OIL SPILL
6/3/2010 9 A.M.
MOBILE, AL

Disclaimer: This transcript begins with the first mention of the topic and introductions.

(0:01:03.4)
MODERATOR: If you guys have questions, feel free to ask them. You just have to step up to the microphone so we can record them.

RICK: I'm Rick Zapata I'm with the Alabama Cooperative Extension System out of Auburn. I'm in the Family and Consumer Sciences at Auburn. I teach Personal Financial Management. Anything that has to do with money or unemployment issues or business or finance is my area.

GREG: My name is Greg Dawson. I'm a Public Information Officer with the United States Small Business Administration. As a Public Information Officer, it's my job to make sure no stone is unturned in getting out information on assistance that's available to businesses that have been impacted by the Deepwater BP oil spill. There has been an agency declaration and it's an Economic Injury Disaster Loan Program that we're making available up to $2 million at interest rates of about 4% with terms up to 30 years. We are in Louisiana, Alabama, Mississippi and Florida as it relates to this particular declaration. We have offices set up for Mobile and Baldwin County. I got fliers as well as fact sheets that will speak to the interest rates and the location for our business outreach centers. Customer service representatives in those locations will walk individuals through the application process. People tend to fear if you will, the paperwork associated with the business loans at the SBA, those customer service representatives, again will walk the individuals through the application process. We encourage people to go in and visit. If you can't get in to a business recovery center, you can dial 1-800-659-2955 which is also on that fact sheet. Customer service representatives will help you as well as answer any questions.

JOANNE: Good morning my name is Joanne McDonough. I'm a Nature Tourism Specialist with the Sea Grant Extension and also in partnership with The Alabama Gulf Coast Convention & Visitors Bureau. I'm sitting in for Herb Malone who couldn't make it this evening. We basically market the destination of the beaches all the way up to Fort Morgan but we also have partnerships in Mobile County with the Coastal Birding Trails, Civil War Trail and now the Scenic Coastal Byway.

AUDIENCE: Perhaps you can help me answer or frame a question here. We are a mechanical equipment company that provides pumps and systems for a lot of local industries, Gulf Coast industry. I'm one of the salesmen for our company. Particularly, one of the areas I work with is the fisheries. It seems like that's an ongoing business of ours. Lamont Fish Hatchery over in Gulfport, Mississippi, is one of the customers I've been working with lately. I'm talking to them about possibly their securing funding for buying pieces of equipment. They are attempting to ark or wildlife bank marine life. They're juvenile species, small sea crabs and things of that nature. What they need is they need to be able to transfer large quantities of salt water to these hatchery ponds whereas they don't have that capability now. Equipment typically is a pretty long lead item so something would have to be done relatively soon. They're using smaller trash pumps now, trying to do the transfers. One question is for those guys. Another would be at the Dauphin Island Shellfish Resource Laboratory; they have species of oysters that they have just developed in conjunction with new hybrid oysters to increase shellfish production. I was just down there this week and they are looking at possibly having to shut down their salt water intakes because of contaminating a brand new system that they just put in for the Shellfish Research Laboratory. They need some filtration system in order to capture the oil before it contaminates their complete intake system. My question is how can you help them to secure funding so that they can start purchasing equipment immediately?

GREG: Are you directing that to the SBA?

AUDIENCE: I don't know which representative to direct that to.

GREG: Let me share a couple of things with you. The EIDL Program [Economic Injury Disaster Loans], and I am going to, one, identify those businesses that are eligible under that program. Small businesses engaged in fishing, shrimping, crabbing, oyster fishing in the waters are affected by the oil spill. Small businesses dependent on catching or sale of shrimp, crab, and oysters. Suppliers of fishing gear and fuel companies that run docks and boatyards. Companies that process, ship and sell wholesale and retail seafood. Coastal small businesses and businesses involved in recreational and sport fishing. Your question was long so I wasn't quite sure if I was capturing everything. If they are in those industries I would suggest one, that they go into a business recovery center and speak one on one with the representative there. If they're not able to do that, they can call the 1-800 number and

speak to a customer service representative and determine if that business niche fits in that EIDL Program category. It sounds to me that it may, but I'm really not sure.

AUDIENCE: I think it's more funded by a grant such as the Shellfish Research Laboratory or the Mississippi Park and Wildlife.

GREG: The other part of understanding the program is to realize that the EIDL Program is for businesses that have suffered an economic impact as a result of this incidence. Of course, we would be looking at financials that are going to show what you did over the last three years versus what your projections may have been as it relates to this particular financial year. One of the questions that have come in, again, we are talking on a case by case basis. People are saying, the norm has not been for the last five years since Katrina. My response to that is, add a caveat to that application or at least let the customer service representative make a note that the norm may be pre-Katrina and add those finances as well.

AUDIENCE: Do you have the phone number for the SBA here in Mobile?

AUDIENCE: No sir, would that be appropriate for me just to relay to them?

RESPONDENT: Yes, sir. If you write this down, the local number is 251-544-7401. On the filtration system, the people that are having the filtration problem, they need to file a claim with BP just as soon as they possibly can. Probably, Dr. Swann would be your best contact. What about the Auburn folks, wouldn't you all have something on the filtration system?

(0:09:45.6)
MODERATOR: Bill Walton is here. He's the facilitator of the fisheries group. He works down at the ***[0:09:51.0 inaudible]***.

RESPONDENT: Dr. Scott and Dr. Valentine, George…

(0:09:59.0)
MODERATOR: Yes. Dr. Walton, you may have met him. He does some of the oyster research. He's here, if you want to talk one-on-one with him as well. Because he may already be working or they may be working...

RESPONDENT: If you could get Auburn on board with that and let them go in, the company that you're talking about or this group, get Auburn on

board with that. BP might be more responsive to come forth a little bit quicker. Since it is an endangered fishery you're talking about. We're talking about days, days.

Yes, sir. I would get on that before lunch.

I work with Sea Grant also with the Mississippi State ***[0:10:47.8 inaudible]*** two grants I've seen come through. They're pretty fast grants. One was through BP and there's another one I saw ***[0:10:58.6 inaudible]*** related to research but it certainly related to the problem with filtration system.

(0:11:05.5)
MODERATOR: Dr. Walton may be working on that.

RESPONDENT: I'm sure that he is with that group.

(0:11:08.3)
MODERATOR: There's nobody here from the Sea Lab but he's on work...

RESPONDENT: I just thought Mississippi was being very proactive in trying to bank some of these wildlife species so that they can reintroduce them hopefully. If there's damage they could reintroduce them.

(0:11:25.5)
MODERATOR: Yes. I know he's been working on some baseline research there and Sea Lab as well. That's why you might need to talk to him one-on-one because he knows better than I do what's going on in the research.

RESPONDENT: I'm good. Thank you.

(0:11:40.0)
MODERATOR: Thank you. Anybody else have a question.

WALTER: I'm just going to make a comment.

(0:11:46.9)
MODERATOR: Sure.

WALTER: Good morning to you. I'm Walter Hendrix. I'm with Fannie Mae. I cover Alabama and Mississippi and handle Fannie Mae's business here. I think our biggest concern, what I'm trying to do is monitor here, what will be our response to the personal finance issues of people who may be facing foreclosure as a result of lost wages. In

some way, I'd like to get plugged into that, make sure we're adequate and responding to that.

RICK: Extension has plans already under way to start doing homeowner education and we also have home buying classes and the credit repair classes that we are going to be teaching. If you leave me your card, I'd like you to be involved with that.

WALTER: I'll do it. Okay. I sure would. Any other comments, any other thoughts on it? I've been working with Dr. Epley at the USA who's at the demographer out there. We're trying to figure out and develop some model for, start to see the spiking, increase in foreclosure activities. If we can be involved with that, we're here for that.

RICHARD: Richard Rode ***[0:13:28.4 inaudible]*** I communicated several times ***[0:13:32.2 inaudible]***

RESPONDENT: Are you familiar with what's available to businesses in ***[0:13:37.7 inaudible]***

RESPONDENT: Yes. I'm fairly knowledgeable with regard to that.

RESPONDENT: Okay.

RESPONDENT: The biggest concerns I have was, not so much SBA when it comes to business ***[0:13:54.4 inaudible]*** as far as the claims process as far as actually getting ours done, I'm on the Baldwin County Commission. I was down at Orange Beach yesterday when the heads of BP and ***[0:14:04.8 inaudible]*** and other folks there. They were giving a conversation where the process just doesn't seem to be simply working and the rules continually change.

RESPONDENT: As well as the adjusters continually changing, it is becoming extremely frustrating.

RESPONDENT: I was at a meeting over in Alabama two days ago, one of things I said to BP is that it's becoming apparent that there's no standard operating procedure because I'm hearing different messages at the meetings that I go to. They indicated that it's the first time and that they're working on having something standardized. If you don't have people on the same page you're going to have total chaos ***[0:14:47.0 inaudible]***.

RESPONDENT: It seems like the players on their side are continually changing. Even yesterday...

They were not the same as the week before?
No. Not the same as the week before and they had a past CFO for BP. They called him out of retirement and got him down there. He'd been on the job like a week. He had not been there the week before. He's learning what's going on. It's a fluid thing and continually changing. You're not hearing the same thing from week to week. The actual adjusters that are actually talking with folks, there are folks that keep coming up to Mike, they were on their fourth adjuster as far as their claims is concerned. There's no continuity there as far as really communicating any progress. They did mention they have some procedures. If you don't have the continuity of personnel, the procedures, I don't know if this can get you… that seems to be the most frustrating thing from a business standpoint as far as the claims process.

RICK: We have plans to do some on-site education in South Baldwin County. If we can't get it approved to do it this month, we'll probably do it next month. If you talk to any business people, one of the things that's not being told there is to prepare for the long term and start laying off employees. While the unemployment insurance is going to go up then you have to ***[0:16:15.2 inaudible]*** State of Alabama. That's going to remain for a longer period of time. What a lot of business owners don't understand is there's going to be some increase in cost in doing business that will impact them. They may not even be included on the playing. In those workshops, that we're going to do in the southern part of the county, we're going to try to get that information out because a lot of business owners when they're impacted like we're seeing, they don't think as clearly about the long term implications. It's just reasonable to expect that if we have a lot of business that go out of business ***[0:16:57.8 inaudible]*** increase license fees, insurance is going to go up. It's not just the fact that their business bottom line is going to be impacted. It's a long term process they need to improve also.

RESPONDENT: I understand what you're saying. My profession is that of a CPA, so I understand what you're saying with all due respect.

RICK: I will put you on the agenda. (Chuckle)

RESPONDENT: What they're going to come back to is, well Mr. Zapata that's all well and good but I'm going to have to be around to rebuild and

experience that claim. Right now, I'm just trying to make my payroll. Right now, I'm suffering and then I've got a charter boat that can't go out and do anything. I've got a boat payment that I've got to make. I've got a restaurant here and my business is down because of the folks that aren't here. I can't make the payroll so those folks in turn can't make their mortgage payment. That's all well and good as far as the long term effects but if I can't make it there, there's no bearing on my present day situation. I got to get to there for that to make any sense.

GREG: One other thing we are currently in. That's all good but the fact of the matter is that, one, you don't have to take the SBA loan that your approved for. Two, that leaves you an option. Three, should BP make you owe and you're able to pay that off and pay it down. You got some options out there. The people have got to get in and get the information as it's out there.

RESPONDENT: I'm not telling you something that you don't already know but their response to you is going to be**,** why do I need to go get a loan when BP is the one that did this to me. Why do I got to go borrow money to make my ends meet?

RESPONDENT: My response to that is to have an option available to you today that you don't necessarily have. That makes a strong argument.

RESPONDENT: So are they moving from one bureaucratic quagmire to another? Is SBA, is their process; hopefully it's better to find but is it streamlined from the standpoint of getting through with it?

RESPONDENT: We look at turning around a clean package. What I mean by clean package is a package that comes in that's not being bounced back between our processing office and the individual. That's why I recommend people go and sit down with the customer service representatives who can walk them through the process. After they walk them through the process, you bring that application back in and make sure the I's are dotted and the T's are crossed. Now, we're talking about a clean package. That clean package is turned around for 14 to 21 days.

RESPONDENT: Something, if you get the chance to cut off the records of some business people, this has happened so it could be, you might gain right now and turn around and get hit with an audit with penalties and interests ***[0:20:01.9 inaudible]*** every dollar.

RESPONDENT: That actually came up, being a CPA (Laughter) I'm familiar with the underground economy there. There's a good bit in the restaurant and charter boat fishing area. The IRS is certainly aware of that. That actually came up yesterday in one of the, one lady who does have a number of charter boats was commenting that she does 1099 her deckhands and what have you. There are some other boats down there that are not doing those kinds of things. They're not reporting all of their income. I've talked to folks in the past, when you don't put that income, it's going to come to haunt you, when you want to sell your business or when you got a claim to file or something, it's going to come back to bite you. Unfortunately, there's going to be some folks down there like that. I don't know what you're going to do in that situation. It's not unreasonable to request their tax returns but they're going to tell you that tax return doesn't reflect all the money they're making. It probably doesn't but there's nothing else to go on.

RESPONDENT: Do you think if Extension does some smaller workshops? My experience in these areas, the bigger the group the fewer questions you have that you're able to answer. If we did some smaller workshops, maybe at the libraries holding 20 or 25 people do you think that would help? We already have done the unemployment workshops. Those are already developed and budgeting workshops and things like that.

RESPONDENT: I'm not really sure. What I sensed yesterday was an extreme amount of frustration on the part of the people. They're meeting every Wednesday at noon down there. They head in there council chambers a week before, they had more than really what their Fire Marshall wanted to allow. They moved to the recreation center, I would say yesterday, there was probably 300 to 500 people. It was pretty much packed out. The level of frustration, it was like a pressure cooker and that pressure is building. Somewhere there's got to be some relief. Quite frankly, the relief needs to be BP needs to start letting some cash go. If they did, then the cooler heads would prevail and then people would be thinking in terms of the long term effects if you will and start talking to you and to the SBA. Realize that this process is going to take with BP. If I can get something from them to help get me over the hurdle, then I could start thinking long term. Right now, they're only thinking from one payday to the next payday. One month to the next month. They've been filing claims, they've been getting claim numbers and it's not going anywhere. It's not getting resolved. From my perspective, BP is on the other side saying, once we open these faucets and start letting money go out, is it ever going to stop? Do I hold off or do I

spend the money here or do I not and we'll just go to court and see what can happen in the court if you will. They're fearful of opening the faucets if you will. What happens at that point.

RESPONDENT: Bankruptcy is still an option for them also if something happens with ***[0:23:15.0 inaudible].***

RESPONDENT: Sure. No question, bankruptcy is still an option. There was a lady there yesterday. They've been out there living in there where Exxon Valdez was, I forgot who she said she worked for, a doctor of something. Her comments were the same thing that's happening here is what happened out there. They talked a good game in terms of paying but they didn't pay. They ended up going to court and 20 years later they get 10 cents on the dollar as far as her claims were concerned.

RESPONDENT: There was ***[0:23:45.2 inaudible]*** I believe it was CNN who had settled the claim and ended up with I think he said ***[0:24:00.3 inaudible]*** all of those things. So is it worth 20 years later to end up with a lot of money.

RESPONDENT: What about your claims with BP and the county? Have you all gotten any response?

RESPONDENT: We sent in one just to check the system you could say. We've been keeping detailed records as far as our personnel that we've had over at Incident Command and the work that we've been doing in the county. It was only, I want to say, somewhere in the $40,000, $50,000 range for the first month or three weeks whatever. We sent it all up there to BP and it sat on someone's desk and we call and check on it and the response we got was we really don't know what to do with it. It's still sitting there. There was one lady yesterday that they had gotten some money. The adjuster that she had was very responsive in helping work her claim through and she had actually got some checks. Only one out of all those.

RESPONDENT: She was not the same lady that was there a week before?

RESPONDENT: No. She wasn't. She has SanRoc Cay down there and a number of boats and whatever. She had a good adjuster apparently. Then there are others that said they were on their fourth adjuster. One adjuster lost all the information and they had to come up with additional information for the next adjuster and it just wasn't getting anywhere.

RESPONDENT: People might not be so hostile if they were seeing evidence of something measurable happening. If somebody was there giving testimonies...

RESPONDENT: I hope that that message was Mark ***[0:25:50.4 inaudible]*** down there was running the meeting and he was encouraging us as well as others for them to…they need to start paying some claims. Because the number of claims, they're very consistent as far as rental property come up with a method of dealing with rental property as far as the restaurant, come up with a method to deal with the restaurant and come up with that process. It's not rocket science once you come up with a method and information we need and the calculations, cut the check and be done with it. They've got to get past that. I think if you can get past that, then I would go back to your original question. Having some meetings down there, would be good but until things settle down. What would be probably good is the Mariner down there is having meetings with the public. Everyone's there. It would be good if there was some other agency, other groups that were there to hear that.

RESPONDENT: I'm with the Mobile Bay National Estuary Program. I'm working with the commission, the Baldwin County Commission and Baldwin County Watershed Coalition. We're talking about informational meetings, I would like to get your card and pick your brain about what you think is needed in that area. I live up there myself. ***[0:27:07.4 inaudible]*** We would like to find out what is it you think the best forum, what people need to hear, what information.

(0:27:35.8)
MODERATOR: Go ahead. We have the Small Business Administration and Mr. Zapata is with Auburn...

RESPONDENT: The Alabama Cooperative Extension. It's okay.

MARY: I'm Mary Ladnier and I was wondering, has anyone ever went out and estimated the damages of the commercial fishing industry?

RESPONDENT: Not yet. Nobody.

MARY: How would that affect it? This oil and dispersants that they put in it?

RESPONDENT: No one knows.

MARY: Will we ever be able to do it again?

RESPONDENT: The oil spill itself first of all was unprecedented. There's no way to measure what the impacts will be. My understanding from the scientists are, and you might address this, that they're going to be sampling seafood for contamination. That sampling of seafood may continue for a year or two years or three years or four years. What happened in Alaska is that's the process they went through. It may be a year or two before they even do an impact study financially. To answer your question, nobody really knows. Do you have anything to add?

(0:28:58.2)
MODERATOR: I don't but over in the fisheries. You may have been in the fisheries room already there. I know they're addressing questions on dispersants. They've got experts that we don't have.

MARY: Yes. I attended that yesterday evening but I missed this one and I wanted to come down.

RESPONDENT: Are you in the fishing industry?

MARY: Yes, I am.

RESPONDENT: Okay. You're not able to fish right now?

MARY: No. They closed off all the areas and stuff.

RESPONDENT: We have some financial information on the table. You're welcome to take any of that you like. This gentleman is with the Small Business Administration and there are loans available to businesses if you would be interested in asking that question.

MARY: I have to wait on that because you have to see if you can get another job in a different area, outside your Commercial Fishman because loans you have to pay back. That would just add to my problem.

RESPONDENT: Yes ma'am, I understand that. If you'll get a pencil, let me give you a phone number of some people here that you could call upon to help you. There is a counseling agency here in Mobile that does financial counseling. They also can intervene between you and any creditors that you start having problems with. Their number is 602-0011 and the name is Consumer Credit Counseling Service. They're partially funded by United Way. They're legitimate, they're

not one of these scams like you're seeing on TV, we'll clean your credit up in a year, that's not what they're about. They're actually to help homeowners and business people. They're legitimate so you might want to call them. They may find out about any grants or anything that comes down through the government that might help you.

MARY: Okay.

RESPONDENT: Hold on before you go. Let me just share a couple of things with you. You may not want a loan and I understand that but this is a potential option that is available to you from the government and I wish you would look at it that way. Visit one of our Customer Service Centers in Baldwin or Mobile County. I've got the handouts over there as well as the fact sheets. The fact of the matter though is, you should not wait on BP because one, you don't have to take the loan if you are qualified for it. The other part of that is that should BP make you owe, then you can take those dollars and pay that loan off or pay it down. What the government is doing is giving you some options to ride out the storm so to speak. So you really should take it into consideration or at least you would owe it to yourself to go in and speak with one of our customer service representatives so that you know the option door is open and then you can make the decision later on.

RESPONDENT: SBA has financial counselors that will work with you for free. Won't charge anything and here's their number if you want to write this down. Are you in Baldwin?

MARY: No. I live in Mobile in ***[0:32:37.0 inaudible]***Creek

RESPONDENT: I think this would be your contact. Her name is Charmaine ***[0:32:42.1 inaudible]***.

MARY: Can I get that information, unfortunately I left my glasses.

RESPONDENT: Anyway she can help you. They work closer with SBA and she's a good contact that can help you with your business. Unfortunately, I don't think these things are going away any time soon. But this is Women's Business…She'll be glad to sit down and talk with you and help you with anything.

MARY: Okay. I ain't had none. Getting a job with BP so...

RESPONDENT: My area is business finance, anything that has to do with money. This gentleman here is with SBA and the emergency loan program.

ANDY: I'd like to talk to both of you. My name is Andy Hope. I bought a charter boat, damaged from Ivan a couple of years ago, been working on it and got it just about ready to fish and this was going to be our first season. Now we have this. As far as qualifying for some assistance, I'm out of a bunch of money that really don't look like I'll be able to recoup it in the next couple of months or even start. How do I go about this? I don't have the last three years of tax returns to show I've been fishing. I've got a boat (Chuckle) A hole in the water which I pour money into. What can I do?

RESPONDENT: Did you buy a business license?

ANDY: No. We're not ready to fish yet.

RESPONDENT: Did you go through any kind of training for your captain's license?

ANDY: Yes, I got a 500 ton Master. I've been running harbor tugs here in the port. I dock and sail ships.

RESPONDENT: Since you've bought the boat, have you taken any training?

ANDY: No. I've fished for the last 20 years. Just ran other people's boats and I've had a chartered boat in the past back in the 90's and got out of it. Got a son that turns 14 on Saturday. I was trying to get back in it a little bit for his say-so. He wanted to fish. We were going to charter it and he was going to work as a deckhand. Now this happens.

RESPONDENT: From the SBA side from what you're saying. I'm not sure, just to be honest with you. Let me tell you what you need to do. If you look at that location sheet over there as well as the fact sheet. Go in and speak to one of our customer service representatives. We got people here in Mobile County as well as in Baldwin County.

ANDY: Okay. I got them.

RESPONDENT: Present the case. I'm sorry I'm not sure on that.

ANDY: I should have known better than to buy a boat. (Laughter) I had that second happiest day years ago. I decided I wanted another one.

RESPONDENT: Have you filed or thought about filing a claim with BP?

ANDY: No, and that's why I showed up here today to inquire some more. I talked to a fellow captain yesterday and he's got a chartered boat in Orange Beach and he told me I needed to go by the Foley office and fill out a claim. I think it's at Hutchinson and Moore engineering firm there in Foley in their office.

RESPONDENT: From a tax perspective the IRS, you can go to IRS.gov, when it gets closer to the end of the year. There may be a situation where you could claim the loss, but I would certainly encourage you to pursue it with BP. What you might have to do since you do not have the supporting information from prior years, records of income. You may have to do that through an affidavit and you can go to Office Depot or any of the business stores and get affidavits on file on the ***[0:36:57.1 inaudible].***

ANDY: Yes, we're fine with that.

RESPONDENT: Yes, they're fairly inexpensive and you might have to do it through affidavit forms showing the intent was to open a business and this would be prohibiting you from opening a business.

ANDY: I've got two billboards on 98.

RESPONDENT: The advertising cost would certainly show your intent. Any contractual agreements that you've had in relation to that. If you contracted with someone to build the boat or rebuild or repair the boat or any of those contractual agreements...

ANDY: We've been doing it ourselves because 17 years ago, I was involved in that construction. It's hard to pay somebody when you think you can do it better yourself. But no I'm...

RESPONDENT: But you purchased, you've purchased the supplies and things like that.

ANDY: Yes, I'm on a first-name basis with West Marine and Blue Water.

RESPONDENT: If you come up with those receipts. They may charge you a little bit extra to go back and report anything that you can come up with. If you tell them the purpose of it, they might not charge you, if you can come up with that. If you could establish intent, I think your chances will be pretty good. But I don’t work for BP.

ANDY: No. That's fine. Right. I understand. Okay.

RESPONDENT: I think that would be a good place for you to start.

ANDY: Go to the claims office there in Foley and then...
RESPONDENT: Yes sir and then start getting…

ANDY: Start the process. Okay.

RESPONDENT: Start getting all your data and your affidavits up, get your back up info from the advertising and doing, get all of that. When you get ready to submit all of that, it would be as complete as possible.

ANDY: Okay.

(0:38:41.9)
MODERATOR2: Now are you living in Orange Beach?

ANDY: I live at Perdido Beach, Palmetto Creek. That's where the boat is, in my front yard. The signs are on 98 on either side of County Road 97.

(0:38:52.4)
MODERATOR: Because they also opened an office behind the Wintzell's in Orange Beach.

ANDY: Okay. There's one there behind the bank there in Foley across from the hospital, so there's no problem.

(0:39:00.1)
MODERATOR: That's probably closer to you.

RESPONDENT: Well, all right.

RESPONDENT: See you all later.

END OF AUDIO.