (culture, organization, atmosphere, etc.).

Been there, done that

Finally, if the arrival of new colleagues makes you uncomfortable or even suspicious, remember that we all started out as the "new guy" or "new girl"!

Questions? Contact your H&S team!

New ABF's employees

Name	Department
Alain Houle	Transport
Alexandre Berthiaume	Worksite
Alexis Chabot	Worksite
André Jr Élément	Factory
Ayub Munir	Factory
Billy Lebel	Worksite
Brianna Campbell	Worksite
Bruneau Tremblay	Worksite
Carlos Palma	Worksite
Daniel Daigle	Office
Edma Stalin	Worksite
Eli Belzile	Transport
Emmanuel Morin	Worksite
Gabriel Palma	Worksite
Gabriel Tessier Delisle	Worksite
Jean Després	Factory
Jean-François Bilodeau	Worksite
Jean-Luc Brisson Bérubé	Worksite
Jessica Lefebvre	Worksite
Jonathan Cabrera	Worksite

Name	Department
Kevin Ouellet	Worksite
Leonardo Palma	Worksite
Louis-Philippe Garant	Worksite
Mahamoud Abdi Djauo Robleh	Worksite
Marc Lagarde	Worksite
Marc Parenteau	Office
Mathieu Bérubé	Worksite
Maxime Jourdain Coll	Worksite
Mélissa Servant	Office
Nicholas Ahelo	Worksite
Parker Watt	Worksite
Patricia Grimard	Worksite
Rémy Crête	Worksite
Samuel St-Jacques	Worksite
Teharonhiakhwa Belisle-Diabo	Worksite
Terfia Abderrehmane	Worksite
Thomas Chabot	Worksite
Thomas Tiscia	Factory
Vincent Brousseau	Office
Zachary Poulin	Worksite

Welcome to all new employees to the ABF family! 😊

Contact me!

Contact me to obtain or submit
additional information:

Mélanie Boucher

(819) 758-7501 Extension 248

mboucher@abf-inc.com