## Triangles

NO 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 tone
16-23-24-25 Im-precise-but a big instrument
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## 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

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

## 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


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

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