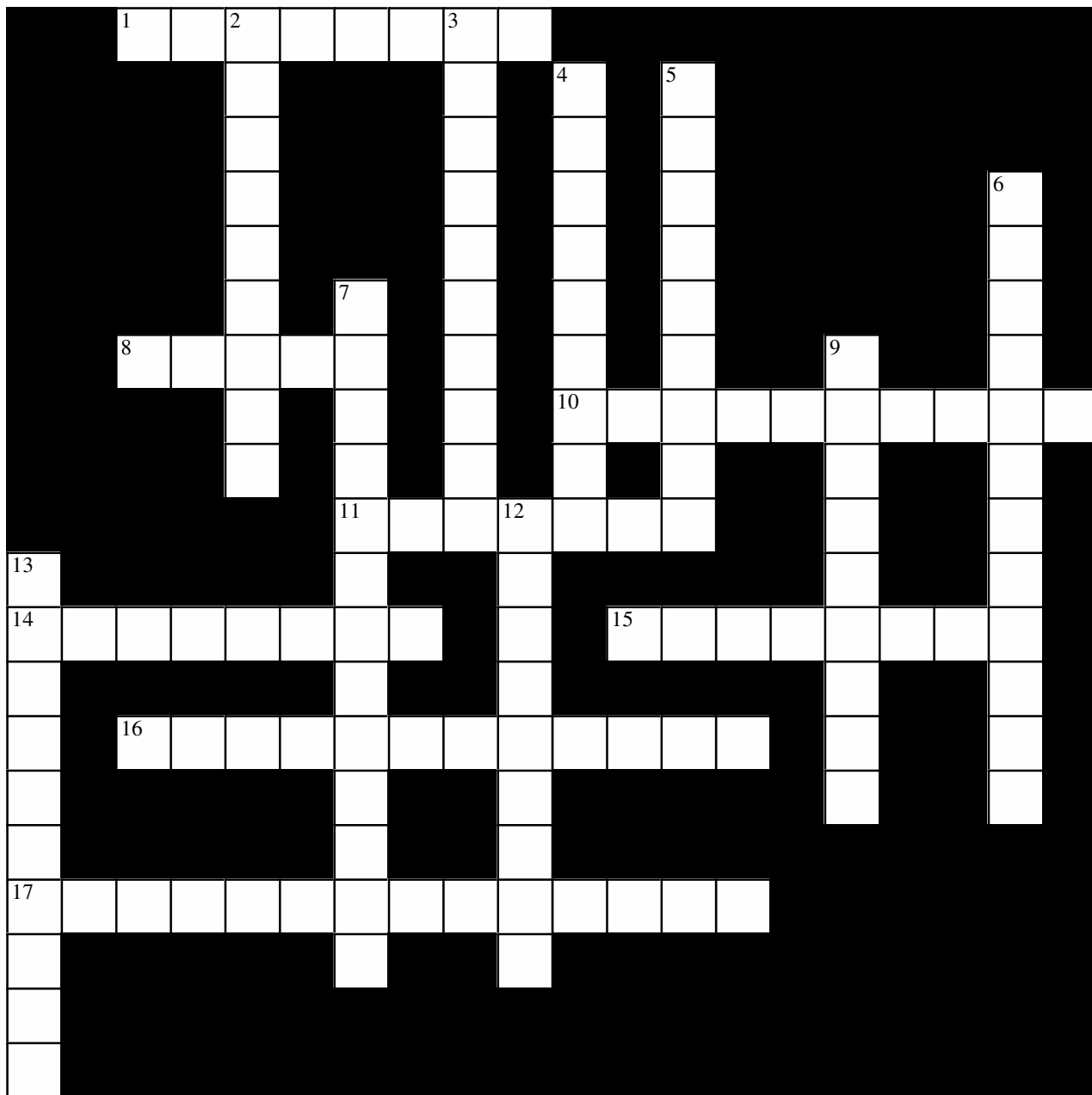


ABA BJ Puzzle of the Week: 6/30/10

Crosticgrams



“Cards Among Arrows”: If you get the point you’re an ace. That curious phrase is an anagram for “anagram crossword” and that’s the point of this week’s puzzle.

Your assignment this week is to review the clues on the next page. Each is a description or a fanciful quote containing, in capital letters, an anagram of a term or phrase dealing with banking. Unscramble the anagram and then fill it in, above.

Fax completed puzzle, with name, bank, title, and e-mail, by 5 PM, July 7, to 212-633-1165, to participate in a drawing for a \$25 Amazon certificate. (Please allow three weeks for e-mailed delivery to the e-mail address provided.) Good luck! scocheo@sbpub.com

ABA BJ Puzzle of the Week: 6/30/10

Crosticgrams: The Clues

ACROSS

1. Many a FARM PLOT has been financed by a banker sitting in this area of the bank, though it's mostly a historical usage now.
8. Bankers could cope better with this expanded, substantially revised federal housing finance regulation, if they had SPARE staff.
10. A WINE LOVER who regularly went overboard wouldn't last long in this key credit function.
11. AN EMPTY wallet doesn't permit one to make one of these.
14. "An EX-MARINE, he attacked the bank's record like he was taking a beach in the South Pacific."
15. Experts-and examiners-- typically expect that when this bank official meets with his or her peers, that someone keep a record to RECORD IT.
16. Some of these give a clean bill for a borrower, and help a lender make a loan. But some simply DEPICT TERROR to someone who knows how to interpret them.
17. UNTIL NERD NIGHT, Smithers never realized what fun parsing this detailed regulation could be.

DOWN

2. "PAPA RAILS about his bank's loans these days," said

the bank president's daughter. "He says the examiners want him to write them down, because the collateral isn't worth what it used to be worth."

3. A TRUE GLORY, the federal bureaucratic structure is.
4. The Financial Accounting Standards Board has received an EARFUL VIA letter, visit, and op-ed stories about this controversial accounting technique.
5. Getting your bank into this regulatory state may sometimes seem like a MANIC PLOT, and there is rarely a CALM POINT.
6. "Shareholders wondered if the signing of this document CONNOTED ERRS by management."
7. The BANKER STIPEND paid to top officers like this has been the subject of regulatory scrutiny.
9. Some consider new Federal Reserve rules on these instruments to be a DRAB EDICT.
12. Frequently this department and Compliance butt heads. In fact, for Compliance, you might say this department is an IRK MAGNET.
13. Read too much of this and your brain will turn to OUR GELATIN.