

ABA BJ Puzzle of the Week: 4/1/10

Solvency Is A Puzzlement

U E D R M X A D N E M P P D T E T A O E P I I R W R E N C O A R
N N D A E E C C R I N I P T I C N E T I A T E R A X T W D T S T
M N D X I E U A I E N N E W T A E A E I P U O E S E N I U S P S
O T Y N L T N L Y D N I H M I W O I C A D E O U C E D A I M A A
T E W E N T W E N T Y P O U N D S N U M I E D D N I D E T D A E
E I M C T U N A A I D E A A I S T D U N R P A L P I N T M E O I
Y U R R A W A S A O C T U S I I T E I T N C A I R R C F T S I L
R A S F T T T A I C O N D A I T T A D W D S O E E A A E X N Y T
I A W W A N E N I N U E C P T Y L E O D Y A E E A E H I E S C R
D S S O N R R O W I P U E I E I M R R Y S D N U O P S S T R O E
U O U U N A Y C I E R I X A O D A V I D C O P P E R F I E L D
W D N R E B W A C I M R E T S I M I A N R I O I O D R P Y E E E
E E C T D H C O E A P D D E A W O S D T P Y E O A E I N C E F U
C M F E I M N U O A I D N R N E O N E L N D S S S E N I P P A H
Y T N E W T E R U T I D N E P X E L A U N N A E I I R E A R N T
Y P I E Y F R T L E X U E N R I L E E T T A A A O I T C D E N E
R A U T A S A W U T T P S S D D F S U E E A N R T N N E P L A N
A S E L M N E E D U S E R U T I D N E P X E L A U N N A A Y L E
U I F R O L S R U N D A I A X C M L E N P I D E R I D N N D U E
U D T S E O O R T I T S E E R E P W A D M I U N W I N L C D T W
N A T I A I I T A I E D T U R E E D L C D S E A W U D A A L W O
D T W F U N E T I L E N U R L I D M A E R I N D A Y T U T D I I
T N E C I I H T R C E O R R N O I L U N D A M L R W O N W P D M
L U N E O N N A C R U M I S O D I I I K M O I N N C N N E U A A
D E T P Y Y H L E G N E X E I U N C I C R N T L U R I A R N R M
D M Y E E C A S H A W N D Y D A E A R Y C C P E A C N P E T R E
F O I A N A U T S T A T T C N A I A E O A I E A N N E D M A P U
D C P N N L E U I I I O S E C K N N M C O R L E D S T O I L U M
E N M E T W X N N A P D I Y I C T E I N W Y N R S R E N D N I P
E I T D D W D N A D L U X T I E S N D A R E R D I E E T E Y O N
N R T K A T X W U S N R S W I Y E U E T D F M U X S N E K C I D
A I A U O I I I Y R E S I M T L U S E R T I R P F E R R I F T P

www.ababj.com, scocheo@sbsub.com April 1, 2010 Watch ABA Banking Journ on Twitter for two clues

Charles Dickens wrote a number of things about lenders, most of them not complimentary. Indeed, part of the reason might be that the object of an early love affair was the daughter of a London banker. Papa, anxious to break things up, shipped her off to Paris. She came back no longer enamored with young Dickens. He got even by basing an unsympathetic character in *David Copperfield* on her. Perhaps this banker, George Beadnell, gave rise to Scrooge himself. Who knows?

But many Dickens characters, even some scalawags, are sympathetic, even, perhaps, lovable. One such is the ill-starred but resolute Mr. Micawber, also from *David Copperfield*. See page 2 to see how he figures into the puzzle.

Fax your completed puzzle, with name, bank, title, and e-mail, by 5 PM, April 7, to 212-633-1165, to participate in a drawing for a \$25 Amazon certificate. And share your ideas for future puzzle themes to do with banks. Good luck! scocheo@sbsub.com

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Solvency Is A Puzzlement: Clues

Good-hearted Mr. Micawber, readers of *David Copperfield* may recall, was always broke. He even wound up in debtor's prison, at one point.

He and young Copperfield became great friends, and he once imparted this financial wisdom to his inexperienced pal:

"Annual income twenty pounds, annual expenditure nineteen six, result happiness. Annual income twenty pounds, annual expenditure twenty pound ought and six, result misery."

A lesson many today could benefit from, no doubt. We've broken that quote into blocks—each line below is a separate clue—and tossed in a few other related words and names. Happy hunting!

3 Letters
SIX

5 Letters
OUGHT

6 Letters
ANDSIX
ANNUAL
INCOME
POUNDS
RESULT
TWENTY

7 Letters
CHARLES
DICKENS

8 Letters
NINETEEN

9 Letters
HAPPINESS

12 Letters
ANNUALINCOME
RESULTMISERY
TWENTYPOUNDS

14 Letters
MISTERMICAWBER

16 Letters
DAVIDCOPPERFIELD

17 Letters
ANNUALEXPENDITURE

23 Letters
ANNUALEXPENDITURETWENTY