## Actuarial Transformations

## EACH ENTRY HAS TO UNDERGO A TRANSFORMATION in order to fit into the diagram. The transfor-

 mations you need will make you crazy until you figure things out. They made me crazy as I constructed the diagram, and I knew what was happening. A hint for everyone: The transformations do not involve dropping or adding letters. You can trust that a clue that looks like it needs a five-letter answer is genuinely a fiveletter answer. There are two more levels of hints below. The daring among you will want to try to solve this one with no hints-and good luck!All 26 letters appear among the answers, and this will be true in the completed diagram, too. There are two proper nouns. Everything else is playable in Scrabble. There aren't any particularly unusual or obscure words. Ignore punctuation, which is designed to confuse. Let me know if you used the hints in solving.

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

## Across

1. Traveling to the workplace with shortening
2. Japanese poetry made up of shrill, amorous talk, I'm sorry to say
3. At first, Roger and Jezebel addressed Hizzoner as "Indian Chief"
4. Wee column treated like the plague
5. Told a tale of any red revolutionary
6. Gangster Walt turned after our run unloaded
7. Amoral man preaching in the main part of a church
8. Rubbish burns as Ed's all over the place
9. Carrying schedule with no extension and stopping after three
10. Somewhat open and a jerk
11. Waken from within after deep sleep at Scarface or Casino Royale
12. Gloria's sister's lending a hand
13. Smooth fabric made by a racketeer's family
14. Electronically delivers mixes with fourth instead of third note
15. Gantry supporting multilevel mercado
16. Cannons to loose in parallel

## Down

1. Cheat with a close relative, in a manner of speaking
2. Plenty of cash, tidily arranged around one question
3. Flip-flop from transgression with no contradictions at first
4. Farmer gone seedy is one who causes concern
5. Die in entry-level office space
6. She objectively is receiving infrared to get firm
7. Bring soda, crackers, and Bill
8. Two letters read aloud to a doll
9. Cards swish playfully suggesting leafy green vegetable (two words)
10. Wiseass little yellow wusses from the West End interrupting needs of honeymooners
11. Eternal torment for land created by levees?
12. Try Newt about four-but no texting, you
13. Climate change unknown for true error is ne plus ultra
14. Blurry lines in mortgages
15. Maiden voyage carrying ambassador
16. Play eighteen up at club

## Previous Issue's Puzzle-Binoculars

## Across

1. JAR-double definition

ITS-double definition
4. MEDICATE-anagram of "Ted, I came" RESONANT-anagram of "One's rant"
8. RIOT-ROT "morally corrupt" around I ("me")
EXIT-EXHIBIT ("model")-HIB
("heartless")
9. DELIVER/REVILED (each unclued entry is a palindromic pair)
11. IMP-WIMP ("low energy") - W EMO-EM + O from MO or modus operandi ("approach") "spelled out"
13. ECUADOR-anagram of "do a cure" EMIRATE-anagram of "meatier"
15. PAL—reversal of LAP ("overtake") SIP-reversal of PI'S ("well-known ratio's")
17. ACME-anagram of "came" LOIN-triple definition and a kind of pun ("Tender pork, sir")
18. SNAKE-outside of "snazzy bloke" ADELE-inside of "Made lemonade"
19. PETA-anagram of "tape" AVOW-A+V+O+W ("a very old work")
20.ENTERTAINER-anagram of "Retrain teen"
STANDARDIZE-anagram of "Zest, and Raid"
22. SAPS-anagram of"Pass"

QUEY-QUEERLY-E R L ("the last ones of the gentler passel")
24.AIDER-RAIDER ("pillager")-R

LADED-AD inside LED
("electroluminescence")
26. ELMO-anagram of "Molé"

TORT-reversal of TROT ("Run")
27. SAW-double definition

ERE-inside "Herefords"
29. IDYLLIC-ID + "Lily" anagrammed

MIDSIZE-MID ("from the back, dim at first") + homophone of "sighs"
30.BOY-reversal of YOB ("Bully")

AGO-double definition
31. NIGGLES-NILES taking in GG
("General Green")
EDIBLES-ED + I + B ("initially
brought") + LES ("the French")
32. THEN-THE + N ("first of never")

FADE-anagram of "deaf"
33. STRESSED/DESSERTS
34.ART-anagram of "tar"

YES-double definition

## Down

1. IRIS-reversal of "Siri" JEEP-reversal of PEE + J ("Originally just")

## Diagram A

| J | A | R | M | E | D | I | C | A | T | E |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| E | X | I | T | D | E | L | I | V | E | R |
| E | M | O | J | E | M | I | R | A | T | E |
| P | A | L | O | F | Y | A | C | M | E | W |
| S | N | A | K | E | S | D | P | E | T | A |
| E | N | T | E | R | T | A | I | N | E | R |
| Q | U | E | Y | T | I | L | A | D | E | D |
| U | E | L | M | O | F | E | N | S | A | W |
| I | D | Y | L | L | I | C | O | A | G | O |
| N | I | G | G | L | E | S | T | H | E | N |
| S | T | R | E | S | S | E | D | A | R | T |

2. AXMAN-TAXMAN ("IRS agent") - T TIMID - reversal of DIM IT ("Adjust the lamp")
3. SOP-double definition ("business as usual" = SOP for "standard operating procedure")
RIO-RIOT-T ("Merrymaking without end")
4. SECULARIZER-anagram of "zeal curries"
DEMYSTIFIES-DEIFIES ("Exalts")
around MY + ST ("saint")
5. OVULE-anagram of the first part of "evolution"
iliad-anagram of "I laid out" (iliad is playable in Scrabble)
6. NEON-First part of "Neonatal"

TETE-contained in "state temporizes"
9. DEFER/REFED
10. REWARD/DRAWER
12. KILNS-anagram of "links" JOKEY-Homophone of JOE KEY
("They call Joe essential")
14. AMENDS-AM ("Morning") +ENDS DIVIDE-ID inside DIVE ("disreputable bar")
16. LATELY-anagram of "a telly" PEAPOD-punning double definition ("On-line grocery service" and "home of two like-minded individuals")
18. SEQUIN-homophone of "See Quinn" ASSUME-ASS ("jerk") + U ("You heard") + ME
19. ADIEU-A + DIE ("degenerate") +U
("university")
PIANO-anagram of "An IPO"
21. ALECS-double definition (Alec Baldwin as Donald Trump, and an obsolete word for "herrings")
RAKES-double definition

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. Solutions may be emailed to thomas.toce@ey.com. In order to make the solver list, your solutions must be received by Mar. 31, 2017.

## Diagram B

| I | T | S | R | E | S | O | N | A | N | T |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| R | I | O | T | R | E | V | I | L | E | D |
| I | M | P | K | E | C | U | A | D | O | R |
| S | I | P | I | F | U | L | O | I | N | A |
| A | D | E | L | E | L | E | A | V | O | W |
| S | T | A | N | D | A | R | D | I | Z | E |
| S | A | P | S | U | R | A | I | D | E | R |
| U | T | O | R | T | I | K | E | E | R | E |
| M | I | D | S | I | Z | E | U | B | O | Y |
| E | D | I | B | L | E | S | F | A | D | E |
| D | E | S | S | E | R | T | S | Y | E | S |

23. TOLLS-double definition

UTILE-UT from University of Texas ("home for longhorns") + ILE "French island")
25. ERODE-EE ("electrical engineer") taking in ROD ("packing heat") EAGER-anagram of "agree"
26.EDIT/TIDE
28. WONT-double definition

EYES-homophone of AYES ("those approving")
30.BAY-quadruple definition ("Howl," "Laurel," "reddish-brown," and "mouth") AHA-inside "Sahara"

## Solvers at the Excruciating Level

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## Solvers using some hints (or not saying)

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DenHartog, dba T.O.C.E (The Thousand Oaks Cryptic Enthusiasts), James
Lamenzo, Jon Michelson, Jay Ripps, and Doug Szper.

