

LITTLE FERRY FREE PUBLIC LIBRARY

REPORT OF AUDIT

FOR THE YEARS ENDED

DECEMBER 31, 2010 AND 2009

LITTLE FERRY FREE PUBLIC LIBRARY

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LITTLE FERRY FREE PUBLIC LIBRARY
COUNTY OF BERGEN
REPORT ON AUDIT OF FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2010 AND 2009

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INDEPENDENT AUDITORS' REPORT

Board of Trustees
of the Free Public Library
Borough of Little Ferry
Little Ferry, New Jersey

We have audited the accompanying balance sheets - regulatory basis of the Little Ferry Free Public Library as of December 31, 2010 and 2009 and the related statements of operations and changes in fund balance - regulatory basis for the years then ended and the related statement of revenues - regulatory basis and statement of expenditures - regulatory basis of the General Fund for the year ended December 31, 2010. These financial statements are the responsibility of the Library's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States; and audit requirements prescribed by the Division of Local Government Services, Department of Community Affairs, State of New Jersey. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Little Ferry Public Library's internal control over financial reporting. Accordingly, we express no such opinion. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

As described in Note 1, the Library has prepared these financial statements using accounting practices that demonstrates compliance with the regulatory basis of accounting and budget laws prescribed by the Division of Local Government Services, Department of Community Affairs, State of New Jersey, which practices differ from accounting principles generally accepted in the United States of America. The effect on the financial statements of the variances between these regulatory accounting practices and the accounting principles generally accepted in the United States of America, although not reasonably determinable, are presumed to be material.

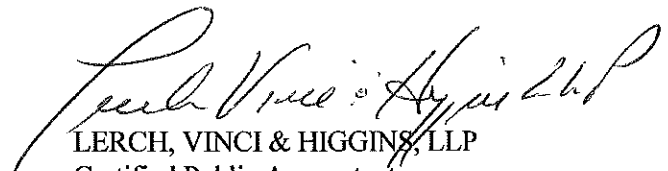
INDEPENDENT AUDITORS' REPORT (Continued)

In our opinion, because of the effects of the Library preparing its financial statements on the basis of accounting discussed in the preceding paragraph, the financial statements referred to previously do not present fairly, in conformity with accounting principles generally accepted in the United States of America, the financial position of the Little Ferry Free Public Library as of December 31, 2010 and 2009 or changes in financial position for the years then ended. Further, the Library has not presented a management's discussion and analysis that accounting principles generally accepted in the United States of America has determined is necessary to supplement, although not required to be part of, the basic financial statements.

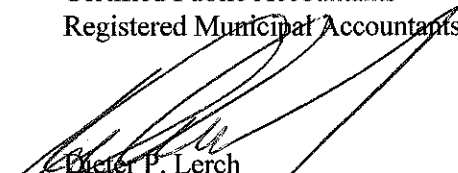
Also, in our opinion, the financial statements - regulatory basis referred to previously present fairly, in all material respects, the financial position - regulatory basis of the General Fund of the Little Ferry Free Public Library as of December 31, 2010 and 2009 and the results of operations - regulatory basis for the year ended December 31, 2010 on the basis of accounting described in Note 1.

In accordance with Government Auditing Standards, we have also issued a report dated June 8, 2011 on our consideration of the Little Ferry Free Public Library's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing and not to provide an opinion on the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with Government Auditing Standards and should be considered in assessing the results of our audit.

Our audit was conducted for the purpose of forming an opinion on the financial statements of the Little Ferry Free Public Library. The supplementary schedules listed in the table of contents are presented for purposes of additional analysis and are not a required part of the financial statements of the Little Ferry Free Public Library. Such information has been subjected to the auditing procedures applied in the audit of the financial statements and, in our opinion, is fairly stated, in all material respects, in relation to the financial statements taken as a whole on the basis of accounting described in Note 1.



LERCH, VINCI & HIGGINS, LLP
Certified Public Accountants
Registered Municipal Accountants



Peter P. Lerch
Registered Municipal Accountant
RMA Number CR00398

Fair Lawn, New Jersey
June 8, 2011

**LITTLE FERRY FREE PUBLIC LIBRARY
COMPARATIVE BALANCE SHEETS - REGULATORY BASIS
GENERAL FUND**

	Balance, December 31, <u>2010</u>	Balance, December 31, <u>2009</u>
ASSETS		
Cash	\$ 75,906	\$ 77,919
Due from Borough of Little Ferry Municipal Contribution	<u>30,493</u>	<u>21,308</u>
Total Assets	<u>\$ 106,399</u>	<u>\$ 99,227</u>
 LIABILITIES AND FUND BALANCE		
Accounts Payable	\$ 11,554	\$ 9,104
Fund Balance - Unrestricted	<u>94,845</u>	<u>90,123</u>
Total Liabilities and Fund Balance	<u>\$ 106,399</u>	<u>\$ 99,227</u>

LITTLE FERRY FREE PUBLIC LIBRARY
COMPARATIVE STATEMENTS OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - REGULATORY BASIS
GENERAL FUND

	<u>Year 2010</u>	<u>Year 2009</u>
REVENUES		
Borough Appropriation - 2010	\$ 419,049	\$ 445,053
Borough Appropriations - 2008 Appropriation Reserves		22,520
State Aid	5,125	10,009
NJ State Library- Federal Grant (Thomas Edison State College)	1,300	-
Donations	1,659	1,950
Miscellaneous Revenue (Including Fines and Costs)	<u>15,122</u>	<u>20,548</u>
 Total Revenues	 <u>442,255</u>	 <u>500,080</u>
 EXPENDITURES		
Salaries and Wages	222,123	213,760
F.I.C.A. Expense	14,954	16,633
Books and Subscriptions	17,233	34,448
Postage	546	648
Supplies	3,789	5,705
Utilities	28,643	20,628
Furniture, Fixture, Equipment	3,629	993
Building, Ground Repair & Maintenance	3,226	9,829
Alarm Monitoring	1,344	1,191
Audio & Visual	2,521	7,804
Telephone	1,906	1,581
Educational Program	1,091	4,836
Miscellaneous	545	7,056
Computer Consortium	28,402	24,710
Computer Support	256	8
Bergen-Passaic Video Circuit		653
Professional Development	123	
Professional and Advertising Fees	1,500	2,000
Insurance	78,884	74,200
Debt Service	24,796	35,982
Borough Administrative Fees	<u>2,022</u>	<u>2,022</u>
 Total Expenditures	 <u>437,533</u>	 <u>464,687</u>
 Excess/(Deficit) of Revenues over Expenditures	 4,722	 35,393
 Fund Balance, January 1	 <u>90,123</u>	 <u>54,730</u>
 Fund Balance, December 31	 <u>\$ 94,845</u>	 <u>\$ 90,123</u>
 Analysis of Balance		
Unrestricted	<u>\$ 94,845</u>	<u>\$ 90,123</u>
	<u>\$ 94,845</u>	<u>\$ 90,123</u>

The Notes to the Financial Statements are an Integral Part of this Statement

NOTES TO FINANCIAL STATEMENTS

**LITTLE FERRY FREE PUBLIC LIBRARY
NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements of the Little Ferry Free Public Library have been prepared in conformity with accounting principles and practices prescribed by the Division of Local Government Services, Department of Community Affairs, State of New Jersey (the "Division") which is a regulatory basis of accounting other than accounting principles generally accepted in the United States of America. Such principles and practices are designed primarily for determining compliance with legal provisions and budgetary restrictions and as a means of reporting on the stewardship of public officials with respect to public funds. Under this method of accounting, the Library accounts for its financial transactions through separate funds, which differ from the fund structure required by GAAP.

The Governmental Accounting Standards Board (GASB) is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. GASB has adopted accounting statements to be used by governmental units when reporting financial position and results of operations in accordance with accounting principles generally accepted in the United States of America (GAAP). The municipalities in the State of New Jersey do not prepare financial statements in accordance with GAAP and thus do not comply with all of the GASB pronouncements.

A. Reporting Entity

The Little Ferry Free Public Library operates under the control of a Board of Trustees, who are appointed by the Mayor and Council of the Borough of Little Ferry (the "Borough"). The Library provides a full service library for the residents of the Borough.

GASB has issued Statement No. 39, which requires the financial reporting entity to include both the primary government and component units. Component units are legally separate organizations for which the Borough is financially accountable. The Borough is financially accountable for an organization if the Borough appoints a voting majority of the organization's governing board and (1) the Borough is able to significantly influence the programs or services performed or provided by the organization; or (2) the Borough is legally entitled to or can otherwise access the organization's resources; the Borough is legally obligated or has otherwise assumed the responsibility to finance the deficits of, or provide financial support to, the organization; or the Borough is obligated for the debt of the organization. Component units may also include organizations that are fiscally dependent on the Borough in that the Borough approves the budget, the issuance of debt or the levying of taxes. Based on the above criteria, the Borough of Little Ferry Free Public Library is considered a component unit of the Borough of Little Ferry according to GASB standards.

B. Measurement Focus, Basis of Accounting and Basis of Presentation

The Library uses funds, as required by the Division, to report on its financial position and the results of its operations. Fund accounting is designed to demonstrate legal compliance and to aid financial administration by segregating transactions related to certain Library functions or activities.

The Library has the following fund:

General Fund – The Fund is used to account for the resources and expenditures for governmental operations of a general nature including Federal and State grants for operations.

**LITTLE FERRY FREE PUBLIC LIBRARY
NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

B. Measurement Focus, Basis of Accounting and Basis of Presentation (Continued)

A modified accrual basis of accounting is followed by the Little Ferry Free Public Library. Under this method of accounting revenues are recognized when received or determinable and expenditures are recorded when incurred. The accounting principles and practices prescribed for libraries by the Division differ in certain respects from accounting principles generally accepted in the United States of America (GAAP) applicable to local government units. The more significant differences are as follows:

Revenues – Revenues, except for the Borough contribution and State/Federal Aid, are recognized on a cash basis. GAAP requires such revenues to be recognized in the accounting period when they become susceptible to accrual.

Expenditures – Expenditures are recorded on the "budgetary" basis of accounting. Generally, expenditures are recorded when an amount is encumbered for goods or services through the issuance of a purchase order in conjunction with an encumbrance accounting system. Outstanding encumbrances at December 31, are reported as a cash liability in the financial statements. Unexpended or uncommitted appropriations, at December 31, are reported as expenditures through the establishment of appropriation reserves unless cancelled by the governing body. GAAP requires expenditures to be recognized in the accounting period in which the fund liability is incurred, if measurable.

Cash and Investments - Cash includes cash on hand, amounts in demand deposits as well as short-term investments with a maturity date within three months of the date acquired by the government. Investments are stated at cost and are limited by N.J.S.A. 40A:5-15.1. GAAP requires investments be reported at fair value.

Inventories - The costs of inventories of supplies and books are recorded as expenditures at the time individual items are purchased. The costs of inventories are not included on the balance sheet at year end.

Capital Assets – Property and equipment purchased by the General Fund are recorded as expenditures at the time of purchase and are not capitalized. A General Fixed Assets Account Group has not been established to account for Library property and equipment purchased by the Library.

Contributed Services - The Library's building is owned by the Borough of Little Ferry. The Borough does not charge rent for the use of the building. In addition, at various times during the year, volunteers perform services for the Library without remuneration. The fair market value of these costs are not reported in the Library's financial statements.

C. Basic Financial Statements

The GASB Codification also requires the financial statements of a governmental unit to be presented in the basic financial statements to be in accordance with GAAP. The Library presents the financial statements listed in the table of contents which are required by the Division and which differ from the financial statements required by GAAP. In addition, the Division requires the financial statements listed in the table of contents to be referenced to the supplementary schedules. This practice differs from reporting requirements under GAAP.

**LITTLE FERRY FREE PUBLIC LIBRARY
 NOTES TO FINANCIAL STATEMENTS
 YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 2 DEPOSITS AND INVESTMENTS

The Library considers petty cash, change funds, cash in banks and certificates of deposit as cash and cash equivalents.

Deposits

The Library's deposits are insured through either the Federal Deposit Insurance Corporation (FDIC), Securities Investor Protection Corporation (SIPC) or New Jersey's Governmental Unit Deposit Protection Act (GUDPA). The Library is required to deposit their funds in a depository which is protecting such funds pursuant to GUDPA. The New Jersey Governmental Unit Deposit Protection Act requires all banks doing business in the State of New Jersey to maintain additional collateral in the amount of 5% of the average public deposits and to deposit these amounts with the Federal Reserve Bank for all deposits not covered by the FDIC.

Bank balances are insured up to \$250,000 in the aggregate by the FDIC for each bank. SIPC replaces cash claims up to a maximum of \$100,000 for each failed brokerage firm. At December 31, 2010 and 2009, the book value of the Library's deposits were \$75,906 and \$77,919 and bank balances of the Library's cash and deposits amounted to \$77,889 and \$78,189. The Library's deposits which are displayed on the various fund balance sheets as "cash" are categorized as:

<u>Depository Account</u>	<u>2010</u>	<u>Bank Balance</u>	<u>2009</u>
Insured	<u>\$77,889</u>		<u>\$78,189</u>

Custodial Credit Risk – Deposits – Custodial credit risk is the risk that in the event of a bank failure, the government's deposits may not be returned to it. The Library does not have a formal policy for custodial credit risk. As of December 31, 2010 and 2009, none of the Library's bank balances were exposed to custodial credit risk.

Investments

The Library is permitted to invest public funds in accordance with the types of securities authorized by N.J.S.A. 40A:5-15.1. Investments include bonds or other obligations of the United States or obligations guaranteed by the United States of America, Government Money Market Mutual Funds, bonds or other obligations of the Borough or bonds or other obligations of the school districts which are a part of the Borough or school districts located within the Borough, Local Government investment pools, and agreements or the repurchase of fully collateralized securities, if transacted in accordance with NJSA 40A:5-15.1 (8a-8e).

The Library had no investments outstanding as of December 31, 2010 and 2009.

NOTE 3 ACCUMULATED SICK PAY

Under the existing policies of the Library, employees are allowed to accumulate (with certain restrictions) unused sick pay over the life of their working careers but cannot redeem such unused leave time in cash upon death, retirement or by extended absence immediately preceding retirement.

**LITTLE FERRY FREE PUBLIC LIBRARY
NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 4 EMPLOYEE RETIREMENT SYSTEMS

Those Library employees who are eligible for pension coverage are enrolled in the State Public Employees' Retirement System (PERS) and included with the Borough's pension plan.

The State of New Jersey sponsors and administers the following contributory defined benefit public employee retirement system (retirement system) covering substantially all state and local government employees which includes those Library employees who are eligible for pension coverage.

Public Employees' Retirement System (PERS) – established in January 1955, under the provisions of N.J.S.A. 43:15A to provide coverage, including post-retirement healthcare for those eligible employees whose local employers elected to do so, to substantially all full-time employees of the State or any county, municipality, school district, or public agency provided the employee is not a member of another State-administered retirement system. Membership is mandatory for such employees and vesting occurs after 8 to 10 years of service for pension benefits and 25 years for post-retirement healthcare coverage.

Financial information pertaining to this system is contained in the Borough of Little Ferry's Report of Audit.

SUPPLEMENTARY SCHEDULES

**LITTLE FERRY FREE PUBLIC LIBRARY
STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS - TRUSTEES' FUND**

Balance, January 1, 2010		\$ 77,919
Increased by Receipts:		
Budget		
State Aid	\$ 5,125	
Donation	1,659	
Grant	1,300	
Miscellaneous Other	<u>15,122</u>	
		<u>23,206</u>
		101,125
Decreased by Disbursements:		
Disbursements from Library Checking Account	<u>25,219</u>	
		<u>25,219</u>
Balance, December 31, 2010		<u>\$ 75,906</u>

STATEMENT OF DUE FROM BOROUGH OF LITTLE FERRY

Balance, January 1, 2010		\$ 21,308
Increased by:		
Revenues - Due from Borough		
2010 Appropriations		<u>419,049</u>
		440,357
Decreased by:		
Prior Year Accounts Payable	\$ 9,104	
Expenditures - Due to Borough	<u>400,760</u>	
		<u>409,864</u>
		<u>\$ 30,493</u>

**LITTLE FERRY FREE PUBLIC LIBRARY
STATEMENT OF GENERAL FUND BUDGET REVENUES**

	Budget (Memo)	Realized	Excess or (Unrealized)
REVENUES			
Borough of Little Ferry - Municipal Appropriation-2010	\$ 419,049	\$ 419,049	
State Aid		5,125	\$ 5,125
Grants		1,300	1,300
Donation		1,659	1,659
Miscellaneous (Including Fines and Costs)	-	15,122	15,122
	<u> </u>	<u> </u>	<u> </u>
Total Revenues	<u>\$ 419,049</u>	<u>\$ 442,255</u>	<u>\$ 23,206</u>

Cash Receipts	\$ 23,206
Due from Borough	<u>419,049</u>
	<u>\$ 442,255</u>

Analysis of Miscellaneous Revenue

Miscellaneous	\$ 15,052
Interest Income	<u>70</u>
	<u>\$ 15,122</u>

**LITTLE FERRY FREE PUBLIC LIBRARY
STATEMENT OF GENERAL FUND BUDGET EXPENDITURES**

	Budget (Memo)	Paid or Charged	(Deficit) or Unexpended Balance
EXPENDITURES			
Salaries and Wages	\$ 226,409	\$ 222,123	\$ 4,286
F.I.C.A. Expense	15,566	14,954	612
Books and Subscriptions	23,309	17,233	6,076
Postage	610	546	64
Supplies	4,298	3,789	509
Utilities (Gas/Electric/Water)	20,846	28,643	(7,797)
Furniture, Fixture, Equipment	4,007	3,629	378
Building, Ground Repair & Maintenance	6,401	3,226	3,175
Alarm Monitoring	1,109	1,344	(235)
Audio & Visual	6,904	2,521	4,383
Telephone	2,282	1,906	376
Educational Program	1,500	1,091	409
Miscellaneous	500	545	(45)
Computer Consortium	6,282	28,658	(22,376)
Professional Development	300	123	177
Professional and Advertising Fees	1,600	1,500	100
Health Insurance	65,000	65,101	(101)
Debt Service	24,796	24,796	-
Retirement	3,331	-	3,331
Borough Administrative Fees	2,022	2,022	-
Building Insurance (General Liability)	11,800	13,783	(1,983)
	<u>\$ 428,872</u>	<u>\$ 437,533</u>	<u>\$ (8,661)</u>
2010 Budget as Adopted	419,049		
2009 Budget Reserves	<u>9,823</u>		
	<u>\$ 428,872</u>		
Due to Borough		\$ 400,760	
Cash Disbursements		25,219	
Accounts Payable		<u>11,554</u>	
		<u>\$ 437,533</u>	

**LITTLE FERRY FREE PUBLIC LIBRARY
STATEMENT OF ACCOUNTS PAYABLE
GENERAL FUND**

Balance, December 31, 2009	\$ 9,104
Increased by:	
Current Year Expenditures	<u>11,554</u>
	20,658
Decreased by:	
Cash Disbursements	<u>9,104</u>
Balance, December 31, 2010	<u>\$ 11,554</u>

LITTLE FERRY FREE PUBLIC LIBRARY

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

AND

COMMENTS AND RECOMMENDATIONS

YEAR ENDED DECEMBER 31, 2010

LERCH, VINCI & HIGGINS, LLP

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

Board of Trustees
of the Free Public Library
Borough of Little Ferry
Little Ferry, New Jersey

We have audited the financial statements – regulatory basis of the Little Ferry Free Public Library as of and for the year ended December 31, 2010, and have issued our report thereon dated June 8, 2011 which indicated that the financial statements were not prepared in accordance with accounting principles generally accepted in the United States of America but rather prepared using the regulatory basis of accounting prescribed or permitted by the Division of Local Government Services, Department of Community Affairs, State of New Jersey as described in Note 1. We conducted our audit in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States and audit requirements prescribed by the Division of Local Government Services, Department of Community Affairs, State of New Jersey.

Internal Control Over Financial Reporting

In planning and performing our audit, we considered the Little Ferry Free Public Library's internal control over financial reporting as a basis for designing our auditing procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Library's internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of the Library's internal control over financial reporting.

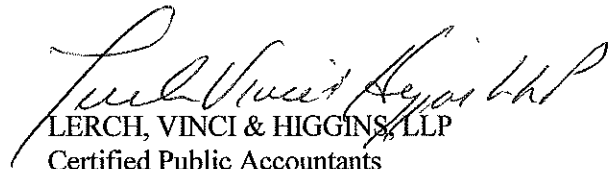
A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the Library's financial statements will not be prevented, or detected and corrected on a timely basis.

Our consideration of internal control over financial reporting was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over financial reporting that might be deficiencies, significant deficiencies or material weaknesses. We did not identify any deficiencies in internal control over financial reporting that we consider to be material weaknesses, as defined above.

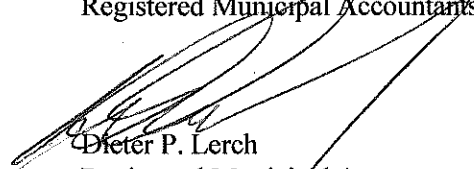
Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Little Ferry Free Public Library’s financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under Government Auditing Standards and audit requirements as prescribed by the Division of Local Government Services, Department of Community Affairs, State of New Jersey.

This report is intended solely for the information and use of the Board of Trustees, management, New Jersey Department of Community Affairs and the Borough of Little Ferry, management, New Jersey Department of Community Affairs and pass-through entities and is not intended to be and should not be used by anyone other than these specified parties.



LERCH, VINCI & HIGGINS, LLP
Certified Public Accountants
Registered Municipal Accountants



Dieter P. Lerch
Registered Municipal Accountant
RMA Number CR00398

Fair Lawn, New Jersey
June 8, 2011

LITTLE FERRY FREE PUBLIC LIBRARY

GENERAL COMMENTS

Finding

Individual employee salaries are not approved annually by the Board of Trustees.

Recommendation

All employees salaries be submitted for formal approval annually by the Board of Trustees.

Finding

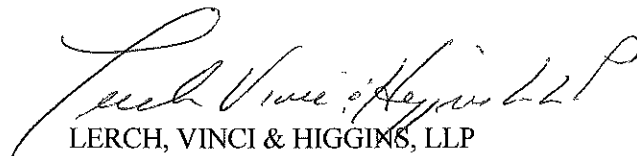
Our audit of expenditures revealed numerous instances where purchase orders were issued after goods/services were ordered/received.

Recommendation

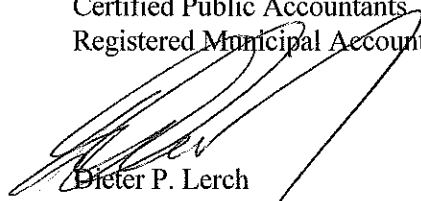
Purchase orders be executed prior to ordering goods/services to ensure funds are properly encumbered.

This report is intended solely for the use of the Board of Trustees and should not be used for any other purpose.

We would like to take this opportunity to thank the Director and the Borough personnel for the courtesies extended to the members of the audit team.



LERCH, VINCI & HIGGINS, LLP
Certified Public Accountants
Registered Municipal Accountants



Dieter P. Lerch
Registered Municipal Accountant
RMA Number CR00398