



The

RYAN AGENCIES



Hornell-Jasper-Wellsville

RYAN AGENCY: 57 Broadway Mall, Hornell, NY 14843 | 607-324-7500
RYAN-MANLEY AGENCY: 3832 New York 417, Jasper, NY 14855 | (607) 792-3800
RYAN-CHG AGENCY: 186 S. Main St, Wellsville, NY 14895 | (585) 593-4244
www.RyanAgency.com

Holidays 2025

It's Thanksgiving. You have your hand on one side of the wishbone.
A special loved one has their hand on the other. It's greasy and fun, and it's going down.
You squint your eyes, silently make a wish ... and RRRRRRRIP!

What is Your Wishbone Wish for 2026?

Thankful for Babies!



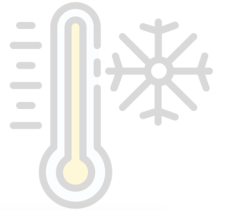
Devlin VanScoter
A happy and healthy Baby
Number 2 in April!



Matthew Freas
A happy and healthy baby girl!
Ten weeks to go!



Cassidy Cook
A WINNING
Bills Superbowl!
GO BILLS!



Eileen Busby
A mild winter.
Snow can come for
Christmas Day ...
and then go away!



Joshua Wing
I want to stop donating money
to the Powerball and Mega
Millions and actually win!



Kathryn Hitchcock
That my son continues
to heal and that he and
his family have a much
better year!

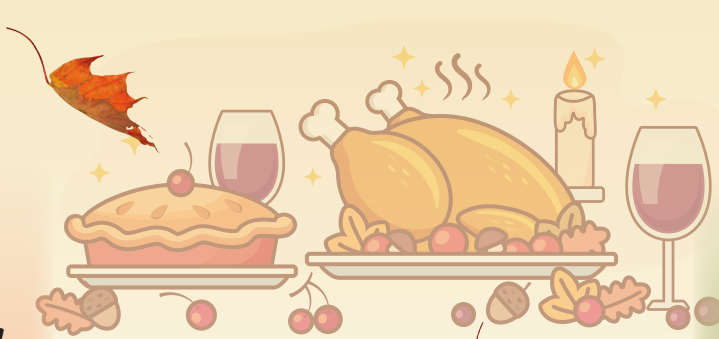


Connie Parsels



Steven Peck

May your stuffing be tasty
May your turkey be plump
May your potatoes and gravy be lumpy.
May your yams be delicious.
May your pies take the prize.
And may your Thanksgiving Dinner stay off your thighs.



Brianne Young
A healthy 2026 for my family.



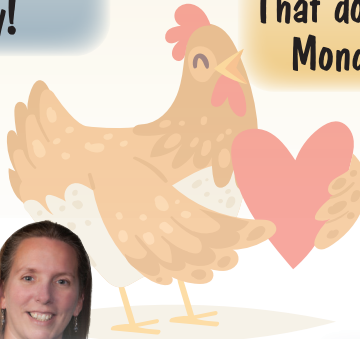
Joleen Gardner
That the turkey is not dry!



Shauna Cannon
That dogs live forever and Mondays don't exist!



Jenny Baker
That 2026 is filled with lots of family time!



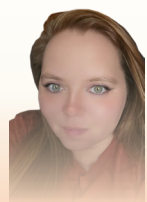
Christina Brizzee
To spend more time with my grandbabies on the farm.



Wendy Freeland
Health and happiness for my family and friends ... or for stronger biceps to hold on tighter!



Tara McGregor
For my daughter to continue chasing her dreams of becoming a heavy equipment operator.



Brittany
My wish would be for my family to have a wonderful 2026. Only up from here!



Kay McCulloch
If wishes were fishes ... God bless us everyone!



Amanda Hall
Safe travels home from our family trip to South Carolina.



Paige Carbone
Better health for my family.



Housewarming Rituals Around the World

You might remember the famous scene in the movie *It's a Wonderful Life* when George and Mary Bailey welcome the Martini family to their new home: "Bread, that this house may never know hunger. Salt, that life may always have flavor. And wine, that joy and prosperity may reign." That's a real blessing from Italy, where it is customary to bring bread and salt to a new home.

Here are other housewarming traditions:

In Turkey, new homeowners may receive strong coffee, sweet treats, and an evil eye charm to protect against bad energy.

In Greece, new homeowners may receive olive oil, wine or bread, and a priest may sprinkle the home with holy water.

In China, new homeowners may receive a framed painting or calligraphy scroll, wishing long life, peace and prosperity.

In Thailand, in the Buddhist ceremony of Khuan Ban Mai, monks bless the new home and tie a holy thread on the wrists of the family.

In Russia and Japan, there is a sweet ritual of sending the cat over the threshold first, inviting fortune and luck, and drawing out any negativity.

In India, it is traditional for loved ones to witness the first fire lit in the kitchen. Guests bring sweets and coconuts, and milk is boiled until it overflows, representing the hope that their lives will be as overflowing with wealth and happiness as the milk is with froth.

Celebrating 25 Years at The Ryan Agencies!



Tara McGregor,
Licensed Agent,
Jasper Office

Thank you, Tara!

SaveSmart Insurance Tip

Jewelry, furs, guns, antiques, some art, and precious medals need special attention on a homeowners policy in order to be properly insured; they are not generally covered under a homeowners policy. Please see us so that we can be sure that your valuables are properly insured.



PUZZLER PAGE!

Folk Singers

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

BAEZ	MITCHELL
CHAPIN	OCHS
COHEN	ODETTA
COLLINS	PPM
DENVER	PRINE
DONOVAN	RUSH
DYLAN	SEEGER
GUTHRIE	STEVENS
IAN AND SYLVIA	TAYLOR
KINGSTON TRIO	THE BYRDS
KRISTOFFERSON	WEAVERS
LIGHTFOOT	

The winners of
last issue's Puzzler were:
M. Lawton, R. Dennis,
B. Green
CONGRATULATIONS!

COMPLETE TO WIN! HURRY!
CONTEST ENDS DEC 15, 2025.
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 their choice of Spotlight Theater, Pizza King, L'Italia, Paddy's Pub and Grill, Rusted Nut Gastropub or Killbuck Inn. **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.



THE RYAN AGENCY
57 Broadway
Hornell, NY 14843
Ph: (607) 324-7500
Fax: (607) 324-5694

RYAN-MANLEY AGENCY
3832 St Rte 417
Jasper, NY 14855
Ph: (607) 792-3800
Fax: (607) 792-3804

RYAN-CHG AGENCY
186 S. Main St
Wellsville, NY 14895
Ph: (585) 593-4244
Fax: (595) 593-1949

Email: Service@RyanAgency.com
www.RyanAgency.com



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Happy Thanksgiving!

Gratitude

can transform common days into *thanksgivings*,
turn routine jobs into *joy*, and
change ordinary opportunities into *blessings*.

We are *grateful* and *thankful* to know you!

It's a *joy*, to work alongside you.

We're simply *blessed* to call you our clients!