



Golf

MANY ACTUARIES LOVE TO GOLF, perhaps because four hours of frustration in pursuit of a highly structured and ultimately meaningless activity reminds them of actuarial exams. And really, isn't that a good description of cryptic puzzles, too? I don't know whether very many solvers spend four hours on these puzzles. Plenty of times I have spent more than four on a cryptic, most notably almost any of the ones found in Stephen Sondheim's Crossword Puzzles, now, alas, long out of print.

The following 18 clues correspond to 18 holes of golf. Each clue will yield two related answers. They are regular cryptic clues, but doubled. For example, one clue could be:

Golf instructor for endlessly loopy Roman arsonist

The two parts of this clue are "Golf instructor for" and "endlessly loopy Roman arsonist." The first yields PRO, as a double definition, and the second yields PYRO, by removing the ends from "loopy Roman."

Connector words (e.g., with, by, at, etc.) are frequently used within cryptic clues. In this puzzle, I also may use them between the two clues. For example:

Howl at window with soul singer (white) by all-encompassing arrangement

The first part of this clue is "Howl at window," which yields BAY, as a double definition, with "at" as a connector word. The second part is "soul singer (white) by all-encompassing arrangement," which yields BARRY, referring to the singer Barry White and BY surrounding ARR ("arrangement"). Note that the word "with" is also a connector, simply indicating that the first part of the clue is next to—or "with"—the second part of the clue.

PRO and PYRO differ by one letter, with no reordering. This will be true for each pair, although in some cases the differences will be doubled (e.g., BAY/BARRY) or even tripled (TOE/TOSS-ES). Note again that there is no reordering of letters and that the one, two, or three omitted letters in each pair are the same.

The first word in a pair corresponds to par for that hole (and therefore will have three, four, or five letters) while the other corresponds to the score that a cryptic golfer might shoot. Our golfer never shoots par on a hole, but rather scores a birdie, a bogey, an eagle, a double bogey, a double eagle, or a triple bogey, thus deviating from par by one, two, or three letters on each hole. The second word in the pair may have as few as one letter or as many as eight letters. The 18 added or subtracted letters you derive, in order and ignoring duplications, will spell out a pertinent message about the rule of 72.

Tournament golf involves four rounds and 72 holes, so any actuary deeply involved in golf will naturally start thinking about the rule of 72, which refers to an approximation used in the financial world. At common rates of interest, you can approximate the amount of time money doubles by dividing 72 by the annual interest rate. Hence, money doubles in

approximately 12 years at 6 percent. The rule even works fairly well at today's interest rates, predicting that at 0.5 percent my 401(k) will double (assuming no withdrawals or contributions) in 144 years. In fact, the doubling takes slightly less time, 139 years. Life expectancy increased phenomenally during the 20th century, and if the 21st century follows suit, some of us may live long enough to retire! And play lots of golf!

The Clues

- (Par 5) Exchange by Ed and Art in the shtetl? A tired lunatic harangue
- (Par 4) Say a Hail Mary out loud for sitting ducks niggling over Republican babe
- (Par 4) Leave first wife? It is horribly sexist
- (Par 4) Tie down the stragglers in your portfolio, champ: celebrate return on equity with caviar
- (Par 3) Harmless torment, guys? Normally, it's most likely ill-intended
- (Par 4) Primarily doing Rudy's unusually good grass, got into front half of a canoe
- (Par 4) Roll in the hay? Able to take new positions? Puzzle contrivance designed to inhibit
- (Par 4) Cookie, Borneo has no Barnes & Noble, and "a drop

Hole	Par	Cryptic Golfer	Extra Letter
1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____
4	_____	_____	_____
5	_____	_____	_____
6	_____	_____	_____
7	_____	_____	_____
8	_____	_____	_____
9	_____	_____	_____
10	_____	_____	_____
11	_____	_____	_____
12	_____	_____	_____
13	_____	_____	_____
14	_____	_____	_____
15	_____	_____	_____
16	_____	_____	_____
17	_____	_____	_____
18	_____	_____	_____

The 18-letter message about the rule of 72

- of golden sun” sounds concerning
9. (Par 5) Masked man held in razor robbery at animal shelter in Eastern Michigan city
 10. (Par 3) Breast of a small bird? One for Caesar and myself
 11. (Par 4) Lock in laughs the third of September: Spa treatment at Cleopatra’s! Killer!
 12. (Par 3) Bliss, little woman? Why, they say, “Kangaroo, baby!” or “Friend!”
 13. (Par 4) Speak ebulliently of River Avenue, long for Chavez Ravine. Have zin? No
 14. (Par 4) Outstanding! Fantastic! We do! She and I are willing to get married
 15. (Par 4) Repetition tore badly at crumbling outer pathway
 16. (Par 3) Rightly, Galileo’s rosy-fingered goddess fears starting late and omissions
 17. (Par 5) Chic shortstop in, say, pro position, I heard
 18. (Par 5) Quiet is disturbed to some degree by left quintile after losing Africa’s big waterway

All of the answers are common words. There are five proper nouns; otherwise, all the words are playable in Scrabble. One of the words is a variant spelling, however, that is rarely found anywhere other than Scrabble. There is one hole-in-one.

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 mechanical means I may use include puns, homophones, anagrams, constructions, and double definitions. (For further explanation of cryptic clues, e-mail me at Thomas.Toce@ey.com. Ignore punctuation, which is intended to mislead.

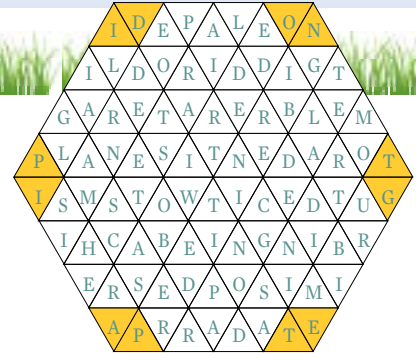
Thanks to Eric Klis for test-solving and editorial suggestions.

Solutions may be e-mailed to Thomas.Toce@ey.com. In order to make the solver list, your solutions

must by received by Jan. 31, 2010. On Feb. 23, be sure to watch Tom represent the actuarial profession on “Jeopardy!”

Previous Issue’s Puzzle— “Hexagons”

1. DILDOE—DOE (“Bambi’s mom”) and DIL (“lid”) rev.) switched
2. PEORIA—“People’s Syria”—“Plessy”
3. DIALED—DID (“accomplished”) containing ALE (“beer”)
4. GIDEON—GIDE (“French Nobelist”) + ON (“operating”)
5. DERAILED—“Liar Ed” reversed
6. ORATED—OR (“instead of”) + A + TED (“Kennedy”)
7. ARIDER—double definition
8. BIDDER—BI (“twice”) + DDE (“Eisenhower”) + R (“runs”)
9. GIBLET—contained in “Hotel Bigelow” and reversed
10. RAGLAN—“wild gal” anagram
11. ERNEST—homophone of “earnest” (“sincere”)
12. ARTIST—“traits” anagram
13. RERENT—pun (“again torn apart”)
14. BLADER—“red alb” reversed
15. MORALE—ORAL (“recounted”) inside ME (“Maine”)
16. DISMAL—hidden in “Sardi’s malady”
17. MANETS—“Sam, ten” anagram
18. WISE TO—homophone of WHYS (“explanations”) TOO (“as well”)
19. NITWIT—hidden in “Sunni twitter”
20. EDENIC—“Cine de” reversed
21. TRADED—“darted” anagram
22. ROTGUT—“rut got” anagram
23. SCHISM—SCH (“school”) + IS + M (“first of May”)
24. CABOTS—CABS (“taxis”) containing OT (“sudden death”)
25. BOW TIE—BOWIE (“Major Tom”) containing T (“ascot finally”)
26. CITING—homophone of SIGHTING (“seeing”)
27. CEDING—homophone of SEEDING (“stimulating growth”)
28. TURBID—TURD (“bird dropping”) containing BI (“bodily injury”)
29. SACHER—HER (“that woman’s”) and SAC (“pouch”) switched



How Contingencies ensures its cryptic puzzles will continue:

I DON’T GET PAID

30. DEBASE—“seabed” anagram
31. PONIED—“anted” anagram
32. NOSING—pun on NO SING (“chorale director calling for “Silence!” in broken English”)
33. BIMINI—pun on BI MINI (“short skirt that goes both ways”)
34. PARSER—PR (“Puerto Rico”) containing ARSE (“the English behind”)
35. PARRED—“Draper” anagram
36. POSADA—double definition
37. MISATE—MI (“third note”) + SATE (“stuff”)

Solvers

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