



LeTAG

Quarterly report / September 2022



Word from Management

Hi,

Recently, I had the chance to meet the Biolift team at our Victoriaville office to see all the work they have done over the past few years to develop an exoskeleton capable of supporting demanding jobs, such as that of "rebar layer".

Their mission: Biolift wants to revolutionize the health and safety of manual workers. How do they do this? By preventing injuries and fatigue in industries where physical work is important and by using exoskeletons adapted to the most demanding jobs.

The exoskeleton, which has been adapted for ABF's various trades, is designed to be appreciated by our workers. This is why, since the beginning of the development of its exoskeletons, Biolift has been working with partners like ABF, directly in the field, to create a solution adapted to the needs of workers. It is nothing less than a lumbar support tool. Using compressed air springs, the system stores the mechanical energy of the human body when the back is flexed and redistributes it when the back is raised. By supporting up to 20kg, the exoskeleton allows the back to exert itself less to prevent the risk of injury and fatigue. Whether it is to maintain a posture or to lift loads, the exoskeleton allows you to work more comfortably and safely.

We have already done several trials on construction sites and the comments from workers are positive. We are not saying that it is 100% perfect yet, and we will continue to improve our exoskeleton with the people from Biolift, but we really believe that it is a great step towards the future for all steel workers. So, if we stop by one of your work sites in the next few weeks, try it out and give us your feedback.

François Vallières,
Executive Vice President

Upcoming Statutory Holidays

Monday October 10th 2022:
Thanksgiving Day

Friday November 11th 2022:
Remembrance Day



In this issue:

P. 2—New projects

P. 3—ABF events

P. 4—Your social club

P. 6—Special mentions of the quarter

P. 8—Your financial news

P.10—Occupational Health & Safety

P.11—New ABF's employees

New projects



SQI Pierre-Le Gardeur Hospital,
Terrebonne, 2 500 MT



Seniors' House and alternatives,
Carignan, 575 MT

And also without forgetting...

- ⇒ 4072 Cité Cap-Rouge, Quebec, 850 MT
- ⇒ MTQ #2513-22-0203 Rd 136, Montreal, 525 MT
- ⇒ Village Riviera 3-storey building, Gatineau, 375 MT
- ⇒ Cité Centrale Phases 5-6, St-Leonard, 350 MT
- ⇒ STM Youville track maintenance workshop, Montreal, 300 MT
- ⇒ OMHL Accès-Logis, Laval, 500 MT
- ⇒ SQI new Philippe-Paré school, Chateauguay, 400 MT
- ⇒ VM—J.R. Marcotte Station, Montréal, 1 500 MT

ABF events

Last Thursday, July 14th, the **ABF 2022 Golf Open** was held for the employees of the Victoriaville office. In spite of the uncertain weather, the participants can confirm that this end of day was filled with beautiful moments between colleagues.

Congratulations to the team composed of Carole-Anne Bélanger, Denis Mailhot, François Vallières and Julie Deneault who won the honor with a score of **-3!**



Your Social Club

On July 8th, the social club's members' committee organized a happy hour. This evening, held at the Microbrasserie l'Hermite in Victoriaville, allowed the members to exchange around a good beer!



Your Social Club (continued)

The members of the ABF social club were also treated to a dinner cruise aboard the Louis Jolliet on Saturday, August 27. Here are a few pictures of this wonderful evening!



Special mentions of the quarter



4 of our legends have decided to take up the challenge launched by the City of Victoriaville to travel the greatest distance by active transportation (cycling, walking, running, etc.) on their way to and from work. They have until September 30 to accumulate km.

Congratulations to **Gabriela Tanasa, Jean-Philippe Fafard, Julie Deneault and William Pellerin** for participating in this great challenge!



Congratulations to **Philippe Isidoro** and his wife **Karine Tremblay** for the birth of their little **Liv!**



Special mentions of the quarter (continued)



They say that in life you have to see the positive in every situation. In our case, the labor shortage forced us to innovate and find solutions to reinforce our plant employees! We turned to recruiting foreign workers, who were still unknown to many in our region, and who came with their own set of questions, a language barrier and a cultural difference.

We prepared as best we could and welcomed in the summer of 2019, 8 Guatemalans. A magic, a chemistry was installed. An adaptation for all, but with pleasure! Having liked the quality of these workers, we decided to continue in this line since the need for labor was still very present. That is why we welcomed 18 Guatemalans in the summer of 2020 and 40 in the summer of 2021.

We have perfected our methods, our integration of them and our Quebec workers have been very helpful in this process by welcoming the "Guats" as helpers and now, as colleagues, friends, full-fledged LEGENDS / LEYENDAS!

The production team



Your financial news

Lying to your insurer is never a good idea

Failing to mention a health problem when applying for life insurance is fraud. And it can have serious consequences for you and your loved ones.

Have you ever thought about hiding things from your insurer? Be aware that it could backfire. Salma, a woman who used the services of a security consultant, learned this the hard way.

In 2017, Salma purchased a duplex in the Montreal area with her husband. She contacted Frank, a financial security advisor, to obtain life insurance as required by her mortgage lender. Term coverage of \$450,000 for 20 years was required.

In the report to the insurer, Salma stated that she had no health concerns. She claimed not to smoke, to have no family history of cancer and to have never applied for insurance elsewhere. Four false claims that were quickly detected by the insurer.

The consequences of such an action are far from trivial. You may simply lose your insurance coverage when the deception is discovered. And the unintentional omission of a crucial element can be just as serious as a false declaration, which is why it is important to answer the questions seriously so as not to forget anything.

On her application form, Salma signed three essential authorizations, as is customary: one allowing the insurer to access her complete medical file, another allowing it to consult her SAAQ file (to find out if she has a history of dangerous driving), and a third allowing her to communicate with the MIB Group. This non-profit organization, funded by North American life and health insurance companies, is the equivalent of a credit bureau like Equifax or TransUnion, but for the insurance industry. By consulting the MIB database, the insurer sees the information provided by a customer to dif-

ferent insurers, and can detect omissions and attempted fraud. The insurer also contributes the information collected from the customer for the benefit of other MIB members.

In Salma's medical records, the insurer could see that she had visited her doctor twice for blood in her urine; she had also mentioned that her mother and aunt had both died before age 60 from ovarian cancer. From the MIB, he found that an application for insurance in her name had been accepted in 2016, but that Salma had declined it because it carried a 300% additional premium, due to the risk assessed by the insurer.

The after-effects of lies and omissions

Informed by the insurer that Salma had lied, Frank simply dropped the case to avoid professional liability. As a result, he does not know if she was able to obtain the coverage she sought from another company. He did warn her that the MIB would keep the details of the attempted fraud for seven years. Every new application for insurance coverage will likely be denied, or accepted with additional exclusions and premiums. And this will apply to all types of life and health insurance she might apply for: life, critical illness and disability.

Perhaps Salma was able to purchase the insurance offered by her bank... Some institutions only investigate thoroughly at the time of a claim. But the premiums are usually two to three times more expensive. And you still have to tell the whole truth in the short form that is submitted to you! Salma, who had lied about her health condition thinking she could save money, didn't get very far.

(continued on next page)

Your financial news (continued)

Lying to your insurer is never a good idea (continued)

Some insurance companies go to great lengths in their research; they "google" the names of prospective clients and scan their social networks. They look for details about certain activities that may affect their health, such as drug use, scuba diving, bungee jumping and other extreme or acrobatic sports. They even consider travel to exotic countries where there is a risk of contracting diseases such as malaria, for example.

So, if you tell your insurer that you lead a quiet little life, but your Instagram account is full of perilous feats, it's possible they'll deny your application.

Like any legal contract, an insurance contract is governed by the Civil Code of Quebec. And it comes with obligations: the insured is required to declare all known circumstances that may have an impact on the assessment of risk and, consequently, on the rate. Therefore, care must be taken to keep an up-to-date log of medical consultations, past tests and their results, as well as a complete list of medications and natural products taken. You can also ask the MIB for a copy of your file, if you have forgotten what you declared in the past.

Withholding information from the insurer can have very serious consequences, even after they have agreed to cover you. People usually buy disability, critical illness or life insurance to protect their income and their family. If the insurance company only discovers the deception at the time of a claim - when the insured becomes ill (disability or critical illness insurance) or dies (life insurance) - it can simply cancel the contract. In this case, the policyholder or his beneficiaries receive only the amount of the premiums collected. Not exactly the desired scenario when you have this kind of protection... It's better to tell the truth, the whole truth. The premium will cost

more, but at least you'll be insured. ◆◆◆◆

(Source: l'Actualité, July 2022)



Occupational Health & Safety

Office work has... its share of risks too!

In many offices, safety guidelines truly suffer from neglect when compared to the rest of the companies' health and safety program. Of course, the dangers related to office work are not as dramatic, nor are the risks as obvious. However, office accidents are rampant. In many cases, employees were under the impression that the office was a perfectly safe environment, causing them to put their guard down and, consequently, opening the door to incidents that vary from close calls to serious accidents.

More dangerous than we think

The risks associated with working in a plant easily stand out: a forklift driving towards you, a bridge crane moving over your head, a conveyor operating nearby, and the list goes on. These situations instinctively put you on high alert. But who feels threatened by a filing cabinet, a table or a printer?

Try to picture the following, as well as the possible consequences: an unstable filing cabinet with drawers that slide out unexpectedly, a stack of heavy binders that could fall anytime on a passerby, a noisy photocopier that keeps everyone from focusing on their work or maybe a paper trimmer with its blade left upright... all of these pose serious risks.

Not to mention the more inconspicuous risks that could have a considerable impact later on, such as poor air quality, insufficient lighting, an inadequately adjusted work station, excessive noise, etc. Something has to be done!

Inspect, identify, and act

First of all, inspect the area very carefully in order to identify what has the potential to cause harm. With the help of your health and safety specialists, or by hiring an external resource, cast a critical eye on the workplace. It is necessary to search out any risk one could possibly come into contact with. (For example, if there are any sharp tools try to think of the ways employees can access them).

Once the dangers and risks have been identified, sort them out. Next, design measures to control them. Can this potential source of danger be completely eliminated? If not, can it be replaced with a safer solution? Can access to the potential danger be limited? Can some kind of protective devices be installed (safety guard, switch, etc.)? Finally, could administrative measures be taken, such as limiting access to only a few specially trained employees?

As you can see, solutions are not hard to come by.

Conclusion

What makes the safety risks in the office unique is that they are much harder to spot than those found in other types of workplaces, such as factories. Consequently, these risks call for increased alertness, as well as serious steps to identify and control them.

Questions? Contact your H&S team!

New ABF's employees

Name	Department
Christopher Laliberté	Factories
Diego Diaz	Worksite
Félix Lachance	Worksite
Gabriel Lavoie	Delivery
Jason Lachance	Worksite
Jean-Claude Gauthier	Factories
Jordan Fluke	Worksite
Mathieu Légaré	Worksite
Mathieu St-Denis	Worksite
Ryan Wettlaufer	Worksite
Timothé Desmarais	Factories
Willington Valancia	Factories

Welcome to all new employees to
the ABF family! 😊

Contact me!

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