



Pennsylvania Business Report

PBR Podcast *Transcript

Chester LNG Terminal a Conversation with PMA's Carl Marrara September 7, 2023

***Murtha:** The following Podcast is a production of Macallan Communications publishers of the Pennsylvania Business Report. PBR is the daily must-read source for news about the latest business and policy developments that serve as a catalyst for economic activity in the Commonwealth of Pennsylvania. You can find PBR on the web at WWW dot Penn biz report.com.*

And welcome to the Pennsylvania business report podcast. I'm your host Jim Murtha. The city of Chester, located just south of Philadelphia along the Delaware River has long been in the death throes of bankruptcy. Diminishing local revenue loss businesses and population have conspired over the past 70 years to create a financial perfect storm so severe that some want to disincorporate the town and have the remaining pieces absorbed into surrounding communities.

It has not always been that way for Chester. It was once a local industrial powerhouse during the nation's world wars and into the 1950s. But since then, it has experienced a long slow slide towards oblivion. The reasons are many and varied. But no matter the cause, Chester is clearly on the doorstep to becoming a former town. Given its grave financial condition, one would believe that Chester would cling to almost any idea that could lead to a stabilization of its finances, and one would be wrong. An LNG plant, and LNG stands for liquid natural gas, has been on the drawing board for the community for quite some time. The LNG plant chills methane, also known as natural gas to a point where it becomes a liquid and can be transported through courts around the world.

Chester figures into those plans because of its prime access to the Delaware River and ultimately the Atlantic Ocean. According to the plant supporters, an LNG operation would create 1000s of construction jobs hundreds of permanent jobs and generate millions in corporate property and income taxes. A winner for everyone no, well, not quite so fast.

At a recent public hearing, local elected officials and citizens of the Chester community along with industry and business organizations, testified before an LNG Working Group appointed by the Pennsylvania legislature. The hearing was to put it mildly, spirited. Locals showed in numbers to voice their displeasure with the LNG plant, citing a variety of reasons from its size,

about 100 acres, to the potential environmental concerns that might negatively impact the health of those that live nearby.

Proponents of the project downplayed environmental challenges, citing the goal of a near state of the art, near zero emissions facility. In addition, proponents reminded everyone that the plant will have a profound impact on local government finances, which are in dire straits.

To help us sort through some of this is Carl Mararra. Mr. Marrara is executive director of the Pennsylvania Manufacturers Association and industry trade organization based in Harrisburg. PMA, as it's known, testified at the hearing, and Mr. Mararra joins us now to share some of his thoughts on this very high-profile project.

Well, thanks a lot for joining us today. Let's get started with a little bit of background on the PMA what does the organization do in how's it involved in public policy?

Marrara: Well, first of all, thank you so much for having me on the program to explain a little bit about this topic. And the Pennsylvania Manufacturers Association is the more than century old, nonprofit statewide trade organization representing all of the different people who make all of the different things in the Commonwealth of Pennsylvania so our members are the people who are on the shop floor is doing the work. The businesses behind that work. household names like Crayola, Hershey's Zippo Boeing.

I mean, I always kind of joke that it's everything from Chinook helicopters to chocolate bars. But, you know, our members employ more than a half a million people on shop floors, Around 550,000 people on our shop floors. And that's upwards of \$93 billion worth of gross state product. But it also the core manufacturing activity that's provided by our members sustains millions of additional jobs upstream and downstream and different supply chains, distribution networks and retail outlets, vendors of industrial services. So the manufacturing industry in Pennsylvania is incredibly strong has a robust heritage. And we're very proud to represent that sector in the public policy process. Here in Pennsylvania.

Murtha: *The topic of today's discussion, as you know, is the LNG plant in Chester. Why is it so important to Chester and to the larger state in general.*

Marrara: Well, I was actually just going to say it's not just important to Chester, you know, it's really important for the entire Commonwealth, and quite honestly for the world. So let's start with what liquefied natural gas is, you know liquefied natural gas is, is just that it's natural gas that's taken out of the ground, and it's heavily refrigerated and taken into a liquid format where it can be transported, whether that's transported via pipeline, can be transported on rail cars on

trucks, but most importantly, it can be transported on ships and sent all over the world. And there a lot of countries, including I mean, states within the United States that rely on LNG as a fuel source, a very modern fuel source.

LNG really was not kind of created, so to say until in the 1970s, but we've really seen with the abundance of natural gas, because of the Marcellus and Utica plays here in Pennsylvania, but not just in in the United States. But across the world, we've had higher access to natural gas, which then makes it easier to produce LNG, we've seen a major uptick as countries are switching from crude oil and coal power sources, to a much more efficient, much cleaner burning, liquefied natural gas. So, this project that has been proposed in Chester is really, really important because Pennsylvania currently does not have export capability of LNG, the closest facility to us is in Maryland. And what's happening with with our natural gas is that it's flowing to Maryland, to be liquefied there and put on ships and sent all over the world, we should be capitalizing on the energy source that we have here in Pennsylvania, doing this ourselves and kind of being a, I guess, literal and figurative powerhouse to the world.

But Chester is a location that makes a whole lot of sense, when you're looking at citing one of these plants, because with the dredge and the expansion of the Delaware River, it would be very easy for ships to navigate up the Delaware River, have that fuel source readily available, fill the tanker ships and then export that across the world. And we would advocate to other ports within the United States. But Chester is really one of the if maybe the only location in Pennsylvania that would be able to handle a project like that from a logistics standpoint.

***Murtha:** Recently, you testified at a public hearing about the LNG project down there in Chester, what was the purpose of the hearing, and was the hearing useful in determining the future of the project.*

Marrara: So, I think the hearing was really in, formulated to engage the general public about what this is because this is this is all very new for us. I mean, backup and think about the fact that we didn't even produce natural gas in Pennsylvania until like the mid 2000s. Pennsylvania was an energy importer until but prior to that now, we are the number three natural gas exporter in the in the United States. But we're the number two producer of natural gas in the United States just behind Texas. So this is all very, very new to us. So I think that, you know, public hearings like this are very necessary to educate the public about these very important topics. And the reason that the hearings were formed is that there was a piece of legislation that actually Governor Wolf signed toward the end of his tenure to create an LNG Philadelphia export Task Force. And this task force is chaired by Martina White.

It has both legislative, bipartisan legislative participation but also participation from the private sector to explore this topic, to find out what's possible, and also to bring those findings to the

public to educate, who will be, you know, making these some of these policy decisions and Governor Shapiro, but also the greater public as to, you know, what this opportunity is, and what it means for those locations where these projects will be sited, but also for the Commonwealth as a whole.

Murtha: *You had mentioned about our recent experience with natural gas, but all along we have been sitting atop trillions of cubic feet of it by virtue of our position above the Marcellus Shale. Most of the state, and I think I'm correct in that most of the state seems to be fairly hospitable to natural gas, yet Southeastern Pennsylvania, where I'm located seems to be more hostile to the resource than other parts of the state. Why do you think that is?*

Marrara: Well, on the first point, you're absolutely right. So the Marcellus and Utica Shale regions, so not just Pennsylvania. So, this includes Ohio and West Virginia. But the Marcellus and Utica region combined, contains 214 trillion, that's trillion with a T cubic feet of undiscovered, but I mean, technically recoverable natural gas, which, I mean, could sustain.

Murtha: *That's a whole lot.*

Marrara: So I mean, that play itself could sustain just the United the entire United States natural gas consumption for over a decade, which is, I mean, mind blowing to think about. I mean, especially when you consider that Texas is actually the number one producer. So there's lots of it to go around. In 2022, Pennsylvania, accounted for 19% of the US market, natural gas production. So we've got a lot of it, the issue is that we don't have anywhere for it to go. And again, because we're a relatively new producer, all of our infrastructure, the way I tried to describe it, as all of our infrastructure, which is mainly pipeline is kind of pointed the wrong direction. You know, we used to take in natural gas from other gas producing states and distribute that to our residents. Whereas now, you know, we're producing that commodity, and we're pushing it to our residents, but then there's nowhere for it to go after that. And believe it or not, it's actually harder to reverse a pipeline than it is to build a new one. So it's, I think that in the southeast, there's this mentality, that the rest of the state is benefiting from this vital commodity that is used in almost every household and across almost all industries.

But it's not the extraction, the refining, none of that's happening in the Philadelphia area. I think what a lot of Philadelphia residents, though don't understand is that Pennsylvania, the tax that is on the natural gas production, is done via impact fee. You know, you hear a lot of I think it's a probably the most popular misnomer that that, you know, Pennsylvania is doesn't have a severance tax. That couldn't be further from the truth, we have what's called an impact fee. It's kind of let me explain what a severance tax is for on its shores. So different states do it different ways. But typically, a severance tax is a tax based off of the value of the natural gases extracted out of the ground. And that state, what we do in Pennsylvania is that we have an impact fee so

that that fee is assessed during the development of the well process. What's what's very interesting is that if you look at Pennsylvania's impact fee, it's remained very consistent across the lifespan of the natural gas industry, whereas in other states take, for example, North Dakota, the value of natural gas right now is very, very low, because there's a very high supply of it. And there's not quite enough demand to meet the excess supply that we have, because of Pennsylvania entering the market and Ohio and other states. So because the value of natural gas is down the severance tax, like for example, in North Dakota is not coming in at the same rate as it once did. So like their budgets in states like North Dakota are very, very predicated on the fact that they need that consistent extraction tax revenue. Whereas in Pennsylvania, the impact fee that we assessed is mainly dispersed to local communities. So and local governments are the ones that actually decide how those dollars get spent.

Now, more money is given for those communities where the drilling activity is occurring. But for example, in 2022, in the southeast, there's almost \$7 million given to the various counties in the Philadelphia region. There's no natural gas activity happening there. But there's these legacy wealth fees that are a part of the impact fee that was designed under Act 13. This was under Governor Corbett that the southeast is actually benefiting from a tax revenue perspective from the industry's success. And seeing that industry continue to be successful, will provide those resources for local governments even in the southeast region.

***Murtha:** Sorry, saying if there were some Marcellus Shale here in or say in Chester County, Delaware County, the attitude of people in this region might be A little bit different?*

Marrara: Well, you know, I mean, I can't say that for sure. But what I can say is that there are opportunities to prosper from this very vital industry. Even if you're not amidst the drilling activity, and I mean, besides just the economic benefits, huge environmental benefits, I mean, we've seen, especially from the power sector, we've seen emissions cut almost in half, really, probably more than half as coal plants or displace natural gas ones take their place. And I mean, look at Chester, for example, when we were at the hearing, all they kept talking about was this incinerator that they have, that is a garbage to energy facility, well replace it with natural gas, I mean, you're using a bad fuel source. Natural gas is a much cleaner, much more efficient fuel source to generate power from.

But again, the issue is the lack of pipeline capacity to those areas to be able to do that. So I think that there are a lot of benefits for the entire Commonwealth. But I think that it takes looking at, you know, the second, third fourth layer of that onion, in order to fully realize that, but I think once in the long form, you can explain it, people get it.

***Murtha:** Okay, let's go. Let's go back to the plant itself. As I understand it, it's going to be a massive project.*

Marrara: These are big investment. Yeah. So I mean, you know, there is one kind of public project out there. So often you see projects that are kind of waiting in the wings that look, there's one that's out there publicly, and there's several behind it that that, you know, you don't know about. And I mean, I don't know about them, either. But these are typically very, very large investments, you don't typically see a small LNG facility, especially with the equipment and the investment that's needed up front. Yeah, yeah, I heard it.

***Murtha:** It's akin to the cracker plant that is in Beaver County, in southwestern Pennsylvania, and I've driven by that thing, yes, massive, it's unbelievable. But with big projects like this, there's going to be economic impacts. What do you anticipate those being?*

Marrara: We have a fantastic tool called InPlan and InPlan is economic modeling software, what's great about it is that you can, location by location, kind of change what the economy looks like, by adding projects in and then seeing what that means for the greater economy of the region. So a lot of times with a plant like this, you'll see a company say like, oh, this is going to be, you know, a \$6 billion investment. And that's great. I mean, that those are huge numbers. But what does that mean for the economy of the region? What kind of jobs are going to be required to sustain that kind of investment? But not just those jobs? But what is the economy? What's the impact of the economy of that region, and, you know, restaurants and vendors of industrial services and hospitals and health systems, educational facilities?

I mean, one of the terms that I used in the hearing is that, I mean, these are economy changing projects. And this one is certainly no different. So what we did, for the purposes of this tool, because of this project, because there really are no kind of cut and dry specifics of what this project would propose, we took what would be the closest similar project, and that would be Cove Point, Maryland. And there was an economic impact study actually done it made my job really easy. But an economic impact study done as to exactly how many jobs it took to construct that plant, how long it took to construct that plant, the amount of natural gas that flows into that plant as feedstock.

So, we were able to take all of those, what are called inputs whenever you're dealing with an economic model, and pick that up, and basically drop it into Chester County, Pennsylvania, and see what the results were. And the construction at Coke point took four years. The number of construction jobs, the direct jobs that were sustained over that four years, were around 4300 per year, there are going to be about 500 direct jobs that are going to be needed to sustain this plant. So, what we did is we took kind of a snapshot of what would this project mean in five total years

so that would be four years of construction and one year of operations. And what we found was that this project would sustain a total of 3031 or 31,248 jobs, the amount of labor income that would come from those jobs was \$2.7 billion, the gross state product that that would generate over those five years would be \$4.3 billion, the total output would be \$7.1 billion.

And this is really important too. And that's something that is often included in some of these studies, but the total taxes paid, over that course of five years, estimated total would be \$714 million. Now, that would be local, state and federal, but that that number is actually probably relatively low, because I'm not sure that that would necessarily account for some of the real estate taxes that would be paid for a facility like this. And that would really benefit the the locations closest to where the site would be, and especially the school districts in that in that those areas. So, you know, we see these multiplier effects, you know, manufacturing. And what this is, is manufacturing, I mean, LNG is a manufactured, it's an industrial gas, manufacturing jobs have, by far the highest multiplier effect across any industry in Pennsylvania.

And that's because a, really any industry anywhere, because of all of the inputs that are needed, because of what happens to those manufactured products after they leave the factory. And manufacturing jobs are some of the highest paying, you know, require a serious amount of training, education. And these are community sustainers. So you see economy's built around, where these really high value manufacturing jobs are. And this study just proved that over again.

***Murtha:** Well, in my preamble, I had mentioned that Chester has been on life support financially for a long time in fact I've even heard of some movements to try to dis-incorporate the whole town and have it absorbed by other surrounding communities. I don't know how popular that would be. But it's certainly an idea that's out there. So, I'm guessing that this plant would have a profound impact on the finances of the city of Chester.*

Marrara: Absolutely. And unfortunately, though, Chester has had the opportunity in the past to have big projects, and it hasn't worked out. You know, one of the whole reasons that we actually acquired the InPlan modeling software is, you know, our president CEO, David Taylor said, you know, you can't miss what you never had. And, you know, this implant economic modeling software is really kind of designed for economic development corporations to look at, what's the return on investment, if we get some kind of big tax break or tax program? You know, how long would it take to recoup that? That tax revenue from the kind of the ripple effect to be able to, you know, offer these types of taxes, nobody's asking for any kind of tax incentives here at all. You know, we're using the software kind of differently than what it was designed to do. But that by using it that way, we can kind of miss what we never had. So let's let's go back to I think it was 2016, or 17, but Brascam, which is a Brazilian based there, they deal with the feedstock for the plastics industry. They're a Brazilian based company, but their US headquarters are in Philadelphia, and they wanted to build a facility in Chester, and they wanted to the construction

would have been smaller than this. But I mean, 100, at least 100 full time manufacturing jobs, probably three years of construction, employing, you know, hundreds 1000s, if not of skilled workers. And they didn't choose Chester. They didn't go to Delaware County, they ended up going to Laporte, Texas.

And the reason for that was that the decision makers there did not believe that policymakers in Pennsylvania would allow for the infrastructure, the pipeline infrastructure in particular that would be needed as a feedstock for this plant. So they chose Texas over Pennsylvania and we wanted to make the case to policymakers. This is what we're missing out on. So there have been big projects proposed in Delaware County. There have been big projects proposed in the city of Chester, and we've missed out on them. But there is big time manufacturing that's going on there. You know Boeing's facility is there every Chinook helicopter made across the entire world. You made right along the Delaware River, you know, it'd be just up from where this site might go. You know, Monroe energy is a big-time player they do fuel for the airline industry, you know, big time player there, there's a lot of industry in Chester already and a lot of them are all of them have been great stewards of the environment, and really are the only reason that that region isn't on full life support. And I think that a project like this could really revitalize that whole area of Chester, and really make Delaware County. You know, what, what it once was and what it could be, again.

Murtha: *Much of what I understand what the local opposition is it's mostly a centered on environmental concerns and health impacts on the citizenry that lives adjacent to the plant. How do you address those concerns that they might have?*

Marrara: I was trying to put it this way. You know, I absolutely consider myself to be a steward of the environment. And right now, a lot of our allies in Europe, and actually, believe it or not, it's shameful to say even some of the ports in the United States are mainly being supplied with Russia, or Saudi Arabia, by Russia or by Saudi Arabia with LNG, and the environmental. I mean, I don't even have the right word for it, travesty, really, that Russia deploys whenever harvesting LNG in the Arctic, is shameful. You know, the countries in the Middle East aren't known for their environmental stewardship, or quite honestly for their human rights or worker rights when it comes to the extraction of these resources, in my mind, and what I know to be true, because I've been on these on these pads on these facilities, the natural gas produced in Pennsylvania is the cleanest is the safest is done with the most respect out of any location in the world.

At the point at which you need to realize that this is a commodity that is needed for modern society to function, shouldn't you want it to come from the location that is the cleanest, safest and most reliable, while having the benefit of the economic benefits for the citizens of our Commonwealth? You know, I want that activity to occur here, where it can be monitored, where

we can make sure that those things are happening, how and and you know, why and how they're supposed to, as opposed to a foreign adversary. That's the alternative. I mean, the alternative is for a French tanker, bringing Russian LNG to Boston Harbor, which happened two years ago. That's the alt I remember that is the remember that? Yeah, that's our reality. So if you'd prefer that, you know, I guess, oppose the plan. But that's not what I'm for. And I think that we can do it safely, we can do it cleanly. And again, we have then have the added benefit of benefiting from it, you know, economically. So I mean, that's, that's ultimately my response is, let's do it here. Let's do it better, safer cleaner.

Murtha: You briefly touched on what my next question in your current answer about the geopolitical implications for this for this plant. I just want to take a little deeper dive in that what what are they? What are the geopolitical implications for this LNG gas?

Marrara: Well, LNG is definitely craved on the world stage. You know, it's I don't think that it's wrong to say that, especially in Europe, and especially because of Russia's invasion of the Ukraine, that this is a volatile market. So LNG exports from the US increased and this is not a typo by 13,520%, from 2015 to 2022. Why is that? Well, it's because it's needed on the world stage. And we now have the technology and in the United States, and especially here in Pennsylvania, to be able to extract that resource cleanly and safely. You're Europe had a 60% increase in LNG imports, just from 2021 to 2022. So I I mean, the International Energy Association, their executive director, actually, there's a quote here that says natural gas is one of the mainstays of global energy, where it replaces more polluting fuels that improves air quality and limits emissions of carbon dioxide. And, I mean, that could not, that is such a great summation of what this really means LNG exports have actually displaced coal usage, and have saved 500 million tons of CO₂, which, I mean, you want to talk about like electric vehicles, that would be the equivalent of putting or displacing 200 million EVs on the roads over the same period.

So, here's some low hanging fruit we have, we have the gas, we have the technology, we have the ability to export this on the world stage. The main customers for LNG imports right now are China, or I'm sorry, not China, Japan, Taiwan. And then in Europe, you're seeing a lot in in Germany, Portugal's a major importer, and that's then going all throughout Europe. So the world is hungry for it. The main suppliers, before the US really ramped up their production were Russia and Saudi Arabia, Australia is also a big exporter, as well. But mainly from Russia and Saudi Arabia. So here's our chance on the global stage for Pennsylvania as the second largest natural gas producer in the United States, to actually start acting like an energy powerhouse, throw our weight around a little bit. You know, we can supply our European allies, we can supply you know, in the in Asia, allies like Japan and Taiwan, with the LNG that they need for their societies to function. And we can do it in a much better way. And kind of shake up the geopolitics of the world. And make sure that Russia doesn't have kind of the, you know, the

carrot dangling over the public policy heads of the nations for everybody to turn a blind eye whenever they do wrong. Because they're dependent on them for energy sources. The world doesn't have to be, we can displace that.

***Murtha:** Okay. I always like to have my guests do a little bit of prognostication. So I'm going to ask you this, this LNG plant has been on the drawing board for quite a long time. But it seems that in modern day America, big projects are damn near impossible to complete. So I'm asking you, does this gesture plant get built in? If so when will become operational?*

Marrara: That's I mean, that's, that's a great question. And it's one for the private investors that are looking to do this. All I can say is that I hope so. But you're absolutely correct when you say that projects like this have become harder and harder. And I think what a lot of policymakers with the general public doesn't understand that in the private sector, that time is money. You know, we applaud the Shapiro administration for some of the efforts that they're taking to get rid of some of the backlogs on permitting, you know, the money back guarantee that if you don't have your permit, by a certain amount of time you get your money back on the permit is a great gesture.

But I mean, this isn't like getting refunded. Because your DoorDash order took too long, and you're going to get you know, \$60 back on your credit card. We're talking about billions of dollars of private investment in a project that's waiting on a \$300 permit. You know, it's very, very difficult for shovel to touch Earth to get projects like this started. And it's unfortunately, it's all of our own doing. So, we actually made five policy recommendations to the task force, starting with permitting reform, especially for pipeline and infrastructure. You know, the I-95, collapse and Philly if it taught us one thing, it's that a lot can get done in a short amount of time. If you don't have, you know, hosts of red tape and regulations around a project, everybody knew what the right thing to do there was just let us do the right thing and get the sucker bill. And, you know, we don't need, you know, 1000s of pages of parameters. The public good that comes from regulation is the compliance not the paperwork.

So, you know, refocus those efforts and get people out of the offices just checking boxes on a piece of paper and making sure that projects are done the right way, but we've lost significant business investment in the past due to slow and cumbersome process is to connect major end users to natural gas pipeline. And let's not do it again. So, let's streamline that permitting for pipeline for infrastructure projects. Likewise, I mean, the second recommendation is the same type of permitting reform for manufacturing facilities, we have different land use standards here in Pennsylvania than they do at the national level. Why? If you're going to make state regulations more stringent than federal regulations, there should be a very clear and obvious reason was why it should be more strict in our Commonwealth versus a competitor state and I to date have not yet seen the justification for that.

The third thing is we need to focus on workforce and training programs. So one of the cool things ImPlan is that it can actually show us what percentage of the jobs require some kind of either certification or two year associate's degree or some kind of college. And according to ImPlan, you know, this project would require about 30% of those jobs have some kind of certificate, some college or Associate's degree. And in Delaware County, the current kind of job pool only has 24%. And we're making assumptions there that those are the right 20 Are the those 24% Hold the right kind of certification? So, you know, we definitely this is an area where the public sector and private sector can have a great marriage. And we can focus on those workforce, those training programs to make sure that the maximum amount of Pennsylvanians the maximum amount of citizens from Delaware County benefit from something like this.

The fourth thing is at the federal level, and it's the Jones Act. So, we talked a little bit about, you know, Massachusetts, you know, taking in Russian LNG flying under a French flag tanker. Well, that's because we currently because of the Jones Act, don't have the ability to take LNG on a foreign ship American LNG and take it to an American port because the Jones Act required that all the ships be built and flagged in the United States. At present, there are no US flagged LNG carriers. So we cannot take American LNG from Texas, for example, and send it to Massachusetts because there are no American flags LNG tank sounds like we need Reloop. It just, it really is. We need relief from this. We need relief from this and you know, New York has blocked every pipeline project New Jersey has blocked pipeline projects to get Pennsylvania natural gas to the New England states where they need it.

And if we can't build a pipeline, we got to get it there. Somehow, I'd love to be able to put it on a ship coming from Chester and get it up to Boston Harbor. But we can't do that currently. So we need some relief from that.

And the fifth thing is very general, but it's just enhanced Pennsylvania's overall business competitiveness. We want to make it the smart business decision for employers to locate hire to expand here in Pennsylvania rather than when our competitors states, if we want to see a second LNG plant in Maryland, that's very likely if state policymakers can't make it the right business decision to locate hire to expand here in Pennsylvania.

***Murtha:** Okay, well, that will wrap things up for this podcast Carl Marrara from PMA, thank you very much for your time and expertise.*

Marrara: Thank you so much for highlighting this very important issue. We really appreciate it.

***Murtha:** To see the entire LNG project report, just go to pm A's website at WWW dot p a manufacturers.org. And look for the news section.*

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Until next time, I am your host Jim Murtha. Be well be safe and be prosperous.

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