

Municipal Office Hours

8:00am to 4:30pm Monday-Friday *Except Holidays*

2480 West Canal Rd Dover, PA 17315 Phone 717-292-3634

Township Manager Laurel A. Oswalt

Board of Supervisors

Stephen Stefanowicz

Chairman, Administration, Wastewater Treatment

Robert Stone

Vice Chairman, Water, MS4 Stormwater, Sewer

Charles Richards

Assistant Secretary, Streets & Highways, Ambulance, Emergency & Fire

Michael Cashman

Supervisor, Police (NYCRP) Water

Stephen Parthree

Supervisor, Parks & Recreation, Industrial/commercial, Development

DOVER TOWNSHIP Newsletter

WWW.DOVERTOWNSHIP.ORG

Spring 2025

Township Building Access During Construction:

Dover Township will be completing a building addition and renovation project which is anticipated to begin March of 2025 and continue for approximately 12 months. During that time the public will be affected in several ways:

1.) A map is being provided to aid the public, vendors and other agencies in determining how to access the facility during construction.

2.) Since construction is located to the front of the building, construction activity will limit public access. The Public Entrance to the facility will therefore be from Brooklyn Road only. Those needing to turn left out of our facility will need to do so from the normal entrance depicted by a Red X on the map which is EXIT ONLY.

3.) Front Office Operations including Utility Billing and Reception will be located in an office trailer to the rear of the building off of Brooklyn Road near the Eagle View Parking Lot depicted by a Brown Rectangle. A Drop

Box for payments will be located at the Blue Dot on the map. 4.) During construction, all public meetings will be relocated to the Community Building Banquet Room located at 3700 Davidsburg Road. We will begin holding meetings at this location with the March 24th Board of Supervisors Meeting.

We apologize for the inconvenience that will likely come during this construction; however these improvements are necessary to provide for future staffing, an enlarged public meeting room capacity, and security to the building. Please use the QR Code to read more about the project from a previous E-Newsletter article.



PAGE 2

Public Meetings

Board of Supervisors

The Board of Supervisors will hold their regular meetings in the Community Building Banquet Room located at 3700 Davidsburg Road, Dover, Pennsylvania, at 7:00 PM on the second (2nd) and fourth (4th) Mondays of the month. The Dover Township Board of Supervisors invites the public to attend.

Industrial & Commercial Development Committee

The Dover Township Industrial and Commercial Development Committee promotes industrial and commercial activities that will expand the greater Dover area tax base. Meetings are held at the Community Building Banquet Room located at 3700 Davidsburg Road, Dover, Pennsylvania, at 4:00 PM on the fourth (4th) Wednesday of the month.

Planning Commission

The Dover Township Planning Commission is a five member Commission with one alternate member. The term of office is a five year staggered term. This Commission is an advisory body to the Board of Supervisors. The Authority is granted by the Municipalities Planning Code of the Commonwealth of Pennsylvania. The local ordinance of control is the Subdivision and Land Development Ordinance of Dover Township and the Dover Township Comprehensive Plan. Meetings are held at the Community Building Banquet Room located at 3700 Davidsburg Road, Dover, Pennsylvania, at 7:00 PM on the first (1st) Wednesday of the month.

Sewer Authority

The Dover Township Sewer Authority is the owner and financier of the Wastewater Treatment Facility, a regional facility, for Dover Township. The body is a five member, staggered term, Authority authorized by the Authorities Act of 1945 of the Commonwealth of Pennsylvania. It is a Non-Operating Authority due to a "Lease Back Agreement" of operation to the Township. Meetings are held at the Wastewater Treatment Plant, 851 Graffius Road, York, Pennsylvania, at 6:00 PM on the fourth (4th) Wednesday of the month.

Zoning Hearing Board

The Dover Township Zoning Hearing Board is a five member Board. This body is a Quasi Judicial Body whose authority is granted by the Municipalities Planning Code of the Commonwealth of Pennsylvania. There is one alternate member. The term is a five year staggered term. Local authority guidance for operational decisions is established by the Dover Township Zoning Ordinance and the Dover Township Comprehensive Plan. Meetings are held at the Community Building Banquet Room located at 3700 Davidsburg Road, Dover, Pennsylvania, at 7:00 PM on the third (3rd) Wednesday of the month **AS NEEDED**. Please check www.dovertownship.org for details and updates on scheduled meetings.

Planned work at a few Dover Township facilities in 2025

PAGE 3

<u>Brookside Park</u>- Three roofs will be replaced in the park due to being at the end of their life. They will now also match the red roofs within the park. The Carousel Building will have a 12' commercial fan. This building was built without any heat or air conditioning, so the fan will help keep it comfortable in the summer for renters and events. The cost of the fans and roof replacements is around \$23,000.00.

Lehr Park/Community Building- The parking lot will be getting repaved and expanded this year. The current pavement is starting to be in poor condition, and we are adding more spaces for the various township events, sports tournaments, etc. The Community Building will have three (3) of the five (5) aging rooftop units (HVAC) replaced. They will be replaced with more efficient units. The cost of the parking lot and new rooftop units is around \$375,000.00.

<u>Community Park</u>- Last year we had new support posts put on the pavilion at Community Park. This year the pavilion will have a new roof and siding to bring it back to like new condition. The bathrooms will be receiving a matching roof as well. In addition, we will have paved walking paths to make access to the amenities easier, and security cameras to keep our parks safer. Dover Township is hopeful the new camera system will result in less vandalism. The cost of these projects is around \$45,000.00.

Dover Township Summer Playground

Grades K-6 (must have completed kindergarten) Preschool Ages 3-5 (Not started Kindergarten) Must be Potty Trained

Sign up now at: <u>doverpa.myrec.com</u>

DOVER TOWNSHIP REFUSE AND RECYCLING

Dover Township, as required by the Second-Class Township Code, authorized the advertisement to receive competitive bids for the collection of refuse and recycling from July 2025 through June 2030. The Township received four bids and the bid tabulation can be found at https://www.dovertownship.org/refuserecycling_bid_tab_results/. On July 1, 2025, Dover Township will begin a new contract with the lowest bidder, Penn Waste for refuse and recycling collection. There should be little disruption in your service as Penn Waste is the Township's current waste hauler. Residents will have several options for the removal of trash and recyclables. The regular service will start at \$335.40 for a year for July 2025 to June 2026. Regular weekly service includes regular volume trash pick-up utilizing a ninety-six (96) gallon toter, weekly recycling with a sixty-four (64) gallon toter, large item pick-up including Christmas tree removal in January, and unlimited brush one Saturday each calendar month. The Low Volume Service will start at \$261.24 for July 2025 to June 2026. This includes low volume trash utilizing a thirty-two to thirty-five (32-35) gallon toter, weekly recycling with a sixty-four (64) gallon toter, large item pick-up including Christmas tree removal in January, and unlimited brush pick-up one Saturday each calendar month. The Recycle Only service will start at \$195.60 per year for July 2025 to June 2026. This includes weekly recycling pick up utilizing a sixty-four (64) gallon toter, large item pick-up including Christmas tree pick-up in January, and unlimited brush pick up one Saturday each calendar month. Increases will occur yearly in July during the length of contract as well as in January if there is an increase in the tipping fee charged for the processing of municipal waste by the York County Recovery Center.

The Township will continue to conduct leaf collection in the fall.

Bulk item pick up includes refrigerators, stoves, dishwashers, hot water heaters, washing machines, dryers, freezers, chairs, rolled carpet, desks, bureaus, tables, mattresses, box springs, bed frames, sofas, bundled wood, lawn mowers, bath tubs, toilets, sinks, windows, window screens, doors, similar household items and two (2) tires without rims that do not exceed an outside diameter of thirty two (32) inches or a maximum tread width of twelve (12) inches.

Refuse and Recycling will be picked up on the same day. A trash collection route map along with answers to other refuse and recycling questions can be found at <u>www.dovertownship.org</u>.

Collection of refuse and recycling will occur weekly between the hours of 6:00 a.m. and 6:00 p.m.

<u>Utility Billing Payment Options</u> In Office: Cash, Check or Money Order <u>ONLY</u>

To pay with a debit/credit card online see below

Visit our website at-<u>www.dovertownship.org</u> Click on the dropdown box that says <u>"View Utility Account"</u>



A Message from the Water Department...

Dover Township will begin flushing fire hydrants in the month of April. During this time, you may experience sputtering faucets and cloudy/dirty water. This is due to air that has entered the line and the stirring up of sediment that has coated the mains. This is normal and to alleviate the problem, let your



faucet run for 3 to 5 minutes.

If the problem persists, please contact our office at 717-292-3634.



PAGE 6 WWW.DOVERTOWNSHIP.ORG Inflow & Infiltration Inspections

The Dover Township Utilities Department has started Inflow & Infiltration Inspections within the sewer collection system. These inspections are done in your home to ensure that there is no storm water entering the sanitary sewer system by means of sump pumps, rain spouts or floor drains connected to the sanitary sewer system. It is important to minimize the amount of storm water

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entering the sanitary sewer system to reduce the amount of wastewater that the Wastewater Treatment Plant needs to treat. If the I&I is not reduced, it increases the cost of treating the wastewater and rates will need to be increased to cover the additional cost.

Other ways you can help your community reduce I&I is if you see a manhole missing a cover or a sewer clean out missing a cap, please call Dover Township at

717-292-3634 so our utilities department can correct the problem. Thank you for you cooperation and understanding.



Project Lifesaver provides law enforcement with a program designed to protect, and when necessary, quickly locate individuals with cognitive disorders who are prone to the life threatening behavior of wandering. The necessity of this program was determined through the correlation between cognitive conditions and the act of wandering. The program has grown from a localized program to a program recognized internationally as a proven and effective method of "bringing loved ones home."

The method relies on proven radio technology and specially trained search and rescue teams. Citizens enrolled in Project Lifesaver wear a small transmitter on the wrist or ankle that emits an individualized frequency signal. If an enrolled client goes missing, the caregiver notifies their local Project Lifesaver agency, and a trained emergency team responds to the wanderer's area. The first responders will then use the client's individualized frequency to locate the position of the individual.

The Northern York County Regional Police Department has nine officers trained in the operation of the Project Lifesaver Program. Four of these officers are School Resource Officers.

If you are a Parent, Guardian or Caregiver of an individual that is at risk of wandering away and you feel they should be enrolled in the Project Lifesaver Program please visit www.nycrpd.org and complete the information on the Project Lifesaver Page located on the right side of the home page.

If you don't believe that your loved one is a wandering risk but would like to provide the NYCRPD with information about their at risk or special circumstances, please visit <u>www.nycrpd.org</u> and complete the information on the At Risk Individual / Special Circumstances Page located on the right side of the home page.

Proper Cart Placement

Please be advised that all mobile carts should be placed behind the curb. There should be nothing placed in the roadway that would impede or delay the removal of snow or ice from the road. The garbage truck arm has the capability to reach past the curb in order to pick up your cans.

Here are some tips to ensure a smooth collection process:

- Set mobile cart out the evening before pickup day.
- Place mobile cart with the lid handle and wheels pointing toward your residence.
- Do not place cart in the roadway.
- Do not block walkways with carts.
- Place carts at least THREE FEET APART from each other and mailboxes, fire hydrants, low hanging trees or shrubs, parked cars, or utility poles - so trucks can easily access the cart.

Bulk Item Guidelines - Call to Schedule Pickup

Please contact Penn W Please have your bulk 6:00 AM. ACCEPTED MATERIALS-(1) car tire without the rim fixtures such as toilets an NON-ACCEPTABLE MATE batteries, automobile par industrial waste, constru tiles, concrete). ADDITIONAL INSTRUCTI

Dover Township residents may dispose of one (1) bulk item per week. Please contact Penn Waste to schedule your bulk item for collection. Please have your bulk item available for collection at the curb by 6:00 AM.

ACCEPTED MATERIALS – Appliances, furniture, mattresses, box springs, one (1) car tire without the rim, lawn mowers (oil and gasoline removed), plumbing fixtures such as toilets and sinks, three (3) 4 ft. rolls of carpet (tied).

NON-ACCEPTABLE MATERIALS – Electronic devices, chemicals, stains, liquids, batteries, automobile parts, hazardous waste, tires on rims, commercial/ industrial waste, construction materials (drywall, brick, block, lumber, shingles, tiles, concrete).

ADDITIONAL INSTRUCTIONS – Items which are too heavy to be lifted into a truck by two people will not be accepted. Additional trash bags are NOT considered a bulk item.

Bulk items will be collected by appointment only. Please call Penn Waste at 717-767-4456 to schedule collection. Appliances with Freon must be scheduled with Penn Waste. Items include but are not limited to air conditioners, refrigerators, freezers, etc.

MS4 EDUCATION SESSION - SPRING 2025 April 22nd, 2025 - 6:00 pm

Come join your local municipalities, Manchester Township, Dover Township and West Manchester Township to become informed about Stormwater Management. This session will be held at Manchester Township located at: <u>3200 Farmtrail Rd York PA, 17406</u>

Stormwater Issues?

Where do you go for help?

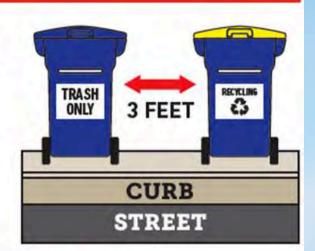
What can you do?







Stormwater issues can be present for a number of residents within the local municipality. Come join the staff that oversees the Stormwater Management in your township to better understand what you can do to help decrease Stormwater issues in your own backyard.



PAGE 7



PAGE 9



FOR MORE INFORMATION ABOUT UPCOMING EVENTS OR TO REGISTER GO TO WWW.DOVERTWPREC.COM

PAGE 10

Wastewater Laboratory

The Dover Township Wastewater Treatment Facilities' Laboratory is Pennsylvania State Accredited for wastewater samples only. The accreditation status was obtained in 2006. Therefore, the Laboratory must conform to Chapter 252 regulations. Chapter 252 (Environmental Laboratory Accreditation) was established in 2006 "to protect the public health, safety, welfare and the environment by ensuring the accuracy. precision, and reliability of data generated by environmental laboratories" (Section 252.2). This was also the same year that the Chesapeake Bay Agreement was added to our NDPES (National Discharge Pollutant Elimination System) permit. This required our treatment facility to undergo BNR (Biological Nutrient Removal). The Wastewater Treatment Facility is currently in review for a new NDPES Permit. The Laboratory has two equally important responsibilities. First, the Laboratory must prove to State and Federal agencies that the water discharged into the Little Conewago Creek and the biosolids that become agricultural soil amendments meet or exceed all regulatory levels (performed by outside laboratories). The testing includes quality control and internal monitoring. We must be able to prove that the data is honest and trustworthy. The second responsibility of the Laboratory is to monitor and troubleshoot the treatment process. This information is given to the Operators to effectively and efficiently adjust the treatment the process.

Current Permit Required Parameters

pH Carbonaceous Biochemical Oxygen Demand(cBOD) Biochemical Oxygen Demand (BOD) Total Suspended Solids (TSS) Total Phosphorus Ammonia Nitrogen Fecal Coliform Dissolved Oxygen (DO) Nitrate + Nitrite Nitrogen Total Kjeldahl Nitrogen (TKN) Total Nitrogen Specific Oxygen Uptake Rate (SOUR) Additional Digestion Test

<u>Process Control Testing</u> Conductivity Total Solids (TS) Total Volatile Solids (TVS) Microscans Mixed Liquor Suspended Solids (MLSS) Settleable Solids Total Hardness Alkalinity SRT (Solids Retention Time) MCRT (Mean Cell Residence Time)



<u>Conewago Garden Club</u>

After a very cold winter our club members are eager to get back into gardening! We will have a seed and plant exchange at one of our meetings to get a start on this. Also we will welcome a speaker from York Audubon to help us learn how to identify birds in our gardens! And of course we will be planting the beds in the Dover square to keep our little town beautiful! Garden tours will follow. If you would like information on how to join our club, please call 717-332-6843 or just show up at a meeting--we meet the 3rd Wednesday of most months at the Community Center on Davidsburg Road. Happy gardening!

FULTON COUNTY, PA STRAWBERRY FESTIVAL



Bus Trip - Saturday, June 14, 2025 Benefits the Dover Women of Today

Trip Itinerary: Depart from Weis Markets at 7 am. (location: Roosevelt Ave., York Pa.) 9:30am arrival at McConnellsburg, PA. Strawberry Festival (on your own) – Depart:11am 12:30pm arrival at Flight 93 Museum. (on your own) 3:00pm Departure to home (Approximate arrival time of 6pm.)

\$50 Per person

SHANKSVILLE, PA

FLIGHT 93 MUSEUM

Price includes: Bus Transportation Donation to Dover Women of Today Hosted by: Jerri Miller Call 717-818-6640 for seats.







WHO WE ARE: Greater Dover Area Dollars for Scholars is a 501c3 in Dover, PA which awards scholarships to graduating seniors from the Dover

4500 Intermediate Ave, Dover, PA 17315 Greaterdover.dollarsforscholars.org www.facebook.com/greaterdover E-Mail: <u>doverdollars@gmail.com</u> Area School District planning to attend a 2 or 4 year college, university, or technical school.

PAGE 11

UPCOMING FUNDRAISERS:

2025 SHOOTING FOR SCHOLARSHIPS SPORTING CLAY SHOOT Saturday, April 26, 2025

Registration & Breakfast 9:00am – 9:45am / 10:00am start Central Penn Sporting Clays: 75 Quarry Rd Wellsville, PA 17355 \$95 per person / \$360 per team

Registration Includes: Light Breakfast, 50 Targets / 50 Shells, Lunch & Beverages, Prizes to Top 3 Individuals SPONSORSHIPS AVAILABLE! Email for Registration Info.

2025 GIVE LOCAL YORK - www.givelocalyork.org 9pm Thursday, May 1st - 9pm Friday, May 2nd a 24-hour online giving extravaganza

Every dollar donated will be enhanced with bonus funds from Give Local York sponsors—making donor dollars stretch further! All donations go directly to funding our scholarships!

THE FRIENDS OF THE DOVER LIBRARY WILL BE BUSY WITH FUNDRAISERS THIS SPRING. OUR ANNUAL MEMBERSHIP DRIVE IS IN APRIL. WE HAVE TWO EVENTS IN MAY: A BAZAAR, AND OUR BIANNUAL BOOK, PLANT, AND BAKE SALE. IN JUNE, WE'RE GOING TO TRY SOMETHING NEW WITH BOOK FOLDING ART.

PAGE 12

APRIL 7 TO APRIL 12 IS THE KICKOFF FOR OUR MEMBERSHIP DRIVE. A FIVE DOLLAR DONATION WILL COVER APRIL 1, 2025 TO MARCH 31, 2026. THE FRIENDS CONDUCT FUNDRAISING EVENTS THROUGHOUT THE YEAR TO HELP FINANCIALLY SUPPORT THE DOVER LIBRARY. WE INVITE EVERYONE TO JOIN US IN OUR KICKOFF OR JOIN ANYTIME YOU VISIT THE LIBRARY. WHILE YOU ARE THERE, CHECK OUT THE WRAPPED BOOKS FOR KIDS ON OUR FRIENDS TABLE. GIVE YOUR CHILD A LITTLE MYSTERY TO UNRAVEL AS WELL AS AN ENTICEMENT TO READ A GOOD BOOK.

ON APRIL 15 THERE WILL BE A FUNDRAISER AT PANERA BREAD. ORDER OUT OR EAT IN BETWEEN 4 PM AND 8 PM. MENTION THE DOVER LIBRARY AND A PERCENTAGE OF THE ORDER WILL BE DONATED TO US.

ON SATURDAY, MAY 3 THE LOVE YOUR LIBRARY BAZAAR WILL BE HELD IN THE COMMUNITY ROOM NEXT TO THE LIBRARY. STOP IN AND CHECK OUT WHAT THE LOCAL CRAFTS PEOPLE HAVE TO OFFER. THERE WILL BE A WIDE RANGE OF ITEMS PROVIDED BY LOCAL VENDORS. FOOD WILL ALSO BE AVAILABLE TO EAT IN OR TAKE OUT.

FROM MAY 15 THROUGH THE 18TH, WE WILL BE AT BROOKSIDE PARK FOR THE BIG BOOK, BAKED GOODS, AND PLANT SALE. WE WILL BE OPEN ON THURSDAY AND FRIDAY FROM 10 UNTIL SEVEN. SATURDAY AND SUNDAY THE HOURS WILL BE 10 UNTIL TWO. THERE IS A WIDE RANGE OF READING MATERIAL TO CHOOSE FROM, AS WELL AS HOMEMADE BAKED GOODS. PLENTY OF SPRING PLANTS, BOTH INDOORS AND OUTDOORS, WILL BE AVAILABLE TO GET YOUR GARDEN STARTED.

BOOK FOLDING ART WILL BE OFFERED ON JUNE 25 AT 5 PM. CHECK IN AT THE LIBRARY FOR MORE DETAILS. As Always, keep up with our events and news on the Dover Library Facebook page.

<u>Meat drawings</u> are scheduled for the 2nd Friday of each month: 4/11, 5/9 and 6/13. Doors open at 5, dinner is served at 6 pm with the meat drawing beginning at 7 pm. Tickets are purchased at the event for \$10. In April and May, our "service project" is collecting supplies for the ASPCA. June and July we will be collecting school supplies for New Hope Ministries.

Gun raffle dinner is planned for Sat April 12th from 3 to 8 pm. Doors open at 3 pm. A turkey dinner is served from 5 to 6 pm. Tickets are \$25 for a chance to win 25 guns or cash. For tickets contact Elaine 717-873-3912 or any fire company member.

Easter flowers will be sold Friday April 18th and Sat April 19th from 9 am to 5 pm at the station. Come out and support the fire company and get some beautiful flowers.

Cash bonanza is scheduled for Sat May 10. Doors open at 5 pm with dinner served at 6:15 pm. Dinner includes steak, shrimp, sides, desserts, beer and soda. Tickets are \$50 and include 3 numbers to win \$7,000 cash prizes. For tickets contact Doug - 717-324-8881 or Katlin - 717-503-7499.

Upcoming events:

Cash and Gun bash is scheduled August 2nd from 11 am to 7 pm. Tickets available in May 2025. Contact Doug, Katlin, Elaine or any fire company member.

Dover Fireman's Fair will be held August 28 thru September 1, 2025. Watch for more info.



Help keep Dover Township beautiful

ADOPT & ROAD/PARK IS & NATIONAL LITTER AWARENESS PROGRAM THAT ACTS AS A REMINDER NOT TO LITTER. AS WELL AS SAVES TAXPAYER DOLLARS AND PROMOTES CIVIC PRIDE.

DOVER TOWNSHIP IS HAPPY TO SPONSOR THIS PROGRAM AND IS LOOKING FOR VOLUNTEERS. IF YOU, YOUR FAMILY, YOUR ORGANIZATION OR YOUR COMPANY/BUSINESS WOULD LIKE TO VOLUNTEER, PLEASE CONTACT US. WE WILL **PROVIDE ALL THE SUPPLIES NEEDED, INCLUDING ROAD** Adopt a Road/Park SIGNS, GLOVES, AND TRASH BAGS. WE WILL PLACE A SIGN ON THE ROAD OR IN THE PARK IDENTIFYING THE NAME OF THE ORGANIZATION PARTICIPATING IN THE ADOPT A ROAD/PARK PROGRAM.

MINIMUM REQUIREMENT OF TWICE A YEAR CLEAN UP WITH TWO YEAR CONTRACT Please contact Camber Coleman for more information at 717-292-3634 or ccoleman@dovertownship.org



OVER

WNSY

The Senior Center continues to accept donations for the new building fund.

HERITAGE SENIOR

CENTER

3700-4 Davidsburg Rd.

Dover, PA 17315

Phone: 717-292-7471 www.heritagesrcenter.org

center.heritage@yahoo.com

-Are you 60 years of age or older and live in the Dover/West York area? You are eligible to join the Heritage Senior Center for free. Check out our monthly newsletter for updated information about the center on our website: www.heritageseniorcenter.com. Also, sign up for the email list to receive our monthly newsletters.

Heritage Senior Center invites you to participate in our upcoming events: Come in and see why we are the fastest growing Senior Center in the area. 2nd Annual May Fest (May 16, 2025)

Wellness and Financial Fair - Open to all ages 10 am - 2 pm at the Dover Township Community Room Concession Stand

Food Truck Events 4 pm - 8 pm Dover Township Building East Parking Lot. With musical guest TBD at this time

Trips:

Ohio Amish Country - 3 days/2 nights- June 4-26, 2025, \$593 per person double, \$782 per person single

Crab Feast and Cruise- August 9, 2025 \$135.00 on the Choptank River (Maryland)

717-887-2896 Property Maintenance . Handyman . Janitoria VEFOLD SOLUTIONS PROPERTY MANAGEMENT WWW.FIVEFOLDSOLUTIONS.ORG **Diving Lessons** Your #1 Cleaning & Handyman Service in www.FivefoldSolutions.org **York County**

Dover Area Aquatic Center

4500 Intermediate Ave, Dover, PA 17315 The Natatorium is located in the **Dover Area High School**

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> **DAAC Swim Team** Winter & Summer Seasons

SWIM LESSONS Fall / Spring / Summer

Lifeguard Classes

Contact info, schedules, fees and more can be found on our website

Email: daacswim@gmail.com Website: www.swimdover.org





your HØMETOWN REALTOR

Kristen Zeigler

717-870-4235

- KZeiglerRealtor@gmail.com
- H WelcomeHome-PA.com
- G KristenZeiglerRealtor



OF YORK COUNTY

Office: 717-316-8777 2641 Carnegie Rd York PA 17402



DURABLE SHINE

WATER REPELLANT

PAGE 15

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1 41 R. L. Addlesberger Roofing, LLC (717) 659-7067

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PAGE 16

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What the Upcoming Presidential **Election Means for Investors**



By: Tyler L. Lerman, CFP®, ChFC®, RICP®, CAP®, CEPA®, AIF®, CLTC®, NSSA® **Financial Advisor**



As the 2024 presidential election approaches, investors are closely monitoring the political landscape, aware that election outcomes can impact financial markets and their portfolios. Understanding these potential effects is crucial for strategic planning. Here's what investors should consider:

Policy Proposals and Market Reactions

Presidential candidates' policy proposals can significantly impact various sectors. For example, plans for increased infrastructure spending might boost stocks in construction, while higher corporate taxes could negatively affect market sentiment and business profits.

Interest Rates and Monetary Policy

Though the Federal Reserve operates independently, presidential rhetoric and potential Fed appointments can shape expectations about monetary policy. Candidates favoring aggressive monetary easing could lead to lower interest rates and higher stock prices, while expectations of tighter policies might increase rates and market volatility.

Trade Policies and Global Markets

Trade policy stances also affect investor sentiment. Protectionist policies might raise tariffs and disrupt global trade, impacting multinational companies. Conversely, free trade advocates could benefit companies with global supply chains and export-focused businesses.

Tax Policy and Corporate Earnings

Tax policy changes can influence corporate profitability and investor returns. For instance, higher corporate taxes might reduce business profit margins, impacting stock prices. Similarly, adjustments in capital gains tax rates can affect investment strategies and market liquidity.

Regulatory Environment

Regulatory shifts based on presidential preferences can impact various sectors. Stricter environmental regulations might affect energy companies, while deregulation could benefit the finance sector. Investors should evaluate how potential regulatory changes align with their holdings and adjust their strategies.

Long-Term Investment Strategies

Despite short-term market reactions, maintaining a long-

term perspective is crucial. Historically, markets adapt to new administrations over time. A diversified portfolio and focus on long-term goals can help investors navigate election-related uncertainties.

In summary, staying informed and prepared for potential policy changes can help investors manage their portfolios through election-driven market fluctuations.

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- · Philanthropic Giving Wealth Transfer

Investment Management

- Asset Protection Estate Planning
- Risk Management
- Education Planning



Forbes "Best-in-State Wealth Advisor" Financial Times "Top 400 Financial Advisor" Nationwide

SMITH ALTH ADVISORY GROUP a wealth of knowledge about wealth*

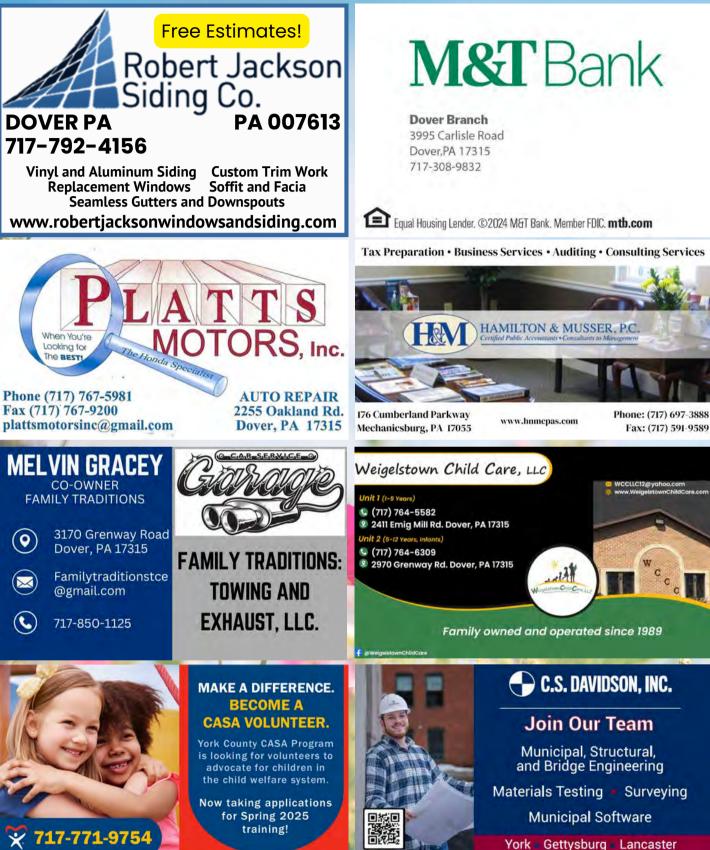


1700 Westgate Dr, Suite 103, York, PA 17408 717.779.2769 • www.SmithWealthAdvisory.com

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PAGE 19

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