

MAINE STATE LEGISLATURE

The following document is provided by the
LAW AND LEGISLATIVE DIGITAL LIBRARY
at the Maine State Law and Legislative Reference Library
<http://legislature.maine.gov/lawlib>



Reproduced from electronic originals
(may include minor formatting differences from printed original)

2009 Annual Report



REGISTERED
APPRENTICESHIP
Earn. Learn. Succeed.



MAINE'S APPRENTICESHIP PROGRAM



Highlights:

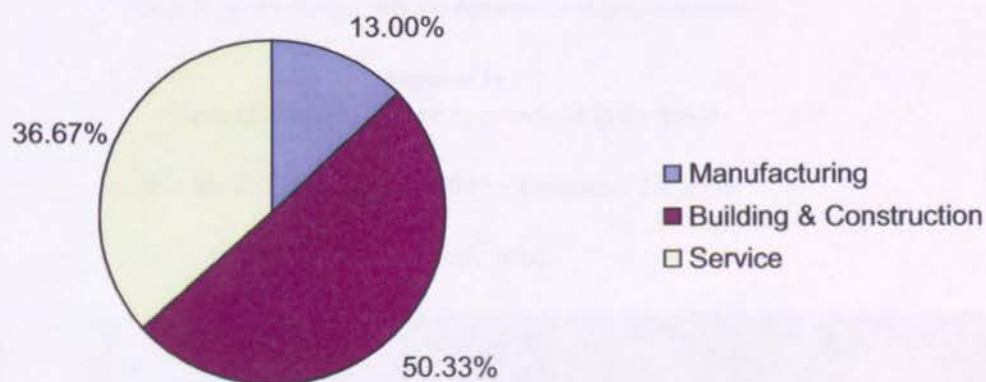
- ✚ In 2009, 342 Maine workers started apprenticeships leading to nationally recognized credentials, licenses, Associate Degrees, Bachelor Degrees, and Masters Degrees. At the end of 2009 there were 1,503 active apprentices.
- ✚ The average apprentice sees an increase in wages of 51.7% during their apprenticeship.
- ✚ Apprentices contribute nearly ten times more income tax than taxpayers invest in the Maine Apprenticeship Program.
- ✚ In total, the Maine Apprenticeship Program leverages nearly 120 times its taxpayer investment.
- ✚ Women in Non-Traditional Occupations (NTO) complete their apprenticeship at a wage 9.7% higher than average.
- ✚ Employers in all sixteen Maine counties sponsor apprentices.

APPRENTICESHIP 2009 BY THE NUMBERS

Total taxpayer dollars spent:	\$448,063.80
Employer leveraged dollars:	\$53,634,269.93
Return on Investment:	\$119.70 to \$1
Total Apprentices:	1503
Total New in 2009:	342
Increase over 2008:	177 (11.8%)
Budget % for Related Instruction:	49.44% (\$221,532.14)
Average 1 st year wage:	\$11.64
Average completion wage:	\$17.66 (+ 51.7%)
Average NTO* completion wage:	\$19.37

*(Non-Traditional Occupation for Women, see Definitions)

Apprentices by Sector



Maine's Apprenticeship Program 2009 Annual Report

Prepared for:

Governor John Elias Baldacci &
Members of the Joint Standing Committees on:

Labor

The Honorable Troy Dale Jackson, Senate Chair
The Honorable John L. Tuttle, Jr., House Chair

Business, Research, and Economic Development

The Honorable Elizabeth M. Schneider, Senate Chair
The Honorable Nancy E. Smith, House Chair

Education and Cultural Affairs

The Honorable Justin L. Alfond, Senate Chair
The Honorable Patricia B. Sutherland, House Chair

By:

Maine Department of Labor
Laura A. Fortman, Commissioner

Bureau of Employment Services
Melanie Arsenault, Director

Ginny Carroll, Director of Apprenticeship Standards
Don R. Berry, Chair, Maine Apprenticeship Committee

Prepared by

Gene Ellis for the Maine Apprenticeship Program

For the Period January 1, 2009 – December 31, 2009

February 27, 2010



The Maine Department of Labor provides equal opportunity in employment and programs.

Auxiliary aids and services are available to individuals with disabilities upon request.

Tel: (207) 623-7900

TTY: 1-800-794-1110

Fax: (207) 287-5292

Executive Summary

This calendar year report combines data from PY09 and PY10. Total expenditures were \$448,063.80 which leveraged \$53,634,269.93 in apprentice wages and State income tax payments. The Return per General Revenue dollar spent was \$119.70. Estimated State income tax payments alone by apprentices amounted to more than nine times the entire cost of the program to the taxpayer. Over 49 percent of program expenditures went in tuition reimbursements to Apprentices, Sponsors, and Sponsor groups. Overall, at the end of the year there was a gain of approximately ten percent in the number of active apprentices in spite of the harsh economy and reduced staff.

As you will read the information in the report a clear picture will emerge of a program that provides:

- High value to workers, employers, and taxpayers
- A high ratio of leverage from a modest budget
- Administrative costs and participant costs nearly equal
- A level playing field for women in the workforce because the apprenticeship agreement sets wages for ALL apprentices and an NTO rate, at just under 6%, which is among the highest in the country
- Career pathways for workers that lead to increased responsibility and compensation
- Succession planning for employers that enable internal hiring for higher level positions

"The Maine Apprenticeship Program enabled Moody's to accelerate the growth curve in Paul from a "tech" to a potential leader within our organization."

"We look forward to enrolling many more co-workers in the future. Thanks again for your guidance and support allowing Moody's to take advantage of a great resource."

Sincerely,

Shawn Moody

(From letter dated 5/28/09)

"I'm stoked!"

Amy

Food & Beverage Manager Apprentice

(Spoken as she and her employer signed the apprenticeship agreement)

Table of Contents

	Page
Statutory Authority & Definitions	1
Attachment A: Apprenticeship Final Rule Fact Sheet	7
Attachment B: Return on Investment – Annual	11

Statutory Authority & Definitions

Statute:

Title 26: Labor and Industry, Chapter 25: Workforce Investment, Subchapter 1: General Provisions, §2006, Establishment of the Maine Jobs Council, Section 5-A, **Apprenticeship** is the enabling statute for Apprenticeship in Maine. Maine's Apprenticeship Program was most recently approved by the USDOL, Employment and Training Administration, Office of Apprenticeship in 2007.

Definitions:

Apprentice is a person at least 16 years of age who is employed under an apprenticeship agreement to work at and learn an apprenticeable occupation and is registered with the State Apprenticeship Agency (SAA).

Pre-Apprentice is a person at least 16 years of age registered with the SAA who is engaged in a full time program of academic requirements leading to a High School Diploma or GED and part time employment developing the knowledge and skills required for entry into a Registered Apprenticeship Program.

Sponsor is an employer or a potential employer.

State Apprenticeship Agency (SAA) is the Maine Department of Labor. Recognized by the USDOL Office of Apprenticeship, the SAA has responsibility and accountability for apprenticeship within the State.

State Apprenticeship Council (SAC) is the Standing Committee on Apprenticeship of the Maine Jobs Council established to assist the SAA. In Maine the SAC is regulatory and may promulgate apprenticeship Rules (CMR 12-181, Ch. 1-3) at the direction of the SAA.

Non-Traditional Occupation (NTO): An occupation in which women make up less than 25% of the workers. In Maine women in NTO occupations make up nearly 6% of all Apprentices.

Benefits of Registered Apprenticeship

Registered Apprenticeship is a time-tested, demand-driven training system combining structured, customized on-the-job learning with related technical instruction. Apprentices are employed from day one and receive wage increases as they gain skills and knowledge. Among Registered Apprenticeship's many benefits are:

Benefits for employers:

- Highly skilled, more professional employees.
- Reduced turnover rates.
- Higher productivity
- Lower investment in recruitment.
- Creation of career pathways.

Benefits for apprentices:

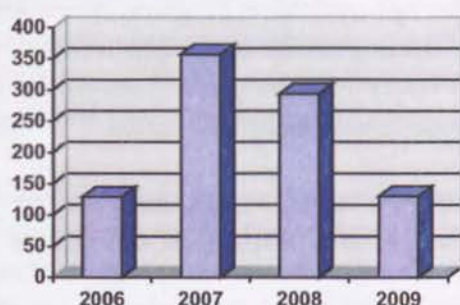
- Apprenticeship is a true "earn-while-you-learn" training program. In 2009, the average starting wage for an apprentice was \$11.64 with an average completion rate of \$17.66.
- Portable credentials recognized nationally and often globally.
- Formal articulation agreements between apprenticeship training programs and 2 and 4-year colleges that create increased opportunities for college credit and future degrees. For example, Bath Iron Works and Portsmouth Naval Shipyard Sponsored Apprentice graduates receive Associate Degrees from Maine Maritime Academy and York County Community College respectively. Articulation agreements in effect allow those who desire, the opportunity to achieve a Bachelors' Degree at the University of Southern Maine.
- Improved skills and competencies.
- Safety training creates a safer work environment and fewer injuries.

Benefits for workforce development:

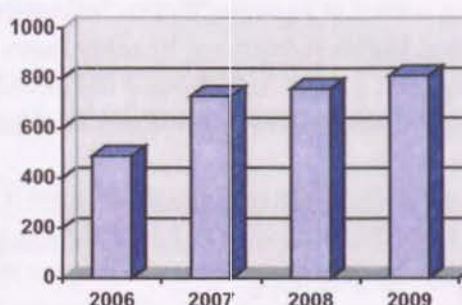
- Strengthens local economies by developing highly trained and educated residents.
- Since apprenticeship opportunities depend on industry demand, there is very little mismatch between skills taught to workers and skills employers need.
- Apprenticeship is a long term customized solution to the impending workforce crisis which will only grow worse as the boomer generation retires, taking their knowledge and skills with them.
- Registered Apprenticeship aligns with workforce system goals and performance outcomes for both youth and adults.

The year in review:

It should come as no surprise that 2009 was a challenging year for the Maine Apprenticeship Program (MAP). A November 2008 budget curtailment of \$76,000 left only the Director of Apprenticeship Standards in Augusta to work with employers around the State to develop and register programs and apprentices. Additionally, the new budget year beginning July 1, 2009 saw another reduction of funding to MAP of \$131,000. As a result of the economy and diminishing outreach capacity new registrations dropped precipitously. Still, there is a net gain of approximately twelve percent in the total number of active apprentices during the report period.



New Registrations



Total Active

(Charts do not include Portsmouth Naval Shipyard registrations)

For calendar year 2009, MAP spent \$448,063.80 and leveraged \$53,634,269.93 in wages earned and State income taxes paid reflecting a \$119.70 Return on Investment (ROI) for every General Revenue Fund dollar invested (see Attachment B). This ROI calculation does not include the value of any fringe benefits earned by the apprentices, nor does it include the value of wages earned by participants in the pre-apprenticeship program. A conservative estimate of the Maine state income tax paid by apprentices in 2009 is, by itself, a sum nine times greater than the entire MAP budget. All of this was accomplished at an average cost per participant of approximately \$298, making the Maine Apprenticeship Program easily the most cost effective training program available to Maine employers. Of the \$448,063.80 spent by MAP, \$221,532.14 or 49.44 percent went out in the form of tuition reimbursement payments directly to Apprentices, Sponsors, and Sponsor groups.

In July, 2009, Maine DOL received a competitive \$100,000 Implementation Grant (over two years) from the USDOL to help modernize our Apprenticeship Statute, Rules, and Policies to conform to the new 29 CFR, part 29 Apprenticeship Rules (see Attachment A for overview). Maine must submit our updated Statute, Rules, and Policies by December 31, 2010 to insure continued recognition as the State Apprenticeship Agency by the USDOL, Office of Apprenticeship.

Green Initiatives and the Close-out of NSAI:

In spring 2009, MAP approved an Energy Efficiency Technician Apprenticeship Program. Work was also begun on a Green Home Builder program. During the summer MAP worked with LearningWorks in Portland to develop and implement a Weatherization Technician Pre-Apprenticeship program for the ARRA summer youth weatherization projects they were involved with. Of 25 LearningWorks students, 22 minority and female youth were registered as Pre-Apprentices and 21 successfully completed the program; by any measure a very high success rate. All received over 200 hours of paid work experience, several certifications including OSHA 10 hour, Lead Safe Renovator, a Work Ready credential, and six credits from KVCC. All 21 completers received a Certificate of Completion of Pre-Apprenticeship and all, started jobs in the private sector, were offered jobs, or had opted for college. One of the employers subsequently registered a full Apprenticeship Program and is continuing the training started at LearningWorks. Information on this Apprenticeship Program, developed in Maine, has been requested by other States who are tackling similar issues. Also in 2009, working with private industry and the NMCC Wind Power Technology Program, MAP developed and is approving, a Wind Turbine Technician Apprenticeship Program.

As the North Star Alliance Initiative (NSAI), a \$15,000,000 WIRED Grant from the USDOL for the composites and boatbuilding industry in Maine, wraps up its activities we can report the following:

- The number of registered Apprentices and Pre-Apprentices was 109.
- Over 20 employers sponsored Apprenticeship programs in various composites and boatbuilding skills.
- Apprenticeship leveraged \$715,000 in grant funds (not included in other calculations in this report) for the related instruction costs
- At the request of several apprentices MAP is working with industry and SMCC on an Associate Degree program in Composites Technology.
- In partnership with the University of Maine's AEWCC, MAP developed a Materials Engineer Apprenticeship Program for Maine students working on advanced composites technologies at the AEWCC Advanced Structures and Composites Center. Two new apprentices, one male and female, were registered immediately.

New Insight into Registered Apprenticeship

In 2009, two important studies giving insight into the value of Registered Apprenticeship were published. In March, The Urban Institute published "The Benefits and Challenges of Registered Apprenticeship: The Sponsors' Perspective" and in June the Canadian Apprenticeship Forum published "It Pays to Hire an Apprentice: Calculating the Return on Investment for Skilled Trades Employers in Canada (A study of 16 trades)". Also, in December, the Center for American Progress published the report "Training Tomorrow's Workforce: Community College and Apprenticeship as Collaborative Routes to Rewarding Careers".

The full reports can be found at:

<http://www.urban.org/publications/411907.html>

http://www.caf-fca.org/en/reports/it_pays_to_hire_an_apprentice.asp

http://www.americanprogress.org/issues/2009/12/comm_colleges_apprenticeships.html

In Canada, a study funded by the Government of Canada's Sector Council Program asked this question: Is there a financial return that can be calculated for the investment of time and effort training apprentices, and does the investment support the employers bottom line? Data was compiled from nearly 800 Sponsors of Apprenticeships in 16 different occupations as part of this groundbreaking research. The report includes the following findings which make a clear "bottom line" case for apprenticeship.

- Employers report that for every dollar spent on training an apprentice the average return is \$1.47 the first year and increases every year of the apprenticeship term.
- Of the 16 occupations surveyed the employer benefit of four years of apprenticeship ranged from \$39,500 for a Cook to \$245,000 for a Heavy Equipment Mechanic.
- In 14 of the occupations the net benefit easily exceeded the total training costs.
- Employers expressed the belief that their journeyworkers benefited from the experience of training apprentices.
- The majority of employers estimate that "homegrown" journeyworkers trained in their jobsites are 29 percent more productive and a better fit with the company.

The report by the center for American Progress is particularly important to Maine's Apprenticeship Program because, by Statute the Maine Community College System is Apprenticeships prime partner in the educating of apprentices. It makes several recommendations for best practices contributing to the relationship between Community Colleges and Apprenticeship Programs. Two key recommendations, tuition assistance and academic credit for apprenticeship work experience are well established practices in Maine.

Attachment A:

Apprenticeship Final Rule Fact Sheet

On October 29, 2008, the U.S. Department of Labor published in the *Federal Register* a final rule to modernize the National Apprenticeship System. This rule takes effect on December 29, 2008, and provides State Apprenticeship Agencies (SAA) with up to an additional two years from the effective date to implement necessary changes.

The revised regulations, which incorporate many of the recommendations of the Secretary's Advisory Committee on Apprenticeship (ACA), emphasize the need for a flexible National Apprenticeship System by including options for both program sponsors and apprentices that address the needs of the nation's regional economies and provide for the development of a skilled, competitive workforce.

For more than 70 years, the National Apprenticeship System has provided training to rigorous industry standards in a variety of fields. While registered apprenticeship remains a unique, on-the-job training option that benefits apprentices and employers alike, its future growth and continued success require that it adapt and reflect changes in the American workplace.

For apprentices and program sponsors, the regulations:

- **Incorporate technology-based learning** – By including the use of electronic media in the definition of Related Technical Instruction (RTI), the final rule fully supports technology-based and distance learning.
- **Provide additional pathways to certification** – The final rule specifies that program sponsors may offer three different ways for apprentices to complete a registered apprenticeship program:
 - Traditional, time-based approach, which requires the apprentice to complete a specific number of on-the-job (OJT) and RTI hours;
 - Competency-based approach, which requires the apprentice to demonstrate competency in the defined subject areas and requires OJT and RTI; and
 - Hybrid approach, which requires the apprentice to complete a minimum number of OJT and RTI hours and demonstrate competency in the defined subject areas.
- **Introduce interim credentials** – The final rule provides registration agencies with the option to issue official interim credentials, which offer incentives for apprentices to complete their programs and continue their career preparation. Issued as certificates,

such credentials will enable apprentices to demonstrate to employers their proficiency in particular required skills and competencies. Interim credentials will be issued only for recognized components of an apprentice's occupation.

- **Improve program registration and review process** – Changes to the regulations establish 90-day timeframes for registration agencies to process sponsor requests for registering and modifying program standards and 45-day timeframes for sponsors to notify registration agencies regarding other employment and apprenticeship agreement changes.
- **Update the reciprocal registration provision** – Previously, apprentices in building and construction programs could work as registered apprentices only in those states where their programs were registered, because the states were not required to accord reciprocal registration or approval to out-of-state building and construction programs. The updated regulations remove this exemption and provide for reciprocal approval, for Federal purposes, of apprentices, apprenticeship programs, and standards that are registered in other states for all industries and occupations. Additionally, to ensure that out-of-state programs do not gain an undue advantage over reciprocal state programs when bidding on a contract, the final rule requires apprenticeship program sponsors seeking reciprocal approval to meet the wage and hour provisions and apprentice ratio standards of the reciprocal state.
- **Introduce provisional registration** – The regulations call for newly registered programs to receive provisional approval for one year to enhance program quality. After one year, programs meeting the regulatory standards may either be permanently approved or have their provisional registration extended through the end of the first training cycle.

For State Apprenticeship Agencies (SAA), the regulations:

- **Increase linkages with the workforce investment system** – The revised regulations require SAA requesting DOL recognition to demonstrate linkages and coordination with the state's economic development strategies and public workforce investment system.
- **Redefine the roles and responsibilities of SAA and State Apprenticeship Councils (SAC)** – In an effort to establish a clear path of accountability between DOL and the state agency that oversees apprenticeship, the regulations grant registration agency recognition solely to SAA. SAC will continue to be required for advisory or regulatory purposes.
- **Establish a process for continued recognition** – The revised regulations require SAA to reapply for DOL recognition within two years of the effective date and to reapply every five years thereafter for continued recognition. This change will improve state conformity with Federal requirements and establish consistency across administration and management of the National Registered Apprenticeship system.
- **Increase flexibility for location of an SAA** – The revised regulations give states the flexibility to determine the location of the apprenticeship agency within the state government organizational structure and no longer require that an SAA be housed in a state Department of Labor.

For the U.S. Department of Labor, the regulations:

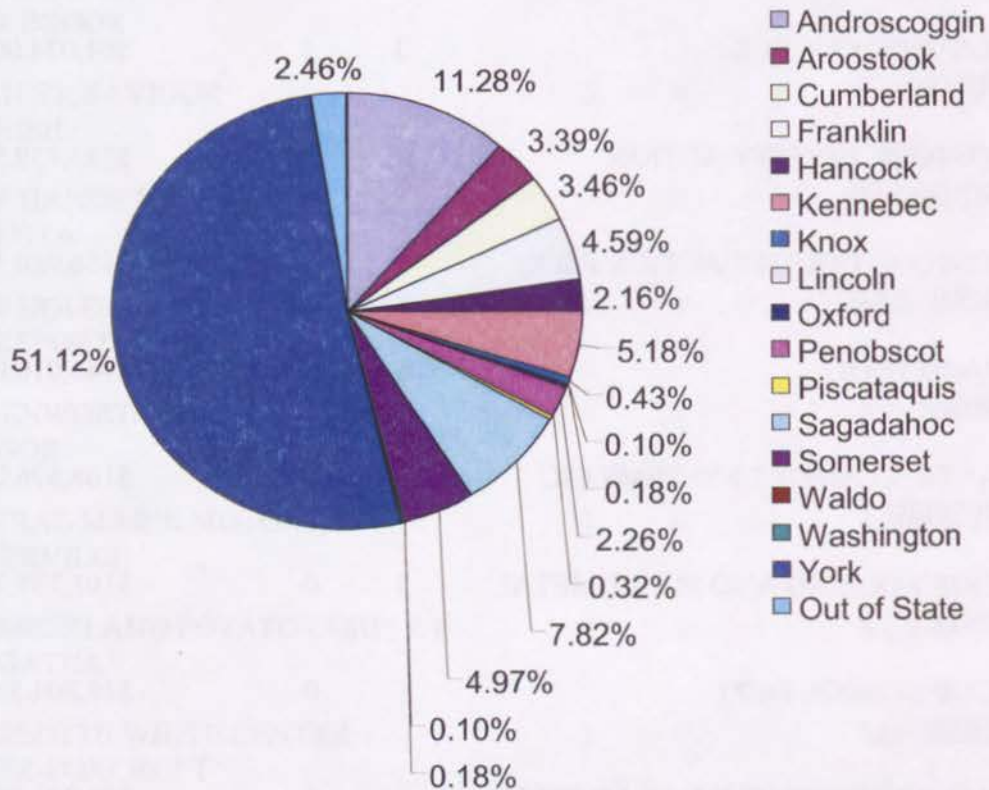
- **Enhance program accountability** – The updated regulations include a new section on performance standards that support DOL efforts to demonstrate results and increase program quality. Programs with completion rates below the national average will be provided with technical assistance targeted to improve their performance and improve overall program quality. In addition to completion rates, the revised regulations emphasize the existing practice of using quality assurance assessments and Equal Employment Opportunity Compliance Reviews to evaluate program performance for quality and compliance with program requirements.
- **Ensure national conformity with federal apprenticeship legislation and regulations** – The updated regulations require that recognized states provide the Office of Apprenticeship (OA) with the opportunity to review all potential changes to the state's apprenticeship law so that OA can safeguard conformity with 29 C.F.R. Part 29. Such a review process affords an opportunity for an SAA and OA to identify and resolve issues that could potentially affect a state's recognition status before proposals take effect and must be undone to preserve recognition.

Background

In developing the rule, the Department's Employment and Training Administration (ETA) and OA consulted extensively with the Secretary of Labor's Advisory Committee on Apprenticeship (ACA). From September 2005 to May 2006, the ACA Work Group on Regulations and Competency-Based Training Certification drafted recommendations. In June 2006, the ACA unanimously adopted the recommendations, which became the starting point for ETA proposed rule.

On December 13, 2007, ETA published a Notice of Proposed Rulemaking (NPRM), soliciting comments from the public on the proposed changes to the existing regulations. The NPRM generated 2,660 responses. DOL carefully considered the suggestions and concerns of commenter's and, in many instances, modified the proposed rule to reflect their input.

ATTACHMENT B



ROI by County

Androscoggin	6,052,100	11.28%	Penobscot	1,211,100	2.26%
Aroostook	1,818,100	3.39%	Piscataquis	169,500	0.32%
Cumberland	1,853,100	3.46%	Sagadahoc	4,192,400	7.82%
Franklin	2,462,644	4.59%	Somerset	2,668,300	4.97%
Hancock	1,160,500	2.16%	Waldo	54,300	0.10%
Kennebec	2,780,200	5.18%	Washington	98,700	0.18%
Knox	229,200	0.43%	York	27,415,500	51.12%
Lincoln	53,500	0.10%	Out of State	1,317,200	2.46%
Oxford	97,900	0.18%		53,634,244	

Maine Apprenticeship Committee, Return on Investment: 12/31/09

SPONSOR	# ACTIVE	# NEW	12 MONTH ROI
ANDROSCOGGIN HEAD START LEWISTON	4	1	\$68,185.73
ARC ENTERPRISES INC KINGFIELD	1	1	\$25,334.40
AROOSTOOK COUNCIL HOULTON	3	3	\$61,074.00
AROOSTOOK COUNTY ACTION PRESQUE ISLE	7	0	\$185,159.52
AROOSTOOK COUNTY ACTION PROG PRESQUE ISLE	5	5	\$156,980.30
HOWARD TOOL BANGOR	5	0	\$146,016.00
ATLANTIC COMFORT SYSTEMS INC BIDDEFORD	3	0	\$108,576.00
BANGOR ROOFING AND SHEET METAL BANGOR	3	0	\$101,735.71
BANGOR SCHOOL DEPT BANGOR	1	0	\$18,204.58
BATH BRUNSWICK CHILD CARE SERV BATH	5	2	\$97,236.67
BATH BRUNSWICK VETERINARY ASSO BRUNSWICK	3	0	\$73,288.80
BATH IRON WORKS CORP BATH	92	0	\$3,332,023.14
BELANGER, TINA OLD ORCHARD BEACH	1	0	\$18,096.00
BIDDEFORD, CITY OF BIDDEFORD	1	0	\$35,287.20

BIOSAFE ENVIRONMENTAL SERVICES WESTBROOK	17	17	\$461,448.00
BLACK BEAR ASSOCIATES ORONO	1	0	\$14,476.80
BRAGDON KELLEY FUNERAL HOMES ELLSWORTH	1	0	\$25,334.40
BRAVE HEARTS DYER BROOK	1	1	\$45,240.00
BRIAN ST. SAVIOUR CORNISH	2	0	\$45,240.00
BUSY HANDS DAYCARE AUGUSTA	1	0	\$19,905.60
C M P HOLDINGS LLC BUCKSPORT	14	0	\$645,647.81
CB KENWORTH INC BANGOR	1	1	\$21,715.20
CENTRAL MAINE MOTORS, INC. WATERVILLE	1	0	\$26,239.20
CHAMBERLAND POTATO CORP, R F ST AGATHA	1	1	\$22,620.00
CHARLOTTE WHITE CENTER DOVER-FOXCROFT	1	0	\$19,000.80
CHILDHOOD HOURS BIDDEFORD	1	0	\$19,905.60
CIANBRO CORPORATION PITTSFIELD	16	2	\$535,641.60
CIRCLE OF LEARNING PRESQUE ISLE	4	0	\$97,344.00
CITY OF BANGOR BANGOR	3	0	\$91,925.18

CLEWLEY FOUNDATIONS INC BANGOR	1	0	\$28,953.60
COASTAL ECONOMIC DEVELOPMENT WISCASSET	1	1	\$20,900.88
COMPASSIONATE CARE VETERINARY WINDHAM	1	1	\$27,144.00
CONROY, TULL, CRAWFORD PORTLAND	1	0	\$25,334.40
CORPORATE SERVICES, INC. MADAWASKA	1	1	\$24,336.00
CRABIEL-RIPOSTE FUNERAL HOME BELFAST	2	0	\$54,288.00
CYR & SON INC, JOHN T OLD TOWN	1	1	\$27,144.00
DARLINGS CORPORATION ELLSWORTH	1	0	\$27,144.00
DAVE FOX PARSONSFIELD	1	0	\$27,144.00
DAVID MCCUBREY PORTER	1	0	\$22,620.00
DEER POND EDU-CARE INC BUXTON	1	1	\$16,286.40
DESIGN FAB INC. GREENE	1	0	\$26,239.20
DISTRICT COUNCIL OF LABORERS HOPKINTON, MA	5	0	\$132,734.16
DORR'S EQUIPMENT CO BANGOR	1	0	\$22,167.60
DOWN EAST TOYOTA BREWER	5	0	\$134,534.40

DUNN FUNERAL HOME HOULTON	1	1	\$27,144.00
E C I SERVICES OF MAINE INC PORTLAND	1	1	\$27,144.00
ECS LIMITED LIABILITY COMPANY AUBURN	5	0	\$131,040.00
EDWARD GILBLAIR SKOWHEGAN	1	1	\$18,096.00
ELLIS BOAT, CO. MANSET	6	0	\$182,520.00
ELMET TECHNOLOGIES INC LEWISTON	15	0	\$486,420.48
FASTCO FABRICATION INC LINCOLN	1	0	\$27,144.00
1st NAT'L BANK OF DAMARISCOTTA DAMARISCOTTA	1	1	\$32,572.80
FRASER TIMBER LTD. ASHLAND	1	0	\$26,239.20
FRYEBURG VETERINARY HOSPITAL FRYEBURG	2	0	\$57,907.20
GOODWILL HOME ASSOCIATION HINCKLEY	7	6	\$207,220.42
GRAVES FUNERAL HOME INC PRESQUE ISLE	1	0	\$46,800.00
GRIFFIN ELECTRIC INC HOLLISTON, MA	1	1	\$38,001.60
HAHNEL BROTHERS CO LEWISTON	4	0	\$130,291.20
HALL FUNERAL HOME WALDOBORO	1	0	\$18,096.00

HARBOR TECHNOLOGIES LLC BRUNSWICK	5	5	\$144,768.00
HOBBS FUNERAL HOME SOUTH PORTLAND	1	0	\$27,144.00
HOPE MEMORIAL CHAPEL INC BIDDEFORD	1	0	\$23,524.80
IBEW LOCAL 1253 JATC FAIRFIELD	44	12	\$1,790,077.54
IBEW LOCAL 567 LEWISTON	103	0	\$5,023,512.00
INN FREEPORT LLC FREEPORT	1	1	\$29,858.40
INT'L UNION ELEVATOR CONSTRUCTORS DORCHESTER, MA	9	0	\$719,858.88
J.S. PELKEY FUNERAL SERVICES KITTERY	1	1	\$30,763.20
JEFF'S MARINE, INC. THOMASTON	1	0	\$29,858.40
JERRY'S PLUMBING & HEATING INC BIDDEFORD	1	0	\$32,572.80
JOHNSON & JORDAN INC SCARBOROUGH	11	0	\$352,329.12
JOHNSON FUNERAL HOME INC NO. BERWICK	2	0	\$54,288.00
JORDANS TRUCKING CORNISH	2	0	\$37,440.00
KAPLAN ELECTRICAL CONSTRUCTION WINTHROP	1	0	\$28,953.60
KATAHDIN VALLEY HEALTH CENTER PATTEN	3	0	\$54,288.00

KENDALL, KEITH GUILFORD	1	0	\$27,144.00
KENNEBEC TOOL & DIE CO INC AUGUSTA	1	0	\$25,334.40
KENNEBEC VALLEY CAP WATERVILLE	10	4	\$219,705.41
KENNEBUNK VETERINARY ASSOC INC KENNEBUNK	2	0	\$47,049.60
KENWAY CORPORATION AUGUSTA	11	11	\$308,880.00
KID ZONE BRUNSWICK	1	0	\$22,464.00
KINCER FUNERAL HOMES INC LEWISTON	1	1	\$27,144.00
KNIGHT MARINE SERVICE INC ROCKLAND	1	1	\$25,334.40
KNOWLTON & HEWINS INC AUGUSTA	1	0	\$27,144.00
LAMSON FUNERAL HOMES INC MILLINOCKET	1	0	\$28,080.00
LARY FUNERAL HOME INC DOVER-FOXCROFT	1	0	\$36,192.00
LOGAN ELECTRICAL INC PORTER	1	0	\$18,096.00
LOUISIANA PACIFIC CORPORATION HOULTON	26	1	\$904,527.94
LYMAN MORSE BOATBUILDING CO IN THOMASTON	6	3	\$174,096.00
MADAWASKA SCHOOL DEPARTMENT MADAWASKA	1	0	\$22,583.81

MAINE COURSE HOSPITALITY GROUP BREWER	3	0	\$54,288.00
MAINE ELECTRIC POWER SYSTEMS TOPSHAM	1	0	\$24,429.60
MAINE MATERIAL HANDLING INC BANGOR	1	0	\$18,096.00
MARTES INC OLD TOWN	1	0	\$18,096.00
MCKAY'S R V CENTER HOLDEN	1	0	\$23,524.80
MIDCOAST MAINE COMMUNITY ACTION BATH	20	1	\$594,136.61
MILLENNIUM POWER SERVICE INC WESTFIELD, MA	1	1	\$41,620.80
MILLIKEN INC, B H PORTLAND	4	0	\$123,052.80
MOODY'S COLLISION CENTERS INC GORHAM	3	2	\$125,860.80
MORRIS YACHTS INC BASS HARBOR	10	1	\$279,912.67
MSAD 1 PRESQUE ISLE	1	0	\$20,122.75
MSAD 41 BROWNVILLE	4	0	\$87,210.24
MSAD 49 FAIRFIELD	1	0	\$19,652.26
NETLAND VMD, THOMAS CUMBERLAND CENTER	2	0	\$47,049.60
NORM'S ELECTRIC ARUNDEL	1	0	\$27,144.00

NORTHERN ELECTRIC INC ASHLAND	1	0	\$32,572.80
NORTHERN NEW ENGLAND CARPENTERS AUGUSTA	24	3	\$803,462.40
ORONO, TOWN OF ORONO	1	0	\$23,524.80
PAINTERS AND ALLIED TRADES DC ROSLINDALE, MA	7	4	\$385,160.26
PANOLAM INDUSTRIES INTERNATIONAL AUBURN	2	0	\$69,638.40
PATE & PATE REALTY INC SACO	1	1	\$54,288.00
PERFORMANCE PLUMBING & HEATING YORK	1	0	\$28,953.60
PLAYMATES FAMILY DAY CARE BUXTON	1	0	\$18,096.00
PLUMBERS LOCAL #716 AUGUSTA	25	4	\$1,013,541.98
PORTSMOUTH NAVAL SHIPYARD KITTEERY	751	220	\$26,595,587.60
QUIRK AUTO PARK BANGOR	5	3	\$131,289.60
RAWCLIFFE'S INC HAMPDEN	1	0	\$21,715.20
RITE AID OF MAINE INC BIDDEFORD	3	2	\$61,308.00
RIVERVIEW HOMES INC FORT KENT	1	1	\$27,144.00
ROWES GARAGE AND AUTO SALES EAST CORINTH	1	0	\$27,144.00

ROY JR, RICHARD HOLDEN	1	0	\$27,144.00
S A D 14 DANFORTH	4	2	\$98,694.34
S A D 27 FORT KENT	1	0	\$17,643.60
S A D 59 MADISON	1	0	\$43,738.03
S A D 70 HODGDON	1	0	\$20,810.40
S W COLLINS CO INC CARIBOU	1	0	\$25,786.80
S.A.D. 33 FRENCHVILLE	1	0	\$18,331.25
SCARBOROUGH POLICE DEPT. SCARBOROUGH	4	0	\$201,177.60
SEABEE ELECTRIC INC SCARBOROUGH	3	0	\$106,704.00
SHEET METAL WORKERS LOCAL #17 SCARBOROUGH	5	3	\$177,091.20
SMART & EDWARDS FUNERAL HOME SKOWHEGAN	2	0	\$54,288.00
SOUTHERN AROOSTOOK C S D 9 AUGUSTA	3	2	\$75,913.34
SO. KENNEBEC CHILD DEV. AUGUSTA	10	0	\$231,434.11
SPRUCE RUN ASSOCIATES BANGOR	1	0	\$32,283.26
SUSAN E. SEWELL HOULTON	2	0	\$35,942.40

THERMO DYNAMICS INC ELIOT	3	1	\$107,078.40
THOMPSON, RAYMOND E EAST CORINTH	1	1	\$18,096.00
THOS. MOSER, CABINETMAKER AUBURN	2	0	\$57,907.20
UMAINE FACILITIES ORONO	1	0	\$21,715.20
VEAZIE VETERINARY CLINIC PA VEAZIE	2	0	\$54,288.00
VEAZIE, TOWN OF VEAZIE	2	0	\$47,845.82
VERSO PAPER JAY	43	0	\$2,437,344.00
WHITING, JEDEDIAH STRATTON	1	0	\$31,668.00
YORK COUNTY COMMUNITY ACTION C SANFORD	5	0	\$105,456.00
Sponsors 142	# Active 1503	# New 342	12 Month ROI \$53,634,269.93