

The RYAN AGENCIES



Hornell-Jasper-Wellsville



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Holidays 2024

What Might You Secretly Google While at the Thanksgiving Table?

Simple! "Black Friday deals!"

– Brianne Young



"Calories consumed in half an apple pie." I LOVE apple pie!

– Wendy Freeland



"Appropriate amount of time to spend with family before heading to the couch to watch football!"

– Steve Peck



"Passing yards Josh Allen is projected to have this week."

– Devlin VanScoter

"Football scores!" Then I'd check my Fantasy Football, too. Go Bills!

– Cassidy Cook



"I ate too much turkey. Help! Tricks to keep me awake."

– Eileen Busby

"Pounds of mashed potatoes eaten by the average family on Thanksgiving." Our family eats A LOT! Is it normal?!

– Jenny Baker

"Where can I buy this cute centerpiece?"

– Tara McGregor

Winner Winner Turkey Dinner!

I'm too busy eating all the food to Google anything at the Thanksgiving table!

– Joleen Gardner



Knowing my family, we're playing Thanksgiving trivia, so "In what film did John Wayne say, 'Whoa, tak'er easy there Pilgrim?'"

– Jeff Ryan

"Black Friday start times." And "Is it rude to eat and run?"

– Brittany Talbett

"Acceptable excuses for leaving right after Thanksgiving dinner." Oh, come on! You've all wondered.

– Josh Wing



If phones were allowed at the table it might be "What is proper etiquette on how long to stay after eating Thanksgiving dinner?"

– Kathryn Hitchcock



"How to stop people from having phones at Thanksgiving table." --

Christina Brizzee

"Where can I find a bigger table?"

We're running out of room.

– Paige Carbone

"Best way to get rid of stomachaches." Too much good food, every year.

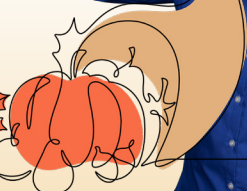
– Connie Parsels



Joleen



Connie



HOT HOT HOT: The 2024 Holiday Tech Items

Keep an eye out for these talked-about tech gifts. Maybe you'll see a great deal on one of them and be a hero at gift-giving time!



Amazon Echo Dot: Play music, control the lights, and ask Alexa for the weather forecast. Normally retails for about \$50.

Dog-E: This interactive toy has lights, sounds, personality, and an optional smartphone app -- but doesn't need a potty visit in the yard at 2am. About \$50 on Amazon.

Fitbit Charge 5: This wearable activity tracker can also monitor your heart health and stress levels. About \$140 at many major retailers.

IdeaPad Duet 3 Chromebook: This dual-function device is both a laptop and a touchscreen tablet, and lasts for up to 15 hours on a single charge. About \$250 at Best Buy.

Apple AirPods Max: Apple's first over-ear noise-canceling headphones. Available in 10 colorways. They're a bit of a splurge, but the Apple fan in your life will adore them. About \$460 on Amazon.

BirdBuddy Smart Bird Feeder: This feeder includes a built-in high resolution camera that uses AI to film wild birds when they stop for a snack. About \$300 on Amazon.

We Are
GROWING!
Welcome!



Devlin VanScoter
Hornell Office - Customer Service

**DID YOU
KNOW?**

THERE IS A TURKEY HOTLINE!

The Home of the Butterball® Turkey Talk-Line® is open every November and December. More than 50 Butterball® experts answer 100,000+ questions from sweaty, panicked turkey-cookers across the United States and Canada. You can **call 1-800-BUTTERBALL** or **text 844-877-3456** to chat with turkey experts.



COMMUNITY SUPPORT

In late September, we were pleased to organize a Stearns BBQ Chicken Dinner Fundraiser to raise money for local families affected by the terrible flooding in August. All the money raised went to the United Way's Steuben County Flood Relief Fund. More than \$7,000 was raised! That's a lot of chicken and a lot of love for this community. Thank you to everyone who bought dinners, donated, helped serve and otherwise supported this wonderful effort.

**Celebrating 20 Years at
The Ryan Agencies!**

**20
YEARS!**

Steve Peck, CPIA Hornell Office -
Commercial Manager (Licensed Agent)

Thank you, Steve!



Techniques to Prevent Porch Pirates from Stealing Joy this Holiday Season



- * Ship to the store
- * Buy a porch lockbox
- * Require a signature on delivery
- * Don't leave packages unattended
- * Take advantage of package tracking
- * Use a security camera or, at least, a video doorbell
- * Ship to a package receiving service/pickup location
- * Put up signage to let the would-be pirates know they are on camera.

SaveSmart Insurance Tip

In today's insurance environment, it doesn't pay to trade small dollars with an insurance company. After all, all claims can result in higher rates. Have a small ding in your car? Fix it. Was a fence panel blown away in a windstorm? Replace it.

There has never been a more appropriate time to increase the deductibles on your insurance policies and put the savings back in your pocket. Meaning, you will save money on your annual premium if you increase your deductible and you can set that money -- that savings -- aside for when you need a small repair ... and leave your insurance company out of the equation.



PUZZLER PAGE!

Classical Composers

M E N D E L S S O H N I D
L I S Z T E L E M A N N V
E D T U H C A B N E F F O
B O S C U N D Y A H B X R
L N I Q H L R R I A R T A
E U O P E A E N S N U E K
H O H C G B I C O D C Z I
C G R L E S A K U E H I D
A U E W S R C A O L Q B R
P J G O L U E R W V R D E
U X R A L M I X E A S Z V
C M T G A K F L H N G K P
C T T R A Z O M E Q G Q Y
I G E I R G S K G D H A P
N A T H N N A M U H C S W
I N M P A G A N I N I D B

Bizet
Brahms
Bruch
Delius
Dvorak
Elgar
Gluck
Gounod
Grieg
Handel
Haydn
Hoist
Liszt
Mendelssohn
Mozart

Offenbach
Pachelbel
Paganini
Puccini
Purcell
Rameau
Rossini
Scarlatti
Schumann
Tchaikovsky
Telemann
Verdi
Wagner
Weber

The winners of
last issue's Puzzler were:

Richard Packard

Beth Day

Darwin Wood

CONGRATULATIONS!

COMPLETE TO WIN! HURRY!

CONTEST ENDS DEC 15, 2024.

WINNERS ANNOUNCED ON FACEBOOK!

"LIKE" US TODAY!

HOW TO WIN... Return this Puzzle Page and You Could Win a \$10 Gift Card!

We will draw three winners from all correctly completed puzzles and give each winner a \$10 gift card to his choice of Spotlight Theater, Pizza King or L'Italia. **Enter by:**

- Dropping off or mailing this entire page to either:
57 Broadway Mall, Hornell, NY 14843, or
3832 New York 417, Jasper NY 14855
186 S. Main St, Wellsville, NY 14895
- Faxing this entire page to 607-324-5694, 607-792-3804 or (595) 593-1949
- Emailing this entire page to jeff@RyanAgency.com

Name: _____

Address: _____

Email: _____

Phone: _____

If I am a winner, contact me by: ☐ Phone ☐ Email ☐ Mail
NO PURCHASE NECESSARY. PURCHASE WILL NOT INCREASE CHANCES OF WINNING. Contest open to everyone. Follow one of the procedures above to enter. Odds of winning depend on number of qualifying entries received. Void where prohibited.



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▶ Look inside to see what our staff members secretly Google at the Thanksgiving table!

Happy Thanksgiving!

Thanksgiving ...

one of the best days of the year.

Hot turkey and the fixings. Hunting. Football. Family.

And a nice long nap on the living room floor.

At The Ryan Agencies, they want you to enjoy this holiday ... and every holiday.

As you say a prayer at your Thanksgiving table,
cherish those loved ones around you ...
and count your blessings.

And, as those at The Ryan Agencies count their blessings,
they want to simply say ...

Thank You.