# **Triangles**

O ONE LOVES A TRIANGLE AS MUCH AS AN ACTUARY, especially of the casualty or health variety. (Life and pension actuaries may love triangles, too, but for nonprofessional reasons.) This puzzle has plenty of triangles, equilateral ones to be precise.

Sixty-four letters must be entered into the smallest of the triangles. The clues below yield four-letter answers, which will be entered into the next larger triangles consisting of four of the small ones. There are 21 up triangles (e.g., 23-32-33-34) and 10 down triangles (e.g., 29-30-31-42). The four letters must be scrambled first; overlapping triangles will help you determine exactly where the letters go. Nine random letters are provided to give you a start. One other hint: Two of the three small triangles at the vertices will contain the same letter.

The twenty-one perimeter triangles, read clockwise from the top, will spell out one reason that we casualty actuaries find triangles so compelling.

All of the answers are common words. There are five out-and-out proper nouns and three semi-proper nouns. (A semi-proper noun can occur, for example, in a double-definition clue, where one of the double definitions is a proper noun and the other isn't.)

The clues are all cryptic clues. This means that one end is a fairly straightforward definition of the answer, while the other is an alternative, often mechanical, way of getting to the same word. In this puzzle, the mechanical means I use include puns, homophones, anagrams, constructions, and double definitions. (For a further explanation of cryptic clues, e-mail me at Thomas. Toce@ey.com.) Ignore punctuation, which is intended to mislead.

## THIS ISSUE'S CLUES

#### **Up Triangles**

1-2-3-4 Gets rid of film festival's audio feed

**2-5-6-7** Kind of judgment returning harsh reviews

**4-7-8-9** Agreement on noisy kind of snow

**5-10-11-12** Call this number after one to sharpen skills

**7-12-13-14** Noisily urinate all over entry-level employee

9-14-15-16 Tour goes awry—it's an overwhelming defeat

**10-17-18-19** Screwball

noir with an attractive element

**12-19-20-21** Family's provider missing a dinner for beer

**14-21-22-23** Box office catastrophe: Guitarist king takes a meditative

16-23-24-25 Imprecise—but a big instrument

tone



TOM TOCE is a senior manager for actuarial services with Ernst & Young in New York. Solutions may be e-mailed to him at Thomas. Toce@ey.com.



**17-26-27-28** Pat, drive in Cobb

**19-28-29-30** Melvin, in Nixon's cabinet I left behind Crisco

**21-30-31-32** Conspicuous and thrown in the alley for all

**23-32-33-34** Played the violin by ear, showing promise

25-34-35-36 Assert: rave. raving . . .

**26-37-38-39** Finally endure mold

**28-39-40-41** Kind of a pickle—500 sick

**30-41-42-43** Dirty Lois assumes another position

**32-43-44-45** Depressed by fluffy feathers

**34-45-46-47** Make pot of coffee for the audience

**36-47-48-49** It kills bugs dead, Rob

37-50-51-52 Chutzpah! cried France to Caesar

**39-52-53-54** Despite the odds, *E. coli* uses hint of mystery

**41-54-55-56** Video of eclipse, from 2 to 5

**43-56-57-58** Sole sounds like something you might get from a shark

45-58-59-60 Repair some chairs in California and Nebraska

47-60-61-62 Nail with copyright law

49-62-63-64 One of the early apples, Ilsa, is rotten

## **Down Triangles**

6-7-8-13 Wine region in Japan coming back, for the most part

11-12-13-20 What time? Now, Henrik relates

**13-14-15-22** Bellini opera ended early, as usual

**18-19-20-29** Alert Washington, Nurse

**20-21-22-31** Marsupial not present in uterus

**22-23-24-33** Your author gets second-rate gravestone

**27-28-29-40** Dylan shortened and rearranged for the tramp's partner

Е

R

O

Е

G

C

S

 $G \mid M$ 

R R

S

D

Т

S

E

U

F

O

Α

S

R

Ē

Т

A

R

**29-30-31-42** Laos got bombed, too

**31-32-33-44** West Side girl (i.e., Maria) is willing, they say

**33-34-35-46** Bush appointee to wander aimlessly

**38-39-40-53** Place an order by phone repeatedly

**40-41-42-55** Say thin not sin with loose lips!

**42-43-44-57** Stranger now's in stitches

44-45-46-59 St. Paul's designer songbird

**46-47-48-61** Draw out the beaver's father

В

D

R

Η

Α

I

L

M

#### **BUSY SEASON SOLUTION**

**1** FORMS—FOR ("pro") + MS ("Microsoft")

**2** SO FAR—insert "of a" into SR (senior = "soon-to-be grad")

3 FORES—FOREST

("Woods") cut short

**4** JOSEF—hidden in "Banjos effectively"

5 OLEOS—"Loose" anagram

**6** ROLES—homophone of

"Rolls" ("fancy car")

7 SOAVE—SO ("Thus") +

AVE ("hail Roman," i.e., Latin)

**8** MOVES—insert V ("five") into "Moe's"

**9** DEBTS—DEB ("Rich teenage girl")

+ ST ("street") reversed

**10** DATES—double definition

**11** TRESS—ACTRESS minus first two letters

**12** TIRES—double definition

**13** SHALE—"heals" anagram

**14** SHAME—insert AM ("the first person to be") into SHE

**15** SEPIA—homophone of SEE ("Observe") PIA ("Zadora")

**16** PANES—homophone of PAINS ("Irritations")

17 TITAN—TITIAN minus I

**18** PAINT—P ("Phosphorus") + AIN'T ("isn't, in a manner of speaking")

19 SANTA—SANTANA ("Carlos's band") cut short

**20** PANTS—PARENTS ("Mom and Dad") minus RE ("regarding")

**21** WARNS—WAR ("altercation") + NS ("Poles")

22 SWAIN—insert WA ("Washington") into SIN ("wickedness")

**23** RANKS—PRANKS ("April Fools' activities") minus the first letter

24 SARAN—"ran as" anagram

**25** PINTS—PINATAS minus AA ("Twelve-step program")

26 SAINT—insert IN into SAT ("College board")

27 RUNTS—"turns" anagram

**28** STUNS—NUT reversed inside SS ("steamship")

**29** GLINT—G ("grand") + LINT ("dryer material")

**30** TINGE—hidden in *Contingencies* 

**31** TANGY—One third of "TibeTAN GYmnasts"

32 STANG—GNATS ("Little bugs") reversed

**33** DIANE—homophone of DIE, ANNE ("Henry's final command to Boleyn")

**34** DINGE—D ("poor grade") + INGE ("Pulitzer-Prize playwright")

**35** EDENS—"needs" anagram

**36** NOSED—"nodes" anagram

**37** CIDER—"cried" anagram

**38** DEICE—insert E ("absinthe, finally") into DICE ("cubes")

**39** GLIDE—insert LID ("cap") into GE ("General Electric")

**40** AILED—all but the first letter of HAILED ("called a cab")

**41** LENDS—all but the first letter of BLENDS

("mixes it up")

**42** LODES—"Delos" anagram

43 LANDS—double definition (if you accept "ice"—and

"ire"—as two LANDS)

44 LAUDS—"LSU ad" anagram

**45** TIDES—"diets" anagram

**46** DIMES—"Demi's" anagram

**47** SIRED—"rides" anagram

48 GRIDS—insert RID into GS ("Goldman Sachs")

Seasonal message (outer ring): Marjoram, Basil, Mint, Paprika, Parsley, Sage, Oregano, Nutmet

The reason some actuaries consider January/February the busy season (middle ring): State Filings

#### **SOLVERS**

Mark Ackerman, Steve Alpert, Dean Apps, Steven Barclay, Andrew Buckley, Bob Campbell, Bob Camp, Chris Carlson, Todd Dashoff, Mark Daulby, Josh DenHartog, Gregory Dreher, Tim Fitzgibbons, Bob Gardner, Olivia Giuntini, Elliott Goldstick, Edgar Goral, George Green, Rich Harder, Jason Helbraun, Pete Hepokoski, Ruth Howald, Bob Hupf, Paul Ivanovskis, Eric Klis, Philip Lew, Dave McGarry, Lee Michelson, Jon Michelson, Mary Miller, Jim Muza, Anil Narale, Ray Niswander, Debbie Rosenberg, Steve Ruiter, Lou Scarim, Bill Scott, Bob Share, Ralph Reese, Philip Silverman, Jonah Smith, Tim Swankey, Betsey Uzzell, Arlene Woodruff, Frank Zaret