



June 19th Event Highlights

Christine Palmer Hennigan, Robert H. Altemus Jr., and Julie Musselman of Nordstrom Personal Touch service were pleased to host invited guests to the recent event: *Style for All Ages*. The event was the first in a 3-part series called "Life & Style Series®." The Life & Style Series is a celebration of women who are interested in being in the forefront of everything, from understanding the latest fashion trends to making wise choices about their financial future.

Style for All Ages Takes Shape

After an elegant welcome reception, the *Style for All Ages* event featured guest Style speaker **Kumari Raju** of St. John Knits, Inc. On the occasion of St. John's 40th anniversary year, Kumari shared the story of the legendary fashion house from its inception in 1963 by founders Marie and Robert Gray, to its present day success. The company now has 4,800 employees, several American-based factories, 28 retail stores located in high-end shopping districts, five showrooms and hundreds of in-store boutiques in upscale retail stores, including Nordstrom. The

Gray's only daughter Kelly serves as co-president of the family-owned company, and also moonlights as the face, body and muse of St. John Knits in its national advertising campaign. It is her vision that is propelling the classic company forward, into the 21st century.

While showing selected items from St. John's Fall 2002 collection, Kumari discussed the superb quality of the knits, and the long-term value of "investment dressing." Kumari further explained that St. John knits are assembled from carefully-raised Australian sheep that are shorn

yearly and the resulting yarn is woven 4,000 times and twisted in a unique way to give the knitted fabric more "memory" so that it holds its shape after years of wear.

Julie Musselman of Nordstrom Personal Touch demonstrated how to customize a timeless St. John ensemble to one's unique personal style. Nordstrom Personal Touch provides complimentary personal shopping services to all Nordstrom customers, by appointment.

Following the presentation, a beautiful St. John necklace was given to a lucky attendee as a special door prize. ❖

Taking Care of Those You Love

Before introducing featured Life speaker **Christine Palmer Hennigan, Robert H. Altemus, Jr.** shared a personal and familiar story. Bob discussed how the passing of a recent friend has left an entire family scrambling to provide care and support for the surviving spouse, who also has health issues. Christine followed up this true story by asking the invited guests to read off surprising statistics about the pervasive need for elder care. (See attached box.) Christine reminded guests that it is not enough to rely on the government to protect our lifestyles when we, or someone we love, become physically or cognitively impaired. The good news is that there is a solution if one educates one's self about the benefits of Long Term Care. Like most aspects of financial planning, the earlier one takes action, the better one can dramatically impact the prospect for quality

care later in life. Since premium is largely based on age, if one waits as little as three years to purchase Long Term Care, the cost for care can dramatically increase. Christine reminded the group that there are excellent products in the marketplace from very reputable companies. She suggested that when buying Long Term Care one should make sure that she is very comfortable with her financial representative's knowledge of the product as the policy features can be complex. Christine closed her presentation by noting that less than 10% of people have planned for this important stage of their lives or the lives of their loved ones. She urged the group to consider being among the few but wise individuals who have taken the proper steps to retain their current lifestyle—or that of those they love—in the face of life's day-to-day challenges. ❖

LTC* is how to give TLC *Long Term Care

43% of people over age 65 will spend some time in a nursing home.
Source: American for LTC Security, 1999.

75% of non-paid caregivers are female. The average woman can expect to spend 17 years caring for a child and 18 years caring for a parent.
Source: Committee on Aging, - U.S. House of Representatives, 1996.

Medicaid pays approximately 80% of private pay rates, however it may be months or years before one is able to get into an approved facility.
Source: Kiplinger Report, 1998

The average annual cost of care in a facility in the Philadelphia region is approximately \$80,000 and rising.
Source: Healthcare Financing Review, 1996

Mark Your Calendars and Tell a Friend!

The next events in the Life & Style Series® will feature more wonderful fashion topics and more good information on making wise financial choices.

Sunday, Sept. 15th @ 4:00 P.M.

Wednesday, Nov. 20th @ 6:30 P.M.

All events are held at Nordstrom, King of Prussia Mall

Life & Style Series®
1 Radnor Corp. Center
Suite 530
Radnor, PA 19087-4515

Good Food—Great Gifts

The *Style for All Ages* event came to a close with delicious desserts, coffee, more appetizers and delightful conversation. Guests received wonderful gift bags filled with musical CDs, complimentary make-over certificates from Estee Lauder and samples of Estee Lauder's *Intuition* fragrance, and a recent issue of ELLE magazine. ❖

Good People Make Good Things Happen!

Christine Palmer Hennigan and Robert H. Altemus are pleased to support The Career Wardrobe, an organization helping underprivileged women gain positive inroads to the workforce. For every invited guest who attends the Life & Style Series® events, Christine and Bob will make a donation to The Career Wardrobe. Christine and Bob would also like to thank Life & Style Series® sponsors, Nordstrom Personal Touch, ELLE magazine and The Estee Lauder Companies for their ongoing support and participation. Marketing services for the series are provided by The Gallagher Group, New York, NY. ❖

To reserve a seat for you and your guest at the next Life & Style Series® or to learn how Christine and Bob can help you make wise financial choices, please call one of the numbers below:

Christine Palmer Hennigan, ChFC
Phone: 610-429-4020

Robert H. Altemus, Jr., CLU, ChFC CFP
Phone: 610-964-1201

Registered Representatives of, and securities offered through, Hornor, Townsend & Kent, Inc.
600 Drescher Rd. Ste. C2C, Horsham, PA 19044; 215.957.7300

It's Fun, It's Fancy and It's Free!

Each guest who attends the Life & Style Series® may enjoy complimentary consultations:

- Beauty consultation from Estee Lauder
- Confidential financial consultation
- Personal at-home closet consultation* from Nordstrom Personal Touch service

* In order to be eligible for the at-home closet consultation following seminar three, participants must have taken advantage of the complimentary personal financial consultation after seminar two. However, no purchase is necessary.

Getting Personal



Christine Palmer Hennigan – For 12 years, Christine has specialized in helping women achieve their dreams through sound financial planning. She is active in the Chester

County Women's Referral Network and is a past board member and treasurer and currently serves on the Nordstrom Advisory Board, King of Prussia. Christine is a Chartered Financial Consultant, a member of the Chester County Estate Planning Council and the Society of Financial Service Professionals. Christine graduated with a degree in Finance from Drexel University and resides in West Chester, PA with her husband Mike and their two children.



Robert H. Altemus, Jr. has been in the financial services industry since 1978. He enjoys helping families and business owners build and protect their assets and reduce

taxes. Bob is a Chartered Life Underwriter, Certified Financial Planner and Chartered Financial Consultant. He is a past board member of the Philadelphia Association of Life Underwriters and a member of several local estate planning councils. Bob has been a member of the prestigious Million Dollar Round Table for 22 consecutive years. He lives in Valley Forge with his wife Linda.