



Est. 1981

KDJ Insurance Agency

Service with Your Needs in Mind



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KDJ Insurance Services

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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 of Events

Marion, Texas:

November 13: Marion Chamber of Commerce General Membership Dinner; 6:30 @GG's Corner Cafe

December 1: Pannas Fest Downtown Marion (*venue subject to change due to weather*). 9 to 4.

Every Thursday: Story Time for 3 & 4 yrs. old 9-10 AM @Marion Community Library

Every 2nd Wednesday of the month: Adult Book Club 6:30 PM @Marion Community Library

Schertz, Texas:

November 8: Schertz Chamber Awards Banquet "Black & White Masked Ball"

6 pm – 9:30 pm

Where: Schertz Civic Center, 1400 Schertz Parkway, Bldg 5 (Schertz)

November 14: After Hours Mixer. 5:30 - 7 pm

Where: Taza's Coffee, 3126 Pat Booker Road (Universal City)

November 26: Air Force Federal Credit Union Ribbon Cutting & Grand Opening

9 am. 6000 FM 3009, Suite 206

December 4: Schertz Chamber Luncheon 11:30 am - 1:00 pm at the Schertz Civic Center

Cibolo, Texas:

November 10: Cibolo Creek FFA BBQ & Craft Show Hosted by the Cibolo Creek FFA Alumni Association 11 AM to 3 PM

Pickrell Park
Schertz, TX 78154.

November 11: Veterans Day Concert 3:00 PM at Steele Auditorium in Cibolo.

Holidays

November 12: Veterans Day

November 22: Thanksgiving Day

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.

We at KDJ Insurance want to make sure that our clients receive the full value of their property when a catastrophe strikes. It is our goal to educate our Insured's as to the real value of their property. We encourage each of you to contact us every year when you see your renewal letter. We will update you on changes in real property values and any other changes in the Insurance marketplace. We will pay particular attention to the value per square foot of your Home. Our TEAM is well prepared to provide this service.

The Insurance Marketplace is changing rapidly. Continuing catastrophic events, i.e. hurricanes, floods, forest fires, are putting severe pressure on rates. The Bastrop Fire of 2011 is already causing rate increases this year. It is our mission to provide sufficient Insurance coverage at competitive rates to help our customers preserve their financial independence in the event of catastrophic loss. We look forward to the opportunity to serve.

Chocolate Praline Layer Cake

Cake

½ c butter
¼ c whipping cream
1 c firmly packed brown sugar
¾ c coarsely chopped pecans
1 pkg Pillsbury Devil's Food cake mix
1 ¼ c water
1/3 c oil
3 eggs

Topping

1 ¾ cups whipping cream
¼ c powdered sugar
¼ teas vanilla
16 whole pecans, if desired
16 chocolate curls, if desired



Heat oven 325°.

In small heavy saucepan, combine butter, ¼ cup whipping cream and brown sugar. Cook over low heat until butter is melted and sugar is dissolved, stirring constantly. Pour into two 9 or 8-inch round cake pans; sprinkle evenly with chopped pecans.

In large bowl, combine cake mix, water, oil and eggs; beat at low speed until moistened. Beat 2 minutes at medium speed. Carefully spoon batter over pecan mixture.

Bake at 325° for 35-45 minutes or until cake springs back when touched lightly in center. Cool 5 minutes; remove from pans. Cool 1 hour or until completely cooled on cake rack.

In small bowl, beat 1 ¾ cups whipping cream until soft peaks form. Add powdered sugar and vanilla; beat until stiff peaks form.

To assemble cake, place 1 layer on serving plate, praline side up. Spread with half of whipped cream. Top with second layer, praline side up; spread top with remaining whipped cream. Garnish with whole pecans and chocolate curls. Store in refrigerator.

