

## Transactions

IN HIS INAUGURAL SPEECH AS PRESIDENT of the Society of Actuaries last October, Brad Smith questioned the need for three actuarial organizations in the United States. He urged actuaries to:

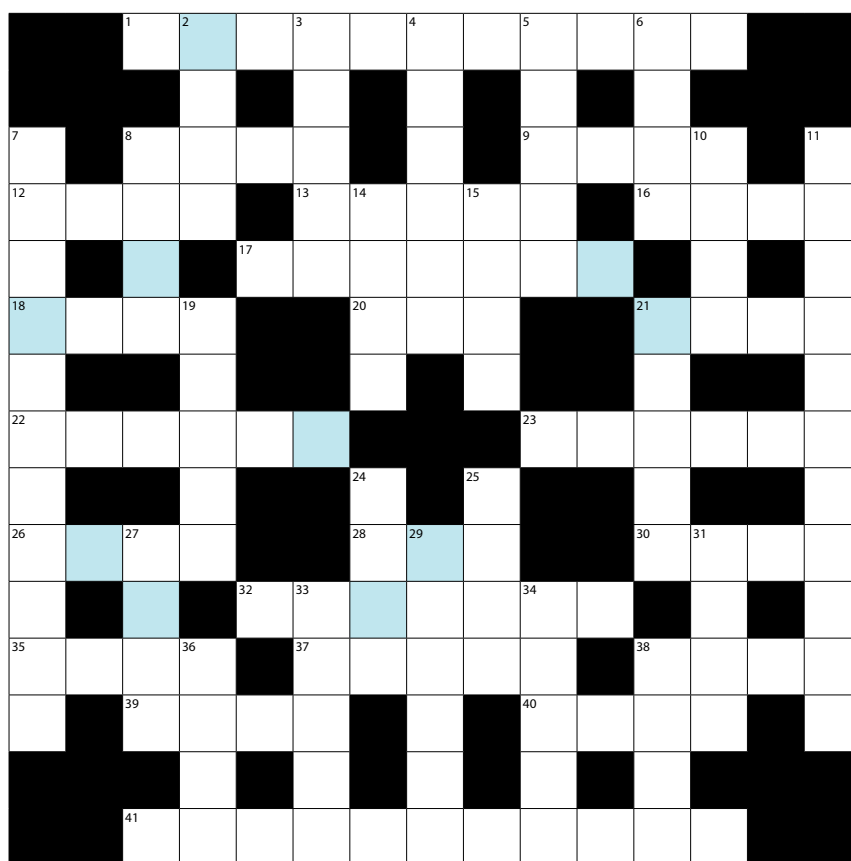
“Write emails. Express your views on the various blogs that exist. Contact the members of the boards of these organizations. Get the word out to members NOT at this meeting. Use social media. Call for change. Inertia is our biggest obstacle. Those who do not want this change will certainly be the most vocal. Let your voices be heard! I welcome your suggestions. Let’s not leave this earth knowing we could have done better.”

Smith didn’t mention puzzles, but I think cryptic puzzles are an untapped gold mine of possibilities for getting a message out. I have exercised admirable restraint over the years, by keeping my puzzles message free. It would be easy to encode my deeply held beliefs in clues, answers, or the final messages that sometimes appear.

Of course, there first would have to be some deeply held beliefs. I’m working on that. Smith’s call to arms may be a start. His exhortation caused me to reflect upon some historic amalgamations, such as the one between Time Warner and AOL in 2000, the one between Germany and Poland in 1939, and the one between Ethel Merman and Ernest Borgnine in 1964.

As you perform your due diligence on this puzzle, you’ll notice that a handful of the clues and a handful of the answers involve transactional work. There aren’t any tricks, such as answers not fitting into the diagram or two letters in a square. There are a few proper nouns, nine pure ones, and one other that’s one interpretation of a double definition.

When the diagram is filled out, the



shaded squares will reveal a three-word comment on Smith’s proposition. The order is the same as the ordering of the little numbers in the squares, that is, left to right on a row, then down to the next row.

As is my wont, I have used every letter in the alphabet.

Ignore punctuation, which is designed to confuse.

And whatever you do, don’t leave this earth knowing you could have done better!

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

### Clues—Across

1. Cooler question: Is it one-nothing Navy? And what’s to be gained?
8. California varietal with copper or another metallic element
9. Brew is better without the kernel
12. Group of hags lacking leader and range
13. Stick with Nixon’s running mate
16. Legendary violinist playing Reno
17. Germany’s after France’s sea, begetting concerns
18. Cruise in the Sound at auction
20. Social circle’s been cut off

21. Body brought back by Andy's partner
22. Just released: little song to be sung in the altogether mode
23. Movement by Ravel after Tchaikovsky's First
26. Leis lost on small island
28. Cher cut off by Argentine revolutionary
30. Gentle kid taking note
32. Nah, it's a foolish, foolish singer
35. Losing is losing desire
37. More bovine crouch in shame?

38. Sudden shock left in a little bit
39. Ira, a new song
40. Lean-shaped with panache
41. Unusually nice, fine, fit—but inept

**Down**

2. Invent a little bit of coinsurance
3. No, an unclean male relative
4. Midge's eccentric, a little bit
5. Tribe frolicking on the river in Rome
6. Fox enamored over bovines
7. Unattractive features: bizarre loops in lips (*two words*)
8. Zest surrounding zesty meal
10. Regarding morning: Dress down
11. Comfort over identification at rally
14. Rob's running around in circles
15. Poindexter at first goes, "Eek!"
19. The 1%-tile turned compassionate at last

21. Oh, dear—a note to follow—so icky at its core
24. Beginners in each cohort here ordinarily repeat
25. A DNA sequence Washington, for example, cut off
27. Ulna transmuted to silver in the Middle Ages
29. Latest one of 50 to voice hesitation with one imaginary number after another
31. Sacred picture of famed investor while speaking
33. Strip for protection from wolf
34. Theatre visionary preserving Roman monument
36. Smile broadly at Ring recycled
38. In Denmark, yes, and on good terms with legendary insurance man

**Solutions may be emailed to [Thomas.Toce@ey.com](mailto:Thomas.Toce@ey.com). In order to make the solver list, your solutions must be received by May 31, 2012.**

**Previous Issue's Puzzle—Pyramid Scheme**

As several of the solvers pointed out, there was an error in the hint for Triangle C. My apologies.

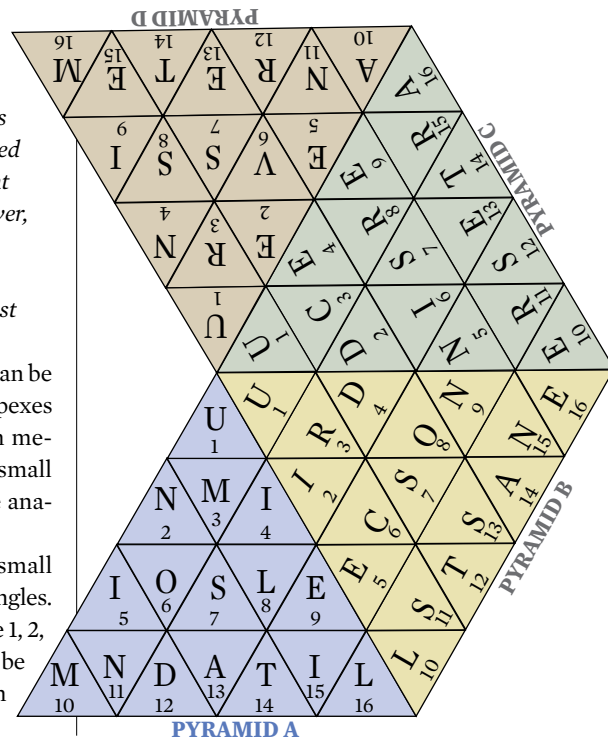
Four large triangles form the faces of a pyramid (the square base of the pyramid is irrelevant to this puzzle). Each large triangle comprises 16 small triangles. When completed, each face will anagram into a 16-letter word or, in one case, pair of words. It's possible to make more than one pair.

Large Triangle B contains the 16-letter pair. Rather than clue this pair in traditional cryptic fashion, I offer the following message, which you will have to decode. You may think of it as my personal philosophy and/or what has happened to my poor little brain as a result of inventing such a tight interlocking diagram:

*Creation's dullness ruins adolescents and curdles sensation. Also, coarsened insults by nonsecular deists in ardent seclusions outclassed sinner. Moreover, insurance's oldest dissonant recluse classed neutrinos as "dissonant neutrons"! Racinesses untold in driest consensual nonelastic duress.*

Three medium-large triangles can be found within each large one, with apexes at small triangles 1, 2, and 4. Each medium-large triangle contains nine small ones, each of whose letters can be anagrammed into a nine-letter word.

Finally, there are six medium-small triangles made up of four small triangles. The apexes of these six triangles are 1, 2, 4, 5, 7, and 9. A four-letter word can be obtained through anagramming each of these medium-small triangles.



There are connections between the faces of the pyramids. Think of the triangles as the outer faces of the pyramid. Adjacent triangles share a letter. Thus, small triangles A1, B1, C1, and D1 will have the same letter. The letter in A4 will be the same as the letter in B2, A9 will be the same as B5, and so on all the way around the pyramid to the pair D16 and A10.

The clues are grouped by large triangle. Placing the letters into the diagram with no guidance would be extremely difficult, so I have thoughtfully provided the starting points for the nine-letter triangles. The four-letter clues are not ordered. The masochists among you may want to try to get the diagram without a guide to the four-letter clues. For the rest of you, the guide is printed below. Let me know whether you used the hint, and I will credit you appropriately.

There are four proper nouns, all four-letter ones. One of them (in Triangle B) refers to a fairly obscure athlete. The 16-letter words are too long to play in Scrabble, but all of them are legitimate words. Everything else can be played in Scrabble. There is one Yiddish word (*mishgegas*) in a clue, because I like how it sounds. Look it up.

Ignore punctuation, which is designed to confuse.

**Triangle A—16-letter clue:**

MULTIDIMENSIONAL—Anagram of “mountainside mill”

**Triangle A—9-letter clues:**

1. LIMOUSINE—Anagram of “use Milo in”
2. DOMINANTS—Anagram of “A mind’s not”
4. TAILSLIDE—Anagram of “I stalled, I recovered”

**Triangle A—4-letter clues (in the order printed):**

- MUNI—Hidden in “Ex-communicants”
- TILE—REPTILE (“*Godzilla*, for example”) —REP (“losing PR guy”)
- TADS—T (“earliest of television”) + ADS (“commercials”)
- MIND—MI (“Michigan”) + ND

(“North Dakota”)

- LEIS—Anagram of “Eli’s”
- IONS—IO (“One of Jupiter’s moons”) + N + S (“starts to Nymphomaniacally Spew”)

**Triangle B—16-letter clue:**

Any of the numerous pairs given or any of the dozens of others that fit

**Triangle B—9-letter clues:**

1. COINSURED—COINS (“nickels and dimes”) + U (“on the internet—you”) + RED (“Commie”)
2. CLASSIEST—C (“Conservative”) + LASS (“girl”)
- + I + EST (“estimated”)
4. SANDSTONE—SAND(RA) (“Most of Justice O’Connor”) + STONE (“actress Sharon”)

**Triangle B—4-letter clues:**

- LETS—First letters of “lengthy excursions to Shenandoah”
- RUDI—RU (“running from first to second”) + D + I (“starts to dive in”)
- NODS—Anagram of “Don’s”
- ANNE—Hidden in “Tuscan neighborhood”
- ICES—(PR)ICES (“prices after a fashion”)
- TASS—ASST (“Assistant”) with re-ordering (“the last shall be first”)

**Triangle C—16-letter clue:**

UNDERSECRETARIES—Anagram of “and see recruiters”

**Triangle C—9-letter clues:**

1. REINDUCES—REI(DUCE)NS (“constraints around Mussolini”)
2. TIREDNESS—Anagram of “dissenter” or “residents”
4. ARRESTEES—AR (“Arkansas”) + REST (“remain”) + SEE (rev) (“look around”)

**Triangle C—4-letter clues (in the order printed):**

- CUED—CU (“Copper”) + ED
- SEER—SEE + R (“Republican”)

- DINS—D (“Democratic”) + INS (“office holders”)
- ERNS—Homophone of EARNS (“Makes money”)
- TEAR—Double definition
- TESS—Anagram of “sets”

**Triangle D—16-letter clue:**

REMUNERATIVENESS—Anagram of “Re: Unassertive men”

**Triangle D—9-letter clues:**

1. UNIVERSES—Pun on UNI-VERSE’S (“One poem’s”)
2. VENERATES—Anagram of “never eats”
4. MISENTERS—Anagram of “Mies-Stern”

**Triangle D—4-letter clues (in the order printed):**

- REST—Double definition
- EMIT—“Time” (rev.)
- RUNE—Hidden in “Pruned”
- EVES—Homophone of EAVES (“the overhanging edge of a roof”)
- SINS—The outside of SIGNS
- NEAR—N (“No”) + EAR (“musical ability”)

**Solvers**

Did not use the hints provided  
*Dean Apps, Lois Cappellano, Deb Edward, Bryce Fawcett, Bob Fink, Mike Henley, Ruth Johnson, Brian Klimek, Eric Klis, Paul Kolell, Tim Luker, Lee Michelson, David and Corinne Promislow, Craig Schmid, Bob Share*

Did use the hints provided (or didn’t say)  
*Andrew Buckley, Mick Diede, Greg Dreher, Mathew Eberhardt, Jason Helbraun, Pete Hepokoski, Robert Himmelstein, Douglas Kraft, Bob Maguire, Jon Michelson, Jim Muza, Bill Scott, Doug Szper, Frank Zaret*

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