

BALDWIN-WHITEHALL SCHOOL DISTRICT

**REAL ESTATE TAX COLLECTOR
BALDWIN BOROUGH**

DECEMBER 31, 2019

AUDIT REPORT

BALDWIN-WHITEHALL SCHOOL DISTRICT

**REAL ESTATE TAX COLLECTOR
BALDWIN BOROUGH**

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INDEPENDENT AUDITOR'S REPORT

To the Board of School Directors
Baldwin-Whitehall School District
4900 Curry Road
Pittsburgh, PA 15236

We have audited the accompanying Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis, of the Baldwin Borough Real Estate Tax Collector, as of and for the year ended December 31, 2019, and the related notes to the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis, which collectively comprise the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis, as listed in the table of contents.

Management's Responsibility for the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis

Management is responsible for the preparation and fair presentation of the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis, in accordance with the cash basis of accounting described in Note 1; this includes determining that the cash basis of accounting is an acceptable basis for the preparation of the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis, in the circumstances. Management is also responsible for the design, implementation, and maintenance of internal controls relevant to the preparation and fair presentation of the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis, that it is free from material misstatement, whether due to error or fraud.

Auditor's Responsibility

Our responsibility is to express an opinion on the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis, based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis, is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the

Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity’s preparation and fair presentation of the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis, in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity’s internal control. Accordingly, we express no such opinion. 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 Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis referred to above presents fairly, in all material respects, the respective financial position, cash basis, of the revenues received and expenditures paid related to the 2019 tax duplicate of the Baldwin Borough Tax Collector, as of December 31, 2019, and for the year then ended in accordance with the basis of accounting as described in Note 1.

Other Matter

We draw your attention to the fact that we are auditing the 2019 School duplicate only. Because this audit does not include an audit of the 2019 Borough duplicate at the same time, it is possible that funds from the Borough duplicate may be used to cover collections for the School duplicate and not be detected by these audit procedures. This other matter is not required to be presented and disclosed in the financial statements.

Basis of Accounting

We draw attention to Note 1 of the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis, which describes the basis of accounting. The Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis, is prepared on the cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to that matter.

J. Martin and Associates

J. Martin & Associates
Beaver, PA 15009
January 4, 2021

BALDWIN-WHITEHALL SCHOOL DISTRICT

**REAL ESTATE TAX COLLECTOR
BALDWIN BOROUGH**

**STATEMENT OF 2019 TAX DUPLICATE RECEIPTS AND DISBURSEMENTS
CASH BASIS**

YEAR ENDED DECEMBER 31, 2019

RECEIPTS

2019 Real Estate Tax Collections	\$ <u>18,158,758</u>
Total Receipts	\$ <u>18,158,758</u>

DISBURSEMENTS

Baldwin-Whitehall School District	\$ <u>18,158,758</u>
Total Disbursements	\$ <u>18,158,758</u>

RECEIPTS LESS DISBURSEMENTS \$ 0

BALDWIN-WHITEHALL SCHOOL DISTRICT

**REAL ESTATE TAX COLLECTOR
BALDWIN BOROUGH**

NOTES TO FINANCIAL STATEMENTS

YEAR ENDED DECEMBER 31, 2019

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Basis of Accounting

The accounting records of the Baldwin Borough tax office are maintained on the cash basis of accounting, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America. Under the cash basis of accounting, the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis reflects only cash received and disbursed by the tax collector. Therefore, receivables and payables which may be material in amount are not reflected.

B. Audited Duplicates

The Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis in this report reflects tax collections arising from cash transactions pertaining to the 2019 School duplicate only.

C. Nature of Business

The real estate tax collector is the municipal officer designated to collect municipal and school real estate taxes. County taxes in Allegheny County are collected by the county treasurer. The real estate tax is the only tax authorized by law to be levied by all classes of local government in the state of Pennsylvania. Every property owner pays real estate taxes to three independent classes: the county, the municipality, and the school district.

D. Election

The tax collector is elected for a four-year term at the municipal election in odd-numbered years. City treasurers are not all elected at the same municipal election, but all borough and township tax collectors were elected in 2001 and at four-year intervals following.

E. Qualified Tax Collectors

Act 48-2015 requires a basic training program and examination for newly elected tax collectors beginning January 1, 2017. Upon successful completion of the basic training program and exam, a newly elected tax collector will be issued a “qualified tax collector” certification by the Department of Community Economic Development.

For an individual who is a tax collector prior to January 1, 2017, he or she will be considered a qualified tax collector and issued a qualified tax collector certificate by DCED and added to the list of qualified tax collectors.

F. Tax Duplicate

The tax duplicate is the basic tool of the tax collector. It is the official list of all properties and persons taxable for the current year, indicating the amount of tax due on each. It also contains spaces to record

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NOTES TO FINANCIAL STATEMENTS

YEAR ENDED DECEMBER 31, 2019

the payment of taxes and the disposition of all unpaid taxes. The duplicate may be in paper, electronic, or any other format from which accurate reproductions can be made.

The tax duplicate, when issued to the tax collector, constitutes a personal warrant for the collection of taxes levied in the duplicate. The warrant is the legal authority issued to the tax collector by the taxing district to proceed to collect the taxes listed on the duplicate and empowering the tax collector to apply statutory procedures to enforce collection. The warrant remains in force until the complete settlement of all taxes in the duplicate with the taxing district.

Warrants are issued solely to the individual named and cannot be used by another person, unless the individual is appointed a deputy. The tax collector is prohibited from collecting taxes that do not appear on the duplicate. Tax collectors have no duty or power to alter duplicates placed in their charge for collection of taxes. Any alteration or addition to the duplicate must come from the taxing district.

G. Delivery of Duplicate

Duplicates for county taxes are issued by the county commissioners. Duplicates must be delivered within 30 days after adoption of the county budget. However, the county commissioners have the option to deliver tax duplicates no later than July 1 if delivering the duplicate by this later date will result in cost savings and the county commissioners adopt a resolution to this effect. Most counties now bill taxes in January or February so revenues will be received early in their fiscal year.

Duplicates for municipal taxes are issued by the city, borough, and township governing bodies. Duplicates must be issued to the tax collector within thirty days of the adoption of the budget or thirty days after receipt of the assessment roll from the county, whichever is later. Since municipal fiscal years begin January 1, municipal taxes are usually billed in January or February.

Duplicates for school taxes must be furnished to the local tax collector by July 1 of each year. This ensures that the billing of school taxes occurs soon after the school fiscal year begins on July 1.

The taxing district must make settlement with the tax collector for the current year's duplicate before the duplicate of any succeeding year can be delivered to the tax collector. The oath stipulated in Section 26 of the Local Tax Collection Law as part of the settlement process is a mandatory provision which must be met before a new duplicate is delivered.

H. Reports to Taxing District

The tax collector is required to make periodic reports to the taxing district. These reports are due by the tenth day of each month for the previous month's activity but may be required more frequently by the taxing district by ordinance or resolution. All reports must be made on a form approved by the

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YEAR ENDED DECEMBER 31, 2019

Department of Community and Economic Development (DCED). A taxing district may require the tax collector to include supplemental information not included on the DCED form.

The monthly statement must list all taxes collected for the taxing district for the reporting period. This report must list the names of taxpayers and amount collected from each, including discounts and penalties and must carry a total of all taxes collected with discounts and penalties for the reporting period.

The monthly statement must include a reconciled tax collector's report. The reconciled report must include each type of tax collected for each taxing district, reconciled from the tax duplicates to the amount of taxes remaining to be collected.

If the monthly reports are not filed on time, the taxing district may impose late filing fees, not to exceed \$20 for each business day for the first six days the reports are overdue. After six days, the late fee cannot exceed \$10 for each additional business day up to a maximum fee of \$250 per overdue report.

If the taxing district determines that there is a reasonable cause for failure to file the reports, the fee may be waived. The reports will not be considered filed until the late filing fee is received, but no further fees will be incurred.

The report is to be accompanied by payment of the funds collected for which the tax collector is to be given a receipt. In some instances, taxing districts require a more frequent payment of taxes collected.

I. Interim Real Estate Taxes

Additions to the duplicate may be made during the year after major improvements to a parcel have been completed. The county assessment board certifies the assessment change to the taxing district. The taxing district sends the additions to the duplicate to the tax collector.

All affected taxpayers must be sent interim tax notices by the tax collectors within ten days after receipt of duplicate additions. The additional valuation is taxed at the jurisdiction's tax rate reduced proportionately to the number of months remaining in the fiscal year. Interim taxes are supplemental to the original duplicate. They must be accounted for separately. Interim taxes will have different discount, face and penalty periods than the original duplicate.

If the full amount is paid within two months after the notice, a discount of at least two percent applies. If the full amount is paid within four months of the tax notice, no penalty may be imposed and the taxes cannot be considered delinquent, even if payment occurs after December 31.

If the taxes due from an interim assessment remain unpaid by December 31 and less than four months have elapsed since the date of the tax notice, the taxing district must reissue the duplicate to the elected tax collector to allow the taxpayers a full four months to pay the taxes before a penalty may be imposed or the taxes declared delinquent.

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NOTES TO FINANCIAL STATEMENTS

YEAR ENDED DECEMBER 31, 2019

The Baldwin Borough Real Estate Tax Collector collected no interim real estate taxes in 2019.

J. Discounts and Penalties/Millage

The Local Tax Collection Law establishes the discount and penalty schedule. Calculation of the cutoff date for the discount and face periods is determined by the postmark date on the envelopes.

Discount: At least two percent if the whole amount of the tax is paid within two months after the date of the tax notice.

Payment at Face: The full amount of tax if paid during the two months following the end of the discount period.

Penalty: Up to ten percent added to the face amount for all taxes not paid within four months after the date of the tax notice.

Based upon assessed valuations provided by the County, the municipal tax collector bills and collects property taxes on behalf of the District. The schedule for property taxes levied for 2019 is as follows:

July 1	Tax levy date
Through August 31	2% discount period
Through October 31	Face payment period
Beginning November 1	10% penalty period
2nd Week in January	Lien date

The District tax rate for all purposes in 2019 was .02176 mills (\$21.76 per \$1,000 assessed valuation).

K. Assessment Appeals

Assessment appeals do not halt the timely collection of real estate taxes on the basis of the current value listed in the duplicate. The taxpayer may pay the amount billed under protest, and in this case the tax collector must deliver the note of written protest to the taxing district. If the assessment is reduced on appeal, the excess must be returned to the taxpayer by the taxing districts.

L. Refunds

Refunds of taxes paid in error may only be made by the taxing district. Checks for the amount of the refund must be issued directly by the treasurer of the taxing district. The tax collector has no authority to make refunds from the tax collection account.

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YEAR ENDED DECEMBER 31, 2019

M. Delinquent Tax Collector

School districts have specific authority to appoint annually special collectors of delinquent taxes. On or before the first Monday of July, the board of school directors may appoint one or more delinquent tax collectors to collect all delinquent school taxes from which the regular tax collector has been exonerated, except for those taxes returned to the county tax claim bureau. The delinquent tax collector has all the powers of a regular tax collector. The compensation is set by the school district. There is no authority to exact an additional fee from the delinquent taxpayers to compensate for the services of the delinquent tax collector. Any additional compensation must come from the tax receipts.

For 2019, the School elected Weiss Burkardt Kramer LLC as the Delinquent Tax Collector.

A 2000 amendment to the Local Tax Collection Law mandates all counties, cities of the third class, boroughs, towns and townships to appoint the elected tax collector as the delinquent tax collector by ordinance, with the same rights and responsibilities as school district special collectors of delinquent taxes.

Third class city treasurers are to collect all unpaid taxes, including delinquent taxes turned over at the expiration of the term of the previous treasurer.

As long as the elected tax collectors have the duplicate for real estate and code personal taxes, they remain responsible for their collection. However, after settlement the taxing district has the right to collect all unpaid taxes.

N. Closing Out Duplicate

As the agent for the taxing district, the tax collector must make a final settlement of the tax duplicate by January 15 for the prior calendar year. This involves settlement of all taxes on the duplicate, discharge of bond liability, audit and return of unpaid real estate taxes to the delinquent tax collector or county tax claim bureau. Settlement for the current year must be made before the tax collector may receive a duplicate for the following year. The following is a summary of the close out of the 2019 duplicate as of December 31, 2019:

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NOTES TO FINANCIAL STATEMENTS

YEAR ENDED DECEMBER 31, 2019

2019 Original Assessed Value	\$ <u>936,563,897</u>
Times Millage	\$ 20,379,634
Plus: Annexations	110,029
Plus: Net Assessment Changes	252,128
Less: Exonerations	(17,518)
Less: Homestead Property	<u>(906,329)</u>
Net Duplicate Value	\$ 19,817,944
Less: Collections at Face	<u>(19,262,003)</u>
Unpaid Taxes at 12/31/2019	<u><u>\$ 555,941</u></u>

NOTE 2 – SUBSEQUENT EVENTS

In preparing the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis for Baldwin Borough School Real Estate Tax collection, we have evaluated events and transactions for potential recognition and disclosure through the date of the Independent Auditor’s Report. Baldwin-Whitehall School District is not aware of any subsequent events that require recognition or disclosure in the Statement of 2019 Tax Duplicate receipts and Disbursements – Cash Basis.

In March 2020, the World Health Organization declared the outbreak of a novel strain of coronavirus (COVID-19) as a pandemic, which continues to spread throughout the United States. The Baldwin Borough Real Estate Tax Collector nor Baldwin-Whitehall School District cannot reasonably estimate the length or severity of this pandemic, but this matter could negatively impact our business, results of operations, and financial position and collection of Real Estate Taxes. The financial impact cannot be reasonably estimated at this time.

NOTE 3 – RELATED PARTY TRANSACTION

As of December 31, 2019, the real estate tax collector was responsible for collecting her own personal real estate taxes. This related party transaction for the total amount of personal real estate taxes collected for the tax collector amounted to \$2,120 for the year ended December 31, 2019.



To the Board of School Directors
Baldwin-Whitehall School District
4900 Curry Road
Pittsburgh, PA 15236

In planning and performing our audit of the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis of Baldwin Borough Tax Collector as of December 31, 2019 and for the year then ended, in accordance with auditing standards generally accepted in the United States of America, we considered the Tax Collector’s internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis but not for the purpose of expressing an opinion on the effectiveness of the Tax Collector’s internal control. Accordingly, we do not express an opinion on the effectiveness of the Tax Collector’s internal control.

Our consideration of internal control was for the limited purpose described in the preceding paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies; therefore, material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we identified certain deficiencies in internal control that we consider to be material weaknesses and other deficiencies that we consider to be significant deficiencies.

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.

MATERIAL WEAKNESSES

A material weakness is a deficiency, or a 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. We consider the following deficiencies in internal control to be material weaknesses:

Limited Staff

The Tax Collector has a limited staff responsible for or access to:

a.	Tax Receipts	e.	Maintaining Individual Tax Payer Records
b.	Tax Disbursements	f.	Preparation of the monthly DCED Report
c.	Refunds	g.	Tracking and Reconciling Assessment Changes
d.	Managing of the Tax Duplicates	h.	Assembling and Reporting Unpaid Lists
		i.	Reconciliation of Bank Statements

In an ideal accounting office, these duties would all be separated and restricted to the individual responsible for that portion of the accounting function. This internal control weakness makes it possible for assets to be misappropriated, by error or fraud, without the knowledge of School management.

Because of very limited staff, we realize segregation of the above duties is not practical if not impossible. Because of this internal control situation, the responsibility of the Tax Collector is greatly increased because the School must rely on the Tax Collector’s knowledge of the everyday operations to discover any material changes in the Tax Collector’s financial position.

Duplicates Audited at Different Times

As noted in our independent audit report, we want to draw your attention to the fact that we are auditing the 2019 School duplicate only. Because this audit does not include an audit of the 2019 Borough duplicate at the same time, it is possible that funds from the Borough duplicate may be used to cover collections for the School duplicate and not be detected by these audit procedures.

We recommend the School consider discussing the possibility of auditing both duplicates with the Borough at the same time.

Failure to Produce a Reconciled Records List of Unpaid Taxes as of December 31, 2019

According to Act 169 of 1998, “The tax collector shall, at any time on demand of any taxing district, exhibit any duplicate in his possession showing the uncollected taxes as of any date.” Also according to the Act, by January fifteenth, the tax collector shall make a complete settlement of all taxes for the prior calendar year so that they may be audited. During our audit we noted that a complete settlement of the unpaid list was not generated as of December 31. We recommend that when the tax collector is performing month end reconciliations and preparing DCED reports, an unpaid list be generated in order to comply with the law. This unpaid listing should tie out to the DCED report submitted to the School.

SIGNIFICANT DEFICIENCY

A significant deficiency is a control deficiency, or combination of control deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention to those charged with governance. We consider the following deficiencies in internal control to be significant deficiencies:

Tax Notice Elements Are Missing

Upon review of the 2019 Tax Notice, we identified missing elements on the tax bill. According to Pennsylvania Real Estate Tax Collection Law, a tax notice must contain the following information:

- Date of tax notice

- Rate of taxation
- Valuation and identification of real property of taxpayer
- Occupation valuation of the taxpayer
- The several amounts of real and personal property and personal taxes is billed for the current year
- The total amount of taxes the taxpayer owes for the current year
- A statement that the taxes are due and payable
- A request of payment of taxes
- Statement of the time and place where taxes can be paid
- Dates of discount, face, and penalty periods

The 2019 tax notice is missing a statement that the taxes are due and payable and a request for the payment of taxes. We recommend that a copy of at least one tax notice is kept in order to identify that all the proper fields indicated in the Tax Collector's Manual are being printed on the tax bills.

BEST RECOMMENDATION

Timeliness of Deposits

We noted during the highest volume collection period (end of discount timing), revenue deposits are not being made frequently enough. Payments posted on August 31, 2019 were being deposited as late as September 24, 2019. This suggests that either the tax collector is holding checks and cash longer than acceptable or the tax collector is back-dating payments to qualify for the 2% payment discount. Considering the amount of money representing payments posted on August 31st, and deposited from September 17th through September 24th (\$2,909,554), the auditor considers this to be an area of concern which should be addressed with the tax collector.

RESTRICTIONS ON USE

This communication is intended solely for the information and use of management, those charged with governance, and others within the organization and is not intended to be and should not be used by anyone other than these specified parties.

J. Martin and Associates

J. Martin & Associates
 Beaver, PA 15009
 January 4, 2021



To the Board of School Directors
Baldwin-Whitehall School District
4900 Curry Road
Pittsburgh, PA 15236

We have audited the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash Basis, of the Baldwin Borough Real Estate Tax Collector, for the year ended December 31, 2019, and have issued our report thereon dated January 4, 2021. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards as well as certain information in our letter to you dated April 14, 2020. Professional standards require that we provide you with the following information related to our audit.

Significant Audit Findings

Qualitative Aspects of Accounting Practices

The Baldwin Borough Real Estate Tax Collector is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by Baldwin Borough Real Estate Tax Collector are described in Note 1 to the financial statements. No new accounting policies were adopted, and the application of existing policies was not changed during 2019. We noted no transactions entered into by the governmental unit during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the Statement of 2019 Tax Duplicate Receipts and Disbursements – Cash basis in the proper period.

The disclosures in the financial statements are neutral, consistent, and clear.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with the Baldwin Borough Real Estate Tax Collector in performing and completing our audit.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that are trivial, and communicate them to the appropriate level of management. The Baldwin Borough Real Estate Tax Collector has corrected all such misstatements (if applicable). In addition, none of the misstatements detected as a result of audit procedures and corrected by management were material, either individually or in the aggregate, to the financial statements taken as a whole.

Disagreements with Management

For purposes of this letter, professional standards define a disagreement with the Baldwin Borough Real Estate Tax Collector as a financial accounting, reporting, or auditing matter, whether or not

resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Management Representations

We have requested certain representations from the tax collector that are included in the management representation letter dated January 4, 2021.

Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the governmental unit's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Other Audit Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the governmental unit's auditors. However, these discussions occurred in the normal course of our professional relationship, and our responses were not a condition to our retention.

Emphasis of Matter

We draw your attention to the fact that we are auditing the 2019 School duplicate only. Because this audit does not include an audit of the 2019 Borough duplicate at the same time, it is possible that funds from the Borough duplicate may be used to cover collections for the School duplicate and not be detected by these audit procedures. This other matter is not required to be presented and disclosed in the financial statements.

Restriction on Use

This information is intended solely for the use of the Board of School Directors and is not intended to be and should not be used by anyone other than these specified parties.

Very truly yours,

J. Martin and Associates

J. Martin & Associates
Beaver, PA 15009
January 4, 2021