

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

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Charles Richards

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Michael Cashman Supervisor, Police (NYCRP) Water

Stephen Parthree Supervisor, Parks & Recreation, Industrial/commercial, Development

DOVER TOWNSHIP Newsletter

WWW.DOVERTOWNSHIP.ORG

Fall 2024

Dover Township Volunteer Fire Department Dorm Renovation <u>Open House</u>

Saturday, October 5th 12-3 PM Dover Township Volunteer Fire Department 3700-1 Davidsburg Road Dover PA 17315

The event will consist of a Ribbon Cutting at noon sponsored by the Dover Area Business Association.An opportunity to tour the taxpayer funded addition to the facility and the new Dormitory spaces that allow Dover Township to provide responsive volunteer services is available to all residents. Additional activities will include fire prevention information and activities, department patches available for sale, participation from Ambulance 6 and Northern York County Regional Police Department and an auto extrication demonstration at 2:00 PM.Come out and see the facility upgrades and enjoy some light refreshments!



MAKE SURE YOU TURN ON YOUR PORCH LIGHT IF YOU WISH TO PARTICIPATE

Public Meetings

Board of Supervisors

The Board of Supervisors will hold their regular meetings in the Township Municipal Building, 2480 West Canal 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 Township Municipal Building, 2480 West Canal 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 Municipal 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 Township Municipal Building, 2480 West Canal 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 Municipal 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 Township Municipal Building, 2480 West Canal 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.

WHERE DO YOUR REAL ESTATE TAX DOLLARS GO?

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- Dover Area School District
- York County
- Dover Township



For example, on a \$100,000 of assessed value: \$2,430.70 goes to DASD, \$690 goes to York County and \$130 goes to Dover Township.

PAGE 4 / WWW.DOVERTOWNSHIP.ORG Dover Township Leaf Collection 2024

THE BACKGROUND EQUIPMENT WAS PURCHASED WITH DEP 902 RECYCLING GRANT FUNDING. THIS UNIT WILL NOT ONLY HELP WITH THE SAFETY OF OUR PUBLIC WORKS CREWS BUT IT WILL ALSO DECREASE THE NEEDED MANPOWER FOR LEAF **COLLECTION MOVING FORWARD. PUBLIC WORKS CREWS WILL BEGIN COLLECTING** LEAVES STARTING OCTOBER 28TH THROUGH THE WEEK OF DECEMBER 2ND. 2024. HAVE ALL LEAVES TO THE CURB BY DECEMBER 2ND. PROVIDE DIRECT ACCESS TO THE LEAVES BY PARKING VEHICLES AWAY FROM THE PILES. LEAVES SHOULD BE PLACED ALONG THE CURB OR EDGE OF THE ROADWAY. DO NOT PLACE LEAF PILES BEHIND OR **AROUND OBSTACLES SUCH AS TREES. MAILBOXES. POLES. ETC. LEAVES THAT ARE INACCESSIBLE WILL NOT BE COLLECTED. DO NOT PUT BRANCHES. GRASS CLIPPINGS.** BRUSH, OR ANY DEBRIS UNDER OR IN THE LEAF PILE. THIS WILL CAUSE MAJOR DAMAGE TO THE EQUIPMENT AND DELAY THE COLLECTION. THERE IS NO SET SCHEDULE FOR THE LEAF COLLECTION CREWS SO PLEASE BE PATIENT AND REFRAIN FROM CALLING INTO THE TOWNSHIP. WE WILL DO OUR BEST TO PICK YOUR LEAVES UP IN A TIMELY MANNER. STAY UP TO DATE AND GET ALERTS ABOUT LEAF **COLLECTION WITH THE SAVVY CITIZEN APP!**

PLEASE REFER TO THIS MAP FOR WHAT COLLECTION AREA YOU ARE LOCATED IN. WE WILL COLLECT AREAS ONE TO FOUR AND REPEAT WHEN A ROUND IS COMPLETE. THERE IS NO SET WEEK WHEN OUR PUBLIC WORKS CREWS WILL BE IN A SPECIFIC AREA.

https://tinyurl.com/Dover twpleafcollection



Utility Billing Payment Options In Office: Cash, Check or Money Order ONLY To pay with a debit/credit card online see below Visit our website at-www.dovertownship.org



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The MXU box Reads the water meter from the street for billing purposes. Please do not cover up or block the MXU box with trash cans or vegetation. Crews need to have access to the MXU box for manual reads or repairs. Please call Dover Township if the MXU box becomes damaged or dislodged from the side of the house.

What NOT to FLUSH! <u>Just because its out of sight, doesn't mean</u>

its out of the pipes. Did you know that flushing the wrong materials can cause costly clogs to your home and the Township's Wastewater Collection System? Here is a helpful list of items that should NOT be flushed.



•Condoms •Cotton Swabs **·Band Aids** Diapers Medication Needles Paper Towels **·Feminine Products** Trash •Cleaning Products **·Baby Wipes**

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WWW.DOVERTOWNSHIP.ORG

As of May 30, 2024, the Township has 2,695.966 acres of preserved farmland. A zoning chart was sent out in the Summer Newsletter highlighting Dover's agricultural & rural character. Pennsylvania's recent 10-year Strategic Plan for Economic Development has identified the agricultural community as a priority industry sector for investment. We have begun the planning process to highlight our agriculture community in Dover, and we will publish more information in 2025. Explore York has provided artwork to be used for signage at preserved farm locations. This effort was identified as a goal & objective in the 2020-2030 Implementable Comprehensive Plan.

Goals and Objectives

1. Enhance the Agricultural Heritage

- a. Continue to preserve farmland through preservation programs and effective agricultural zoning.
- b. Maintain the growth boundaries' integrity by not expanding them unless necessary for health and safety concerns.
- c. Develop methods for the farming community to expand business opportunities within the Region.
- d. Increase access to foods and add more fresh food stands.
- e. Have one of the local non-profits work with Dover Area School District to provide healthy local foods to supplement their weekend backpack program.
- f. Work to identify and provide interpretive signs of permanently preserved farms within Dover.

Northern York County Regional Police

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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.

Yard Waste Guidelines

1. Place your vard waste in

easy-to-handle bundles.

30 pounds each.

feet in length.

in diameter

For Dover Township Residents

How to Prepare Yard Waste:

biodegradable brown paper bags or

bundle it with biodegradable twine in

Bundles may be no longer than 5

· Bundles may not weigh more then

Branches may not exceed 6 inches

2. Yard waste must then be placed at the

pick up day before your collection time.

curb on your scheduled yard waste

bundles may be placed at the curb.

3. An Unlimited number of bags or

Yard Waste is...

material such as tree trimmings, shrubbery and other organic landscape vegetation not listed below.



Do NOT place these items out for yard waste collection:

Grass Clippings Fruits & Vegetables





Dirt & Stones

Yard Waste in Plastic Bags WILL NOT be collected! Questions? Please contact Penn Waste at:

717-767-4456 or visit www.pennwaste.com



A COUPLE REMINDERS...

- ALL TRASH/RECYCLING BINS ARE TO BE REQUESTED FROM PENN WASTE @ 717-767-4456
- ONE TRASH BIN AND ONE RECYCLING BIN WILL BE PICKED UP EACH WEEK
- ONE LARGE ITEM A WEEK IS PERMITTED. MUST CALL PENN WASTE @ 717-767-4456 TO SCHEDULE A PICK UP
- TRASH AND RECYCLING BINS NEED TO BE PLACED AT THE EDGE OF THE CURB CLOSEST TO THE ROAD ABOUT 3 FEET APART

DOVER TOWNSHIP'S TRASH AND RECYCLING IS CURRENTLY CONTRACTED THROUGH PENN WASTE AND DOVER TOWNSHIP DOES NOT HANDLE THE PAYMENTS OR BILLING FOR THIS SERVICE. ALL BILLING RELATED QUESTIONS AND COMPLAINTS OF ANY KIND SHOULD BE DIRECTED TO PENN WASTE BY CALLING (717) 767-4456

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Adopt a Road/Park

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 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.

Please contact Jenica Kroft for more information at 717-292-3634 or jkroft@dovertownship.

"MINIMUM REQUIREMENT OF TWICE A YEAR CLEAN UP WITH TWO YEAR CONTRACT"



Residents may...

dispose of one (1) bulk item per week by scheduling collection through our customer service department. Please follow the

guidelines listed.



Appliances (i.e. washer, dryer, microwave)

Carpet (48 inch maximum length, must be rolled and tied)

Car tires only - No Rims! (2 tires = 1 bulk item)

Furniture

Lawn mowers (oil and gasoline must be removed)

Mattress & box spring

Plumbing fixtures (i.e. toilets &sinks)

include but are not limited to refrigerators, freezers and air conditioners Please call Penn Waste at 717-767-4456 to schedule collection



- collected. 2. Additional trash bags ARE NOT
- considered bulk items!

3. Call Penn Waste at 717-767-4456 to schedule collection of all bulk items.

4. Please have your bulk item curbside the evening before your scheduled collection day

Unacceptable:

- Automobile parts Car & Truck batteries
- · Chemicals, stains & liquids
- Commercial/industrial waste
- Construction material (i.e. drywall, masonry, lumber, roofing shingles, tiles)
- Freon Appliances
- Hazardous waste
- Tires on rims
- Electronic Waste



PENN WASTE, INC. **Bulk Item Collection Guidelines**





All large items, including appliances with Freon, will be collected by appointment only. Items with Freon





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

<u>A MESSAGE FROM DOVER AREA BUSINESS ASSOCIATION</u>

What is the Dover Area Business Association? We are a group focused on strengthening community relations by providing networking opportunities and relevant educational topics for our members. We consist of local businesses, non-profits, and governing organizations, such as Dover Township and Dover Borough.

Exciting news! Join us for the upcoming ribbon-cutting ceremony for the new dorms at Dover Township Volunteer Fire Department, located at 3700 Davidsburg Rd, on October 6th. These new facilities will ensure our firefighters have a comfortable and safe place to rest after their hard work protecting our community.



DOVER AREA

BUSINESS ASSOCIATION

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Are you a business owner serving the Dover Area and interested in becoming part of our growing organization? Please visit our website at <u>www.mydaba.org</u> to learn more about us and complete a membership application. Scan the QR code to learn more or check us out on the web at <u>www.mydaba.org</u>. We meet every other month on the 2nd Thursday at 7:30am at Dover Valley Restaurant.

Stay connected with us on Facebook for the latest updates and events. We hope to see you soon!

Union Fire & Hose Co. #1

Union Fire and Hose Co #1 of Dover is a 100% volunteer organization that provides fire protection for Dover Borough as well as surrounding communities. Our fundraising events and donations provide 100% support of our department.

Meat drawings: The 2nd Friday of each month except December. Doors open at 5 pm, dinner starts at 6 pm with meat drawings at 7 pm. Tickets are purchased at the event for \$10. Other games of chance will be sold. Meat prizes are from Weavers of Wellsville. Our "service project" for October and November is collecting new toys for New Hope Ministries toy give away for Christmas.

<u>Fire Prevention Open house:</u> Wednesday October 9th from 6-8 pm at the station. The theme is smoke detectors. All are welcome. Refreshments, fire truck rides and other activities will be available.

Stop by the station during trick or treat from 6-8 pm for hot chocolate and treats.

<u>Cash Bingo</u>: Sunday November 3rd at 2 pm. Doors open at 12 Noon. Bingo cards will be sold at the door, limit of 300 people. Minimum pay out is \$100 per game. For more information, contact Katlin at 717-503-7499 or check our facebook page.

<u>Cash bonanza</u>: Saturday November 9th from 5-9 pm. Tickets are \$50 and include chances to win \$7000 in cash prizes. Meal includes steak, fried shrimp and sides, beer and soda. For tickets, contact Katlin 717-503-7499 or Elaine 717-873-3912.

Watch for Santa on Christmas morning as he comes thru Dover Borough handing out goodies from 8-11 am.

DOVER AREA AMBULANCE SUBSCRIPTION & DONATION CARD 2024-2025		
	Individual Names (ages 18-over)	Child Names (ages up to 17)
	\$35.00 each X =	Children living at address ONLY \$15.00 each X =
	Business or Church (covers employees during \$125.00 each X =	g work hours) DONATION \$ TOTAL ENCLOSED \$

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I request that payment of authorized Medicare, Medicaid or any other insurance benefits be made on my behalf to Dover Area Ambulance Club, Inc. I understand I am financially responsible for the services provided to me by DAAC. Regardless of my insurance coverage and in some cases, maybe responsible for an amount in addition to that which was paid by my insurance. I agree to immediately remit to DAAC any payment that I receive directly from insurance or any source whatsoever for the service provided to me and I assign all rights to such payment to DAAC. I authorize DAAC to appeal payment denials or other adverse decisions on my behalf without further authorization. I authorize and direct any holder of medical information or documentation about me to release such information to DAAC and its billing agents, and/or the Centers for Medicare and Medicaid Service and its carriers and agents, and/or other payers or insurers as may be necessary to determine these or other benefits payable for any services provided to me by DAAC now or in the future.

Name:

Address:

Phone:

A NOTE FROM DOVER AMBULANCE CLUB Dover Ambulance 40 East Canal Street Dover PA 17315 Valid: October 1, 2024 to September 30, 2025

A subscriber shall receive "Emergency" 911 ambulance service by Dover Ambulance (DAAC), when available, with transport to the closest hospital your choice usually York or UPMC Hospitals. The subscription benefit is good for three (3) 911 responses by DAAC. Subscription works in conjunction with insurance, check to see what your insurance covers, this subscription is not for a free ride. DAAC will bill your insurance company and send you a copy of the bill. When the check for your service arrives, please pay your bill promptly, to avoid further actions with collections. We do not reciprocate with other ambulance services. We greatly appreciate your support as we are not tax dollar supported. DAAC does not do routine transports, we are dedicated to our resident's emergency needs. DAAC has been in service 66 YEARS PROVIDING EMS to Dover and its surrounding communities!

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WWW.DOVERTOWNSHIP.ORG





TalkTrashToUs.com

From Leaves and Tree Trimmings to Weeds and Stumps, You Will Find a Quick Answer to How to Manage Your Yard Waste By Visiting Our Website www.vcswa.com/services/waste-disposal/vard-waste/

<u>Rechargeable Batteries Do Not Go into Your Trash or Recycling</u> If you have a cellphone, you use a rechargeable battery. If you use power tools, you use rechargeable batteries. While convenient during their lifetime, rechargeable batteries require proper disposal when they are no longer usable. Conventional disposal of these types of batteries in your curbside pickup can

cause problems! Trash is compacted both in the garbage truck and at our facility. When subjected to intense pressure these batteries combust and ignite causing fires in either garbage trucks or at our facility. Rechargeable batteries should not go into your recycling bin either. Please dispose of them properly! Keep rechargeable batteries out of your curbside trash and recycling bin and dispose of them properly. Visit www.call2recycle.org for a listing of collection sites for these potentially hazardous batteries.



www.dovertownship.org

The members of the Conewago Garden Club have ended their summer with a great trip and tour of Flinchbaughs Orchard! The rest of the year will consist of speakers at our meetings and lunch out at Christmas. In November, we will have a seasonal centerpiece presentation, with members voting on the most creative one! All centerpieces are then donated to **Providence Place in Dover. We will** be decorating the tree at the Township building at Christmas, so be sure to drop in and see it! We wish you all a wonderful holiday season and we look forward to gardening in the spring!



If you need help with food, housing, transportation, or finding a job, visit New Hope at 62 North Main Street in downtown Dover. Join us for a hot.

home cooked meal served daily at lunchtime. As we prepare for the end of the year, we're accepting **donations of turkeys** and new, unwrapped **gifts for Christmas**. Your support makes a difference in the lives of our Dover neighbors in need. God Bless you and your kindness.

Stay up-to-date on all things New Hope at www.nhm-pa.org or on our Facebook page!

Dover Center 62 N. Main Street, Dover PA (717) 292-3441

DOVER COMMUNITY LIBRARY NEWS

HERE'S WHAT IS HAPPENING THIS FALL AT THE LIBRARY. WE VALUE YOUR SUPPORT IN ALL OUR ACTIVITIES AND FUNDRAISERS!

CANDLES FOR CHRISTMAS (NOV 1-NOV 20): IF YOU ARE LOOKING FOR A CHRISTMAS IDEA, HOW ABOUT A CANDLE. WHITE CLOVER FARM IN YORK MAKES 100% SOY WAX, ADDITIVE-FREE, FRAGRANCE OIL CANDLES. OUR COMMITTEE IS IN THE PROCESS OF CHOOSING FOUR SCENTS AND COLORS. SIGN-UP FORMS WILL BE AT THE LIBRARY BETWEEN NOV. 1 AND NOV. 20. THE CANDLES WILL BE IN THE LIBRARY DURING THE REGULAR OPERATING HOURS ON DEC. 10TH AND 11TH.. COST IS \$17 FOR A 16 OZ. CANDLE. CASH, CHECK, OR CREDIT CARD ARE ACCEPTED.

SANTA LETTERS (NOV 11-DEC 13): STOP IN AT THE LIBRARY TO PICK UP FORMS FOR YOU AND YOUR CHILD TO COMPLETE. TELL SANTA ABOUT YOUR CHILD'S WISHES AND THE ELVES WILL TAKE IT FROM THERE. RETURN THE COMPLETED FORMS TO THE LIBRARY AND MAIL THEM TO SANTA IN THE SPECIAL MAILBOX. A PERSONALIZED LETTER WILL ARRIVE FROM THE NORTH POLE BEFORE CHRISTMAS. 1ST LETTER \$5, 2ND LETTER \$5, 3 OR MORE LETTERS \$3 EACH

OUR ANNUAL APPEAL WILL BEGIN IN NOVEMBER. YOU CAN MAKE A DONATION TO THE LIBRARY BY CASH OR CHECK AND EITHER DROP IT OFF AT THE LIBRARY OR MAIL IT TO DOVER COMMUNITY LIBRARY, 3700 DAVIDSBURG RD., DOVER, PA 17315.

CONTINUE TO CHECK OUR FACEBOOK PAGE AND FRIENDS PAGE FOR INFORMATION CONCERNING OUR ACTIVITIES.

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Fall Fest Dates: Sept 28-29 Oct 5-6 **Oct 12-13 Oct 19-20** SMYSER'S FARM Oct 26-27 Agritourism · Dairy Beef - Produce





Soup & Apple Dumpling Sale, Oct 19 Chicken Corn, Veg Beef, Ham & Bean, \$8/qt **Dumplings \$4**

HURSDAYS 4PM

SEPT 5- DEC 5

Scrapbooking



campfires, hayrides,

hotdogs, smores & more!





MORE EVENT INFO @ www.newcreationforyou.com, 717.764.0252

WWW.DOVERTOWNSHIP.ORG





Seal around pipe openings to prevent cold airflow.

Remove, drain and store outdoor hoses and close inside valves that supply outdoor lines.

Open outside valves during winter months so that remaining water can expand without breaking pipes.





Keep the thermostat above 55 degrees, even when traveling.



Open kitchen and bathroom cabinet doors to give indoor plumbing access to warmer air. Allow faucets to drip.

Monitor water-based fire protection systems



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<image>

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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**



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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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- Wealth Transfer
- Asset Protection Estate Planning
- Philanthropic Giving

Investment Management

- Risk Management Education Planning



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For more information about Janney, please see Janney's Relationship Summary (Form CRS) at www.janney.com/crs which details all material facts about the scope and terms of our relationship with you and any potential conflicts of interest. © JANNEY MONTGOMERY SCOTT LLC . MEMBER: NYSE, FINRA, SIPC . REF. 346300-0721



FREE ESTIMATES

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Dover Township would like to thank the businesses that appear in our newsletter and to recognize them each as supporters for our community. If you would like to advertise in our newsletter, please contact Jenica Kroft at: jkroft@dovertownship.org

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2480 West Canal Road Dover, PA 17315 717-292-3634

Find us on the Web: dovertownship.org





Promises Kept... That's Covenant!

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- Property
- Auto & Home
- Workers
- Compensation
- Life - Motorsports





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