

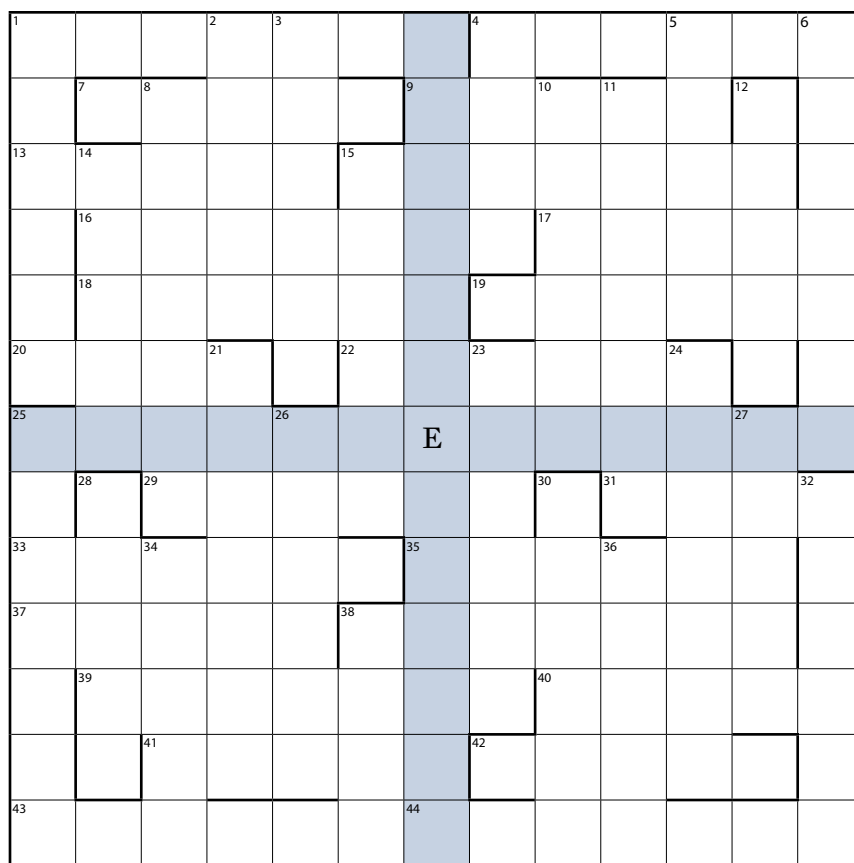
Switcheroo

THIS MONTH'S PUZZLE IS A SWITCHEROO in more ways than one. Its author is Bob Fink, who for the past two and a half years has been one of my test solvers. Bob isn't an actuary, but he has a friend who is, and it was this friend (?) who foisted one of my puzzles onto him three years ago. Bob has been hooked ever since.

I edited this puzzle. It's an interesting process. You learn a lot about your own clue-writing style through critiquing others. Good cryptic clues have a real rigor behind them. Before I started writing puzzles, when I was just a solver, I never knew anything about this. But it makes sense. Cryptic clues are so weird, it would be very frustrating if they were both weird and illogical.

So they never are illogical. One side is a straight definition, one side is wordplay. There are never any extraneous words. Connectors are the nearest things to extraneous words, but they aren't extraneous; they're descriptive. A cryptic clue can be: (Definition) (Wordplay). It can also be: (Definition) from (Wordplay). Or maybe: (Definition) with (Wordplay). There are lots of other possible connecting words that describe the physical reality on the page—namely that this sits next to that, or a description of the process, *this* (comes) from *that*. Clues also can be the reverse of these options, in which the wordplay comes first. But a good cryptic clue can't be: (Definition) next week from (Wordplay). The words "next week" are extraneous and can't be used, no matter how much they might help the surface meaning you might be going for in the clue.

Here are some other aspects of cryptic rigor. An anagram clue always has an



anagram indicator, something telling the solver to reorder some letters. The exact letters (or anagram fodder) to scramble are always explicitly present in the clue, rather than derived. If I want you to anagram PEAR to get REAP, I will always put PEAR into the clue, never "Anjou or Bosc." Homophone clues always have a homophone indicator. When I want to clue individual letters in a construction clue, there has to be logic behind pulling out the individual letter. For example, I

might use "women" as a substitute for W—you see that all the time on bathroom doors. Or I might use "tungsten," because W is its chemical symbol. I might use "Shaw's last" or "Wittgenstein's first." But I would never use just "Wittgenstein" to yield a W, because "Wittgenstein" all by itself is insufficient.

There are several other principles underlying cryptic clues. I didn't invent them. I just observed them in other puzzles. And got pounded by the

Solutions may be emailed to Thomas.Toce@ey.com. In order to make the solver list, your solutions must be received by May 31, 2013.



international cryptic police (they're in Brussels) for violating them when I created my first few puzzles. In turn, I pounded Bob a bit during the creation of this one. All he thought he was doing was trying his hand at puzzle writing and generously saving me several hours of agony (which he did). Bob created the concept and the grid by himself, with just a few suggestions from me and Eric Klis, our other test solver. Diagram construction can take hours. I spent much less time editing Bob's clues than I would have in writing my own from scratch. Like Mom used to say, it's easy to criticize.

Now on to Bob's puzzle. Before entering answers into the grid, two adjacent letters must be switched, e.g., CHANGE could be entered as HCANGE, CAHNGE, CHNAGE, CHAGNE, or CHANEG. When all answers have been entered, the shaded squares will yield two relatively common actuarial terms.

All 26 letters of the alphabet will be used at least once. There are no abbreviations or hyphenated words, and all answers can be played in Scrabble. Ignore punctuation, which is designed to confuse.

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

Across

1. Reseller featured in Fiscal Perils (7)
4. Respected pride maneuvers, surrounding zebra's leader (6)
7. Pop star's gem (5)
9. Struggle with ex-center of Flyer team (5)
13. Cyst found in pronotum orifice (5)
15. Webmasters spied confused hackers final entries (7)
16. Ravidassian scripture describes paradise (7)
17. Furious marauder loses head (5)
18. Lyrical city opera dismissing Ray in reorganization (6)
19. Inn is, by the sound of it, unwelcoming (6)
20. Orally regrets deception (4)
22. Be at leisure in London with wizard (6)
29. Hurt by sanded bats (6)
31. Gibraltar townhouse is home to tramp (4)
33. Clergyman canoed improperly (6)

35. Virgin Island monarch is a buccaneer (6)
37. Medallion Bernie returned outside of El Dorado (5)
38. Irritable from a rib she cracked (7)
39. Any girl swimming furiously (7)
40. Divine in ode I typed (5)
41. Is Sue a problem? (5)
42. Grunt occurs when front part of snout finds morsel of food (5)
43. Cut open warped candle (6)

Down

1. Medieval attendant's risqué frolicking (6)
2. Teal & osprey, ignoring the odds, run off together (5)
3. Minor holding rose at first is charming (6)
4. Sloppier end induces a slip (4)
5. Evaluates the limits of technologists (5)
6. Expose Don's member on twilight run, losing etiquette at the onset (7)
8. Beads found in Central Swamp by lost ump's (7)
10. One who corrected Ed and I tutored endlessly (6)
11. Pay for lunch again and leave (7)
12. Carnivals heard by taxi riders (5)
14. Trunk's roots twisted (5)
15. Sue, with pin inside, is lying face up (6)
21. Trick inside Bea's lighthouses (7)
23. King rides indispensable mule (6)
24. Start in confusing passage (7)
25. Legal addendum half codified by three right-wing members of council (7)
26. Rinsed off greasy spoons (6)
27. Tonight, rejecting "No" is uncomfortable (5)
28. Apnea disturbed hymn (5)
30. Align East Asian countries (6)
32. Puts down track once more for races (6)
34. Illusion from wise men, with a bit of chicanery (5)
36. Fool to identify me in a mirror (5)
38. Anticipate newlywed losing ring at first (4)

Previous Issue's Puzzle—

TETRAHEDRON SOLUTION

Front face

- TENNIS—Contained in “Listen, Nissan”
- RENT—Double definition
- TRANSIENT—Anagram of “rain tent’s”
- TINE—T (“student’s test statistic”) + IN + E (“engineering”)
- ART—Double definition (“Paul’s old friend” refers to Art Garfunkel)
- ASTI—Anagram of “It’s a” and literally (i.e., the whole clue can be taken as a straight definition)

Left-hand side

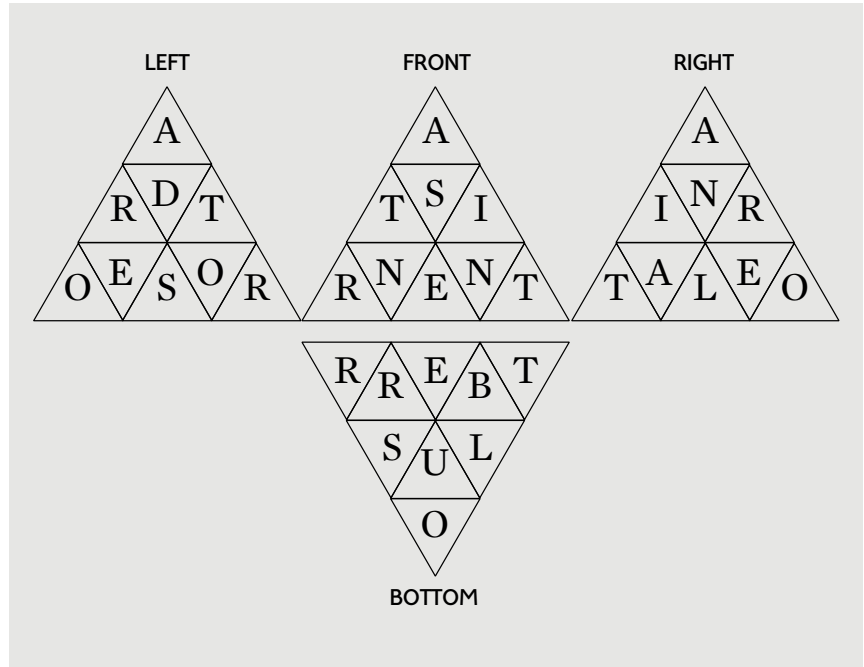
- SORT—Anagram of “rots”
- ROSE—Double definition (For all you youngsters, “Mrs. Kennedy” is JFK’s mother, Rose)
- STRODE—Anagram of “stored”
- TOREADORS—TO + READ (“foresee”) + ORS (“operating rooms”)
- OAR—Homophone of or (“either partner”)
- DART—D (“poor quality”) + ART

Right-hand side

- RATIONALE—RAT (“Frequent visitor,” as in mall rat) + ION (“charged one”) + ALE (“beer”)
- TAIL—Homophone of tale (“story”)
- OAT—Anagram of “To a”
- ROLE—Homophone of roll (“Wind up”)
- RAIN—Homophone of reign (“Prevail”)
- LINEAR—Anagram of “I learn”

Bottom side

- TROUBLERS—Anagram of “or bluster”
- TOR—TO + R (“rook”)
- SOUL—Anagram of “Lou’s”
- BELT—Double definition
- RUBLES—RUB (“Polish”) + LES (“the French”)
- ERRS—Contained in “Herr Schultz’s” (with a nod to “The Pineapple Song,” from the stage musical *Cabaret*)



Solvers

Michael and Jina Accardo, Steve Alpert, Dean Apps, John Boorack, Andrew Buckley, Lois Cappellano, Chris Carlson, Christian Coleianne, Jonathan Currier, Todd Dashoff, Mick Diede, Greg Dreher, Deb Edwards, Mathew Eberhardt, Bob Fink, Bruce Fuller, Mike Giampa, Phil Gollance, Rich Harder, Jason Helbraun, Pete Hepokoski, Robert Himmelstein, Ruth Johnson, Brian Klimek, Eric Klis, Paul Kolell, Ken Kudrak, Dan Lowen, Jerry Miccolis,

Jon Michelson, Lee Michelson, Rebecca Moody, Jim Muza, David and Corinne Promislow, Alan Putney, Daniel Rhodes, Eric Savage, Jason Schultz, Bill Scott, Jon Shiley, Sally Jane Smith, Ethan Stroh, Doug Szper, Jon Turnes, Dave Wallman, 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.

