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Martini & Martini, CPA, PA
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www.mmcpa.net



Our Firm



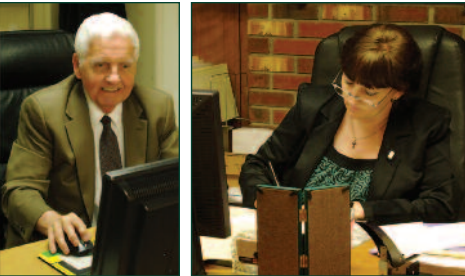
Martini & Martini, Certified Public Accountants was founded in 1965 to serve the needs of the Greater South Jersey business community. Over the years, we have enjoyed a carefully controlled pattern of steady growth that has expanded our areas of expertise while building our base of practical experience as School Accountants, Registered Municipal Accountants, Financial Planners, and Peer Reviewers.

Our depth of experience in both business and personal financial planning as well as our extensive base of local and regional clients, allows us to offer long term and newer clients a combination of personal insight and professional guidance through today's increasingly complex personal and financial arenas. As a way of helping our business and personal clients reach their financial objectives as reasonably and as promptly as possible, Martini & Martini offers financial planning services on a fee for service basis.



The Martini & Martini Approach

Our approach to accounting has not wavered from its founding promise to provide clients, both large and small, with expert, but practical, approaches to financial planning and accounting. Our clients count on us to continue that practice, and we work diligently to keep that promise.



Municipal Services

Martini & Martini is especially proud of the fact that a company partner is licensed to practice as a Registered Municipal Accountant. The extensive training, experience, and rigorous examinations required for this RMA license allows us to provide a wide range of important special services to municipal and governmental clients that include but are not limited to complete governmental audit services.



Taxation Services

Martini & Martini offers a complete variety of taxation services that include the preparation of all Federal and State tax returns for Corporations, Cooperatives, Nonprofit Organizations, Partnerships, and Individuals. Important services feature client representation in the event of federal or state queries or audits, annual tax planning and advice, as well as participation in other tax related matters that may arise.

Auditing Services

The widely experienced Martini & Martini partners and staff members perform complete certified, and uncertified, audits of profit and nonprofit companies as well as for municipalities.



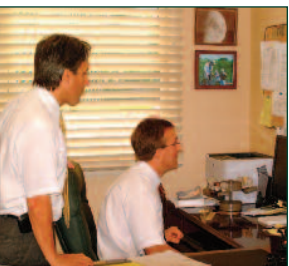


Peer Review Services



The AICPA Peer Review Program is an AICPA-approved practice-monitoring program, which requires that participating firms submit to a rigorous and independent review of their accounting and auditing practices every three years. The objective of AICPA peer review is to determine whether a CPA firm has established suitable quality control policies and procedures and is complying with them. Peer reviews can be especially important in helping a firm with its accounting and auditing practice, as well as enhancing technical, administrative, and personnel management methods.

Our team performs peer reviews for other accounting firms. Martini & Martini has participated in the peer review process since 1989 as a reviewed firm and has received unmodified opinions each time. In order to be eligible to perform peer reviews a firm must receive unmodified opinion on its own practice and have attended periodic peer review training.



Business/Financial Consultation Services

Martini & Martini offers valuable, objective consultation services that provide for a more comprehensive evaluation of a variety of business related decisions such as:

- ◆ Estate and Gift Taxes
- ◆ Charitable Contributions
- ◆ Buy/Sell Agreements
- ◆ Mergers and Acquisitions
- ◆ Succession Planning
- ◆ Litigation Support
- ◆ Loan Acquisition Consultation and Representation
- ◆ Divorce Implications
- ◆ Financing Options
- ◆ Entity Divisions or Spin-Offs
- ◆ Business Sale or Purchase Actions
- ◆ Business Planning
- ◆ Business Valuations



Business/Estate Planning

As a moderately sized firm itself, Martini & Martini is well positioned to assist business owner clients in ways to protect their businesses from unnecessarily difficult tax constraints as well as protection from the potential personal, legal, and monetary impact of estate taxes on heirs as the result of improper planning. Martini & Martini business structures minimize estate tax obligations while insuring that the company stays in the proper designated hands. This often overlooked area can be very important in both the continuation of a business as well as in the financial security of those with whom the business interest is shared.





Client Communications

Clients are regularly updated on a wide variety of business and tax issues that impact personal and business taxes as well as estate planning activities through our published newsletters. These informative and timely newsletters are carefully written to maximize ease of understanding, and our diverse and widely experienced staff takes special care to make certain that each topic is cleared of confusing language so that clients understand the impact, or potential impact, of changing tax statutes and IRS rulings.

Professional Organizations

Martini & Martini holds membership in the following Professional Organizations:

- ◆ American Institute of Certified Public Accountants (AICPA)
- ◆ New Jersey Society of Certified Public Accountants (NJSCPA)
- ◆ Private Companies Practice Section (PCPS)
- ◆ Employee Benefit Plan Audit Quality Center (EPB)
- ◆ Government Audit Quality Center (GAQC)
- ◆ Member of the Registered Municipal Accountants Association of New Jersey
- ◆ Member of The Financial Planning Association

Other Professional Qualifications

Certain Martini & Martini partners have attained other professional designations:

- ◆ Registered Municipal Accountant (RMA)
- ◆ Public School Accountant (PSA)
- ◆ Masters in Taxation (MS)
- ◆ Certified Financial Planner (CFP)





William J. Martini, Sr., CPA

Bill has more than 40 years experience in taxation and auditing. His tenure as a former accounting and taxation instructor at the college level and his extended association with an International CPA firm adds to an extensive background in nonprofit institution audits and general business practices gained as founder and managing partner of his own firm. A graduate of Villanova University, Bill attended graduate school at Temple University in a program leading to an MBA degree. He founded his own firm in 1961 and he is a member of the New Jersey and American Institute of Certified Public Accountants.

E-mail: Billsr@mmcpa.net • Telephone: (856) 691-8934, Ext. 206

William J. Martini, Jr., CPA, RMA, MS

After his graduation from Villanova University, Bill Jr. worked with a Big Four CPA firm where he gained valuable general and corporate experience in current audit and accounting practices. He served as an adjunct faculty member of a local college and currently heads the audit department of the firm. He has a Masters Degree in Taxation from Temple University and is a Registered Municipal Accountant in the State of New Jersey.

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John R. Martini, CPA, CFP

John is a graduate of Seton Hall University and College for Financial Planning. He has extensive experience in financial planning, small business valuations, setups, and multi-state taxation. John currently performs peer reviews of other CPA firms and has extensive knowledge in generally accepted accounting principles and auditing standards. He has also served as an adjunct faculty member of a local college.

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Steven C. Martini, EA

Steven Martini is a graduate of Temple University with a BS in accounting. He also holds an AAS in Business Administration and has been a staff accountant at Martini & Martini since 1991. Steve currently serves as staff supervisor for all accounting and bookkeeping services.

E-mail: Steve@mmcpa.net • Telephone: (856) 691-8934, Ext. 207

John Perazzelli, CPA

John graduated from the University of Pittsburgh in 1965 and started his own successful CPA firm in 1972. An accountant whose skills are geared to the needs of individuals and businesses of a wide range in the New Jersey, Delaware, and Pennsylvania area, John has handled an array of difficult tasks. His clients include interior designers, construction firms, realtors, printers and manufacturers, just to name a few. Being a part of the certified public accounting groups in New Jersey, Pennsylvania, and the national association allows him to understand the changes that take place from year to year. He joined our firm in 2011.

E-mail: JohnP@mmcpa.net • Telephone: (856) 691-8934, Ext. 208





Jennifer Gminder-Smith

Jennifer is a 1999 graduate of The College of New Jersey with a Bachelor of Science Degree in Accounting. She joined Martini & Martini, CPA in 2010 as a senior auditor. Jennifer has extensive experience in a wide range of accounting functions, including general accounting, auditing, and all areas of income tax preparation.
E-mail: Jennifer@mmcpa.net • Telephone: (856) 691-8934, Ext. 209

Lauren M. Martini

Lauren is a part of our accounting and bookkeeping staff and also aids in auditing services. Her experience includes having worked as a bank auditor for Security Savings Bank, as assistant controller at the Newfield National Bank, and as a private bookkeeper. She Graduated from St. Josephs University with a Bachelors Degree in Accounting.
E-mail: Lauren@mmcpa.net • Telephone: (856) 691-8934, Ext. 200

Sandra J. Torres

Sandra graduated from Thomas Edison State College with a Bachelors Degree in Accounting. She has worked as a staff accountant at Martini & Martini since 2006. A former Stock Broker, Insurance Agent, and Database Administrator with AIG, her prior work experience is in Securities and Insurance Services. She also heads the firm's billing services and can offer assistance with any questions about account billing.
E-mail: Sandra@mmcpa.net • Telephone: (856) 691-8934, Ext. 210

Paul M. Bossi

Paul has more than 23 years experience in the Mortgage Industry. He was employed at Select Mortgage Corporation in Belmar, New Jersey, since that company's founding in 1991, before joining Martini & Martini as a staff accountant in January of 2008. He is currently enrolled at Rutgers, Camden, and is nearing completion of his work on attaining an accounting degree.
E-mail: Pbossi@mmcpa.net • Telephone: (856) 691-8934, Ext. 216

Marketing:

Charles (Chip) Seabo

Mr. Seabo is a 1987 Graduate of Richard Stockton College with a Bachelor of Arts Degree in Business Management. He acquired his extensive marketing skills at several positions before joining Martini & Martini in 1992. Mr. Seabo represents Martini & Martini to local business and community organizations. His duties are meeting with prospective clients to determine business needs that are not being satisfied which can be filled using Martini & Martini experience and sets up cost-free meetings with the firm. He services Southern New Jersey counties including Camden, Burlington, Gloucester, Cumberland, and Salem.
E-mail: Chip@mmcpa.net • Telephone: (856) 691-8934, Ext. 201





Office Manager:
Joan Martini

Joan is a graduate of Sacred Heart High School in Vineland, NJ. As our office administrator, she has spent nearly 30 years developing and administering office procedures, and has extensive experience directing our office staff and maintaining supporting administrative programs. Joan also serves as the Martini & Martini liaison in all dealings with community businesses.

E-mail: Joan@mmcpa.net • Telephone: (856) 691-8934, Ext. 202

Luann Riebel

Luann has been a member of the Martini & Martini office staff since 2000 and is the office secretary. Luann's considerable practical experience is available to help you with service needs. She can help in directing contacts to the appropriate staff member for service. Luann can also be of help in setting appointments for preliminary, no cost meetings to learn more about Martini & Martini services.

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