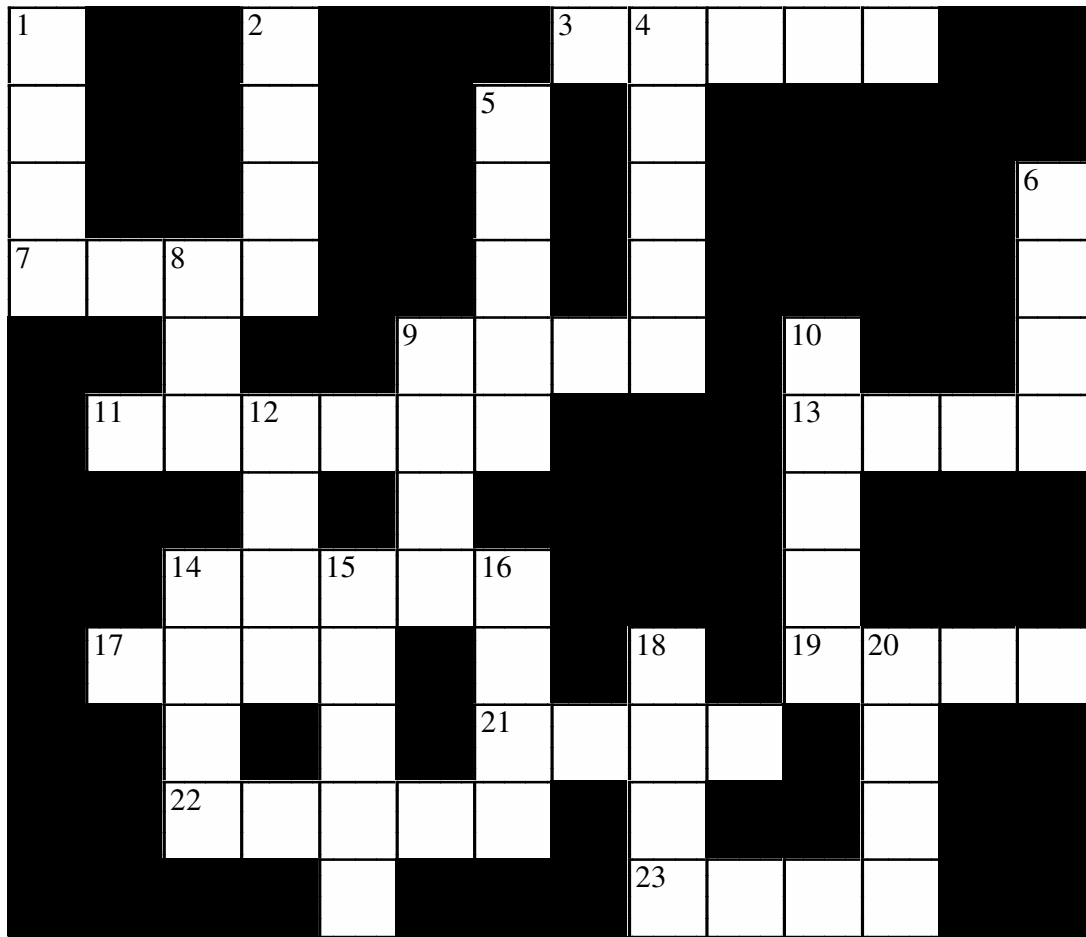


ABA BJ Puzzle of the Week: 9/9/10

Cross Words for Dodd-Frank: The Puzzle

DODD-FRANK ACT



Since it passed, bankers have been wondering what to make of the Dodd-Frank Act.

Being in a whimsical mood the other day, we figured it out what to make of it. At least in a puzzling vein, that is. You can take the letters in "Dodd-Frank Act," and make them into at least 35 other words (of four letters or more).

And that's what appears in this week's crossword, with one or more banking-specific terms, words from that list of words derived from Dodd-Frank Act.

Fax completed puzzle, with name, bank, title, and e-mail, by 5 PM, Sept. 15, to 212-633-1165, to participate in a drawing for a \$25 American Express gift card. (Please allow three weeks for mailed delivery.) Good luck! scocheo@sbpub.com

ABA BJ Puzzle of the Week: 9/9/10

Cross Words for Dodd-Frank: The Clues

ACROSS

3. Big oaks come from little ones. Big scandals can come from activists coming from groups named for one.
7. "Sitting on the _____ of the bay, watching ..."
9. Pop one of these and you just might feel better about Dodd-Frank a bit sooner.
11. When something influences something or someone else, it is said to be a "_____" in the behavior of what it influences. There were many such influences on the final shape of Dodd-Frank.
13. When a senior employee takes advantage of his or her position, it's said that they "pulled _____." Members of congressional committees do it all the time.
14. When someone represents someone else who'd just as soon be anonymous, the public person is described as a "_____."
17. From the Latin word "cauda," meaning "tail," a word meaning "last act." Experts says Dodd-Frank is the first act, which will be followed by technical corrections legislation.
19. Expression of regret typically uttered by villains in old silent movies. When Dodd-Frank passed, bankers may have said a few stronger things.
21. A layer of paint, a bodily covering, or a sugary story to cover bad news.
22. The rest of the bankers wondered when lunch was coming, but the compliance office just _____ up the speaker's presentation.
23. An insoluble problem is described as a "Gordian _____."

DOWN

1. We shouldn't jump to conclusions. But sometimes if this little fellow didn't jump, he'd come to his own conclusion.
2. A utensil Yogi Berra could never bear to leave in the road.
4. A mechanical means of winding something, or a person somewhat unwound by something. Bankers are pretty wound up about Dodd-Frank.
5. Reagan's trade prior to rounding things off in the Oval Office.
6. The Dodd-Frank markups were public and much was seen on TV. Congress didn't want deliberations to be secret, lest the public be kept in the _____.
8. Longstanding law, abbreviated, that Senator Proxmire hoped would prevent exportation of deposits from neighborhoods. Things got complicated after that.
9. Distilled wisdom says this substance, distilled, can be a good stress reliever for Dodd-Frank woes. Right out of the still, you'd have ethanol.
10. A bad old play on an old expression holds that with "_____"s like these, who needs anemones?"
12. A standard collection of fireplace fuel.
14. Henry's namesake didn't take TARP.
15. This former member of the House Financial Services Committee once had a type of savings institution named after her, because of related legislation she'd sponsored.
16. A clockwatching co-worker may develop a "tic," and then perhaps a _____.
18. Damp and dreary.
20. Bankers unhappy with Dodd-Frank may _____ all they want, but the law is the law.