

If You're So Smart . . .

ACTUARIES ARE SMART. That's our reputation, anyway. And I'm sure some of our friends have wondered, if we're so smart, why aren't we rich? And in particular, if we're so good at math and probabilities and all, why aren't we cleaning up in Vegas at, say, the World Series of Poker?

Good questions. I thought the topic might be addressed in a cryptic puzzle. As in Texas Hold 'Em, the five letters given below are community cards. Each hand will employ three letters from the community cards. The other two letters must come from your hole cards, which you will have to determine by solving the clues, which all lead to five-letter words.

For example, you might conclude that WREST is the answer to a clue. E, S, and T come from the community card letters, consequently W and R would be your hole cards for that hand. Had the answer been STARE instead of WREST, you would not immediately know both hole cards. One would be R, but the other could be any of the remaining four, because you've doubled up with one of your hole cards (that's generally good news in Hold 'Em, by the way).

The 36 hole card letters will spell a pertinent message. The 18 hands are in the right order, but the hole-card letters in each hand must be ordered correctly by you. And if you're so smart . . .



Hands:

- a. Warms up what's squishy
- b. Wicked old political cartoonist? Yes
- c. Come in and record the data
- d. Tony's surprisingly sullen
- e. Rip out the stitching in Howe's number, using the mirror

- f. Santa is shaken by the devil
 - g. Dirty?—it's not to a lot of hillbillies
 - h. Insurance reps losing their leader, guys
 - i. Fourteen pounds of granite!
 - j. Not completely realized by a Spanish ballplayer in Queens
 - k. Soitenly chant out of tune
 - l. Gertrude the writer a German saint? Quite the other way around!
 - m. Meats cooked in hot water
 - n. Nine players and zero earnings?
 - o. Terrible scare lands at the plantation
 - p. Bothersome types all over the place
 - q. Those who rally against *St. Elsewhere*
 - r. Little Palmetto State insect
- All of the answers are common words. There are two proper nouns, two "crossword puzzle" words, and one slangy word.

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. The me-

Hole Cards

18 pairs of empty rounded rectangular boxes representing hole cards, labeled a through r, arranged in two rows of ten.

Community Cards



chanical means I may 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.

Thanks to Eric Klis, for test-solving and editorial suggestions.

Solutions may be e-mailed to the author at Thomas.Toce@ey.com. In order to make the solver list, your solutions must be received by July 31, 2009.

Agonister Solutions

- a1..a2 AON—"no, a" reversed
- a3..a4 SEE—double definition
- a6..b6 GRIST—GRIS ("Juan the Cubist") + T (last of "at")
- b1..g2 RINSER—hidden in "Brin, Sergey"
- b9..c9 GINS—double definition
- c2..e3 GATOR—double definition
- c4..f5 ARGON—"groan" anagram
- c6..d7 NOISE—hidden in "Corigliano is elegantly"
- c8..a8 ERATO—"orate" anagram
- d9..e7 TANGO—TAN ("catch some rays") + GO ("in Argentina, vamos")
- e5..f6 TEA—"eat" anagram
- g4..f3 SNAG—"sang" anagram
- g5..h7 GOING—double definition
- h2..i2 SINE—homophone of SIGN ("omen")
- h8..f8 TIERS—"tires" anagram
- i1..e2 GOTTI—GOT ("took") + TI ("a leading tone")
- i6..h5 IRATE—double definition
- i9..i7 OARS—homophone of ORS ("alternatives")

Agonister Solvers

Tim Adams, Jason Adamson, Steve Alpert, Steve Altschuld, Dean Apps, Karl Baker, Steven Barclay, Jonathan Berenbom, Glenn Bier, Jan Brown, Andrew Buckley, Bob Camp, Bob Campbell, Chris Carlson, Alan Clark, Christian Coleianne, Mark Daulby, Josh DenHartog, Mick Diede, Gregory

	1	2	3	4	5	6	7	8	9
a	A	N	S	E	R	G	T	O	I
b	R	O	E	I	S	T	A	N	G
c	I	G	T	A	O	N	R	E	S
d	N	A	O	R	I	S	E	G	T
e	S	I	R	G	T	E	O	A	N
f	E	T	G	O	N	A	I	S	R
g	T	R	A	S	G	O	N	I	E
h	O	S	I	N	E	R	G	T	A
i	G	E	N	T	A	I	S	R	O

Dreher, Ryan Elmore, Gil Fitzhugh, Tim Fitzgibbons, Bob Gardner, Elliott Goldstick, Philip Gollance, George Green, Rich Harder, Jason Helbraun, Pete Hepokoski, Wade Hess, Ruth Howald, Paul Ivanovskis, Michael Jarnes, Mary Johnson, David Kendall, Brian Klimek,

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