

What It Means to Be an Actuary

HOW IT WORKS—Below are five groups of clues. Solving them produces for each group a six-letter word (or in one case, two words totaling six letters), a five-letter word, a four-letter word, and a three-letter word. Within a group, each longer word contains the letters of the shorter words. For example, one group's clues might lead to BUTANE, BEAUT, TUBE, and BUT. The extra letters subtracted in each level (i.e., the N in moving from BUTANE to BEAUT, the A in moving from BEAUT to TUBE, and the E in moving from TUBE to BUT) go into the diagram provided.

The five extra letters obtained in moving from six- to five-letter words (rearranged) fill the bottom row of the diagram and make a new five-letter word. The five extra letters obtained in moving from five- to four-letter words will have one duplicate letter, which should be deleted. Scramble what is left, and you will have a new four-letter word for the middle row. The five extra letters obtained in moving from four- to three-letter words will produce two duplicate letters. Delete them, scramble the remainder, and get a new three-letter

word for the top row.

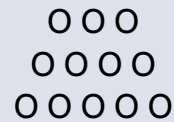
Along with the N (derived from BUTANE and BEAUT) from the example above, you might similarly obtain the letters D, E, C, and A from the other groups' six- and five-letter words. From these, you can make the word DANCE. The five- and four-letter words might yield Y, T, E, H, and E, and you would eliminate the extra E and form the word THEY. If the extra letters from the four- and three-letter words were A, A, N, C, and N, you would eliminate the extra A and the extra N and be left with the letters A, N, and C, which can be scrambled into CAN. Fit into the triangular diagram, the final phrase, in this example, is CAN THEY DANCE.

The clues are cryptic clues. This means that one end is a fairly straightforward

definition of the answer, while the other is an alternative, often mechanical, way of getting to the same word. In this puzzle, the mechanical means I use include puns, homophones, anagrams, constructions, and double definitions. (For a further explanation of cryptic clues, e-mail me at Thomas.Toce@ey.com.) Ignore punctuation, which is intended to mislead.

The completed diagram for this puzzle will spell out a philosophical observation on what it means to be an actuary. ●

The diagram:



TOM TOCE is a senior manager for actuarial services with Ernst & Young in New York. Solutions may be e-mailed to him at ttoce@nyc.rr.com. In order to make the solver list, your solutions must be received by July 31, 2008.

THE CLUES

Group A

- › First off, the Yankees paid extra—and so they can't sit around doing nothing (4 letters and 2 letters)
- › Patsy, Flip's white as a ghost (5 letters)
- › Fix shrill barks in Hebrew school (4 letters)
- › Pa's back, Patsy (3 letters)

Group B

- › Read carefully each exploit (6 letters)
- › Purée shredded cabbage in Bombay (5 letters)
- › 100 percent return on centrally located fixer-upper (4 letters)
- › Agent with a curl (3 letters)

Group C

- › We're not really bears—one big collapse and woe is us (6 letters)
- › Al's OK, but shaken, and Oslo cheers (5 letters)
- › No-goodnik proclaimed by a Communist country (4 letters)
- › The Spanish back my gal (3 letters)



Group D

- › End of a chess game? Our team is Portuguese and sparkling. Drink! (6 letters)
- › Geri's moving out of Saugerties—to stir things up, in a way (5 letters)

- › File a claim Tuesday with fat (4 letters)
- › The TV is kind of shot (3 letters)

Group E

- › Loudly encourage an old flame—like crazy Thor (6 letters)
- › Only the squares out there hate how Ellen's marriage is different (5 letters)
- › Peyton Manning, for example, is into The Roches (4 letters)
- › That woman is Zeus' main squeeze, for the most part (3 letters)

