



2017 Annual Report

6 Church Street
Gardiner, ME 04345
www.gardinermaine.com

Finance Department

Denise Brown, Finance Director
Fiscal Year Ending June 30, 2017

This report is a narrative overview and analysis of the financial activities of the City of Gardiner for the fiscal year ended June 30, 2017. I encourage readers to consider the information presented here in conjunction with the audited financial report, which contains a complete analysis of the city's financial position. This report is available on the city's website. Questions concerning any of the information provided or requests for additional financial information should be addressed to the Finance Director, 6 Church Street, Gardiner, Maine 04345.

Financial Highlights of Fiscal Year 2017

- The assets and deferred outflow of resources of the City of Gardiner, Maine exceeded its liabilities and deferred inflows of resources at the close of the most recent fiscal year by \$20,944,357 (net position) (Statement 1). Of this amount, \$3,162,901 (unrestricted net position) (Statement 1) may be used to meet the City's ongoing obligations to citizens and creditors.
- The City of Gardiner, Maine's total net position increased \$1,956,821 (Statement 2). This represents an increase of \$368,893 in governmental activities and an increase of \$1,587,928 in business-type activities (Ambulance and Wastewater).
- As of the close of the current fiscal year, the City of Gardiner, Maine's governmental funds reported combined ending fund balances of \$5,010,907 (Statement 3), an increase of \$1,854,120 (Statement 4) in comparison with the prior year.
- At the end of the fiscal year, unassigned fund balance for the General Fund was \$2,470,079 (Statement 3) or 27% of total General Fund expenditures of \$9,270,853 (Statement 4).
- The City of Gardiner, Maine issued five new notes in governmental activities totaling \$1,994,946 during the fiscal year. They consisted of a pavement roller, a tractor for the building and grounds department, and a grant match for a new fire engine; as well as \$1.2M for a multi-year paving project and \$600K for sidewalk improvements. The City also purchased a Ford Explorer Cruiser for the police department and a new server with unassigned fund balance.
- The ambulance service purchased a new cardiac monitor and lift for a stretcher.
- The Wastewater department acquired a \$2,758,000 bond to finance the Combined Sewer Overflow project on the waterfront and a \$579,000 bond for the Cobbossee Corridor project; as well as a new truck and tractor with capital reserve funds.

Financial Overview

The General Fund is the city's primary operating fund. It accounts for all financial resources of the general government, except those required to be accounted for in another fund, such as WasteWater and Ambulance.

The City of Gardiner adopts an annual appropriated budget for its general fund. A budgetary comparison statement has been provided for the general fund to demonstrate compliance with this budget.

Government-wide financial information distinguishes functions of the City of Gardiner that are principally supported by taxes and intergovernmental revenues (*governmental activities*) from other functions that are intended to recover all or a significant portion of their costs through user fees and charges (*business-type activities*). The governmental activities of the City include general government, public safety, public works, education, and community services. This information is designed to provide readers with a broad overview of the City of Gardiner's finances, in a manner similar to a private-sector business.

The City has two business-type activities; the operations of the ambulance service and the wastewater treatment plant.

General Fund Budgetary Highlights

For the current fiscal year, revenues exceeded budgetary projections by \$221,899 and expenditures were below appropriations by \$334,668.

This created a positive variance of \$556,567 to fund balance. However, transfers to other funds netted a decrease of \$411,990 to fund balance.

CITY OF GARDINER, MAINE
Required Supplementary Information
Statement of Revenues, Expenditures and Changes in Fund Balance
Budget and Actual - General Fund
General Fund
For the year ended June 30, 2017

	Budget		Actual	Variance with final budget positive (negative)	2016
	Original	Final			
Revenues:					
Taxes	\$ 8,667,589	8,667,589	8,837,495	169,906	8,981,974
Licenses and permits	22,000	22,000	21,363	(637)	18,919
Intergovernmental	911,488	911,488	913,130	1,642	1,115,308
Charges for services	56,050	56,050	57,314	1,264	63,976
Interest earned	2,500	2,500	12,870	10,370	4,124
Unclassified	87,940	87,940	127,294	39,354	87,784
Total revenues	9,747,567	9,747,567	9,969,466	221,899	10,272,085
Expenditures:					
Current:					
General government	965,104	966,504	849,573	116,931	819,980
Technology	139,054	139,054	147,037	(7,983)	75,273
Public safety	2,033,567	2,033,567	1,911,108	122,459	1,824,826
Public works	1,568,450	1,896,428	1,798,565	97,863	2,529,080
Community services	542,386	542,386	536,989	5,397	362,611
Education	3,667,691	3,667,691	3,667,691	-	3,524,524
County tax	322,496	322,496	322,495	1	317,590
Unclassified	-	-	-	-	357,472
Total expenditures	9,238,748	9,568,126	9,233,458	334,668	9,811,356
Excess (deficiency) of revenues over (under) expenditures	508,819	179,441	736,008	556,567	460,729
Other financing sources (uses):					
Use of fund balance	567,063	567,063	-	(567,063)	-
Use of carryforwards	-	329,378	-	(329,378)	-
Transfer from other funds	299,747	299,747	227,631	(72,116)	251,090
Transfer to other funds	(1,375,629)	(1,375,629)	(1,375,629)	-	(675,992)
Total other financing uses	(508,819)	(179,441)	(1,147,998)	(968,557)	(424,902)
Net change in fund balance	-	-	(411,990)	(411,990)	35,827
Fund balance, beginning of year			3,147,607		3,111,780
Fund balance, end of year	\$		2,735,617		3,147,607

*Debt service is budgeted in the department in which debt was incurred.

Government-wide Financial Analysis

Net position may serve over time as a useful indicator of a government's financial position. In the case of the City of Gardiner, Maine, assets exceeded liabilities by \$20,944,357 at the close of the most recent fiscal year. Net position increased \$1,956,821 during the current fiscal year. This change is broken out as follows: governmental activities increased by \$368,893 and business-type activities increased by \$1,587,928.

CITY OF GARDINER, MAINE

Statement of Net Position

June 30, 2017

	Governmental Activities	Business-type Activities	Total
ASSETS			
Cash and cash equivalents	\$ 5,008,335	-	5,008,335
Receivables:			
Taxes receivable	114,242	-	114,242
Tax liens	402,681	-	402,681
Accounts receivables, net of allowance	562,951	1,461,705	2,024,656
Notes receivable, net of allowance	122,514	-	122,514
Internal balances	(351,166)	351,166	-
Capital assets, not being depreciated	1,528,001	381,668	1,909,669
Capital assets, net of accumulated depreciation	12,498,013	15,098,234	27,596,247
Total assets	19,885,571	17,292,773	37,178,344
DEFERRED OUTFLOWS OF RESOURCES			
Deferred outflows of resources related to pension	1,269,765	-	1,269,765
Total deferred outflows of resources	1,269,765	-	1,269,765
LIABILITIES			
Accounts payable	384,330	68,856	453,186
Accrued expenses	31,613	14,277	45,890
Taxes paid in advance	23,436	-	23,436
Due to other governments	4,271	-	4,271
Accrued interest	20,162	12,311	32,473
Bond anticipation note payable	-	-	-
Noncurrent liabilities:			
Due within one year	744,273	485,999	1,230,272
Due in more than one year	9,377,807	5,978,059	15,355,866
Total liabilities	10,585,892	6,559,502	17,145,394
DEFERRED INFLOWS OF RESOURCES			
Deferred inflows of resources related to pensions	358,358	-	358,358
Total deferred inflows of resources	358,358	-	358,358
NET POSITION			
Net investment in capital assets	7,883,820	9,171,680	17,055,500
Restricted for:			
Permanent funds - Nonexpendable principal	307,399	-	307,399
Permanent funds - Expendable	107,139	-	107,139
Revolving loan funds	260,246	-	260,246
Grants	51,172	-	51,172
Unrestricted	1,601,310	1,561,591	3,162,901
Total net position	\$ 10,211,086	10,733,271	20,944,357

Fund Balance Overview

The focus of the City of Gardiner's *governmental funds* is to provide information on near-term inflows, outflows, and balances of *spendable* resources. Such information is useful in assessing the City's financing requirements. *Unassigned fund balance* may serve as a useful measure of a government's net resources available for spending at the end of the fiscal year.

As of the end of the current fiscal year, the City of Gardiner, Maine's governmental funds reported combined ending fund balances of \$5,010,907. Approximately 34% of this total amount (\$1,727,244) constitutes *unassigned fund balance*.

CITY OF GARDINER, MAINE
Balance Sheet
Governmental Funds
June 30, 2017

	General	TIF Funds	Capital Projects	Other Governmental Funds	Total Governmental Funds
ASSETS					
Cash and cash equivalents	\$ 4,435,428	-	-	572,907	5,008,335
Receivables:					
Taxes receivable	114,242	-	-	-	114,242
Tax liens	402,681	-	-	-	402,681
Accounts receivables	77,727	-	471,815	13,409	562,951
Notes receivable, net of allowance of \$15,500	-	-	-	122,514	122,514
Interfund loans receivable	-	-	2,081,883	30,651	2,112,534
Total assets	\$ 5,030,078	-	2,553,698	739,481	8,323,257
LIABILITIES					
Accounts payable	122,653	-	261,529	148	384,330
Accrued payroll and related liabilities	31,613	-	-	-	31,613
Taxes paid in advance	23,436	-	-	-	23,436
Due to other governments	4,271	-	-	-	4,271
Interfund loans payable	1,707,488	673,351	-	82,861	2,463,700
Total liabilities	1,889,461	673,351	261,529	83,009	2,907,350
DEFERRED INFLOWS OF RESOURCES					
Unavailable revenue - property taxes	405,000	-	-	-	405,000
Total deferred inflows of resources	405,000	-	-	-	405,000
FUND BALANCES (DEFICIT)					
Nonspendable	-	-	-	429,913	429,913
Restricted	-	-	391,338	296,043	687,381
Committed	182,000	-	1,900,831	-	2,082,831
Assigned	83,538	-	-	-	83,538
Unassigned	2,470,079	(673,351)	-	(69,484)	1,727,244
Total fund balances (deficit)	2,735,617	(673,351)	2,292,169	656,472	5,010,907
Total liabilities, deferred inflows of resources, and fund balance:	\$ 5,030,078	-	2,553,698	739,481	

Fund Balance Overview– continued

The general fund decreased \$411,990 during the current fiscal year, the TIF funds increased \$37,356, the newly reported Capital Projects fund is reported at \$2,292,169, and other governmental funds decreased \$63,415. This resulted in a total increase to all governmental funds of \$1,184,120.

CITY OF GARDINER, MAINE
Statement of Revenues, Expenditures and Changes in Fund Balances
Governmental Funds
For the year ended June 30, 2017

	General	TIF Funds	Capital Projects	Other Governmental Funds	Total Governmental Funds
Revenues:					
Taxes	\$ 8,837,495	-	-	-	8,837,495
Licenses and permits	21,363	-	-	-	21,363
Intergovernmental	913,130	-	785,962	981,787	2,680,879
Charges for services	57,314	-	-	-	57,314
Interest earned	12,870	-	-	13,275	26,145
Unclassified	127,294	1,000	54,126	22,930	205,350
Total revenues	9,969,466	1,000	840,088	1,017,992	11,828,546
Expenditures:					
Current:					
General government	849,573	40,906	-	13,409	903,888
Technology	147,037	-	-	5,027	152,064
Public safety	1,911,108	-	-	2,413	1,913,521
Public works	1,798,565	-	-	-	1,798,565
Community services	536,989	-	-	1,051,257	1,588,246
Education	3,667,691	-	-	-	3,667,691
County tax	322,495	-	-	-	322,495
Unclassified	-	-	-	6,301	6,301
Debt service	-	426,682	-	-	426,682
Capital expenditures	37,395	-	1,251,684	-	1,289,079
Total expenditures	9,270,853	467,588	1,251,684	1,078,407	12,068,532
Excess (deficiency) of revenues over (under) expenditures	698,613	(466,588)	(411,596)	(60,415)	(239,986)
Other financing sources (uses):					
Proceeds from debt/capital leases	37,395	-	1,957,551	-	1,994,946
Transfers in	227,631	629,415	746,214	-	1,603,260
Transfers out	(1,375,629)	(125,471)	-	(3,000)	(1,504,100)
Total other financing sources (uses)	(1,110,603)	503,944	2,703,765	(3,000)	2,094,106
Net change in fund balances	(411,990)	37,356	2,292,169	(63,415)	1,854,120
Fund balances (deficit), beginning of year	3,147,607	(710,707)	-	719,887	3,156,787
Fund balances (deficit), end of year	\$ 2,735,617	(673,351)	2,292,169	656,472	5,010,907

Capital Asset and Debt Administration

Capital assets. The City of Gardiner, Maine's investment in capital assets for its governmental activities as of June 30, 2017 amounts to \$14,026,014 (net of accumulated depreciation). This investment in capital assets includes land, buildings, land improvements, vehicles, machinery and equipment, and infrastructure.

Major capital asset events during the current fiscal year included:

Asset	Department	Asset	Department
Server Replacement	Technology	Cardiac Monitor	Amb
2016 Ford Explorer	Police	Power Lift - R1	Amb
2016 Kubota Tractor	B&G	2017 Chevy Silverado	WW
2016 Asphalt Roller	PW	2016 Kubota Tractor	WW

Long-term debt. At the end of the current fiscal year, the City of Gardiner, Maine had total bonded debt outstanding of \$12,683,650; up \$4,392,170 from last year. Of this amount, \$6,091,703 is for business-type activities and \$6,591,947 is for governmental activities.

State statutes limit the amount of general obligation debt a municipality may issue up to 15 percent of its total state assessed valuation. The current debt limitation for the City of Gardiner, Maine is \$50,625,000, which is in excess of the City of Gardiner, Maine's outstanding general obligation debt of \$12,683,650.

Economic Factors, Next Year's Budget, and Tax Rates

The following economic factors are considered when deliberating the annual budget:

- Increases/decreases in revenues
- Taxable assessed value
- Expenses for which the city has limited control
- State budget

City officials consider many factors when making judgments and estimates, such as:

- Minimal taxpayer impact
- Minimal impact to our workforce
- Minimal impact to services
- Responsibly manage the fund balance

The FY18 Budget resulted in a tax increase of .50/mil; going from 21.5/mil to 22/mil.

Highlights of the FY18 budget include the following:

General Fund budget of \$9,840,957

- \$5,712,376 (City)
- \$3,773,651 (Education)
- \$17,591 (Overlay)
- \$337,340 (County)

Ambulance Enterprise Fund budget of \$1,159,034

Wastewater Enterprise Fund budget of \$2,012,427

Financial Management

The Finance Department is committed to ensuring sound financial management of the public's funds by following the City's financial action plan, maintaining a sufficient fund balance, and adhering to the highest management standards. Functions of the finance department include accounting, human resource management, risk management, purchasing, debt administration, cash management, treasury, tax assessing, and tax collection. The finance staff is dedicated to providing the City Manager & City Council, all city departments, business owners, and the residents of Gardiner with fiscal support.

**INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING
AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS
PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS***

City Council
City of Gardiner, Maine

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the City of Gardiner, Maine, as of and for the year ended June 30, 2017, and the related notes to the financial statements, which collectively comprise the City of Gardiner, Maine's basic financial statements, and have issued our report thereon dated December 27, 2017.

Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, we considered the City of Gardiner, Maine's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the City of Gardiner, Maine's internal control. Accordingly, we do not express an opinion on the effectiveness of the City of Gardiner, Maine's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING
AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS
PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS, CONTINUED*

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the City of Gardiner, Maine's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.



December 27, 2017
South Portland, Maine

**INDEPENDENT AUDITOR'S REPORT ON COMPLIANCE FOR EACH MAJOR PROGRAM AND ON
INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE, CONTINUED**

Report on Internal Control over Compliance

Management of the City of Gardiner, Maine is responsible for establishing and maintaining effective internal control over compliance with the types of compliance requirements referred to above. In planning and performing our audit of compliance, we considered the City of Gardiner, Maine 's internal control over compliance with the types of requirements that could have a direct and material effect on each major federal program to determine the auditing procedures that are appropriate in the circumstances for the purpose of expressing an opinion on compliance for each major federal program and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of the City of Gardiner, Maine's internal control over compliance.

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

Report on Schedule of Expenditures of Federal Awards Required by the Uniform Guidance

We have audited the financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the City of Gardiner, Maine, as of and for the year ended June 30, 2017, and the related notes to the financial statements, which collectively comprise the City of Gardiner, Maine's basic financial statements. We issued our report thereon dated December 27, 2017, which contained unmodified opinions on those financial statements. Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the basic financial statements. The accompanying schedule of expenditures of federal awards is presented for the purposes of additional analysis as required by the Uniform Guidance and is not a required part of the basic financial statements.

**INDEPENDENT AUDITOR'S REPORT ON COMPLIANCE FOR EACH MAJOR PROGRAM AND ON
INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE, CONTINUED**

Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of expenditures of federal awards is fairly stated in all material respects in relation to the basic financial statements as a whole.



December 27, 2017
South Portland, Maine

Outstanding recievables as of 06/30/2017

ACTION HOME BUYERS INT. INC	670.74	LEIGHTON, RICHARD S	2,930.19
ADAMS ,LINDA & MICHAEL	4,219.49	LEPOFF, SARAH	588.15
ADAMS, LINDA	2,390.92	LEWIS, CHRISTOPHER D	698.22
ANDREWS, LORNE M	3,005.77	LOST ORCHARD BREWING LLC	327.11
ARMSTRONG JOYCE	7,825.67	LOVECHENKO, EUGENE	1,959.26
ASPIRE CORPORATION	3,043.44	LUCKY 7 LLC	4,759.04
ATKINS CATHERINE	12,515.54	M & M REAL ESTATE LLC	1,582.80
BAILEY GEORGE E HEIRS OF	5,210.07	MACMASTER, JASON T	6,207.95
BAKER, KRISTIE	258.96	MACMASTER, MICHAEL	4,526.25
BALLEW, CASEY B	153.68	MAINE PUBLIC EMPLOYEES	2,391.43
BARTER ,PHILLIP K & MARGARET M	1,399.98	MANSIR, DONALD R	2,371.74
BASSETT, WILLIAM E	1,458.00	MASCHINO ,MICHAEL H & ANGI L	15,423.03
BAUCOM, SHEILA	664.72	MASCHINO, ELMER E	15,308.20
BECKWITH, WALTER ISLES	4,461.84	MCBRINE, JEANNE PERSONAL REP	3,207.42
BERDAN, WILFRED G	252.51	MCCASLIN, JON	4,745.74
BINETTE KAREN E	10,513.03	MCFALLS ROBYN L	17,003.87
BLEASE, HEATHER	1,951.71	MCFARLAND, PAUL A	438.19
BRADLEY, DIANA R	2,405.55	MCLAUGHLIN, MARK D	1,701.08
BRENDAHL, CRICKETT	4,496.18	MOODY, THOMAS	1,975.66
BRIGHT, DONALD	12,485.43	MOODY, THOMAS P	410.20
BRITISH FARMS OF MAINE LLC	1,283.33	MOODY, THOMAS P	639.08
BRONN, KATHERINE M	1,283.45	MOODY, THOMAS P	4,448.38
BUCKLEY ,PETER S & DEBORAH B	494.46	NEWTON, TAMARA	5,748.05
BUECHLER KENNETH (PERSON IN	1,030.62	NICKLESS, RICHARD D JR	3,563.56
BUECHLER, CATHERINE	7,547.81	NILE, DARRY E	2,027.35
C B MAREIC INC	1,926.32	NORTON JEROMIAH	13,676.71
CATES, PRESTON J	554.22	OBEN, PAULINE	552.94
CLUKEY, CHERYL D	572.32	OLIVER, MABEL	560.26
COLEMAN GERALD BASIL HEIRS OF	403.61	OLORE, DIANA	1,177.14
COOK, CATHERINE B	4,065.04	PALMER, BRADY R	3,218.58
COOK, JOLEEN	1,466.67	PATTERSON, DONALD A JR	1,651.78
CPORT CREDIT UNION	79.72	PELLETIER, PAUL A	8,248.34
CRATE, JEFFREY S	2,422.26	PILLING, JEFFREY JR	4,678.63
DAVIS, BRUCE	40,874.69	PRESBY, APRIL	1,167.23
DAWSON, DEEDEE I PERSONAL	1,336.63	PURINGTON, DANA	2,877.36
DAWSON, JOYCE L	1,939.48	PUSHARD, FREDERICK L	1,505.10
DICENT VALERIO	6,930.99	QUIRION, ARLENE	14,561.69
DICK T W CO INC	2,439.17	QUIRION, ARLENE WILLIAMS	909.50
DOLLEY DAVID A	3,964.28	RIDGWAY, PRISCILLA	911.72
EATON, MARLENE HANDCOCK	3,320.86	ROBINSON, CASEY JONES	678.38
EDWARDS ROBERTA C	11,840.42	ROSE, EMMAMARIE G	1,360.76
ESSENCY, MYRNA A	19.47	RTM GARDINER LLC	1,797.64
FAULKNHAM JOHN C	11,615.06	SAWYER, PETER M	356.13
FEDERAL NATIONAL MORTGAGE	5,039.02	SCHOOLS, BETTY J	311.48
FITZHEBERT, PHILIP J	6,880.05	SHEPARD, JEFFREY T	3,453.47
FLES, JACOB	69.82	SINGMA INVESTMENTS INC	1,884.78
FORTIN, MAX	5,078.79	SIRACUSA, RICHARD S	1,187.17
FRIEDRICH, HOMER	5,150.26	SMITH ,RICHARD A JR & MARY JOAN	255.04
GAITHER, MICHAEL L	2,793.32	SOLOMON, CHRISTINE L	1,457.99
GALLUP, MEGAN L	5,542.75	SPEAR ,RONALD & KIMBERLY	1,037.54
GAY ,WARREN R & MILDRED E &	430.51	STEBBINS, DANIEL	3,636.16
GILG, JOSEPH M	1,146.13	STONE, DEBRA J	7,327.16
GOODALL PROPERTIES LLC	8,171.49	STONIER, JONATHAN M	402.16
GOODRIDGE, SARA L	585.75	STOVER, BRADLEY	398.36
GORDON, JAMES S	580.59	TATE, CLARENCE M	319.32
GOWELL, MICHELLE	851.39	TERRELL, LYNDA J	316.14
GOWEN, DALE ABBOTT	1,688.86	THE DANUBE LLC	845.21
GRAY, JEFFREY A	2,955.14	THOMPSON, KENNETH A III	3,744.98
GREENLEAF JOHN	15,241.86	TRIPLE DEUCE LLC	812.40
GREENLEAF, SYLVIA	3,667.46	TRUMAN, DANIEL D	4,071.51
HALEY, GLORIA M	1,533.28	UHING, JOHN	2,134.54
HAYWARD YOLANDA C DEVEISEES OF	1,996.24	VALLEE, CHRISTOPHER	2,799.13
HIGGINSON, GARY K	1,899.01	WATERMAN, MEGAN L	2,860.74
HINSON DAVID A	6,590.16	WATERMAN, MEGAN L	2,882.88
HOWARD, DEBRA PERSONAL REP	636.81	WELLS FARGO FINANCIAL MAINE LLC	1,472.36
HUGHES MARKIE HEIRS OF	2,055.42	WHEELER, LAURIE	1,460.65
JAMES, GORDON S	1,366.67	WHITED, MARGUERITE	1,090.81
JAQUITH, DIANA	2,049.57	WHITNEY, PHILIP T	645.04
JOHNSON, CORY	1,207.65	WILLARD RICHARD G	2,535.70
JONES, MUZETTE	636.57	WILLARD, HEATHER A	886.97
JOSEPH, JASON S	1,299.64	WILLIAMS WILLIAM CONSTRUCTION	8,944.98
KELLEY, LEONARD C JR	2,632.05	WILLIAMS, ARLENE	2,311.81
KHOR, SIANG HWA	2,625.17	WILLIAMS, CATHERINE L	2,339.66
KINNEY, CLINTON K	956.17	WILLIAMS, DEXTER A	377.47
KROUSE, CHRISTOPHER J	2,110.14	WLODYLO, DEBRA	1,709.55
LAGASSEE, ANITA J	1,431.76	WORTHING, CLIFTON W	1,897.72
LAVERDIERE, ANDREW J	546.67	Total	516,923.00