



**HOLLENBACH
CONSTRUCTION, INC.**

"ONE STEP BEYOND"

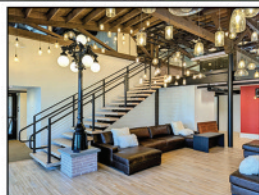
Celebrating
57 Years of Consistent
Quality & Excellence



Main Street Financial Partners



**Before Construction
(left)**



**After Construction
(right)**

Hollenbach Construction, Inc. can provide your business with Professional Construction Management Services and Design Build Services for your New Construction and Renovation projects. Let us take your projects from start to finish in the areas of:

Senior Living - Healthcare • Religious - Educational • Commercial - Industrial



166 Holly Rd., P.O. Box 507
Boyertown, PA 19512
Phone: 610-367-4200 Fax: 610-367-1020
email: tlittle@hollenbach.com
www.hollenbach.com



EMBRACE THE UNKNOWN



**By Peter Cisick, CLU,
Chartered Financial
Consultant, Cisick
Planning**

Finance is often portrayed as a matter of perfect prediction — spreadsheets, models, and forecasts that promise clarity amid uncertainty. Yet the truth is far gentler and, paradoxically, more powerful: the strongest approaches accept mystery rather than fight it.

Often, the quest for optimization leads to paralysis rather than confidence.

The reality is that one mystery governs all our planning: the future is unknowable. Economic trends, market shifts, personal circumstances — they all defy complete prediction. Once we accept that mystery, our focus can shift from trying to control the uncontrollable to building resilient paths forward.

With that spirit in mind, here are three guiding practices for navigating your financial life.

First, set up robust systems — but accept their limits. Remember, no system anticipates every outcome, but a sound one bends rather than breaks.

Second, focus on what you can control — your savings rate, spending habits, and self-discipline — letting go of what you can't: the markets or timing of economic cycles.

Third, hold your plans lightly. The point of planning isn't prediction; it's preparation to help us stay oriented when the landscape changes.

Embracing the unknown doesn't mean abandoning strategy; it means trading the illusion of certainty for a deeper, steadier confidence. In doing so, we become better decision-makers and calmer investors — ready not for what we think will happen, but for whatever actually does.

For additional information, please call 610.247.6842 or email: petercisick@petercisick.com, and visit www.cisickplan.com.



Peter Cisick, CLU®, ChFC®*



John "Jack" Cisick

CISICK PLANNING

Connecting You with **Financial Freedom**
www.CisickPlanning.com

Medical Insurance for Businesses: We assist businesses in selecting and implementing tailored medical insurance plans that provide comprehensive coverage for employees, promoting health and well-being in the workplace.

Dental Insurance for Businesses: Our team helps businesses offer dental insurance plans to employees, covering routine dental care and procedures to support oral health and reduce out-of-pocket costs.

Vision Insurance for Businesses: We provide businesses with vision insurance options that cover eye exams, prescription eyewear, and vision correction services for employees, promoting visual health and wellness.

Simple IRAs for Businesses: We help businesses establish Simple IRAs (Savings Incentive Match Plan for Employees) as an accessible and cost-effective retirement savings option for employees.

• 401(k)s for Businesses: We assist businesses in setting up and managing 401(k) retirement plans to help employees save for retirement and provide a valuable employee benefit that attracts and retains top talent.



Larry Vukovic



Luken Cisick

Securities offered through The O.N. Equity Sales Company, Member FINRA/SIPC, One Financial Way, Cincinnati, Ohio 45242. (513) 794-6764.

* Investment Advisory Services offered through O.N. Investment Management Company.

Larry Vukovic is an independent Insurance Agent and is not affiliated with The O.N. Equity Sales Company or O.N. Investment Management Company.

503 Reginald Lane, Collegeville, PA 19426 • 610.247.6842 • petercisick@petercisick.com