BOROUGH OF WALLINGTON

REQUEST FOR QUALIFICATIONS BOROUGH AUDITOR

FOR THE CALENDAR YEAR DECEMBER 31, 2020

REQUEST FOR QUALIFICATIONS

TABLE OF CONTENTS

GARBARINI & CO. P.C.
Certified Public Accountants

REGISTERED MUNICIPAL ACCOUNTANTS
LICENSED PUBLIC SCOOL ACCOUNTANTS

285 Division Ave & Route 17 S.
Carlstadt, NJ 07072
(201) 933-5566
www.garbarinicpa.com

BOROUGH OF WALLINGTON
CRITERIA FOR SUBMISSION OF QUALIFICATIONS FOR PROFESSIONAL CONTRACTS UNDER THE FAIR AND OPEN PROCESS

The responses to the Request for Qualifications published by the Borough of Wallington are comprised below.

A. *Experience and reputation in the field:*

General Background

Garbarini & Co. P.C. CPAs is a member of the American Institute of Certified Public Accountants Peer Review Program, administered by the New Jersey Society of CPAs and has received a peer review rating of pass, the highest rating. Paul W. Garbarini, CPA, RMA, PSA, CMFO and Maria Incremona, CPA, RMA, PSA, CMFO have practiced Accounting and Auditing in the State of New Jersey for over thirty years respectively. The firm's employees include two "Certified Public Accountants" whom are also "Registered Municipal Accountants" and "Public School Accountants".

Garbarini & Co. P.C. CPAs is an established, successful and growing Certified Public Accounting firm dedicated to providing the highest quality of government and non-profit auditing and advisory services to our clients. The majority of the firm's audit engagements are derived from governmental, not-for-profit, and fund accounting engagements. These engagements have included audits of: Counties, Authorities, Municipalities, School Boards, Libraries, and Non-profit Corporations. Our firm consists of experienced professionals that strive to serve our client's best interests. We accomplish this through our commitment to performing our tasks with objectivity and the highest level of integrity, as well as adhering to the highest professional and unwavering ethical standards in all of our engagements.

Professional Status

Partners	Paul W. Garbarini	CPA, RMA, PSA, CMFO
	Maria Incremona	CPA, RMA, PSA, CMFO
Managing Auditors	Robert Van Sweden	
	Renata Gajor	
Staff Auditors	Maria Lofaro	Certified Paralegal
	Alison Altano	
	Paul J. Garbarini	

Professional Qualifications

- Single Audit – Our single audit includes reporting on internal control related to the financial statements and compliance with laws, regulations, and the provisions of contracts or grant agreements, noncompliance with which could have a material effect on the financial statements in accordance with Government Auditing Standards. It will also include internal control related to major programs and an opinion on compliance with laws, regulations, and the provisions of contracts or grant agreements that could have a direct and material effect on each major program in accordance with the Title 2 U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (*Uniform Guidance*) and *New Jersey OMB Circular 15-08, Single Audit Policy for Recipients of Federal Grants, State Grants and State Aid.*

- Knowledge of the methods and techniques applicable to government auditing and the education, skills, and experience to apply such knowledge to the audit being conducted.

- Knowledge of government organizations, programs, activities and functions.

- Skills appropriate for the audit being conducted including statistical sampling and review of computerized systems.

- Proficient in the appropriate accounting principals and in government auditing standards.

B. *Knowledge of the area of expertise for the position sought:*

We ensure that each audit is conducted by staff that collectively has the knowledge and skills necessary. They have a thorough knowledge of government auditing and on the unique environment in which the municipality operates, relative to the nature of the audit being conducted. To ensure that our staff maintains professional proficiency, each auditor responsible for planning, directing conducting or reporting on audits under these standards completes at least 80 hours of continuing education and training every two years. In all matters related to the audit work, we will maintain independence so that opinions, conclusions, judgments, and recommendations will be impartial by knowledgeable third parties.

Auditors are required to work, with due professional care. Due care imposes a responsibility upon each auditor to observe generally accepted auditing standards. Our firm has an appropriate internal quality control system in place and we must undergo an external quality control review at least once every three years.

The majority of the firm's audit engagements are derived from governmental, not-for-profit, and fund accounting engagements. These engagements have included audits of: Counties, Authorities, Municipalities, School Boards, Libraries, and Non-profit Corporations.

Management advisory services have included:

- Assistance in the preparation of municipal budgets, debt statements, and "unaudited" financial statements as required by statute
- Applying agreed-upon procedures to prior budget documents and budget transfer resolutions to detect revenue and appropriation variations
- Review of financial statements on governmental deferred compensation plans and L.O.S.A.P. deferred compensation plans
- Applying agreed-upon procedures to detect fraud and to assist in prosecution
- Applying agreed-upon procedures to the books and records of municipal courts and providing assistance to the internal accounting departments of non audit clients
- Preparation of budget workbooks, monthly comparisons of budget appropriations vs. actual expenditures, communication with both the Division of Local Government Services and the Department of Education

- SSAE 16 Audits: Type I and Type II. Providing information about the internal controls of a service organization with regard to financial reporting.
- Assistance in computer hardware and software purchases, and the development of spreadsheet based software for formal budgets and for fixed asset accounting.

C. *Experience and knowledge of the Borough of Wallington:*

Garbarini & Co., has worked with and audited the Borough of Wallington for the year ended December 31, 2018. Garbarini & Co. P.C. CPAs also has over 26 years of experience working with Northern Bergen County communities, such as: East Rutherford, Carlstadt, and Hasbrouck Heights.

D. *Availability to accommodate any required meetings of the Borough:*

A partner of the firm, who is both a CPA and RMA, will be available for all meetings.

E. Please see attached employee resumes.

F. Please see attached a list of references.

G. Please see attached engagement letter.

Thank you for your interest in our services.

Paul Garbarini

Paul W. Garbarini, CPA
Registered Municipal Accountant
No. 534

Garbarini & Co.

Garbarini & Co. P.C.
Certified Public Accountants

Dated: 11/26/19

PAUL W. GARBARINI
CPA, RMA, PSA, CMFO

201-933-5566 EXT 610

EMAIL: PWGARBARINI@GARBARINICPA.COM

EDUCATION:

Montclair State University
Bachelor's of Science in Accounting

Rutgers University
Government and Management Accounting

PROFESSIONAL LICENSES:

- Certified Public Accountant
- Registered Municipal Accountant
- Public School Accountant
- Certified Municipal Finance Officer

PROFESSIONAL EXPERIENCE:

Managing Partner of Garbarini & Co. P.C. CPAs, RMAs responsible for promoting the firm, the planning, organizing, and controlling the day-to-day operations and for directing the implementation of firm policies including business development, administration, personnel, and finance.

MEMBERSHIP:

- American Institute of Certified Public Accountants
- New Jersey Society of Certified Public Accountants
- Registered Municipal Accountant Association
- Various Local Non-Profit Organizations

REFERENCE AND RECOMMENDATIONS:

- Mayor Richard Turner, Weehawken
- Mayor Brian Stack, Union City
- Mayor Thomas W. Randall, Ho-Ho-Kus
- Mayor Deirdre Dillon, Ramsey
- Mayor Craig Lahullier, Carlstadt
- Mayor James L. Cassella, East Rutherford
- Mayor John Ruocco, Hillsdale

MARIA INCREMONA
CPA, RMA, PSA, CMFO

26 MADISON AVENUE
HASBROUCK HEIGHTS, NJ 07604
201-933-5566 EXT 617
EMAIL: MCINCREMONA@GARBARINICPA.COM
AICPA MEMBER # 255576493

EDUCATION:

Rutgers University
Bachelor's of Science in Accounting

Rutgers University
Government and Management Accounting

PROFESSIONAL LICENSES:

- Certified Public Accountant
- Registered Municipal Accountant
- Public School Accountant
- Certified Municipal Finance Officer

PROFESSIONAL EXPERIENCE:

- Manage audit engagements in the field for Garbarini & Co. P.C. CPAs including: municipalities, school boards, authorities and libraries.
- Single Audit - reporting on internal control related to the financial statements and compliance with laws, regulations and the provisions of contracts or grant agreements, noncompliance with which could have a material effect on the financial statements in accordance with Government Auditing Standards. Includes internal control related to major programs and an opinion on compliance with laws, regulations, and the provisions of contracts or grant agreements that could have a direct and material effect on each major program in accordance with the Single Audit Act Amendments of 1996 and Title 2 U.S. Code of Federal Regulations (CFR) Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (Uniform Guidance).
- Knowledge of the methods and techniques applicable to government auditing and the education, skills, and experience to apply such knowledge to the audit being conducted.
- Knowledge of government organizations, programs, activities and functions.
- Skills appropriate for the audit being conducted including statistical sampling and review of computerized systems.
- Proficient in the appropriate accounting principles and in government auditing standards.

MEMBERSHIP:

- New Jersey Society of Certified Public Accountants
- Registered Municipal Accountant Association
- Garbarini & Co., P.C. CPAs is a member of the Government Audit Quality Center

PROFESSIONAL AWARDS:

- J.H. Cohn Award for outstanding performance on the May 1992 Uniform CPA Exam

Renata Gajor

201-933-5566 EXT 614
EMAIL: RGAJOR@GARBARINICPA.COM

EDUCATION:

Rutgers University
Bachelor's of Science in Accounting

Rutgers University
Government and Management Accounting

WORK EXPERIENCE:

Garbarini & Co. P.C. CPAs, Carlstadt, NJ
MANAGING ACCOUNTANT
1995–Present

- Prepare Personal Tax Returns (1040, NJ1040, 1041)
- Prepare and file Corporate Tax Returns (1120, CBT100)
- Prepare and file Non-Profit Tax Returns (990, 990T, CRI's)
- Audit Municipalities, Non-Profit and Corporations
- Review and prepare reports regarding Deferred Pension Plans for various Municipalities
- Audit and file reports of Municipal Courts and Municipality Budget Accounts
- Preparation of Municipal Budgets
- Preparation of Municipal Annual Financial Statements

COMPUTER SKILLS:

- Advanced proficiency in Microsoft Office (Word, Excel)
- Ultra Tax

ROBERT M. VAN SWEDEN
201-933-5566 EXT 611
EMAIL: RMVANSWEDEN@GARBARINICPA.COM

EDUCATION:

Montclair State University
Bachelor's of Science in Accounting

County College of Morris
Associate's Degree in Social Science

WORK EXPERIENCE:

Garbarini & Co. P.C. CPAs, Carlstadt, NJ
AUDIT MANAGER
January 2006–Present

- Audit of governmental, not-for profit, corporate, and other fund accounting engagements.
- Knowledge of Single Audit and compliance with laws, regulations and provisions of contracts/grant agreements
- Proficient in appropriate accounting principles and in government auditing standards
- Knowledge of the methods and techniques applicable to governmental, not-for-profit, corporate and other fund auditing
- Knowledge of governmental, not-for-profit, and corporate organizations, program, activities and functions
- Assistance in the preparation of municipal budgets, debt statements, and "unaudited" financial statements
- Management of audit projects, assigning staff to clients and overseeing projects to completion, complying with policies, procedures and standards

Ronca, McDonald & Hanley, Livingston, NJ
ASSISTANT TO CHIEF FINANCIAL OFFICER / BILLING PARALEGAL
January 2001 – April 2005

- Managed Client Database
- Prepared litigation information for attorneys
- Participant in Special Projects Team
- Preparation of worksheets for Account Receivables

MARIA LOFARO

201-933-5566 EXT 613

EMAIL: OFFICEMGR@GARBARINICPA.COM

EDUCATION:

Rutgers University
Continuing Education in Accounting, Government and Management

Farleigh Dickinson University
Petrocelli College of Continuing Studies – ABA Approved Paralegal Program
Paralegal Studies Certificate

Montclair State University
Bachelor's of Arts
Major: Political Science, Minor: Pre-Law

CERTIFICATION:

National Association of Legal Assistants (NALA)
Certified Paralegal

WORK EXPERIENCE:

Garbarini & Co. P.C. CPAs, Carlstadt, NJ
OFFICE MANAGER / PARALEGAL / STAFF ACCOUNTANT
August 2006–Present

- Prepare Municipal and Authority Annual Budgets, Annual Financial Statements, Annual Debt Statements and Supplemental Debt Statements
- Prepare compilations and financial statements for authorities and corporate clients
- Prepare confirmations, trial balances and bank reconciliations
- Perform testing of client internal control procedures
- Perform testing of receipts and disbursements for client accounts
- Assist in the completion and reviewing phase of compilations, reviews and audits
- File Secondary Market disclosures (Audit, Budget, ADS, AFS and historic, demographic, and statistical debt information) with the Municipal Securities Rulemaking Board for posting on "EMMA"
- Prepare Preliminary Official Statements for municipal bond sales
- Prepare Local Finance Board applications
- Prepare federal and state tax returns for individuals, corporations and non-profit clients
- Prepare estate tax returns and paperwork

Douglas Mautner, Esq (Real Estate)
LEGAL SECRETARY
August 2003–October 2006

- Prepared all Real Estate Law Closing documents (Contracts, Deeds, HUDs, Affidavits, etc)
- Communicated with clients, lawyers, title agencies, insurance companies, tax collectors and banks
- Scheduled closings and appointments
- Prepared engagement letters

The following references are for your information:

CARLSTADT, BOROUGH OF
500 Madison Street
P.O. Box 466
Carlstadt, NJ 07072
Contact: Domenick Giancaspro, Chief Financial Officer
Telephone No. 201-939-2850

EAST RUTHERFORD, BOROUGH OF
One Everett Place
East Rutherford, NJ 07073
Contact: Anthony Bianchi, Chief Financial Officer
Telephone No. 201-933-3444

HILLSDALE, BOROUGH OF
380 Hillsdale Avenue
Hillsdale, NJ 07642
Contact: John Ruocco, Mayor
Telephone No. 201-666-4800

HO-HO-KUS, BOROUGH OF
333 Warren Avenue
Ho-Ho-Kus, NJ 07423
Contact: Joe Citro, CFO
William Jones, Borough Administrator
Telephone No. 201-652-4400

HUDSON COUNTY HOUSING RESOURCE CENTER
574 Newark Ave., 3rd Floor
Jersey City, NJ 07306
Contact: Ana M. Vilela Ohiwerei, Executive Director
Telephone No. 201-795-5615

NORTH HUDSON SEWERAGE AUTHORITY
1600 Adams Street
Hoboken, NJ 07030
Contact: Dr. Richard Wolff, Executive Director
Telephone No. 201-963-6043

NORTH HUDSON REGIONAL FIRE AND RESCUE
6102 Tonelle Avenue
North Bergen, NJ 07047
Contact: Jeff Welz
Telephone No. 201-392-2074

NORTH HUDSON REGIONAL COUNCIL OF MAYORS
400 38th Street
Union City, NJ 07087
Contact: Dr. Nicholas J. Cicco
Telephone No. 201-866-4004

The following references are for your information:

RAMSEY, BOROUGH OF
33 North Central Avenue
Ramsey, NJ 07446
Contact: Denise Bartalotta, CFO
Telephone No. 201-825-3400

WALLINGTON, BOROUGH OF
24 Union Boulevard
Wallington, NJ 07057
Contact: Judith Tutela, CFO
Telephone No. 973-777-0318

WEEHAWKEN, TOWNSHIP OF
400 Park Avenue
Weehawken, NJ 07087
Contact: Lisa Toscano, CMFO
Telephone No. 201-319-6000

WEEHAWKEN BOARD OF EDUCATION
53 Liberty Place
Weehawken, NJ 07087
Telephone No. 201-422-6125

THE WILLIAM E. DERMODY FREE PUBLIC LIBRARY,
BOROUGH OF CARLSTADT
420 Hackensack Street
Carlstadt, NJ 07072
Contact: Mary Disanza, Director
Telephone No. 201-438-8866

EDGEWATER FREE PUBLIC LIBRARY
49 Hudson Avenue
Edgewater, NJ 07020
Contact: Linda A. Corona, Director
Telephone No. 201) 224-6144

FRANKLIN LAKES PUBLIC LIBRARY,
BOROUGH OF FRANKLIN LAKES
470 De Korte Drive
Franklin Lakes, NJ 07417
Contact: Gerry McMahon, Director
Telephone No. 201-891-2224

GLEN RIDGE PUBLIC LIBRARY
240 Ridgewood Avenue
Glen Ridge, NJ 07028
Contact: Jennifer Breuer, Director
Telephone No. 973-748-5482

The following references are for your information:

HILLSDALE FREE PUBLIC LIBRARY
509 Hillsdale Avenue
Hillsdale, NJ 07642
Contact: David Franz, Director
Telephone No. 201-358-5072

LEONIA PUBLIC LIBRARY
227 Fort Lee Road
Leonia, NJ 07605
Contact: Beth Vredenburg, Director
Telephone No. 201-592-5770

LYNDHURST PUBLIC LIBRARY
355 Valley Brook Avenue
Lyndhurst, NJ 07071
Contact: Donna Romeo, Director
Telephone No. 201-804-2478

MAHWAH PUBLIC LIBRARY
100 Ridge Road
Mahwah, NJ 07430
Contact: Kurt Hadeler, Director
Telephone No. 201-529-2183

THE FREE PUBLIC LIBRARY,
BOROUGH OF MONTVALE
12 Mercedes Drive, Suite 100
Montvale, NJ 07645
Contact: Paul Shaver, Director
Telephone No. 201-391-5090

RAMSEY FREE PUBLIC LIBRARY,
BOROUGH OF RAMSEY
30 Wyckoff Avenue
Ramsey, NJ 07446
Contact: Matt Latham, Director
Telephone No. 201-327-1445

SADDLE BROOK FREE PUBLIC LIBRARY,
TOWNSHIP OF SADDLE BROOK
340 Mayhill Street
Saddle Brook, NJ 07663
Contact: Katherine Hybertsen, Director
Telephone No. 201-843-3287

THE FREE PUBLIC LIBRARY
TOWNSHIP OF SECAUCUS
Plaza Center
Secaucus, NJ 07094
Contact: Jennifer May, Director
Telephone No. 201-330-2084

The following references are for your information:

THE JOHN F. KENNEDY MEMORIAL FREE PUBLIC LIBRARY,
BOROUGH OF WALLINGTON
49 Hathaway Street
Wallington, NJ 07057
Contact: Marianne R. Wilms, Director
Telephone No. 973-471-1692

THE FREE PUBLIC LIBRARY
TOWNSHIP OF WEEHAWKEN
4 Hauxhurst Avenue
Weehawken, NJ 07087
Telephone No. 201-863-7823

CARLSTADT AMBULANCE CORP.
424 Hackensack Street
Carlstadt, NJ 07072
Telephone No. 201-438-8886

CARLSTADT FIREFIGHTERS FOUNDATION
500 Madison Street
Carlstadt, NJ 07072
Telephone No. 201-939-2850

WEEHAWKEN VOLUNTEER FIRST AID SQUAD
PO Box 4917
Weehawken, NJ 07086
Telephone No. 201-865-6610

GARBARINI & CO. P.C.
Certified Public Accountants

REGISTERED MUNICIPAL ACCOUNTANTS
LICENSED PUBLIC SCHOOL ACCOUNTANTS

285 Division Ave & Route 17 S.
Carlstadt, NJ 07072
(201) 933-5566
www.garbarinicpa.com

October 21, 2019

Borough of Wallington
ATT: Judy Tutela, CFO
24 Union Boulevard
Wallington, NJ 07057

Re: 2020 Engagement Letter

Dear Honorable Mayor Mark Tomko & Council Members:

We are pleased to confirm our understanding of the services we are to provide the Borough of Wallington (the "Borough") for the year ended December 31, 2020. We will audit the financial statements of the governmental activities, the business-type activities, the aggregate discretely presented component units, each major fund, and the aggregate remaining fund information, including the related notes to the financial statements, which collectively comprise the basic financial statements- regulatory basis, of the Borough as of and for the year ended December 31, 2020. Accounting standards generally accepted in the United States of America provide for certain required supplementary information (the "RSI") to supplement the Borough's basic financial statements- regulatory basis. Such information, although not a part of the basic financial statements- regulatory basis, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements- regulatory basis in an appropriate operational, economic, or historical context. As part of our engagement, we will apply certain limited procedures to the Borough's RSI in accordance with auditing standards generally accepted in the United States of America. These limited procedures will consist of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements- regulatory basis, and other knowledge we obtained during our audit of the basic financial statements- regulatory basis. We will not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

We have also been engaged to report on supplementary information other than the RSI that accompanies the Borough's financial statements. We will subject the following supplementary information to the auditing procedures applied in our 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 financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America, and we will provide an opinion on it in relation to the financial statements as a whole.

Audit Objectives

The objective of our audit is the expression of opinions as to whether your financial statements- regulatory basis are fairly presented, in all material respects, in conformity with the modified accrual basis of accounting as prescribed by the Division of Local Government Services, Department of Community Affairs, State of New Jersey, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America and to report on the fairness of the supplementary information referred to in the second paragraph when considered in relation to the financial statements as a whole. Our audit will be conducted in accordance with auditing standards generally accepted in the United States of America and the standards for financial audits contained in *Government Auditing Standards*, issued by the comptroller general of the United States, and will include tests of the accounting records of the Borough and other procedures we consider necessary to enable us to express such opinions. We will issue a written report upon completion of our audit of the Borough's financial statements. Our report will be addressed to the governing body of the Borough. We cannot provide assurance that unmodified opinions will be expressed. Circumstances may arise in which it is necessary for us to modify our opinions or add emphasis-of-matter or other-matter paragraphs. If our opinions on the financial statements are other than unqualified (unmodified), we will discuss the reasons with you in advance. If, for any reason, we are unable to complete the audit or are unable to form or have not formed opinions, we may decline to express opinions or to issue a report, or may withdraw from this engagement.

We will also provide a report (that does not include an opinion) on internal control related to the financial statements and in compliance with the provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a material effect on the financial statements as required by *Government Auditing Standards*. The report on internal control and on compliance and other matters will include a paragraph that states (1) that the purpose of the report is solely to describe the scope of testing of internal control and compliance, and the results of that testing, and not to provide an opinion on the effectiveness of the Borough's internal control on compliance, and (2) that the report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Borough's internal control and compliance. The paragraph will also state that the report is not suitable for any other purpose. If during our audit we become aware that the Borough is subject to an audit requirement that is not encompassed in the terms of this engagement, we will communicate to management and those charged with governance that an audit in accordance with U.S. generally accepted auditing standards and the standards for financial audits contained in *Government Auditing Standards* may not satisfy the relevant legal, regulatory, or contractual requirements.

Audit Procedures – General

An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements; therefore, our audit will involve judgment about the number of transactions to be examined and the areas to be tested. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We will plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations that are attributable to the entity or to acts by management or employees acting on behalf of the entity. Because the determination of abuse is subjective, *Government Auditing Standards* do not expect auditors to provide reasonable assurance of detecting abuse.

Because of the inherent limitations of an audit, combined with the inherent limitations of internal control, and because we will not perform a detailed examination of all transactions, there is a risk that material misstatements may exist and not be detected by us, even though the audit is properly planned and performed in accordance with U.S. generally accepted auditing standards and *Government Auditing Standards*. In addition, an audit is not designed to detect immaterial misstatements or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements. However, we will inform the appropriate level of management of any material errors, fraudulent financial reporting, or misappropriation of assets that comes to our attention. We will also inform the appropriate level of management of any violations of laws or governmental regulations that come to our attention, unless clearly inconsequential, and of any material abuse that comes to our attention. Our responsibility as auditors are limited to the period covered by our audit and does not extend to later periods for which we are not engaged as auditors.

Our procedures will include tests of documentary evidence supporting the transactions recorded in the accounts, and may include tests of the physical existence of inventories, and direct confirmation of receivables and certain other assets and liabilities by correspondence with selected individuals, funding sources, creditors, and financial institutions. We will request written representations from your attorneys as part of the engagement, and they may bill you for responding to this inquiry. At the conclusion of our audit, we will require certain written representations from you about your responsibilities for the financial statements; compliance with laws, regulations, contracts, and grant agreements; and other responsibilities required by generally accepted auditing standards.

Audit Procedures – Internal Controls

Our audit will include obtaining an understanding of the entity and its environment, including internal control, sufficient to assess the risks of material misstatement of the financial statements and to design the nature, timing, and extent of further audit procedures. Tests of controls may be performed to test the effectiveness of certain controls that we consider relevant to preventing and detecting errors and fraud that are material to the financial statements and to preventing and detecting misstatements resulting from illegal acts and other noncompliance matters that have a direct and material effect on the financial statements. Our tests, if performed, will be less in scope than would be necessary to render an opinion on internal control and, accordingly, no opinion will be expressed in our report on internal control issued pursuant to *Government Auditing Standards*.

An audit is not designed to provide assurance on internal control or to identify significant deficiencies or material weaknesses. However, during the audit, we will communicate to management and those charged with governance internal control related matters that are required to be communicated under AICPA professional standards and *Government Auditing Standards*.

Audit Procedures – Compliance

As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, we will perform tests of the Borough's compliance with the provisions of applicable laws, regulations, contracts, agreements, and grants. However, the objective of our audit will not be to provide an opinion on overall compliance and we will not express such an opinion in our report on compliance issued pursuant to *Government Auditing Standards*.

Other Services

We will also assist in preparing the financial statements and related notes of the Borough in conformity with U.S. generally accepted accounting principles based on information provided by you. We will also participate in agreed-upon procedure engagements as required by NJ Statutes including the Annual Budget, AFS and ADS. These nonaudit services do not constitute an audit under *Government Auditing Standards* and such services will not be conducted in accordance with *Government Auditing Standards*. We will perform the services in accordance with applicable professional standards. The other services are limited to the financial statement services previously defined. We, in our sole professional judgment, reserve the right to refuse to perform any procedure or take any action that could be construed as assuming management responsibilities.

Management Responsibilities

Management is responsible for designing, implementing, and maintaining effective internal controls, including evaluating and monitoring ongoing activities to help ensure that appropriate goals and objectives are met; following laws and regulations; and ensuring that management and financial information is reliable and properly reported. Management is also responsible for implementing systems designed to achieve compliance with applicable laws, regulations, contracts and grant agreements. You are also responsible for the selection and application of accounting principles, for the preparation and fair presentation of the financial statements and all accompanying information in conformity with U.S. generally accepted accounting principles, and for compliance with applicable laws and regulations and the provisions of contracts and grant agreements.

Management is also responsible for making all financial records and related information available to us and for the accuracy and completeness of that information. You are also responsible for providing us with (1) access to all information of which you are aware that is relevant to the preparation and fair presentation of the financial statements, (2) additional information that we may request for the purpose of the audit, and (3) unrestricted access to persons within the government from whom we determine it necessary to obtain audit evidence.

Your responsibilities include adjusting the financial statements to correct material misstatements and for confirming to us in the written representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements taken as a whole.

You are responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing us about all known or suspected fraud affecting the government involving (1) management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Your responsibilities include informing us of your knowledge of any allegations of fraud or suspected fraud affecting the government received in communications from employees, former employees, grantors, regulators, or others. In addition, you are responsible for identifying and ensuring that the entity complies with applicable laws, regulations, contracts, agreements, and grants for taking timely and appropriate steps to remedy any fraud and noncompliance with provisions of laws, regulations contracts or grant agreements, or abuse that we may report.

You are responsible for the preparation of the supplementary information in which we have been engaged to report on, in conformity with the modified accrual basis of accounting as prescribed by the Division of Local Government Services (the "Division"). You agree to include our report on the supplementary information in any document that contains and indicates that we have reported on the supplementary information. You also agree to make the audited financial statements readily available to users of the supplementary information no later than the date the supplementary information is issued with our report thereon. Your responsibilities include acknowledging to us in the written representation letter that (1) you are responsible for presentation of the supplementary information in accordance with the modified accrual basis of accounting; (2) you believe the supplementary information, including its form and content, is fairly presented in accordance with the modified accrual basis of accounting; (3) the methods of measurement or presentation have not changed from those used in the prior period (or, if they have changed, the reasons for such changes); and (4) you have disclosed to us any significant assumptions or interpretations underlying the measurement or presentation of the supplementary information.

Management is responsible for establishing and maintaining a process for tracking the status of audit findings and recommendations. Management is also responsible for identifying and providing report copies of previous financial audits, attestation engagements, performance audits or other studies related to the objectives discussed in the Audit Objectives section of this letter. This responsibility includes relaying to us corrective actions taken to address significant findings and recommendations resulting from those audits, attestation engagements, performance audits, or other studies. You are also responsible for providing management's views on our current findings, conclusions, and recommendations, as well as your planned corrective actions, for the report, and for the timing and format for providing that information.

Management is responsible for the basic financial statements- regulatory basis and all accompanying information as well as all representations contained therein. As part of the audit, we will assist with preparation of your financial statements and related notes. You are responsible for making all management decisions and performing all management functions relating to the financial statements and related notes and for accepting full responsibility for such decisions. You will be required to acknowledge in the written representation letter our assistance with preparation of the financial statements and related notes and that you have reviewed and approved the financial statements and related notes prior to their issuance and have accepted responsibility for them. Further, you agree to oversee the nonaudit services by designating an individual, preferably from senior management, with suitable skill, knowledge, or experience; evaluate the adequacy and results of those services; and accept responsibility for them.

Single Audit – "if applicable"

If expenditures for federal and state financial assistance exceed $750,000.00, the documents we submit to you will include the schedule of expenditures for federal and state awards, which will be subjected to the auditing procedures applied in our audit of the financial statements.

The objective of our audit is the expression of opinions as to whether your basic financial statements- regulatory basis are fairly presented, in all material respects, in conformity with the modified accrual basis of accounting as prescribed by the Division and to report on the fairness of the supplementary information when considered in relation to the financial statements as a whole. The objective also includes reporting on –

- Internal control over financial reporting and compliance with the provisions of laws, regulations, contracts, and award agreements, noncompliance with which could have a material effect on the financial statements in accordance with *Government Auditing Standards.*

- Internal control over compliance related to major programs and an opinion (or disclaimer of opinion) on compliance with federal statutes, regulations, and the terms and conditions of federal awards that could have a direct and material effect on each major program in accordance with the Single Audit Act Amendments of 1996 and Title 2 U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (Uniform Guidance*, and *N.J. OMB Circular 15-08, Single Audit Policy for Recipients of Federal Grants, State Grants and State Aid.*

You are responsible for preparation of the schedule of expenditures of federal and state awards in conformity with Uniform Guidance and NJ OMB Circular 15-08. You agree to include our report on the schedule of expenditures of federal and state awards in any document that contains and indicates that we have reported on the schedule of expenditures of federal and state awards. You also agree to make the audited financial statements readily available to intended users of the schedule of expenditures of federal and state awards no later than the date the schedule of expenditures of federal and state awards is issued with our report thereon. Your responsibilities include acknowledging to us in the written representation letter that (1) you are responsible for presentation of the schedule of expenditures of federal and state awards in accordance with Uniform Guidance and NJ OMB Circular 15-08; (2) you believe the schedule of expenditures of federal and state awards, including its form and content, is fairly presented in accordance with Uniform Guidance and NJ OMB Circular 15-08; (3) the methods of measurement or presentation have not changed from those used in the prior period (or, if they have changed, the reasons for such changes); and (4) you have disclosed to us any significant assumptions or interpretations underlying the measurement or presentation of the schedule of expenditures of federal awards.

As required by Uniform Guidance and NJ OMB Circular 15-08, we will perform tests of controls over compliance to evaluate the effectiveness of the design and operation of controls that we consider relevant to preventing or detecting material noncompliance with compliance requirements applicable to each major federal and state award program. However, our tests will be less in scope than would be necessary to render an opinion on those controls and, accordingly, no opinion will be expressed in our report on internal control issued pursuant to Uniform Guidance and NJ OMB Circular 15-08.

Uniform Guidance and NJ OMB Circular 15-08 requires that we also plan and perform the audit to obtain reasonable assurance about whether the auditee has complied with federal statutes, regulations and the terms and conditions of federal awards applicable to major programs. Our procedures will consist of tests of transactions and other applicable procedures described in the *Uniform Guidance and NJ OMB Circular 15-08 Single Audit Policy for Recipients of Federal Grants, State Grants and State Aid* for the types of compliance requirements that could have a direct and material effect on each of Borough's major programs. The purpose of these procedures will be to express an opinion on Borough's compliance with requirements applicable to each of its major programs in our report on compliance issued pursuant to Uniform Guidance and NJ OMB Circular 15-08.

Audit Administration, Fees, and Other

We may from time to time, and depending on the circumstances, use third-party service providers in serving your account. We may share confidential information about you with these service providers, but remain committed to maintaining the confidentiality and security of your information. Accordingly, we maintain internal policies, procedures, and safeguards to protect the confidentiality of your personal information. In addition, we will secure confidentiality agreements with all service providers to maintain the confidentiality of your information and we will take reasonable precautions to determine that they have appropriate procedures in place to prevent the unauthorized release of your confidential information to others. In the event that we are unable to secure an appropriate confidentiality agreement, you will be asked to provide your consent prior to the sharing of your confidential information with the third-party service provider. Furthermore, we will remain responsible for the work provided by any such third-party service providers.

We understand that your employees will prepare all cash, accounts receivable, or other confirmations we request and will locate any documents selected by us for testing.

We will provide copies of our reports to the Borough; however, management is responsible for distribution of the reports and the financial statements. Unless restricted by law or regulation, or containing privileged and confidential information, copies of our reports are to be made available for public inspection.

The audit documentation for this engagement is the property of Garbarini & Co. P.C. and constitutes confidential information. However, subject to applicable laws and regulations, audit documentation and appropriate individuals will be made available upon request and in a timely manner to the State of New Jersey or its designee, a federal agency providing direct or indirect funding, or the U.S. Government Accountability Office for purposes of a quality review of the audit, to resolve audit findings, or to carry out oversight responsibilities. We will notify you of any such request. If requested, access to such audit documentation will be provided under the supervision of Garbarini & Co. P.C. personnel. Furthermore, upon request, we may provide copies of selected audit documentation to the aforementioned parties. These parties may intend, or decide, to distribute the copies or information contained therein to others, including other governmental agencies.

The audit documentation for this engagement will be retained for a minimum of five years after the report release date or for any additional period requested by the State of New Jersey. If we are aware that a federal awarding agency or auditee is contesting an audit finding, we will contact the party(ies) contesting the audit finding for guidance prior to destroying the audit documentation.

The estimated fee for the Audit Engagement for the year ended December 31, 2020, based upon the amount of time spent and at our standard rates, is as follows:

Borough of Wallington Audit Engagement	$ 29,500

We will perform the following Agreed-Upon Procedure Engagements at the fees estimated for the year ended December 31, 2020:

Annual Debt Statement	$ 3,000
Annual Financial Statement	7,000
Annual Budget	5,000
Budget Workbook	3,000
Financial Automation Submission Tracking AFS	2,000
Financial Automation Submission Tracking Budget	2,000

OPTIONAL SERVICES:

Secondary Market disclosures filed with the Municipal Securities Rulemaking Board for posting on "EMMA", the electronic municipal market access, the official source for municipal disclosures and market data (includes submitting the following documents electronically: Audit, Budget, ADS, AFS and historic, demographic, statistical and debt information)	3,500
Supplemental Debt Statements (each)	2,500
Review of Section 457 Deferred Compensation Plan	3,000
Review of L.O.S.A.P. Deferred Compensation Plan	3,000

Government Auditing Standards require that we provide you with a copy of our most recent external peer review report and any letter of comment, and any subsequent peer review reports and letters of comment received during the period of the contract. Our most current peer review letter accompanies this letter and can also be found on our website www.garbarinicpa.com.

We appreciate the opportunity to be of service to the Borough and believe this letter accurately summarizes the significant terms of our engagement. If you have any questions, please let us know. If you agree with the terms of our engagement as described in this letter, please sign the enclosed copy and return it to us.

Sincerely yours,

Garbarini & Co.

GARBARINI & CO., P.C., CPAs

ACKNOWLEDGED AND ACCEPTED:
This letter correctly sets forth the understanding of the Borough of Wallington.

By: ______________________

Title: ______________________

Date: ______________________

EXHIBIT" A"

MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE (N.J.S.A. 10.5-31 et seq.)

GOODS AND SERVICES

1. Garbarini & Co., P.C. agrees to make good faith efforts to afford equal employment opportunities to minority and women workers consistent with:

i. Good faith efforts to meet targeted county employment goals established in accordance with N.J.A.C. 17:27-5.2; or

ii. Good faith efforts to meet targeted county employment goals determined by the Division, pursuant to N.J.A.C. 17:27-5.2.

2. Garbarini & Co., P.C. agrees to inform in writing its appropriate recruitment agencies including, but not limited to, employment agencies, placement bureaus, colleges, universities, labor unions, that it does not discriminate on the basis of age, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

3. Garbarini & Co., P.C. agrees to revise any of its testing procedures, if necessary, to assure that all personnel testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey and as established by applicable Federal law and applicable Federal court decisions.

4. In conforming with the targeted employment goals, Garbarini & Co., P.C. agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

If this contract is not subject to a Federally approved or sanctioned affirmative action program, the participants shall comply with the following requirements:

1. Garbarini & Co., P.C. shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

i. Appropriate evidence that Garbarini & Co., P.C. is operating under an existing Federally approved or sanctioned affirmative action program;

ii. A certificate of employee information report approval, issued in accordance with N.J.A.C. 17:27-4; or

iii. An employee information report (Form AA302) provided by the Division and distributed to the public agency to be completed by the contractor, in accordance with NJ.A.C. 17:27-4.

2. During the performance of this contract, Garbarini & Co., P.C. agrees as follows:

i. Garbarini & Co., P.C., where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and gender identity or expression, Garbarini & Co., P.C. will ensure that equal employment opportunity is afforded to such applicants in recruitment and employment, and that all employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Such equal employment opportunity shall include, but not be limited to, the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of payor other forms of compensation; and selection for training, including apprenticeship. Garbarini & Co., P.C. agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the public agency compliance officer setting forth provisions of this nondiscrimination clause;

ii. Garbarini & Co., P.C. where applicable, will, in all solicitations or advertisements for employees placed by or on behalf of Garbarini & Co., P.C., state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex;

iii. Garbarini & Co., P.C., where applicable, will send to each labor union or representative or workers with which it has a collective bargaining agreement or other contract or understanding, a notice, to be provided by the agency contracting officer, advising the labor union or workers' representative of the contractor's commitments under this act and shall post copies of the notice in conspicuous places available to employees and applicants for employment;

iv. Garbarini & Co., P.C., where applicable, agrees to comply with any regulations promulgated by the Treasurer pursuant to NJ.S.A. 10:5-31 et seq., as amended and supplemented from time to time.

Garbarini & Co., P.C

Garbarini & Co., P.C. CPAs

C. 271 POLITICAL CONTRIBUTION DISCLOSURE FORM

Required Pursuant To N.J.S.A. 19:44A-20.26

This form or its permitted facsimile must be submitted to the local unit no later than 10 days prior to the award of the contract.

Part I – Vendor Information

Vendor Name:	Garbarini & Co. P.C. CPAs		
Address:	285 Division Ave. & Route 17 South		
City:	Carlstadt	State: NJ	Zip: 07072

The undersigned being authorized to certify, hereby certifies that the submission provided herein represents compliance with the provisions of N.J.S.A. 19:44A-20.26 and as represented by the Instructions accompanying this form.

Signature — Paul W. Garbarini (Printed Name) — CPA/RMA (Title)

Part II – Contribution Disclosure

Disclosure requirement: Pursuant to N.J.S.A. 19:44A-20.26 this disclosure must include all reportable political contributions (more than $300 per election cycle) over the 12 months prior to submission to the committees of the government entities listed on the form provided by the local unit.

☐ Check here if disclosure is provided in electronic form.

Contributor Name	Recipient Name	Date	Dollar Amount
			$
Garbarini & Co.,P.C. CPAs	Wallington Republican Club	3/29/19	330.00
Garbarini & Co.,P.C. CPAs	Wallington Republican Club	5/29/19	350.00
Garbarini & Co.,P.C. CPAs	Wallington Republican Club	6/11/19	500.00
Garbarini & Co.,P.C. CPAs	Wallington Republican Club	8/5/19	220.00
Garbarini & Co.,P.C. CPAs	Wallington Republican Club	10/14/19	200.00
Garbarini & Co.,P.C. CPAs	Wallington Republican Club	10/17/19	500.00

☐ Check here if the information is continued on subsequent page(s)

STOCKHOLDER DISCLOSURE CERTIFICATION

Name of Business:

☒ I certify that the list below contains the names and home addresses of all stockholders holding 10% or more of the issued and outstanding stock of the undersigned.

OR

☐ I certify that no one stockholder owns 10% or more of the issued and outstanding stock of the undersigned.

Check the box that represents the type of business organization:

☐ Partnership ☒ Professional Corporation ☐ Sole Proprietorship

☐ Limited Partnership ☐ Limited Liability Corporation ☐ Limited Liability Partnership

☐ Subchapter S Corporation

Sign and notarize the form below, and, if necessary, complete the stockholder list below.

Stockholders:

Name: Paul W. Garbarini Home Address: 311 Ardmore Road Ho-Ho-Kus, NJ 07423	Name: Home Address:
Name: Home Address:	Name: Home Address:
Name: Home Address:	Name: Home Address:

Subscribed and sworn before me this 1 day of Nov., 2019

(Notary Public) Maria Lofaro

My Commission expires:

(Affiant)

Paul W. Garbarini, CPA, RMA

(Print name & title of affiant)

(Corporate Seal)

MARIA LOFARO
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires Sept. 26, 2021

STATE OF NEW JERSEY
BUSINESS REGISTRATION CERTIFICATE

Taxpayer Name:	GARBARINI & CO. P.C.
Trade Name:	
Address:	DIV AVE & RT 17 S P O BOX 362 CARLSTADT, NJ 07072-0362
Certificate Number:	0529873
Effective Date:	January 01, 1988
Date of Issuance:	July 03, 2018

For Office Use Only:

20180703130704945

AFFIRMATIVE ACTION COMPLIANCE NOTICE
N.J.S.A. 10:5-31 and N.J.A.C. 17:27

GOODS AND SERVICES CONTRACTS
(INCLUDING PROFESSIONAL SERVICES)

This form is a summary of the successful bidder's requirement to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27-1 et seq.

The successful bidder shall submit to the public agency, after notification of award but prior to execution of this contract, one of the following three documents as forms of evidence:

(a) A photocopy of a valid letter that the contractor is operating under an existing Federally approved or sanctioned affirmative action program (good for one year from the date of the letter);

OR

(b) A photocopy of a Certificate of Employee Information Report approval, issued in accordance with N.J.A.C. 17:27-4;

OR

(c) A photocopy of an Employee Information Report (Form AA302) provided by the Division and distributed to the public agency to be completed by the contractor in accordance with N.J.A.C. 17:27-4.

The successful vendor may obtain the Affirmative Action Employee Information Report (AA302) from the contracting unit during normal business hours.

The successful vendor(s) must submit the copies of the AA302 Report to the Division of Contract Compliance and Equal Employment Opportunity in Public Contracts (Division). The Public Agency copy is submitted to the public agency, and the vendor copy is retained by the vendor.

The undersigned vendor certifies that he/she is aware of the commitment to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27.1 et seq. and agrees to furnish the required forms of evidence.

The undersigned vendor further understands that his/her bid shall be rejected as non-responsive if said contractor fails to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27-1 et seq.

COMPANY: ____Garbarini & Co. P.C. CPAs________ SIGNATURE: ____________

PRINT NAME:__Paul W. Garbarini____________ TITLE: ____________

DATE: ___December 14, 2018____________

Certification

CERTIFICATE OF EMPLOYEE INFORMATION REPORT 11989

RENEWAL

This is to certify that the contractor listed below has submitted an Employee Information Report pursuant to N.J.A.C. 17:27-1.1 et. seq. and the State Treasurer has approved said report. This approval will remain in effect for the period of

15-AUG-2012 to 15-AUG-2019

GARBARINI & CO.,
DIVISION AVE., & RT. 17S PO BOX 362
CARLSTADT NJ 07072

Andrew P. Sidamon-Eristoff
State Treasurer

Martini & Martini
A Professional Association

CERTIFIED PUBLIC ACCOUNTANTS
REGISTERED MUNICIPAL ACCOUNTANTS
FINANCIAL CONSULTANTS

William J. Martini, Sr., CPA
William J. Martini, Jr., CPA, RMA, MS*
John R. Martini, CPA, CFP

*Certified in NJ & PA with a Masters Degree in Taxation

REPORT ON THE FIRM'S SYSTEM OF QUALITY CONTROL

December 10, 2018

To the shareholders of Garbarini & Co., PC
and the Peer Review Committee of the New Jersey Society of Certified Public Accountants

We have reviewed the system of quality control for the accounting and auditing practice of **Garbarini & Co., PC** *(the firm)* in effect for the year ended June 30, 2018. Our peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants (*Standards*).

A summary of the nature, objectives, scope, limitations of, and the procedures performed in a System Review as described in the Standards may be found at www.aicpa.org/prsummary. The summary also includes an explanation of how engagements identified as not performed or reported in conformity with applicable professional standards, if any, are evaluated by a peer reviewer to determine a peer review rating.

Firm's Responsibility

The firm is responsible for designing a system of quality control and complying with it to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. The firm is also responsible for evaluating actions to promptly remediate engagements deemed as not performed or reported in conformity with professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

Our responsibility is to express an opinion on the design of the system of quality control and the firm's compliance therewith based on our review.

Required Selections and Considerations

Engagements selected for review included engagements performed under Governmental Auditing Standards, including compliance audits under the Single Audit Act, and an examination of a service organization (SOC 1 engagement).

As part of our peer review, we considered reviews by regulatory entities as communicated by the firm, if applicable, in determining the nature and extent of our procedures.

Opinion

In our opinion, the system of quality control for the accounting and auditing practice of **Garbarini & Co., PC** in effect for the year ended June 30, 2018 has been suitably designed and complied with to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass, pass with deficiency(ies), or fail.* **Garbarini & Co., PC** has received a peer review rating of *pass*.

Martini & Martini

MARTINI & MARTINI, CPA, PA

ACORD®

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 10/9/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
Arthur J. Gallagher Risk Management Services, Inc.
400 Market Street Suite 450
Philadelphia PA 19106

CONTACT NAME: Kathleen McCafferty
PHONE (A/C, No, Ext): 215-351-4707
FAX (A/C, No): 215-351-9012
E-MAIL ADDRESS: Kathleen_mccafferty@ajg.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Great Divide Insurance Company	25224
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED GARB&CO-02
Garbarini & Co. CPAs
285 Division Ave
Carlstadt NJ 07072

COVERAGES **CERTIFICATE NUMBER:** 1883722263 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY; CLAIMS-MADE; OCCUR; GEN'L AGGREGATE LIMIT APPLIES PER: POLICY; PRO-JECT; LOC; OTHER:						EACH OCCURRENCE	$
							DAMAGE TO RENTED PREMISES (Ea occurrence)	$
							MED EXP (Any one person)	$
							PERSONAL & ADV INJURY	$
							GENERAL AGGREGATE	$
							PRODUCTS - COMP/OP AGG	$
								$
	AUTOMOBILE LIABILITY; ANY AUTO; OWNED AUTOS ONLY; SCHEDULED AUTOS; HIRED AUTOS ONLY; NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident)	$
							BODILY INJURY (Per person)	$
							BODILY INJURY (Per accident)	$
							PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB; OCCUR; EXCESS LIAB; CLAIMS-MADE; DED; RETENTION $						EACH OCCURRENCE	$
							AGGREGATE	$
								$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N; ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBEREXCLUDED? (Mandatory in NH); If yes, describe under DESCRIPTION OF OPERATIONS below	N / A					PER STATUTE; OTH-ER	
							E.L. EACH ACCIDENT	$
							E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
A	Accountants Professional Liab			NJB201797-04	10/1/2019	10/1/2020	Occurrence Aggregate Retention	$2,000,000 $2,000,000 $5,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Accountants Professional Liability

CERTIFICATE HOLDER

Borough of Wallington
24 Union Boulevard
Wallington NJ 07057

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE
Kathleen C. McCafferty