



September 15th 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: *Beauty & Brains*. The event was the second in a 3-part series called "Life & Style Series.SM" The Life & Style SeriesSM is a celebration of women who are interested in being in the fore-front of everything, from understanding the latest fashion and beauty trends to making wise choices about their financial future.

Beauty & Brains Come Together for a Powerful Combination

After a welcome introduction by Ms. Helen Kim, Manager of Nordstrom, King of Prussia, the Beauty & Brains event was kicked off with an overview of the Personal Touch service, provided by Nordstrom Personal Touch Manager, Julie Musselman. To demonstrate the unique personal shopping services of Personal Touch, Julie proved that actions do indeed speak louder than words! After selecting a volunteer to act as a "Demo Diva," Julie and volunteer Ann LaBoon briefly excused themselves from the program to shop the store in search of an ensemble that perfectly suited Ann's desire for a new look.

Next, co-host Christine Palmer Hennigan took a few moments to summa-

rize the last Life & Style SeriesSM event which featured **Kumari Raju** of St. John Knits, and the financial topic of Long Term Care. Christine introduced her co-host Robert H. Altemus Jr.'s presentation on Education Funding by stating that, as the mother of two young children, the day's topic was a timely one—near and dear to her heart. Bob Altemus went on to lead the group in an interactive discussion covering frequently asked questions regarding college funding, specifically 529 Plans.

Andrea Stotsky of the innovative new company Doctor's Dermatalogic Formula (DDF) shared a delightful presentation on how one can combat the effects of aging and every day toxins that serve to diminish the youthful composition of the skin. Ms.

Stotsky explained that its the combination of multiple factors, such as antioxidant vitamin complexes, grow factors complexes, and marine extracts, to name a few, that all come together to make DDF's approach truly unique in the competitive arena of skin care. DDF Skin Products is a unique line of skin care products developed by leading New York surgeon, **Dr. Howard Sobel**, M.D., P.C. The products are sold at Nordstrom-King of Prussia.

To close the presentation, Julie Musselman returned with Ann to model Ann's new, fresh look from head to toe. Guests were invited to stay for an elegant reception after the event where one lucky guest, Sheila Gea won a fabulous basket of skin care products courtesy of DDF. ❖

A Wise Option for Families with College Bound Kids

In the financial segment of the event, Bob Altemus raised a few important questions, starting with "What would you do with \$26,000?" His next question was "What would you do with \$160,000?" Bob put the question in context by stating that \$26,000 is the average cost for one year at a private college, including room and board. If the current trend continues, Bob revealed that \$160,000 will be the cost of a student enrolling in a private 4-year college ten years from now!

There is hope in the form of 529 plans. These now tax-deferred plans allow you to give financial assistance to college-bound family members, eliminate gift taxes and remove money from your taxable estate—all with one contribution. Expenses that can be covered by a 529 Plan include tuition, room and board, books, fees, labs, computers and other college-related costs. What's more, funds contributed to 529 Plans are treated as gifts to the beneficiary.

The funds have become even more advantageous in 2002, Bob explained,

because funds invested in a savings plan grow tax deferred and withdrawals for qualified higher-education expenses are federal income tax-free.*

They have also become more flexible as of late, allowing more options for fund choices and beneficiary changes. In addition, there is flexibility to choose any state plan, regardless of residency or school preference.

Bob closed his talk by suggesting that parents and grandparents take a close look at this popular vehicle for education funding. He recommended that, to understand state tax implications and other potential disadvantages, Life & Style SeriesSM guests contact their state directly or work with a licensed professional, like Christine or Bob, before selecting the program that is best suited to their needs. ❖

*"Sunset" provision: If Congress does not take action to extend the law, it will expire on 12/31/10. On 1/1/11, the law would revert back to the ruling before the current law was enacted.

Some Advantages of 529 Plans

- High contribution limits
- Anyone can establish an account
- Can be used for a broad range of educational expenses
- Beneficiaries can be changed at any time
- Assets are transferred out of the estate
- Transfers within family without penalty

Mark Your Calendars and Tell a Friend!

The next event in the Life & Style SeriesSM will feature a special holiday topic and more good information on making wise financial choices.

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

All events are held at Nordstrom, King of Prussia Mall

Good Food—Great Gifts

In addition to the generous basket of skin-care goodies that was raffled off courtesy of DDF for one lucky guest, all Beauty & Brains guests received a nice take away gift bag with a DDF sample product, ELLE magazine, and a gift certificate toward a luxury gift from Kingsley Giraffe. Along with lively conversation, guests enjoyed luscious fruits, vegetables and desserts, along with complimentary champagne, wine and coffee following the formal presentations. ❖

Good People Make Good Things Happen!

Christine Palmer Hennigan and Robert H. Altemus Jr. are pleased to support The Career Wardrobe (TCW), an organization helping underprivileged women gain positive inroads to the workforce. Guests of the Beauty & Brains event contributed over 50 items of clothing and accessories to support the good work of TCW. In addition, for every guest who attends the Life & Style SeriesSM events, Christine and Bob will make a donation to The Career Wardrobe. Sheri Cole, Executive Director of TCW will accept the donation and present a brief talk on the goals of The Career Wardrobe at the November 20th event. Christine and Bob would like to thank Life & Style SeriesSM sponsors Nordstrom Personal Touch and ELLE magazine, for their continued support. Marketing and PR services are provided by The Gallagher Group, New York, NY. ❖

To reserve a seat for you and your guest at the next Life & Style SeriesSM 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

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

Each guest who attended the Beauty & Brains event is offered a complimentary financial consultation. In addition, for all guests who take advantage of this no-obligation offer, a complimentary *personal at-home closet consultation* is offered by Nordstrom Personal Touch service.

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.