

**SCHUYLKILL HAVEN BOROUGH POLICE PENSION PLAN**

**SCHUYLKILL COUNTY**

**COMPLIANCE AUDIT REPORT**

**FOR THE PERIOD**

**JANUARY 1, 2007, TO DECEMBER 31, 2009**





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## BACKGROUND

On December 18, 1984, the Pennsylvania Legislature adopted the Municipal Pension Plan Funding Standard and Recovery Act (P.L. 1005, No. 205, as amended, 53 P.S. § 895.101 et seq.). The act established mandatory actuarial reporting and funding requirements and a uniform basis for the distribution of state aid to Pennsylvania's public pension plans. Section 402(j) of Act 205 specifically requires the Auditor General, as deemed necessary, to make an audit of every municipality which receives general municipal pension system State aid and of every municipal pension plan and fund in which general municipal pension system State aid is deposited.

Pension plan aid is provided from a 2 percent foreign casualty insurance premium tax, a portion of the foreign fire insurance tax designated for paid firefighters and any investment income earned on the collection of these taxes. Generally, municipal pension plans established prior to December 18, 1984, are eligible for state aid. For municipal pension plans established after that date, the sponsoring municipality must fund the plan for three plan years before it becomes eligible for state aid. In accordance with Act 205, a municipality's annual state aid allocation cannot exceed its actual pension costs.

In addition to Act 205, the Schuylkill Haven Borough Police Pension Plan is also governed by implementing regulations adopted by the Public Employee Retirement Commission published at Title 16, Part IV of the Pennsylvania Code and applicable provisions of various other state statutes including, but not limited to, the following:

- Act 147 - Special Ad Hoc Municipal Police and Firefighter Postretirement Adjustment Act, Act of December 14, 1988 (P.L. 1192, No. 147), as amended, 53 P.S. § 896.101 et seq.
- Act 600 - Police Pension Fund Act, Act of May 29, 1956 (P.L. 1804, No. 600), as amended, 53 P.S. § 761 et seq.

The Schuylkill Haven Borough Police Pension Plan is a single-employer defined benefit pension plan locally controlled by the provisions of Ordinance No. 482, as amended, adopted pursuant to Act 600. The plan is also affected by the provisions of collective bargaining agreements between the borough and its police officers.





The Honorable Mayor and Borough Council  
Schuylkill Haven Borough  
Schuylkill County  
Schuylkill Haven, PA 17972

We have conducted a compliance audit of the Schuylkill Haven Borough Police Pension Plan for the period January 1, 2007, to December 31, 2009. The audit was conducted pursuant to authority derived from Section 402(j) of Act 205 and in accordance with *Government Auditing Standards* applicable to performance audits issued by the Comptroller General of the United States. Those standards require that we plan and perform our audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on our audit objectives. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objectives.

The objectives of the audit were:

1. To determine if municipal officials took appropriate corrective action to address the findings contained in our prior audit report; and
2. To determine if the pension plan was administered in compliance with applicable state laws, regulations, contracts, administrative procedures, and local ordinances and policies.

Our audit was limited to the areas related to the objectives identified above.

Borough officials are responsible for establishing and maintaining effective internal controls to provide reasonable assurance that the Schuylkill Haven Borough Police Pension Plan is administered in compliance with applicable state laws, regulations, contracts, administrative procedures, and local ordinances and policies. In conducting our audit, we obtained an understanding of the borough's internal controls as they relate to the borough's compliance with those requirements and that we considered to be significant within the context of our audit objectives, and assessed whether those significant controls were properly designed and implemented. Additionally, we tested transactions, assessed official actions, performed analytical procedures and interviewed selected officials to the extent necessary to satisfy the audit objectives.

The results of our tests indicated that, in all significant respects, the Schuylkill Haven Borough Police Pension Plan was administered in compliance with applicable state laws, regulations, contracts, administrative procedures, and local ordinances and policies, except as noted in the following findings further discussed later in this report:

- Finding No. 1 – Noncompliance With Prior Audit Recommendation – Improper Reduction Of Members’ Contributions
- Finding No. 2 – Noncompliance With Prior Audit Recommendation – Failure To Incorporate Collective Bargaining Provisions Into The Plan’s Governing Ordinance
- Finding No. 3 – Noncompliance With Prior Audit Recommendation – Pension Benefits Not In Compliance With Act 600 Provisions
- Finding No. 4 – Pension Benefits Not Authorized By Act 600

The accompanying supplementary information is presented for purposes of additional analysis. We did not audit the information and, accordingly, express no form of assurance on it. However, we are extremely concerned about the funded status of the plan contained in the schedule of funding progress included in this report which indicates a decline of assets available to satisfy the long-term liabilities of the plan. For example, the plan’s funded ratio went from 66.1% as of January 1, 2005, to a ratio of 52.7% as of January 1, 2009, which is the most recent date available. We encourage borough officials to monitor the funding of the police pension plan to ensure its long-term financial stability.

The contents of this report were discussed with officials of Schuylkill Haven Borough and, where appropriate, their responses have been included in the report.

October 20, 2010

JACK WAGNER  
Auditor General

SCHUYLKILL HAVEN BOROUGH POLICE PENSION PLAN  
STATUS OF PRIOR FINDINGS

Compliance With Prior Audit Recommendation

Schuylkill Haven Borough has complied with the prior audit recommendation concerning the following:

- Incorrect Data On Certification Form AG 385 Resulting In An Overpayment Of State Aid

The borough reimbursed \$6,702 to the Commonwealth for the overpayment of state aid.

Rescission Of Prior Audit Recommendation

The following prior audit recommendation has been rescinded:

- Failure To Pay 2002 Special Ad Hoc Postretirement Adjustment

Based on documentation provided by the borough, the 2002 special ad hoc postretirement adjustment was correctly calculated and retroactively paid to retiree.

Noncompliance With Prior Audit Recommendations

Schuylkill Haven Borough has not complied with the prior audit recommendations concerning the following as further discussed in the Findings and Recommendations section of this report:

- Improper Reduction Of Members' Contributions
- Failure To Incorporate Collective Bargaining Provisions Into The Plan's Governing Ordinance
- Pension Benefits Not In Compliance With Act 600 Provisions

SCHUYLKILL HAVEN BOROUGH POLICE PENSION PLAN  
FINDINGS AND RECOMMENDATIONS

Finding No. 1 – Noncompliance With Prior Audit Recommendation – Improper Reduction Of Members’ Contributions

Condition: As disclosed in the prior audit report, the borough failed to adopt an annual ordinance or resolution authorizing the reduction of members’ contributions.

Criteria: Section 6(c) of Act 600 states, in part:

The governing body of the borough, town, township or regional police department may, on an annual basis, by ordinance or resolution, reduce or eliminate payments into the fund by members.

Cause: Plan officials failed to establish adequate internal control procedures to ensure compliance with the prior audit recommendation.

Effect: Members’ contributions were not reduced in accordance with Act 600 provisions.

Recommendation: We again recommend that either the borough adopt an annual ordinance or resolution to reduce members’ contributions in accordance with Act 600, or reinstate the collection of members’ contributions in accordance with the rate approved by the municipality.

Management’s Response: The January 19, 2011, Borough Council meeting minutes reflect that the police contribution to the pension plan will be zero which currently mimics the language in the Collective Bargaining Agreement. Also, our fiscal calendar will be used as a reminder to address this requirement on an annual basis.

Auditor’s Conclusion: Act 600 allows for the annual reduction or elimination of members’ contributions only by ordinance or resolution, not through a motion recorded in the minutes of a borough council meeting. Therefore, based on the criteria cited above, the finding and recommendation remain as stated.

Finding No. 2 – Noncompliance With Prior Audit Recommendation – Failure To Incorporate Collective Bargaining Provisions Into The Plan’s Governing Ordinance

Condition: As disclosed in the prior audit report, the plan’s governing document, Ordinance No. 482, as amended, has not been amended to reflect pension benefit provisions provided for in the current collective bargaining agreement between the borough and its police officers.

SCHUYLKILL HAVEN BOROUGH POLICE PENSION PLAN  
FINDINGS AND RECOMMENDATIONS

Finding No. 2 – (Continued)

The provisions included in the collective bargaining agreement and not in the governing ordinance are as follows:

Section 12.3: The borough shall provide vesting of pensions after twelve (12) years of continuous service.

Section 12.7: An officer who had military service prior to employment with the Schuylkill Haven Police Department may purchase those years of service towards his years of service for retirement purposes from the Schuylkill Haven Police Department.

Criteria: Act 600, at Section 1(a), states, in part:

Each borough, town and township of this Commonwealth maintaining a police force of three or more full-time members. . . shall. . . establish, by ordinance or resolution, a police pension fund. . . .

In addition, a governing document that contains clearly defined and updated benefit provisions is a prerequisite for the consistent, sound administration of retirement benefits.

Cause: Plan officials failed to establish adequate internal control procedures to ensure compliance with the prior audit recommendation.

Effect: Inconsistent plan documents could result in inconsistent or improper benefit calculations and incorrect benefit payments from the pension plan.

Recommendation: We again recommend that municipal officials consult with their solicitor and amend the plan's governing document to incorporate the benefit provisions provided for in the current collective bargaining agreement.

Management's Response: The Borough will amend Ordinance No. 482 at the March council meeting to reflect the current Collective Bargaining Agreement. The amendments will include the verbiage included in Sections 12.3 and 12.7. The wording of the amendment will include vesting of pensions is accomplished after twelve (12) consecutive years of continuous service and an officer who had military service prior to employment with the Schuylkill Haven Police Department may purchase those years of service towards his/her years of service for retirement purposes from the Schuylkill Haven Police Department.

SCHUYLKILL HAVEN BOROUGH POLICE PENSION PLAN  
FINDINGS AND RECOMMENDATIONS

Finding No. 2 – (Continued)

In addition, the Borough is prepared to maintain a governing document that contains clearly defined and updated provisions to insure the consistent and sound administration of retirement benefits.

Auditor’s Conclusion: Compliance will be evaluated during our next audit of the plan.

Finding No. 3 – Noncompliance With Prior Audit Recommendation – Pension Benefits Not In Compliance With Act 600 Provisions

Condition: As disclosed in the prior audit report, the pension plan’s governing document contains benefit provisions that conflict with the current collective bargaining agreement between the police officers and the borough and both documents contain provisions that are not in compliance with Act 600.

Furthermore, on April 17, 2002, Act 600 was amended by Act 30, which made significant changes to the statutorily prescribed benefit structure of police pension plans subject to Act 600. Municipal officials have not amended the police pension plan’s benefit structure to adopt all of the changes mandated by Act 30. The specific inconsistencies are as follows:

<u>Benefit Provision</u>	<u>Governing Document</u>	<u>Collective Bargaining Agreement</u>	<u>Act 600 (as amended)</u>
Refund of member’s contributions	Any member who shall be ineligible for any reason whatsoever to receive a pension after having contributed to the fund shall be entitled to a refund of all money paid by said member into the fund, without interest.	Not provided	Any member who for any reason whatsoever shall be ineligible to receive a pension after having contributed to the fund shall be entitled to a refund of all such moneys paid by him into the pension fund plus all interest earned by such moneys while in the pension fund.

SCHUYLKILL HAVEN BOROUGH POLICE PENSION PLAN  
FINDINGS AND RECOMMENDATIONS

Finding No. 3 – (Continued)

Benefit Provision	Governing Document	Collective Bargaining Agreement	Act 600 (as amended)
Normal retirement option	Members of the fund may retire from active service and be eligible for pension or retirement benefits after they have served an aggregate of 25 years on the police force of the Borough of Schuylkill Haven, provided that they shall then have reached the age of 50 years. (An option to retire with 20 years of service is not provided).	Pending an actuary study, retirement may be taken at age 50 provided a minimum of 20 years of service has been attained.	Each ordinance or resolution establishing a police pension fund shall prescribe a minimum period of total service in the aggregate of 25 years in the same. . . police department and shall fix the age of the members of the force at 55 years, or, if an actuarial study of the cost shows that such reduction in age is feasible, may fix the age of the members of the force at 50 years, after which they may retire from active duty. . . .
Service-related disability benefit	A monthly benefit equal to 50% of the monthly average salary during the last 36 months of employment.	The benefit must be in conformity with a uniform scale and fixed by the plan’s governing document at no less than 50% of the member’s salary at the time the disability was incurred, reduced by the amount of Social Security disability benefits received for the same injury.	The benefit must be in conformity with a uniform scale and fixed by the plan’s governing document at no less than 50% of the member’s salary at the time the disability was incurred, reduced by the amount of Social Security disability benefits received for the same injury.

SCHUYLKILL HAVEN BOROUGH POLICE PENSION PLAN  
FINDINGS AND RECOMMENDATIONS

Finding No. 3 – (Continued)

Benefit Provision	Governing Document	Collective Bargaining Agreement	Act 600 (as amended)
Survivor's benefit	The spouse of a member of the police force or a member who retires on pension who dies or, if no spouse survives or if said spouse survives, subsequently dies or remarries, the child or children under the age of 18 years of a member of the police force who retires on pension who dies on or after the effective date of this article may, during said spouse's lifetime or so long as said spouse does not remarry, in the case of a widow, or until reaching the age of 18 years in the case of a child, be entitled to 50% of the pension the member was receiving or would have been receiving at the time of death.	A lifetime survivor's benefit must be provided to the surviving spouse (or if no spouse survives or if he or she subsequently dies, the child or children under 18 years of age or if attending college, under or attaining the age of 23) of no less than 50% of the pension the member was receiving or would have been entitled to receive had he been retired at the time of death. ("Attending college" shall mean the eligible children are registered at an accredited institution of higher learning and are carrying a minimum course load of 7 credit hours per semester.)	A lifetime survivor's benefit must be provided to the surviving spouse (or if no spouse survives or if he or she subsequently dies, the child or children under 18 years of age or if attending college, under or attaining the age of 23) of no less than 50% of the pension the member was receiving or would have been entitled to receive had he been retired at the time of death. ("Attending college" shall mean the eligible children are registered at an accredited institution of higher learning and are carrying a minimum course load of 7 credit hours per semester.)



SCHUYLKILL HAVEN BOROUGH POLICE PENSION PLAN  
FINDINGS AND RECOMMENDATIONS

Finding No. 3 – (Continued)

<u>Benefit Provision</u>	<u>Governing Document</u>	<u>Collective Bargaining Agreement</u>	<u>Act 600 (as amended)</u>
Pre-vesting death benefit	A refund of all money paid by the member into the fund, without interest, paid to said member's designated beneficiary or, in the absence thereof, to his estate.	Not provided	The surviving spouse of a member of the police force who dies before his pension has vested or if no spouse survives or if he or she survives and subsequently dies, the child or children under the age of eighteen years, or, if attending college, under or attaining the age of twenty-three years, of the member of the police force shall be entitled to receive repayment of all money which the member invested in the pension fund plus interest or other increases in value of the member's investment in the pension fund, unless the member has designated another beneficiary for this purpose.

Criteria: A governing document which contains clearly defined and updated benefit provisions is a prerequisite for the consistent, sound administration of retirement benefits. In addition, the police pension plan's benefit structure should be in compliance with Act 600, as amended.

SCHUYLKILL HAVEN BOROUGH POLICE PENSION PLAN  
FINDINGS AND RECOMMENDATIONS

Finding No. 3 – (Continued)

Cause: Plan officials failed to establish adequate internal control procedures to ensure compliance with the prior audit recommendation.

Effect: Inconsistent plan documents could result in inconsistent or improper benefit calculations and incorrect benefit payments from the pension plan. In addition, maintaining a benefit structure which is not in compliance with Act 600 could result in plan members or their beneficiaries receiving incorrect benefit amounts or being denied benefits to which they are statutorily entitled.

Recommendation: We again recommend that municipal officials take whatever action is necessary to ensure the plan's governing document and collective bargaining agreement contain consistent benefit provisions that are in compliance with Act 600, as amended, at their earliest opportunity to do so.

Management's Response: The Borough will include language in the Governing Document as per the Act 30 Amendment to Act 600 of April 17, 2002.

**NORMAL RETIREMENT OPTION** – The language will include the requirement for an actuarial study to be performed prior to the officer seeking retirement at the age of 50. In an effort to resolve this situation in an expeditious manner, the Borough has already embarked on an independent actuarial study being performed by the Pennsylvania Municipal Retirement System (PMRS). All necessary data has been forwarded to PMRS and they have agreed to complete the study within the next six to seven weeks. Results of the study will then be used to address this finding and will be incorporated into the Governing Document.

**SURVIVOR'S BENEFIT** – The Borough will also amend ordinance of the Governing Document to include the language of both Act 600, as amended, and the Collective Bargaining Agreement. The Act 600 amendment and the current Collective Bargaining Agreement are identical in this language.

**REFUND OF MEMBER'S CONTRIBUTIONS** – The Borough will amend the Governing Document and the Collective Bargaining Agreement to coincide with the language as per the Act 600 amendment which states, "Any member who for any reason whatsoever shall be ineligible to receive a pension after having contributed to the fund shall be entitled to a refund of all such money paid by them into the pension fund plus all interest earned by such moneys while in the pension fund."

SCHUYLKILL HAVEN BOROUGH POLICE PENSION PLAN  
FINDINGS AND RECOMMENDATIONS

Finding No. 3 – (Continued)

PRE-VESTING DEATH BENEFIT – The Borough will amend the Governing Document and Collective Bargaining Agreement to include the Act 600 amended language. “The surviving spouse of a member of the police force who dies before his pension has vested or if no spouse survives or if he or she survives and subsequently dies, the child or children under the age of eighteen years, or if attending college, under or attaining the age of twenty-three years, of the member of the police force shall be entitled to receive repayment of all money plus interest invested in the pension fund or other increases in value of the member’s investment in the pension fund, unless the member has designated another beneficiary for this purpose.”

SERVICE RELATED DISABILITY BENEFIT – The Borough will amend the Governing Document to coincide with the language in both Act 600, as amended, and the Collective Bargaining Agreement. “The benefit must be in conformity with a uniform scale and fixed by the plan’s governing document at no less than 50% of the member’s salary at the time the disability was incurred, reduced by the amount of Social Security disability benefits received for the same injury.”

Auditor’s Conclusion: The issue regarding the option for a normal retirement benefit being provided after 20 years of service and attainment of age 50 was not that an actuarial study needs to be conducted, it was that it is not authorized by Act 600. Compliance will be evaluated during our next audit of the plan.

Finding No. 4 – Pension Benefit Not Authorized By Act 600

Condition: Plan officials provided pension benefits in excess of those authorized by Act 600. Plan officials included accumulated unused sick leave that was not earned during the pension computation period in the determination of final average salary used to calculate monthly pension benefits for a police officer who retired during the audit period.

Criteria: Section 5(c) of Act 600 states, in part:

Monthly pension or retirement benefits other than length of service increments shall be computed at one-half the monthly average salary of such member during not more than the last sixty nor less than the last thirty-six months of employment.

Although Act 600 does not define “salary,” the department has concluded, based on a line of court opinions, that the term does not encompass lump-sum payments for leave that was not earned during the pension computation period.

SCHUYLKILL HAVEN BOROUGH POLICE PENSION PLAN  
FINDINGS AND RECOMMENDATIONS

Finding No. 4 – (Continued)

Cause: Plan officials were unaware that Act 600 does not authorize the inclusion of lump-sum payments for accumulated unused leave earned outside the pension computation period in pension calculations.

Effect: The plan is paying pension benefits to a retiree in excess of those authorized by Act 600. The retiree is receiving excess benefits of \$134 per month, which totaled approximately \$6,028 from the date of retirement through the date of this audit report.

Providing unauthorized pension benefits increases the plan's pension costs and reduces the amount of funds available for investment purposes or for the payment of authorized benefits or administrative expenses. Since the borough received state aid based on unit value for its pension plans during the current audit period, it did not receive allocations attributable to the excess pension benefits provided. However, the increased costs to the pension plan as a result of the excess pension benefits could result in the receipt of excess state aid in the future and increase the municipal contributions necessary to fund the plan in accordance with Act 205 funding standards.

Recommendation: To the extent that the borough is not in compliance with Act 600 and/or is contractually obligated to pay benefits to existing retirees in excess of those authorized by Act 600, the excess benefits must be reflected in the Act 205 actuarial valuation reports for the plan and funded in accordance with Act 205 funding standards. Should the municipality fail to exclude unauthorized lump-sum payments from pension calculations at its next opportunity to do so, the portion of the pension benefits attributable to the improper inclusion of lump-sum payments for accumulated unused leave earned outside the pension computation period in the pension calculation will be deemed ineligible for funding with state pension aid. In such case, the plan's actuary may be required to determine the impact of the unauthorized benefits on the plan's state aid allocations and submit this information to the department.

Management's Response: Municipal officials agreed with the finding without exception.

SCHUYLKILL HAVEN BOROUGH POLICE PENSION PLAN  
 SUPPLEMENTARY INFORMATION  
 (UNAUDITED)

SCHEDULE OF FUNDING PROGRESS

Historical trend information about the plan is presented herewith as supplementary information. It is intended to help users assess the plan's funding status on a going-concern basis, assess progress made in accumulating assets to pay benefits when due, and make comparisons with other state and local government retirement systems.

The actuarial information is required by Act 205 biennially, except for distressed pension plans, for which annual reporting was required through January 1, 2003. The historical information, beginning as of January 1, 2005, is as follows:

	(1)	(2)	(3)	(4)	(5)	(6)
Actuarial Valuation Date	Actuarial Value of Assets (a)	Actuarial Accrued Liability (AAL) - Entry Age (b)	Unfunded (Assets in Excess of) Actuarial Accrued Liability (b) - (a)	Funded Ratio (a)/(b)	Covered Payroll (c)	Unfunded (Assets in Excess of) Actuarial Accrued Liability as a % of Payroll [(b-a)/(c)]
01-01-05	\$ 1,805,571	\$ 2,733,150	\$ 927,579	66.1%	\$ 466,325	198.9%
01-01-07	2,060,342	3,010,312	949,970	68.4%	524,149	181.2%
01-01-09	1,731,531	3,286,754	1,555,223	52.7%	600,609	258.9%

SCHUYLKILL HAVEN BOROUGH POLICE PENSION PLAN  
SUPPLEMENTARY INFORMATION  
(UNAUDITED)

The comparability of trend information is affected by changes in actuarial assumptions, benefit provisions, actuarial funding methods, accounting policies, and other changes. Those changes usually affect trends in contribution requirements and in ratios that use the actuarial accrued liability as a factor.

Analysis of the dollar amount of the actuarial value of assets, actuarial accrued liability, and unfunded (assets in excess of) actuarial accrued liability in isolation can be misleading. Expressing the actuarial value of assets as a percentage of the actuarial accrued liability (Column 4) provides one indication of the plan's funding status on a going-concern basis. Analysis of this percentage, over time, indicates whether the system is becoming financially stronger or weaker. Generally, the greater this percentage, the stronger the plan.

Trends in unfunded (assets in excess of) actuarial accrued liability and annual covered payroll are both affected by inflation. Expressing the unfunded (assets in excess of) actuarial accrued liability as a percentage of annual covered payroll (Column 6) approximately adjusts for the effects of inflation and aids analysis of the plan's progress made in accumulating sufficient assets to pay benefits when due. Generally, where there is an unfunded actuarial accrued liability, the smaller this percentage, the stronger the plan. However, when assets are in excess of the actuarial accrued liability, the higher the bracketed percentage, the stronger the plan.

SCHUYLKILL HAVEN BOROUGH POLICE PENSION PLAN  
SUPPLEMENTARY INFORMATION  
(UNAUDITED)

SCHEDULE OF CONTRIBUTIONS FROM EMPLOYER  
AND OTHER CONTRIBUTING ENTITIES

Year Ended December 31	Annual Required Contribution	Percentage Contributed
2004	\$ 154,563	100.0%
2005	157,899	100.0%
2006	203,577	102.5%
2007	208,625	100.0%
2008	222,736	100.0%
2009	235,133	100.0%

SCHUYLKILL HAVEN BOROUGH POLICE PENSION PLAN  
SUPPLEMENTARY INFORMATION  
NOTES TO SUPPLEMENTARY SCHEDULES  
(UNAUDITED)

The information presented in the required supplementary schedules was determined as part of the actuarial valuation at the date indicated. Additional information as of the latest actuarial valuation date follows:

Actuarial valuation date	January 1, 2009
Actuarial cost method	Entry age normal
Amortization method	Level dollar
Remaining amortization period	9 years
Asset valuation method	Fair value
Actuarial assumptions:	
Investment rate of return	7.0%
Projected salary increases	4.0%



SCHUYLKILL HAVEN BOROUGH POLICE PENSION PLAN  
REPORT DISTRIBUTION LIST

This report was initially distributed to the following:

The Honorable Tom Corbett  
Governor  
Commonwealth of Pennsylvania

Schuylkill Haven Borough Police Pension Plan  
Schuylkill County  
12 West Main Street  
Schuylkill Haven, PA 17972

The Honorable Gary J. Hess	Mayor
Mr. Marlin W. Berger, Jr.	Council President
Ms. Gloria Ebling	Secretary/Treasurer

This report is a matter of public record. Copies of this report may be obtained from the Pennsylvania Department of the Auditor General, Office of Communications, Room 318 Finance Building, Harrisburg, PA 17120. If you have any questions regarding this report or any other matter, you may contact the Department of the Auditor General by accessing our website at [www.auditorgen.state.pa.us](http://www.auditorgen.state.pa.us).