

What It Means to Be an Actuary

THERE 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.

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.

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 used included puns, homophones, anagrams, constructions, and double definitions.

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

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)

THE SOLUTION

Group A

- › TYPE A's – first letters of “the Yankees paid extra and so”
- › PASTY – Flip s/t in “Patsy”
- › SPAY – “Yaps” reversal
- › SAP – “Pa's” reversal

Group B

- › PERUSE – “Each” = PER + “exploit” = USE
- › RUPEE – “Purée” anagram
- › PURE – Reverse central letters of “fixer-upper”
- › REP – double definition

Group C

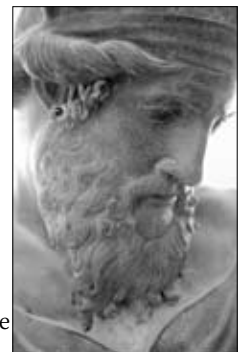
- › KOALAS – “One big collapse” = KO + “woe is us” = ALAS
- › SKOAL – “Al's ok” anagram
- › LAOS – “No-goodnik” = louse (homophone)
- › SAL – Reversal of “The” in Spanish

Group D

- › MATEUS – “End of chess game” = MATE + “our team” = US
- › SAUTE – “Geri's” removed from “Saugerties”
- › SUET – “File a claim” = SUE + “Tuesday” = T
- › SET – double definition

Group E

- › EXHORT – “An old flame” = EX + “Thor” anagram
- › OTHER – The squares (1, 4, 9, 16, 25) of “out there hate how Ellen's hair”
- › HERO – Hidden in “The Roches”
- › HER – “Zeus's main squeeze” = HERA, truncated



TOM TOCE is a senior manager for actuarial services with Ernst & Young in New York.

Group A	Group B	Group C	Group D	Group E
TYPE A'S	PERUSE	KOALA	MATEUS	EXHORT
PASTY	RUPEE	SKOAL	SAUTE	OTHER
SPAY	PURE	LAOS	SUET	HERO
SAP	REP	SAL	SET	HER

Here are the letters that get cut in each group when you move from the six-letter answer to the five-letter answer, from the five-letter answer to the four-letter answer, and from the four-letter answer to the three-letter answer.

Group A	Group B	Group C	Group D	Group E
Y	U	O	U	O
T	E	K	A	T
E	S	A	M	X

The bottom row is shuffled to reveal the word EXAMS.

The middle row needs to be four letters, so eliminate the extra letter T and shuffle the remaining letters into TAKE.

Eliminate the extra letter U and the extra letter O and shuffle the letters into YOU.

The diagram:

YOU
TAKE
EXAMS

SOLVER LIST:

Dean Apps
Andy Boyer
Bill Cross
Greg Dreher
Bob Gardner
Dominique Godin
George Green
Jason Helbraun
Pete Hepokoski
Ruth Howald
Paul Ivanovskis
Philip Lew
Denis Loring
Alan Putney
Susan Reynolds
Michael Ross
Philip Silverman
Jonah Smith
Nancy Storms and Amy Weed
Joshua Youdovin



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Interested candidates, please send resumes to actuarial@jacobsononline.com. To learn about additional career opportunities, visit our website or contact Mary Kilkenny. If you are interested in interim projects, please contact Todd Sauvola.

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