



**NORTH ATLANTIC STATES REGIONAL COUNCIL OF CARPENTERS**  
United Brotherhood of Carpenters and Joiners of America

Northern New England Carpenters Locals 349 & 352

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Regional Manager

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**Committee on Health Coverage, Insurance, and Financial Services:**

<b>Chair</b> <b>Sen Donna Bailey</b>	Rep Poppy Arford	Rep Paul Flynn
Sen Joseph Baldacci	Rep Michelle Boyer	Rep Robert Foley
Sen David Hagen	Rep Marygrace Cimino	Rep Anne-Marie Mastraccio
<b>Chair</b> <b>Rep Kristi Mathieson</b>	Rep Sally Cluchey	Rep Joshua Morris
		Rep Rolf Olsen

**LD 2102 An Act to Clarify and Strengthen the Government Shutdown Loan Guarantee Program**

Dear Senator Bailey, Representative Mathieson and members of the Committee on Health Coverage, Insurance, and Financial Services,

My name is John Leavitt, I am the Regional Manager for Commercial Carpenters Local 349, Interior System Local 352 in NNE as well as Plastic Fabricators and Shipwrights Local 3073 at the Portsmouth Naval Shipyard (PNSY) and I live in Saco, Maine.

I want to thank you for your efforts to pass LD 874 last session. We believed that was a solution to a glaring issue our government employees might face. As we know the Government did shut down for 43 days and our members went to work unpaid during that time which put great strain on them and their family, not knowing when or if they were going to be paid or let go from their jobs through no fault of their own.

Members who applied for loans found it extremely difficult to get approved, there was quite an extensive background and credit check, one bank in particular still charged 3% (Lighthouse FCU) on this 0% guaranteed loan.

The members who were successful in obtaining a loan paid the bank back when paid by the Government as instructed.

I believe LD 2102 cleans up these unforeseen issues and will allow Government workers to go to work and support their family during shutdown with a little less stress. We all hope their will not be another Government shutdown but we are in extremely unpredictable times and another shutdown seems likely.

I ask you to support the changes proposed in this bill and support our working people

Thank you for your time,  
John Leavitt