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Last summer, my family embarked on an epic road trip. Covering nearly 3,600 miles in two weeks, we traveled across 10 states from Wisconsin to Arizona to visit Sedona, the Grand Canyon and Scottsdale.

Like many parents, my wife and I looked forward to our trip with a mixture of excitement and trepidation. Traveling with three young boys can be a joy one moment, and completely exasperating the next.

To our surprise, the trip went amazingly well, partly because we planned ahead, did our research and followed a few simple guidelines. The following “road rules” can be a good starting point in planning your fun and safe family road trip.

Before You Go

The first step in any road trip is to consider your destination. Where are you going? How long will it take to get there? What is the weather like along your route and at your destination? Allow extra time for inclement weather.

Before you get on the highway, have a professional mechanic check your vehicle’s systems, including fluid levels, hoses, belts and tires. Stock your trunk with basic emergency tools—a jack, spare tire, hazard triangle, etc.—and bring change for tolls and parking.

Peter Griffin/Masterfile

Road Rules: Summer Vacation Survival Guide



A well-mapped trip—on and off the road—is the first step to fun *and* safe travels. By Kevin Orfield

Other essentials include a car flare, a flashlight, spare fuses, the car owner's manual and bungee cords. A first aid kit is also a must, complete with bandages, a thermometer, tweezers, disinfectant and any prescribed medications for family members.

Pack light. When packing, choose only comfortable clothes you know you'll wear, and then divide that by half. A good rule of thumb is to pack enough clothes for a few days, and do laundry periodically throughout your trip.

Make sure when you pack the vehicle that you leave plenty of room so everyone is comfortable, but keep essential items such as snacks, books, tapes and toys within reach. It's also a good idea to pack resealable plastic bags, paper towels or moist towelettes, and fabric cleaner for spills or carsickness. And don't forget your sense of humor and plenty of patience.

Paul Eisenberg, senior editor of a number of Fodor's travel books, including "Great American Drives of the West," advises flexibility about meal-times during your trip. "Many families stand on ceremony that everyone must eat together," he says. "Allowing everyone to eat at different times makes life a lot easier. Plus, lower your expectations of dining out. Don't expect a unique dining experience for every meal."

In other words, have enough food on hand so the kids can eat when they get

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Kevin Smith/Alaska Stock

hungry. Your packing list should include everyone's favorite healthy snacks, as you can't always depend on a restaurant to be just down the road. Avoid treats that crumble or melt, and bottled water is essential to keep everyone hydrated—plus it's not sticky and won't stain.

While your mind may be on the trip ahead, don't forget the house you're leaving behind. You want to make sure that while you're away someone is periodically checking the inside and outside of your house for anything out of the ordinary. Also, tell the post office to hold your mail and remember to stop newspaper delivery or have a neighbor pick it up daily, so it's not obvious to would-be burglars that you're

out of town. Finally, it may be a good idea to invest in an electric timer that turns lights on during the evening.

Before embarking on your journey, take time to review your auto insurance policy to make sure that you have adequate coverage for your auto or RV.

Happy Trails

Our trip uncovered a valuable rule: When the youngest child isn't happy, nobody's happy—especially when everyone's locked in a minivan together for hours at a time.

Needless to say, bring plenty of distractions for the little ones. While parents may enjoy the scenery for hours on end, I can assure you kids probably won't. Children can be remarkably good travelers if there is plenty for them to do.

Before the trip, we purchased a small television with a built-in VCR for around \$100 and brought along a small bag of our favorite videotapes. We also packed a travel case with plenty of CDs.

We also brought a wide range of books, including story books, coloring books, sticker books and activity books with mazes and word games. You can find these and other books of car games at most book retailers.

Each child filled his backpack with favorite toys subject to our approval. Toys that made noise or had small parts stayed home. Drawing slates, action figures, stuffed animals and toy cars make particularly good travel toys. We also took along new toys that we handed out to the boys periodically as a surprise.

Electronic handheld games were great at keeping everyone occupied for hours. And for whatever reason, kids seem particularly fond of maps, even if they don't have the slightest idea of how to read them. Asking your children to track your progress on a (spare) map can be a great way for them to focus on something while contributing to the journey.

Another great idea for older kids is creating a travel journal where they can organize postcards and trinkets collected along the way. All that's needed is a spiral notebook, a pen and some tape.

The main idea is to vary activities, from those that involve the whole family such as car games, to quiet reading and napping time.

Getting There

"Our philosophy is that the journey is the destination," Eisenberg explains. "If getting to the destination is the most important part of your trip, you may want to consider a means of transportation other than driving."

An important thing to take into account is your departure time. When are your kids most cranky? Are they able to sleep in the car or will they stay awake if you're planning on driving during the night?

* Safe Travels

The following tips may seem like no-brainers, but you'd be surprised at how quickly we forget even basic safety practices when we're distracted*.

Buckle up. In 2001, 60 percent of people killed in accidents were not wearing safety belts. Make sure everyone is buckled in.

Put children in correctly installed safety seats. Put infants in rear-facing seats, toddlers more than 1 year old and 20 to 40 pounds in convertible seats, and children ages 4 to 8 and more than 40 pounds in belt-positioning booster seats. Carefully read the vehicle and safety seat manuals for guidance.

Put children in the back seat. In general, the back seat is the safest place during a crash. Children 12 and younger should not ride in the front seat, especially if your vehicle has a passenger air bag.

Prevent driver fatigue. Get enough rest before each day's drive. If you have a partner, take turns driving. Take regular breaks to exercise and snack. To help stay alert, keep the temperature cool, turn the radio on and avoid using cruise control.

Drive defensively. Always be cautious and aware. Avoid erratic drivers. Never contest the right of way or race drivers as they attempt to merge. Pay attention to weather conditions and don't drive too slowly or too fast; both increase the likelihood of an accident.

Keep your wits about you. Keep your gas tank adequately full, your doors locked and your windows rolled up. Stay on main roads and highways. Always stay with your children, and keep an eye out for suspicious characters. Never pick up hitchhikers and use caution if you stop to help someone with car trouble.

Carry a cell phone for emergency calls. Be sure to carry an automobile adapter or battery charger, and check to make sure that your cell phone's service is available throughout your route.

*Please see safety disclosure on inside back cover.



Rana Faure/Getty



Werner Bokelberg/Getty

* Exploration Extras

Before getting your fun family getaway on the road, consider the advantages of an Allstate Motor Club membership to help make your trip fun and safe.

For lengthier road trips, pack your Allstate Motor Club TRIP-PLAN routing guide. Custom tailored to the needs of individual Motor Club members, a typical guide includes well-marked maps of your planned route—either scenic or most direct—plus highlights of attractions along the way and lodging information. The guide also can include information on nearby campgrounds, if requested.

An Allstate Motor Club membership can save you money along the way with discounts at a variety of hotels, lodges and leading national rental car companies.

Additionally, Allstate Motor Club's Trip Interruption Benefit—for trips 100 miles or more from home—offers reimbursements for the cost of meals, lodging and transportation if your vehicle is involved in a collision and cannot be safely driven as a result.

And don't forget your keys. Almost nothing can spoil a family vacation more than lost car keys—or locking yourself out of your car. Allstate Motor Club's lock-out allowance for Motor Club members covers the costs of a locksmith to gain entry to your vehicle.

Plan away, and then pack up and head out. Have a fun and safe trip!

For more information about Allstate Motor Club, call 800/217-642 or contact your Allstate agent.

Note: Benefit allowances may vary with your Allstate Motor Club membership plan.

Also, be sure to take plenty of breaks and don't try to cram too much driving into a single day. "I'm a big proponent of driving two to three hours and then taking a real break—not 15 or 20 minutes, but an hour so you can move around a bit and unwind," says Eisenberg. "Plan on taking breaks not only at rest stops and restaurants, but at places of real interest. Pick out three or four scenic, historic or cultural spots to visit along the way."

Hey, You're on Vacation

Once you reach your destination, the same rule applies: pace yourself. Scheduling too many activities into one day is a recipe for a tired, cranky, unhappy group. Remember, you're on vacation, so you want to allow plenty of time to relax.

"Limit yourself to one big activity in the morning, when everyone is fresh,"

Eisenberg says. "I always advise people to plan a busy morning and a lazy afternoon. Most people try to cram as many activities as they can into a day, but by pacing themselves, they'd have a much more enjoyable time."

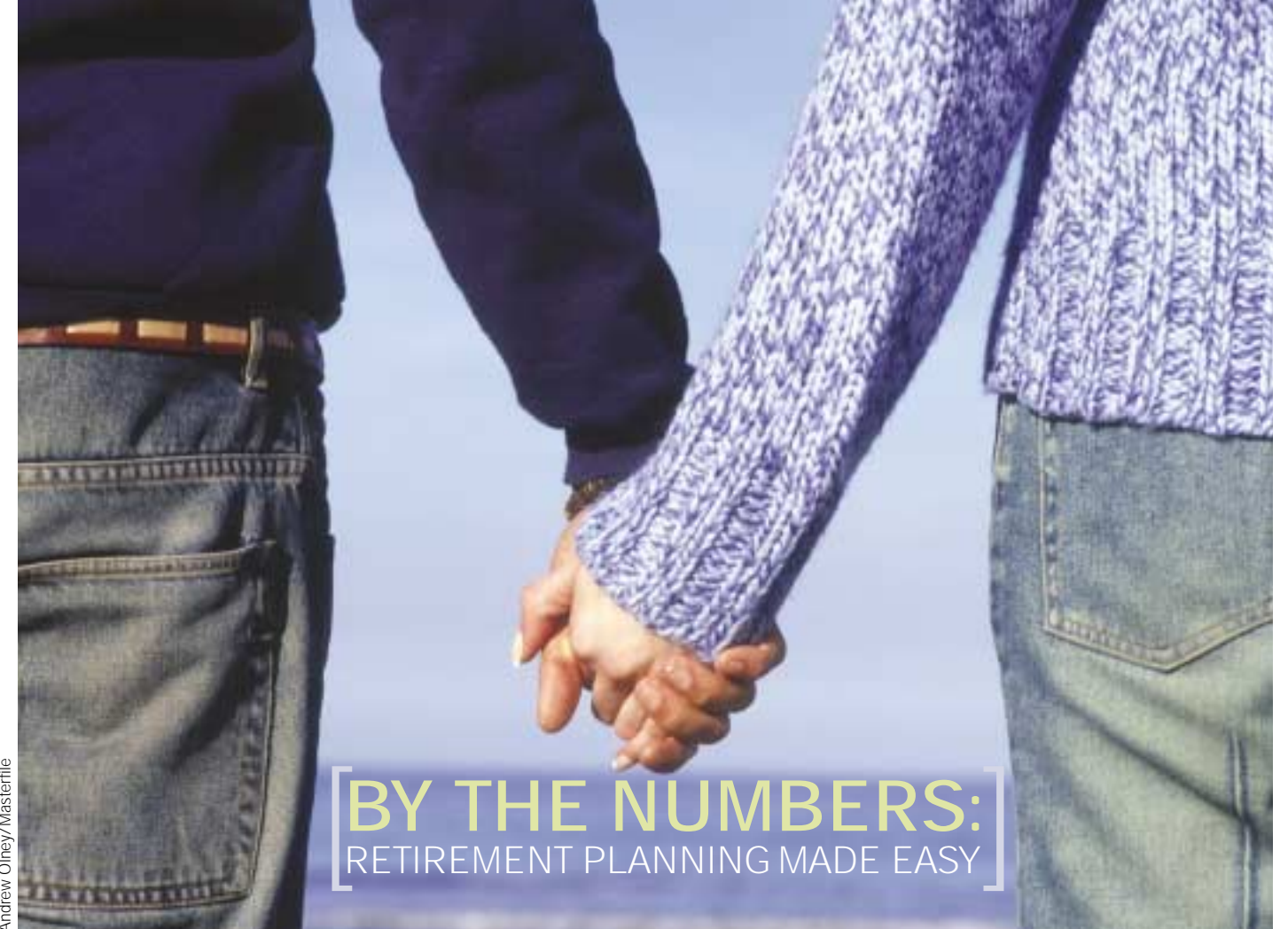
It's also important to schedule activities that appeal to everyone, not just the parents. "Exposing your kids to museums and culture is great—many museums are kid friendly," Eisenberg says. "Just be flexible. If you go to a museum and everyone's miserable, cut the visit short."

Involve the whole family in planning the day's activities. Many parents make the mistake of assuming they know what the entire family would enjoy rather than actually asking their children for ideas. Together, read aloud travel books, maps and brochures about your destination. Your grand adventure will be much more enjoyable if everyone feels involved.

When planning meals, schedule regular picnics, which give kids the chance to blow off steam, while saving you some money. Also, try to schedule some downtime for each spouse, even if it means just watching the kids during naptime while the other parent takes a stroll.

And temper your high expectations. Every family member has different notions of what the ideal vacation is like, so there's bound to be some letdowns. Instead of letting the little things spoil your vacation, accept these experiences as part of life. Roll with the punches and focus on how great it is to be spending time together as a family. ■

Kevin Orfield is a freelance writer living in Milwaukee, Wis. In addition to working on travel- and safety-related publications for Rand McNally, he writes regularly for Allstate, John Deere, Johnson Controls and Rockwell Automation.



Andrew Olney/Masterfile

BY THE NUMBERS: RETIREMENT PLANNING MADE EASY

Your investments may be in retreat, but you're still on a steady path toward your golden years. Don't panic. You can still retire in style if you stick to a solid game plan. By Bruce W. Fraser

For most Americans, a secure and comfortable retirement is the ultimate payday. It's what we work our entire lives to achieve. And though it may not seem like it at the moment, history has proven that the U.S. economy and the stock market are resilient and capable of a rebound.

What can we do in the meantime? Stay focused. Consider an investment strategy that aligns with your time horizon—that is, your age and how many years until you want to retire. Match your strategy with your risk tolerance, so the ebb and flow of your investments won't keep you awake at night. To find out what type of investor you are, visit www.allstate.com/handson and click on the risk assessment calculator.

Once you've done that, you're ready to begin.

Getting Started: 20s & 30s

Suzanne Towns, 29, recently married and living in San Francisco, pays off college

loans and participates in her employer-sponsored 401(k) plan. Her husband, Brian, 30, also has a 401(k) with his employer.

"We have some additional savings, mostly in mutual funds and money-market funds, and we hope to purchase a home in the next two to four years," says Suzanne. "We recognize retirement has to be a priority and try to allocate as much as we can from our monthly pay."

The Townses are playing it smart. They're stowing away as much as they can for retirement, but they need to have enough cash available for a down payment on their first home.

"Investors at this stage need to be honest with themselves and only allocate dollars to a 401(k) that they will use in retirement. It is not for short-term savings," cautions Ari Horowitz, an Allstate Personal Financial Representative based in Skillman, N.J. In other words, you may not want to sacrifice your current standard of living—or that

first home—by over-investing in your retirement account.

Nevertheless, the younger you are, the better your chances of accumulating enough wealth to retire comfortably. Start at work. If you have an employer-sponsored plan such as a 401(k) or 403(b), you're allowed to contribute up to a maximum of \$12,000 in 2003. With these plans, your contribution is deducted from your gross pay before taxes and it grows tax-deferred until retirement, at which time your withdrawals are taxed as ordinary income.

Be sure to contribute at least enough to qualify for any matching program your employer offers. Such matches are one of the only ways to get a guaranteed return on your money, and often provide an immediate rate of return that exceeds most other investment vehicles.

If your employer doesn't offer such a plan, consider starting a traditional IRA or Roth IRA.