

Quarterly report / September 2023

Word from Management

Ηi,

The health and safety of our workers is one of ABF's top priorities. Our teams of specialists visit job sites and plants on a daily basis to ensure best practices in occupational health and safety. Prevention remains the best way to protect our workers and ensure they return to their families injury-free at the end of the day.

CNESST standards are constantly changing, and we adapt our methods not only to meet the requirements, but also for the health and safety of our employees.

Over the past year, a number of actions have been taken, particularly at our plants. To reduce noise at source, equipment was replaced, hydraulic units were relocated and insulated, and protective equipment was improved. Safety corridors and markings were reviewed, welding fume extraction equipment was ordered and catwalks were built to ensure even safer working at height when repairing and maintaining overhead cranes. We have also put a great deal of energy into improving machine safety, and several projects are currently under development. All this is far from being an exhaustive list of our actions, but it can give you a brief idea of the importance of OHS at ABF.

Thanks to all our legendary employees for working safely, and a special THANK YOU to the site (Marie-Ève, Abder-rahmane (Abdou), Jean-Michel and Susan) and plant (Karolane and Carole-Anne) OHS teams, and to the members of the OHS committee for looking after them!

Eric B., François and Marco

<u>Upcoming Statutory</u> <u>Holidays</u>

Monday October 9th 2023:

Thanksgiving Day

Friday November 10th 2023:

Remembrance Day



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News projects



Le Florent, Trois-Rivieres, 1 200 MT





And also without forgetting...

- New Civic Development Parking Garage, The Ottawa Hospital, Ottawa, 4 000 MT
- Poplar Foundations works 4 buildings, Becancour, 2 700 MT
- Olymbec de la Savane, Montreal, 1600 MT
- ♦ VQ #79248 Le Zenith, Quebec, 1 200 MT
- ♦ Bridgestone Expansion, Joliette, 1 000 MT
- SQI Pierrefonds-DDO Senior's House, Montreal, 800 MT
- Nemaska Lithium hydrometallurgical building, Becancour, 500 MT

ABF events

On Thursday, July 13, the **ABF 2023 Golf Open** was held for employees of the Victoriaville office. Despite the uncertain weather at the start, all participants managed to complete the course before the rain, and just barely!

Congratulations to the team composed of Camille Fréchette, Cindy Champagne, François Vallières and Parani-Kumar Raja, who won the honours with a score of **-1**!



Your Social Club

On June 15, the ABF Social Club held its summer happy hour at Warwick's Wick Station Microbrewery. A good beer in the company of legendary colleagues makes for a great end to the day! ©













Your Social Club (continued)

On August 26, Camping des Pins in Kingsey Falls hosted a family day organized by the ABF Social Club committee.

Face painting, a barbecue, live music and a bonfire were all part of a day of fun for young and old alike!



Special mentions of the quarter



* Alexandre Nadeau is missing from the photo *

5 of our legends have decided to take up the challenge launched by the City of Victoriaville to cover the greatest distance by active transport (cycling, walking, running, etc.) on their way to and from work. They have until September 22 to accumulate km.

Congratulations to Alexandre Gagné, Alexandre Nadeau, Jean-Philippe Fafard, Stéphane Cayer and William Pellerin for taking part in this great challenge!

We would like to welcome 5 new foreign workers who arrived on July 10.

- ✓ Cristobal Geovany Choc Perez
- ✓ Jorge Armando Salguero Conde
- ✓ Jeffrey Wostbely Ruiz Morales
- ✓ Edy Ariel Cujcuy Corona
- ✓ Cesar Antonio Salazar Morales

They are accompanied in the photo by Karolane Ayotte and Evelyn Escobar, from the PME partenaires.

Welcome to the **ABF LEGEND** team!



Your financial news

How to get discounts everywhere

Here are a few words that can save you money in almost any business. The only conditions: be bold enough to say them

My eyesight has changed lately, and given the wear and tear on my frames, I took the opportunity to buy a new pair. The bill for my glasses: \$340. Faced with this sum, I took a deep breath, said a few words, and poof! The price was now \$310. That's right, I erased \$30 in one fell swoop, with no effort other than reciting a simple formula. There's nothing magical about it, and anyone can use it in any business.

The idea came to me from a 2014 episode of the popular podcast *This American Life*. In it, the reporter tells the story of a man who asks "all the time" if there's "a discount for the good guys" when it comes time to check out at a business. And every fifth time, he gets a price cut. Poof!

Easy, isn't it? Yet it wasn't until years later that I dared to try this trick. As the journalist said, there's something about the idea of asking for a "good guy" discount that makes you feel like you're not a good guy... However, I recently found that if I took the "good guy" out of the equation, my guilt disappeared. There's no shame in asking nicely if it's "possible to get a discount" when making a purchase, and I'm doing it more and more often. Most of the time, it doesn't work. The person at the counter says "no, sorry", and I pay for my purchases without complaint. But occasionally, as with my glasses, I get a nice saving. All for the effort of saying a few words.

Removing the "good guy," however, is not my only adaptation of the tip presented in *This American Life*. First, I don't do it all the time. In businesses I frequent regularly, such as the grocery store, I pay the listed price without asking. I can't see myself asking for a favor every time I go - and there are better ways to save on food.

Secondly, I don't ask the cashier for the discount, but the person who advised me in the store. To the cashier, I'm just one of many strangers waiting in line to pay as quickly as possible. But to the sales assistant, I'm the customer who asked for his help or advice. A bond, however tenuous, has been created, which increases the chances that he will respond favorably to my request. According to Jeswald Salacuse, Professor Emeritus of Law at Tufts University in Boston, even something as trivial as talking about the weather can help a negotiation!

Speaking of connections, the stronger they seem, the more comfortable I am about asking for a discount. For example, in the case of my glasses, I had just spent 20 minutes with the consultant trying on different pairs. We exchanged a few jokes and, in the end, I chose the model she recommended.

However, be wary if, on hearing your question, a salesperson offers a discount on an additional product, such as an extended warranty, or on a more expensive model than the one you've chosen. This may give you the impression that you've managed to get the right guy's discount. But in reality, it's just another expense, not a saving.

Please note that these tips are based solely on my personal experience. It's up to you to adapt them to find the formula that's right for you, the one that will allow you to push aside the embarrassment and dare to ask for the discount you deserve - because I'm convinced **you're a good person**. $\diamond \diamond \diamond \diamond \diamond \diamond \diamond \diamond$

Source: L'actualité, September 2023

Your HR news

In this article, we've chosen to talk about the cost of group insurance for workers and companies.

How to help reduce the rising cost of our group insurance premiums

The rising cost of group insurance often causes dissatisfaction among employees at the time of annual renewal. Part of this increase is directly related to misuse of the plan. Medical benefits account for more than half of plan costs.

Here are a few examples of best practices in cost management: mandatory generic substitution, prior authorization, **90-day prescription**, **use of mail-order or online pharmacy**, etc.

Although some practices are already in place with our insurer, such as mandatory generic substitution, we as employees can adopt better practices that will help reduce claims to our insurance plan and, by the same token, limit the increase.

Two simple practices to adopt are using the online pharmacy and buying our medicines for 3 months whenever possible.

According to the October 2017 issue of *Protégez-vous* magazine, "Buying medication online is getting easier and easier. A simple Internet search finds dozens of sites offering this service. But is it worth it? To find out, we shopped for the same four drugs - Effexor XR, Lipitor, Norvasc and Pantoloc, in generic and patented versions - from five sites that deliver in Quebec. The result: **Pharmacie Picard & Desjardins has significantly lower prices than the others**, with an average price per tablet (for generics) of 55¢, compared with 97¢ for Canada Drug Mart, its closest competitor on the Web. That's also 28¢ less than at Costco, the most economical of the traditional chains."



In conclusion, it's important to remember that, together, we can help reduce the increase in our group insurance premiums. If you'd like more information about the online pharmacy, or need help registering, don't hesitate to come and see us!

Human resources team

Occupational Health & Safety

<u>Civility in the workplace: an essential element of a healthy</u> environment!

It's a fact of life for many of us: in a normal working week, we spend more time with our colleagues than we do with family members. As a result, it would be naive to think that the behaviors we adopt with our colleagues have no impact. Studies show that the quality of interpersonal relationships at work is a risk factor for psychological health.



In concrete terms, civility in the workplace could mean simple behaviours such as:

- ⇒ Greet colleagues on arrival;
- ⇒ Be punctual;
- ⇒ Be in good mood;
- ⇒ Return borrowed equipment to the right place and in good condition;
- ⇒ Keep work environment clean.

And conversely, incivility is a lack of consideration for others. Backbiting and gossiping are the most common incivility behaviours, but other signs can also demonstrate incivility. For example, a colleague who uses a condescending tone to make comments, or someone who adopts a negative attitude, is considered incivility. The incivility is not necessarily intended to cause harm, but the individual may be unaware that what he or she is saying or doing may be hurtful, disturbing or humiliating. Although civility in the workplace is not the same as harassment, there is a fine line between the two.

Incivility can lead to negative emotions such as frustration, sadness and anxiety. [...] When we get home, rather than going about our personal business, we ruminate on what happened at work during the day. When we do this, we don't recharge our batteries, and we don't do activities that leave us rested for the next day. As a result, we dread our working day, which contributes to a decline in our well-being.

In short, we all stand to gain from behaving in a way that demonstrates good citizenship in the workplace. Courtesy and friendliness are essential to a healthy work environment and personal well-being, so use them sparingly!

New ABF's employees

Name	Department
Anthony Amsterdam	Worksites
Brent Robert Legue	Worksites
Bruno-Pierre Paquette	Worksites
Bryan Lévesque	Worksites
Cesar Antonio Salazar Morales	Factories
Christopher Campbell	Worksites
Cristobal Geovany Choc Perez	Factories
Edy Ariel Cujcuy Corona	Factories
Hamza Messaoudene	Offices
Haoues Khamed	Offices
James Bezaire	Worksites
Jeffrey Wostbely Ruiz Morales	Factories

Name	Department
Jorge Armando Salguero Conde	Factories
Jose Rene Apolinar Mora	Factories
Karson McClelland	Worksites
Manon Baril	Offices
Maxim Lallement	Worksites
Nicholas Killam	Worksites
Paul-Éric Blondin	Worksites
Steve Dubé	Factories
Vincent Tramblay	Offices
Wesley Roderick	Worksites
Xavier Milot-Turmel	Worksites
Yan Langevin	Worksites

Welcome to all new employees to the ABF family! ©

Contact me!

Contact me to obtain or submit additional information:

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