## Apt Combinations

SINCE THIS PUZZLE IS PUBLISHED IN AN ACTUARIAL PUBLICATION, I sometimes remember to put things in that pertain to the profession. Or perhaps I should say professions, as some would argue that life actuaries and property-casualty actuaries (and health and pension actuaries, too) pursue quite different occupations. There was a recent vote by CAS members about a "combination proposal," to create one organization out of two, the SOA and the CAS.

In an email, the CAS President Jim Christie said the CAS board voted on the proposal, but the vote "did not achieve the necessary two-thirds majority support required for the proposal to move to a member vote."

I could have predicted the combination wouldn't work. Join SOA and CAS, and you can't make any words! You can't even make any very good five-letter words, just CASAS and SOCAS (whatever that is). So I thought that for this puzzle, I could suggest mergers that would work.

Below are ten clues leading to answers involving mergers for the CAS and SOA to consider, five for each of the two organizations. There is one seven-letter answer in each group; the other eight are six-letter answers. The ten merger targets are commonly known by their three or four-letter acronyms. (One of the ten is actually an abbreviation, not an acronym).

For example, if the CAS were to merge with the PLO, an anagram of the combined organization could be COPALS, which is the plural of a word referring to resin from tropical trees, used in making varnish. I didn't use that one, because COPALS is too obscure.

The ten words you decipher will be

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common words, although there is one obsolete spelling (clue \#3) and one answer (clue \#7) that usually is seen as two words, although the compound version is playable in Scrabble, as are all the other nine.

The target organizations include several entities connected with radio and/or TV, a well-known non-profit founded by Helen Keller, a US cabinet department (and a subsection of another), a regulatory body, a military organization, and a US state.

I've provided hints below, and because there is no grid or other way to anchor things, many more solvers than usual may require hints.

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

## The clues

1. Charge of wrongdoing after mishap contracted at our country lake
2. Father of normal little boy
3. Small pieces of meat at California buffets
4. A scarf unraveled at Donnybrook
5. Get hold of actor's process, peripherally
6. Imitations of big guns by mimics
7. Surf with same oaf horsing around
8. Speakeasies holding get-togethers
9. Seed money? How gross
10. Deals involving 100 tokens

> 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 him at Thomas.Toce@ey.com. In order to make the solver list, your solutions must be received by Feb. 10, 2019 .

## Previous Issue's Puzzle-Fewer Cryptic Squares

## Square 1

- PIERS—Homophone of PEERS ("cronies")
- WEARS - Homophone of WARES ("household items")
- MASTER-Anagram of "audio stream"
- URINE - Homophone of "you're in," sort of
- CURSE-CURS ("dog's") + E ("home, at last")
- SQUAWK—SQU ("Square") + AWK (abbreviation of AWKWARD-"off a bit")
QUASI—QUA ("as") + SI ("silicon")
ASNER-Anagram of "nears"
- SCRAP—SCRAPE ("wound cut short")
- RAITA-Every other letter in "bread in that"


## Square 2

- UNDER - (TH)UNDER ("Delayed outburst")
- EROSE-E ("English") + ROSE
- JIHAD - J ("Jack") + I + HAD
- ASSET-AS ("thanks to") + SET ("not having enough tricks")
IESUS-JEALOUS ("envious")ALO ("heartless") around S ("throw in Socialist")
- SENSEI-Anagram of "is seen"
- DEERS - Anagram of "reeds"
- RHONDA - Anagram of "On hard"
- IRENE-IRE ("Ireland") + NE ("New England") \& literally
- SEATS—SWEATS—W ("workout gear, except for Wednesday")

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| C | U | R | S | E |  |
| R | A | I | T | A |  |
| A | S | N | E | R |  |
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## Square 3

- HINTS-HITS ("Sold-out shows") around N ("new")
- SALES—Homophone of SAILS ("cruises")
- MARSHA - MARS ("God") + HA(S)
- EXERT-Outside "exercising restraint"
- AMAZES-A ("an") + MAZE ("intricate puzzle") +S ("some shun")
- RAVEL-RAVE ("Dance party") + L ("left")
- ZEVON—Reversal of NZ ("New Zealand") around OVE ("over almost entirely")
- ALANI-A LA ("according to") +N ("new") + I ("piece of information")
- ALEXA - A + reversal of AXEL
("figure-skating move")
- SNORE-Anagram of "señor"


## Square 4

- NADIR—Anagram of "drain"
- ALINE-Double definition
- STRESS—Outside of "strictness"
- ADIEU-ADI (first letters of "a direct insult") + EU ("European Union")
- SNAPS—S ("Sunday") + NAPS ("snoozes")
- PLEASE-P ("Parking") + LEASE ("permit")
- HALLO—ALL ("everything") inside reversal of OH ("Ohio")
- SOULS - Homophone of SOLES ("foundations")
- FINAL—Inside "MacGuffin always"
- SHAFT-Double definition


## Square 5

- AGITA-AGA ("Turkish elder") around IT ("sex appeal")

SQUARE 2


SQUARE 4


- SORBS—SOS ("help") around RB (running back, from "football player")
- SQUAB—SQU ("square") + AB ("first two steps")
- STRAY—Anagram of "trays"
- BOOTY—BOY outside OT (overtime, from "extra work")
- GUTTER—Outside "Gutenberg register"
- QUART—QU ("Question") + ART ("trade")
- BRETT—Anagram of "better" \& literally
- OUTGO-GO ("Hit the road") following OUT ("exhausted")
- RATION—Anagram of "I ran to"


## Final anagrams:

What many actuaries do: MANAGERISK

What many actuaries are: GAIN MAKERS

SQUARE 3

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| A | L | A | N | I |  |
| Z | E | V | 0 | N |  |
| E | X | E | R | T |  |
| S | A | L | E | S |  |

SQUARE 5

|  | S | 0 | R | B | S |
| :---: | :---: | :---: | :---: | :---: | :---: |
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| G | U | T | T | E | R |
|  | A | G | 1 | T | A |
|  | B | 0 | 0 | T | Y |
|  |  |  | N |  |  |

## Solvers not using hints

Steve Alpert, Dean Apps, Lois Cappellano, Laura Cremerius, Todd Dashoff, Dave Dougherty, Deb Edwards, Bob Fink, Mendy Friedman, Phil Gollance, Ruth Johnson, Pete Hepokoski, Eric Klis, Paul Kolell, Mike Kosciuk, Ken Kudrak, Michael Manos, Dave McGarry, Jerry Miccolis, Jim Muza, David and Corinne Promislow, Jay Ripps, Bill Scott, Andrew Shewan, Zig Swistunowicz, T. O. C. E. (Sean Donohoe and Josh DenHartog), Jon Turnes, Betsy and James Uzzell, Jim Wickwire

## Solvers using hints (or or not saying)

Jina and Michael Accardo, Anthony Amodeo, Karl Baker, Mick Diede, Bruce Fuller, Jason Helbraun, Joe Kilroy, Ben Lynch, Alan Putney, Sally J. Smith, Doug Szper, Team AALO (Kristen Bischoff, Danny Clark, Kristen Detwiler, Alec Pirritano, and Tim Koenig), Michael Zurhellen

