## Der German Lesson

FROM TIME TO TIME, I take a break from creating puzzles and run one from a guest puzzler. This issue's puzzle was created by Jerry Levy. Jerry was a pension actuary for over 40 years and recently retired. While working, he led engagements for U.S. and global client companies in diverse industries helping senior management reach consensus on changes affecting their corporate retirement plans.

He was a frequent author on issues affecting retirement strategy and pension de-risking. Jerry is a volunteer
board member for the University of Illinois LAS Alumni Association and also serves on the U of Illinois Department of Mathematics Advisory Board. Jerry had several word puzzles published in The Actuary many years ago and was inspired by the cryptic crosswords in Contingencies to create another one.

This isn't a cryptic puzzle, but it has some of the same elements, notably two definitions embedded in each clue. There aren't any connector words, though, because the words clued are different (one being a subset of the other). If the clues
did employ connectors, they would all be of the "by," "with," and "and" variety, with none of the "from," "resulting in," or other kinds of causal connectors. And what fun would that be? So we have no connectors.

The definitions below suggest twoword crossword-style answers. The "der" word is formed by adding "der" to the beginning or end of the root word. For example, the definition "marsh bumper" suggests "fen fender." Alternatively, the definition "reduce the output swallowed" might be "derate ate." A clue such

|  | Definition | Root Word | "der" Word | First (or last letter) of Root Word |
| :---: | :---: | :---: | :---: | :---: |
| 1 | Michelin's output comparatively banal |  |  |  |
| 2 | Gray-haired pack rat |  |  |  |
| 3 | Famous Argentinian one who got away |  |  |  |
| 4 | Smile, hero |  |  |  |
| 5 | Kind of river toll |  |  |  |
| 6 | Stranger dam |  |  |  |
| 7 | Famous cellist covering |  |  |  |
| 8 | One who rules meadow |  |  |  |
| 9 | Rubber cement can |  |  |  |
| 10 | Pasty tramp |  |  |  |
| 11 | Otherwise a group of monks |  |  |  |
| 12 | Duplicate pistol |  |  |  |
| 13 | Got off track, felt poorly |  |  |  |
| 14 | 20C art interpreter |  |  |  |
| 15 | Midmonth gibes |  |  |  |
| 16 | In Spanish, the one born earlier |  |  |  |
| 17 | 1940s café owner Crane |  |  |  |
| 18 | Belonging to a particular female cattle driver |  |  |  |
| 19 | Horse race next door |  |  |  |
| 20 | Average snake |  |  |  |
| 21 | German songs aren't truthful |  |  |  |
| 22 | Health club he can dig |  |  |  |
| 23 | More astute harpy |  |  |  |
| 24 | Burly folk singer figures it out |  |  |  |
| 25 | Silvery metal combustible |  |  |  |
| 26 | Hello, concealer |  |  |  |
| 27 | Guys doctor |  |  |  |
| 28 | Gardener very early |  |  |  |

as "Guard swamp," however, could also yield "fender fen." The order of the definitions within a clue has no bearing on whether "der" occurs at the beginning or the end of the root word.

The order of the words within a clue is important, though, as it indicates whether the first or the last letter of the root word will be used for the final answer. In "marsh bumper," the root word
"fen" is clued first, thus the first letter of "fen," $F$, is needed. If the clue were "guard swamp," the last letter of "fen," N, would be required.

## Solutions may be emailed to thomas.toce@ey.com.

 In order to make the solver list, your solutions must be received by May 31, 2015.The pertinent letters of the root words spell out a sentence related to the puzzle's title. Four of the root words are proper nouns.

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

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.

## Previous Issue's Puzzle-Two Wheeler

## Clockwise Clues

1. SPRAT-Anagram of "traps"
2. HARKEN-HEN ("any kind of female bird") around ARK
("Noah's boat")
3. IUD $-\mathrm{I}+\mathrm{U}$ ("used at first") +D ("a bit of withdrawal somewhat before the finish")
4. ANISE-Hidden in
"womanises"
5. PORCHES-P ("quiet") + ORCHES ("orchestra off by a third")
6. TIARA-Anagram of "Atria"
7. PRECOCIOUS-PRECIOUS
("Like some gems") around CO ("Colorado")
8. STENO-Anagram of "Stone"
9. ONE-Homophone of "won"
10. COMES ON-Pun on CO-

MESON ("One of a pair of subatomic particles")
11. FLOOR-FL ("Florida") +O
("love") + OR ("Oregon")
12. GWEN-G ("Good") + NEW reversed ("new retrospective")
13. EXIT-IT ("fornication") following EX ("former lover after swapping")
14. AJAR - A + JAR ("surprise")
15. ANY-(M)ANY
16. VIA-V ("five") + IA ("Israeli

Army leaders")
17. RA-(I)RA
18.SQUINT-'S ("quickly-it's") + QUINT (one of the Dionne kids)
19. BOATMAN-BOA ("Accessory for cabaret singer") + T-MAN
("federal revenue agent")
20.SLEAZE-Surrounding "sleepover craze"

## Counterclockwise clues

a. ZEE-Double definition
b. ASLANT-AS ("like") + LA ("the Italian") + NT ("New Testament")
c. MOAT-Anagram of "atom"
d. BIN-Contained in OSAMA BIN LADEN ("notorious terrorist")
e. QUASAR-Contained in "Massapequa's Arena"
f. VINY-V ("victory") $+\mathrm{IN}+\mathrm{Y}$ ("the middle of Runnymede")
g. RAJA-reversal of AJAR from clue \#14 ("turning 14")
h. TAXI - TAX ("Assess") +I ("one")
i. NEWER-N ("Boston's last") + EWER ("pitcher")
j. GOOF-GO ("Play") + OF from OUTFIELD ("left, right, or center")
k. LONESOME-LONE (homophone of LOAN from "Lend out over the phone") + SOME ("A little")

1. CONNOTES-Pun on CON NOTES ("prison songs")
m . SOUCI-Homophone of "Sioux see"
n. COREA-Homophone of Korea ("singing country")
o. PARTIES-PAR ("score as expected") + TIES ("bonds")
p. CHORE-C ("Conservative") + HORE ("hero confused")
q. PISA-A SIP ("a little swig") reversed
r. NUDNIK-Anagram of "Dunkin"

## Solvers

My apologies to Craig Schmid and John Herder, whose names were omitted from the solvers list last time. Craig forgave me and submitted a solution this time. I probably have to work harder to get John back.

Michael and Jina Accardo, Dean Apps, Bob Campbell, Lois Cappellano, Jonathan Currier, Todd Dashoff, Mick and Kris Diede, Sean Donohoe and Josh DenHartog, dba T.O.C.E (The Thousand Oaks Cryptic Enthusiasts), Dave Dougherty, Greg Dreher, Deb Edwards, Bob Fink, Phil Gollance, Walter Haner, Rich Harder, Pete Hepokoski, Catharine Hornby, Paul Ivanoskis, Eric Klis, Paul Kolell, Ken Kudrak, Adrienne Lewis, Jeanette Manning, Jerry Miccolis, Lee Michelson, Jim Muza, David \&t Corinne Promislow, Daniel Rhodes, Craig Schmid, Bill Scott, Karen Skoglund, Sally Jane Smith, Doug Szper, Todd Trimble, Jon Turnes, Dave Wallman, Jim Wickwire.


