



**BOROUGH OF SADDLE RIVER
REGULAR MEETING
MAYOR AND COUNCIL**

AGENDA

**January 3, 2026
11:00 AM**

AMENDED

REORGANIZATION MEETING

1. CALL TO ORDER

2. PUBLIC NOTICE

Clerk to read: "This meeting is called pursuant to the provisions of the Open Public Meetings Law. This meeting was included in a list of meetings sent to the Record-Herald News and Ridgewood News on December 17, 2025 and advertised in said newspapers on December 23, 2025 and December 26, 2025. Also posted on the bulletin board in the Municipal Building and has remained continuously posted as the required notices under the Statute. In addition, a copy of this notice is and has been available to the public and is on file in the office of the Municipal Clerk."

Notification of fire exits

3. PLEDGE OF ALLEGIANCE

4. INVOCATION

Father Frank Fano St. Gabriel the Archangel Church

5. OATH OF OFFICE FOR MEMBERS OF THE GOVERNING BODY

Mayor Albert J. Kurpis will administer the Oath of Office to:

Duncan B. Carpenter - Three (3) year term

David B. Hekemian - Three (3) year term

6. MAYOR'S WELCOME AND OPENING ADDRESS

7. ROLL CALL

8. APPOINTMENT OF COUNCIL PRESIDENT

- Motion by Council Member _____ to elect _____ as Council President for **2026**
- Second

- Roll Call

01-26

9. COMMENTS BY COUNCIL PRESIDENT

10. ADOPTION OF BY-LAWS FOR 2026

- Motion by Council Member _____ to adopt By-Laws for **2026**
- Second
- Roll Call

02-26

11. APPOINT MEMBERS TO THE PLANNING BOARD

Planning Board members to be appointed by the Mayor:

I, Mayor Kurpis, hereby appoint Richard Molinari as Class II member of the Saddle River Planning Board with a term expiration date of December 31, 2026.

I, Mayor Kurpis, hereby appoint Carol Boyajian as Class IV member of the Saddle River Planning Board with a term expiration date of December 31, 2029.

Class III member is a member of the Council appointed by Council.

Motion by Council Member _____ to elect _____ as Class III member of the Saddle River Planning Board.

- Second
- Roll Call

03-26

12. APPOINT MEMBERS TO THE ZONING BOARD OF ADJUSTMENT

- Motion by Council Member _____ to approve Resolution 04-26 appointing members to the Saddle River Zoning Board of Adjustment.
- Second
- Roll Call

04-26

13. COUNCIL LIAISON APPOINTMENTS TO COMMISSIONS AND BOARDS

- Motion by Council Member _____ to approve Resolution 05-26 appointing council liaisons to commissions and boards.
- Second
- Roll Call

05-26

14. APPOINTMENTS TO ENVIRONMENTAL COMMISSION

- Motion by Council Member _____ to approve Resolution 06-26 appointing members to the Saddle River Environmental Commission.
- Second
- Roll Call

06-26

15. APPOINTMENTS TO BOARD OF HEALTH

- Motion by Council Member _____ to approve Resolution 07-26 appointing members to the Saddle River Board of Health.
- Second
- Roll Call

07-26

16. APPOINTMENTS TO PARK AND RECREATION COMMISSION

- Motion by Council Member _____ to approve Resolution 08-26 appointing members to Parks and Recreation.
- Second
- Roll Call

08-26

17. APPOINTMENTS TO LANDMARKS COMMISSION

- Motion by Council Member _____ to approve Resolution 09-26 appointing members to the Landmarks Commission.
- Second
- Roll Call

09-26

18. APPOINTMENT OF COUNCIL LIAISONS TO COMMITTEES

- Motion by Council Member _____ to approve Resolution 10-26 appointing council liaisons to committees.
- Second
- Roll Call

10-26

19. APPOINTMENTS TO STANDING COMMITTEES

- Motion by Council Member _____ to approve Resolution 11-26 appointing members to standing committees for the year **2026**.
- Second

- Roll Call

11-26

20. APPOINTMENT OF SADDLE RIVER FIRE DEPARTMENT LINE OFFICERS

- Motion by Council Member _____ to approve Resolution 12-26 appointing Saddle River Fire Dept. Line Officers for **2026**.
- Second
- Roll Call

12-26

21. OATH OF OFFICE - SADDLE RIVER FIRE DEPARTMENT LINE OFFICERS

Mayor Albert J. Kurpis will administer the Oath of Office to:

Robert Policht - *Chief* - One (1) year term

Samuel Antoshak - *Assistant Chief* - One (1) year term

William Pettit - *Captain* - One (1) year term

Dave Holmes - *1st Lieutenant* - One (1) year term

Edward Jacob Purim - *2nd Lieutenant* - One (1) year term

22. PRESENTATION 2026 MAYOR'S ANNUAL COMMUNITY SERVICE AWARD

Recipient: Patricia Nazzaro

23. OPEN TO PUBLIC COMMENT

Anyone wishing to address the governing body please give your name (spelling the last name) and address. Please speak in an audible tone and address your comments to the Chair. There will be a three minute time limit per speaker, unless reduced because of the volume of business on the agenda. Please note, public comment is your time. Out of respect and fairness to all, there will be no interruptions or questions answered during your time. No time shall be ceded to anyone else and no time shall be saved for later use. Any responses may be given during the governing body's comments later in the meeting, or as directed by the Chair.

24. CONSENT AGENDA

All matters listed hereunder are considered routine in nature and will be enacted in one motion. Any Council Member may request that an item be removed for separate consideration.

25. CONSENT RESOLUTIONS

R# 13-26: Non-Fair and Open Professional Contracts

R# 14-26: Appointment of Borough Officials

R# 15-26: Designation of Depositories

R# 16-26: Approving the Borough's Accounting Policy

R# 17-26: Designation of Official Newspapers

R# 18-26: Establishing Delinquent Tax Rates

R# 19-26: Temporary Appropriations for Operating Purposes

R# 20-26: Authorization of Certain Bills

R# 21-26: Purchase Through NJ State Contracts or Purchasing Co-Op

R# 22-26: Filing of Appeals and Settlements

R# 23-26: Authorizing the Carry-Over of Contracts

R# 24-26: Appointing Certifying Agent

R# 25-26: Appointments of JIF/MEL Representatives

R# 26-26: Approving PIA as Risk Manager and Health Benefits Consultants

R# 27-26: INTENTIONALLY OMITTED

R# 28-26: Appointing Saddle River Municipal Alliance

R# 29-26: Interlocal County of Bergen Police Mutual Aid

R# 30-26: 2025 Munidex Software Maintenance Agreement

R# 31-26: Re-establishment of Petty Cash Funds

R# 32-26: INTENTIONALLY OMITTED

R# 33-26: INTENTIONALLY OMITTED

R# 34-26: Appoint Qualified Purchasing Agent

R# 35-26: Authorization to Retain Phoenix Advisors for Continuing Disclosure Agent Services

R# 36-26: INTENTIONALLY OMITTED

R# 37-26: INTENTIONALLY OMITTED

R# 38-26: Establishing Delinquent Water Rates

R# 39-26: Renewal of Professional Contract with Bruno Associates, Grant Writing Services

R# 40-26: Annual Calendar 2026

R# 41-26: Appointment of Dr. Lahita as Borough Surgeon and Medical Director

R# 42-26: Affirmation of Saddle River's Civil Rights Policy

R# 43-26: Adoption of Tort Claims Form

R# 44-26: Appoint Hoplite Communications LLC as Consultant for Communications Carrier and Wireless Communications Facilities

R# 45-26: Authorizing the SRPD to Participate in Defense Logistics Agency, Law Enforcement Support Office 1033 Program

Consent Agenda Resolutions

26. **DOES ANY MEMBER OF THE GOVERNING BODY WISH TO PULL RESOLUTION(S) FOR SEPARATE CONSIDERATION?**

27. **UNFINISHED AND NEW BUSINESS**

28. **CLOSED SESSION**

Discussion of pending litigation, specifically, IMO Saddle River Compliance with 4th Round Affordable Housing Obligations, Docket No. BER-L-517-25, and attorney client privileged legal advice regarding the litigation.

Formal action may be taken upon return to open session.

Resolution

29. **NEW BUSINESS FROM CLOSED SESSION**

30. **ADJOURNMENT**

**RESOLUTION #01-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPOINTMENT OF COUNCIL PRESIDENT

BE IT RESOLVED, that _____ is appointed as Council President for the year **2026**.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #02-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

ADOPTION OF BY-LAWS

BE IT RESOLVED, that the By-Laws for the year **2026** is approved in the form annexed hereto.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**MAYOR AND COUNCIL
BOROUGH OF SADDLE RIVER, NEW JERSEY
BY-LAWS
2025 2026**

ARTICLE I

- 1:1** The deliberations of the Council shall be governed by the current edition of “Roberts Rules of Order Newly Revised”.

ARTICLE II – MAYOR

- 2:1** The Mayor shall preside over the deliberations of the Council and shall conduct the meetings thereof. The Mayor shall also participate in the determination of the Borough affairs to the extent permitted by statute.
- 2:2** The Mayor shall, on all occasions, preserve the strictest order and decorum, and shall cause the removal of all persons who interrupt the orderly proceedings of the Council.
- 2:3** When two or more members of the Council shall demand the floor at the same time, the Mayor shall name the one entitled to the floor.
- 2:4** The Mayor shall decide all questions of order in accordance with and upon citation to Roberts Rules of Order Newly Revised.
- 2:5** The Mayor shall be an ex-officio member of all committees, both Standing and Special. Mayor and Council shall be informed in advance of all meetings of such committees.
- 2:6** The Mayor shall serve as liaison between the Mayor and Council and all Boards and Organizations except as are herein assigned to specific Council Members or individuals for liaison purposes.
- 2:7** In the absence of the Mayor, or in the Mayor’s inability to perform the duties of the office, the Council President shall act as Mayor. In the absence of both the Mayor and Council President, the Council shall select a temporary presiding officer from among its members, giving preference, where practicable, to the member with the greatest longevity of service on the Council. ~~longevity of service on the Council shall determine which Council member shall act as Mayor.~~
- 2:8** The Mayor shall serve as the Public Information Officer for the Borough of Saddle River, and shall serve as the primary spokesperson for official Borough communications. No elected or appointed official shall issue an official statement purporting to represent the position of the Borough without prior coordination with the Mayor or, in the Mayor’s absence, the Council President. In the Council President’s absence, the Borough Administrator shall assume this role. ~~be the only one permitted to speak to the press or media on behalf of the Borough. In the Mayor’s absence, the Council President shall assume this role and in the Council President’s absence, the Borough Administrator shall assume this role.~~

ARTICLE III – BOROUGH CLERK

- 3:1** The Clerk shall perform the duties assigned to the office by the Revised Statutes of New Jersey, these By-Laws, and such other duties or services as directed by the Mayor and Council.

3:2 The Clerk shall keep the minutes, resolutions and ordinances properly and fully indexed.

3:3 The Clerk shall as soon as practicable, but no later than ten (10) business days after each meeting create and distribute to the Mayor and Council draft minutes for each Regular Meeting, Special Meeting or Work Session of the Mayor and Council. ~~create and distribute via email to the Mayor and Council draft minutes for each Regular Meeting, Special Meeting or Work Session of the Mayor and Council.~~

ARTICLE IV – MEETINGS

4:1 The Council shall hold its Annual Organizational meeting not later than January 7th of each year.

4:2 At the aforesaid meeting, the Council shall fix the time and place for holding regular meetings during the ensuing year.

4:3 At the Organizational Meeting, the Council shall elect one of its members as Council President to serve for the calendar year.

4:4 The Mayor shall, when necessary, call special meetings of the Council. In case of his neglect or refusal to do so, any four members of the Council may call such meeting at such time and place in the Borough as they may designate. In all cases of special meetings, reasonable advance notice, of not less than forty-eight (48) hours, except in cases of emergency, shall be given to the Mayor and Council via email. Public notice shall be provided in accordance with the Open Public Meetings Act (N.J.S.A. 10:4-6 et seq.), including posting on the municipal website and public bulletin board. ~~and published in two (2) official newspapers pursuant to OPMA.~~

4:5 A quorum shall be three (3) members of the Council and the Mayor and in the absence of the Mayor, four (4) members of the Council.

4:6 If no quorum is present at any meeting, those assembled shall have power and are authorized only to set a new meeting date, time and place, and conduct any advertised public meeting and adjourn.

4:7 The following order of business shall be observed:

1. Call to Order
2. Statement of compliance with Open Public Meetings Act~~Reading of Open Public Meetings Act~~
3. Pledge of Allegiance
4. Roll Call
5. Awards and Ceremonies
6. Reports from Mayor and Borough Officials
7. Open Public Comment (3 minute time limit)
8. Approval of Minutes
9. Payment of Bills
10. Ordinances (Introduction/Adoption)
11. Consent Agenda
12. Non Consent Resolutions
13. Council Committee Reports
14. Unfinished and New Business

- 15. Closed Session (if needed)
- 16. New Business from Closed Session
- 17. Adjournment

- 4:8** The aforesaid order of business at any meeting may be changed by a majority vote of the members of the Council present at such meeting.
- 4:9** Except as otherwise required by Statute, or specifically provided in these By-Laws, all actions of the Council shall be by a majority vote of those present.
- 4:10** A roll call vote shall be taken in alphabetical order, the Mayor will only be called when his/her vote will affect the result, consistent with N.J.S.A. 40A:60-3(d) (i.e. when necessary to break a tie). ~~The Ayes, Nays, Abstentions and Absences are recorded in the minutes of the meeting.~~
- 4:11** Each member of the Council present is expected to vote upon every question. A member shall abstain when required by law due to a conflict of interest and may otherwise abstain only after briefly stating on the record the reason for the abstention (e.g. lack of sufficient information despite reasonable efforts to become informed.) A member may briefly explain his/her vote during the voting. ~~must vote upon every question. A member may abstain because of a conflict of interest or because they are uninformed on the question to be voted upon. A member may briefly explain his/her vote during the voting.~~
- 4:12** The agenda for each Regular Meeting, Special Meeting or Work Session of the Mayor and Council shall be prepared and distributed, by the Borough Administrator or Clerk to the Council President, with all supporting resolutions and ordinances, in draft form at least five (5) days prior to the meeting date. Any comments to the agenda packet should be received as soon as possible so that the Clerk may distribute to the Mayor and Council no later than three (3) days prior to the meeting date.
- 4:13** Each Member of the Council may request the Administrator or Clerk to assist in the preparation of a resolution, or other material to be presented at the monthly Council meeting or work session. When this request is made, the Administrator or Clerk shall comply with the request, including placement on the agenda, and provide copies of the resolution, or other material to the Mayor and Council. This shall be done within a reasonable amount of time, typically four (4) days prior to the meeting and shall be included in the agenda package, except in the case of emergencies, for study and discussion prior to the meeting at which the resolution, or other material is to be presented.

ARTICLE V – COMMITTEES, COMMISSIONS AND BOARDS

5:1 A Commissions and Boards

Open positions on the following Commissions and Boards shall be appointed in the following manner, as specified in the Borough Code of Saddle River. Each Commission and Board will consist of at least one (1) Council member to serve as a liaison, appointed by the Mayor, with the advice and consent of the Council. The Mayor is an ex-officio member of each Commission and Board.

- 1. Planning Board
 - Class I member to be the Mayor or Mayor's designee in absence of the Mayor.

- Class II member to be appointed by the Mayor
 - Class III member is a member of the Council appointed by the Council
 - Class IV members to be appointed by the Mayor
2. Zoning Board of Adjustment
 - Seven (7) residents of the Borough of Saddle River to be appointed by the Mayor with the Advice and Consent of Council
 3. Environmental Commission
 - Seven (7) members appointed by the Mayor, with the advice and consent of the Council
 - One (1) member shall be member of the Planning Board
 -
 4. Board of Health
 - Two (2) members shall be appointed by the Mayor, with the advice and consent of the Council.
 - The Mayor and Council may appoint alternate members
 5. Parks and Recreation Commission
 - Seven (7) members shall be appointed by the Mayor, with the advice and consent of the Council
 - One (1) member of the Council shall be on this commission, appointed annually by the Mayor, with the advice and consent of the Council.
 6. Landmarks Commission
 - Nine (9) members shall be appointed by the Mayor, with the Advice and consent of the Council

~~Under the Guidance and direction of the Landmarks Commission:~~

~~The Mayor and Council shall establish two Historic Preservation Advisory Committees:~~

~~Saddle River Museum Committee and~~

~~Bishop House/ Marker House Advisory Committee~~

Under the guidance and direction of the Landmarks Commission, the Mayor and Council shall establish two Historic Preservation Advisory Committees: (a) the Saddle River Museum Committee and (b) the Bishop House/Marker House Advisory Committee. Each Advisory Committee shall consist of at least five (5) but not more than seven (7) members, to be initially appointed by the Mayor and thereafter reappointed by the Mayor, with the advice and consent of the Council.

At least five (5) but not more than seven (7) members, to be initially appointed by the Mayor; thereafter to be re-appointed by the Mayor, with the advice and consent of the Council.

5:1 B Committees

Open positions on the following Standing Committees of the Council shall be appointed by the Council at the Annual Re-Organization Meeting. Each Committee shall consist of at least one (1) member of the Council, other than the Mayor, who serves as an ex-officio member of the committee. ~~consisting of at least one (1) member of the Council, other than the Mayor, who serves as an ex-officio member of the committee.~~

1. Affordable Housing Committee
2. Beautification Committee

3. Board of Education Committee
4. Construction and Zoning Enforcement Committee
5. Finance Committee
6. Ordinance Review Committee
7. Personnel Committee
8. Public Information and Transparency Committee
- ~~9. Public Relations Committee~~
- ~~10.9.~~ Public Safety Committee (Police, Emergency Management, Fire)
- ~~11.10.~~ Re-organization Committee
- ~~11.~~ Special Events Committee
- ~~12. Water Committee~~
13. Wildlife Management Committee

Nothing in this section shall interfere with the Mayor's right to appoint additional standing committees or Advisory Committees as the law allows.

In addition, at the Organization Meeting the Mayor may appoint one or more advisory citizen members to each Standing Committee, subject to advice and consent of the Council. Such advisory citizen members shall be nonvoting members of their respective Standing Committees.

- 5:2 The Council shall appoint members of the Council and/or the general public, to all Standing Committees with such appointments subject to the concurrence of a majority of the Council. The Mayor shall be a member, ex-officio, of each Committee. In addition, the Mayor shall see that all matters referred to the Committees are acted upon and reported promptly.
- 5:3 Each Member of the Council shall be a Liaison to at least one (1) of the Standing Committees named in Section 5:1B. ~~of at least one (1) of the Standing Committees named in Section 5:1B.~~
- 5:4 Standing Committees are appointed to expedite and facilitate the work of the Council, but only within statutory limits, as the entire Council is held responsible for any and all activities of each Committee.
 - a. Standing Committee shall:
 - i. Plan, study, report and make recommendations to the Council concerning the activities for which it has oversight responsibility.
 - ii. Perform such activities as may be assigned to it by the Mayor and/or Council.
 - b. Except as provided above, a Standing Committee shall not:
 - i. Make promises or commitments to anyone which directly or by inference bind the Council.
 - ii. Act in such a manner or make decisions which set a precedent, or violate established Council policy or Borough code.
- 5:5 Special Committees may be appointed for purposes other than those included in the duties of the Standing Committees. Such appointments shall be made by the Mayor, with the concurrence of a majority of the Council.

- 5:6 At the time of the appointment of any Standing or Special Committee, the members of said committees shall name a Member thereof as the Chairperson of said Committee, such appointment being subject to the concurrence of a majority of the Council. In case of death, resignation or removal from office of a Member of the Council, the Council President shall name the successor to any such Chairperson, said appointment also being subject to the concurrence of a majority of the Council.
- 5:7 The Chairperson of each Standing or Special Committee shall be prepared to report to the Mayor and Council at each regular meeting on the principal activities and achievements of their respective Committee. The Chairperson may, at the direction of the Mayor, submit in writing to the Mayor and Council at the Organization meeting, an annual report.
- 5:8 The Mayor may appoint a Member of the Council or citizen representative to serve as a representatives and attend, as an observer, the meetings held by the Municipal Alliance. In addition, the Mayor may appoint a citizen representative to serve as an observer to the Bergen County Board of Commissioners. ~~Such representatives shall report to the Mayor and Council at each of its meetings on the principal activities of their respective liaison assignment.~~

ARTICLE VI – DUTIES OF STANDING COMMITTEES

- 6:1 **Affordable Housing Committee** shall review the Borough's compliance with its affordable housing obligations, including meeting with the Borough's professionals with regard to the same.
- 6:2 **Beautification Committee** shall have the primary responsibility of working towards enhancing the beauty of the town of Saddle River.
- 6:3 **Board of Education Committee** shall have the primary responsibility of attending Board of Education meetings and reporting back to the Governing Body.
- 6:4 **Construction and Zoning Enforcement Committee** shall have primary responsibility for overseeing the following activities and matters.
1. Review all zoning laws of the Borough and shall assist the Zoning Officer, in providing amendments or adjustments to the Borough's zoning laws.
 2. Acting liaison between the Council and the Construction Official.
 3. Reporting monthly to the Council as to the building activities within the Borough for the preceding month.
- 6:5 **Finance Committee** shall have primary responsibility for overseeing the following activities and matters:

1. The examination and review of all vouchers prior to their submission to the Council for authority to pay the same (subject to the provisions of Section 2:11-1 et seq. of the Codification of Ordinances).
2. The administration, practices, procedures and reports of the Tax Assessor, Tax Collector and Treasurer.
3. With the Chief Financial Officer, coordinate all departmental budgets; the preparation of budgetary figures relating to the activities above mentioned; the final preparation, explanation and continuing supervision of the entire Municipal Budget.
4. Receive, review and present to the Council the proposed Budgets of the various Boards and Commissions.
5. With the Chief Financial Officer insure the investment of Municipal funds in accordance with the statutory and regulatory requirements.
6. With the Risk Manager and Administrator review, matters pertaining to any insurance coverage of the Borough.
7. It shall also serve as the liaison between the Council and the Registered Municipal Accountant, and with any other body or organization of fiscal matters.
8. Report monthly to the Council as to the financial status of the Borough for the preceding month.

6:6 Ordinance Review Committee shall have responsibility for the following activities and matters:

1. The drafting and framing of ordinances, amendments and supplements thereto for consideration by the Mayor and Council upon a request for assistance from a Councilmember or committee member.
2. The review of all pending state legislation having to do with municipalities and reporting to the Council with its recommendation with respect thereto.

6:7 The Personnel Committee shall have primary responsibility for overseeing the following activities and matters:

1. Review and present for approval adjustments and or changes to the Borough Personnel Policies and Procedures Manual.
2. Consult with the Borough Administrator and Department Heads, regarding hiring, promotion and termination of Borough employees.
3. Review, interview and recommend, along with the Borough Administrator, candidates for hire as employees of the Borough.

6:8 Public Information and Transparency Committee shall have primary responsibility for overseeing the following activities and matters:

1. Review the content of the Borough web-site and newsletter information presented as to the activities of the Council and/or any of the other municipal Boards, Committees and Commissions.
2. Coordinate the Borough's use of phone, email, social media and other forms of communication with residents.
3. Coordinate the Borough's communications with other community organizations.
4. Subject to Mayor's approval and in his absence Council President.

6:9 ~~Public Relations Committee~~ ~~shall have the primary responsibility of coordination with our public relations professionals regarding enhancing the image of Saddle River for current and future residents.~~

6:10 The Public Safety Committee (Police, Office of Emergency Management (OEM), Fire, EMS) shall consist of a Council Member acting as liaison to each of the Police, Fire and EMS departments and the OEM coordinator as OEM Liaison. The Police Liaison shall act as Chairperson.

Each liaison shall have the primary responsibility for overseeing the following activities and matters of their respective department:

1. The administration, practices, procedures and records of their department, subject to established safety and regulatory controls.
4. Report monthly to the Council as to the operations of their departments in the Borough for the preceding month.

6:11 The Re-organization Committee shall have the primary responsibility of reviewing and updating annual resolutions, reviewing and selecting appointments and reviewing the By-Laws.

6:12 Special Events Committee shall have primary responsibility for overseeing the Holiday activities and other town sponsored community events conducted by the Borough.

6:13 Water Committee oversees the Saddle River Water Utility and makes recommendations to the Governing Body concerning operations, finances and legal arrangements for water-related issues within the Borough.

6:14 Wildlife Management Committee shall have the primary responsibility of assessing the wildlife population and recommending a healthy balance that protects the safety of the residents, animal life and visitors traveling through Saddle River.

ARTICLE VII - SEAL

- 7:1 The Borough Seal shall be in the custody of the Clerk and shall be impressed on all appropriate documents or other official papers.

ARTICLE VIII – AMENDMENTS

- 8:1 The Mayor or any member of the Council may propose amendments to these By-Laws at any regular meeting of the Council. An affirmative vote by a majority of the Council by roll call shall be required for adoption of an amendment.

ARTICLE IX – ADOPTION AND TERM

- 9:1 These By-Laws shall become effective immediately after adoption and shall remain in effect until the later of (a) end of the calendar year or (b) the next reorganization meeting of the Mayor and Council.

**RESOLUTION #03-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPOINTMENT OF CLASS III MEMBER OF THE PLANNING BOARD

BE IT RESOLVED, that _____ is appointed as Class III Member of the Saddle River Planning Board through December 31, 2026.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #04-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

**APPOINTMENT TO OPEN TERMS OF THE
ZONING BOARD OF ADJUSTMENT**

WHEREAS, pursuant to Chapter 37 of the Borough Code entitled Land Use Procedures, Article III sets forth the establishment of the Zoning Board of Adjustment; and

WHEREAS, the Zoning Board of Adjustment shall consist of seven members; and

WHEREAS, the Mayor, with the advice and consent of Council, wishes to appoint the following individuals to the open terms of the Zoning Board of Adjustment:

MICHAEL JARMARK term commencing 01/01/26, expiring 12/31/29

PATRICIA NAZZARO term commencing 01/01/26, expiring 12/31/29

WHEREAS, pursuant to Chapter 37-22(C), two alternate members shall be appointed to the Zoning Board of Adjustment; and

WHEREAS, the terms of the alternate members shall be two years, except that, on initial appointment, Alternate 1 shall be appointed for a term of two years and Alternate 2 shall be appointed for a term of one year; and

WHEREAS, at this time, the Mayor, with the advice and consent of Council, wishes to appoint the following individual as Alternate 1:

VLADIK SHAPSIS term commencing 01/01/26, expiring 12/31/27

WHEREAS, Alternate 2 appointment shall be deferred until a future date.

BE IT RESOLVED, that the above-named individuals are appointed to the Zoning Board of Adjustment with term expirations as reflected herein.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #05-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPOINTMENT OF COUNCIL LIAISONS TO COMMISSIONS AND BOARDS

WHEREAS, each Commission and Board will consist of at least one (1) Council Member to serve as a liaison, appointed by the Mayor, with the advice and consent of the Council; and

WHEREAS, the Mayor is an ex-officio member of each Commission and Board.

NOW, THEREFORE, BE IT RESOLVED by the Mayor and Council of the Borough of Saddle River that the following council liaisons be appointed for the year **2026** unless otherwise noted:

<u>BOARD/COMMISSION</u>	<u>COUNCIL MEMBER</u>
Planning Board	SEE RESOLUTION 03-26
Zoning Board of Adjustment	DUNCAN CARPENTER
Board of Health	JEFFREY LIVA
Parks and Recreation	JONATHAN KURPIS
Landmarks Commission	JONATHAN KURPIS
Environmental Commission	JEFFREY LIVA

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC

Municipal Clerk

**RESOLUTION #06-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPOINTMENTS TO ENVIRONMENTAL COMMISSION

WHEREAS, pursuant to Chapter 21 of the Code of the Borough of Saddle River, there is created and established an Environmental Commission, to be known as the "Environmental Commission of the Borough of Saddle River," for the protection, development and use of natural resources, including water resources, located within the territorial limits of the Borough pursuant to the terms and provisions of Chapter 245 of the Laws of New Jersey 1968 (N.J.S.A. 40:56A-1 through 40:56A-5), as amended; and

WHEREAS, the Environmental Commission shall consist of seven members appointed by the Mayor, with the advice and consent of the Council; and

WHEREAS, all of the members shall be citizens and residents of the Borough; and

WHEREAS, one of the members shall be a member of the Planning Board and the remaining six members shall be citizens of the Borough who shall hold no other elective or appointive office in the Borough; and

WHEREAS, all of the members shall serve without compensation; and

WHEREAS, the Commissioners shall be appointed for terms of three years and until a successor has been duly appointed and has qualified; and

WHEREAS, a vacancy occurring otherwise than by expiration of a term shall be filled for the unexpired term only; and

WHEREAS, the Borough Council may provide for the appointment of alternate members of the Environmental Commission in accordance with N.J.S.A. 40:56A-1.

BE IT RESOLVED, that the following individuals are appointed to the Environmental Commission as memorialized by Resolution 152-25, adopted on August 18, 2025:

1. Alisa DiGirolamo
2. Manuel Gonzalez
3. Sanjay Kapoor
4. Bob LaViano
5. Diane Lucianna Wafer
6. Dr. Angel Mulkay
7. Dior Vass (Member of Planning Board)

BE IT FURTHER RESOLVED, that the terms for the individuals listed above expire on 12/31/27.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #07-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPOINTMENTS TO BOARD OF HEALTH

WHEREAS, pursuant to Chapter 29 of the Code of the Borough of Saddle River, there is created and established a Board of Health; and

WHEREAS, the Board of Health shall consist of seven members plus two alternates; and

WHEREAS, two members of the Board of Health shall be appointed by the Mayor, with the advice and consent of the Council, to hold office for a period of three years; and

WHEREAS, the Mayor and Council may appoint alternate members pursuant to N.J.S.A. 26:3-3.

NOW, THEREFORE, BE IT RESOLVED that the Mayor and Council of the Borough of Saddle River hereby appoint the following individual to the Board of Health for the open term:

DR. CONSTANTINE ROSSAKIS – three year term (until 12/31/28)

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #08-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPOINTMENTS TO PARKS AND RECREATION

WHEREAS, pursuant to Chapter 154 of the Code of the Borough of Saddle River, there is created and established a Board of Park and Recreation Commissioners (the “Board”); and

WHEREAS, the Commission shall consist of seven members; and

WHEREAS, the members shall be appointed by the Mayor, with the advice and consent of the Council; and

WHEREAS, there may be one member of the Council on the Board of Park and Recreation Commissioners, who shall be appointed annually by the Mayor, with the advice and consent of the Council, for a term of one year; and

WHEREAS, all of the members of the Board shall be citizens and residents of the Borough.

NOW, THEREFORE, BE IT RESOLVED that the Mayor and Council of the Borough of Saddle River hereby appoint the following individuals to the Board of Park and Recreation for the open terms:

LOU MIAO term commencing 01/01/2026, expiring 12/31/30

COUNCIL MEMBER JONATHAN KURPIS term commencing 01/01/2026, expiring 12/31/26.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #09-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPOINTMENTS TO LANDMARKS COMMISSION

WHEREAS, pursuant to Chapter 125-2 of the Code of the Borough of Saddle River, there is created a Landmarks Commission of the Borough of Saddle River (Historic Preservation Commission) and

WHEREAS, the Commission shall consist of nine members; and

WHEREAS, seven of the members shall be citizens of the Borough of Saddle River and hold no other municipal office; and

WHEREAS, one of the members shall be knowledgeable in building design and construction and/or architectural history; and

WHEREAS, one of the members shall be knowledgeable or have demonstrated an interest in local history; and

WHEREAS, members shall be appointed by the Mayor, with the advice and consent of the Council, and serve for three-year staggered terms, with one member being appointed each year; and

WHEREAS, the Mayor, with the advice and consent of Council, wishes to reappoint the following members to the Landmark Commission:

Greg Boyajian (Class A Member - knowledgeable in building design and construction and/or architectural history), term expiration 12/31/2027.

Mary Bello term expiration 12/31/26.

Ferne Lambert term expiration 12/31/2027.

Maria Harper term expiration 12/31/26.

Lisa Lopiccolo term expiration 12/31/26.

Gloria Blumenthal term expiration 12/31/2027.

John May to fill vacancy with term expiration 12/31/26.

Jonathan Kurpis, Council Member and Class B Member – person knowledgeable with local history, term expiration 12/31/26.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #10-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPOINTMENT OF COUNCIL LIAISONS TO COMMITTEES

WHEREAS, each Member of the Council shall be a liaison of at least one (1) of the following Standing Committees; and

WHEREAS, such appointments shall be made by the Mayor, with the concurrence of the majority of the Council; and

WHEREAS, the Mayor shall serve as an ex-officio member of the Standing Committees.

NOW, THEREFORE, BE IT RESOLVED by the Mayor and Council of the Borough of Saddle River that the following appointments be made to the Standing Committees for the year 2026:

<u>COMMITTEE</u>	<u>COUNCIL MEMBER</u>
Affordable Housing	Christopher DiGirolamo
Beautification	Ravi Sachdev
Board of Education	Jeff Liva
Construction and Zoning Enforcement	Jeff Liva
Finance	Duncan Carpenter
Ordinance Review	Christopher DiGirolamo
Personnel	David Hekemian
Public Information and Transparency	Ravi Sachdev
Public Safety Committee:	
• Police	David Hekemian
• Fire	Christopher DiGirolamo
• OEM/Emergency Mgmt	Jonathan Kurpis
Re-organization	Christopher DiGirolamo

Special Events	Christopher DiGirolamo
Water	Ravi Sachdev
Wildlife Management	Duncan Carpenter

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #11-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPOINTMENTS TO STANDING COMMITTEES

BE IT RESOLVED, that the following individuals be appointed to the committees, as set forth below, for the year **2026**:

<u>COMMITTEE</u>	<u>MEMBER APPOINTMENTS</u>
Affordable Housing	Christopher DiGirolamo (Council Liaison)
Beautification	Ravi Sachdev (Council Liaison) , Nicole Ciminello, Darcy Linares
Board of Education	Jeff Liva (Council Liaison)
Construction and Zoning Enforcement	Jeff Liva (Council Liaison) , Michelle Wood
Finance	Duncan Carpenter (Council Liaison) , David Hekemian, Susan Hodgins, Richard Molinari
Ordinance Review	Christopher DiGirolamo (Council Liaison) , Jonathan Kurpis, Patty Nazzaro, Michelle Wood, Stephanie Lutz, Cindy Kirkpatrick, John “Bud” Montana, Jason Cosgriff, Martin Spence, Tom DiBiasi, Dave Lafferty, Rich Molinari
Personnel	David Hekemian (Council Liaison) , Christopher DiGirolamo, Rich Molinari
Public Information and Transparency	Ravi Sachdev (Council Liaison) , Rich Molinari
Public Safety Committee:	Police: David Hekemian (Council Liaison) OEM/Emergency Mgmt: Jonathan Kurpis (Council Liaison)

	Liaison) Fire: Christopher DiGirolamo (Council Liaison) Members: Sue Hodgins, Rich Molinari
Re-organization	Christopher DiGirolamo (Council Liaison) , David Hekemian
Special Events	Christopher DiGirolamo (Council Liaison) , Rich Molinari, Luis DePaz, Angela Ross, Ken Konig, Patty Nazzaro, Joe Megariotis
Water	Ravi Sachdev (Council Liaison) , Duncan Carpenter, Jonathan Kurpis
Wildlife Management	Duncan Carpenter (Council Liaison)
Observer to Bergen County Board of Commissioners	Doug Holden, Patty Nazzaro (Alt.)

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #12-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPOINTMENT OF SADDLE RIVER FIRE DEPARTMENT LINE OFFICERS

BE IT RESOLVED by the Mayor and Council of the Borough of Saddle River and upon recommendation of the Saddle River Public Safety Committee confirm the election of the following members of the Saddle River Fire Department, as Officers in the Saddle River Fire Department for **2026**. These officers have met the requirements of Chapter 25 of the Code of the Borough of Saddle River:

**Chief: Robert Policht
Assistant Chief: Samuel Antoshak
Captain: William Pettit
1st Lieutenant: Dave Holmes
2nd Lieutenant: Edward Jacob Purim**

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #13-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

**AUTHORIZING SIGNING OF NON-FAIR AND OPEN
PROFESSIONAL CONTRACTS**

WHEREAS, the Borough of Saddle River has a need to acquire the following Professional Services Contracts, as a non-fair and open contract pursuant to the provisions of N.J.S.A. 19:44A-20.5:

TITLE	PROFESSIONAL	FEES
Borough Auditor	Nisivoccia	\$50,96/annum (estimate)
Borough Attorney	Huntington Bailey, LLP	\$30,000/annum (estimate)
Borough Engineer	Spence Engineering	\$155/hr + fee schedule
Borough Landscape Architect	Scott Alan Design, Inc.	\$100/hr
Borough Planner	Burgis Associates, Inc.	\$160/hr + fee schedule
Bond Attorney	Rogut McCarthy LLC	Per fee schedule
Special Affordable Housing Counsel	Stickel, Koenig, Sullivan & Drill LLC	\$250/hr
Substitute Planning Board Attorney	Stickel, Koenig, Sullivan & Drill LLC	\$250/hr
Labor Attorney	Wiss Law P.C.	\$175/hr
Labor Attorney	O'Toole Scrivo	\$250/hr
Planning Board Attorney	DiBiasi & Rinaldi, LLC	\$3,300/annum
Zoning Board Attorney	Doreen E. Winn, Esq.	\$1,250 retainer + fee schedule
Substitute Zoning Board Attorney	Stickel, Koenig, Sullivan & Drill LLC	\$250/hr
Arborist	Elizabeth Stewart	\$125/hr

WHEREAS, the Borough of Saddle River has determined and certified in writing that these contracts will exceed \$17,500; and,

WHEREAS, the anticipated term of these contracts is one year; and

WHEREAS, the Borough may solicit proposals from professional services without bidding as per N.J.S.A. 40A:11-5(1)(i); and

WHEREAS the professionals listed above have submitted Professional Services Agreements; and

WHEREAS, the professionals listed above have completed and submitted a Business Entity Disclosure Certification and Political Contribution Disclosure form which certifies that they have not made any reportable contributions to a political or candidate committee in the previous one year, and that their agreement will prohibit them from making any reportable contributions through the term of the agreement, and

NOW THEREFORE, BE IT RESOLVED that the Mayor and Council of the Borough of Saddle River authorizes entering into these contracts as described herein; and,

BE IT FURTHER RESOLVED that the Business Disclosure Entity Certification and the Determination of Value be placed on file with this resolution. All retainers, where applicable, to remain the same for the calendar year 2026, in accordance with the policy established by the Mayor and Council in compliance with N.J.S.A. 19:44A-20.5 et seq.

BE IT FURTHER RESOLVED that a copy of this Resolution shall be forthwith published in the municipal newspaper for the Borough of Saddle River.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

December 22, 2025

The Honorable Mayor and Members of the Borough Council
Borough of Saddle River
100 East Allendale Road
Saddle River, NJ 07458

We are pleased to confirm our understanding of the services we are to provide the Borough of Saddle River for the year ended December 31, 2025. We will audit the financial statements – *regulatory basis* - of the various funds of the Borough of Saddle River, including the related notes to the financial statements, as of and for the years ended December 31, 2025 and 2024.

We have also been engaged to report on supplementary information that accompanies the Borough of Saddle River's *regulatory basis* financial statements. We will subject the following supplementary information to the auditing procedures applied in our audit of the *regulatory basis* financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the various funds financial statements or to the various funds 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 *regulatory basis* financial statements as a whole in a report combined with our auditors' report on the financial statements:

- 1) Schedules of expenditures of federal and state awards.
- 2) Supplementary Data Schedules

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 accordance with accounting practices prescribed or permitted by the Department of Community Affairs, Division of Local Government Services, State of New Jersey (the "Division") and to report on the fairness of the supplementary information referred to in the second paragraph when considered in relation to the *regulatory basis* 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 *regulatory basis* 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 and state statutes, regulations and the terms and conditions of federal and state awards that could have a direct and material effect on each major program in accordance with the Single Audit Act Amendments of 1996, Title 2 U.S. Code of Federal Regulations (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance) and New Jersey's OMB Circular 15-08, *Single Audit Policy for Recipients of Federal Grants, State Grants, and State Aid* (NJ OMB 15-08).

The *Government Auditing Standards* report on internal control over financial reporting and on compliance and other matters will include a paragraph that states that (1) 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 or 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 Uniform Guidance and NJ OMB 15-08 report on internal control over compliance will include a paragraph that states that the purpose of the report on internal control over compliance is solely to describe the scope of testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance and NJ OMB 15-08. Both reports will state that the report is not suitable for any other purpose.

Our audit will be conducted in accordance with auditing standards generally accepted in the United States of America; the standards for financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; the Single Audit Act Amendments of 1996; and the provisions of the Uniform Guidance and NJ OMB 15-08 and, and will include tests of accounting records, a determination of major program(s) in accordance with the Uniform Guidance and NJ OMB 15-08, and other procedures we consider necessary to enable us to express such opinions. We will issue written reports upon completion of our single audit, if applicable. Our reports will be addressed to the Mayor and Members of the Borough Council of the Borough of Saddle River. 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 *regulatory basis* financial statements or the Single Audit compliance opinions are other than unmodified, we will discuss the reasons with you in advance. If circumstances occur related to the condition of your records, the availability of sufficient, appropriate audit evidence, or the existence of a significant risk of material misstatement of the *regulatory basis* financial statements caused by error, fraudulent financial reporting, or misappropriation of assets, which in our professional judgment prevent us from completing the audit or forming an opinion on the *regulatory basis* financial statements, we retain the right to take any course of action permitted by professional standards, including declining to express an opinion or issue a report, or withdrawing from the engagement.

Audit Procedures—General

An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the *regulatory basis* 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 *regulatory basis* financial statements. We will plan and perform the audit to obtain reasonable rather than absolute assurance about whether the *regulatory basis* 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 Borough or to acts by management or employees acting on behalf of the Borough. 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 or noncompliance 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 *regulatory basis* financial statements or on major programs. However, we will inform the appropriate level of management of any material errors, any fraudulent financial reporting, or misappropriation of assets that come 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. We will include such matters in the reports required for a Single Audit. Our responsibility as auditors is limited to the period covered by our audit and does not extend to any 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 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 *regulatory basis* financial statements; schedules of expenditures of federal and state awards; federal and state award programs; 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 Borough and its environment, including internal control, sufficient to assess the risks of material misstatement of the *regulatory basis* 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 *regulatory basis* 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 *regulatory basis* 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*.

As required by the Uniform Guidance, 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 the Uniform Guidance.

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, *Government Auditing Standards*, Uniform Guidance and NJ OMB 15-08.

Audit Procedures—Compliance

As part of obtaining reasonable assurance about whether the *regulatory basis* financial statements are free of material misstatement, we will perform tests of the Borough of Saddle River's compliance with provisions of applicable laws, regulations, contracts, and agreements, including grant agreements. However, the objective of those procedures 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*.

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

Other Services

We will also assist in preparing the *regulatory basis* financial statements, the schedules of expenditures of federal and state awards, and related notes of the Borough of Saddle River in accordance with accounting practices prescribed or permitted by the Division and the Uniform Guidance based on information provided by you. 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 *regulatory basis* financial statements, schedules of expenditures of federal and state awards, and related notes 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 (1) designing, implementing, establishing and maintaining effective internal controls, including internal controls over federal and state awards, and for evaluating and monitoring ongoing activities, to help ensure that appropriate goals and objectives are met; (2) following laws and regulations; (3) ensuring that there is reasonable assurance that government programs are administered in compliance with compliance requirements; and (4) 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 *regulatory basis* financial statements, the schedules of expenditures of federal and state awards, and all accompanying information in accordance with accounting practices prescribed or permitted by the Division and for compliance with applicable laws and regulations (including federal and state statutes) and the provisions of contracts and grant agreements (including award agreements). Your responsibilities also include identifying significant contractor relationships in which the contractor has responsibility for program compliance and for the accuracy and completeness of that information.

You are responsible for including all informative disclosures that are appropriate for the *regulatory basis* financial statements prepared in accordance with accounting practices prescribed or permitted by the Division. Those disclosures will include (1) a description of the accounting policies of the Borough which are in accordance with the accounting practices applicable to municipalities which have been prescribed or permitted by the Division, including a summary of significant accounting policies, and how this basis of accounting differs from GAAP; (2) informative disclosures similar to those required by GAAP; and (3) additional disclosures beyond those specifically required that may be necessary for the *regulatory basis* financial statements to achieve fair presentation.

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 *regulatory basis* financial statements, (2) access to personnel, accounts, books, records, supporting documentation, and other information as needed to perform an audit under the Uniform Guidance, (3) additional information that we may request for the purpose of the audit, and (4) unrestricted access to persons within the Borough from whom we determine it necessary to obtain audit evidence.

Your responsibilities include adjusting the *regulatory basis* financial statements to correct material misstatements and confirming to us in the management 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 *regulatory basis* financial statements 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 Borough 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 *regulatory basis* financial statements. Your responsibilities include informing us of your knowledge of any allegations of fraud or suspected fraud affecting the Borough received in communications from employees, former employees, grantors, regulators, or others. In addition, you are responsible for identifying and ensuring that the Borough complies with applicable laws, regulations, contracts, agreements, and grants. Management is also responsible for taking timely and appropriate steps to remedy fraud and noncompliance with provision of laws, regulations, contracts, and grant agreements, or abuse that we report. Additionally, as required by the Uniform Guidance and NJ OMB 15-08, it is management's responsibility to evaluate and monitor noncompliance with federal statutes, regulations, and the terms and conditions of federal awards; take prompt action when instances of noncompliance are identified including noncompliance identified in audit findings; promptly follow up and take corrective action on reported audit findings; and prepare a summary schedule of prior audit findings and a separate corrective action plan. The summary schedule of prior audit findings should be available for our review on January 1, 2026.

You are responsible for identifying all federal and state awards received and understanding and complying with the compliance requirements and for preparation of the schedules of expenditures of state and federal awards (including notes and noncash assistance received) in conformity with the Uniform Guidance and NJ OMB 15-08. You agree to include our report on the schedules of expenditures of state and federal awards in any document that contains and indicates that we have reported on the schedules of expenditures of federal and state awards. You also agree to include the audited financial statements with any presentation of the schedules of expenditures of federal and state awards that includes our report thereon OR make the audited financial statements readily available to intended users of the schedules of expenditures of federal and state awards no later than the date the schedules of expenditures of state and federal 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 schedules of expenditures of federal and state awards in accordance with the Uniform Guidance and NJ OMB 15-08; (2) you believe the schedules of expenditures of federal and state awards, including its form and content, are fairly presented in accordance with

the Uniform Guidance and NJ OMB 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 schedules of expenditures of federal and state awards.

You are also responsible for the preparation of the other supplementary information, which we have been engaged to report on, in accordance with accounting practices prescribed or permitted by 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 include the audited *regulatory basis* financial statements with any presentation of the supplementary information that includes our report thereon OR make the audited *regulatory basis* 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 accounting practices prescribed or permitted by the Division; (2) you believe the supplementary information, including its form and content, is fairly presented in accordance with accounting practices prescribed or permitted by the Division; (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 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.

With regard to using the auditors' report, you understand that you must obtain our prior written consent to reproduce or use our report in bond offering official statements or other documents. With regard to the electronic dissemination of audited *regulatory basis* financial statements, including *regulatory basis* financial statements published electronically on your website, you understand that electronic sites are a means to distribute information and, therefore, we are not required to read the information contained in these sites or to consider the consistency of other information in the electronic site with the original document.

You agree to assume all management responsibilities relating to the *regulatory basis* financial statements, schedules of expenditures of federal and state awards, and related notes, and any other nonaudit services we provide. You will be required to acknowledge in the management representation letter our assistance with preparation of the *regulatory basis* financial statements, schedules of expenditures of federal and state awards, and related notes and that you have reviewed and approved the *regulatory basis* financial statements, schedules of expenditures of federal and state awards, 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. We understand that you have designated the Chief Financial Officer, Susan Hodgins, to be responsible and accountable for overseeing our services.

Engagement Administration, Fees, and Other

You may request that we perform additional services not addressed in this engagement letter. If this occurs, we will communicate with you regarding the scope of the additional services and the estimated fees. We also may issue a separate engagement letter covering the additional services. In the absence of any other written communication from us documenting such additional services, our services will continue to be governed by the terms of this engagement letter.

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 schedule the engagement based in part on deadlines, working conditions, and the availability of your key personnel. We will plan the engagement based on the assumption that your personnel will cooperate and provide assistance by performing tasks such as preparing requested schedules, retrieving supporting documents, and preparing confirmations. If for whatever reason your personnel are unavailable to provide the necessary assistance in a timely manner, it may substantially increase the work we have to do to complete the engagement within the established deadlines, resulting in an increase in fees over our original fee estimate.

At the conclusion of the engagement, we will complete the appropriate sections of the Data Collection Form, if applicable, that summarizes our audit findings. It is management's responsibility to submit the reporting package (including *regulatory basis* financial statements, schedule of expenditures of federal awards, summary schedule of prior audit findings, auditors' reports, and corrective action plan) along with the Data Collection Form to the federal audit clearinghouse. We will coordinate with you the electronic submission and certification. If applicable, we will provide copies of our report for you to include with the reporting package you will submit to pass-through entities. The Data Collection Form and the reporting package must be submitted within the earlier of 30 days after receipt of the auditors' reports or nine months after the end of the audit period.

We will provide copies of our reports to the Borough of Saddle River and the Division; however, management is responsible for distribution of the reports and the *regulatory basis* financial statements to any other required parties. 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 Nisivoccia LLP 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 a Cognizant or Oversight Agency for Audit or its designee, a federal or state 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 Nisivoccia LLP 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 seven years after the report release date or for any additional period requested by a Cognizant Agency, Oversight Agency for Audit, or Pass-through entity. If we are aware that a federal or state awarding agency, pass-through entity, 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 Honorable Mayor and Members of
the Borough Council
Borough of Saddle River
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December 22, 2025

We expect to issue our report no later than June 30, 2025. Francis Jones is the engagement partner and is responsible for supervising the engagement and signing the reports.

We are not financial advisors under the SEC's definition related to debt issuances and we will not be performing those services.

Nisivoccia LLP will not act as dissemination agent for the Borough of Saddle River in connection with the Borough of Saddle River's obligations, if any, to provide secondary market disclosure. Our work to prepare secondary market disclosure documents shall consist of and be limited to (1) distribution of the Borough of Saddle River's audited *regulatory basis* financial statements to the Borough of Saddle River or its designated dissemination agent in an electronic format that complies with the requirements of the Municipal Securities Rulemaking Board's Electronic Municipal Market Access Data Port, and (2) preparation of certain operating data, customarily consisting of the financial information, readily available in the *regulatory basis* financial statements of the Borough, contained in Appendix A to an Official Statement, and distribution of that data to the Borough of Saddle River or its designated dissemination agent in an electronic format that complies with the requirements of the Municipal Securities Rulemaking Board's Electronic Municipal Market Access Data Port. The Borough of Saddle River, or its designated dissemination agent, shall remain responsible for filing required secondary market disclosure information and "material event" notices in accordance with any prior undertakings, and Nisivoccia LLP shall not have any responsibility nor liability for the failure of the Borough of Saddle River, or its designated dissemination agent, to comply with the Borough of Saddle River's secondary market disclosure undertakings.

With regard to the electronic dissemination of audited *regulatory basis* financial statements, including *regulatory basis* financial statements published electronically on your website and on the **Municipal Securities Rulemaking Board's Electronic Municipal Market Access Data Port**, you understand that electronic sites are a means to distribute information and, therefore, we are not required to read the information contained in these sites or to consider the consistency of other information in the electronic site with the original document.

MSRB Municipal Advisor Rule:

On September 18, 2013, the Securities and Exchange Commission (the "SEC") adopted a rule requiring that "municipal advisors" register with the Securities and Exchange Commission. A "municipal advisor" is someone that "provides advice to or on behalf of a municipal Borough with respect to municipal financial products or the issuance of municipal securities, including advice with respect to the structure, timing, terms, and other similar matters concerning such financial products or issues[.]" Nisivoccia LLP is not a registered Municipal Advisor and is not subject to the fiduciary duty established in Section 15B(c)(1) of the Exchange Act with respect to the municipal financial product or issuance of municipal securities. Accordingly, pursuant to the new Municipal Advisor rule and absent the available exception to the rule discussed below, Nisivoccia LLP cannot provide the Borough of Saddle River with advice or recommendations regarding the issuance of municipal securities.

Under the Municipal Advisor rule, the Borough of Saddle River may continue to receive advice from its auditor, bond counsel and other professionals, provided both the Borough of Saddle River and the professional satisfy the "Issuer Has Hired an Independent Municipal Advisor Exemption". First, as municipal issuer, the Borough of Saddle River needs to have (i) engaged an independent registered municipal advisor and (ii) made such engagement known in writing to the person seeking to rely on the exemption and/or post this declaration on the Borough of Saddle River's web site. Second, the person relying on this exemption, such as us, your bond counsel and others, must:

1. obtain a written representation from the Borough of Saddle River that it is represented by, and will rely on the advice of, an independent registered municipal advisor. The written representation from the Borough of Saddle River may be a declaration posted on the Borough of Saddle River's web site as long as the posting states that the representation is intended to establish the independent municipal advisor exemption pursuant to the Municipal Advisor rule;
2. provide written disclosure to the Borough of Saddle River and its independent registered municipal advisor that, by obtaining such representation from the Borough of Saddle River, the firm is not a municipal advisor and is not subject to the fiduciary duty established in Section 15B(c)(1) of the Exchange Act with respect to the municipal financial product or issuance of municipal securities; and
3. provide the written disclosure described above at a time and in a manner reasonably designed to allow the Borough of Saddle River to assess the material incentives and conflicts of interest that such person may have in connection with the municipal advisory activities.

If the Borough of Saddle River has engaged the services of a registered Municipal Advisor, we encourage you to notify us in accordance with paragraph 1 above. We have already provided to you in this letter the disclosure contained in paragraph 2 above, which we trust is being provided to you in the time and manner set forth in paragraph 3 above. If the Borough of Saddle River has not engaged the services of a registered Municipal Advisor, or has, but has not satisfied the requirements of the "Issuer Has Hired an Independent Municipal Advisor Exemption", then any services performed by us in connection with the issuance of municipal securities shall be performed pursuant to the Statements on Standards for Attestation Engagements and related Attestation Interpretations as issued by the American Institute of Certified Public Accountants, then currently in effect.

Our fee for these services is based on the work to be performed and will include any additional services which the Borough decides is necessary. Our estimated fees are \$50,961. Additional services beyond our standard services will be billed at our discounted blended hourly rate (\$205) but only after discussing these services with your administration. Filings under FAST, Supplemental Debt Statements, debt sales, implementation of new accounting and auditing requirements and other consulting services are in addition to our estimated fees. Also, Single Audit procedures as a result of federal or state funding, or other funding sources etc. are in addition to our estimated fees as the determination of whether a Single Audit is required or not cannot be determined until sometime after year end. Our invoices for these fees will be rendered each month as work progresses and are payable on presentation. In accordance with our firm policies, work may be suspended if your account becomes 120 days or more overdue and may not be resumed until your account is paid in full. If we elect to terminate our services for nonpayment, our engagement will be deemed to have been completed upon written notification of termination, even if we have not completed our report(s). You will be obligated to compensate us for all time expended and to reimburse us for all out-of-pocket costs through the date of termination. The above fee is based on anticipated cooperation from your personnel and the assumption that unexpected circumstances will not be encountered during the audit. If significant additional time is necessary, we will discuss it with you and arrive at a new fee estimate before we incur the additional costs.

We appreciate the opportunity to be of service to Borough of Saddle River 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.

The Honorable Mayor and Members of
the Borough Council
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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 contract period. Accordingly, our 2020 peer review report was previously sent to you.

Very truly yours,

NISIVOCCIA LLP

Francis Jones of Nisivoccia LLP
Francis Jones, Partner

RESPONSE:

This letter correctly sets forth the understanding of the Borough of Saddle River.

By: _____

Title: _____

Date: _____

**PROFESSIONAL SERVICES AGREEMENT
FOR LEGAL SERVICES
FOR THE BOROUGH OF SADDLE RIVER
2026**

W I T N E S S E T H:

WHEREAS, the Borough of Saddle River ("Borough") is a duly constituted municipal corporation having its offices at 100 East Allendale Road, Saddle River, New Jersey; and

WHEREAS, N.J.S.A. 40A:11-5(1)(a)(i) empowers the governing body and its autonomous agencies to award contracts for professional services without competitive bidding; and

WHEREAS, the undersigned professional possesses the requisite education, skills and experience to fulfill a need within the Borough of Saddle River.

NOW, THEREFORE, it is agreed as follows:

1. Contract. A Contract entitled "Professional Services Agreement for Legal Services for the Borough of Saddle River" has been awarded to Huntington Bailey, L.L.P.

2. Term. The term of this Contract shall commence on January 1, 2026, and shall run for a term of one (1) year until December 31, 2026 unless sooner concluded.

3. Affirmative Action. P.L. 1975, c. 127 (N.J.A.C. 17:27) MANDATORY AFFIRMATIVE ACTION LANGUAGE, GOODS, SERVICES AND PROFESSIONAL SERVICES CONTRACTS

During the performance of this Contract, the Contractor agrees as follows:

The Contractor or Subcontractor, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status or sex. The Contractor will take affirmative action to ensure that such applicants are recruited and employed, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status or affectional or sexual orientation. Such action shall include, but not be limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The Contractor 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.

The Contractor or Subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the Contractor, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status or sex.

The Contractor or Subcontractor, 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.

The Contractor or Subcontractor, where applicable, agrees to comply with the regulations promulgated by the Treasurer, pursuant to P.L. 1975, c. 127, as amended and supplemented from time to time.

The Contractor or Subcontractor agrees to attempt in good faith to schedule minority and female workers consistent with the applicable county employment goals prescribed by N.J.A.C. 17:27-5.2 promulgated by the Treasurer pursuant to P.L. 1975, c. 127, as amended and supplemented from time to time or in accordance with a binding determination of the applicable county employment goals determined by the Affirmative Action Office pursuant to N.J.A.C. 17:27-5.2 promulgated by the Treasurer pursuant to P.L. 1975, c. 127, as amended and supplemented from time to time.

The Contractor or Subcontractor agrees to inform in writing appropriate recruitment agencies in the area, including 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 or sex, and that it will discontinue the use of any recruiting agency which engages in direct or indirect discriminatory practices.

The Contractor or Subcontractor 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.

The Contractor or Subcontractor 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 or sex, and conform with the applicable employment goals, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The Contractor and its Subcontractors shall furnish such reports or other documents to the Affirmative Action Office as may be requested by the office from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Affirmative Action Office for conducting a compliance investigation pursuant to Subchapter 10 of the Administrative Code (N.J.A.C. 17:27).

4. Insurance. The Professional shall provide proof of insurance in form and amount satisfactory to the Borough but which shall, in any case, meet the following minimum requirements, or such higher amount as may be set forth in the bid documents:

- (a) General Liability: \$1,000,000
Certificate naming the Borough of Saddle River required.
- (b) Worker's Compensation: Statutory requirements to be met.
Certificate required.
- (c) Auto Liability: Minimum limits of \$250,000 per person and \$500,000 per occurrence;
certificate required; must include non-owned auto.
- (d) Professional Errors and Omissions: Minimum limit \$1,000,000.
Certificate naming the Borough of Saddle River required.

5. Independent Contractor Status. The professional at all times shall be an independent contractor, and employees of the professional shall in no event be considered employees of the Borough. No agency relationship between the parties, except as expressly provided for herein, shall exist either as a result of the execution of this Agreement or performance thereunder.

6. Conflicts of Interest, Duty to Decline Conflicting Engagements. The undersigned professional shall comply with the Local Government Ethics Law. In addition, the professional agrees that neither professional nor any member of professional's firm shall accept any employment which would constitute an unlawful or unethical conflict of interest between professional services for the Borough and such proposed employment. In particular, professional agrees that during the term of this agreement he/she shall not represent any person in any dealings with the Borough of Saddle River or any of the various Boards, Agencies and Authorities operating therein.

7. Services. During the term of this Agreement the professional shall provide the services set forth in the proposal dated January 1, 2026, and award documents and as may be set forth on Schedule A attached hereto. The Attorney shall be the legal advisor to the Borough as per Statute.

8. Law Governing. This Agreement shall be governed by and construed in accordance with the laws of the State of New Jersey and any dispute shall be venued in the Bergen County Superior Court.

9. Binding on Successors and Assigns. This Agreement shall be binding upon and inure to the benefit of the successors and assigns of the parties hereto.

10. Modification. No modification of this Agreement shall be valid or binding unless the modification shall be in writing and executed by the Borough and the professional.

11. No Waiver. No waiver of any term, provision or condition contained in this Agreement, nor any breach of any such term, provision or condition shall constitute a waiver of any such term, provision or condition by either party, or justify or authorize the non-observance on any other occasion of the same or any other term, provision or condition of this agreement by either party.

12. Partial Invalidity. If any term, provision or condition contained in this Agreement, or the application thereof to any person or circumstances shall, at any time, or to any extent, be invalid or unenforceable, the remainder of this Agreement, or the application of such term or provision to persons or circumstances other than those as to which this Agreement is invalid or unenforceable, shall not be affected thereby, and each term, provision or condition contained in this Agreement shall be valid and enforced to the fullest extent permitted by the law provided, however, that no such invalidity shall in any way reduce services to be performed by the professional to the Borough.

13. No Assignments. Neither party shall assign its rights or obligations, including any assignment by operation of law, without obtaining the prior written consent of the other.

14. Prohibitions on Certain Contributions, Political Contribution Disclosure. This Contract has been awarded to David S. Lafferty, Esq. based on the merits and abilities of David S. Lafferty, Esq. to provide the goods or services as described herein. This Contract was not awarded through a so-called "fair and open process" pursuant to N.J.S.A. 19:44A-20.4 et seq. As such, the undersigned does hereby attest that David S. Lafferty, Esq., its subsidiaries, assigns or principals controlling in excess of 10% of the company has neither made a contribution, that is reportable pursuant to the Election Law Enforcement Commission pursuant to N.J.S.A. 19:44A-8 or 19:44A-16, in the one (1) year period preceding the award of the Contract that would, pursuant to P.L. 2004, c. 19, affect its eligibility to perform this Contract, nor will it make a reportable contribution during the term of the Contract to any political party committee in the Borough of Saddle River if a member of that political party is serving in an elective public office of the Borough of Saddle River when the Contract is awarded, or to any candidate committee of any person serving in an elective public office of the Borough of Saddle River when the Contract is awarded. In addition, Contractor shall execute and file a Business Entity Disclosure Statement as required by N.J.S.A. 19:44A-1 et seq.

15. Certification concerning investment activities in Iran in accordance with Chapter 25 Laws of 2012. The Bidder shall sign the Certification annexed below as required by law:

By signing this Contract, I certify, pursuant to Public Law 2012, c. 25, that the person or entity listed above for which I am authorized to bid/renew:

- Is not providing goods or services of \$20,000,000 or more in the energy sector of Iran, including a person or entity that provides oil or liquefied natural gas tankers, or products used to construct or maintain pipelines used to transport oil or liquefied natural gas, for the energy section or Iran, AND
- Is not a financial institution that extends \$20,000,000 or more in credit to another person or entity, for 45 days or more, if that person or entity will use the credit to provide goods or services in the energy sector in Iran.

IN WITNESS WHEREOF, this agreement has been executed on this _____ day of _____, 202____, for the purposes and the term specified herein.

WITNESS/ATTEST:

BOROUGH OF SADDLE RIVER

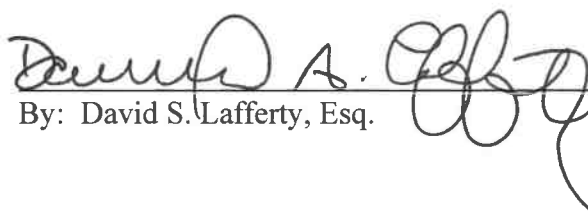
Cindy Kirkpatrick, Clerk

By: Albert J. Kurpis, Mayor

WITNESS/ATTEST:

HUNTINGTON BAILEY, L.L.P.




By: David S. Lafferty, Esq.

SCHEDULE "A"
2025 PROFESSIONAL SERVICE CONTRACTS
INFORMATIONAL DATA
SUMMARY SHEET

Legal Name of Appointee	Huntington Bailey, L.L.P.
If Appointee is a corporation, name of person assigned to the account	David S. Lafferty, Esq.
Company address, telephone number, fax number and, if possible, emergency contact number	373 Kinderkamack Road Westwood, New Jersey 07675 Office: (201) 666-8282 Fax: (201) 666-9625
Nature of entity, corporation, L.L.C., etc.	Limited Liability Partnership
Appointee's taxpayer I.D. or social security number	Huntington Bailey, L.L.P. Tax ID #20-0519142
Name of office or position held (or to be held)	Borough Attorney
Basis of compensation/alternatives, i.e., annual retainer, hourly fee per services rendered, flat fee per meeting, combination of the above, other (describe)	Annual Retainer for public meeting attendance and related activities. Hourly fee pertains to workshop meetings, litigation, capital improvements, complex matters, drafting ordinances and resolutions at .2 of an hour increments including paralegal staff charges.
Describe duties for which a separate charge would be requested	See above
List proposed annual fee	\$ 30,000.00 subject to possible amendment when budget adopted
List proposed hourly rate	\$180.00/hour subject to possible amendment when budget adopted

December 23, 2025

Mayor Albert Kurpis and Borough Council
Borough of Saddle River
100 E. Allendale Road
Saddle River, NJ 07458

Re: Proposed Professional Services Borough Engineer 2026 Borough of Saddle River

Dear Mayor and Council,

Spence Engineering (SE) is pleased to submit for your consideration this proposal to provide continued municipal engineering services for the calendar year 2026. This office has provided municipal engineering services to the Borough of Saddle River since 2000. Generally, SE provides support technical and administrative engineering services to the municipal government. The proposed scope of services is similar to prior years.

Martin K. Spence, PE is a Professional Engineer licensed in the State of New Jersey as well as nine (9) other states, all in good standing. Offices are located at 86 E. Allendale Road, Saddle River, NJ. SE maintains a technical staff of engineers and technical CAD and inspectors to provide required services.

Generally, services include capital improvement projects, inspection and maintenance of infrastructure, documentation and reporting to various agencies, engineering support of the water utility, contact and response to various county and state regulatory agencies as well as routine engineering matters such as resident inquiries and complaints. Additionally, services are performed to review and process building permits, which costs incurred are paid for by the applicant.

Representative Scope of Services

- Respond to Mayor and Council requests for studies and reports
- Respond to resident inquiries and/or complaints on engineering matters
- Perform inspections and make recommendations for capital improvement projects. Provide budget engineering estimates of associated costs for review.
- Perform review and prepare reports to the Construction Code Official on Building Permit applications. (Escrows from the applicant are deposited for costs incurred).
- Provide design and construction management services for capital improvement projects, such as roads and drainage facilities, buildings and site improvements.
- Serve as municipal utility engineer including for the Saddle River Water utility and the expansion of sanitary sewer services/connections.
- Preparation of bid specifications on capital improvement projects, bid process and administration of the contract.
- Maintain Soil Erosion and Sediment Control Certification for the Borough including annual reporting and meeting with the Bergen County Soil Conservation District. (SESC Application Fees are collected by the Borough). The Borough recently revised the permit fee schedule increasing permit costs for commercial or multi-family developments.
- Maintain NJDEP Municipal Stormwater Program regulations including annual reporting.

86 E. Allendale Road, Saddle River NJ 07458 Phone: (201) 934-0300 Fax: (201) 934-0320
Visit us @ www.spenceengineer.com

Licensed in New Jersey, New York, Pennsylvania, Maryland, Georgia, North Carolina, South Carolina, Florida, Montana and Virginia

- Provide engineering support to the Department of Public Works personnel in the maintenance of Borough infrastructure including streams, roads and structures.
- Respond to requests for engineering support from Borough personnel.
- Provide engineering inspections on site development projects and building permit projects. (Escrows from the applicant are deposited for costs incurred).
- Attend meetings and provide reports / update of project status.
- Annual paving program including field monitoring and administration (process of payments)

Additionally, recent services have included COAH support for the Boroughs' developments as well as for FEMA projects.

The above services are performed under a Fee Schedule, see attached.

If you have any questions regarding the above/attached, please contact me.

Very truly yours,



Martin K. Spence, PE

Accepted by: Mayor Albert Kurpis

Date:

BOROUGH OF SADDLE RIVER

Fee Schedule 2026

Hourly Rate Schedule

<u>Title</u>	<u>Hourly Rate</u>
<i>Principal, Professional Engineer</i>	<i>\$155.00</i>
<i>Project Engineer, Professional Engineer</i>	<i>\$145.00</i>
<i>Field Inspector, Project Manager</i>	<i>\$132.00</i>
<i>CAD Technician</i>	<i>\$132.00</i>
<i>Inspector Associate</i>	<i>\$65.00</i>
<i>Clerical</i>	<i>\$60.00</i>

AGREEMENT FOR PROFESSIONAL SERVICES

BOROUGH of SADDLE RIVER LANDSCAPE ARCHITECTURAL CONSULTANT

THIS AGREEMENT, on this 1st day of January, 2026 between THE BOROUGH OF SADDLE RIVER, with offices at the Borough Hall, 100 East Allendale Road, in the Borough of Saddle River, County of Bergen, and State of New Jersey (hereinafter referred to as "The Borough"), and Scott Alan Design, Inc., with offices located at 15 Barry Place, Fairlawn, NJ 07410(hereinafter referred to as "Landscape Architectural Consultant").

WITNESSETH:

WHEREAS, The Borough desires to appoint a Landscape Architectural Consultant to serve the Board; and

WHEREAS, Scott Alan Design, Inc., has agreed to serve as The Borough's Landscape Architectural Consultant; and

WHEREAS, N.J.S.A. 40:11-5 provides for the awarding of a professional service contract upon resolution without public bidding; and

WHEREAS, The Borough has decided to appoint Scott Alan Design, Inc. as The Borough's Landscape Architectural Consultant; and

WHEREAS, the parties desire to set forth in writing their agreement with reference to the compensation and duties of the Landscape Architectural Consultant; and

NOW, THEREFORE, in consideration of the mutual promises and covenants herein contained, the parties agree as follows:

1. Appointment. Scott Alan Design, Inc. shall serve as Landscape Architectural Consultant to The Borough from January 1, 2026 to December 31, 2026 or until its successor is appointed and sworn, whichever is later.

2. Compensation. The Landscape Architectural Consultant shall receive compensation at the rate of \$100.00 per hour.

3. Services. The services provided by the Landscape Architectural Consultant shall include review of projects, provide design and consulting services, reports, attendance at meetings when requested by The Borough, performance of special projects assigned by The Borough, correspondence, telephone calls and office work performed by the Landscape Architectural Consultant. No matter involving services to The Borough shall be undertaken by the Landscape Architectural Consultant unless referred by The Borough, except under extraordinary or emergency situations. All such services shall be billed upon Landscape Architectural Consultant supplied invoice and/or voucher forms supplied by The Borough, and shall contain a list of services performed. Work performed by the Landscape Architectural Consultant which relates to particular projects and/or assignments shall be paid by funds as designated by The Borough.

4. Restrictions. No provision contained herein shall be construed so as to restrict the practice of the Landscape Architectural Consultant as a private practitioner, except where such outside practice may be deemed in conflict with the representation of The Borough as determined by the Attorney, New Jersey Supreme Court Advisory Committee on Professional Ethics, or the Courts of the State of New Jersey. Nevertheless, The Borough shall have the right to choose a Landscape Architectural Consultant other than Scott Alan Design, Inc. to represent it in any particular matter at any time if they believe a conflict of interest exists.

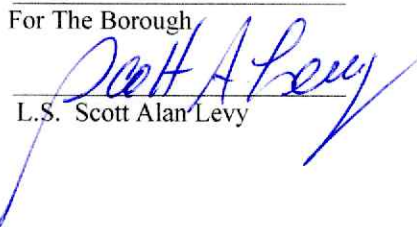
5. Termination. Upon termination of the agreement, unless renewed, all documents belonging to the Board in the possession of the Landscape Architectural Consultant shall be forwarded to the successor Landscape Architectural Consultant, or returned to the appropriate party.

IN WITNESS WHEREOF, the parties hereunto set their hands and seals the day and year first above written.

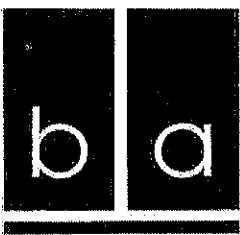
THE BOROUGH OF SADDLE RIVER

Date
12/22/25

Date

For The Borough


L.S. Scott Alan Levy



COMMUNITY PLANNING
LAND DEVELOPMENT AND DESIGN
LANDSCAPE ARCHITECTURE

B U R G I S
ASSOCIATES, INC.

PRINCIPALS:
Joseph H. Burgis PP, AICP
Edward Snieckus, Jr. PP, LLA, ASLA
David Novak PP, AICP

December 19, 2025

Luis DePaz
Administrative Assistant
Borough Clerk's Office
Borough of Saddle River
100 East Allendale Road
Saddle River, New Jersey 07458

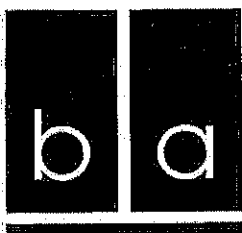
Re: 2026 Planning Services
Borough of Saddle River, New Jersey
BA# 4404.00

Hello,

On behalf of Burgis Associates Inc., enclosed is a copy of a professional planning proposal to show our keen interest in continuing to serve the Borough of Saddle River as Planner for the year 2026. Please call our office or email me at kc@burgis.com if you have any questions. We look forward to the opportunity to continue to serve the Borough of Saddle River in its community planning efforts.

Best regards,

Kim Cass
Administrative Assistant
Burgis Associates, Inc.



COMMUNITY PLANNING
LAND DEVELOPMENT AND DESIGN
LANDSCAPE ARCHITECTURE

B U R G I S
A S S O C I A T E S , I N C .

PRINCIPALS:
Joseph H. Burgis PP, AICP
Edward Snieckus, Jr. PP, LLA, ASLA
David Novak PP, AICP

December 19, 2025

Cindy Kirkpatrick
Borough Clerk
Borough of Saddle River
100 East Allendale Road
Saddle River, New Jersey 07458

Re: 2026 Professional Planning Services
Borough of Saddle River, New Jersey
BA# 4404.00

Dear Ms. Kirkpatrick,

On behalf of Burgis Associates Inc., we are pleased to submit this proposal, which may act as an Agreement entered into by and between the Borough of Saddle River, New Jersey (hereinafter called the "Borough") and Burgis Associates, Inc. (hereinafter called the "Consultant").

I EMPLOYMENT OF CONSULTANT

The Borough hereby engages the Consultant and the Consultant hereby agrees to perform the Professional Services set forth herein.

II SCOPE OF SERVICES

- A. The Consultant will serve in an advisory capacity to the Borough Council, Planning Board and Zoning Board during the time of this Contract and will, upon specific request of the Borough through the Mayor, Borough Administrator, or Board Chairpersons, render consultation and advice on matters submitted to it for review, study, recommendation or comment.
- B. The Consultant will review subdivision, site plan, variance, rezoning, and related development applications when requested to do so by the Borough Council, Planning Board and Zoning Board. The Consultant will assess such applications relative to the terms and conditions of the applicable development ordinances, master plan documents, Residential Site Improvement Standards regulations, State Development and Redevelopment Plan, other pertinent State planning regulations, and general planning design criteria. Site inspections shall be undertaken as part of the planning review process.

- C. The Consultant shall be available to provide professional planning services in connection with any matters relating to the New Jersey Municipal Land Use Law, Local Redevelopment and Housing Law, COAH regulations, State Plan, and related planning statutes and documents, and be available to prepare special planning studies at the request of the Council, Planning Board and Zoning Board, as well as be available to prepare documents and offer testimony relating to court actions and mediation that the Council or Boards may be involved in. In the event the Consultant is requested to provide services under this section, the Consultant shall submit a written estimate of the amount of time and cost to undertake the project. The Consultant shall await the receipt of a written directive before proceeding with such work.
- D. The Consultant shall be available to attend Borough and Board meetings, and upon the Borough and/or Board's directive, informal meetings and/or discussions with applicants to review and discuss matters before the Council and Boards.

III PREPARATION OF REPORTS, MEMORANDA, ETC.

The Consultant shall prepare reports and other written and graphic materials of a planning nature as requested by the Board. Reports shall be delivered on a timely basis to the Land Use Administrator to facilitate distribution prior to meetings.

IV QUALIFICATIONS OF THE CONSULTANT

The Planning Consultant represents that he has or will secure all personnel required in the performance of services proposed herein. All of the required services will be performed by personnel who shall be fully qualified to perform same under the direct supervision of Joseph Burgis PP, AICP.

V MATERIALS TO BE FURNISHED TO THE CONSULTANT

The Board will solicit the aid of the Borough, its various departments, bureaus, boards and personnel to cooperate with the Consultant and provide same with such information and data as is necessary for the completion of the Consultant's work, such as prints, maps, tax maps, reports, etc.

VI COMPENSATION AND METHOD OF PAYMENT

- A. The consultant shall be compensated for the provisions of the services set forth in Section II Scope of Services in accordance with the fee schedule presented in Section VI B herein.

- B. Year 2026 Fee Schedule:

Principal	\$160/hour
Senior Associate	\$150/hour
Associate	\$140/hour
Project Planner	\$120/hour
CADD	\$ 90/hour
Reprographics	At cost
Meeting Attendance	Hourly Rate; minimum \$200/meeting
	Portal-to-portal, capped at one hour for travel time

- C. The Consultant shall submit monthly vouchers enumerating billable hours by the applicable hourly rate as set forth above, and a narrative describing the services performed.

VII TIME OF PERFORMANCE

The services of the Consultant required hereunder are to commence upon acceptance of the agreement and shall continue through and inclusive of December 31, 2026.

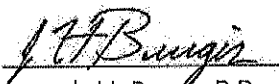
VIII AFFIRMATIVE ACTION REQUIREMENTS

During the term of this Agreement, the Consultant agrees to comply with the Affirmative Action requirements of N.J.A.C. 17:27.

If this Agreement is satisfactory to you, please return the original to our office with the requested signatures. Thank you for considering Burgis Associates.

Burgis Associates, Inc.

Borough of Saddle River, New Jersey


Joseph H. Burgis P.P., AICP

Authorized Representative

JHB/kc

Dated: _____

STEVEN L. ROGUT
THOMAS J. BACE †
JOSHUA A. CUCUZZELLA

ROGUT MCCARTHY LLC
COUNSELLORS AT LAW

Telephone (908) 931-1150
Facsimile (908) 931-1151
Facsimile (908) 653-4832
www.rogutmccarthy.com

DANIEL J. MCCARTHY, Of Counsel
DIANE U. DABULAS, Of Counsel

37 ALDEN STREET
CRANFORD, NEW JERSEY 07016-2106

† ALSO ADMITTED IN FL AND DC

December 19, 2025

VIA EMAIL AND REGULAR MAIL

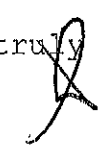
Cindy Kirkpatrick, RMC
Borough Clerk
Municipal Building
100 E. Allendale Road
Saddle River, NJ 07458-3096

Re: 2026 Bond Counsel Contract for the
Borough of Saddle River, New Jersey

Dear Ms. Kirkpatrick:

At your request, enclosed are two execution copies of a bond counsel contract for 2026 between this firm and the Borough. Kindly have the Mayor execute each copy of the contract and return one copy to our office, keeping the other for your records. I have also enclosed a copy of our Business Registration Certificate, executed Political Contribution Disclosure Form, Stockholder Disclosure Certification and Business Entity Disclosure Certification.

Very truly yours,


Steven L. Rogut

SLR:nca
Enclosures

A G R E E M E N T

THIS AGREEMENT, made this ____ day of _____, 2026 by and between the Borough of Saddle River, in the County of Bergen, a municipal corporation of the State of New Jersey, hereinafter referred to as "Borough", and the law firm of Rogut McCarthy LLC with an office at 37 Alden Street, Cranford, New Jersey 07016, hereinafter referred to as "Professional";

W I T N E S S E T H :

WHEREAS, the Borough Council of the Borough has heretofore appointed the law firm of Rogut McCarthy LLC to serve as bond counsel for the Borough; and

WHEREAS, the Professional is qualified under the law to render said services; and

WHEREAS, the services to be rendered under this Agreement meet the definition of "Professional Services" as set forth in N.J.S. 40A:11-2(6); and

WHEREAS, the services to be rendered under this Agreement require a written agreement specifying the services to be performed and the compensation to be paid;

NOW, THEREFORE, in mutual consideration of the covenants, obligations and responsibilities set forth herein, it is agreed by and between the parties as follows:

1. Services to be Rendered. The Professional shall perform any and all services necessary and proper relating to the issuance of municipal bonds and notes (when requested) of the Borough, including the preparation of ordinances as requested, and

upon being furnished the necessary information, preparation of sale proceedings, including work required in the preparation of the offering materials, supervision of sale and delivery of the bonds and furnishing of legal opinions.

2. Compensation. When bonds and notes are issued, the Professional shall be compensated for services rendered to the Borough in accordance with the Fee Schedule attached hereto as Exhibit A and made a part hereof. In the event that a bond or note sale is held, but all bids are rejected, or the sale is canceled, the fee to be charged shall be a reasonable one, based on the services performed. Compensation for the preparation or review of ordinances shall be in accordance with such Schedule. Services rendered beyond the scope described above shall be billed at the hourly rate in effect when the services are rendered.

3. Payment. No appropriation is required for this Agreement because the appropriations to pay such fees are appropriated in the bond ordinances and are chargeable to the cost of the improvements. Appropriations to pay for services rendered not included in the bond ordinances will be made as required.

4. Materials. All papers, documents, memoranda, reports and other materials prepared by the Professional under this Agreement, at the request of the Borough, shall be and remain the property of the Borough.

5. Term of this Agreement. The term of this Agreement shall be retroactive to the date of Professional's appointment by the Borough Council of the Borough and shall terminate on December 31, 2026.

6. Certification of Funds for Services. The Borough, by its agent, servants and/or employees, shall certify funds are available for this Agreement in accordance with N.J.A.C. 5:30-14.4 of the Rules and Regulations of the New Jersey Department of Community Affairs.

7. Affirmative Action Compliance. The Professional has filed an Affirmative Action Employee Information Report with the State of New Jersey, Affirmative Action Office (the "State") and has been assigned Certification Number 21110 by the State (the Certificate is attached to Exhibit B hereof). During the performance of this contract the Professional agrees as follows: The Professional will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, sex, affectional or sexual orientation. Further, the Professional agrees to abide by the terms and conditions stated within the attached documentation by the State of New Jersey, Department of the Treasury, Affirmative Action Office, Public Agency Regulations for Awarding Contracts Pursuant to P.L. 1975, C. 127, (NJAC 17:27), Exhibit B, Pages 8 and 9.

8. Political Contribution Disclosure. This contract has been awarded to the Professional based on the merits and abilities of the Professional to provide the goods or services as described herein. This contract was not awarded through a "fair and open" process pursuant to N.J.S.A.19:44-20.4 et. seq. As such, the undersigned does hereby attest that the Professional, its subsidiaries, assigns or principals controlling in excess of 10% of

the company has neither made a contribution, that is reportable pursuant to the Election Law Enforcement Commission pursuant to N.J.S.A. 19:44A-8 or 19:44A-16, in the one (1) year period preceding the award of the contract that would, pursuant to P.L. 2004, c.19, affect its eligibility to perform this contract, nor will it make a reportable contribution during the term of the contract to any political party committee in the municipality if a member of that political party is serving in an elective public office of that municipality when the contract is awarded, or to any candidate committee of any person serving in an elective public office of that municipality when the contract is awarded.

9. Entire Agreement. This Agreement constitutes the entire Agreement between the parties pertaining to the subject matter hereof. No supplement, modification, waiver or termination of this Agreement, or any provision hereof, shall be binding unless executed in writing by the parties. No waiver of any of the provisions of this Agreement shall constitute a waiver of any other provisions, nor shall such waiver constitute a continuing waiver unless so expressly provided.

IN WITNESS WHEREOF, the Borough has caused this Agreement to be duly executed by its Mayor and has caused its seal to be hereto affixed and attested to by the Borough Clerk, and the Professional has caused this Agreement to be duly executed by an authorized officer as of the day and year first above written.

(SEAL)

BOROUGH OF SADDLE RIVER

ATTEST:

By: _____
Borough Clerk

By: _____
Mayor

ROGUT MCCARTHY LLC


By: _____
Managing Member

Exhibit A

FEE SCHEDULE

The fee for the approval of general obligation bonds at public sale consists of a base fee of \$5,000 plus a fee of \$1.00 per \$1,000 of bonds approved.

All issues of bonds regardless of the dollar amount require an additional \$1,000 charge for each series for an issue with multiple series of bonds.

Bond ordinances and other capital ordinances will be billed on the basis of \$500 per ordinance prepared or reviewed. Multipurpose ordinances will be billed at \$900. There is no charge for reviewing existing bond ordinances or other prior activities for new clients.

Issues for notes in anticipation of the issuance of bonds are based on a charge of \$60 per \$100,000 of notes prepared, or fraction thereof, with a minimum of \$600 for each issue of notes.

Disbursements are added separately as part of any billing.

The fee schedule does not cover matters requiring more than ordinary time and travel. Such schedule also does not apply to general obligation refunding issues or to revenue bond issues. Additional charges would be made for the public offering of bonds of the municipality and for an offering of notes of the municipality involving the preparation of an offering statement to accompany the Notice of Sale and the preparation of multiple notes. We do not bill separately for time spent on telephone calls or routine legal research in the course of doing our regular work for clients (bond ordinances, notes and bond issues). However, responses to inquiries involving research on complicated questions of law, review or preparation of financing documents for special financings, special tax counsel opinions, and attendance at meetings would be charged separately at the hourly rate of \$175.

EXHIBIT B

**MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE
(N.J.S.A. 10:5-31 et seq)
(N.J.A.C. 17:27)**

GOODS, SERVICES and PROFESSIONAL CONTRACTS

During the performance of this contract, the contractor agrees as follows:

The contractor or subcontractor, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, sex, affectional or sexual orientation. The contractor will take affirmative action to ensure that such applicants are recruited and employed, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, sex, affectional or sexual orientation. Such action shall include, but not be limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Contracting Officer setting forth provisions of this nondiscrimination clause;

The contractor or subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, sex, affectional or sexual orientation.

The contractor or subcontractor, where applicable, will send to each labor union or representative of 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.

The contractor or subcontractor, where applicable, agrees to comply with the regulations promulgated by the Treasurer pursuant to P.L. 1975, c. 127, as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor or subcontractor agrees to attempt in good faith to employ minority and female workers consistent with the applicable county employment goals prescribed by N.J.A.C. 17:27-5.2

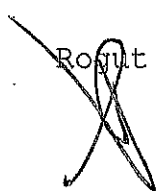
promulgated by the Treasurer pursuant to P.L. 1975, c. 127, as amended and supplemented from time to time or in accordance with a binding determination of the applicable county employment goals determined by the Div. Of Contract Compliance & EEO pursuant to N.J.A.C. 17:27-5.2 promulgated by the Treasurer pursuant to P.L. 1975, c. 127, as amended and supplemented from time to time.

The contractor or subcontractor agrees to inform in writing appropriate recruitment agencies in the area, including 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, sex, affectional or sexual orientation and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The contractor or subcontractor 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.

The contractor or subcontractor 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, sex, affectional or sexual orientation and conform with the applicable employment goals, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The contractor and its subcontractor shall furnish such reports or other documents to the Div. Of Contract Compliance & EEO as may be requested by the office from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Div. Of Contract Compliance & EEO for conducting a compliance investigation pursuant to Subchapter 10 of the Administrative Code (N.J.A.C. 17:27).

 Rogut McCarthy LLC

By: Steven L. Rogut, Managing Member
12/19/25

STICKEL, KOENIG, SULLIVAN & DRILL, LLC

ATTORNEYS AT LAW

571 POMPTON AVENUE
CEDAR GROVE, NEW JERSEY 07009

MICHAEL D. SULLIVAN
JONATHAN E. DRILL

JOSEPH C. TAURIELLO
AMY J. NELSON
OF COUNSEL

973-239-8800 PH
973-239-0369 FX

FRED G. STICKEL, III
(1978 – 1996)
STUART R. KOENIG
(1978 – 2012)

December 22, 2025

Via Email Only

Cindy Kirkpatrick, Clerk
Borough of Saddle River
Saddle River Municipal Building
100 E Allendale Road
Saddle River, NJ 07458

Re: Proposal for Borough Special Affordable Housing Attorney for 2026

Dear Ms. Kirkpatrick:

Please accept this as my proposal to serve as the Borough's Special Affordable Housing Attorney for the year 2026.

The rate proposed for all work performed by me and/or any of the attorneys at my office will be \$250 per hour.

Please advise if you need any further information or documentation.

Very truly yours,



JONATHAN E. DRILL

STICKEL, KOENIG, SULLIVAN & DRILL, LLC

ATTORNEYS AT LAW

571 POMPTON AVENUE
CEDAR GROVE, NEW JERSEY 07009

MICHAEL D. SULLIVAN
JONATHAN E. DRILL

JOSEPH C. TAURIELLO
AMY J. NELSON
OF COUNSEL

973-239-8800 PH
973-239-0369 FX

FRED G. STICKEL, III
(1978 – 1996)
STUART R. KOENIG
(1978 – 2012)

December 22, 2025

Via Email Only

Luis DePaz, Secretary
Saddle River Planning Board
Saddle River Municipal Building
100 E Allendale Road
Saddle River, NJ 07458

Re: Proposal for Supplemental Planning Board Attorney for 2026

Dear Mr. DePaz:

Please accept this as my proposal to serve as the supplemental Planning Board Attorney for the year 2026 in situations where the regular Planning Board attorney cannot represent the Board or where the Board is hearing an affordable housing application and wants me to represent it because of my familiarity with the subject matter.

The rate proposed for all work performed by me and/or any of the attorneys at my office will be \$250 per hour.

Please advise if you need any further information or documentation.

Very truly yours,



JONATHAN E. DRILL

AGREEMENT FOR PROFESSIONAL SERVICES

WHEREAS, the Borough of Saddle River ("Borough") has regular and recurrent need for professional services, in the form of legal services in the area of Labor and Employment Law; and

WHEREAS, legal services are not subject to public bidding pursuant to the Local Public Contracts Law, N.J.S.A. 40A:11-1 et seq; and

WHEREAS, the Borough has determined that Raymond R. Wiss, Esq., of Wiss Law P.C., with offices at 345 Kinderkamack Road, Westwood, NJ 07675, is qualified and experienced particularly in the area of Labor and Employment Law; and

WHEREAS, the Governing Body has approved the appointment of Mr. Wiss as Labor Attorney to the Borough subject to the terms and conditions of this Agreement.

WHEREAS, the Borough and Mr. Wiss wish to memorialize the basis of their agreement beginning January 1, 2026.

NOW, THEREFORE, it is hereby agreed between the Borough and Raymond R. Wiss as follows:

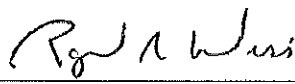
1. Raymond R. Wiss be and hereby is hired and engaged as Labor Attorney for the Borough beginning January 1, 2026.
2. Mr. Wiss shall provide all necessary legal services to the Borough during the term of this Agreement which services shall be billed at an hourly rate of \$175.00.
3. All disbursements, i.e. out of pocket expenses shall be billed to the Borough on a "dollar-for-dollar" basis.

IN WITNESS WHEREOF, this Agreement for Professional Services has been duly executed by the parties hereto as of the date first above written.

BOROUGH OF SADDLE RIVER

WISS LAW P.C.

By: _____



Raymond R. Wiss, Esq.

O'TOOLE SCRIVO

A LIMITED LIABILITY COMPANY



Michael J. Dee

Partner

(973) 559-9813

mdee@oslaw.com

Michael Dee is a strategic partner to public and private employers for their most challenging labor and employment problems. Whether that partnership involves traditional labor matters, compliance with the ever-evolving regulatory schemes affecting employers, or the many phases of litigation, he takes a proactive approach to achieve the best result for his client efficiently.

Mr. Dee concentrates his practice on representing and counseling private and public sector employers in all aspects of labor and employment law. He has represented employers in matters pending in State and Federal Court, arbitral tribunals, and administrative agencies involving claims under Title VII, Equal Pay Act, Family and Medical Leave Act, New Jersey Law Against Discrimination, New Jersey Conscientious Employee Protection Act, and state and federal wage and hour laws, among other statutory and common law claims. He has extensive experience representing both public and private sector employers in traditional labor matters, including as chief spokesperson in labor negotiations, labor arbitrations, and before the National Labor Relations Board and the Public Employment Relations Commission. In addition to his litigation and counseling practice, Mr. Dee regularly conducts workplace investigations on behalf of public and private sector employers, including allegations of discrimination, sexual harassment, conflicts of interest, and other alleged violations of internal rules and policies.

From 2014 through 2016, Mr. Dee served as the Director of the Governor's Office of Employee Relations under Governor Chris Christie. As Director, Mr. Dee served as the Governor's agent in all matters involving the State and the various unions representing

the over 50,000 employees within the Executive Branch of State Government and State Colleges, including as chief spokesperson in labor negotiations, litigation, and matters before administrative agencies. During that time, he also served as Chair of the Police and Fire Interest Arbitration Impact Task Force, created by legislation to study and report to the Legislature and Governor on the impact of recent amendments to the interest arbitration law for police and fire employees throughout the State. In 2017, after returning to private practice, the Governor reappointed Mr. Dee as Chair of the Interest Arbitration Task Force to issue its final report and recommendation.

Matters

- Obtained dismissal of claims for breach of contract and fraud by former employee against international loss adjuster, successfully defended on appeal to the United States Court of Appeals for the Second Circuit, *Hodge v. Abaco*, 825 Fed. Appx. 46 (2d Cir. 2020).
- Lead counsel in AAA arbitration on behalf of two technology companies and individual defendants resulting in denial of all claims for unlawful termination and failure to hire under the New Jersey Law Against Discrimination.
- Lead counsel in FINRA arbitration on behalf of financial services firm resulting in denial of claims for unpaid bonus and severance pay.
- Lead counsel for employers across diverse industries in labor arbitrations, successfully obtaining denials of grievances concerning employee discharges and alleged contract violations.
- Obtained summary judgment in AAA arbitration on behalf of technology company in defense of claims of breach of contract and fraud.
- Successfully obtained reversal of NY Department of Labor determination that drivers of limousine company should have been classified as employees.
- Obtained dismissal of Unfair Labor Practice Charges pending in four Regions of the National Labor Relations Board challenging Fortune 100 company's nation-wide changes to retiree health benefits.
- Spearheaded information campaign in connection with union organizing effort of security guards at private sector institution of higher education resulting in a majority of employees voting against union representation.
- Part-time seconded attorney for Fortune 50 healthcare company, counseling human resources, labor relations, and executives regarding various labor and employment matters (2016-2017).
- Successfully argued emergent interlocutory appeal regarding the attorney-client privilege in *Hedden v. Kean University*, 434 N.J. Super. 1 (App. Div. 2013).

Honors & Awards

- Ranked in Chambers USA: Labor & Employment (2023-2025)

- Included in Best Lawyers in America® list in Labor Law – Management (2021-2026); Employment Law - Management (2026)
- Included in New Jersey Super Lawyers® list (2021-2025) for Employment & Labor (conferred by Thomson Reuters)
- Named one of New Jersey's "New Leaders of the Bar" conferred by the New Jersey Law Journal
- Included in Super Lawyers® Rising Stars list (2013-2014, 2018, 2020) (conferred by Thomson Reuters)

Memberships & Affiliations

- New Jersey State Bar Association, Executive Committee, Labor and Employment Section; (Legislative Coordinator for the Executive Committee, Employment Law Roundtable Committee)
- New York State Bar Association
- Essex County Bar Association, Co-Chair, Labor and Employment Committee
- Secretary, District VA, Fee Arbitration Committee and Fee Arbitration Panel (2022-present); Chair (2018-2022)

Government Service

- Director of the Governor's Office of Employee Relations, Office of the Governor (2014-2016)

Clerkship

- Hon. John J. Coyle, Jr., J.S.C.

Practices

- Appellate
- Business Divorce
- Commercial Litigation
- Corporate
- Crisis Management
- Labor & Employment
- Litigation
- Professional Liability
- Regulatory & Compliance
- White Collar Criminal Defense & Government Investigations

Industries

- Cannabis
- Construction
- Consumer & Retail
- Financial Services
- Food, Beverage, and Hospitality

- Government
- Healthcare
- Insurance
- Non-Profit
- Private Client Services
- Professional Services
- Real Estate

Education

- University of Connecticut School of Law, J.D.
- College of the Holy Cross, B.A., Political Science

Admissions

- New Jersey
- New York
- U.S. District Court, District of New Jersey
- U.S. District Court, Southern District of New York
- U.S. District Court, Eastern District of New York
- U.S. Court of Appeals, Second Circuit

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DI BIASI & RINALDI, L.L.C.

Counsellors at Law
345 Centre Street
Suite 1

Nutley, New Jersey 07110

(973) 235-1414

Fax (973) 235-1575

Thomas S. DiBiasi
Donald J. Rinaldi

OF COUNSEL:
Richard W. Vallario
Nicholas G. Sekas

^ Member of NJ & PA Bars

Robert J. Citrino, Jr.
(1958-1981)
James A. Fox^
(1984-2015)

December 22, 2025

Borough of Saddle River
Attn: Luis DePaz, Board Secretary
100 E. Allendale Road
Saddle River, New Jersey 07458

RE: THE PLANNING BOARD OF THE BOROUGH OF SADDLE RIVER

Dear Luis,

Pursuant to our conversation, I propose representing the Saddle River Planning Board for \$825.00 per quarter (\$3,300.00 per year), which is the same rate I have billed for the last four (4) years.

If further information is required, please contact me.

Thank you for your assistance.

Very truly yours,



Thomas S. DiBiasi



DOREEN E. WINN
ATTORNEY AT LAW

T: (201) 327-2131 F: (201) 236-3821

ADMITTED NJ & NY

DOREENWINNLAW@GMAIL.COM

December 22, 2025

Zoning Board of Adjustment
Borough of Saddle River
100 E. ALLENDALE ROAD
SADDLE RIVER, NEW JERSEY 07458

Re: 2026 Appointment as Attorney for the Zoning
Board of Adjustment of the Borough of Saddle River
(the "Board") and contract of employment

Mr. Chairman,

I would be pleased to accept appointment as attorney for the Board for the calendar year 2026, (January 1, 2026 through December 31, 2026), upon the same terms and conditions as employment for the year 2025. That is as follows:

- a) Doreen E. Winn shall be paid a quarterly retainer in the sum of \$1,250.00 (for a total of \$5,000.00 per year), to be paid upon submission of a voucher. The retainer shall cover attendance at regularly-scheduled meetings of the Board, related telephone conferences and E-Mails with Board Members, the Board Secretary, the Board Engineer and Landscape Architect, and representatives of the Building Department, along with routine correspondence.
- b) Doreen E. Winn shall be paid \$175 for attendance at each special meeting of the Board.
- c) Doreen E. Winn shall be paid at the rate of \$125.00 per hour for the review of applications for development, appeals and requests for interpretation, and related materials; review or preparation of forms of legal notice; and the preparation of resolutions.
- d) All other services shall be also billed at the hourly rate of \$125.00 per hour.

For mail and delivery:
39 W. Wildwood Road
Saddle River, NJ 07458

Office locations (by appointment only)
New York: 225 Broadway
Newark: 400 Market Street
Union City: 4428 Bergenline Avenue

Clifton: 1137 Main Avenue
Elizabeth: 948 Elizabeth Avenue
Perth Amboy: 352 New Brunswick Avenue

These services shall include, but not necessarily be limited to, representation of the Board in litigation; appearances in the Superior Court of New Jersey, United States District Court for the District of New Jersey, United States Court of Appeals for the Third Circuit, and other Courts, Boards or quasijudicial bodies; preparation and filing of pleadings and all services related to litigation; review and advice as to procedural forms and matters; review and advice with reference to possible changes in Borough ordinances; non-routine telephone and personal conferences with Board members, Borough officials, applicants and their representatives; preparation of memoranda and legal opinions as may be requested by the Board, services rendered with respect to non-routine applications, such as applications for use variances, or involving non-residential properties (including review of applications, plans and related materials, review of correspondence, consultations with applicants and their representatives), and the preparation of the annual report of the Board required by N.J.S.A 40:55D-70.1. Doreen E. Winn shall also be reimbursed for all costs and expenses she may incur with respect to such matters.

Very truly yours,

Doreen E. Winn

Doreen E. Winn

STICKEL, KOENIG, SULLIVAN & DRILL, LLC

ATTORNEYS AT LAW

571 POMPTON AVENUE
CEDAR GROVE, NEW JERSEY 07009

MICHAEL D. SULLIVAN
JONATHAN E. DRILL

JOSEPH C. TAURIELLO
AMY J. NELSON
OF COUNSEL

973-239-8800 PH
973-239-0369 FX

FRED G. STICKEL, III
(1978 – 1996)
STUART R. KOENIG
(1978 – 2012)

December 22, 2025

Via Email Only

Cindy Kirkpatrick, Secretary
Saddle River Zoning Board of Adjustment
Saddle River Municipal Building
100 E Allendale Road
Saddle River, NJ 07458

Re: Proposal for Supplemental Zoning Board of Adjustment Attorney for 2026

Dear Ms. Kirkpatrick:

Please accept this as my proposal to serve as the supplemental Zoning Board of Adjustment Attorney for the year 2026 in situations where the regular Board attorney cannot represent the Board or where the Board is hearing an affordable housing application and wants me to represent it because of my familiarity with the subject matter.

The rate proposed for all work performed by me and/or any of the attorneys at my office will be \$250 per hour.

Please advise if you need any further information or documentation.

Very truly yours,



JONATHAN E. DRILL



Elizabeth Stewart
NJ Licensed Tree Expert #531
NJ ISA Arborist #1380A
 178 Wales Ave, River Edge NJ 07661
 lizstewart222@gmail.com
 (201) 294-8438

Proposal For Arborist Services 2026

December 22nd, 2026

BOROUGH OF SADDLE RIVER
 100 E. ALLENDALE ROAD
 SADDLE RIVER, NEW JERSEY 07458

Re: Professional Licensed Tree Expert (LTE) Consulting Arborist Services for Borough Tree Program

Proposal: Including but not limited:

- Assist with state required end-of-year reports for Tree City USA and/or NJ Community Forestry Accreditation
- Assist with ideas and planning for Arbor Day events
- Write Community Forestry Management Plans for NJ Community Forestry (priced separately) and help secure grant to finance
- Consult about Borough Tree Program including creating PSE&G permits, working with utilities related ordinances and permits, information on Borough website, updated urban forestry information.
- Education sessions (required for NJ Community Forestry Accreditation) to gain CEU's
- Individual tree evaluations with written report (street & parks) as requested by the Borough.
- Review of tree applications (in excess of removal of 5 live trees) assisting the Building Dept. in the processing of tree removal permits in coordination with the Borough tree permits, policies, and ordinances
- Coordinate with Borough Public Works on tree related matters as requested
- Coordinate further diagnostics or treatments with outside contractors that may be required on individual trees (eg. soil tests, resistograph tests, air-spade, pest treatments, etc.)
- Tree planting Borough-wide including: tree species and site recommendations; prepare specifications and solicit quotes; pre-planting planning of sites & utility mark-outs; inspections of trees on delivery; meet with contractor throughout planting; final letter of acceptance)
- Site plan reviews, site visit with report and recommendations, and/or conference with applicant landscaping representative as requested by the Borough Planning and Zoning Boards in coordination with the Borough policies.
- Conduct Borough-wide tree inventory – help to secure grant to finance
- Miscellaneous tree-related advice, documents, evaluations, consultations, and education as requested by the Borough

Elizabeth Stewart, NJLTE #531, can provide arborist services outlined above at a rate of \$125/hr. I am fully insured as a consulting arborist in NJ.

Accepted by the Borough of Saddle River:

 Printed Name

 Title

 Signature

 Date

**RESOLUTION 14-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPOINTMENT OF BOROUGH OFFICIALS

Mayor Kurpis proposes the following municipal appointments. Said appointments shall be for a period of one (1) year, expiring on **12/31/26 unless otherwise noted***.

Administrator, Personnel Officer, Public Agency Compliance Officer (P.A.C.O.), Bergen JIF Fund Commissioner, BMED Fund Commissioner, Municipal Excess Liability Commissioner, Certifying Supervisor, PERS & PFRS	Richard Molinari
Municipal Clerk (NJSA 40A:9-133 et seq Tenured), Secretary to Zoning Board of Adjustment, Alternate BMED Fund Commissioner, Election Officer, Safety Delegate	Cindy Kirkpatrick
Chief Financial Officer (NJSA 40A:9-140.13 Tenured), Certifying Officer Pensions	Susan Hodgins
Tax Collector (NJSA 40A:9-142 Tenured), Tax Search Officer, Local Improvement Assessment Officer, Secretary to Board of Health, Municipal Housing Liaison	Linda Canavan
Administrative Assistant, Secretary to Planning Board, Secretary to Parks and Recreation Commission, Secretary to Landmarks Commission, Secretary to Environmental Commission	Luis DePaz
Finance Clerk/Tax Clerk, Municipal Alliance Coordinator	Rosemarie Blackton
Tax Assessor (NJSA 40A:9-148 Tenured)	Bill Yirce, Jr.
Borough Engineer (contract), Search Officer, Land Subdivision, Flood Information Coordinator, Sanitarian, Pending Assessment Search Officer	Martin Spence

PUBLIC WORKS DEPARTMENT	
Public Works Manager (NJSA 40A:9-154; Recycling Coordinator	Kenneth Konig
DPW Foreman	Donald Avena
Laborer	Thomas Lanning, Jr.
Laborer	Robert Kirk
Custodian	Samuel McLean
BUILDING DEPARTMENT	
Construction Code Official/ Building Subcode Official/Property Maintenance Official/Zoning Officer/ Municipal Code Enforcement Officer	Michelle Wood
Control Person/Assistant Zoning Official/Property Maintenance Inspector	Stephanie Lutz
Technical Assistant to the Construction Official	Johanna Cogan
Fire Subcode Official/Inspector	Jim Dougherty
Electrical Subcode Official/Inspector	Jason Francese
Plumbing Subcode Official/Inspector	William Steenstra
Building Inspector	Lenny Perre
POLICE DEPT. – SUPPORT STAFF	
Administrative Assistant/Police Dept. Records Custodian/Public Safety Communications Officer	Christopher Frasciello
Public Safety Communications Officer	Christopher Rupert
Public Safety Communications Officer	Vincent Moleti
Public Safety Communications Officer	Thomas Glickman
Public Safety Communications Officer	Alexsander Mercado
***MUNICIPAL COURT ***	
SADDLE RIVER	
Judge (*3 yr term expires 12/31/26)	Harry Stylianou, JMC
Prosecutor	Christine Carey-Lilore, Esq.
Alt. Prosecutor	E. Carter Corrison, Esq.
Public Defender	Louis G. De Angelis, Esq.
Alt. Public Defender	John Cozzi, Esq.
WASHINGTON TOWNSHIP	
Judge (term expires 12/31/28)	Harry Stylianous, JMC
Prosecutor	Mark DiMaria, Esq.
Alt. Prosecutor	Christine Carey-Lilore, Esq.
Public Defender	John Cozzi, Esq.

Alt. Public Defender	Louis G. De Angelis, Esq.
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	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 03, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #15-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

DESIGNATION OF DEPOSITORIES

BE IT RESOLVED that the following banking institutions be and are hereby designated as depositories for the Current, Capital, Trust, and Water Utility Operating and Capital Fund Borough accounts as well as depositories for the Borough's Investment Funds:

1. Valley Bank
2. NJ Cash Management Fund

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #16-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPROVING THE BOROUGH'S ACCOUNTING POLICY

WHEREAS, the Borough is required to maintain accounting and fiscal policy which comply with the requirements established by the New Jersey Department of Community Affairs-Division of Local Government, as defined in N.J.S.A. 40A:5-42.

NOW, THEREFORE BE IT RESOLVED by the Borough of Saddle River that these policies and plans are hereby adopted and shall constitute the basis of the Borough's fiscal and accounting policy for the operational year 2026:

**Accounting Policies and Procedures
Borough Purchasing Procedures
Escrow Fund Procedures
Cash Management Plan (attached)
Surplus and Debt Policies (attached)**

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

CASH MANAGEMENT PLAN

1. Cash Management and Investment Objectives

The Borough of Saddle River objectives in this area are:

- A. Preservation of capital.
- B. Adequate safekeeping of assets.
- C. Maintenance of Liquidity to meet operating needs.
- D. Diversification of the Borough's portfolio to minimize risks associated with individual investments.
- E. Investment of assets in accordance with State and Federal Laws and regulations.

2. Designation of Official Depositories

- 1. At least once each fiscal year at its organization meeting, the Borough Council shall by resolution, designate the depositories for the Borough in accordance with N.J.S.A. 40A:5-14.
- 2. Designated official depositories are required to submit to the Chief Financial Officer, a copy of the Governmental Unit Deposit Protection Act Notification of eligibility, which is filed quarterly with the Department of Banking each March 31st June 30th September 30th and December 31st of each year.
- 3. Designated official depositories are required to submit to the Chief Financial Officer a copy of the institution's "Annual Report" on an annual basis.

3. Cash Management

- 1. All funds shall be deposited within 48 hours of receipt in accordance with N.J.S.A. 40A:5-15.
- 2. The Chief Financial Officer shall minimize the possibility of idle cash accumulation in accounts by assuring that the amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.
- 3. The method of calculating banking fees and compensating balances shall be reviewed at least annually.
- 4. Investment decisions shall be guided by the cash flow projections prepared by the Chief Financial Officer.

5. All payments adhere to the Best Practices guidelines as outlined in the attached JCMI Banking Best Practices.

4. Permissible Investments

1. U.S. Obligations-Treasury Bills, Notes, and Bonds
2. Certificate of Deposits
3. Statement Savings Account
4. Federal Agency Bonds
5. New Jersey Cash Management Fund

5. Authority for Investment Management

1. The Chief Financial Officer is authorized and directed to make investments on behalf of the Borough. All investment decisions shall be consistent with this plan and all appropriate regulatory constraints.

6. Safekeeping

1. Securities purchased on behalf of the Borough shall be delivered electronically or physically to the Borough's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the Borough.

BOROUGH OF SADDLE RIVER SURPLUS POLICY

The Borough of Saddle River recognizes the need to memorialize its use of surplus policy and provides the following based on best practices:

The Borough of Saddle River is subject to the oversight of the Department of Community Affairs, the Local Finance Board and the New Jersey Statutes (N.J.S.A. 40A:4 – Local Budget Law) with regard to the budgeting of revenues and usage of Surplus.

40A:4-24. Surplus

"Surplus" in the current section of accounts shall consist of the excess of quick assets such as cash, investments, State or other public aid receivable, and deferred charges over legal and demand liabilities.

Unless the director shall give his prior written consent thereto, the amount of any item of "surplus anticipated" included in any budget shall not exceed the amount of surplus held in cash or quick assets at the beginning of the fiscal year.

Purpose:

The Borough's goal with the annual budget is to achieve maximum services to its residents, while minimizing the tax increase to the taxpayers. The amount of available Surplus each year (per the year-end unaudited Annual Financial Statement) will be reviewed to make a determination on how much surplus is recommended for usage in the Current Budget.

Limits:

The State of New Jersey does not provide a set level of general fund balance (surplus) to be maintained. However, the Borough of Saddle River policy is to maintain a balance equal to 20%-25% of the current budget. This amount provides a ready source of reserves for contingencies and unexpected expenditures, or revenue shortfalls. This balance also allows the Borough to have ample cash flows, especially being dependent on property taxes. The goal is to stabilize the use of surplus, appropriating approximately the same percentage each year, as a recurring revenue; however, all factors must be considered, such as the reduction of state aid, one-time necessary capital expenditures, etc.

Conclusion:

In all cases, the Borough will adhere to New Jersey Statutes and utilize its professional appointees to ensure the citizens and taxpayers of the Borough receive maximum benefit from the usage of surplus and the annual municipal budget.

BOROUGH OF SADDLE RIVER DEBT POLICY

The Borough of Saddle River recognizes the need to memorialize its debt policy and provides the following based on best practices:

The Borough of Saddle River is subject to the oversight of the Department of Community Affairs, the Local Finance Board and New Jersey Statutes (N.J.S.A. 40A:2 – Local Bond Law) with regard to the authorization and issuance of debt.

Purpose:

The Borough of Saddle River attempts to limit any debt issuance to capital items that provide a useful life of five years or greater in accordance with the minimum set forth by statute. Accordingly, infrastructure improvements, capital equipment, building and land acquisitions are examples of some of the items the Borough would consider an appropriate purpose to issue debt to fund. In addition, the Borough, on advice from Bond Counsel and its Financial Advisor, would annually review its outstanding debt to determine if the Borough could reduce costs by refinancing its debt.

Limits:

The Borough is restricted by State Statute (N.J.S.A. 40A:2-6) in that no bond ordinance shall be finally adopted if it appears from the supplemental debt statement required that the percentage of net debt exceeds 3.5% of the Borough's average equalized value. However, options are available to the Borough (e.g. application to the Local Finance Board) in the event a capital project would exceed the limit imposed by statute.

In addition to the limits set forth by State Statute, it is the goal of the Mayor and Council to only authorize new debt up to, or less than, the amount being paid off annually. However, the Mayor and Council recognize there will be times when large capital projects in excess of the amount paid off that year will arise and will plan for the authorization accordingly. The Borough also will undertake a financial analysis prior to authorization of debt to ensure that any principal and interest payments do not become an undue burden to current and future taxpayers and that repayment of said debt is gradual in nature without sudden spiking. The goal of a level debt service pattern is a high priority of the Borough.

Conclusion:

In all cases, the Borough's management will adhere to New Jersey Statutes and utilize its professional appointees to ensure the citizens and taxpayers of the Borough receive maximum benefit from debt authorization and issuance.

**RESOLUTION #17-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

DESIGNATION OF OFFICIAL NEWSPAPERS

BE IT RESOLVED that the following newspapers be and are hereby designated as the official newspapers in which official notices of the Borough may be published.

1. Record
2. Herald News
3. The Star Ledger
4. Ridgewood News
5. NJ Biz

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #18-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

ESTABLISHING DELINQUENT TAX RATES

BE IT RESOLVED that there shall be collected interest at the maximum rates permitted by law on all taxes and assessments, whether regular, added or omitted, from the date they are due and payable, when they are not paid on or before the tenth (10) day of the month in which they are payable and,

BE IT FURTHER RESOLVED that the Mayor and Council will assess a penalty of 6% on taxpayers with delinquencies exceeding \$10,000.00 who do not pay the delinquency by the end of the calendar year.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #19-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

TEMPORARY APPROPRIATIONS FOR OPERATING PURPOSES

WHEREAS, 40A:4-19 Local Budget Act provides that (where any contracts, commitments or payments are to be made prior to the final adoption of the 2026 budget) temporary appropriations be made for the purposes and amounts required in the manner and time therein provided;

WHEREAS, the date of this resolution is within the first thirty days of 2026, and

WHEREAS, the total appropriations in the 2025 Budget, less appropriations made for capital improvement, debt service and public assistance are as follows:

General	\$ 14,334,606.40
Water	\$ 673,300.00

WHEREAS, 26.25 percent of the total appropriations in the 2025 Budget less appropriations for capital improvement fund, debt service and public assistance in the said 2025 Budget is as follows:

General	\$ 3,762,834.18
Water	\$176,741.25

NOW, THEREFORE, BE IT RESOLVED by the Mayor and Borough Council of the Borough of Saddle River, County of Bergen that the following 2026 temporary appropriations be made and that a certified copy of this resolution be transmitted to the Chief Financial Officer.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

BOROUGH OF SADDLE RIVER
2026
TEMPORARY BUDGET

<u>APPROPRIATIONS:</u>	<u>AMOUNT</u>
GENERAL GOVERNMENT:	
General Administration	
Salaries and wages	54,000.00
Other expenses	55,000.00
Municipal Clerk	
Salaries and Wages	33,000.00
Other expenses	9,800.00
Financial Administration:	
Salaries and wages	75,000.00
Other expenses	21,000.00
Audit Services	
Other expenses	1,000.00
Collection of Taxes:	
Salaries and wages	23,000.00
Other expenses	10,000.00
Assessment of Taxes:	
Salaries and wages	8,100.00
Other expenses	13,000.00
Legal Services and Costs:	
Other expenses	75,000.00
Municipal Court:	
Salaries and wages	16,000.00
Other expenses	6,000.00
Public Defender	
Other expenses	3,000.00
Engineering Services and Costs:	
Salaries and wages	24,000.00
Other expenses	
Historical Sites Office	450.00
Salaries and wages	3,350.00
Other expenses	
LAND USE ADMINISTRATION:	
Planning Board:	
Salaries and wages	2,700.00
Other expenses	7,500.00
Board of adjustment:	
Salaries and wages	19,000.00
Other expenses	5,000.00
INSURANCE:	
Liability Insurance	60,000.00
Workers Compensation Insurance	40,000.00
Group Insurance for Employees	410,000.00
Health Benefit Waiver	16,500.00
PUBLIC SAFETY:	

Police:		
Salaries and wages		1,120,000.00
Other expenses		100,000.00
Office of Emergency Management		
Salaries and wages		-
Other expenses		2,800.00
Allendale Ambulance		100.00
Fire Department		
Salaries and wages		7,500.00
Other expenses		75,000.00
Fire Hydrant Service		100.00
Municipal Prosecutor		
Other expenses		7,500.00
PUBLIC WORKS FUNCTION:		
Road repairs and maintenance:		
Salaries and wages		116,000.00
Other expenses		130,000.00
Solid Waste Collection		
Salaries and wages		-
Other expenses		186,000.00
Building and Grounds		
Salaries and wages		
Other expenses		75,000.00
Vehicle Maintenance		
Other expenses		45,000.00
HEALTH AND HUMAN SERVICES FUNCTION		
Public Health Services		
Salaries and wages	Secretary to the Board	750.00
Salaries and wages	Sanitarian	11,500.00
Other expenses		3,000.00
Environmental Health Services		
Salaries and wages		500.00
Other expenses		4,000.00
Contributions to Social Service Agencies		
		3,050.00
Animal Control Regulations		
Other expenses		2,800.00
Parks and Recreation Functions:		
Recreation Services and Programs		
Salaries and wages		2,000.00
Other expenses		3,100.00
OTHER COMMON OPERATING FUNCTIONS		
Accumulated Leave S&W		100.00
Celebration of public events - Other expenses		7,000.00
Salary Adjustments		-
CODE ENFORCEMENT:		
Uniform Construction Code Official:		
Salaries and wages		120,000.00
Other expenses		5,500.00
UTILITY EXPENSES AND BULK PURCHASES:		

Electricity	31,000.00
Street Lighting	9,000.00
Telephone	30,000.00
Sewerage Disposal	25,000.00
Gasoline and Fuel	25,000.00

LANDFILL DISPOSAL COSTS:

Landfill Tipping Fees	37,000.00
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ARP - Police S&W	-
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Statutory Expenditures:

Social security system	140,310.18
DCRP Contribution	1,400.00
Public Employees Retirement System	205,043.00
Police and Firemens Retirement System	170,181.00

APPROPRIATIONS EXCLUDED FROM CAPS

Reserve for Tax Appeals	100.00
Stormwater Mgmt	4,100.00
Employee Group Health - Outside Cap	1,000.00
Interlocal Municipal Service Agreements	
Health Officer/Env/Registrar	20,000.00
Northwest Bergen	4,000.00
Shared Service BOE	Chapter 159
Shared Service Court	Chapter 159
	40,000.00

Total Temporary Appropriations	<u>3,762,834.18</u>
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WATER UTILITY BUDGET:

Operating:	
Other expenses	<u>176,741.25</u>

Total Temporary Appropriations	<u>176,741.25</u>
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**RESOLUTION #20-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

AUTHORIZATION OF CERTAIN BILLS

WHEREAS, the Borough of Saddle River has entered into certain contracts and has certain other obligations for which the required payments are fixed; and

WHEREAS, the scheduled dates of the regular meetings of the Mayor and Council do not permit timely approval and payment of the amounts due under said obligations;

NOW, THEREFORE, BE IT RESOLVED by the Mayor and Borough Council of the Borough of Saddle River that the Treasurer be and is hereby authorized to make payroll transfers and payments in settlement of the following obligations; provided appropriate vouchers are presented for ratification at the next Mayor and Council Meeting:

1. Saddle River Board of Education - School Tax
2. County of Bergen - County Tax
3. Bergen County Municipal Joint Insurance Fund
4. New Jersey Municipal Excess Liability Joint Insurance
5. Bergen County Municipal Employee Benefits Fund
6. Solid Waste Cost
7. Utility charges i.e. Tele-communications, gas, electric sewerage disposal and landfill fees.
8. Lease agreements
9. Pension Payments
10. Postage payments to US Postal Service to fund mail machine
11. Payments made to State of NJ, i.e., DCA Training Fees, Permit/DEP Fees

12. Payments required to be made in between Council Meetings to accommodate sound business practices, approved in writing by the Chief Financial Officer and a least one Council Member who is either on the Finance Committee or serving as Council President; payments not to exceed \$7,500.00 and to be ratified at the subsequent Council Meeting.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #21-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

**RESOLUTION OF THE BOROUGH OF SADDLE RIVER, COUNTY OF
BERGEN, STATE OF NEW JERSEY, GRANTING AUTHORITY FOR
APPROVAL OF CERTAIN PURCHASES THROUGH NEW JERSEY STATE
CONTRACTS AND/OR PURCHASING COOPERATIVES FOR 2026**

WHEREAS, pursuant to the Local Public Contracts Law, N.J.S.A. 40A:11-1 et seq. and P.L.2011, c.139, the governing body may delegate the power to award purchases, contracts and/or agreements through New Jersey State Contracts and/or Purchasing Cooperatives to which the Borough of Saddle River is a member; and

WHEREAS, in the interest of streamlining Borough operations and improving efficiency, it is the desire of the Mayor and Council to authorize the Purchasing Officer/Qualified Purchasing Agent (QPA) to approve purchases, contracts and agreements through New Jersey State Contracts and/or Purchasing Cooperatives, subject to provisions and requirements of the Local Public Contracts Law, N.J.S.A. 40A:11-1 et seq. and P.L.2011, c.139 below the \$53,000.00 threshold in individual purchases and the aggregate as defined by N.J.S.A.40A:11-2(19);

NOW, THEREFORE, BE IT RESOLVED by the Borough Council of the Borough of Saddle River, County of Bergen, State of New Jersey, as follows:

1. The Qualified Purchasing Agent (QPA) upon receipt of an identified need and direction from the Borough is hereby authorized to approve purchases under the bid threshold, made under contracts and/or agreements through New Jersey State Contracts and/or Purchasing Cooperatives to which the Borough of Saddle River is a member without further action from Council, provided that funds are available to cover the expenditure.
2. Purchase approvals made by the Qualified Purchasing Agent (QPA) by virtue of the adoption of this Resolution shall be subject to the provisions and requirements of the Local Public Contracts Law, N.J.S.A. 40A:11-1 et seq. and that no amount of any contract shall be in excess of the bid threshold in a single purchase or the aggregate

without express individual resolutions authorizing such cooperative purchases by contract number.

3. That the Borough Clerk shall forward a certified copy of this Resolution to the following:

- A. Business Administrator;
- B. Chief Financial Officer;
- C. Purchasing Agent

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #22-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPROVING THE FILING OF APPEALS AND SETTLEMENTS

WHEREAS, the Bergen County Tax Board requires a resolution by the Municipal Governing Body authorizing the Tax Assessor and Tax Collector and Borough Attorney to file appeals, settlements of stipulations with the Bergen County Tax Board for the purpose of correcting assessments for the year 2026.

NOW, THEREFORE, BE IT RESOLVED that the Tax Assessor and Tax Collector and Borough Attorney be authorized to file such appeals no less than seven (7) days after each member of the Governing Body has received a written explanation of why such filing of appeal or stipulation of settlement is necessary and why the filing of appeal or stipulation of settlement is in the interest of the Borough of Saddle River.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #23-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

AUTHORIZING THE CARRY-OVER OF CONTRACTS

BE IT RESOLVED that the Borough of Saddle River continue the following contracts which carry over from 2025 for 30 days or until such time as 2026 contracts are executed, whichever is sooner:

- Borough Attorney
- Borough Engineer
- Borough Planner
- Risk Manager
- Bond Attorney
- COAH Attorney
- Zoning Board of Adjustment Attorney
- Planning Board Attorney
- Landscape Architect
- Borough Auditor

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #24-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPOINTING CERTIFYING AGENT

BE IT RESOLVED, that Susan Hodgins, Chief Financial Officer, be designated as the Certifying Officer and Richard Molinari, Administrator, be designated as the Certifying Supervisor for the New Jersey Department of the Treasury, Public Employees' Retirement System and Police and Fire Retirement System of New Jersey for the Borough of Saddle River.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #25-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPROVING THE APPOINTMENTS OF JIF/MEL REPRESENTATIVES

BE IT RESOLVED by the Mayor and Council of the Borough of Saddle River that, in accordance with the Indemnity and Trust Agreement and the By-laws of both the Bergen County Municipal Joint Insurance Fund and of the Bergen Municipal Excess Liability Joint Insurance Fund, and Bergen Municipal Employee Benefits Fund, the following appointments be made effective January 1, 2026 for a period of one (1) year, said appointments expiring December 31, 2026:

1. Bergen Joint Insurance Fund Commissioner
Rich Molinari
Mayor Albert J. Kurpis, Alternate
2. Fund Safety Delegate
Rich Molinari
Mayor Albert J. Kurpis, Alternate
3. Bergen Municipal Employee Health Benefits Fund Commissioner
Rich Molinari
Cindy Kirkpatrick, Alternate
4. Municipal Excess Liability Commissioner
Rich Molinari
5. New Jersey Sustainable Energy Meeting
Rich Molinari
6. Risk Management Consultant
Frank Covelli, Professional Insurance Associates, Inc., A Division of
World Insurance Associates, LLC

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #26-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

**RESOLUTION TO AWARD PROFESSIONAL INSURANCE ASSOCIATES INC.,
A DIVISION OF WORLD INSURANCE ASSOCIATES, LLC. AS RISK MANAGER AND
HEALTH BENEFITS INSURANCE CONSULTANT AS AN EXTRAORDINARY
UNSPECIFIABLE SERVICE IN A REQUIRED DISCLOSURE MANNER**

WHEREAS, the Borough of Saddle River has a need for Risk Management Services for its general liability, workers compensation and other related insurance service plans, and Health Benefits Insurance Consultant Services for its medical, prescription, dental and related benefits service plans; and

WHEREAS, the Borough has obtained an extraordinary services proposal in accord with N.J.S.A.40A:11-5(1)(m), and N.J.S.A. 40A:11-5(1)(ii) in a required disclosure manner consistent with N.J.S.A. 19:44A-20.5; and

WHEREAS, the Borough received a proposal (Statement of Qualifications) for the positions of Risk Manager and Health Benefits Consultant for Calendar Year 2026 from:

WHEREAS, Professional Insurance Associates, a division of World Insurance Associates, LLC, 429 Hackensack Street, Carlstadt, NJ 07072 has provided for a Business Entity Disclosure Contribution form as well as a Political Contribution Disclosure form, indicating no reportable donations have occurred in the past contract year; and

WHEREAS, the award of the contract aforesaid shall be conditioned upon the certification of the availability of funds from the Current Fund Appropriations, by the Chief Financial Officer.

NOW, THEREFORE, BE IT RESOLVED by the Borough Council of the Borough of Saddle River, County of Bergen, State of New Jersey, that Professional Insurance Associates, a division of World Insurance Associates, LLC, 429 Hackensack Street, Carlstadt, NJ 07072 is appointed for a one (1) year term for Calendar Year 2026 in accord with N.J.S.A. 40A:11-5(1)(m) and N.J.S.A. 40A:11-5(1)(ii), in a required disclosure manner consistent with N.J.S.A. 19:44A-20.5, to serve as the Borough's Risk Manager and Health Benefits Insurance Consultant.

BE IT FURTHER RESOLVED that compensation shall be as follows, in accordance with the proposal:

1. For Risk Manager services related to coverages attained through the Borough's membership in the Bergen County Municipal Joint Insurance Fund (BCMJIF), an amount equal to six percent (6%) of the Borough's annual assessment as promulgated by the BCMJIF, said fee to be paid by the Borough to the Consultant within thirty (30) days subsequent to the Fund's prescribed payment schedule of the annual assessment by the Borough
2. For Health Benefits Insurance Consultant services related to coverages attained through the Borough's membership in the Bergen Municipal Employee Benefits Fund (BMED), the amount promulgated by the Fund for assisting in the administration and oversight of the employee health benefits program and providing claims assistance and client advocate services to both active employees and retirees.
3. For all other insurance coverages authorized by the Borough, including but not limited to Accident and Health, Disability, Group Dental, Group Life, and similar coverages, the normal brokerage commissions paid by the insurance company or carrier.

BE IT FURTHER RESOLVED that either party may cancel the agreement at any time by mailing to the other written notice calling for termination at any time not less than ninety (90) days thereafter, and fees shall be pro-rated to the date of termination.

BE IT FURTHER RESOLVED that the Mayor is authorized to execute all agreements and documents in furtherance of award.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026.**

Cindy Kirkpatrick, RMC
Municipal Clerk

Professional Insurance Associates

A Division of World Insurance Associates, LLC

100 E. Allendale Rd.
Saddle River, NJ 07458

100 E. Allendale Rd.
Saddle River, NJ 07458

December 22, 2025

Ms. Cindy Kirkpatrick
Borough Clerk
Borough of Saddle River
100 E Allendale Rd.
Saddle River, NJ 07458

**BOROUGH OF SADDLE RIVER
STATEMENT OF QUALIFICATION (SOQ) - RISK MANAGER & HEALTH BENEFITS CONSULTANT**

Dear Cindy:

We are pleased to provide a "Statement of Qualifications" for the positions of **Risk Manager and Health Benefits Consultant** for Calendar Year 2026.

Specifically, we are submitting our credentials for consulting services associated with Property and Casualty insurance coverages, including, but not limited to:

Property and Casualty

General Liability
Automobile Liability
Excess (Umbrella) Liability
Public Officials Liability
Police Professional Liability
Employment Practices Liability

Workers Compensation
Environmental Liability
Property

Employee Health Benefits

Medical
Prescription
Vision/Dental (as applicable)

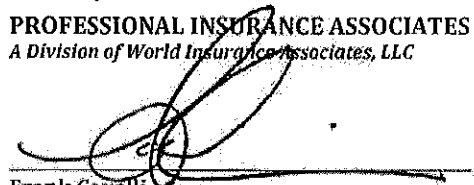
as provided through the Municipality's membership in the **Bergen Municipal Employee Benefits Fund (BMED)** as well as the **Bergen County Municipal Joint Insurance Fund (BCMJIF)**, as well as any other insurance coverages secured through the commercial marketplace.

We appreciate the opportunity to be considered for this important position and formally submit our credentials and proposal to you and the Governing Body in response to the Public Notice and procurement documents promulgated by the Municipality. Our proposal submission seeks approval by the Governing Body in accordance with the process set forth by P.L. 2004, Chapter 19 (as amended by P.L. 2005, c.271) N.J.S.A.19:44A-20.4 et seq.

We at **PIA/World Insurance Associates** are extremely dedicated to the consulting and analytical services we provide our clients and are proud to be among the top regional firms providing such services to Municipalities, School Boards and Public Authorities, statewide. Naturally, we are always available to meet with you and/or the Governing Body to answer any questions related to our Proposal. Again, thank you for considering **PIA/World Insurance Associates**. We strive to be deserving of your trust and confidence.

Sincerely,

PROFESSIONAL INSURANCE ASSOCIATES
A Division of World Insurance Associates, LLC



Frank Covelli
Senior Vice President - Managing Director
Public Sector Insurance & Risk Services
FC:Aa
Enclosure(s)

Professional Insurance Associates A Division of World Insurance Associates, LLC

400 Westchester Avenue
Suite 100, Westchester, NY 10580

10000 Old Country Road
Forest Hills, NY 11375

RESPONSE TO: STATEMENT OF QUALIFICATIONS (SOQ)

Saddle River NEW JERSEY



Bergen County, New Jersey

RISK MANAGER & HEALTH BENEFITS CONSULTANT

James V. Gardella
Division Leader

Chuck Cavadini
Division President

Don Sciolaro
Senior Account Manager
Public Entity Division
Telephone 201 | 559 | 8139 Direct
Email donaldsciolaro@worldinsurance.com

Frank Covelli
Senior Vice President - Managing Director
Public Sector Insurance & Risk Services
Telephone 201 | 559 | 8134 Direct
Alternate 201 | 741 | 8676 Cell
Email frankcovelli@worldinsurance.com

Renee Gear
Public Entity, Claims & Underwriting Associate
Telephone 201 | 438 | 7500 x470
Email reneegear@worldinsurance.com

**PROFESSIONAL
INSURANCE ASSOCIATES**

A Division of World Insurance
Associates, LLC



429 Hackensack Street
Carlstadt, NJ 07072



201-438-7500



www.pianj.com

Saddle River
NEW JERSEY



1894

**STATEMENT QUALIFICATIONS (SOQ)
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WORLD

BOROUGH OF SADDLE RIVER

Bergen County, New Jersey

STATEMENT OF QUALIFICATIONS (SOQ)

GENERAL INFORMATION

STATEMENT FOR

**RISK MANAGER
HEALTH BENEFITS CONSULTANT**

DATE OF STATEMENT

December 22, 2025

SUBMITTING FIRM

**Professional Insurance Associates,
A Division of World Insurance Associates, LLC**
429 Hackensack Street
Carlstadt, NJ 07072
Telephone: 201/ 438-7500
Facsimile: 201/ 438- 8781

CONTACTS

Frank Covelli
Senior Vice President - Managing Director
Public Sector Insurance & Risk Services
Telephone: 201 | 559 | 8134 Direct
Alternate: 201 | 741 | 8676 Cell
Email: frankcovelli@worldinsurance.com

Don Sciolaro
Senior Account Manager
Public Entity Division
Telephone: 201 | 559 | 8139
Alternate: 201 | 394 | 8801
Email: donaldsciolaro@worldinsurance.com

Asli Alici
Administrative Assistant
Public Entity Division
Telephone: 201 | 936 | 8900
Ext. 507
Email: aslialici@worldinsurance.com

CORPORATE STRUCTURE

Professional Insurance Associates is a wholly owned subsidiary of World Insurance Associates, LLC, with corporate offices located in Iselin, New Jersey. PIA continues to maintain offices at its original location of over 50 years in Carlstadt, NJ.

CORPORATE JUDGEMENTS/BANKRUPTCY

The firm is not now nor ever been in bankruptcy or re-organization proceedings, nor have there been any Judgements.

FULLY LICENSED

World Insurance Associates, LLC is fully licensed through the NJ Department of Banking & Insurance (NJDOBI) in the disciplines of Property & Casualty, Accident, Health or Sickness, Personal Lines and Life. The applicable Licenses are included and in good standing.



WORLD

STATEMENT OF QUALIFICATIONS (SOQ)

BOROUGH OF SADDLE RIVER

Bergen County, New Jersey

Page 2

CORPORATE HISTORY

In 1957, the DAG Agency was formed in Carlstadt, NJ by our Founder, Victor M. Gardella, the father of our current President, James V. Gardella. Within several years, Victor was building a successful full-service property and casualty insurance agency and parted with his two partners and renamed the business, Professional Insurance Associates. By 1978, PIA Security Programs was added to deliver financial/welfare programs and services, including, Employee Health Benefits, Life Insurance, Business Continuity Planning, Employee Benefit Planning and Retirement Planning. The hiring and retaining of quality professionals served to steadily grow our business into one of the largest full-service insurance agencies in the region.

The Public Entity Department was led by Victor until 1997, when Frank Covelli was hired to manage and expand the growing public entity sector business. Today, we have a team of six (6) full-time experienced professionals specifically dedicated to serving our public entity clients. Our Public Entity Department services over Fifty (50) public entities spanning Six (6) counties. Our commitment to providing the best service possible to our Public Sector clients is second to none and is evidenced by the duration of our relationships, with almost *one-half* of our Public Entity clients having been with us 20 to 30 years and one Municipality over 60 years.

In March of 2019, Professional Insurance Associates announced its merger with World Insurance Associates, LLC. The merger joins two client-focused companies, well-positioned to provide greater "value-added" services, products and resources for the benefit of our combined client-base.

Make no mistake, the guided Principles of our founder, Victor M. Gardella, have been, and continue to be, at the core of PIA's proud and successful tenure of over 62 years.

QUALIFICATIONS/EXPERIENCE

PIA has over 60 years' experience as a Risk Management Consultant to public entities in New Jersey. We offer our Public Entity Clients over 200 years of cumulative experience through our dedicated team of highly trained professionals; committed to meeting the needs and objectives of our public entity clientele in both Property and Casualty, as well as Employee Health Benefits.

Prior to joining PIA, Frank Covelli served as a Fund Commissioner to the Morris County JIF during his tenure as a Township Administrator and later, served as an Account Manager to four (4) regional Property & Casualty JIF's, one (1) statewide Environmental Liability JIF and two (2) regional Health Insurance Funds (HIF's) in NJ.

Risk and Insurance cross all Municipal Departments and no task is too small or too large for us to tackle with our clients. The service we provide is second to none and in fact sets us apart from our peers and competitors. We view our job as an extension of Administration, Finance and Human Resources and as a valuable resource for DPW, Police, Recreation Departments, and our Emergency Service Volunteers.

We currently serve as the RMC and/or Health Benefits Consultant to over 50 Public Entities in northern New Jersey spanning Bergen, Camden, Morris, Bergen, Somerset & Sussex Counties. PIA is recognized as one of the Top Tier Risk Managers to Public Entities, statewide. Our service and responsiveness is the cornerstone to our long-term relationships with our Public Entity clients.

PIA routinely offers recommendations to the Insurance Program (both Property & Casualty AND Employee Health Benefits), which result in greater insurance coverage and/or reduced cost to the Municipality and its related entities.

Both PIA and World Insurance Associates have extensive relationships with a number of commercial carriers specializing in Employee Health Benefits and those Property and Casualty coverages not provided by the JIF.

QUALIFICATIONS/EXPERIENCE (continued)

CERTIFICATIONS & ACCOMPLISHMENTS

- The firm is among a select handful Statewide, chosen to provide Employment Practices/Public Officials Liability (EPL/POL) training to Managers and Supervisors and also to provide Anti-Harassment / No Tolerance training for non-managerial personnel. The firm enjoys a long-standing presence in both public sector insurance needs and in the communities of northern New Jersey.
- Accreditation - MEL Accredited Risk Manager Program.
- Associate Member - Bergen County Police Chiefs Association (BCPCA)
- Associate Member - Bergen County 200 Club
- Advisory Committee Member – NJ Public Risk Management Association (NJ PRIMA)
- A longstanding local presence with a proud history of serving and investing in our communities:

*Carlstadt Little League
Saddle River HS Sideline Club
Saddle River Junior Football
Athletic Sponsorships
Education Foundations
Bergen County Police Chief's Association*

*The V Foundation
Boys & Girls Clubs
Rutherford Little League
Scholarship Funds
Bergen County 200 Club*

*Hackensack Univ. Medical Ctr.
The Lions Club
Chambers of Commerce
Rotary International
Recreation Foundation*

COMPENSATION

For the position of **RISK MANAGER**, as it relates to coverages attained through the Municipality's Membership in the **BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND (BCMJIF)**

The Municipality authorizes payment as compensation for services rendered, an amount equal to **six percent (6%)** of the Municipality's Annual Assessment as promulgated by the **BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND (BCMJIF)**. Said fees shall be paid by the Municipality to the Consultant within 30 days subsequent to the Fund's prescribed payment schedule of the annual assessment by the Municipality.

For the position of **HEALTH BENEFITS CONSULTANT**, as it relates to coverages attained through the Municipality's Membership in the **BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND (BMED)**

For services provided for assisting in the administration and oversight of the Employee Health Benefits Program and also providing claims assistance and client advocate services to both active employees and retirees, the Consultant shall receive the amount promulgated by the Fund.

For all Other Insurance Coverages

For all other coverages authorized by the Municipality, including but not limited to: Accident & Health, Disability, Group Dental, Group Life, etc. the Consultant shall receive, as full compensation, the normal brokerage commissions paid by the insurance company/carrier.

Termination:

Either party may cancel the Agreement at any time by mailing to the other, written notice calling for termination at any time not less than ninety (90) days thereafter. Fees shall be pro-rated to the date of termination.

STATEMENT OF QUALIFICATIONS (SOQ)

BOROUGH OF SADDLE RIVER

Bergen County, New Jersey

Page 4

PIA PUBLIC ENTITY SERVICE TEAM

- PIA's PUBLIC ENTITY SERVICE TEAM IS ATTACHED AS A SEPARATE DOCUMENT WITHIN THE SOQ PACKET

INSURANCE COVERAGES

As a Professional Services company dedicated to Public Entity clientele, we maintain:

- NJ Business Registration Form (*in good standing and included*)
- NJ Affirmative Action Certification (approval through 2025 and included)
- Provides at its own cost and expense, the following Insurance coverages (As attached or evidenced accordingly):
 - ✓ **Workers Compensation:**
NJ Statutory Limits ==> \$1,000,000 - Employers Liability.
 - ✓ **General Liability:**
Limit of Liability ==> \$2,000,000 per Occurrence; \$4,000,000. Aggregate
 - ✓ **Crime:**
NJ Statutory Limits ==> \$2,000,000 - Employers Liability.
 - ✓ **Automobile:**
Limit of Liability ==> \$2,000,000. CSL (non-owned and hired autos)
 - ✓ **Excess (Umbrella) Liability:**
Limit of Liability ==> \$10,000,000 per Occurrence; \$10,000,000. Aggregate
 - ✓ **Professional Liability (E&O):**
Limit of Liability ==> \$10,000,000 Occurrence/\$10,000,000. Aggregate
 - ✓ **Employment Practices Liability (EPL)**
Limit of Liability ==> \$5,000,000 Occurrence/Aggregate (Attached)

The Municipality would be named as an "Additional Insured" on the policies (whenever possible), with the Certificate of Insurance reflecting such.



WORLD

SCOPE OF SERVICES

RISK MANAGEMENT CONSULTANT

SCOPE OF SERVICES

RISK MANAGEMENT CONSULTANT

MISSION STATEMENT

We strive to excel with the unique and often complex needs of each individual client. To achieve our goal of unparalleled service to our public entity clientele, our highly trained staff has, at its core:

- A foundation of collective experience that spans over 150 years and melds Property & Casualty and Employee Benefits with Municipal Governance to achieve the best outcome for our Clients.
- We have invested significant resources in the systems and software necessary to effectively track, disseminate, model and analyze data as a foundation to provide reliable and accurate insight that achieves superior consulting services.
- A thorough knowledge and understanding of Public Entity Insurance and all applicable ancillary coverages.

- A) PIA will assist the Municipality in identifying its insurable exposures with respect to the Property & Casualty Insurance Program and to recommend professional methods to reduce, assume or transfer the Risk or Loss.
- B) Assist the Municipality in understanding the various coverages afforded through its membership in the Bergen County Municipal Joint Insurance Fund, including but not limited to the following:

General Liability
Automobile Liability
Excess (Umbrella) Liability
Environmental Liability

Public Officials Liability
Police Professional Liability
Employment Practices Liability
Employee Benefits Liability

Workers Compensation
Crime / Statutory Bonds
Property
Cyber Liability

- C) Review with the Municipality, any additional coverage(s) the RMC determines should be secured, but is not available from the Fund and, subject to the Municipality's authorization, place such coverage with a conventional insurance carrier. Such coverages may include:

- Flood Coverage - As applicable to Public Structures in the Flood Zone
- Accident and Sickness Policy for Emergency Service Volunteers
- Accident and Health Policy for volunteer organizations and recreation program participants.

- D) Advise of the implications associated with Special Events including:

Community Day/Festival
Sports Events
Holiday Events

Fireworks and/or Amusements
Parades
Farmer's Market

- E) PIA will communicate specific requirements of the Fund to ensure safety and liability compliance and advise the Municipality of the special events coverage that may be required.
- F) Assist in the preparation and completion of the JIF Renewal, as well as Applications, Statements of Values and similar Underwriting documents requested by either the Fund or Carrier.
- G) Review insurance requirements for bid specifications, review Certificates of Insurance and provide coverage and risk management strategies for:

Vendors

Professionals

Contractors

Soil Movement

- H) Review Municipal Assessment/Premium, as prepared by the Fund or Carrier and advise the Municipality through:
- Annual Insurance Analysis and Budget Letter
- I) Conduct Quarterly Safety Committee Meetings that include:
- Meeting Agenda & Written Report, specifically containing:
 - Review of Claims incurred for the Quarter and YTD
 - Loss Time Accident Frequency (LTAF) for the Municipality and the JIF
 - Safety Incentive Program (SIP) Municipal Standing
 - Review of Loss Control & Engineering Reports
 - Risk Management strategies for Municipal Operations and Functions
- J) Assist in the settlement of claims, advocating for the Municipality to receive the most appropriate settlement. PIA is proud of the exceptional relationships we have with both the TPA's adjudicating claims on behalf of the JIF and the Claims Departments for the various commercial carriers.
- K) Attend meetings of the Fund and keep the Municipality apprised of Fund operations. We serve on a number of Committees at the MEL and individual JIF level. A sampling includes:

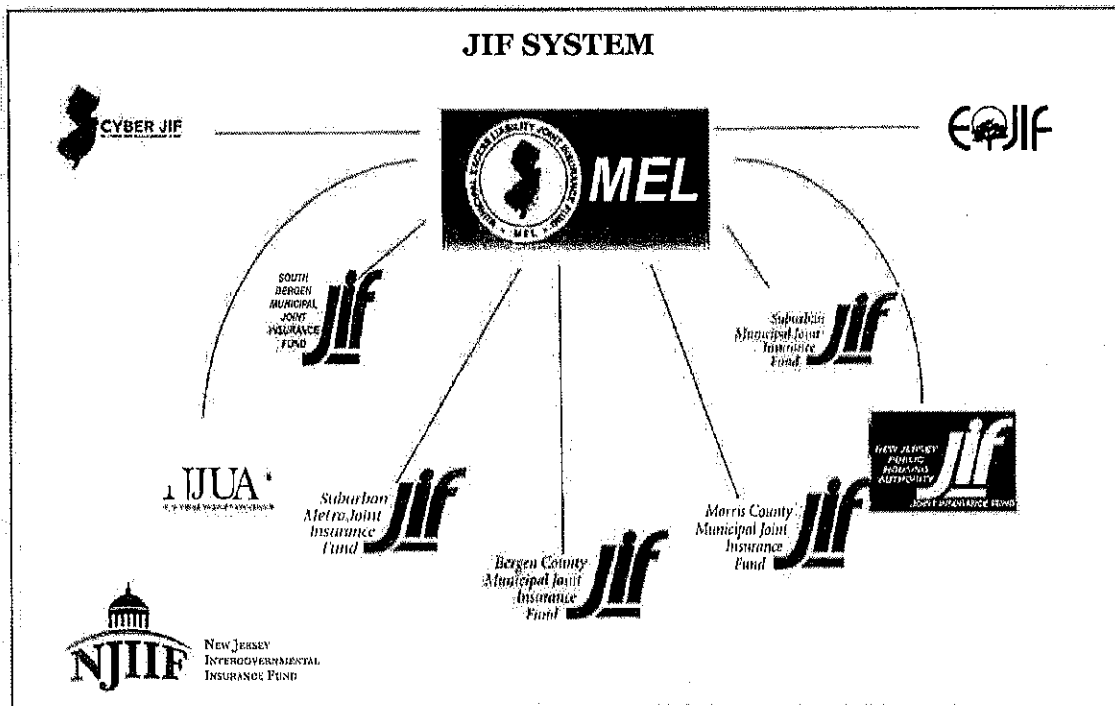
MEL

Coverage Committee
Sub-Coverage Committee
Legislative Committee
Safety & Education

JIF

Management Committee
Claims Committee
Executive Safety Committee

- L) Prepare and present an Annual Report for the Governing Body outlining the Fund's financial performance, coverages and services.



SCOPE OF SERVICES

HEALTH BENEFITS CONSULTANT

SCOPE OF SERVICES HEALTH BENEFITS CONSULTANT

MISSION STATEMENT

We strive to excel in the unique and often complex needs of each individual client. To achieve our goal of unparalleled service to our public entity clientele, our highly trained staff has at its core:

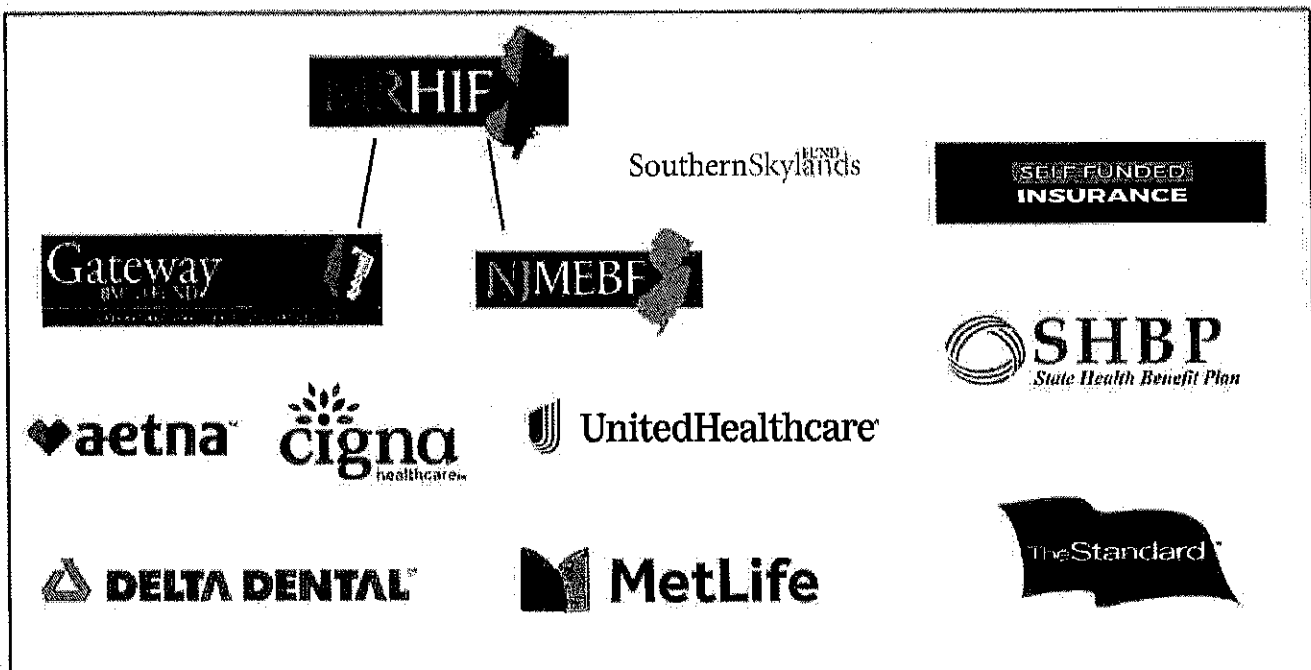
- A foundation of collective experience that spans over 150 years and melds Property & Casualty and Employee Benefits with Municipal Governance to achieve the best outcome for our Clients.
 - We have invested significant resources in the systems and software necessary to effectively track, disseminate, model and analyze data as a foundation to provide reliable and accurate insight that achieves superior consulting services.
 - A thorough knowledge and understanding of Public Entity Insurance and all applicable ancillary coverages.
-

- A) We routinely perform an evaluation of those coverages in accordance with established and recognized principles within the industry.
- B) PIA Security Programs is skilled and knowledgeable in the various forms of delivery systems available to deliver Employee Health Benefits, including:
 - Health Insurance Funds, (such as BMED, North Jersey HIF)
 - The State Health Benefits Program (SHBP)
 - Partially Self-Funded Programs (utilizing a TPA, such as IDA, UMR, etc.)
 - Fully-Insured, Premium-Based Programs, (such as Horizon Blue Cross Direct, Aetna, etc.)
- C) Provide consulting services relative to changes in Federal and State law/regulation that impact the delivery of the Employee Benefits Program and/or the financial impact thereof. Examples include:
 - COBRA
 - Affordable Care Act (ACA)
 - P.L. 2, Chapter 78 Public Employee Health Benefit Contributions
- D) In any Employee Health Benefits Program, employees, dependents and retirees (as applicable) will undoubtedly have coverage questions and claims issues. Our Claims Specialist will assist covered employees/dependents and retirees with claims issues and serve as their Advocate. These services include:
 - Understanding and explaining the Explanation of Benefits (EOB) and how a Provider service/procedure was processed by the Insurance Carrier
 - Assist in negotiating Balance Bill charges above UCR
 - Submit Pre-Determination of Coverage to the insurance carrier to confirm the expected reimbursement on a planned procedure with an Out of Network Provider
 - Advise Members on Medicare Coverage Guidelines, Coordination of Benefits, Open Enrollment and Medicare as the Secondary Payer Rules
 - Assist in the preparation and submission of a Claim Appeal
 - Provide analysis on specific health insurance needs/assist a member in the selection of a Plan Design Offering
- E) Perform due diligence in researching the marketplace for alternative methods of financing the delivery of the Employee Health Benefits Program and provide recommendations to improve coverage and/or reduce cost to the Municipality.
- F) Work with the Municipality in identifying and constructing plan design change(s) and/or alternate plan design(s) for the purpose of containing or reducing cost relative to the Employee Health Benefits Program, as needed.

- G) Aid the Municipality with respect to negotiating and communicating benefit design and benefit levels with employees and/or bargaining units. Conduct employee meetings, as applicable.
- H) Provide technical support for Grievance Hearings/Proceedings that may be filed by a collective bargaining unit, as it relates to the Employee Health Benefits Program and, if necessary, attend grievance hearings/proceedings within the Municipality or at the NJ Public Employee Relations Commission (PERC) level, as applicable.
- I) Prepare or assist the Municipality in the preparation and/or supply of underwriting data, applications, claims data, census information, historical information, etc., as required by the commercial carriers, third party administrators (TPA) or Health Insurance Fund (HIF), or SHBP as needed or may be applicable.
- J) Prepare and present comparative reports for the Mayor & Council outlining the operation and financial performance of the employee health benefits program as appropriate and applicable.
- K) Communicate all important (deadline) dates to the Municipality to avoid surcharges and/or lapses in coverage(s) and ensure compliance with all program management directives.
- L) Review the premiums and/or assessments (as applicable) related to the Municipality's Employee Benefits Program and;
- Negotiate renewal with the Carrier most favorable to the Municipality.
 - Analyze Claims Data-> to determine areas of high usage-> to develop strategies to reduce utilization/cost.
- M) Assist in the preparation of the Municipality's Annual Employee Benefits Insurance Budget.

We keep good company through the Carriers and the Programs we work with on behalf of our clients:

THE MAJOR ENTITIES INVOLVED IN DELIVERING PUBLIC SECTOR HEALTHCARE IN NEW JERSEY AND THE NATION



THE VALUE WE PROVIDE

VALUE ADDED SERVICES

"What Value does an Effective Risk Manager Provide?"

At Professional Insurance Associates (PIA), we perform a wide array of services to provide effective risk management and advocate for efficient and fair claims settlement.

ADVOCATE

ANALYZE

CONSULT

RECOMMEND

ADVOCATE

WORKING WITH OUR EXTENSIVE NETWORK OF CONTACTS THROUGH THE JIF/MEL ORGANIZATION AND ITS THIRD-PARTY PROFESSIONALS, WE WORK TO SECURE OUR CLIENTS A FAIR AND REASONABLE SETTLEMENT ON ALL OF THEIR CLAIMS

TURF FIELD DESTROYED BY FLOODWATERS

What PIA Did...

- Obtained an immediate \$50,000 cash advance from the Joint Insurance Fund
- Coordinated Flood Claims with National Flood & JIF/MEL to maximize payout
- Succeeded in securing JIF/MEL to provide coverage that was rejected by Federal Flood and FEMA. Obtained almost \$500,000 for Replacement of Turf Field

DAMAGE TO FIRE DEPARTMENT PUMPER TRUCK

What PIA Did ...

- Claim for Damage to Pumper Truck was DENIED by the JIF – Deemed Wear and Tear.
- PIA Advocated the Cause of Loss was a Covered Peril and ultimately obtained Coverage for the Claim... MUNICIPALITY Prevailed in Obtaining almost \$ 43,000.

FIRE LOSS – HISTORIC BUILDING

Municipality suffered a Catastrophic Fire to a Municipally owned Historic structure. The Loss was further complicated by the varying ages of sections of the building dating from the 1780's to the 1950's.

What PIA Did ...

- PIA effectively navigated this complex Claim through the MEL and Excess Property Carrier to reach a final global settlement of over \$2 Million
- Despite the complexity of the Claim, settlement was reached in less than six (6) months.

ANALYZE WE LOOK AT EACH CLIENT INDIVIDUALLY TO ASSESS THEIR NEEDS AND CURRENT POLICIES. A TYPICAL ANALYSIS OFTEN REVEALS REDUNDANCIES OR OTHER INEFFICIENCIES THAT ADD UNNECESSARY COST. AS IMPORTANT, THE ANALYSIS CAN ALSO IDENTIFY AREAS WHERE COVERAGE MAY BE INADEQUATE.

REDUNDANT BOND COVERAGE

What PIA Did ...

- Through our initial audit of coverages upon Appointment as the RMC, PIA identified several redundant Public Official Bonds that were being secured both in the commercial market and through the MEL / JIF. The commercial bonds were cancelled at an approximate annual savings of \$8,000.

(continued)

CONSULT

WE PROVIDE GUIDANCE ON BEST PRACTICES TO MAINTAIN EFFICIENCY WHILE IMPLEMENTING RISK MANAGEMENT STRATEGIES IN AN EFFORT TO REDUCE, ELIMINATE OR TRANSFER RISK. WE ALSO PROVIDE ADVANCED AND EARLY NOTIFICATION REGARDING CHANGES IN COVERAGE DUE TO REVISED JIF/MH POLICY OR STATE REGULATION.

LIBRARY COVERAGE

What PIA Did ...

- Performed Insurance Audit shortly after our Appointment as RMC – Identified the Library (Entire Insurance Program) was insured outside the JIF.
 - LIBRARY Coverage through the JIF – Savings of over \$3,500

EMERGENCY SERVICES – DIFFERENT CARRIERS & COVERAGE LIMITS

What PIA Did ...

- Upon our appointment as the RMC, the Fire Department Accident & Sickness Policy was with VFIS, while the Ambulance Corps Accident & Sickness Policy was with The Hartford Insurance Co. The policies were written with different coverage limits.
- Our Office immediately worked with VFIS to combine the policies and standardize the coverage to ensure all Emergency Service Volunteers (Ambulance Corps; OEM; and Fire Companies) were provided equal benefits. The Governing Body invested the savings achieved through combining the policies and increased the Accidental Death & Dismemberment (AD&D) Limit for all volunteers.

ELECTED OFFICIALS TRAINING

What PIA Does ...

- PIA is among a select few of RMC's state-wide, authorized to conduct the annual Elected Officials training, which earns the Municipality a \$250 credit off the annual assessment for each Elected Official attending the Training.

SAFETY COMMITTEE LEADERSHIP

What PIA Does ...

- PIA schedules and manages the Quarterly Safety Meetings attended by a variety of key personnel representing nearly every department. In a typical meeting we review recent Loss Time Accident Frequency and Injury reports, potential training programs to avoid future incidents, bulletins and other safety notices from the MEL.

RECOMMEND ONCE AN ANALYSIS AND CONSULTATION IS COMPLETED, WE CAN IDENTIFY VARIOUS OPTIONS FOR CONSIDERATION TO MEET THE NEEDS OF THE CLIENT.

RECREATION POLICY - SIGNIFICANT REDUCTION IN PREMIUM

What PIA Did ...

- Upon Appointment as the RMC, analyzed the existing Accident policy and renegotiated a Premium reduction utilizing the existing carrier, resulting in a premium reduction from \$8,600 to \$2,400.

VALUE ADDED SERVICES

"What Value does an Effective Health Benefits Consultant Provide?"

At PIA Security Programs, we perform a wide array of services and client support throughout the Health Benefits Program; from coverage selection to claims management.

ADVOCATE

ANALYZE

CONSULT

EXECUTE

ADVOCATE

THROUGH OUR EXTENSIVE NETWORK OF CONTACTS, WE WORK TO SECURE OUR CLIENTS A FAIR OUTCOME ON THEIR CLAIMS.

CASE STUDY – SHBP Municipality

A Plan Participant's dependent required medication due to a life-time medical condition and was denied by the Prescription Carrier for this NJSHBP Plan. The denial indicated the medication was not FDA approved for the dependent's diagnosis.

PIA Advocated on their behalf - PIA researched the medication in question and the corresponding FDA approval and discovered the Prescription Carrier was erroneously denying this medication. PIA worked with the Prescription Carrier and the denial was overturned.

CASE STUDY – HIF Member Municipality

A Plan Participant suffered a spinal cord injury which resulted in paraplegia. The Insurance Carrier approved Physical Therapy, however, improvement was not achieved. The participant discovered an alternative program not covered by insurance with a promising prognosis to recovery.

PIA Advocated on their behalf - PIA prepared and presented an appeal to the HIF Executive Committee to approve this alternative therapy. The appeal was successful and the Plan Participant went on to recover the ability to walk.

CASE STUDY – HIF Member Municipality

A Plan Participant required Dental services due to a congenital physical disability.

PIA Advocated on their behalf - Given the medical nature of this member's condition, PIA prepared and presented an appeal to the HIF Executive Committee. An Independent Review Organization determined the services were medically necessary and coverage should be provided through the member's medical plan.

CASE STUDY – Municipality with a Self-Funded Health Plan

A Plan Participant suffered a loss of hearing due to a congenital physical disability and required hearing aids which are not a covered benefit.

PIA Advocated on their behalf - PIA appealed to the Self-Funded Insurance Carrier and was successful in obtaining coverage for this member due to the congenital medical condition.

(continued)

ANALYZE / CONSULT & EXECUTE

WE UNDERTAKE A WHOLISTIC APPROACH BY EXAMINING AND ASSESSING THE NEEDS, POLICIES AND PERFORMANCE OF THE HEALTH BENEFITS PROGRAM TO ACHIEVE MAXIMUM BENEFITS PROGRAM COUPLED WITH LONG-TERM FINANCIAL STABILITY

Prescription Plan-PBM Marketing Analysis

ISSUE

Upon our Appointment, we reviewed the Health Benefits Program for a Municipality with approximately 250 Subscribers, covered through a partially Self-Insured Program. Our experience led us to believe prescription costs were notably higher, as a percentage cost of health benefits, than is generally the case.

ACTION PLAN

PIA Executed a marketing analysis that solicited proposals from several Pharmacy Benefit Managers (PBM's). The analysis indicated a significant improvement in pricing could be achieved by appointing an alternate PBM. After 36 months, the Plan has provided savings of over \$300k annually on the cost of the prescription claims and increased Plan Rebates to the Municipality by over 3X (under \$40k to over \$120k, annually). In the final analysis, the Municipality has systematically reduced prescription costs by over \$1 million and prescription costs remain stable.

Self-Administered Short Term Disability Plan

ISSUE

A Municipality maintained a Short-Term Disability (STD) Plan for all Active Employees (approximately 150 EE's) which was administered solely by the Municipality. Several Employees were out for extended periods of time and the Municipality had little recourse in bringing them back to full duty. Plan costs were scattered throughout the Salary & Wage lines and the Municipality knew costs were increasing but could not easily quantify the total cost of the Plan.

ACTION PLAN

PIA Executed a review of the Municipality's exposure and liability to self-administer these benefits and recommended implementing a Short-Term Disability (STD) Policy through an A+ rated Carrier to apply consistent protocols to claims management, remove the legal exposure and ensure statutory compliance and cost management.

Ancillary Policies Placed with Multiple Carriers

ISSUE

A Municipality maintained the Ancillary Benefit Plans (Dental, Vision, Short-Term and Long-Term Disability) with four (4) separate Carriers, generating (4) different protocols and procedures and generating (4) different Carrier invoices per month.

ACTION PLAN

PIA Executed a marketing analysis and was able to secure comprehensive proposals from multiple Carriers. The process led to the Municipality moving to one (1) carrier that administers all four (4) policies. This action reduced confusion and allowed for a User-friendly portal for each Plan Participant, provided a notable cost savings to both the Municipality and contributing EE and an overall ease of administration and accountability for the Finance Department.

OUR TEAM

PIA/WORLD INSURANCE

James Gardella Principal, President 45 years of experience P: (201) 559-8142 E: jamesgardella@worldinsurance.com	A TEAM OF LICENSED INSURANCE PROFESSIONALS DEDICATED TO OUR CLIENTS. Over 282 Years of Cumulative Experience.	Chuck Cavadini Principal, Vice President 39 years of experience P: (201) 559-8133 E: chuckcavadini@worldinsurance.com
David Murphy Principal, Vice President – Claims Department 41 years of experience P: (201) 438-7500 E: davidmurphy@worldinsurance.com		Andrew Fisher Senior Underwriter Commercial Division 17 years of experience P: (201) 559-8159 E: andrewfisher@worldinsurance.com

THE PIA PUBLIC ENTITY TEAM

Frank Covelli Principal, Senior VP Managing Director Municipal Claims Advocate *27 years of experience P: (201) 438-7500 ext. 492 E: frankcovelli@worldinsurance.com	Don Sciolaro Senior Account Manager Municipal Claims Advocate 11 years of experience P: (201) 559-8139 E: donaldsciolaro@worldinsurance.com	Tracey Flannery Principal, Account Manager Municipal Claims Advocate 32 years of experience P: (201) 559-8141 E: traceyflannery@worldinsurance.com
Renee Gear Public Entity Claims & Underwriting Associate Municipal Claims Advocate 25 years of experience P: (201) 438-7500 ext. 470 E: reneegear@worldinsurance.com	Lisa Sabato Senior Client Services Representative Municipal Claims Advocate 43 years of experience P: (201) 438-7500 ext. 504 E: lissabato@worldinsurance.com	Asli Alici Administrative Assistant Public Sector Insurance 2 years of experience P: (201) 935-8900 ext. 507 E: aslialici@worldinsurance.com
LARGE RESOURCES.	FOR CERTIFICATE REQUESTS Email: donaldsciolaro@worldinsurance.com traceyflannery@worldinsurance.com aslialici@worldinsurance.com	LOCAL RELATIONSHIPS.

*Does not include Frank's Public Sector service as a Municipal Business Administrator.

OUR TEAM

James V. Gardella Principal Division President

Guiding Mission:

For Professional Insurance Associates and PIA Security Programs to deliver exceptional professional service to our clients. We take pride in maintaining a professional staff with many years of experience in the Public Entity, Commercial and Personal Insurance markets.

- Graduate of Fairleigh Dickinson University

Attended the Professional School of Business and obtained his Insurance Broker Licenses for Property, Casualty, Life & Health
 - Began his insurance career in 1978 as a Producer for Property, Casualty, Surety, and Life & Health Insurance products
 - Attended the Aetna Casualty & Surety Agents Sales School in 1979 and became the Marketing Manager of Professional Insurance Associates, Inc. in 1983
 - Assisted in the formation of the South Bergen Municipal Joint Insurance Fund in 1986
 - Attended the Aetna Casualty & Surety Elite Advanced Management Conference I & II in 1990
 - Appointed Executive Vice President in 1992 with full responsibility for all Operations
 - Appointed President of Professional Insurance Assoc., Inc. and P.I.A. Security Programs, Inc. in 2003
-
- Current/Past member of the Insurance Agents Advisory Committee for the following insurance companies:

<i>Aetna Casualty & Surety Co.,</i>	<i>CNA Insurance Company</i>
<i>Travelers/First Trenton Indemnity Company</i>	<i>CGU/General Accident Insurance Company</i>
<i>National Assoc. Of Insurance Agents & Brokers</i>	<i>St. Joseph Regional HS – Board of Consultants</i>
 - PIA has a long and proud history of contributing and investing in the Communities we live and serve:

<i>Carlstadt Little League</i>	<i>The V Foundation</i>	<i>Hackensack Univ. Medical Ctr.</i>
<i>East Rutherford HS Sideline Club</i>	<i>Boys & Girls Clubs</i>	<i>The Lions Club</i>
<i>East Rutherford Junior Football</i>	<i>Rutherford Little League</i>	<i>Chambers of Commerce</i>
<i>Numerous Athletic Sponsorships and Scholarship Funds</i>		<i>Rotary</i>

OUR TEAM

Frank M. Covelli

Principal/Senior Vice-President & Managing Director
Public Sector Insurance & Risk Services

Frank is a graduate of *Drew University, Madison, NJ* with a BA in Economics and Political Science. His extensive governmental experience has included service as a Congressional District Manager and a Municipal Business Administrator. He and his family have resided in the Borough of Wanaque for over twenty-five years and have been involved with many civic activities and endeavors.

His insurance career began at a relatively early period in the Joint Insurance Fund movement, where he served as an Account Manager for both Joint Insurance Funds (JIF's), which provide Property, Casualty and Environmental Liability coverages and Health Insurance Funds (HIF's), which provide Health Benefits for Public Employees to numerous municipalities throughout New Jersey. Specifically, he was responsible for the operation and oversight of four (4) Joint Insurance Funds (JIF's) and two (2) Health Insurance Funds (HIF's) with collective budgets exceeding twenty-nine million dollars (\$29 million) annually.

He joined the PIA professional team in 1997 as a Senior Commercial Account Specialist and Manager of the Public Entity Department. Highlights of Frank's accomplishments within the industry include:

Instructor	Employment Practices Liability Training for Managers & Supervisors Risk Management for Elected Officials Certified RMC Accreditation <i>NJ Municipal Excess Liability JIF – The MEL</i>
Past Instructor	“Municipal Government Insurance Issues” <u><i>Center for Government Services, Rutgers University</i></u>
Presentations	Municipal Risk Management and Risk Financing <i>Municipal Clerks Association of NJ</i> National Flood Insurance Program (NFIP) <i>Public Works Association of NJ (PWANJ)</i>
Appearances	CNN and CNN HEADLINE News
Service	Wanaque Valley Regional Sewerage Authority - Chairman Wanaque Borough Board of Adjustment - Member Wanaque 911 Memorial Committee - Chairman Wanaque Little League & Boy's Basketball - Coach Past Member – Vernon Township Ambulance Squad Past Member – Bloomingdale Planning Board Several Statewide Insurance Committees focusing on PE Exposure & Coverage
Interests	Camping and Traveling, Working on the House or in the Yard Riding my Motorcycle (a Harley, of course)

OUR TEAM

Donald Sciolaro

Senior Account Manager
Public Entity Division

Don is a graduate of *Fairleigh Dickinson University* with a Master's Degree in Public Administration (MPA) and *Seton Hall University* with a BA in Political Science. His extensive governmental experience includes service as a

- Congressional District Manager
- Six (6) term Councilman in the Borough of Waldwick
- Waldwick Council President
- Chair - Financial and Administration Committee

He and his family have resided in the Borough of Waldwick for twenty-nine years and has been involved with many sports programs, civic activities, and endeavors,

He joined the PIA team in 2021 as a Senior Account Manager in the Public Entity Division.

Prior to joining PIA, Don served as the Executive Director of the Foundation for Supply Chain Solutions (F4SS), a non-profit organization representing the food, beverage and personal care industry. At F4SS he led the effort to create Continuous Improvement and Risk Management standards and best practices. Previously, he served as Chief Executive Officer of the National Kitchen & Bath Association (NKBA) where he managed the annual renewal of all property & casualty and workers compensation policies as well as all elements of the employee benefits program. Prior to that, Don served as the Senior Regional Manager of the National Association of Manufacturers (NAM).

Community & Public Service:

Bergen County JIF - Executive Board Member
Bergen County JIF - Fund Commissioner
NW Bergen Community Development Block Grant Committee
Waldwick Library Board of Trustees - Member (25 years)
Waldwick Library Board of Trustees - Recording Secretary
Highlands Community Association - Past President
Waldwick Soccer Association - Former Coach
Waldwick Baseball and Softball Association - Former Coach
Knights of Columbus - Past Grand Knight (PGK)

Interests:

Tennis, Participating in 5K Races, Family Trips

WORLD



OUR TEAM

Renee E. Gear

Public Entity Claims & Underwriting Associate

Renee attended William Paterson University with a focus toward nursing and communications. Renee has been working in the healthcare industry for over twenty (20) Years. She first served as Claims Biller and subsequently advanced to become Office Manager for two (2) medical practices.

She obtained her NJ Health/Life License in 2009 and joined PIA Security Programs, Inc., soon thereafter, where she has incorporated her in-depth knowledge of the healthcare industry, claims filing and claims processing to serve as an Advocate for our Public Entity clients in the resolution of their claims issues.

Our clients have come to rely on Renee's professional, courteous and compassionate approach to assisting in claims resolution, as well as addressing their questions and concerns.

Most recently, Renee obtained her Property & Casualty license in 2020.

Lisa Sabato

Client Services Representative - Public Entity Department

Lisa has been working in the insurance industry for over forty-three (43) Years. She first served as a Customer Service Representative and worked her way up to become an Account Manager for a large insurance broker handling large Prescription Drug, Dental and Life Clients.

Lisa attended Montclair State University with a focus toward Business Administration. She obtained her NJ Life License in 1985 along with her NJ Health License in 2022 and joined The PIA Security Program Team in February, 2021.

Lisa has been focused on customer service and specifically helping her client's needs with claim issues, enrollment and prides herself with helping all her clients through different and complex issues, whether by phone, email or a face to face meeting.

In her spare time Lisa enjoys antiques, cooking and is a collector of fine art.

WORLD



OUR TEAM

Tracey L. Flannery

Account Manager

Municipal Claims Advocate

Tracey has been an insurance professional for over 27 years and has been involved in all aspects of insurance at the Agency-level.

She has been a NJ Licensed Insurance Professional with PIA, Inc. for over 25 years and is licensed in Life & Health as well as Property & Casualty.

During her tenure, Tracey has worked in the Personal Lines Department in underwriting and claims, the Commercial Lines Department in underwriting and claims and in the Public Entities Department, where she is involved in underwriting policies and assisting in the settlement of claims.

Her dedicated service to our Public Sector clients spans over 15 years and Tracey serves on the front lines of service every day.

Asli Alici

Administrative Assistant

Public Sector Insurance

Asli is a graduate of *William Paterson University* with a BS in Marketing.

Before joining PIA, Asli worked in both customer service and digital marketing. She began her career as a Customer Service Representative, a position she held for four (4) years, before moving on to a real estate agency for two (2) years, where she had previously interned during college. She had been in charge of developing reports, enhancing brand visibility and improving engagement across social platforms.

At PIA, Asli provides high-level administrative support by preparing proposals, newsletters, developing data-driven reports and presentations with a focus on streamlining data and workflow.

In her free time, Asli enjoys reading, puzzles, writing, traveling the world and walking her dogs, Luca and Mocha.

WORLD



WORLD®

Large Resources, Local Relationships

300+ OFFICE LOCATIONS NATIONWIDE

ARKANSAS

CONNECTICUT

FLORIDA

ILLINOIS

INDIANA

IOWA

KANSAS

LOUISIANA

MAINE

MARYLAND

MASSACHUSETTS

NEW JERSEY

NEW YORK

NORTH CAROLINA

OHIO

OKLAHOMA

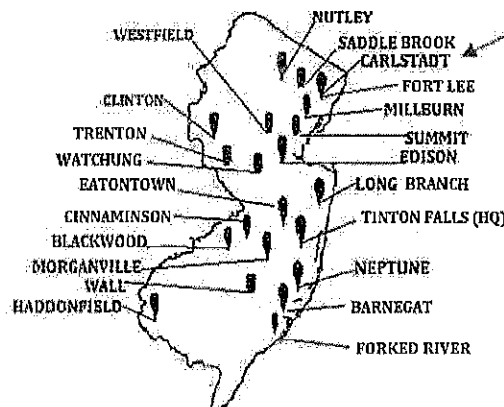
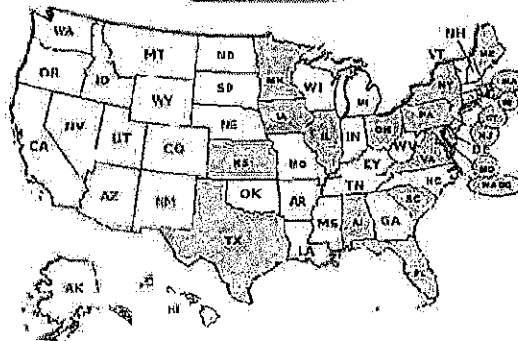
PENNSYLVANIA

RHODE ISLAND

SOUTH CAROLINA

TEXAS

VIRGINIA



- 290 N Main St, Barnegat Township, NJ, 08005; 900 NJ-168, Blackwood, NJ, 08012;
- 429 Hackensack St, Carlstadt, NJ 07072; 101 Route 130 South, Cinnaminson, NJ, 08077;
- 6 Leigh Street, Clinton, NJ, 08809; 505 Thornall Street, Suite 205, Edison, NJ, 08837;
- 429 Lacey Rd Suite 6, Forked River, NJ, 08731; 1 Bridge Plaza N Suite 228, Fort Lee, NJ, 07024;
- 44 Tanner St, Haddonfield, NJ, 08033; 541 Broadway, Long Branch, NJ 07740;
- 288 Main Street, Millburn, NJ, 07041; 4900 Route 33, Suite 103, Neptune, NJ, 07753;
- 410 Franklin Ave, Nutley, NJ, 07110; 299 Market St, Saddle Brook, NJ, 07663;
- 119 Summit Ave, Summit, NJ, 07901; 656 Shrewsbury Ave, #200, Tinton Falls, NJ 07701;
- 877 Brunswick Ave, Trenton, NJ, 08638; 860 NJ-168 STE 204, Blackwood, NJ, 08012;
- 1821 NJ-71, Wall Township, NJ, 07719; 501 Watchung Ave, Watchung, NJ, 07069;
- 325 North Ave East, Westfield, NJ, 07090;

WORLD



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OUR REFERENCES

Our References

We are proud of the company we keep, as demonstrated by the diverse and valued references listed below.

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MANCHESTER REGIONAL HIGH SCHOOL

LAMEKA AUGUSTIN
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BOROUGH OF LODI

SCOTT LUNA
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sluna@lodi-nj.org

**RESOLUTION #28-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPOINTING SADDLE RIVER MUNICIPAL ALLIANCE

WHEREAS, Lieutenant Paul Passaretti of the Saddle River Police Department has been certified to teach the Youth Leadership (ATOD) Program; and

WHEREAS, the funds to support this program will be provided by the Saddle River Municipal Alliance to be appointed by the Borough; and

NOW, THEREFORE, BE IT RESOLVED that the following people be appointed as members of the Saddle River Municipal Alliance for a term of one year, said appointment expiring on December 31, 2026.

**Patricia Nazzaro- Chairperson
Lieutenant Paul Passaretti - SRPD
June Knopf – Wandell School Teacher
Victoria Hickey – Wandell School Administrator
Rosemarie Blackton – Municipal Alliance Coordinator**

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #29-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

INTERLOCAL COUNTY OF BERGEN POLICE MUTUAL AID

WHEREAS, the Police Departments in Bergen County have a day-to-day responsibility to provide for the security of lives and property, for the maintenance and preservation of the public peace and order; and

WHEREAS, Law Enforcement Officials also have a responsibility to provide for preparedness against natural emergencies, such as floods, hurricanes, earthquakes, etc., man-made causes such as riots, strikes, jail or prison riots, train wrecks, aircraft crashes, major fires, ethnic disorders, terrorist incidents and bombing, state and national emergencies; and

WHEREAS, the Bergen county Police Chief's Association has proposed a Mutual Aid Plan and Rapid Deployment force to deal with these emergencies which is adopted in accordance with the provisions of N.J.S.A.40A:14-156, N.J.S.A.40A:156.1, N.J.S.A.40A:14-156.4 and N.J.S.A App.A:9-40.6; and

WHEREAS, the plan will provide a uniform procedure for the coordination of the requesting, dispatching and utilization of law enforcement personnel and equipment whenever a local law enforcement agency requires mutual aid assistance from any other jurisdiction, in the event of an emergency in order to protect property; and

WHEREAS, it is the desire of the Mayor and Council of the Borough of Saddle River to participate in a Mutual Aid Plan and Rapid Deployment Force in accordance with the plan as submitted by the Bergen County Police Chief's Association.

NOW, THEREFORE, BE IT RESOLVED by the Mayor and Council of the Borough of Saddle River that the Police Department of the Borough of Saddle River, under the direction of the Police Chief, cooperate with the Bergen County Police Chief's Association to create an Inter-Local Services Agreement with all municipalities in the County of Bergen to put into place the Mutual Aid Plan and Rapid Deployment Force; and

BE IT FURTHER RESOLVED, that a copy of this resolution be forwarded to the County Executive, Board of Commissioners, the County Prosecutor, and all municipalities in the County of Bergen.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

James Tedesco III
Bergen County Executive
One Bergen County Plaza
5th Floor – Room 580
Hackensack, NJ 07601-7076

Lara Rodriguez
Clerk to the Board
Bergen County Board of Commissioners
One Bergen County Plaza
5th Floor
Hackensack, NJ 07601-7076

Mark Musella
Bergen County Prosecutor
Two Bergen County Plaza
Hackensack, NJ 07601

**RESOLUTION #30-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

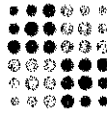
2026 MUNIDEX SOFTWARE MAINTENANCE AGREEMENT

BE IT RESOLVED that the Mayor and Council of the Borough of Saddle River upon review by the Borough Attorney, be authorized to enter into a Software Maintenance Agreement with Munidex, Inc. for a period of one year from January 1, 2026 to December 31, 2026.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk



MUNIDEX
powered by ZenGov

ACCEPTANCE FORM

December 8, 2025

Enclosed please find your *Software License Agreement* for the Year 2026. The attached will serve as your invoice. In addition to the agreement is the inventory worksheet detailing your current Munidex software modules and invoice. All signed agreements with payments received in our office by January 30, 2026 will be eligible for a 20% discount on the software.

Please sign a copy of this letter and return it with your Purchase Order / Payment by the January 30, 2026 deadline. In case the worksheet does not reflect correctly your current software usage, please call us so we can make the appropriate changes. All completed forms/ purchase orders can be emailed to finance@munidex.com, faxed to (732) 909-2001, or mailed to our address below:

Munidex, Inc.
216 Stelton Road, Suite A1
Piscataway, New Jersey 08854

Usage of the Software and Support will be provided in accordance with the Agreement, if accepted. If you have any immediate questions, please do not hesitate to call our finance department at (201) 291-1000, option #4. We look forward to working with you and your staff during the coming year.

Munidex now offers clients the opportunity to make maintenance contract payments using Online Payments. If your municipality would like to take advantage of this option, please contact us.

Yours truly,

Fred Hannaham, Director of Operations

Enclosures

Accepted: _____

Name: _____

Municipality: _____

FYI: According to LFN 2008-16 <http://www.state.nj.us/dca/lgs/lfn/08lfn/2008-16.doc>

"There are several approaches that local units may use to procure IT services.

First, is an exception to public bidding for maintenance and support of proprietary computer systems in the Local Public Contracts Law [N.J.S.A. 40A:11-5(1)(dd)]. The use of this exception is limited to "proprietary," meaning that only a single vendor (usually the developer of a specialized system or their authorized agent) is capable of doing the work."

**2026 MUNIDEX INC
SOFTWARE LICENSE AGREEMENT**

This license agreement refers only to the MUNIDEX proprietary software systems.

DESCRIPTION OF ITEMS

Annual software support, upgrades to the program, Technical Support (Phone, online, or onsite visit).

SERVICES INCLUDED

Telephone, Fax, e-mail, Written Inquiries and Internet based support in solving product related problems.

TERMS

Support of "off-the-shelf" or third-party software interfaces/integrations and or products is specifically not covered by this agreement. MUNIDEX will describe how to use its VFP modules and system as applicable.

Support of the web browsers, any kind of operating system or computer hardware, and printer/validator "peripheral equipment" is not covered by this agreement.

Software program changes required by law or changes that require substantial alteration of the module or system are specifically not covered under this contract nor is training, and implementation.

CONDITIONS

User must maintain daily backups in the prescribed MUNIDEX method. At a minimum seven backups of media must be maintained. The user must keep five backups (one for each day of the week), and one as of the first of the current month, and one as of the first of the prior month. If these procedures are not followed, additional charges above and beyond normal data restoration will be billed at the state contract hourly rates.

The supported individual is required to be a trained user, with a minimum of one day of MUNIDEX training. Other staff members may receive support at regular billing rates.

The paragraph of the license agreement expressly limiting MUNIDEX's liability for use of its software is hereby incorporated by reference into this license agreement. In no event shall Munidex be liable for any direct, indirect, incidental, special, or consequential damages for loss of revenue, data or data use incurred by you or any third party, whether in an action in contract or tort, arising from your access to or use of the application or any content provided on or through the application. Each party holds the other harmless and provides the necessary indemnification, and the losses shall be limited to the value of the contract.

UPDATES

MUNIDEX will make available periodic updates to any covered MUNIDEX software system module as developed.

FEE SCHEDULE (VFP)

On-site Service is available at the following rates:

Finance Subject Matter Expert	\$345 per hour or portion thereof
Tax Subject Matter Expert	\$345 per hour or portion thereof
Software Architect	\$295 per hour or portion thereof
Project Manager	\$250 per hour or portion thereof
Technical Consultant	\$200 per hour or portion thereof
Programming Services (Includes custom reporting systems)	\$180 per hour or portion thereof
Security Analyst	\$160 per hour or portion thereof
Training Specialist	\$135 per hour or portion thereof
Data Entry	\$125 per hour or portion thereof

Travel time will be billed at the hourly rates as listed above. (Minimum of 1 hour per visit).

DISPUTE RESOLUTION AGREEMENT

It is the intention of MUNIDEX and Customer to enter an arrangement whereby MUNIDEX, Inc. will provide regular goods, service and support to Customer. It is understood that Customer may not have in-house experts in the areas where MUNIDEX provides goods, service, and support. If Customer disputes the payment of bills for goods, service and support, Customer and MUNIDEX agree to submit to binding arbitration of the AAA or other recognized Arbitration body.

Furthermore, it is understood that the use of the systems provided require extensive training. MUNIDEX shall not be responsible for problems, errors, omissions, and other computer errors that are the result of change of Customer personnel, or use of the system by Customer personnel who have not had adequate training.

PERIOD OF AGREEMENT

This contract is binding to both parties under the laws of the State of New Jersey for the dates indicated on the acceptance form and/or voucher. No proration of payments will apply and payments are due for the dates indicated on the acceptance form. Our "Acceptance Form" signed by Customer or payment shall constitute acceptance of this contract. Payment must be received by our office within (30) days of the start of this license agreement.

The software license agreement covers the MUNIDEX systems listed in the addendum for the dates indicated on the acceptance form and/or voucher.

**2026 MUNIDEX INC
CLOUD SOFTWARE LICENSE AGREEMENT**

This license agreement refers only to the MUNIDEX proprietary software systems powered by the ZenGov Cloud Platform.

DESCRIPTION OF ITEMS

Annual software license, upgrades to the program, Technical Support (Phone, online, or onsite visit), and storage of your data. Inquiries relating to the proprietary MUNIDEX software systems. Periodic Updates to the ZenGov Cloud Platform.

SERVICES INCLUDED

Web support, in person support, Telephone, Fax, e-mail, and Written Inquiries in solving and limited to platform related problems.

TERMS

Support of “off-the-shelf” or third-party software interfaces/integrations and or products is specifically not covered by this agreement. MUNIDEX will describe how to use the ZenGov Cloud Platform, both core and resident portals as applicable.

Support of the web browsers, any kind of operating system or computer hardware, and printer/validator “peripheral equipment” is not covered by this agreement.

Software program changes required by law or changes that require substantial alteration of the ZenGov Cloud Platform are specifically not covered under this contract nor is training, and implementation.

CONDITIONS

Municipality can use the software so long as it has an active license. Munidex will be responsible for data backup. No feature/functionality or design of the ZenGov Cloud Platform may be reproduced or copied in any form whatsoever and no access shall be given to any unauthorized users of the platform.

The paragraph of the license agreement expressly limiting MUNIDEX’s liability for use of its software is hereby incorporated by reference into this license agreement. In no event shall Munidex be liable for any direct, indirect, incidental, special, or consequential damages for loss of revenue, data or data use incurred by the Municipality or any third party, whether in an action in contract or tort, arising from the Municipality’s access to or use of the application or any content provided on or through the application. Each party holds the other harmless and provides the necessary indemnification, and the losses shall be limited to the value of the contract.

UPDATES

MUNIDEX will make available periodic updates to any covered cloud module software system as completed.

FEE SCHEDULE

On-site/Off- Site Service is available at the following rates:

Finance Subject Matter Expert	\$345 per hour or portion thereof
Tax Subject Matter Expert	\$345 per hour or portion thereof
Software Architect	\$300 per hour or portion thereof
Project Manager	\$275 per hour or portion thereof
Technical Consultant	\$250 per hour or portion thereof
(Includes renewal letters, posting, reconciliations, specialty reports, resident related reports)	
Programming Services	\$225 per hour or portion thereof
(Includes custom reporting systems)	
Security Analyst	\$200 per hour or portion thereof
Training Specialist	\$150 per hour or portion thereof
Business/Data Analyst	\$125 per hour or portion thereof

Travel time will be billed at the hourly rates as listed above. Minimum of 1 hour per visit.

DISPUTE RESOLUTION AGREEMENT

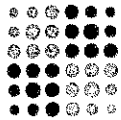
It is the intention of MUNIDEX and Municipality "Customer" to enter an arrangement whereby MUNIDEX, Inc. will provide regular goods, service and support to Customer. It is understood that Customer may not have in-house experts in the areas where MUNIDEX provides goods, service, and support. If Customer disputes the payment of bills for goods, service and support, Customer and MUNIDEX agree to submit to binding arbitration of the AAA or other recognized Arbitration body.

Furthermore, it is understood that the use of the platform and subsequent modules provided require extensive training. MUNIDEX shall not be responsible for problems, errors, omissions, and other computer errors that are the result of change of Customer personnel, or by the use of the system by Customer personnel who have not had adequate training.

PERIOD OF AGREEMENT

This contract is binding to both parties under the laws of the State of New Jersey for the dates indicated on the acceptance form and/or voucher. No proration of payments will apply and payments are due for the dates indicated on the acceptance form. Our "Acceptance Form" signed by Customer or payment shall constitute acceptance of this contract. Payment must be received by our office within thirty (30) days of the start of this license agreement.

The software license agreement covers the MUNIDEX systems powered by ZenGov Cloud Platform listed in the addendum for the dates indicated on the acceptance form and/or voucher.



MUNIDEX
powered by ZenGov

MUNIDEX, INC.

216 STELTON ROAD, SUITE A1

PISCATAWAY, NJ 08854

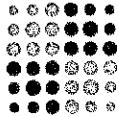
201-291-1000

**YEAR 2026
SOFTWARE LICENSE CONTRACT**

www.munindex.com
finance@munindex.com

Saddle River
Attn: Accounts Payable
100 E Allendale Road
Saddle River, N.J. 07458-3096

Saddle River	
Item Description	Period Covered
ESCROW	Calendar Year
FINANCE PACKAGE	Calendar Year
REQUISITIONS	Calendar Year
TAX PACKAGE	Calendar Year
UTILITY BILLING	Calendar Year
	<u>\$18,974</u>
	Less 20% (3,794.80)
	<u>\$15,179.20</u>



MUNIDEX
powered by ZenGov

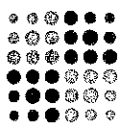
MUNIDEX, INC.
216 STELTON ROAD, SUITE A1
PISCATAWAY, NJ 08854
201-291-1000

**YEAR 2026
SOFTWARE LICENSE CONTRACT**

www.munindex.com
finance@munindex.com

Saddle River- ZG
Attn: Accounts Payable
100 E Allendale Road
Saddle River, N.J. 07458-3096

Saddle River- ZG		
Item Description	Period Covered	Price
ONLINE PAYMENTS-ZENGGOV		
	Calendar Year	\$2,066
	Less 28% (\$413.20)	
		<u>\$1,652.80</u>



MUNIDEX
powered by ZenGov

MUNIDEX, INC.
216 STELTON ROAD, SUITE A1
PISCATAWAY, NJ 08854
201-291-1000

**YEAR 2026
SOFTWARE LICENSE CONTRACT**

www.munindex.com
finance@munindex.com

Saddle River
Attn: Accounts Payable
100 E Allendale Road
Saddle River, N.J. 07458-3096

Saddle River		
Item Description	Period Covered	Price
MERCANTILE LICENSES	Calendar Year	\$1,539
PETS	Calendar Year	\$829
	\$2,068 \$1,539	
	Less 20% (\$307.80)	
		<u>\$1,231.20</u>

**RESOLUTION #31-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

RE-ESTABLISHMENT OF PETTY CASH FUNDS

WHEREAS, the Borough Clerk of the Borough of Saddle River has permission from the State of New Jersey, Division of Local Government Services to maintain a petty cash fund; and

WHEREAS, in accordance with the law, all petty cash funds must be turned over to the CFO of the Borough of Saddle River at the end of each year in the same amount as was originally issued.

NOW, THEREFORE, BE IT RESOLVED by the Mayor and Council of the Borough of Saddle River that the CFO is hereby authorized to re-establish the Saddle River petty cash fund for the year 2026 as follows:

Borough Clerk, Cindy Kirkpatrick \$230.00

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #34-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

APPOINTMENT OF QUALIFIED PURCHASING AGENT

BE IT RESOLVED by the Mayor and Council of the Borough of Saddle River that in accordance with “NJSA 40A: 11-9 Designation of purchasing agent; enumerated duties and authority; qualifications and certification; renewal of certificate,” and

NOW, THEREFORE, BE IT RESOLVED that the Mayor and Council of the Borough of Saddle River appoint **Sean Canning, The Canning Group, LLC**, Qualified Purchasing Agent, for the Borough of Saddle River at an annual rate of \$6500.00 in accordance with the criteria established by the Division of Local Government Services.

BE IT FURTHER RESOLVED, the Chief Financial Officer certifies funding in the amount of \$6,500.00 will be available in the 2026 budget from:

Line item: 01-2010-20-1302-101

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk



QPA Services Proposal Saddle River Borough



Firm profile and qualifications



Here at The Canning Group LLC

The Canning Group was organized in 2013, based upon a belief and identification that the organizations serving our citizens were in need of institutional knowledge passed to the next generation of municipal leaders from our vastly experienced members.

Our members have served at the highest Level of their professions and have Instructed and mentored numerous communities to a level of excellence.

We remain committed to achieving a level of excellence for our clients to assist them in conducting their daily concerns in serving municipal government to a level of excellence.

OPERATING PHILOSOPHY

The Canning Group LLC's mission is to be the preeminent municipal management consulting resource in the State of New Jersey and beyond.

Our vision is to assist our clients in attaining a level of professionalism, efficiency, and service that is befitting our common customers: the citizens who expect and demand good government, excellent service and organizational efficiency.



QPA SERVICES SADDLE RIVER BOROUGH

September 24, 2025

Saddle River Borough
Saddle River, N.J.

Re: Qualified Purchasing Agent Proposal 2026

Dear sirs,

The Canning Group LLC offers public purchasing services within the State of New Jersey through our own purchasing unit. Consisting of Mr. Sean P. Canning QPA, MPA the services, breadth, experience, and expertise is unparalleled.

As a purchasing professional I have excelled in the field and actively instruct for Rutgers University in the purchasing program.

SCOPE OF SERVICES:

- Periodically (or daily if available through a VPN service) review and approve purchases and ensure sound purchasing policy is in place.
- Engage in monthly visits to mentor QPA candidate, if any, on any purchasing issues. Be available for unlimited telephonic and email support.
- Be available for questions as to purchasing questions and guidance from department heads.
- Write, prepare and receive bids and RFP's, Bids, and Competitive Contracts.
- Review vendor listing, commodity aggregation and provide municipality/ authority or county with an initial assessment of bid requirements/ pay to play concerns.
- Review current purchasing policy, amend or recommend legally compliant policy if necessary. Conduct one (1) purchasing training for staff if requested.



- Be available during business hours for questions, guidance advice.
- Bid opening services, include recommendation memos, analytics, and resolutions of award.
- Allow the municipality/ authority or county the use of our Department of Community Affairs sanctioned license for bid threshold of up to \$44,000.00.
- To work as a partner and team member with the CFO, Municipal Clerk, Administrator and Mayor in procurement resolutions of award subsequent to bids or pay to play aggregation matters.

Proposal for services 2026:

1. Naming of QPA

2. Procurement, guidance, review and scope of work

\$6,500.00/ year

We look forward to speaking with you in potentially finding a solution for your needs as you serve the taxpayers. Thank you

Respectfully,
Sean P. Canning
Sean P. Canning MPA, QPA



Mr. Sean P. Canning, MPA, QPA

Technical Experience

Organizational
Change
Leadership/
Management Expert

Public Procurement
& Bidding
Expert

State QPA Test
Advisor for
Purchasing
Standards

CEO The Canning
Group LLC

Township
Administrator
Mount
Olive Township
2012-2015

Borough
Administrator
Borough of
Lincoln Park 2009-
2012

Chief of Police,
Lincoln Park Police
2004-2009

Mr. Sean P. Canning, 32 years of public service spanning three (3) organizations of expert leadership. Mr. Canning is rightly proud of having been a change and reform agent in all organizations, leaving them in excellent shape for future operations and reforming each organization.

Mr. Canning is an expert at organizational management and leadership, management of operations and personnel as well as public procurement. Mr. Canning is an instructor for the Rutgers University Center for Government Services in the realm of public purchasing and municipal finance. He has spoken at the State of New Jersey Public Purchasing Conference, May 2015.

Mr. Canning serves on the advisory panel formulating the State of New Jersey Qualified Purchasing Agent Exam. Mr. Canning also co-chairs the "Yellow Book" sample procurement documents, for the State of New Jersey Department of Community Affairs through Rutgers Center for Government Services. Mr. Canning has served as the Qualified Purchasing Agent for seven (7) municipalities and has engaged in thousands of procurements and authored bids, RFP's and competitive contracts numbering over 400. Mr. Canning's strengths are problem solving, identifying organizational deficiencies and providing cost effective management reform, resulting in organizational stability.

- Managing Member – The Canning Group LLC 2013- current: As a team provide for effective interim administration, executive searches, efficiency studies for municipalities, water and sewer utilities. Provide for leadership and management seminars and public purchasing assistance to municipalities.
- Instructor Rutgers University Center for Government Services: As an instructor for professionals seeking to become qualified for the states licensing process through the topics of public purchasing and municipal finance. Mr. Canning has trained municipal professionals who have successfully passed the Qualified Purchasing Agent exam administered by the Department of Community Affairs.
- Township of Mount Olive 2012-2015: Transformed an organization of 165 employees, conducted organizational change in sanitation district to automation of pickup and \$300,000.00 yearly savings. Provided for \$0.00 tax increase 3 out of 4 years while building fund balance
- Borough of Lincoln Park 2009-2012: Assumed leadership on the heels of financial scandal, effectively led the Borough through the recession of 2009 with no adverse downsizing. Effectively restricted the recycling

Masters Public
Administration

QPA New Jersey

Instructor Rutgers
University
Public Purchasing

ICMA Member
NJMMA Member
NJGPA Member
NJSACOP Member
NIGP Member

pickup program saving \$200,000.00 annually.

- Chief of Police Lincoln Park Police Department 2004-2010 :Led 32 member police department through the New Jersey Accreditation process and national CALEA recognition within 18 months of taking over department on heels of a leadership scandal and crisis. Served as 2nd vice president of Morris Chief's association and served on authoring committee of State Chiefs Association on police consolidation.



OUR CLIENTS

BOROUGH OF MIDLAND PARK (QPA SERVICES)
CITY OF LAMBERTVILLE (EXECUTIVE SEARCH SERVICES)
BOROUGH OF HOPATCONG (EXECUTIVE SEARCH – MUNICIPAL CLERK)
BOROUGH OF WANAQUE (EXECUTIVE SEARCH SERVICES)
TOWNSHIP OF EAST AMWELL (QPA SERVICES)
MUNICIPAL EXCESS LIABILITY FUND – MEL (QPA SERVICES)
TOWNSHIP OF JEFFERSON (EXECUTIVE SEARCH SERVICES)
CITY OF RAHWAY (HEALTH DEPARTMENT EFFICIENCY REVIEW)
SUSSEX COUNTY MUNICIPAL UTILITIES AUTHORITY (EXECUTIVE SEARCH SERVICES)
TOWNSHIP OF WASHINGTON – BERGEN (EXECUTIVE SEARCH SERVICES)
TOWNSHIP OF HOPEWELL (QPA SERVICES)
TOWNSHIP OF PARSIPPANY (SEWER ALLOCATION STUDY)
TOWN OF MORRISTOWN (PUBLIC SAFETY DIRECTOR SEARCH)
BOROUGH OF LEONIA (QPA SERVICES)
HOWELL TOWNSHIP (QPA SERVICES)
ALPHA BOROUGH (QPA SERVICES)
Saddle River TOWNSHIP (BUILDING AND ZONING DEPARTMENT EFFICIENCY STUDY)
TOWNSHIP OF PEQUANNOCK (EXECUTIVE SEARCH SERVICES)
HILLSDALE BOROUGH (INTERIM DPW SUPERINTENDENT)
COUNTY OF HUDSON (QUALIFIED PURCHASING POLICY UPDATE SERVICES)
MAPLEWOOD TOWNSHIP (EXECUTIVE SEARCH SERVICES)
NORWOOD BOROUGH (DPW CONSULTING)
BOROUGH OF WANAQUE (INTERIM ADMINISTRATOR)
BOROUGH OF MENDHAM (EXECUTIVE SEARCH SERVICES)

TOWNSHIP OF MOUNT OLIVE (INTERIM ADMINISTRATION)
TOWNSHIP OF TEWKSBURY (INTERIM ADMINISTRATION)
LAKE MOHAWK COUNTRY CLUB, SPARTA (EXECUTIVE SEARCH SERVICES)
BOROUGH OF HOPATCONG (EXECUTIVE SEARCH SERVICES)
TOWNSHIP OF ROCKAWAY (EXECUTIVE SEARCH SERVICES)
TOWNSHIP OF TEWKSBURY (EXECUTIVE SEARCH SERVICES)
TOWNSHIP OF CLINTON (INTERIM ADMINISTRATOR)
TOWNSHIP OF HARDING (INTERIM ADMINISTRATOR)
TOWNSHIP OF HARDING (EXECUTIVE SEARCH SERVICES)
MENDHAM BOROUGH (INTERIM DPW SUPERINTENDENT)
BOROUGH OF FANWOOD (SEWER SYSTEM EVALUATION)
BOROUGH OF EMERSON (SALARY BENCHMARK)
COUNTY OF MORRIS (HEARING OFFICER SERVICES)
SUSSEX BOROUGH (QPA SERVICES)
NEW JERSEY SCHOOLS INSURANCE GROUP (QPA SERVICES)
CITY OF PLAINFIELD BOARD OF EDUCATION (EMPLOYEE MANAGEMENT TRAINING)
BOROUGH OF MOUNTAIN LAKES (SALARY BENCHMARK)
TOWN OF NEWTON (QPA SERVICES)
CITY OF NEWARK (SUPERVISORY STAFF TRAINING)
CITY OF ASBURY PARK (POLICE EXECUTIVE MENTORING TRAINING)
BOROUGH OF SADDLE RIVER (EXECUTIVE SEARCH ADMINISTRATOR)
COUNTY OF MERCER (PURCHASING AGENT CONSULTING)
WASHINGTON BOROUGH (INTERIM ADMINISTRATOR)
BOROUGH OF CHESTER (INTERIM ADMINISTRATOR)
STATE OF PENNSYLVANIA ECONOMIC LEAGUE (REVENUE GAP ANALYSIS)
CITY OF HOBOKEN (REFUSE OVERVIEW/ BENCHMARK STUDY)
CITY OF SCRANTON (REVENUE PROCESS STUDY)



TOWN OF DOVER (EMPLOYEE TRAINING)
TOWNSHIP OF HAMMONTON (EMPLOYEE TRAINING)
BOROUGH OF CLOSTER (INTERIM ADMINISTRATION SERVICES)
BOROUGH OF CLOSTER (EFFICIENCY REVIEW STUDY VARIOUS DEPARTMENTS)
CITY OF EAST ORANGE (BUDGET CONSULTING)
CITY OF SCRANTON (REVENUE PROCESS CONSULTING)
TOWNSHIP OF PEQUANNOCK (PERSONNEL CONSULTANT SERVICES)
TOWNSHIP OF WEST MILFORD (BUDGET CONSULTANT SERVICES)
BOROUGH OF RINGWOOD (HEALTH EFFICIENCY REVIEW)
COUNTY OF HUDSON (QUALIFIED PURCHASING POLICY UPDATE SERVICES)
TOWNSHIP OF MOUNT OLIVE (INTERIM ADMINISTRATION)
TOWNSHIP OF TEWKSBURY (INTERIM ADMINISTRATION)
BOROUGH OF HILLSDALE (CPWM SERVICES/ EVALUATION OF DPW)
WVRSa (WANAQUE VALLEY REGIONAL SEWER AUTHORITY) EXECUTIVE DIRECTOR
SERVICES
THE BOROUGH OF LITTLE FERRY (INTERIM ADMINISTRATION)
MONTVILLE PUBLIC LIBRARY (QPA SERVICES)
CITY OF NEWARK WATER SUPPLY (TECHNICAL, MANAGERIAL, FINANCIAL STUDY)
BOROUGH OF ROSELLE (DPW EFFICIENCY STUDY)
WVRSa - WANAQUE VALLEY REGIONAL SEWERAGE AUTHORITY (EFFICIENCY STUDY)
CITY OF PERTH AMBOY (SUPERVISOR TRAINING)
CHATHAM PUBLIC LIBRARY (QPA AND CLERK OF WORKS PROJECT MANAGEMENT)
BOROUGH OF PARK RIDGE (INTERIM CFO)
RUTGERS UNIVERSITY (PUBLIC WORKS STATE CONFERENCE KEYNOTE SPEAKING)
BOROUGH OF PARK RIDGE (EXECUTIVE SEARCH)
TOWNSHIP OF RARITAN (INTERIM ADMINISTRATION)
BOROUGH OF MOUNTAIN LAKES (INTERIM ADMINISTRATION)



CITY OF NEWARK (STAFFING & EFFICIENCY STUDY)

BOROUGH OF BLOOMINGDALE (EFFICIENCY, STAFFING STUDY)

D&H ALTERNATIVE RISK SOLUTIONS

WEST MILFORD MUNICIPAL UTILITIES AUTHORITY (MANAGEMENT DASHBOARD,
METRICS MEASUREMENT)

BOROUGH OF RUTHERFORD (MANAGEMENT DASHBOARD, METRICS MEASUREMENT)

TOWNSHIP OF MENDHAM (INTERIM ADMINISTRATOR)

TOWNSHIP OF WEST MILFORD (INTERIM ADMINISTRATOR)

BOROUGH OF MENDHAM (INTERIM ADMINISTRATOR)

TOWNSHIP OF WEST CALDWELL (QUALIFIED PURCHASING AGENT)

TOWNSHIP OF MONTVILLE (QUALIFIED PURCHASING AGENT)

TOWNSHIP OF PARSIPPANY (SUPERVISOR SEMINARS)

HOUSING AUTHORITY JIF (RISK MANAGEMENT SEMINARS)

TOWNSHIP OF MONTVILLE (SUPERVISION SEMINARS)

BOROUGH OF FLORHAM PARK (CUSTOMER SERVICE SEMINARS)

TOWNSHIP OF BYRAM (QPA- BID WRITING)

**RESOLUTION #35-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

**AUTHORIZATION TO RETAIN PHOENIX ADVISORS, LLC
FOR CONTINING DISCLOSURE AGENT SERVICES**

WHEREAS, the Borough of Saddle River has deemed it necessary to retain the services of Phoenix Advisors, LLC to provide continuing disclosure agent services; and

WHEREAS, Phoenix Advisors. LLC has extensive experience in the field of municipal bond finance; and

WHEREAS, the compensation for continuing disclosure agent services as outlined in the attached 2026 agreement.

NOW, THEREFORE, BE IT RESOLVED, that the Mayor and Council of the Borough of Saddle River hereby authorize retaining Phoenix Advisors, LLC, effective January 1, 2026.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk



VIA ELECTRONIC MAIL

November 17, 2025

Ms. Susan Hodgins, Chief Financial Officer
Saddle River Borough
100 East Allendale Road
Saddle River, NJ 07458-3096

Dear Ms. Hodgins:

Thank you for choosing Phoenix Advisors, a division of First Security Municipal Advisors, Inc., for your Municipal Advisor and Continuing Disclosure Services. We have enclosed our annual professional services agreement, which includes our scope of services, compensation information and certain regulatory disclosures.

Phoenix Advisors' professionals will serve as a valuable resource for all services provided over the term of this agreement. We are always available to answer general questions concerning secondary market disclosure requirements, municipal market conditions and outstanding debt issues, or to prepare preliminary financing analyses and review project proposals. Should you request additional services in connection with a specific engagement not governed by this agreement, such as debt issuance or financial consulting (all as more fully described in the "Overview of Additional Services" exhibit), you will receive a separate engagement letter that includes the appropriate scope of services and compensation.

Please review the enclosed information, then sign and return the agreement to us via email (phoenix@muniadvisors.com).

If you have any questions, please do not hesitate to contact us. Thank you for the opportunity to provide these services to you!

Sincerely,

Sherry L. Tracey

Sherry L. Tracey, Senior Managing Director



AGREEMENT
for
Municipal Advisor and Continuing Disclosure Services

THIS AGREEMENT (the “Agreement”), made and entered into on January 1, 2026, by and between Saddle River Borough, 100 East Allendale Road, Saddle River, NJ 07458-3096 (the “Client”), and Phoenix Advisors, a division of First Security Municipal Advisors, Inc., 2000 Waterview Drive - Suite 101, Hamilton, NJ 08691 (“Phoenix Advisors”),

WITNESSETH:

WHEREAS Phoenix Advisors has expertise across a variety of disciplines, including but not limited to municipal advisor services, continuing disclosure, rating agency surveillance, project finance, debt management and budget/financial consulting, and being duly registered as a Municipal Advisor with the Securities and Exchange Commission (the “SEC”) and the Municipal Securities Rulemaking Board (the “MSRB”), is qualified to perform such professional services;

WHEREAS the Client desires to engage Phoenix Advisors, or its successors or assigns, to perform the professional services set forth in the exhibits hereto; and

WHEREAS the terms and conditions under which Phoenix Advisors will provide such services to the Client are set forth herein;

NOW, THEREFORE, THE PARTIES HERETO, IN CONSIDERATION OF MUTUAL COVENANTS HEREIN CONTAINED AND OTHER GOOD AND VALUABLE CONSIDERATION, EACH INTENDING TO BE LEGALLY BOUND, HEREBY AGREE AS FOLLOWS:

General. Phoenix Advisors will perform the professional services set forth in the exhibits hereto.

Term. This Agreement shall have a term of one (1) year from the effective date noted above. This Agreement is subject to annual renewal and may be terminated by either the Client or Phoenix Advisors upon thirty (30) days prior written notice.

General Compensation. The Client agrees to the compensation schedule as set forth in the exhibits hereto. Certain services requested by the Client may be performed and billed on an hourly basis. If requested, the Client will be notified in advance if hourly fees will apply, and we shall not proceed with such work without Client’s prior authorization. Hourly fees will be invoiced quarterly based on actual time spent performing the requested services. There shall be no additional charge for out-of-pocket expenses incurred by Phoenix Advisors unless specifically agreed. Should any modification of fees become appropriate, the client shall receive written notification. In the event of termination of the agreement, Phoenix Advisors reserves the right to receive payment of its fee, calculated on a pro rata basis, for all services rendered under this Agreement up to and including the date of termination.

Professional Qualifications for Municipal Advisor Services. Under SEC and MSRB regulations, municipal advisor professionals owe a fiduciary duty to the Client. Any person that provides advice to



municipal entities concerning the issuance of municipal securities must be registered with the SEC and the MSRB. Any Phoenix Advisors professional providing municipal advisory advice to our clients must hold a Series 50 Municipal Advisor Representative license. Phoenix Advisors professionals who supervise the provision of municipal advisory advice must hold a Series 54 Municipal Advisor Principal license. All Phoenix Advisors municipal advisor professionals hold the appropriate licenses. All licensed professionals are subject to continuing education protocols.

Neither Phoenix Advisors nor any individual representing Phoenix Advisors possesses any authority concerning any decision of the Client or any official of the Client beyond the rendition of information or advice. Phoenix Advisors does not provide legal or accounting advice. None of the services contemplated in this Agreement shall be construed as legal advice or a substitute for legal services. The Client hereby acknowledges its responsibilities concerning federal securities laws and represents its intention to comply in all respects with federal securities laws. Phoenix Advisors and the Client agree, at their own expense, to operate in full compliance with all governmental laws, regulations, and requirements applicable to the duties conducted hereunder. Phoenix Advisors and the Client will obtain and maintain in force, at its own expense, all licenses, permits, and approvals required for its performance under this Agreement and will obtain all required authorizations and approvals prior to commencement of the services.

Disclosure of Conflicts of Interest. The MSRB requires Phoenix Advisors to provide written disclosure to the Client about material conflicts of interest. Disclosures required by the MSRB are set forth in the exhibits hereto.

Limitation of Liability. Under federal regulations, Phoenix Advisors has a fiduciary duty to our clients. We utilize extensive market data when providing advice regarding a financing, and we will bring our experience and available resources to bear to achieve a successful closing of your transaction. After closing, market movement, or other changing circumstances in the marketplace over which Phoenix Advisors has no control, may occur. While neither positive nor negative market movement can be guaranteed, Phoenix Advisors shall not be held responsible for any market realities that may negatively affect your financing. By understanding and accepting these limitations, the Client is *not* waiving any of its legal rights under applicable securities laws, nor any other laws the Client may be legally prevented from waiving.

Entire Agreement. The Agreement and all exhibits thereto constitute the entire agreement of the parties hereto and supersede all prior or contemporaneous oral or written communications, proposals and representations with respect to its subject matter, and this Agreement, including all exhibits thereto, prevails over any conflicting or additional terms of any quote, order, acknowledgment, or similar communication between the parties during the term of this Agreement, including all exhibits thereto, unless such additional terms are consented to by both parties in writing.

Successors and Assignees. The Agreement shall be binding upon and inure to the benefit of the parties hereto. This Agreement may be assigned by Phoenix Advisors or the Client to any entity which acquires all, or substantially all, of Phoenix Advisors' assets and key personnel.

Severability and Survival. If any provision of this Agreement is held to be invalid or unenforceable for any reason whatsoever, the remaining provisions shall remain valid and unimpaired, and shall continue



in full force and effect. The covenants set forth above shall survive and shall continue to be binding notwithstanding the termination of this Agreement for any reason whatsoever.

Applicable Law. This Agreement shall be governed by the laws of the State of New Jersey.

IN WITNESS WHEREOF, The Client and Phoenix Advisors have caused this Agreement to be duly executed by their authorized representatives, as of the effective date noted above.

Saddle River Borough

By: _____
Authorized Signatory

PHOENIX ADVISORS

By: Sherry L. Tracey
Sherry L. Tracey, Senior Managing Director



EXHIBIT I - CONTINUING DISCLOSURE OVERVIEW OF SERVICES

Phoenix Advisors has offered comprehensive continuing disclosure services since 2014. Under SEC Rule 15c2-12 (the “Rule”), issuers of municipal debt must regularly make secondary market disclosure of financial information and other disclosable events, as described in the continuing disclosure undertakings in the Official Statements that accompany their debt issues. With the cooperation of the client, Phoenix Advisors compiles the required information, files it in a timely fashion and provides confirmation of the filing for client records to demonstrate compliance with the Rule.

- **Codify Issues That Are Subject to Continuing Disclosure**
 - Obtain and examine the Client’s Official Statements relating to its outstanding bond issues to research the requirements found in the prior undertakings.
 - Review the Client’s financial statements for information concerning debt and lease obligations and other relevant obligations.
 - Discuss with the Client its filing and/or reporting obligations.
- **Disclosure Obligation & Debt Service Schedule Setup**
 - Capture critical data concerning continuing disclosure requirements and filings, along with principal and interest debt service payments for our proprietary database.
 - Apply database functions to each outstanding financial obligation with filing requirements.
 - Provide initial report to the Client to review and confirm for accuracy.
 - On an ongoing basis, enter into our database new financial obligations of which the Client has made us aware.
- **Monitor, React and Meet Filing Deadlines**
 - Actively monitor the Client’s unique deadlines to ensure timely filing of required documents.
 - When possible, gather required documents from public sources, e.g., state and local websites.
 - Provide database-generated messages to give the Client sufficient advance notice of approaching filing deadlines.
 - Contact the Client by phone or email to pursue missing documents.
 - Monitor the evolving regulatory environment, including collaboration with the bond counsel community regarding interpretations and materiality.



- **File Financial and Operating Data**
 - File Operating Data in addition to filing Audited Financial information.
 - Work with the Client to assure that Operating Data reports, as filed, meet the requirements of the Client's prior undertakings.
 - If necessary, prepare the required Operating Data document to be filed in accordance with the Client's prior undertakings.
- **Confirm Filings to Client Promptly**
 - Forward to the client MSRB submission confirmations for disclosure filings made on EMMA.
 - Record and maintain EMMA filings in our proprietary database.
- **File Documents Uniformly, Accurately and Promptly**
 - Use consistent naming conventions and descriptive titles on EMMA filings to create a uniform and logical chronology.
 - Associate filings with appropriate CUSIP numbers on EMMA.
 - File documents on EMMA within forty-eight (48) hours of receipt.
 - In concert with the Client, identify relevant documents not required to be filed under the Client's prior undertakings and file them as voluntary submissions on EMMA. These may include budgets, debt statements, unaudited financial statements and bank loans.
- **Disclosure Events and Timely Filing of Notices**
 - Proactively monitor rating agency news and web sites for rating changes that affect the Client and file appropriate disclosure event notices on EMMA.
 - Proactively monitor rating changes affecting bond insurers or credit enhancement programs, e.g., state school bond enhancement programs, to determine which, if any, of the Client's bonds are affected and file appropriate disclosure event notices.
 - File event notices for the various disclosure events identified by the Rule on the Client's relevant financial obligations that are impacted.
- **Provide a Comprehensive Filing Report Each Year**
 - Annually prepare a continuing disclosure summary report containing each issue for which there is a continuing disclosure obligation, each required filing made and each disclosure event notice filed on the Client's behalf during the reporting year.
 - Include in the summary report a (5) year history of the Client's filings.
 - Prior to the publication of an offering document relating to municipal securities, the Continuing Disclosure Agent, if made aware of such offering, will prepare an interim report for the Client to review for completeness and accuracy.
 - The interim report will provide the basis for certain disclosures made in the offering document. The Continuing Disclosure Agent, bond counsel and other interested parties are entitled to rely upon the interim report.



- **Serve as your Liaison to DTC**
 - Debt service payments must be on time, in the correct amounts and with the correct references, in order to avoid clean up administration and reporting that can unnecessarily alarm investors.
 - Phoenix Advisors acts as an interface to facilitate the timely allocation and processing of funds through the complexities of DTC's rigid systems.
 - Leverage our existing relationships with DTC staff to help demystify their inner workings and guide you through the complexities of dealing with your book-entry principal and interest payments.
 - Provide timely reminders of your principal and interest payments through our Debt Caddie program, if applicable. Please note that at this time Debt Caddie is not yet available for private leases or loans, conduit debt issuances or Authority transactions.
 - Debt Caddie provides the Client with a detailed payment reminder with itemized principal and interest amounts due (per issue and in the aggregate, if applicable), for cross-checking against your own records and the payee's.
 - The Client will receive a separate reminder for each scheduled payment date throughout the contract year.

Client Responsibilities

- The occurrence of a disclosure event may not be apparent to the Continuing Disclosure Agent. It is ultimately the Client's responsibility to notify the Continuing Disclosure Agent of any reportable event.
- Clients are always notified by the rating agencies when their ratings are adjusted. It is incumbent upon the Client to notify the Continuing Disclosure Agent when the Client is so notified by the rating agencies or other entities.
- It is the responsibility of the Client to review submission confirmations for accuracy and completeness and retain copies of submission confirmations in its files.
- The Client must review the annual continuing disclosure summary report and relay to the Continuing Disclosure Agent within ten (10) calendar days any error, discrepancy, omission or concern relating to the accuracy or completeness of the report. It is agreed hereby that after ten (10) calendar days, and absent notice from the Client, the report is accepted by the Client as accurate and complete.
- If this process requires collaboration with any of the Client's other retained professionals, any fees of those professionals are solely the responsibility of the Client.
- It is essential that the Client notify Phoenix Advisors within ten (10) calendar days of the occurrence of any disclosure event requiring the filing of an event notice under the Rule or the Client's prior undertakings.



The disclosure events requiring such notification include:

- i. Principal and interest payment delinquencies;
- ii. Non-payment related defaults, if material;
- iii. Unscheduled draws on debt service reserves reflecting financial difficulties;
- iv. Unscheduled draws on credit enhancements reflecting financial difficulties;
- v. Substitution of credit or liquidity providers, or their failure to perform;
- vi. Adverse tax opinions, the issuance by the Internal Revenue Service of proposed or final determinations of taxability, Notices of Proposed Issue (IRS Form 5701-TEB) or other material notices or determinations with respect to the tax status of the security, or other material events affecting the tax status of the security;
- vii. Modifications to rights of security holders, if material;
- viii. Bond calls, if material, and tender offers;
- ix. Defeasances;
 - x. Release, substitution, or sale of property securing repayment of the securities, if material;
- xi. Rating changes;
- xii. Bankruptcy, insolvency, receivership or similar event of the obligated person;
- xiii. The consummation of a merger, consolidation, or acquisition involving an obligated person or the sale of all or substantially all of the assets of the obligated person, other than in the ordinary course of business, the entry into a definitive agreement to undertake such an action or the termination of a definitive agreement relating to any such actions, other than pursuant to its terms, if material;
- xiv. Appointment of a successor or additional trustee or the change of name of a trustee, if material;
- xv. Incurrence of a financial obligation of the obligated person, if material, or agreement to covenants, events of default, remedies, priority rights, or other similar terms of a financial obligation of the obligated person, any of which affect security holders, if material; and
- xvi. Default, event of acceleration, termination event, modification of terms, or other similar events under the terms of a financial obligation of the obligated person, any of which reflect financial difficulties.



EXHIBIT II - COMPENSATION

Phoenix Advisors has a fiduciary duty to put your interests first in all matters relating to our engagement. There is no separate fee or obligation related to the appointment of Phoenix Advisors as your Municipal Advisor and Continuing Disclosure Agent, other than the fees for Continuing Disclosure Services noted below. As your Municipal Advisor and Continuing Disclosure Agent, we remain available to answer general questions concerning outstanding debt issues, market conditions, ratings, DTC payments or to prepare preliminary analyses, as requested. **Note that you will only be invoiced for Continuing Disclosure Services if you have a bond, lease or bank loan obligation outstanding during the contract year.**

FEES FOR CONTINUING DISCLOSURE SERVICES:

- ❖ \$1,600 base fee (for up to three (3) outstanding issues), plus \$150 for each additional outstanding obligation, if filings are required.
- ❖ \$500 per issue set-up charge, discounted to \$200 if Phoenix Advisors serves as Municipal Advisor on the transaction.
- ❖ \$250 for each Event filing we make under the SEC's Event Disclosure Rule. Phoenix Advisors will waive this fee if engaged as Municipal Advisor on a transaction that involves such Event filing.
- ❖ \$250 for each Notice of Redemption made in connection with an outstanding term bond maturity.
- ❖ All fees are accumulated and invoiced towards the end of the relevant year.

If you request municipal advisor services for a specific engagement, such as the issuance of bonds, notes or leases, rating agency surveillance or other budget/financial consulting services, as more fully described herein, you will receive a separate engagement letter. Non-hourly compensation is **all-inclusive** – we do **not** charge for out-of-pocket expenses, fees for travel time or attendance at meetings without prior notification. Costs associated with debt issuance are customarily included in the bond authorization and would likely not be part of your current budget expenses. The details of compensation and municipal advisor services provided will be clearly delineated in the engagement letter.



EXHIBIT III - MSRB REQUIRED DISCLOSURES

Phoenix Advisors, a division of First Security Municipal Advisors, Inc. (“Phoenix Advisors”), is a licensed municipal advisor duly registered with the Securities and Exchange Commission (“SEC”) and the Municipal Securities Rulemaking Board (“MSRB”). The MSRB requires municipal advisors to provide their clients with certain disclosures relating to actual or potential material conflicts under Rule G-42.

MSRB Rule G-42 requires that all municipal advisors provide disclosures of legal or disciplinary events material to the integrity of the municipal advisor’s management or advisory personnel. There are no legal or disciplinary events concerning Phoenix Advisors filed on the firm’s Form MA, or associated personnel’s Form MA-I, filed with the SEC. The MSRB’s website is www.msrb.org and the Municipal Advisor Client Brochure is at www.msrb.org/sites/default/files/MSRB-MA-Clients-Brochure.pdf. SEC forms MA and MA-I are available on the SEC’s EDGAR website at www.sec.gov/edgar/searchedgar/companysearch.

Having exercised reasonable diligence, we are aware of no material conflicts of interest that would preclude us from fulfilling our fiduciary duty on any transaction for which we are engaged. Should we become aware of any material conflict, we would immediately inform the affected parties. Phoenix Advisors makes the following disclosures in connection with our engagement:

General Mitigation of Conflicts. Phoenix Advisors has a fiduciary duty to our clients, which includes a duty of loyalty in performing all municipal advisor services. Accordingly, we are always ethically bound to deal honestly and in the utmost good faith with our clients, placing your interests ahead of ours at all times. We also mitigate potential conflicts by adhering to a high standard of suitability for any service rendered to our clients. Phoenix Advisors mitigates any potential conflict described below through our adherence to this fiduciary duty.

Other Business Lines. Phoenix Advisors offers a variety of services, including but not limited to Municipal Advisor services, fiscal/budgetary consulting, redevelopment advisory, and various post-issuance compliance services such as Continuing Disclosure Agent services. These offerings could lead to the appearance of a conflict through the cross-selling of our services; however, we clearly disclose that there is no contingency requiring a client to accept multiple services.

Other Municipal Advisory Relationships. Phoenix Advisors serves a broad array of other clients, such as school districts, cities and towns, fire districts, counties, and regional authorities that may, from time to time and depending on specific circumstances, have interests that compete with yours. Phoenix Advisors owes a fiduciary duty to any and all clients for whom it performs Municipal Advisory services. No other engagements or relationships would impair our ability to fulfill our regulatory duties to any client.

Third-Party Service Providers. From time to time, third-party service providers or vendors may host informative conferences, seminars, social events and other functions that are attended by industry participants, including Phoenix Advisors. We typically solicit competitive quotes for third-party services with or without attending any functions sponsored by vendors.



Non-Exclusive Relationship. Phoenix Advisors may represent, perform services for, and contract with as many additional clients, persons, or companies as we, in our sole discretion, see fit, provided those services do not pose a conflict of interest with the services we perform for our clients.

Ongoing Disclosure. All municipal advisors are required to provide to each client written documentation of their municipal advisor relationship. You have received a written agreement and/or engagement letter, that includes a scope of services, compensation information and disclosure of potential conflicts of interest, if any. We review each engagement to identify, mitigate or eliminate potential conflicts of interest.

Compensation-Based Potential Conflicts. MSRB Rule G-42 requires that all municipal advisors provide this information regarding the potential for conflicts arising from certain types of pricing.

Fixed Plus Variable Fee Contingent Upon Completion. Compensation includes both a fixed fee component and variable fee component, and the payment of such fees shall be contingent upon the completion of the engagement. This form of compensation may present a potential conflict of interest because, in certain circumstances, it could result in the recommendation of less time-consuming alternatives, failure to perform a thorough analysis of alternatives or a larger than necessary par amount.

Variable Fee Contingent Upon Completion. Compensation is based on the size of the engagement and the payment of such fees shall be contingent upon the completion of the engagement. While this form of compensation is customary in the municipal securities market, this may present a potential conflict of interest because it could create an incentive to recommend a financing that is unnecessary, disadvantageous, or includes a larger than necessary par amount.

Fixed Fee Contingent Upon Completion. Compensation is a fixed amount and the payment of such fees shall be contingent upon the completion of the engagement. The amount is usually based upon, among other things, the expected duration and complexity of the transaction and the scope of services to be performed. This form of compensation may present a potential conflict of interest because the transaction could require more work than originally contemplated, which could result in the recommendation of less time-consuming alternatives or failure to perform a thorough analysis of alternatives.

Hourly Fees. Compensation is based on the hourly fees of our personnel, with the aggregate amount equaling the number of hours worked by such personnel times an agreed-upon hourly billing rate. This form of compensation may present a potential conflict of interest because, absent an agreed upon maximum fee, there may not be a financial incentive to recommend alternatives that would result in fewer hours worked.

**If you have any questions about your relationship with Phoenix Advisors,
call your Municipal Advisor professional at 866-291-8180**



Note: The following overviews are not formal Scopes of Services. For a specific engagement, a more detailed Scope of Services tailored to the actual services requested will be provided.

EXHIBIT IV - OVERVIEW OF ADDITIONAL SERVICES

DEBT ISSUANCE

At Phoenix Advisors, we believe the client deserves a complete understanding of the municipal debt issuance process. We guide you through the marketplace, addressing any questions and concerns at each juncture. There are various types of debt financing available to municipal issuers, including general obligation bonds, notes, leases, bank loans, ESIPs and State/Federal loan programs, to name a few. Our primary objectives are to develop a strategic plan that fits your needs, to coordinate the financing process, to take an active, constructive role on your behalf in the execution of the transaction, and to provide post-issuance analysis and administration. As Municipal Advisor for an issuance of debt, we perform the following:

1. Initial Planning, analysis and pre-referendum work, if applicable.
 - Provide analytical and support services for financial planning efforts, including a comprehensive review of the client's timetable and capital budget strategy.
 - Develop comprehensive tax impact analyses based on debt service payments (current and future), offsetting aid/revenue, tax base trends and project revenue constraints (i.e., energy savings, project fund investment income, new revenue streams, etc.).
 - Provide an evaluation of financing options/alternatives and structure financial models to demonstrate each option's benefits, costs and tax impacts.
 - To enhance public understanding of the financing, we assist in the preparation of marketing materials, public presentations and community information, as needed.
2. Develop a strategic plan that fits your needs.
 - Design a sound plan of finance that considers your existing financial strengths and growth patterns to ensure the success of the current and future transactions.
 - Assess the cost-benefit of available financing options, structures & concepts.
 - Recommend appropriate structure, terms, credit enhancements and timing-to-market.
 - Prepare clear and concise public presentations to State oversight boards, governing bodies, rating agencies or bond insurers.
3. Coordinate the financing process.
 - Establish a timeline identifying key events, dates, and responsibilities.
 - Manage communication and workflow transparently among the working group.



- Contribute to preparation of the Official Statement and other required offering documents consistent with market standards and satisfactory to interested parties.
 - Develop rating agency strategy, researching and preparing a comprehensive rating presentation to obtain the best possible result. (**See Rating Agency Expertise herein.**)
 - Prepare specifications, solicit and evaluate bids, and recommend the most cost-effective, qualified providers of third-party services, if necessary.
4. Execute the transaction.
- Utilize real-time market statistics and reference points to evaluate the market environment and determine suitable timing, terms, and structure.
 - Coordinate public bid solicitation for competitive sales and manage the underwriter selection process for negotiated sales.
 - Conduct investor outreach to educate investors and underwriters about your offering.
 - Participate actively in the sale of your debt, provide live translation of events during competitive bid submissions, and dialogue strategically with underwriters if negotiated.
5. Administration, post-issuance analysis and reporting.
- Administer efficient closing – flow of funds, closing documents, debt service schedules.
 - Provide options for investment of bond proceeds, if necessary.
 - Produce summary report(s) and follow-up analysis.
 - Monitor outstanding debt and market conditions for refunding opportunities.
 - Assist with secondary market reporting requirements, if engaged. (**See Continuing Disclosure herein.**)

DEBT MANAGEMENT, BUDGET/FISCAL CONSULTING & CAPITAL PLANNING

Our professionals have extensive experience in debt management, budget/fiscal consulting, and capital planning. Services in this area will be tailored to your specific needs, which may include any of the following specialized tasks and services:

- Analyze existing and future obligations in the context of debt capacity, debt per capita, and amortization, including mitigation options such as restructuring and refinancing.
- Provide analytical services for financial planning efforts and assist with long-range capital budget, financing strategy and debt service projections.
- Review third-party solicitations with respect to debt refinancing, financial products, or RFP responses, and assess their viability.
- Review budget operations, including revenue shortfalls or expenditure overflows based on changes in the tax levy, other revenues, state aid, debt service and other expenditures, and quantify impacts on the taxpayers, ratepayers, and other stakeholders.
- Develop customized debt management and/or fund balance policies.



- Provide quantitative analysis relating to the defeasance of outstanding debt and/or tax impact analysis relating to the proposed issuance of new debt.
- Assistance with the investment of bond proceeds and reserve funds.
- Serving as “bidding agent” to obtain a portfolio of open market U.S. Treasury securities at a cost-effective price.

ENERGY SAVINGS IMPROVEMENT PROGRAMS

Phoenix Advisors has been the leader in providing municipal advisory services on ESIP financings. Since the new ESIP law was enacted in 2009, Phoenix Advisors and its professionals have served as municipal advisor on more ESIP financings than any other New Jersey municipal advisory firm.

- Provide advice regarding renewable energy and energy efficient projects through either a lease purchase or bond financing through the Energy Savings Improvement Program.
- Evaluate competitive bids for Energy Savings Company (“ESCO”) services and/or professional engineering/energy approach towards execution of ESIP. Provide input as to the value of ESCO guarantees and their costs.
- Advise as to costs/benefits of lease purchase financing versus refunding bond financing (competitive, negotiated, private placement methods) given existing legal constraints, market conditions and credit factors.
- Review and analyze the proposed project, projected energy savings, optimal repayment schedule and project timing, and advise in final structuring decisions to ensure annual debt service levels meet preferred debt service coverage ratios and do not exceed projected energy savings and incentives.
- Solicit proposals from lessors or investment banking firms and prepare or review the various financing documents prepared in connection with the ESIP.
- Coordinate the application to the Local Finance Board and meet with the Division of Local Government Services and Board of Public Utilities staff, as needed.

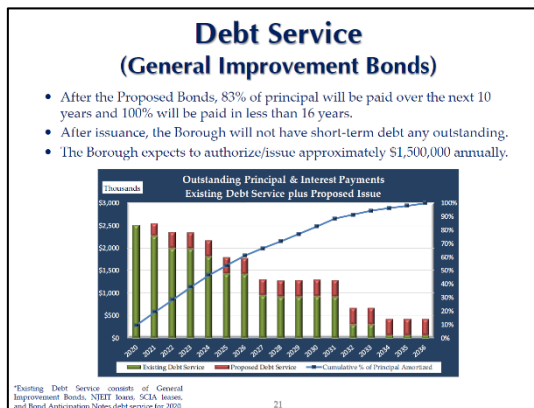


RATING AGENCY EXPERTISE

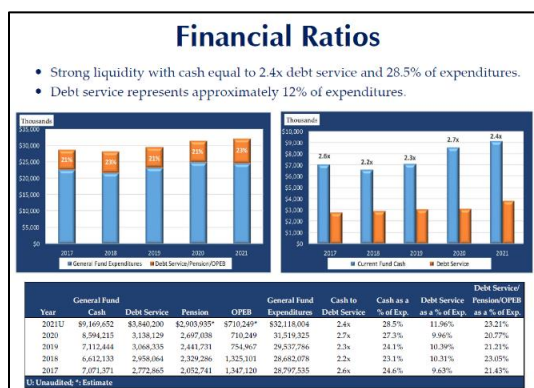
A proactive, strategic approach to interaction with rating agencies is essential to achieving a successful outcome since a strong underlying credit rating is critical to achieving the best possible financing. With this goal, Phoenix Advisors takes the lead in the rating process by recommending the appropriate rating agency (or agencies) and helps you interact with them more effectively.

Each agency uses its own proprietary evaluation methodology, which our professionals have studied and are intimately familiar with. A municipal credit rating is generally comprised of four parts:

- i. economic data and taxpayer / ratepayer base
- ii. financial performance, liquidity, and reserves
- iii. debt and liabilities
- iv. management and policies



We prepare a comprehensive presentation tailored to your unique characteristics and circumstances, emphasizing the areas on which the rating agencies are expected to focus during their review. We understand the economic, demographic and financial ratios that impact your credit rating and will help you put your best foot forward by highlighting your strengths. From local wealth/income metrics to fund balance ratios, our presentation will serve as a guide for the discussion to ensure we touch upon all the key areas.



Our professionals take the lead in discussions but give you ample opportunity to elaborate on each topic. We request a list of questions from the credit analyst in advance to avoid surprises. In addition to emphasizing your strengths, it is important to address proactively what could be perceived as limitations, giving you the ability to structure the discussion. We will work with you and the credit analyst to provide any information requiring follow-up after the presentation.

A stronger credit rating attracts broader appeal in the capital markets, which leads to more cost-effective financings. Whether for a new issue or a periodic surveillance review, Phoenix Advisors helps you to interact with the rating agencies more effectively.



REDEVELOPMENT ADVISORY

Phoenix Advisors provides expert financial advice at each stage of a Redevelopment project from conception through completion to administration. Projects typically involve public-private partnerships that employ various tax abatement strategies to encourage investment, such as payments in lieu of tax (PILOTs), redevelopment area bonds (RABs), and more. As Redevelopment Advisor, we perform the following:

- Review developer proposals and financial pro formas to confirm assumptions (rents, expenses, construction costs, financing terms) are realistic and consistent with market conditions.
- Model cash flows independently to assess feasibility and the need for tax abatement.
- Compare proposed PILOT revenue projections to current and traditional taxes.
- Estimate the impact on municipal services and school costs.
- Negotiate PILOT terms with the developer and review the Financial Agreement.
- Provide a final, comprehensive report on the impact of the development, including a recommendation on the proposed PILOT terms.
- Prepare presentations to the administration, governing body, and the public, as required.
- Assist with the implementation of the PILOT, including:
 - Monitor the developer's compliance with the terms of the Financial Agreement.
 - Calculate and invoice PILOT payments based on actual, audited financials.

UTILITY EVALUATION AND RATE STUDY

Phoenix Advisors provides essential financial advice to our clients in connection with rate studies, financial evaluations, feasibility analysis, potential sale valuations and/or concession agreements. The decision-making process regarding the future operation of any asset involves a number of considerations, both financial and otherwise. Our expert guidance ranges from initial financial analysis and asset valuation to public-private partnership coordination and implementation.

- Review and analyze current rate structure and impact on residents or other stakeholders.
- Review budgets and prepare pro forma financial projections in order to evaluate suitability of rate structure.
- Evaluate the financial condition and future viability of municipal assets, including analyzing various structures, alternatives and pro forma financial operations, assumptions and value.
- Review proposals for the sale/lease of municipal assets, with specific attention to financial impact, operations, costs, employees, etc. Assist in the public Request for Proposals (RFP) and Request for Bids (RFB) processes, as necessary.
- Analyze the financial impact of the transaction on the client, its taxpayers and/or ratepayers and other stakeholders. Evaluate the potential uses of projected new revenue.



- Analyze, propose, and negotiate additional financial and/or community benefits, as requested, to cater to the unique needs of the client.
- Identify and analyze any outstanding debt attributable to the assets, including the cost to defease such debt and potential costs or savings to taxpayers.
- Conduct and/or support negotiations with the private party regarding payment calculations, escalation, timing of payments, terms and other incentives. Thoroughly analyze pertinent financial aspects of financial agreements, comment and propose changes, as necessary.
- Make presentations to the governing body and administration and assist in the approval process for various local/State oversight boards, as necessary.

**RESOLUTION #38-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

ESTABLISHING DELINQUENT WATER RATES

WHEREAS, the Tax Collector bills the Water Accounts four times a year, as follows:

Jan., Feb., March (1st Qtr.), bill scheduled to go out beginning of April, due date May.
April, May, June (2nd Qtr.), bill scheduled to go out beginning of July, due date Aug.
July, Aug., Sept. (3rd Qtr.), bill scheduled to go out beginning of Oct., due date Nov.
Oct., Nov., Dec. (4th Qtr.), bill must go out before end of year, due end of January.

BE IT RESOLVED, once the Water Bill has been issued it states a due date of 30 days from the date of billing. A grace period is then added of 90 days, so in total 120 days to pay this balance. When the next water billing cycle begins and the previous quarter has not been paid, at that time interest of 8% will be added on the first \$1,500, then interest of 18% will be added to the open balance, which is calculated from the date of the new billing is sent out to the due date out of 30 days, but stays as the amount due until the next billing cycle, and

BE IT FURTHER RESOLVED that the Mayor and Council will assess a penalty of 6% on taxpayers with delinquencies exceeding \$10,000.00 who do not pay the delinquency by the end of the calendar year.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #39-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

**RESOLUTION RENEWAL OF PROFESSIONAL SERVICE CONTRACT WITH
BRUNO ASSOCIATES, GRANT WRITING SERVICES**

BE IT RESOLVED, that the Council of the Borough of Saddle River authorize the services of Bruno Associates, Grant Writing Services for the Borough of Saddle River for 2026.

NOW, THEREFORE, BE IT RESOLVED by the Mayor and Council of the Borough of Saddle River hereby award a professional service contract to Bruno Associates for Grant Writing to perform all necessary professional consultation and other work involved in the study of federal, state county and foundation grant program, as more fully specified in the attached contract; and

BE IT FURTHER RESOLVED, that the agreement is for a one-year period commencing January 1, 2026 through December 31, 2026 for a total contract amount of \$22,200.00

BE IT FURTHER RESOLVED that the Clerk shall publish a Notice of this Resolution as required by law.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

PROFESSIONAL SERVICE CONTRACT

THIS AGREEMENT made on the 9th day of DECEMBER 2025, BY and BETWEEN the Borough of Saddle River having its principal offices located at **100 East Allendale Road, Saddle River, NJ 07458** County of **Bergen** and State of New Jersey, party of the first part, hereinafter referred to as Client and **Bruno Associates, Inc.**, a New Jersey Corporation, having its principal offices located at 1373 Broad Street, Suite 203B, Clifton, NJ 07013, hereinafter referred to as Consultant.

WHEREAS, the CLIENT has a need for Grant Writing and Consulting Services;

WITNESSETH:

WHEREAS, the Consultant has offered to the Client its professional services to study, evaluate and apply for federal, state, county and foundation grant programs on behalf of the Client and the Client wishes to engage the Consultant to perform such professional services;

NOW, THEREFORE, the parties do agree as follows:

1. The Consultant agrees to perform all necessary professional consultation and other work involved in the study of federal, state, county and foundation grant program needs of the Client, and the related research, planning, preparation and submission of all applications for such programs, as the client shall agree to submit, for the of **\$1,850.00** per month, payable on the first day of each month in advance (prorated for any partial month resulting from the termination of the Term prior to its expiration) for a total contract amount of **\$22,200.00**.
2. The term of this agreement shall be for one-year period commencing **January 1, 2026** and terminating **December 31, 2026**.
3. The Client agrees to purchase from the Consultant the aforesaid professional services for the sum and in the manner set forth above.
4. **Termination by Either Party.** This Agreement may be terminated upon 60 days written notice without cause or penalty by either party.
5. In the event Client wishes to continue the services of Consultant after the termination date of this Agreement, Consultant shall continue to perform its services at the same rate as per the above Paragraph 1 pending the effective date of a new contract term.
6. **Confidentiality of Information.** Consultant understands and agrees that data, materials, and information disclosed to or obtained by the Consultant may contain confidential and protected information. The Consultant covenants that data, material, and information gathered, based upon or disclosed to the Consultant for the purpose of this Agreement will not be disclosed to or discussed with third parties (including but not limited to political organizations, candidates, candidate committees, political action committees, or any other advocacy organization) without the prior written consent of the Client.
7. **Merger & Modification.** This Agreement constitutes the entire Agreement between the parties. No understandings, agreements, or representations, oral or written, not specified within this Contract will be valid provisions of this Agreement. This Contract may not be modified, supplemented, or amended, except by written agreement signed by all necessary parties.

IN WITNESS WHEREOF, the parties have caused this Agreement to be duly executed and sealed as of the date set forth.

ATTEST:WITNESS

Borough of Saddle River
BERGEN COUNTY, NEW JERSEY

ATTEST:WITNESS

M. Castelbuono

Melissa Castelbuono
Director of Finance & Administration

BRUNO ASSOCIATES, INC.
PASSAIC COUNTY, NEW JERSEY

Christopher Brown

Christopher Brown, CEO

**RESOLUTION 40-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

ANNUAL CALENDAR 2026

BE IT RESOLVED that the following are the dates for the meetings of the Commissions and Boards of the Borough of Saddle River for 2026. Please see the specific board for information as to whether the meeting is in person or virtual. In-person meetings will be held at the Saddle River Municipal Building, 100 East Allendale Road, Saddle River, NJ. Refer to <https://www.saddleriver.org/calendar> and <https://www.saddleriver.org/publicnotices> for more information. Closed sessions may be held. Formal action may or may not be taken in public session:

REORGANIZATION MEETING – Saturday, January 3, 2026 – 11:00am - Meeting will be held in person.

MAYOR AND COUNCIL WORK SESSION: 1st Monday – 7:00pm– Meetings will be held in person. (ONLY March, May, October) March 2, May 4, October 5.

MAYOR AND COUNCIL: 3rd Monday – 7:00pm – Meetings will be held in person. **Jan. 26 (4th Monday), Feb. 9 (2nd Monday)**, March 16, April 20, May 18, June 15, July 20, Aug. 17, **Sept. 14 (2nd Monday)**, Oct. 19, Nov. 16, Dec. 21

LANDMARKS: 2nd Monday - 7:00 PM (no meetings in July, Aug., Nov. & Dec.) Meetings will be held virtually <https://saddleriver.org.zoom.us/j/84599518008?pwd=j7WZwUeCEB2UWIEgCx725OzFrb1bjt.1> Meeting ID: 845 9951 8008 Passcode: 275081

Jan. 12, **Feb. 2 (1st Monday)**, March 9, April 13, May 11, June 8, **Sept. 15 (3rd Tues), Oct. 13 (2nd Tuesday)**.

ENVIRONMENTAL 2ND Thursday – 7:00 PM – (no meetings in July or August) Meetings will be held in person. Jan. 8, Feb. 12, March 12, April 9, May 14, June 11, Sept. 10, Oct. 8, Nov. 12, Dec. 10.

PLANNING BOARD: 1ST Tuesday – 7:00pm (no meeting in July and August) - Meetings will be held In person. Jan. 6, Feb 3, March 3, April 7, May 5, **June 9 (2nd Tuesday), Sept. 8 (2nd Tuesday)**, Oct. 6,

Nov. 10 (2nd Tuesday), Dec. 1

BOARD OF HEALTH: 1st Wednesday - 7:30 PM (no meeting in July or Aug.) Meetings will be held in person and virtually: <https://saddleriver-org.zoom.us/j/9432575273?omn=82426530472> , Meeting ID: 943 257 5273 Jan. 7, Feb. 4, March 4, April 1, May 6, June 3, Sept. 2, Oct. 7, Nov. 4, Dec. 2

PARKS & RECREATION: 2nd Wednesday - 7:00pm (no meeting in January, July, August, December) Meetings will be held in person and virtually <https://saddleriver-org.zoom.us/j/81280323068?pwd=MEMPg23aZrdqgPAs15PnRarlZWfUgh.1> Meeting ID: 812 8032 3068 Passcode: 912561 Feb. 11, March 11, April 8, May 13, June 10, Sept. 9, Oct. 14, Nov. 11

ZONING BOARD: 3rd Wednesday - 7:00 PM Meetings will be held in person Jan. 21, **Feb. 25 (4th Wed.)**, March 18, April 15, May 20, June 17, July 15, Aug. 19, Sept. 16, Oct. 21, Nov. 18, Dec. 16

*To dial in to a zoom meeting call 1 929 205 6099 and enter meeting ID assigned to the specific Board.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 03, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #41-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

**RESOLUTION APPOINTING DR. ROBERT LAHITA, MD, PhD, FACP, MACR, FRCP
AS BOROUGH SURGEON AND MEDICAL DIRECTOR IN
THE BOROUGH OF SADDLE RIVER**

BE IT RESOLVED that **Dr. Robert Lahita, MD, PhD, FACP, MACR, FRCP** is appointed Borough Surgeon and Medical Director in the Borough of Saddle River for the year 2026.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #42-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

A RESOLUTION TO AFFIRM THE BOROUGH OF SADDLE RIVER'S CIVIL RIGHTS POLICY WITH RESPECT TO ALL OFFICIALS, APPOINTEES, EMPLOYEES, PROSPECTIVE EMPLOYEES, VOLUNTERS, INDEPENDENT CONTRACTORS, AND MEMBERS OF THE PUBLIC THAT COME INTO CONTACT WITH MUNICIPAL EMPLOYEES, OFFICIALS AND VOLUNTEERS

WHEREAS, it is the policy of the Borough of Saddle River to treat the public, employees, prospective employees, appointees, volunteers and contractors in a manner consistent with all applicable civil rights laws and regulations including, but not limited to the Federal Civil Rights Act of 1964 as subsequently amended, the New Jersey Law against Discrimination, the Americans with Disabilities Act and the Conscientious Employee Protection Act, and

WHEREAS, the Mayor and Council of the Borough of Saddle River has determined that certain procedures need to be established to accomplish this policy

NOW, THEREFORE BE IT ADOPTED by the Mayor and Council of the Borough of Saddle River that:

Section 1: No official, employee, appointee or volunteer of the Borough of Saddle River by whatever title known, or any entity that is in any way a part of the Borough of Saddle River shall engage, either directly or indirectly in any act including the failure to act that constitutes discrimination, harassment or a violation of any person's constitutional rights while such official, employee, appointee volunteer, or entity is engaged in or acting on behalf of the Borough of Saddle River's business or using the facilities or property of the Borough of Saddle River.

Section 2: The prohibitions and requirements of this resolution shall extend to any person or entity, including but not limited to any volunteer organization or inter-local organization, whether structured as a governmental entity or a private entity, that receives authorization or support in any way from the Borough of Saddle River to provide services that otherwise could be performed by the Borough of Saddle River.

Section 3: Discrimination, harassment and civil rights shall be defined for purposes of this resolution using the latest definitions contained in the

applicable Federal and State laws concerning discrimination, harassment and civil rights.

Section 4: The Borough Administrator shall establish written procedures for any person to report alleged discrimination, harassment and violations of civil rights prohibited by this resolution. Such procedures shall include alternate ways to report a complaint so that the person making the complaint need not communicate with the alleged violator in the event the alleged violator would be the normal contact for such complaints.

Section 5: No person shall retaliate against any person who reports any alleged discrimination, harassment or violation of civil rights, provided however, that any person who reports alleged violations in bad faith shall be subject to appropriate discipline

Section 6: The Borough Administrator shall establish written procedures that require all officials, employees, appointees and volunteers of the Borough of Saddle River as well as all other entities subject to this resolution to periodically complete training concerning their duties, responsibilities and rights pursuant to this resolution.

Section 7: The Borough Administrator shall establish a system to monitor compliance and shall report at least annually to the governing body the results of the monitoring.

Section 8: At least annually, the Borough Administrator shall cause a summary of this resolution and the procedures established pursuant to this resolution to be communicated within the Borough of Saddle River. This communication shall include a statement from the governing body expressing its unequivocal commitment to enforce this resolution. This summary shall also be posted on the Borough of Saddle River's web site.

Section 9: This resolution shall take effect immediately.

Section 10: A copy of this resolution shall be published in the official newspaper of the Borough of Saddle River in order for the public to be made aware of this policy and the Borough Administrator's commitment to the implementation and enforcement of this policy.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

**RESOLUTION #43-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

RESOLUTION TO ADOPT A FORM REQUIRED TO BE USED FOR THE FILING OF NOTICES OF TORT CLAIMS IN ACCORDANCE WITH THE PROVISIONS OF THE NEW JERSEY TORT CLAIMS ACT, N.J.S.A. 59:8-6.

WHEREAS, the New Jersey Tort Claims Act, N.J.S.A.. 59:8-6, provides that a public entity may adopt a form to be completed by claimants seeking to file a Notice of Tort Claim against the public entity; and

WHEREAS, the Borough of Saddle River is a public entity covered by the provisions of the New Jersey Tort Claims Act; and,

WHEREAS, the Borough of Saddle River deems it advisable, necessary, and in the public interests to adopt a Notice of Tort Claim form in the form attached hereto and made a part hereof.

NOW THEREFORE BE IT RESOLVED, by the Mayor and Council of the Borough of Saddle River, assembled in public session the 3rd day of January 2026, that the attached Notice of Tort Claim form be and hereby is adopted as the official Notice of Tort Claim form for the Borough of Saddle River; and,

BE IT FURTHER RESOLVED, that all persons making claims against the Borough of Saddle River, pursuant to the New Jersey Tort Claims Act, N.J.S.A. 59:8-1, et. seq., be required to complete the form herein adopted as a condition of compliance with the notice requirement of the New Jersey Tort Claims Act.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND

CLAIMANT INFORMATION

Name: _____ Telephone: _____
Address: _____ Date of Birth: _____
_____ Email: _____

ATTORNEY INFORMATION (If Applicable)

Name: _____ Telephone: _____
Address: _____ Fax: _____
_____ File No.: _____
_____ Email: _____

Send Notices to: ☐ Claimant ☐ Attorney

GENERAL INSTRUCTIONS: Pursuant to the provisions of the New Jersey Tort Claims Act, this Notice of Tort Claim form has been adopted as the official form for the filing of claims against the .

The questions are to be answered to the extent of all information available to the Claimant or to his or her attorneys, agents, servants, and employees, under oath. The fully completed Claim Form and the documents requested shall be returned to the:

Insert town name and address

and

**JIF Claims, LLC
373 Kinderkamack Road
Westwood, NJ 07675**

NOTE CAREFULLY: Your claim will not be considered filed as required under the New Jersey Tort Claims Act until this completed form has been filed with the municipality. Failure to provide the information requested, including such responses as “to Be Provided” or “Under Investigation” will result in the claim being treated as not being properly filed.

Timely Notices of Claim must be filed within 90 days after the incident giving rise to the claim.

This form is designed as a general form for use with respect to all claims. Some of the questions may not be applicable to your particular claim. For example, if your claim does not arise out of an automobile accident, questions regarding road conditions might not be applicable. In that event, please indicate “Not Applicable.”

If you are unable to answer any questions because of a lack of information available to you, specify the reason the information is not available to you. If a question asks that you identify a document, it will be sufficient to furnish true and legible copies. Where a question asks that you “identify all persons,” provide the name, address and telephone number of the person.

If you need more space to provide a full answer, attach supplementary pages, identifying the continuation of the answer with the number of the applicable question.

DEFINITIONS:

“Claimant” shall refer to the person or persons on whose behalf the Notice of Claim has been filed with the Township.

“Documents” shall refer to any written, photographic, or electronic representation, and any copy thereof, including, but not limited to, computer tapes and/or disks, videotapes and other material relating to the subject matter of the claim.

“Person” shall include in its meaning a partnership, joint venture, corporation, association, trust or any other kind of entity, as well as a natural person.

“Public Entity” shall refer to the along with any agent, official, or employee of the against whom a claim is asserted by the Claimant.

NOTE: That the questions are divided into sections relating to the claimant, the claim, property damage, personal injury and the basis for the claim against the public entity or public employee.

If the claim involves only property damage, the portion on personal injuries need not be answered. If the claim involves no property damage, then the portion on property damage need not be answered.

INFORMATION ON THE CLAIMANT

1. Provide the following information with respect to the Claimant:

Y Any other name by which the claimant is known.

Y Address at the time of the incident giving rise to the claim.

Y Marital Status (at the time of the incident and current).

Y Identify each person residing with the claimant and the relationship, if any, of the person to the Claimant.

2. Provide all addresses of the Claimant for the last 10 years, the dates of the residence, the persons residing at the addresses at the same time as the Claimant resided at the address and the relation, of any of the persons to the Claimant.

INFORMATION ON ALL CLAIMS

3. Provide the exact date, time and place of the incident forming the basis of the claim and the weather conditions prevailing at the time.
4. Provide the Claimant's complete version of the events the form the basis of the claim.
5. List any and all individuals who were witnesses to or who have knowledge of the facts of the incident which gives rise to the claim. Provide the full name and address of each individual.
6. Identify all public entities or public employees (by name and position) alleged to have caused the injury or property damage and specify as to each public entity or employee the exact nature of the act or omission alleged to have caused the injury or property damage.
7. If you claim that the injury or property damage was caused by a dangerous condition of property under the control of the public entity, specify the nature of the alleged dangerous condition, and the manner in which you claim the condition caused the injury.
8. If you allege a dangerous condition of public property, state the specific basis on which you claim that the public entity was responsible for the condition and the specific basis and date on which you claim that the public entity was given notice of the alleged dangerous condition. **Statements such as "should have known" and "common knowledge" are insufficient.**
9. If you or any other party or witness consume any alcoholic beverages, drugs or medications within twelve hours before the incident forming the basis of the Claim, identify the person consuming the same and for each person (a) what was consumed, (b) the quantity thereof, (c) where consumed, (d) the names and addresses of all persons present.

10. If you have received any money or thing of value for your injuries or damages from any person, firm or corporation, state the amounts received, the dates, names and addresses of the payers. Specifically list any policies of insurance, including policy number and claim number, from which benefits have been paid to you or to any person of your behalf, including doctors, hospitals or any person repairing damage to property.
11. If any photographs, sketches, charts, or maps were made with respect to anything which is the subject matter of the Claim, state the date thereof, the names and addresses of the persons making the maps and of the persons who have present possession thereof. Attach copies of any photographs, sketched, charts or maps.
12. If you or any of the parties to this action or any of the witnesses made any statements or admissions, set forth what was said; by whom said; the date and place where said; and in whose presence, giving names and addresses of any persons having knowledge thereof.
13. State the total amount of your claim and the basis on which you calculated the amount claimed.
14. Provide copies of all documents, memoranda, correspondence, reports (including police reports), etc. Which discuss, mention or pertain to the subject matter of this claim.
15. Provide the names and addresses of all persons or entities against whom claims have been made for injuries or damages arising out of the incident forming the basis of this claim and give the basis for the claim against each.

PROPERTY DAMAGE CLAIM

16. If your claim is for property damage, attach a description of the property and an estimate of the cost of repair. If your claim does not involve any claim for property damage, enter "None."

Note: If your claim is for property damage only, initial here and proceed directly to the certification section on the next to last page of this form.

□ Initials: _____

PERSONAL INJURY CLAIMS

17. Was any complaint made to the public entity or to any official or employee of the public entity. State the time and place of the complaint and the person or persons to whom the complaint was made.
18. Describe in detail the nature, extent and duration of any and all injuries.
19. Describe in detail any injury or condition claimed to be permanent.
20. If confined to any hospital, state name and address of each and the dates of admissions and discharge. Include all hospital admissions prior to and subsequent to the alleged injury and give the reason for each admission.
21. If x-rays were taken, state (a) the address of the place where each was taken, (b) the name and address of the person who took them, (c) the date when each was taken, (d) what each disclosed, (e) where and in whose possession they now are. Include all x-rays, whether prior to or subsequent to the alleged injury forming the basis of the claim.
22. If treated by doctors, including psychiatrist or psychologist, state (a) the name and present address of each doctor, (b) the dates and places where treatments were treatments are continuing, the schedule of continuing treatments. Provide true copies of all written reports rendered to you or about you by any doctor whom you propose to have testify on your behalf.
23. If you have any physical impairment which you allege is caused by the injury forming the basis of your claim and which is affecting your ordinary movement, hearing or sight, state in detail, the nature and extent of the impairment and what corrective appliances, support or device you use to overcome or alleviate the impairment.

24. If you claim that a previous injury has been aggravated or exacerbated, describe the injury and give the name and present address of each doctor who treated you for the condition, the period during which treatment was received and the cause of the previous injury. Specifically list any impairment, including use of eyeglasses, hearing aid or similar device, which existed at the time of the injury forming the basis of the claim.
25. If any treatments, operations, or other form of surgery in the future has been recommended to alleviate any injury or condition resulting from the incident which forms the basis of the claim, state in detail (a) the nature and extent of the treatment, operation, or surgery, (b) the purpose thereof and the results anticipated or expected, (c) the name and address of the doctor who recommended the treatments operations or surgery, (d) the name and address of doctor who will administer or perform the same, (e) the estimated medical expenses to be incurred, (f) the estimated length of time of treatments, operation or surgery, period of hospitalization and period of convalescence, (g) all other losses or expenditure anticipated as a result of the treatment, operations or surgery, (h) further if it is your intention to undergo the treatments, operation or surgery, please give an approximate date.
26. Itemize any and all expense incurred for hospital, doctors, nurses, x-rays, medicines, care and appliances and indicate which expenses were paid by any insurance coverage.
27. If employed at the time of the alleged injury forming the basis of the claim state (a) the name and address of the employer, (b) position held and the nature of the work performed, (c) average weekly wages for the year prior to the injury, (d) period of time lost form employment, giving dated, (e) amount of wages lost, if any. List any sources of income continuation or replacement, including, but not limited to, workers' compensation, disability income, social security and income continuation insurance.
28. If other loss of income, profit or earnings is claimed, state (a) total amount of loss, (b) give a complete detailed computation of the loss, (c) the nature and dates of the loss.
29. If you are claiming lost wages state (a) the date that the employment began, (b) the name and address of the employer, (c) the position held and the nature of the work performed, (d) the average weekly wages. Attach copies of pay stubs or other complete payroll record for all wages received during the year.

DOCUMENT REQUEST: Provide all documents identified in your answers to the above questions.

CERTIFICATION: I hereby certify that the information provided is the truth and is the full and complete response to the questions, to the best of my knowledge.

Signature of Claimant: _____
[Date]

Authorization for Release of Employment Records

Date: _____

To: _____

Re: _____

Employee's Name

Social Security Number

Address

Claim Number

You are hereby authorized and requested to disclose, make available and furnish to:

Approximate date of lost time:

A photocopy of this release form, bearing a photocopy of my signature shall constitute you authorization for the release of the information in accordance with the request made to you.

Signature: _____ Date: _____

AUTHORIZATION TO DISCLOSE HEALTH INFORMATION

PATIENT NAME:

DATE OF BIRTH:

ADDRESS:

SOCIAL SECURITY NO.:

1. I do hereby consent and authorize the use and/or disclosure of my health information as described below.
2. The following individual or organization is authorized to make the disclosure.

	Specific date(s) of treatment and/or admission: <i>All dates of examination and treatment</i>
--	---

3. The type and amount of information to be used or disclosed is as follows:

MY ENTIRE MEDICAL CHART FOR ALL DATES OF SERVICE INCLUDING:

<u>XX</u> Problem List	<u>XX</u> Laboratory Results
<u>XX</u> Medication List	<u>XX</u> Consultation Reports
<u>XX</u> List of Allergies	<u>XX</u> X-Ray and Imaging Reports
<u>XX</u> Immunization Record	<u>XX</u> Personal contact with the provider of service
<u>XX</u> Most recent history & physical	<u>XX</u> Other: <u>Bills</u>
<u>XX</u> Most recent discharge summary	

I understand that the information in my health record may include information related to sexually transmitted disease, acquired immunodeficiency syndrome (AIDS), or human immunodeficiency virus (HIV). It may also include information about behavioral, psychiatric or mental health services and treatment for alcohol and drug abuse or genetic information. I authorize the release of this information.

This information may be disclosed to and used by the following individual or organization or any of the attorneys or authorized representative thereof for the purpose of legal representation, or to provide copies of my records to opposing parties in litigation, which I have commenced.

I understand I have the right to revoke this authorization at any time. I understand that if I revoke this authorization I must do so in writing and present my written revocation to the health information management department. I understand the revocation will not apply to my insurance company when the law provides my insurer the right to contest a claim under my policy. If I fail to specify an expiration date, event or condition, this authorization will expire at the conclusion of the litigation between _____

I understand the disclosure of this health information is voluntary. I can refuse to sign this authorization. I need not sign this form in order to assure treatment. I understand that I may inspect or copy the information to be used or disclosed, as provided in CFR 164.524. I understand any disclosure of information carries with it the potential for an unauthorized re-disclosure and the information may not be protected by federal confidentiality rules. If I have questions about disclosures of my health information, I can contact the HIM director or privacy officer for information.

I understand that this consent shall operate as a complete release of liability to the hospital, medical provider, and to their employees for the release of the information specified above. I have read and understand the terms of this Authorization and I have had an opportunity to ask questions about the use and disclosure of my health information. I hereby, knowingly and voluntarily, authorize the provider of medical services to disclose my health information in the matter described above.

Signature of Patient/Legal Representative

Date

***** NOTICE OF RECIPIENT OF INFORMATION *****

Each disclosure made with the patient's consent may be accompanied by the written statement reproduced below. This information has been disclosed to you from records protected by Federal confidentiality rules 42 C.F.R. Part 2. The Federal rules prohibit you from making any further disclosure of this information unless further disclosure is expressly permitted by the written consent from the person to whom it pertains or as otherwise permitted by 42 C.F.R. Part 2. A general authorization for the release of medical or other information is not sufficient for this purpose. The Federal Rules restrict any use of the information to criminally investigate or prosecute any alcohol or drug abuse patient.

**RESOLUTION #44-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 01/03/26

**RESOLUTION OF THE BOROUGH OF SADDLE RIVER APPOINTING
HOPLITE COMMUNICATIONS, LLC, AS CONSULTANT FOR 2026**

WHEREAS, the Borough of Saddle River (the “Borough” or the “Municipality”) has retained Hoplite Communications, LLC, in 2022, 2023, 2024, and 2025 as a Consultant to provide municipal services with regard to communication carriers, specifically concerning carrier agreements and wireless communications facilities, including the installation and maintenance of next-generation mobile networks in the public right-of-way; and

WHEREAS, the Municipality continues to require the services of a Consultant with specialized expertise beyond the scope of professionals normally utilized by the Municipality to ensure compliance with the Municipal Land Use Law, N.J.S.A. 40:55D-53.2, and to oversee application reviews, preparation of documents, and inspections of developments under construction; and

WHEREAS, the Municipality desires to reappoint Hoplite Communications, LLC, with offices at 197 Route 18, Suite 3000, East Brunswick, NJ 08816, as a Consultant and Designee for the year 2026 to provide these services; and

WHEREAS, Hoplite Communications, LLC, has successfully provided these services in prior years at no cost to the Municipality, with all compensation being paid directly by the communications/utility carriers; and

NOW, THEREFORE, BE IT RESOLVED, by the Mayor and Council of the Borough of Saddle River, County of Bergen, and State of New Jersey, that:

- Hoplite Communications, LLC, is hereby reappointed as a Consultant and Designee for the Borough of Saddle River to provide municipal services for the year 2026 as outlined in its summary of services, incorporated herein by reference.
- The services provided by Hoplite Communications, LLC, shall continue to be at no cost to the Municipality, with all compensation being paid directly by the communications/utility carriers.
- This resolution to reappoint the Consultant is made without competitive bidding in accordance with the Local Public Contracts Law, specifically N.J.S.A. 40A:11-6.1, as the value of the services does not exceed the bidding threshold.

- The Borough Clerk is authorized and directed to forward a copy of this resolution to Peter J. Lupo, Esq., and maintain this resolution for public inspection in the Borough Clerk's office.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 03, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk



5G TELECOMMUNICATIONS CONSULTING SERVICES PROPOSAL AND FEE SCHEDULE

December 22, 2025

Borough of Saddle River
100 East Allendale Road
Saddle River, NJ 07458

Dear Sir or Madam,

It is with great pleasure that I present this 5G telecommunications consulting services proposal to Saddle River Borough and look forward to continuing to work with the Borough as your expert telecommunications consultant, including ensuring that Saddle River is utilizing compliant and reliable telecommunications ordinances to govern the impending 5G rollouts and to draft, revise and adjust them accordingly.

Small cell technology, including small cells, in the public rights-of-way and on private property will be widely deployed by all major carriers in the coming months in order to develop novel 5G networks. The nature and scale of the deployment will be unfamiliar to counties and municipalities and will present unique safety, aesthetic and monetization challenges.

As the Borough's expert 5G consultant, Hoplite Communications, LLC, will endeavor to resolve these challenges and ensure a safe and orderly 5G deployment in the coming days.

Hoplite Services

1. Hoplite legal consulting services will be no cost to the municipality.
2. Hoplite will provide these services via fees charged to the applicable wireless service provider as an objectively reasonable pass-through expense and as an objectively reasonable reflection of costs.

Hoplite Proposed Services

Hoplite proposes to offer the following small cell consulting services:

1. **Small Cell Right-of-Way Ordinance**: As our capstone service, Hoplite will work with the mayor, committee, administrator, attorney and other interested parties to draft and revised, as appropriate, a customized small cell wireless ordinance that meets municipal expectations and requirements and provides for the safe and orderly deployment of small cell technology. With such an ordinance already in place, Hoplite will review same to ensure it remains compliant with Federal and state regulations and recommend revisions and updates as applicable or necessary.

2. Rights-of-Way Use Agreement Negotiation: Hoplite will represent the municipality in the drafting, negotiating, redlining and execution of agreements between municipality and wireless service provider pertaining to any use of the public right-of-way for small cell or similar wireless telecommunications facilities. This shall include any master lease or license agreement, individual site agreement, right-of-way use agreement, franchise agreement or pole attachment agreement that is required to memorialize the relationship between wireless service provider and government and outline the rights and restrictions governing wireless deployment.
3. Pole Attachment Agreement Negotiation: The Borough may prefer a separate pole attachment agreement for utilization of existing Borough-owned utility poles, to distinguish it from a master right-of-way agreement which specifically grants access to the public ways. Hoplite will assist the Borough in drafting one or both agreements, as is preferred by the Borough.
4. Carrier Deployment Plan: Hoplite will work with the municipality and each carrier to develop a safe and orderly deployment plan depicting all proposed small cell locations within the municipal boundaries and which is compliant with local laws and requirements, as well as state and federal laws, and which also meets carrier coverage and capacity requirements.
5. Review of Applications for Small Cell New Build, Expansion, Upgrade, and Maintenance. Hoplite will review and provide expert recommendations for all construction, development and land use applications. This includes, but is not limited to, including applications for zoning, planning, UCC construction, street opening and any other permits or approvals as required by local, state or federal law. This review will include recommendations on permit issuance as well as health and safety, traffic flow and right-of-way safety and appearance, applicable fees and other applicable requirements. This review will be conducted for each instance of construction and maintenance, including initial site installation, as well as modification, upgrade, replacement, and removal of same.
6. Construction Oversight. Hoplite will provide construction oversight to ensure approved work is completed in compliance with municipal guidelines and state and federal law, including FCC compliance, as well as in accordance to approved plans and drawings and per the terms of any right-of-way agreement.
7. Post Construction Compliance. Hoplite will inspect any and all construction, maintenance and modifications of wireless telecommunications facilities to ensure compliance with applicable right-of-way agreements, as well as the 5G small cell ordinance.
8. Eligible Facilities Request Compliance Reviews: Hoplite will review proposed installation and modifications to rooftop and tower macro sites. The compliance review will determine whether a proposed modification is in compliance with the federal Eligible Facilities Request standards and parameters contained in 47 C.F.R. 1.6100. Hoplite will also compare proposed modifications against existing municipal zoning and land use regulations. Due to the novel and complex nature of these compliance reviews, and the expertise required to complete them, the professional costs may be passed along to the applicant pursuant to the New Jersey Municipal Land Use Law.

9. Cell Site Lease Renewal / Negotiation: Hoplite will review existing leases between Borough and carriers and engage carriers regarding lease agreement renewal. This may involve an RFP bidding process, where Hoplite will assist in the drafting and preparation of applicable RFP documentation. Hoplite will assist in drafting any applicable lease documents, amendments, schedules and exhibits, as needed.
10. Additional Services: Hoplite will perform additional services as directed by the municipality in regard to telecommunications deployments, ROW management and any other area where assistance is needed by the municipality and for which Hoplite possesses the expertise and knowledge to provide valuable consultation services.

Fee Schedule

Hoplite shall provide wireless telecommunications small cell consulting services at **no cost** to the municipality per the following schedule:

<u>Description of Service</u>	<u>Borough Fee</u>	<u>Carrier Fee</u>
Small Cell Ordinance Hoplite to work with Borough mayor, committee, engineer, attorney and other interested parties to draft and revise as needed a customized small cell wireless ordinance that serves the Borough and provides for safety and orderly deployment of small cell technology. This small cell ordinance will form the capstone for the below Hoplite services.	\$0	N/A
Carrier Deployment Plan Hoplite will work with each carrier as well as the municipality to develop a safe and orderly small cell deployment plan that is compliant with Borough laws and requirements, as well as state and federal laws, and which also meets carrier needs.	\$0	Billed at \$350/hour
Small Cell Application – New Build / Expansion / Upgrade / Maintenance – Single Site Review of development and land use applications. Review to include recommendations on health and safety, traffic flow and ROW safety and appearance, applicable fees and other applicable requirements. Per small cell node, per build or upgrade.	\$0	Billed at \$350/hour Per application
Franchise Agreement / Pole Attachment Agreement / Right-of-Way Agreement On behalf of the Borough, draft and review franchise agreements, right-of-way agreements and pole attachment agreements with each carrier, as applicable or required, to ensure compliance with applicable laws, standards and regulations	\$0	Billed at \$350/hour
Construction Oversight On behalf of the Borough, to ensure compliance with Borough guidelines and state and federal law, including FCC compliance.	\$0	Billed at \$350/hour

Annual Report	\$0	N/A
Summary of status of cell sites in the Borough to include health and electromagnetic safety reports		
GIS System	\$0	N/A
Hoplite will develop a GIS mapping system for participating municipalities. This system will include all wireless locations in each town. Information for each site will include coordinates, deployed equipment and a health and safety report. This map will be available to the public and municipal officials.		
Cable/Fiber Optic Landline Broadband	\$0	\$350/hour
At the Borough's request, Hoplite will ensure that any deployment or upgrade of landline broadband facilities is conducted in compliance with local and federal laws and that all required permits are obtained and that all work is performed in compliance with applicable traffic and ROW safety standards. This includes completing a review of each proposed cable television facility in the public right-of-way or on private property and which may trigger federal, state and local regulations.		
Compliant Tower and Rooftop Wireless Land Use Ordinance	\$0	N/A
At the Borough's request, Hoplite will work with the Borough committee, land use boards and any interested municipal officials to draft a telecommunications ordinance for macro cell site facilities that is compliant with recently adopted federal laws, regulations and FCC rulings and directives. This includes eligible facilities regulations and standards for modification and collocation to existing cell site facilities. The end result will be a cell site ordinance that complies with federal regulations and also serves the intents and purposes of the Municipality and governing body.		
Eligible Facilities Request Compliance Reviews	\$0	\$350/hour
Hoplite will review proposed installation and modification applications for rooftop, tower and other macroscopic wireless cell site locations. The compliance review will determine whether a proposed modification is in compliance with the federal Eligible Facilities Request standards and parameters contained in 47 C.F.R. 1.6100. Hoplite will also compare proposed modifications against existing municipal zoning and land use regulations. Due to the novel and complex nature of these compliance reviews, and the expertise required to complete them, the professional costs may be passed along to the applicant pursuant to N.J.S.A. 40:55D-53.2.		
Tower Management Services	\$0	\$350/hour
With Borough approval, Hoplite will provide services related to the management and oversight of telecommunications towers and other facilities owned by the Borough, as requested and desired by the Borough. Such services shall include the following: <u>Services to be Paid by Tenants</u> 1. Application Review: \$1000. Includes the review of the initial application and any associated plans for completeness and to ensure compliance with existing lease terms and available entitlements. Applications are typically for the installation, upgrade or removal of facilities by existing tenants. Hoplite will coordinate with code officials, land use		\$1000: Application Review \$250: Supplemental Application Review \$250: Structural Analysis Review \$500/Incident: Site Access Arrangement \$500/day: Construction Oversight \$1500: Environmental Incident Review \$350/hour: Unspecified Incident Response or Service

boards, and the municipal engineer and code official, as applicable to circulate the application to those whose review or approval is required. Hoplite deliverable to Borough is confirmation that application is in compliance or a recommendation for revision of the submitted application, or a recommendation of a rent increase, amendment to the existing lease agreement or other appropriate course of action. A Supplemental Application Review fee of \$250 is applicable in the event of revised applications or the submission of substantial additional or supplemental information. 2. Structural Analysis Review: \$250. Preliminary review of structural analysis to ensure completeness and correctness of information, including whether tower attachments in the analysis match actual existing tower attachments. Hoplite to circulate the structural analysis with the Borough engineer and code official for review and approval, and track outcome of same. 3. Site Access Arrangement. \$500 per incident. Includes arranging for site access for any of the following: (i) Access for construction, routine maintenance, repairs, equipment removal, tidying, site audits or inspections, (ii) For immediate response and coordination in case of an emergency situation 4. Construction Oversight. \$500 per day. Includes a 60 minute visit at the start of day and end of day to inspect completed work and site condition in order to ensure the following: (i) that work being performed parallels that contained in the submitted application, (ii) compliance with lease provisions regarding site maintenance and professional workmanship, (iii) to be coordinated, as applicable, with the Borough code official, engineer and zoning officer. 5. Environmental Incident Review. \$1500 per incident. Preliminary review and assessment of any environmental issues, hazard, hazardous materials, damage or other incident affecting the tower site in any way, shape or form. Assessment will include recommendations to the Borough as to the appropriate course of action for remediation and mitigation. This may include coordination with local, state and federal agencies, as well as environmental remediation and engineering firms, for which Hoplite will function as an incident response coordinator on behalf of the Borough 6. Unspecified Incident Response. \$350/hour. Includes unspecified and unexpected services not outlined in this schedule but which are necessary to fulfill tower management responsibilities.		
<u>Ongoing Services at No Cost to Borough</u> 1. Website Portal for Site Management: Immediately upon assuming tower management duties, Hoplite will launch and maintain a professional-grade tower management website portal which will be available to Borough personnel. The portal will include the following: a. Lease commencement and expiration dates b. Current rent amount and escalators c. Rent due dates d. Permitted tenant entitlements e. Currently installed equipment f. Copies of all leases and amendments g. Site permitting history and record h. Land use approvals history and record i. Record of tenant insurance and bonding requirements j. Site photos at each elevation, including current		

and historical photos k. Site photos of the ground compound, including current and historical photos l. RF health and safety reports m. Copy of the most recent comprehensive structural analysis of the tower [to be made available to all tower tenants] n. Copies of any other easements, contracts, permits, licenses, registrations, approvals, and other instruments, documents, and agreements which pertain to the tower site. 2. Marketing of Tower Site: Hoplite will use commercially reasonable efforts to market and procure additional collocation tenants on available elevations and ground space. 3. Monetization Opportunities: Hoplite will inform the Borough of existing and emerging monetization opportunities in order that the tower yields maximum revenue for the benefit of the Borough. Annual Site Audit and Inspection: Hoplite will perform a general audit of the tower site annually to ensure the following: (i) that its condition and upkeep are compliant with the terms of the lease agreements between tenants and the Borough, (ii) that the site is in compliance with applicable FCC, FAA and other federal, state and local regulations, (iii) tenant check to ensure currency of applicable FCC licenses, as well as review of any violations or other negative actions against any tower tenant.		
Cell Site Lease Negotiation	\$0	\$350/hour
Hoplite will review existing leases between Borough and carriers. Determine Borough requirements. Engage carrier tenants regarding lease agreement renewal. This may involve an RFP bidding process, in which case, Hoplite will assist in the drafting and preparation of applicable RFP documentation. Hoplite will assist in drafting any applicable lease documents, amendments, schedules and exhibits, as needed, and will work with the carriers and their vendors in regard to same.		
Additional Services		
Hoplite will provide additional 5G, telecommunications, utility, real property, and right-of-way management consultation and guidance as requested by the Borough and for which Hoplite has the knowledge and expertise to provide said consultation.		

5G Technology Summary

To recap, 5G technology will be widely deployed in the coming months. The nature of the deployment will be unfamiliar to Saddle River and will present unique safety, aesthetic and monetization challenges. Hoplite proposes to manage and resolve these challenges for the maximum benefit of the Borough as well as its businesses and residents. That way, you will be well positioned as 5G deployments begin in earnest.

Very truly yours,



Peter J. Lupo, Esq.
Chief Operations Officer
Attorney at Law, New Jersey and New York
Hoplite Communications, LLC



A Service Disabled Veteran Owned Small Business

**RESOLUTION #45-26
BOROUGH OF SADDLE RIVER
BERGEN COUNTY, NJ**

Date: 1/03/26

**RESOLUTION AUTHORIZING THE SADDLE RIVER POLICE DEPARTMENT TO
PARTICIPATE IN THE DEFENSE LOGISTICS AGENCY, LAW ENFORCEMENT
SUPPORT OFFICE 1033 PROGRAM TO ENABLE THE SADDLE RIVER POLICE
DEPARTMENT TO REQUEST AND ACQUIRE EXCESS DEPARTMENT OF
DEFENSE EQUIPMENT**

WHEREAS, the United States Congress authorized the Defense Logistics Agency (DLA) Law Enforcement Support Office (LESO) 1033 Program (the 1033 "Program") to make use of excess Department of Defense personal property by making that personal property available to municipal, county and State law enforcement agencies ("LEAs"); and

WHEREAS, DLA rules mandate that all equipment acquired through the 1033 Program remain under the control of the requesting LEA; and

WHEREAS, participation in the 1033 Program allows municipal and county law enforcement agencies to obtain property they might not otherwise be able to afford in order to enhance community preparedness, response and resiliency; and

WHEREAS, although property is provided through the 1033 Program at no cost to municipal and county law enforcement agencies, these entities are responsible for the costs associated with delivery, maintenance, fueling and upkeep of the property, and for specialized training on the operation of any acquired property; and

WHEREAS, N.J.S.A. 40A:5-30.2 requires that the governing body of the municipality or county approve, by a majority of the full membership, both enrollment in, and the acquisition of any property through the 1033 Program.

NOW, THEREFORE, BE IT RESOLVED by the Mayor and Council that the Saddle River Police Department is hereby authorized to enroll in the 1033 Program for a one-year period from January 1, 2026 through December 31, 2026.

BE IT FURTHER RESOLVED that the Saddle River Police Department is hereby authorized to acquire items of non-controlled property designated "DEMIL A," which may include office supplies, office furniture, computers, electronic equipment, generators, field packs, non-military vehicles, clothing, traffic and transit signal systems, exercise equipment, storage devices and containers, tools, medical and first aid equipment and supplies, personal protection equipment and supplies, lighting supplies, beds and sleeping mats, wet and cold weather equipment and supplies, respirators, binoculars, and any other supplies or equipment of a non-

military nature identified by the Saddle River Police Department, if it shall become available within the period of time for which this Resolution authorized, based on the needs of the Saddle River Police Department, without restriction; and

BE IT FURTHER RESOLVED that the Saddle River Police Department is hereby authorized to acquire the following “DEMIL B through q” property, if it shall become available within the period of time for which this Resolution authorizes; and

BE IT FURTHER RESOLVED that the property available through the Program, “DEMIL A through Q” is attached hereto; and

BE IT FURTHER RESOLVED that Saddle River Police Department is also authorized to obtain handguns, rifles and shotguns; and

BE IT FURTHER RESOLVED that the Saddle River Police Department shall develop and implement a full training plan and policy for the maintenance and use of the acquired property; and

BE IT FURTHER RESOLVED that the Saddle River Police Department shall provide a quarterly accounting of all property obtained through the 1033 Program which shall be available to the public upon request; and

BE IT FURTHER RESOLVED that this Resolution shall take effect immediately and shall be valid to authorize requests to acquire (1) “DEMIL A” property that may be made available through the 1033 Program and (2) DEMIL B through Q” property both of which that may be made available through the 1033 Program during the time period for which the Resolution authorizes, with program participation and all property request authorization terminating on December 31, 2026.

	MOTION	SECOND	AYES	NAYS	ABSTAIN	ABSENT
Carpenter, Duncan						
DiGirolamo, Christopher						
Hekemian, David						
Kurpis, Jonathan						
Liva, Jeffrey						
Sachdev, Ravi						
Kurpis, Albert J., - Mayor						

I hereby certify that this is a true copy of the resolution passed at the meeting held on **January 3, 2026**.

Cindy Kirkpatrick, RMC
Municipal Clerk

ITEM NAME	DEMIL CODE							
	A	B	C	D	E	F	G	Q
AIRCRAFT, FIXED WING			1					
AIRCRAFT, ROTARY WING			1					
AIRPLANE,CARGO-TRANSPORT		1						5
AIRPLANE,FLIGHT T42A		1						
AIRPLANE,UTILITY	1	1						
AIRPLANE,UTILITY U8F		1						
ARMORED SECURITY VEHICLE			1					
ARMORED SECURITY VEHICLE			1	1				
AUTOMOBILE,SEDAN			1					
AUTOMOBILE,WAGON			1					
BATON,KINETIC ENERGY				5				
BODY SHIELD		1						1
BREACH SYSTEM				1				
BREACHING RAM	1							
BREACHING SYSTEM	1							
CAPABILITIES SET NON-LETHAL								1
CAR,ARMORED				1				
CAR,ARMORED,MINE DISPOSAL			7					
CAR,ARMORED,MINE DISPOSAL				2				
CARRIER,AMBULANCE			1					
CARRIER,CARGO			3					
CARRIRER,COMMAND POST			1					
CARTRIDGE,12 GAGE SHOTGUN							2	
CARTRIDGE,12 GAGE SHOTGUN,NON-LETHAL				1			11	
CARTRIDGE,40 MILLIMETER			1		1		1	
CHARGE,DIVERSIONARY							1	
CLUB,SELF-PROTECTION								7
COMMUN,EQUIP,SOMS-B						1		
CUTTER HEAD,HYDRAULIC BREACHING AND EXTRACATION TOOL	1							
DEMOLITION KIT,BLASTING							1	
DEMOLITION KIT,BLASTING,PRACTICE							1	
DEMOLITION KIT,BREACHING SYSTEM,ANTI-PERSONNEL OBSTACLE				2			2	
DOOR OPENER,HYDRAULIC BREACHING AND EXTRACATION TOOL	1							
DRONE,TARGET				1				
DRONES			1					
FACESHIELD,MILITARY,RIOT CONTROL	1							

ITEM NAME	DEMIL CODE							
	A	B	C	D	E	F	G	Q
FACESHIELD, RIOT CONTROL								3
FACESHIELD, RIOT CONTROL	1							
FORCED ENTRY AND RESCUE EQUIPMENT, AIRCRAFT CRASH	1							
GLIDERS			1					
GOGGLES, PROTECTION, RIOT CONTROL	5							
GRENADE, HAND							1	
GRENADE, HAND, NON-LETHAL							2	
GROUND SENSOR SURVEILLANCE VEHICLE			1					
GUN, PORTABLE RIOT CONTROL				1				
HATBOX, RIOT CROWD	2							
HELICOPTER, FLIGHT TRAINER			1					
HELICOPTER, FLIGHT TRAINER TH55A		1						
HELICOPTER, MEDEVAC			1					
HELICOPTER, OBSERVATION			3					
HELICOPTER, SEARCH AND RESCUE		2						
HELICOPTER, UTILITY		1	3					
HELMET, POLICE	1							
HELMET, SAFETY	1							
KIT, MECHANICAL BREA	2							
KIT, RIOT PROTECTION	1							
LIGHT ARMORED VEHICLE			17	26				
MINE CLEARING VEHICLE				1				
MINE DETECTOR SYSTEM, VEHICLE MOUNTED			3	2		1		
MINE RESISTANT VEHICLE			63	3				
MISCELLANEOUS WEAPONS - LOGSA LSN		1						
MODIFICATION KIT, GUN, WEAPON				1				
MUNITION, CROWD CONTROL MODULAR, NON-LETHAL							2	
No Item Name Available			1					
NON-BALLISTIC BODY SHIELD	1							1
NON-LETHAL WEAPONS CAPABILITIES SET		2						
ONLY COMPLETE COMBAT/ASSAULT/TACTICAL WHEELED VEHICLES				1				
PROTECTIVE SHIELD, T	1							1
RAM, BATTERING	1							
RAM, DOOR, MINI	1							
RIOT CONTROL SHIELD	1							
SECURITY VEHICLE			1					

ITEM NAME	DEMIL CODE							
	A	B	C	D	E	F	G	Q
SHIELD,PERSONAL PROTECTIVE				1				3
SHIELD,SELF-PROTECTION								6
SHOP EQUIPMENT,CONTACT MAINTENANCE	1		2					
SHOP SET,CONTACT MAINTENANCE, TRUCK MOUNTED (ENGINEER)	1							
SHOP SET,CONTACT MAINTENANCE, TRUCK MOUNTED (ORDNANCE)	1							
SIGHT,THERMAL				1				
SLEDGE HAMMER	1							
TOOL,BREAKER,HINGE	1							
TRAINING KIT,DEMOLITION		1						
TRUCK TRACTOR			4			5		7
TRUCK,AMBULANCE			9					
TRUCK,ARMORED			3					
TRUCK,BOLSTER						2		1
TRUCK,BOMB SERVICE			2			2		
TRUCK,CARGO		3	28			17		30
TRUCK,CARRYALL			22					1
TRUCK,COMMAND RECONNAISSANCE			2					
TRUCK,DUMP			2			6		7
TRUCK,MAINTENANCE						3		
TRUCK,MATERIALS HANDLING-CONTAINER HOISTING			1					
TRUCK,PALLETIZED LOADING			8					2
TRUCK,PANEL			2					
TRUCK,STAKE								2
TRUCK,TANK			5			13		8
TRUCK,UTILITY			84					4
TRUCK,VAN		1				14		1
TRUCK,WRECKER		1	2			3		2
TRUCKS AND TRUCK TRACTORS, DEMIL C			1					1
UNMANNED AIRCRAFT			1					
UNMANNED VEHICLE			1					
UP ARMORED NTVS			1					
UTILITY VEHICLE,OFF ROAD		1	2	1	1	1	1	1