



Est. 1981

KDJ Insurance Agency

Service with Your Needs in Mind

At Your Service 9:00 – 5:00
Monday – Friday
* Offices in Marion and Schertz *



Insurance: Everything you wanted to know, but were too scared to ask.

What is an Insurance Policy?

An insurance policy is a legally binding contract between an insurance company and the person who buys the policy, commonly called the "policyholder", who also is often the person insured. In exchange for payment of a specified sum of money, called the "premium", the insurance company agrees to pay for certain types of loss or damage as specified by the contract.

How does an insurance policy "protect" me?

Insurance policies offer protection against economic loss, that is, loss or damage which can be measured in purely financial terms and compensated by money. The purpose is to place the injured party as close to the same financial position as if the loss had not occurred.

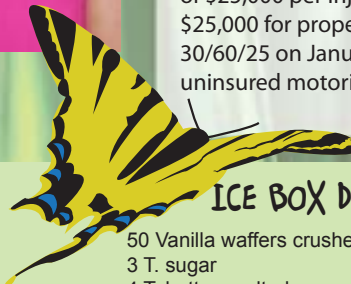
TexasSure Vehicle Insurance Verification, what is it?

The State of Texas implemented a program that allows law enforcement officers and designated state users to immediately verify whether a vehicle is insured. The days of fraudulent or false proof of automobile insurance cards and dropping insurance coverage after receiving a valid insurance card are numbered. Texas law states that a person may not operate a motor vehicle in this state unless financial responsibility is established for that vehicle. Most people do this by buying automobile liability insurance. The law currently requires minimum liability coverage of \$25,000 per injured, \$50,000 for everyone injured in an accident, and \$25,000 for property damage (25/50/25). These limits will increase to 30/60/25 on January 1, 2011. The goal is to reduce the number of uninsured motorists in Texas. (Data taken from TDI)



Judy, Jewell, Cori, and Amie at the Wilenchik Walk For Life in March

Quotes worth re quoting
"Wringing your hands only stops you from rolling up your sleeves." By James Rollins



Calendar Events

Marion:

April 7: Marion Chamber Board of Directors Meeting.

April 17: Marion Trade Days 9-2 at the school cafeteria

Cibolo:

May 1: Discover Cibolo 9 til sundown behind Timber Tech

May 8: Cibolo Volunteer Fire Dept. Sausage Supper at Niemietz Park 4 to midnight.

Schertz:

April 9: Noche de Fiesta 7-11 Schertz Civic Center

April 14th: ArtZ '10 Genesis is open to area jr. high and high school art students and faculty 8 to 4.

April 15th: ArtZ '10 Genesis Wine Tasting Event 7 to 11 Schertz Civic Center. Tickets available at the civic center or <http://schertz.com/festivals.html>. At the Door Prices (limited availability).

April 20: Schertz Chamber luncheon 11:30 to 1 Schertz Civic Center.

KDJ Insurance Services

*Home *Commercial *Auto

Feel free to call all us at (830) 914-2387 (Marion), (210) 659-0312 (Schertz) or visit us on the web at www.kdjinsurance.com. We will be glad to help you with all your insurance needs.

If you enjoy your experience with the KDJ Team, please tell your friends and neighbors.

ICE BOX DESSERT

- 50 Vanilla waffers crushed (about 2 cups)
- 3 T. sugar
- 4 T. butter, melted
- 1 1/2 pkg. cream cheese (or 1 lg. pkg. and 1 sm. pkg.) room temperature
- 3 c. milk
- 1 large pkg. vanilla instant pudding
- 1 12 oz. tub Cool Whip
- Fresh berries of any kind, or frozen berries (thawed)

Mix vanilla wafer crumbs, sugar, and butter together. Press into 9x13 dish. (use the bottom of a glass or a potato masher to press the crumbs down). Bake crust at 350 for 10 min. Cool. Meanwhile, beat cream cheese in large mixing bowl with mixer until creamy. Gradually add milk, mixing well after each addition. Add dry pudding mix; beat 1 more minute. Gently stir in Cool Whip. Spread over crust and chill for several hours or overnight. Cut into squares. Top each serving with berries! For more delicious recipes go to www.carolyncooks.com



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Sullivan Contracting Services is a licensed and bonded full-service general contractor providing TOP Quality construction, electrical and sheet metal services. **FREE Estimates, references available.**

Mention the KDJ April Newsletter to SCS when scheduling your project and receive a \$50 discount on all billings exceeding \$200.