3M Transcript for the following interview: Ep-40 Fall Protection Anchor Points Mark Reggers (R) Greg Peterson (P)

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Welcome to the 3M Science of Safety podcast presented by 3M Australia and New Zealand Personal Safety Division. This is a podcast that is curious about the signs and systems of all things work, health and safety, that keep workers safe and protect their health. I am Mark Reggers, an occupational hygienist, who likes to ask the questions Why, How, and Please Explain. Whether you are a safety professional, occupational hygienist, or someone with any level of WHS responsibility in the workplace, maybe you are a user of safety products or maybe you are a bit of a safety nerd who finds this stuff really interesting, then this is a podcast for you.

(R) Today we are talking all about fall protection anchorage points with Greg Peterson. Welcome Greg.

(P) Hello Mark, thank you for inviting me.

(R) My absolute pleasure. So, for our listeners, can you introduce yourself? Who are you, where are you from, and what do you do, and a little bit of your background.

(P) I'm the technical engineer for 3M Fall Protection, specifically for engineered systems, anchorage points, horizontal lifelines, vertical lifelines, specific equipment that we use for aircraft maintenance and mine sites. I am coming up to my 20th

year now in this current role, so I am still learning. I think you can always learn, and I think you have to have an open mind to learn. Prior to that, I was a construction site engineer and project manager for more than 10 years on sites throughout Sydney managing some of the large projects and infrastructure, for the Olympics, for argument's sake.

(R) I'm not trying to give away your age there, but that was in the year 2000.

(P) It was, yes, it certainly was.

(R) So, we have previously spoken with Rick about the ABCDs of Fall Protection. Just a bit of a quick brief overview, when is somebody considered to be working at height?

(P) That's a good question, Mark. It becomes very cloudy in certain areas, but basically working at heights can be determined by which state or territory of Australia you are actually performing the work, then it can be which company you are working for, or which site you are working for. Basically, most states and territories will say that if there is a risk of a fall from one level to another that is likely to cause harm, you are working at height.

(R) So, standing on a table changing a light bulb, that is a type of working at height? You probably wouldn't put a harness on, but recognition that hey, I could fall, and there could be harm and injury done from that situation.

(P) Absolutely. And that is what the regulators are trying to get people to understand. It is not that you put on a harness and lanyard and use it, it is the fact that you do a risk assessment and look at the probability of something occurring. It is also interesting to note that if you are standing on the ground, you could be working at height, if you are close to a pit or a trench…

(R) Very true, very true…

(P) …you have a fall into an area, so again, this is classified as working at heights. We also then look at different states and territories that may adopt a two-metre rule, and if you are working above two metres this is then classified a high-risk activity which again is very different from what we would say was working at heights.

(R) So, from that risk assessment point of view, what is the process and what are the heights hierarchy and control of PCBU an employer would go through very briefly rather than go straight to a harness which is obviously a higher risk situation.

(P) Yes, PCBU, person conducting business undertaking…

(R) Thank you for explaining my acronym, that is one of our rules, we are trying to avoid acronyms without explaining, so thank you for pulling me up.

(P) So, a person conducting business undertaking is not necessarily a person. It can be a person but in the majority of applications it might be a group of people. So, the PCBU must manage the risk to health and safety associated with a fall by a person from one level to another that is reasonably likely to cause injury to the person or any other person. They should discuss with their employees the work that will be performed and conduct a risk assessment. The risks identified need to be managed in a reasonably practical way and this can be achieved as you've said, with a hierarchy of control, safe work methods statements, and other matters that the PCBU could look into.

(R) Can we bring the task down to the ground, can we have barriers, EWP…

(P) Absolutely, we would always promote passive fall protection, so barriers means that people cannot get to an area where they can fall, or if they do, then the barrier prevents them from falling.

(R) With that passive, it is not relying on the worker to do something, the system is set up and they are contained or prevented from putting themselves in the situation.

(P) Absolutely, and that is always what we should be promoting as height safety professionals and engineers.

(R) So, the ABCDs of height safety, like I said, we have spoken with Rick, but just what do those ABCDs stand for to help people think about height situations to cover off from the things they should be thinking about?

(P) So are continually adding. We now have ABCDE and F.

(R) …and F, right.

(P) So again, they are an acronym as we use them. So, A is for anchorage, an anchorage is a secure point of attachment…

(R) …which is what we are going to delve into quite much deeper today, but just for the broad overview, yeah, so start with an A.

(P) B, body support, and in Australia and New Zealand we are always promoting full body harnesses. Waist belts are not used. You will find…

(R) There are a bunch of risks about that, yep

(P) …you will find a waist belt now really referred to as a miner's belt that will support a battery and emergency escape rescue systems and breathing apparatus. You will also find really a pole strap situation for people with specific tasks…

(R) Very specific tasks…

(P) It is very task specific. Most people are going to wear a full body harness. C, connectors. So, this is the energy-absorbing lanyard or self-retracting lifeline that we actually connect between the A and the B. So, they are primarily the ABC that we use.

(R) In your travels you will see the worker on the roof or something, they've got the harness on, but if they are not connected to anything…so there is that joiner between the person and that anchorage, so, unfortunately you see that when you are driving around the place where from a distance we've got the B but not attached.

(P) Very much so.

(R) Unfortunately.

(P) We see it a lot where the person has the energy-absorbing lanyard connected to their rear dorsal
D-ring but the other end is connected to a side D. So, they are not connected to anything, but they are perceived to be working safely when they certainly may not be.

(R) They pass the eye test from a distance but on closer inspection it is not going to be doing anything.

(P) Not at all.

(R) So, ABC, and what is D?

(P) D, we always need to consider rescue, so if we are working at heights and we are in fall arrest situation we must consider rescue. So, the D stands for descent and rescue, basically a device used to raise or lower, because there are times we can't always lower a fallen or suspended working, we have to bring them back up to an area. E, education. One of the main criteria's of my job is to educate people. We manufacture a lot of height safety equipment but if it is not used correctly or not used for its intended purpose, it is not worth putting on.

(R) Just going back to that example of the worker who has the shock-absorbing lanyards attached to themselves, maybe there is that education gap, I've got it on, but there's that gap, it is so crucial.

(P) Absolutely, and on that point, people can put an energy-absorbing lanyard on backwards. Now, we want the energy-absorbing component on the person's harness, so if they go over an edge they will be protected, and the forces will be reduced. F fall protection for tools. It is a big thing now in the industry, a dropped object really can hurt somebody if it hits them. What we find now is it helps with making the work environment a lot safer, and also increases productivity. So, it is another area that we need to educate people in, and that is fall protection.

(R) In fact there is all those, A, B, C, D, E, and F as you say…

(P) Absolutely, E and F.

(R) As you say it continues to be growing, but I guess as the industry and knowledge gains in situations those factors should be considered in all working at

height situations. So, we are talking about anchorages today, so what is an anchorage to just delve into the A part of it. How do you describe an anchorage to someone who has never worked at heights before, but you are trying obviously to impart how important the anchorage is?

(P) Absolutely. An anchorage or, as we call them sometimes, anchor points, but anchorage is the correct terminology, is a secure point of attachment. Anchorages vary by industry, job, type of installation, and structure they will attach to. They are one part of fall protection as we have discussed, so they are the A, and they are the critical element that we first looking.

(R) We have previously discussed with Rick about this, the forces generated in a fall, that anchorage has to be the strength of that whole system, because often it is taking the forces, or depending on the system set-up of that particular fall. I know when I think of an anchorage I think of like a roof anchorage, you said there's a wide type, I'm thinking of those eye ones, the round circle ones, am I sort of very narrow in my thinking of what those industries you have just described?

(P) Not necessarily, but again, visual is what we all remember, so if you are walking around a shopping centre, if you are walking around a school, the visual anchor point is the one that is on a roof, which are the most common ones, but no, there are a multitude of anchor points or anchorages.

(R) Are they generally made out of metal? The ones that I've seen at schools, they are generally metal, but is that the only material they are made out of? When I think of strong things?

(P) We manufacture them out of many different materials based on their application. Anchor points will be steel, the majority could be stainless steel. We also have web anchor points. So, it is really the application and its intended

purpose will determine what type of anchorage we use and the material it is manufactured from.

(R) Fall protection is broad when you think of heights and where these things are used, so it makes sense that what they are made out of or where it is actually located will have bearing on what the material is.

(P) Absolutely.

(R) So how strong does an anchorage need to be? Do the standards detail that?

(P) Yes, the standards do give advice, and standards are an advisory, not necessarily a legal requirement. It is always very good business practice to confirm to Australia and New Zealand standards. Anchorage strength is determined by its intended application or purpose, as the standards will state. Most anchorages would be designed for single user use.

(R) One person attached, and that is all we are thinking about, one person.

(P) And that is best practice. Two people attached to the same anchor point can get tangled up and lead to other issues apart from working at heights. So, a single user anchor point rated for fall arrest needs to be designed and certified for 15 kN of force. So, in layman's terms…

(R) I was going to say, can you explain that, 15 kN, without a reference point, it doesn't mean too much.

(P) Absolutely. Approximately 1.5 tonne. So, the best analogy to use is can you hang a small car off that anchor point, and if you look at it and assess that it can't support a small car, then you shouldn't be attaching it.

(R) I've always heard it's a rough qualitative type assessment, but would I hang my family in the car, and you get different answers depending on your family, but generally would you rely on that to put a loved one hanging in the car off that anchor point...

(P) Absolutely.

(R) ...as a rough and ready sort of rule of thumb guide.

(P) Yes, I have done training and had an apprentice come up to me and state I would not hang my Commodore off that anchor point.

(R) Because he values the Commodore more than his family by the sounds of it.

(P) And his life probably at that time too Mark. The other thing that needs to be considered is not just an anchor point, but what we are attaching the anchor point to. There is a huge problem in the industry where people have an anchor point, look at the rating from a manufacturer, and then attach it to a structure that won't support the same capacity if a fall occurs.

(R) I guess that makes sense. It is looking at the whole system that if you put an anchor point into a cardboard wall, and I am using it as a very basic analogy, yeah that anchor point is rated for whatever, 1.5 tonne, but what is that cardboard, or what am I actually attaching it to, what is that rated to, because that is a factor of that whole system, I would imagine.

(P) Yes, I've seen anchor points installed into plaster board and I have seen anchors installed into a
4 x 2 piece of pinewood timber.

(R) I know sometimes in my travels, people are thinking about, oh, I'm just thinking about the person's weight, so 80, 100, 120 kg, they are only thinking about that weight rather than what are the forces generated in the fall, that is why it is 1.5 tonne I would imagine, is that the force that is being generated?

(P) Correct. Correct, the forces generated during a fall are quite high. People don't think along those lines. As you said, a person thinks, I weigh 100 kg, my anchor point doesn't need to be that highly rated, but you need anchor points rated for what the Australia and New Zealand standards state.

(R) So, one person, what about two people, does that jump up, so you've got 15, does that jump up to 30 because we've got two people now?

(P) The standards require that we increase the capacity of the anchor point for two people, so a two-person anchor point using an energy-absorbing lanyard now needs to be rated for 21 kN, so a lot higher than15 kN, and again as an engineer the concern we have there is the structural capacity of what the anchor point is attached to.

(R) Can you attach three people to an anchor point? Is there is a limit to where you stop, are there safety factors and considerations?

(P) Yes, there is, two people maximum is what the Australia and New Zealand standards allow. Again, two persons on a single anchor point is not good business practice or work practice. I would certainly recommend that every user has their own anchor point.

(R) So how are these anchorages actually tested from an actual anchorage point of view? I know what they are attached to is a whole other conversation, but

anchorages by themselves as a manufacturer, what are the tests they are put to make sure they actually perform in the event, or hopefully in the unlikely event of a fall?

(P) Very good question on that one, Mark. So, the Australia and New Zealand standards released a new standard in 2013 that provides information on the manufacturing requirements of single point anchor device used for harness-based work at heights. This standard provides the testing requirements to ensure that anchorage is neat or exceeds the minimum strength requirement nominated by the manufacturer. So, it took away the guess work that some manufacturers were using, and actually states the requirements regarding how to test an anchor point, and then certify that it meets the Australia and New Zealand standards.

(R) And that is why standardisation, and we have couple of episodes with Standards Australia talking about standards, when there is that standard there is a level of confidence that whatever manufacturer you are getting it from, there is that consistency of criteria that is being tested too, so confidence and reliability to a point on what that thing can actually do. So, all right, I've had an anchor point installed and it meets a particular standard, once it is installed, what it is being installed into is so crucial as you mentioned, does it have to be tested once it has been installed, how often, how do they do that, because that is a really big factor on what they are attaching too from a worker point of view.

(P) Correct. It is imperative that anchorages need to be inspected after they have been installed prior to their first use, and then they are tested on a regular basis, again depending on which state you're in, the testing requirements from a time frame can vary, but prior to use they must be inspected and again then on a regular basis.

(R) That makes sense, whatever that period is, it is not myself, if I was a user, and that has been installed five years ago but it has never been checked since five years ago, or whatever time period, so it is just an obvious thing, you want a check happening at some periodically for a confidence from a user point of view to go, yeah, I am happy to attach to this because this is potentially my health, or life in that situation

(P) It is your life hanging off this anchor point, absolutely. So, the maximum inspection period cannot exceed 12 months, regardless of what state you are in. Again, site conditions, for an example, a specific mine site that I know will be load testing or visually inspecting anchor points every three months because they are in constant use, so the testing requirement of an anchor point, or anchorage will be determined by what structure it is attached to. If you've got an anchor that is attached to concrete or masonry, then the standard requires you to do a load test on that with a specific piece of equipment that will pre-load the anchor and then you can prove that the anchor, the fixing and the substrate, meets the requirements of the anchorage.

(R) That's where that confidence comes from…

(P) Absolutely.

(R) From the workers, and from the system, and from the company point of view.

(P) And anchor points need to be labelled, data plate, and then that should contain what the inspection was, when it occurred, and when the next inspection is due.

(R) It is just record-keeping as a whole in a whole bunch of areas, you know, if you're a new safety professional or new person or you are in facilities management or something like that and you come to a new building, all right, we've got 10

anchor points, what has happened, how have they been tested, yeah, rather than gee, I've got no details or records, right, do I want my workers working in that because I just don't know.

(P) And that has been one of the major issues with anchorages. The big problem that occurred several years ago was facilities managers, so people that were managing high rise buildings where anchor points were in constant use by rope access companies, we had anchor points pulling out of concrete because they weren't even glued in with a chemical fixing.

(R) It is actually quite scary to think about it.

(P) Very scary. So, there were some serious injuries in certain states, and that has now been rectified with ongoing inspections where the WorkCover authorities have taken a leading role in making sure anchorages are now inspected correctly.

(R) That sort of leads into my next question about who can install these anchorages, like obviously if you are business and you are engaging in someone to install it and they haven't chemically fixed it, that is a big area of concern, so who can install these anchor points? Are there certain qualifications? or how does that area work, because it seems like a big one to me.

(P) Yes, it can be a grey area, the standards helps in its advice and most major manufacturers also state the same, so we fall back to what we call a competent person. So, a competent person must install anchorages. So, a competent person who has through a combination of training, qualifications, and experience, the acquired knowledge and skills enabling that person to correctly perform a specific task. So that is looking at who supplied the fastener, which brand it is, talking to that supplier, understanding how to use their chemical injection, putting it in correctly, using the manufacturer's anchor point, and the manufacturer should have

recommended which fastener to use, so then the end user can have the confidence that the anchorage point has been installed correctly.

(R) If you flip it, as the installer, if I am the person installing it, how do I, I guess it comes down to my liability, and if I am installing it I want to make sure that what I'm putting in will meet the requirements of the situation and if it doesn't it is quite a scary thing if I am the installer from the liability point of view, so you are relying on people to treat it seriously as it is a very serious situation if the guy is hanging off a sky rise building and a rope access point of view, everyone wants to make sure it is going to work, because if it doesn't, consequences will ensue and we all know what that may entail.

(P) And it is an interesting point you make there about an installer, because if a company is installing an anchorage point and they just go and buy an anchor point from a hardware store and put it in with another item they have bought from a fixing manufacturer, when they install it, they can be deemed the manufacturer.

(R) Yeah right. Because they are combing parts?

(P) They are combining parts, so now they could be doing the manufacture of an anchor point. So, their liability is right up there. So it is always best to buy a certified anchor point from a manufacturer who gives you all the instructions on how to install it correctly, and then, yes, you are still installing the fastener, so you are taking some liability, but you've got the backing of an anchor point that has been rated for the current Australia and New Zealand standard.

(R) So, anchor points, they are used in a whole bunch of different fall protection, working at heights situations, where ideally would you want an anchor point located, above, behind, to the sides, and a fairly broad question, but as a broad rule of thumb, what is an ideal location for an anchor point?

(P) Location of the anchorages or anchor point again is determined by its intended use or purpose. You have already discussed with Rick fall arrest and restraint technique use, and they can certainly determine the location or positioning of an anchor point. So, for restraint technique we classify that as an anchorage used to prevent the user from reaching an area where a fall could occur. So specifically, that would be above, below, behind, but in combination with the energy-absorbing lanyard it prevents somebody reaching an area where they could fall.

(R) And that's the setup of the height system in that planning stage…

(P) Correct

(R) …where and what they are doing and how they are doing it to where that ideal location would be from that very brief summary?

(P) Yes. And as designers and engineers, we always want to see a restraint technique system, because the person can't fall. They can do their work and they can't fall. So, it's not as good or I suppose it's not the same as putting in handrails, but it's the next step from there. So, it's not passive protection but it certainly prevents the person from falling.

(R) There's a level of assumption just from our very broad conversation here is that if you have any use for restraint technique that handrails weren't practical or suitable in that situation, you have to go down that heights hierarchy to use a fall restraint system versus hey, if you can put handrails in, let's rely on that.

(P) Handrails are very good. Handrails are not used for several reasons: 1. Cost. If you consider a large shopping centre the cost of putting a handrail all the way around compared to putting in anchor points or static lines, the handrails may be a

higher cost. The other problem with the handrail is what we call visual pollution, so the architect or designer does not want to see handrails around the top of his building.

(R) It's not part of his artistic vision…

(P) It's not. So, if we then look at an anchor point that wants to be used in a fall arrest situation, we always try to reduce the free fall of the user. If we can reduce the free fall of the user, we can ensure that they won't hit the ground and we can also reduce the forces on the user. So, an anchorage point or anchor that we use for fall arrest should always be installed above the user.

(R) Or above the D-ring?

(P) Dorsal D-ring on the harness on average is approximately 1.5 m above the ground. We like to see the anchor point at least that high or higher, practically.

(R) That practicality would depend on each individual situation and what and where because there are many height situations where they can be working on a portable demountable building and there is nothing above them, so that is the challenge of each individual situation and try to get those ABCDE and Fs…

(P) And the height of the worker. I've seen applications where people specifically use somebody that is 1.8 or 2 m in height because they can reach further. So, anchor points for those people need to be extremely high.

(R) I hadn't thought too closely about the height of the individual. So, talking about those workers, what do they actually generally attach to those anchorages. You mentioned lanyards before, is that the main thing that is generally going to be attached to these anchorage points?

(P) Yes, most people would use an energy-absorbing lanyard, or there is the option of using a self-retracting lifeline. The majority would be using energy-absorbing lanyards and our recommendation then would be to make sure it is an adjustable energy-absorbing lanyard. Lanyards will not be longer than two metres, so if we can adjust a lanyard down so even though it is a fall arrest application, we could adjust the lanyard to reduce freefall. We may be able to work in restraint technique.

(R) So that's that two metres, the maximum allowable freefall under our standards, but if we can reduce that lanyard, you're reducing the potential freefall, i.e. reducing the forces that are going to be generated, and then onto the individuals, is that sort of how it works in a roundabout way, I know we're talking very broad here…

(P) Yes, the main thing as well, if we reduce the freefall we reduce the tear-out length of the energy-absorbing lanyard, so that is a critical thing for us, because if we can reduce how far you fall, we can hopefully ensure that you will not contact the ground or the nearest obstruction underneath where you are falling.

(R) So, all these anchorages we have been talking about are very permanent situations, and I am sure there are plenty of situations where it is not feasible to install a permanent anchor point. Are there other types of anchor points that workplaces can use in their repertoire to still have an anchor point or anchorage that is strong enough but doesn't rely on actually having to bolt something in, glue something in, and have that maintenance inspection?

(P) Yes, we have a lot of temporary anchors. They will be used where they can wrap around a structure. We don't call them slings. Slings fall into more the lifting side on a construction site or on a mine site, so these are called anchor straps. So,

a competent person again, somebody that has the acquired knowledge, could assess a structure and look at that steel beam and understand that it did supply or offer the capacity for an anchorage point, and then you could wrap one of our rated anchor straps around that structure.

(R) And there are those metal slider things I've seen as well as a few different temporary anchor points…

(P) There are a lot of temporary anchor points available and again, the application is really going to determine which anchorage is best to use.

(R) It comes back to that planning stage, where and what are we doing, if it is a location where we are doing frequent access, maybe we'll look at a permanent one. So, these temporary ones, how long can I leave them up for, if I can wrap an anchorage strap around a beam, is it better to leave that there? What is the approach?

(P) Yes, again, anchor straps are web product, so you need to consider UV light degradation, chemical attack, moisture. Anchor straps I would take down after I finish with them. If you were looking to leave something up, you are far better off putting in a permanent anchor and getting it inspected, data plate, so that somebody who is coming along knows that it is fit for purpose. If you put up an anchor strap on a mine site, change shifts, the next person that came along really does not know how long that has been up there for.

(R) Once again it comes back to what is your situation, what is going on…

(P) Absolutely.

(R)...and is there confidence that if I, the individual worker or safety manager, I am attaching to that, am I confident that that is actually going to uphold if I do happen to have a fall unfortunately, but yeah, confidence, it all comes back to confidence

(R) We are talking Australia and New Zealand and each state, territory, and country in New Zealand will have their slight variances, so wherever you are based, make sure you do understand your obligations and duties with your legislation. And we are talking very broadly here, but individual workplaces, make sure you know what your obligations are and you are actually meeting them. Because there is so much information, where can people go, Greg, if they want to sort of delve a bit more into working at heights, fall protection, and specifically anchorage points, because we literally have to skim the surface and it is a very broad topic, but where can people go to start that investigation?

Australia has Safe Work Australia who provide a lot of information on their website.

(P) Codes of Practice are an excellent guide. And then that can default down into the state and each state will then have a look at different codes of practices and advice. There are practice guides that are also available. And again, be aware of the site you are working on. Different builders have different requirements. Different mine sites have different requirements. So, there is a phrase that is used called due diligence, and that means it is up to the user or the end user to do as much research as they can, so they can understand what is best practice to use.

(P) Australian standards, are there any particular Australian standards that you put at the top of the list as a starting point?

(P) Australian standards do have selection use and maintenance for working at heights which is AS/NZS 1891 part 4. That will give you general advice on what you should be doing.

(R) Like an approach,

(P) An approach. Some form of guidance. And then by looking at that standard you could then assess the equipment you've already got with regards to soft goods. For anchorages, however, the Australia and New Zealand standard that you should be making reference to is AS/NZS 5532 which again is about single use anchorages.

(R) The thing with standards is that they are constantly being evolved as far as being reviewed and different approaches, so make sure you are looking at the most current version but depending on when you listen to this, the standards may have changed, but once again a starting point. And WAHA, do they have good information as well?

(P) The Working at Heights Association certainly has a great website and good reference material that you can always go to and source through their website with technical documents and advice on what you should be looking for as an end user. And as you said, updates, the one thing to remember is Safe Work Australia constantly update things.

(R) Which is a great thing.

(P) A great thing. But it is up to you to continually go to their websites and look for those updates. Get on their mailing list so that you get updates sent to you.

(P) Certainly the 3M website, there is a lot of information there regarding working at heights and providing information on all the different types of anchorages that are available, split up even into different industries, so the selection guide will assist end users, designers, engineers in which anchorage may be best for their

application and also as you said, depending on which country you are in, Australia or New Zealand.

(R) If you had to sum up anchorages, and in a couple of key points, what would you want to tell our listeners about anchorages as far as those key considerations?

(P) Look at your application. One anchor does not fit all applications. It is really about what your application is, what you are then attaching to, ensuring you are getting an anchorage or anchor point that confirms to the Australia and New Zealand standards is critical, and then getting it installed by either a competent person or somebody that is trained by the manufacturer to install the product.

(R) We really appreciate your time today, Greg.

(P) No problems, Mark. Always happy to help.

(R) Thanks for listening, everyone. If you have any questions, comments, suggestions for future topics or guests you think it would be great to get in the studio, you can shoot us an email to scienceofsafetyanz@mmm.com. You can also contact us via that email if you need any help regarding your fall protection or work in heights situation and anchorage points, Greg is always available, or any other PPE that 3M manufacture in your workplace, we are here to help. You can also visit our website, 3M.com.au/sospodcast and have the transcript of the chat that Greg and I have had as well as all the other past episodes that we have done. It has information and resources and what we have covered, so it is a great place to have a look at. Be sure to subscribe to the podcast through Apple podcasts, Spotify, Sound Cloud, Stitcher, or wherever you get your podcast from so you don't miss any future episodes, and if you enjoyed the podcast or found it informative, we really would appreciate if you can take a few moments to leave us a review as it really does help other people to find this podcast. And as Grandma Moses said,

“Life is what we make it, always has been, always will be.” Thanks for listening and have a safe day.