



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 *

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

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.

Calendar Events

Marion:

October 15: Fall Fest/Trade Days 10 to 4

October 15: The Greater Marion Area Art Show 5 to 9 at Ta's Coffee

October 20: Marion Chamber Meeting City Hall Annex 6:30

Cibolo:

October 15: Cibolo Fest 10 AM to 10 PM on Main St/ Loop 539

Schertz:

October 18: Schertz Chamber luncheon 11:30 to 1 Schertz Civic Center.

October 21: Chamber Golf Classic at Olympia Hills Golf Center

Holidays

October 10: Columbus Day

October 31: Halloween Day



Texans Helping Texans

In Picture: Jewell Davenport. KDJ Insurance Agency is so proud to be part of a community that really cares about their neighbors. Pulling resources from the Marion and the Schertz Chamber of Commerce, we were able to deliver over \$2500.00 worth of items to Bastrop. The people of Bastrop were extremely appreciative for the kind act. Thank you so much for all your support.

POLICY ANNUAL REVIEWS

The time seems to fly by! Here it is already October and time to start thinking about the upcoming holidays! Whew! With very busy schedules, many policyholders do not take the time to routinely review their policies with their agents. If years of inflation have gone by without making increases to your home insurance limits, you may find yourself seriously underinsured at the time of a loss. Perhaps you have installed a new roof or added more square footage to your home, or perhaps you have built a garage or storage building. Your insurance policy needs to be updated accordingly. Do you know if you have replacement cost coverage for your contents, or debris removal coverage, or coverage for loss of rents on your tenant property? KDJ encourages you to call or drop by our office for just this kind of insurance policy review. We will discuss your current policy coverages and deductibles, and advise you regarding possible changes that might be needed to make sure you are adequately insured. We hope, as you do, that you will never suffer total loss, but if the worst ever happens, we want you to be fully protected. KDJ is here to serve you! We look forward to hearing from you soon.

Mini Pecan Muffins

1. Preheat oven to 350 F. Spray NON-stick, mini-muffin tin with *Baker's Joy.
2. Mix together:
 - 1 cup pecans, finely chopped
 - 1 cup brown sugar, firmly packed
 - 1/2 cup flour
3. In a separate bowl, mix together:
 - 2 eggs, slightly beaten
 - 1 teaspoon vanilla
 - 11 Tbls butter, melted.



4. Add dry ingredients to above mixture, stirring just enough to mix. Fill muffin tins 2/3 full and bake for 18 to 20 minutes.

*(Baker's Joy is like Pam spray but with flour)

