

Some People

THIS MONTH'S PUZZLE COMES TO US FROM RICH NEWELL, an associate actuary with GuideOne Insurance in West Des Moines, Iowa.

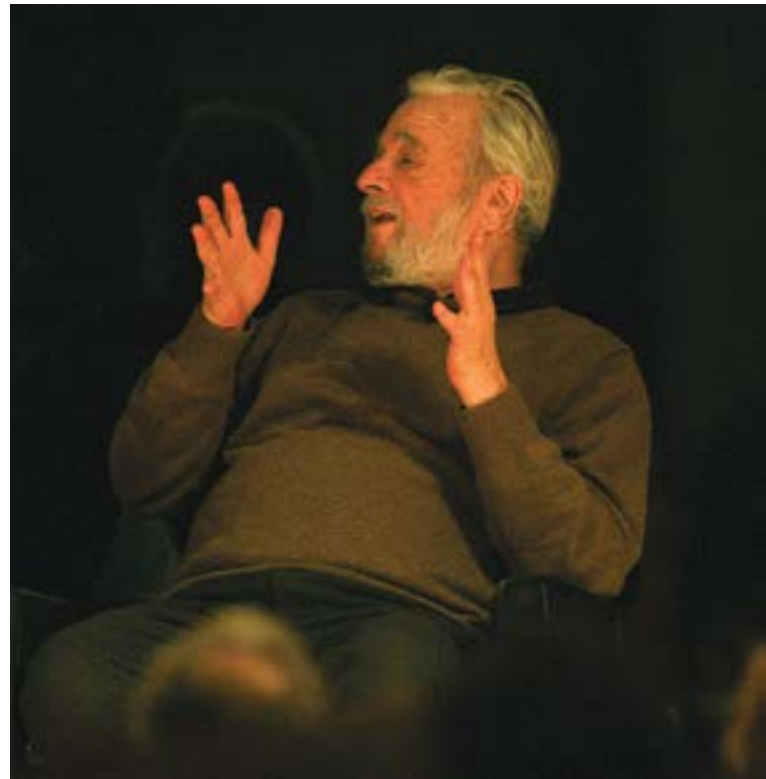
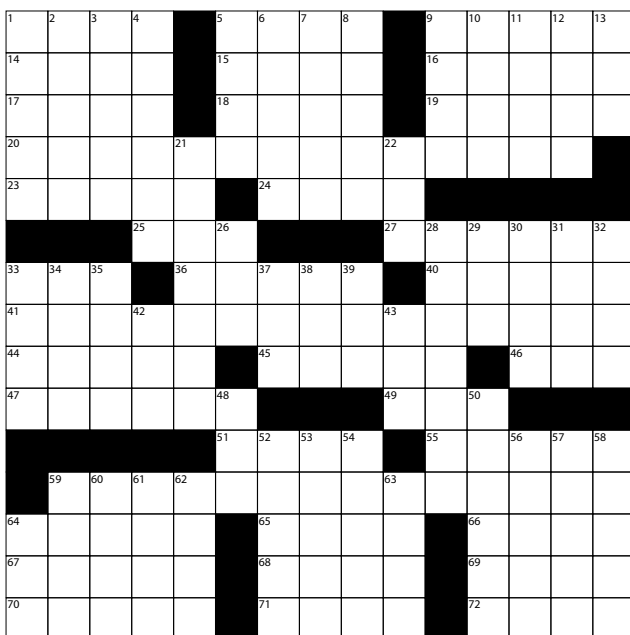
Rich is a big fan of the cryptic crossword.

"I typically start all your puzzles, make it through about five clues, and lose interest," Rich wrote in a note to me. Along with the flattery, Rich sent me a puzzle that he had created, explaining, "I'm more interested in the normal-looking cryptic crossword, to be honest. Those strange-looking concoctions simply don't appeal to me, even though I could do better if I tried." (Rich did appear on the solvers list once—for the Party Time puzzle last year—so he is trying.)

"Although cryptic crosswords are a good challenge for actuaries," Rich continued, "some variety—and something a bit more like a normal crossword—might appeal to more people."

The puzzle Rich sent was a normal crossword with an actuarial theme. I thought it was terrific. I'd always wondered what it meant to edit a crossword puzzle—and now I know. I offered suggestions for Rich, some regarding the diagram, some regarding fine-tuning the answers in it, and most involving improving the clues.

I enjoy crossword puzzles, too. I've never created one, though I'd like to. I admire Rich's efforts here. And the puzzle probably will appeal to many more actuaries than one of my usual "strange-looking concoctions." People like different things, and I believe we should celebrate diversity. In the words of Stephen Sondheim:



*Some people can get a thrill
Knitting sweaters and sitting still.
That's okay for some people.*

Sondheim played a large role in popularizing cryptic puzzles in the United States. In the introduction to his collection of cryptics, he writes:

The kind of crossword puzzle familiar to most Americans is a mechanical test of tirelessly esoteric knowledge: "Brazilian potter's wheel," "East Indian betel nut" and the like are typical definitions, sending you either to Webster's New International or to sleep. The other kind . . . offers cryptic clues instead of bald definitions, and the pleasures involved in solving it are the deeply satisfying ones of following and matching a devious mind (that of the puzzle's author) rather than the transitory ones of the encyclopedic memory.

Sondheim's lyrics are famous for their irony. Since irony involves saying one thing and meaning another, cryptic puzzles are a kind of irony, too. There's no doubt in my mind that the people who love irony represent a small part of the population, actuarial and otherwise. But I'll come back with a strange-looking concoction for them in the July/August issue. For now, I give you Rich Newell's crossword puzzle. There's no need to send in your answers or completed diagrams. You'll know if you finish it correctly.

AP PHOTOS / DR. SCOTT M. LIEBERMAN

Across

1. E / C²
5. Tauromachy responses
9. Speeds up
14. Racing org.
15. Paper precursor
16. Locales
17. 26th element
18. Vissi d'Arte, e.g.
19. Pedestrian centers
20. Undertaker's furniture?
23. Beady substance
24. Workstation
25. _____-mo
27. Vague threat
33. Long scarf
36. It's enough
40. Inventor Howe
41. Happy New Year?
44. Mull men
45. Typical

46. Ionian or Solomon
47. Axioms
49. Network
51. Attend
55. Peak
59. Trying to conceive?
64. Musical direction
65. Bit
66. Musician Billy
67. Scent
68. High school subj.
69. Frank Herbert novel
70. Unoriginal
71. Mast support
72. Prophet

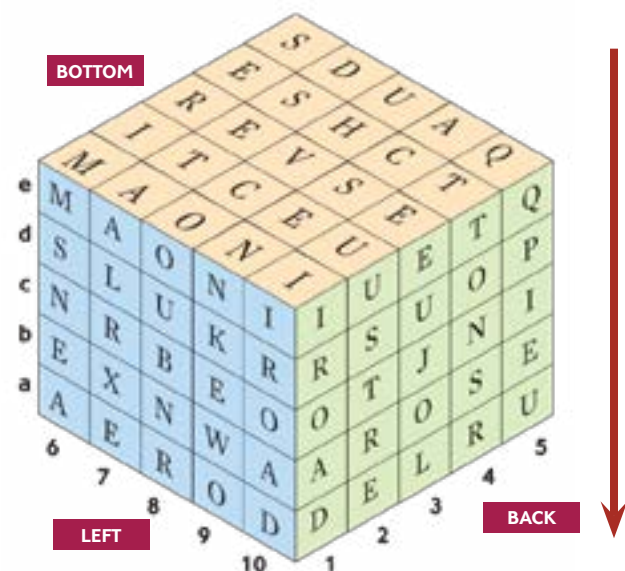
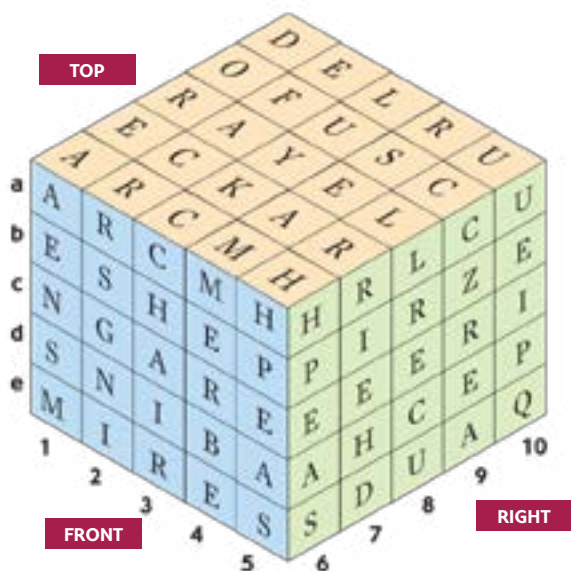
5. Light-diffracting gem
6. Gruesome
7. Cream of the crop
8. Fixes
9. Hindu deity
10. Egyptian or Iraqi
11. Mix
12. Ghostly
13. Draft org.
21. Minimally
22. Boxing outcome
26. Lubricant
28. Send back to D.C.
29. Street of nightmares
30. Deceives
31. Lucid
32. Spanish determiner
33. Phloem fiber
34. *Tres y ocho*
35. Unk.
37. Atlanta Sch.

38. Brooklyn _____
39. Greek letter
42. American Indian
43. Shooter marble
48. Seaside seashell seller
50. Weaves
52. Leaves
53. Leftward
54. Anatomical networks
56. Provide
57. Teatime treat
58. ex-president
59. Yuri's love
60. Symbol
61. Homeland Security agcy.
62. And others
63. Crafty
64. Diet soft drink

Down

1. Impairs
2. Straight shot
3. Twenty
4. Holiday sightings

Answers to Previous Issue's Puzzle—Cubism



Across

- Front square**
- a. MARCH—Double definition (i.e., Saul Bellow's *The Adventures of Augie March*)
 - b. SHEEP—Hidden in

- “MoSHE EPitomizes”
- c. ANGER—Anagram of “Regan”
 - d. BASIN—Homophone of “bass in”
 - e. MIREs—Anagram of “miser”

Top square

10. RULED—Double definition
9. FOCUS—FICUS (“common houseplant”) with I substituting for O (“I for nought”)

8. RELAY—Double definition/pun (“put down another bunt”)
7. CREAK—Homophone of CREEK (“brook”)
6. CHARM—C (homophone of “see”) + HARM

Right-hand square

- a. CHURL—C (“Christian”) + HURL (“toss your cookies”)
- b. PRIZE—Homophone of PRIES (“interferes”)
- c. EERIE—E (“effect originally happens first”) + ERIE (“lake”)
- d. CHEAP—Homophone of CHEEP (“chicks sound”)
- e. SQUAD—QUA (“as being”) inside SD (“San Diego”)

Left-hand square

- ADORE—Homophone of A DOOR (“an opening”)
- AMINO—“Am I no”
- BORNE—BORNE(O) (“a big island, mostly”)
- WAXEN—AX (“fire”) inside NEW (rev.)
- LURKS—KS (“Kansas”) after LURID—ID (“primitive instincts”)

Back square

- JOINT—Double definition
- LURED—LED around UR (“on the net, you are”)
- POURS—Homophone of PORES (“little holes”)
- QUIET—UI (“up one”) before Q (“queen”) + E.T. (“being taken for a ride”)
- AROSE—A (“one”) + ROSE (“flower”)

Bottom square

- RIMES—Double definition & lit.
- VOUCH—VO (“very old”) + U (“uranium”) + C (“middle grade”) + H (“hard at first”)
- DATES—Double definition

- CANES—anagram of “acne’s”
- QUITE—QUIT (“leave a job”) + E (“the last of June”)

DOWN

Front square

1. MEANS—Double definition
2. GRINS—G (“golly, at first”) + R (“Republican”) + INS (“office-holders”)
3. CHAIR—C (“conservative”) + “hair”
4. EMBER—(M)EMBER (“shaft with no opening”)
5. PHASE—Hidden in “photogRAH A SEquence”

Top square

1. OARED—(R)OARED (“laughed a little late”)
2. FACER—Hidden in “soFA CERebration”
3. LUCKY—Pun on Le Key (“you might say it starts Le Car”)
4. MARES—Double definition
5. LURCH - Double definition

Right-hand square

6. HEAPS—Anagram of “shape”
7. HIRED—HI (“Hawaii”) + RED (“sun-burned”)
8. LUCRE—Anagram of “cruel”
9. CRAZE—Homophone of CRAYS (“supercomputers”)

10. EQUIP—Pun on e-quip (“smart-ass remark on the internet”)

Left-hand square

- LAXER—Anagram of “relax”
- WOKEN—WOK (“Chinese vessel”) + EN (“New England” rev.)
- BOURN—Anagram of “Bruno”
- RADIO—RADII (“more than one spoke”) O for I (“love for me”)
- NAMES—Anagram of “manes”

Back square

- DORIA—I (“one”) inside DORA (“Cartoon explorer”)
- TRUES—TUES (“Tuesday”) around R (“four at the latest”)
- SNORT—Anagram of “Torn’s”
- JOULE—Outside JOVial mULE”
- PIQUE—Homophone of PEAK (“the point of maximum intensity”)

Bottom square

- NAOMI—Reversal of I, MOAN (“Me, complain?”)
- CUTIE—“Cut” + IE (“that is”)
- CHEST—CHARIEST (“most conservative”)—ARI (“Onassis”)
- SERVE—Anagram of “veers”
- QUADS—Double definition

Solvers

NO HINTS

Dean Apps, Todd Dashoff, Mick Diede, Bob Fink, Pete Hepokoski, Bob Hupf, David Kendall, Eric Klis, Paul Kolell, Louis Lana, Tim Luker, Lee Michelson, Bob Camp, Lois Cappellano, David and Corinne Promislow, Craig Schmid, Dave Wallman

HINTS (OR DIDN'T SAY)

Andrew Buckley, Bob Campbell, Gregory Dreher, Deb Edwards, Jason Helbraun, Jim Muza, Anil Narale, Glen Stark, Wayne Worley, Frank Zaret

TOM TOCE is a senior manager for actuarial services with Ernst & Young in New York and is a member of the “Jeopardy!” Hall of Fame. Comments on this puzzle may be e-mailed to him at THOMAS.TOCE@EY.COM.

Answers to End Paper questions, Page 64

1. 303,146,284

2. 192

3. 10,625

4. 1890

5. 6.01 percent

6. 17.2 percent

7. \$27.33

8. 64 unique combinations

9. 1610

10. \$56.0 billion

Solutions may be e-mailed to Thomas.Toce@ey.com. In order to make the solver list, your solutions must be received by May 31, 2011.