banking centre with a desk or two for each business? It is not as if they offer a personal service any more. Every few months now I am phoned by someone claiming to be my new personal premium banker trying to sell me some new service. I never hear from them again and then a few months later my new personal premium banker gets in touch and we start all over again.

I don't mind banking being impersonal. I have no desire to return to days when you had to explain to some smug bank manager why you wanted to make a withdrawal before he (it was always he) consented to giving you the money that was actually yours. But at least this was a service. It was personal and there may well have been people saved from foolish moves by the wise words of a prudent personal banker. Technological evolution from ATMs to online banking - has fuelled the change, but the rush to cut costs and remove genuine personal service from their offering has probably hastened the banks' transformation into cafes and exercise studios. At least if I walk into Gail's I can emerge with a croissant.

But I am now wondering if Gail's can learn from the Barclays experience and appoint a premium personal baker. That's a call I'd probably take. "Hello, I was wondering if you had considered switching some of your savings into sourdough?" Obviously the gyms are very big on personal trainers and motivators but cafes are now some way behind the curve. Surely there is a scope for someone standing over your table shouting: "Come on now, one more bite. You can do it! Polish off that Danish!" We have been warned this month about the dangers of passive cake in the office. This is active cake, which is obviously much better for you.

I do worry though about the polarisation of the high street if it is increasingly split between cafes on one side and gyms and bike shops on the other. This is virtually Brexiters and remainers. The new divide will be between fatties and fitties. So we need some way to bring the retail sector backtogether. Infact, perhaps the gyms could lend the cafes a few personal pastry trainers as a way of drumming up business. Encourage people to put on a few pounds then reel them in for a spin class. I'm sure we could think of a good slogan, Gateauff your arse, perhaps. FT
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## Games We Play

## Oliver Roeder

The arcane pleasure of cryptic crosswords

## PUZZLEs ONTHE FT.COM/APP

You can now solve our crosswords in the new FT crossword app at ft.com/ crosswordapp. And on Sunday January 29, try the FT News Puzzle, an app-only monthly cryptic crossword with solutions relating to the month's topical events

As an American writer at a British newspaper, I have certain professional obligations: spell colour like so, put the day before the month, learn when (and what) bank holidays are. I am also obliged, or so I've told my boss, to solve the crossword in these pages every day. That puzzle, of course, is British.
But it is out of thrill rather than duty that I solve these puzzles. I am a genuine convert to the British Church of Cryptic. I am here to preach the gospel to my countrymen, and I am not alone.

I have enthusiastically solved American-style crosswords for many years. I have competed in American crossword tournaments and set puzzles for American publications. I even broke news of a plagiarism scandal in the world of American puzzles. But solving a British puzzle, or cryptic, is like relearning your own language. And like learning any language, it is both rewarding and enriching.
The differences begin with the architecture of the grids themselves, which speak to their homelands. An American puzzle is a brash frontier: wide-open spaces, a distant horizon dotted with novel construction and neologisms. A British one is compact and stately: all hedgerows and narrow lanes, packed with layered, arcane meaning.

American crosswords elevate the answers. American setters prioritise fresh and lively fill, plucked
anew from an ever-shifting culture and language. A setter's word list is a prized possession and the clues themselves are, in most cases, little more than an afterthought to get the kapow into the grid.

British crosswords, meanwhile, elevate the questions. While the answers are often pedestrian, each clue in a cryptic is a mystery unto itself, a deviously constructed linguistic locking mechanism, unopenable, until you open it. In this sense a cryptic is not a single puzzle at all but a puzzle made of puzzles.

Solving an American puzzle is an exciting smash-and-grab job. Solving a cryptic is a sophisticated bankheist.

Cryptic clues, for the uninitiated, have two parts - one literal, one cryptic - though you do not know at first which is which. The literal part defines the answer, as in an American puzzle, while the cryptic part provides some wordplay that also gives the answer. The wordplay may involve anagrams, hidden words, backwards words, homophones and many other tricks.

For example, consider the recent FT clue, "Bursars got confused in EU hub" (10). Here "EU hub" is the literal part and "Bursars got confused" is the cryptic part. "Confused" is signalling that "bursars got" is an anagram. Rearranging the letters gives us Strasbourg, the French city and EU hub in question.

Combined, these subtle changes deliver a radically different form and a tougher one for many, myself included. But that toughness comes with its own reward. "If British crosswords were harder to solve, they were therefore more virtuous endeavours," writes Adrienne Raphel in Thinking Inside the Box.

The relative difficulty is broadly accepted stateside, and it is a feature, not a bug. Many strong American solvers eventually migrate to the genre. "The cryptic is an exciting step up," says Dan Feyer, eight-time champion of the American Crossword Puzzle Tournament. "It is in the same category of wordplay fun, but a slight turn to the left down a scarier street, or a little more of an adventure."

stella Zawistowski is a longtime constructor and elite speed solver who whips through American puzzles in the time it takes me to fold my newspaper. "I do not have that 'aha' moment very much any more," she says of American puzzles. "Cryptics are a bit of a stronger drug."

Zawistowski calls herself a "cryptic evangelist" and tweets cryptic clues every day, inviting her followers to "like" if they get it, thereby spreading the good word in the states. One recent example: "Imagine, in a whirlwind, losing one puzzle" (6). Like if you've got it*.

There are other positive side effects of the language of cryptic construction. The US and Britain, they say, are two lands separated by a common language. The language of cryptics exerts a strange magic. A few clues from that same recent FT puzzle could make a rather successful modernist poem, a bit of aesthetic solace when your solving effort stalls.

Blackduckonwatchinsummerhouse
Musical note in two forms one plays in silence

Nothing shown after silent film
Andinany case, stallingisjust part of the fun for new congregants of this particular church. "They are called cryptics," Zawistowski says. "They are not called straightforwards."
"I love cryptics even though, or maybe especially because, I am terrible at them," Raphel says. "I love feeling like I am about to be recruited for the CIA, or at least about to win something. They give major breakfast-cereal decoderring energy." $\mathbf{F T}$

Oliver Roeder is the FT's US senior data journalist *enigma

## Games

## A ROUND ON THE LINKS by James Walton

All the answers here are linked in some way. Once you've spotted the connection, any you didn't know the first time around should become easier.

1. "At the Sign of the Swinging Cymbal" is the theme music for which long-running radio music programme?
2. Including doubles, which tennis player holds the record for most Grand Slam titles won?
3. Who was elected governor of Texas in 1994?
4. What was the bestselling debut novel by Donna Tartt?
5. What is the most visited tourist attraction in Cornwall?
6. Which character in The Fast Show was billed as an eco-warrior?
7. In Beatrix Potter's The Tale of Mr. Tod, what kind of animal is Mr. Tod?
8. Apart from Victor, what's the only other letter in the Nato alphabet to contain the letter $v$ ?
9. Which Rodin sculpture features Francesca da Rimini and her brother-in-law Paulo?
10. In the 1990s, Lisa "Left Eye" Lopes was a member of which girl group?



The Across clues are straightforward, while the Down clues are cryptic.

## THE CROSSWORD

No 624. Set by Aldhelm

## ACROSS

1 Prior to (6)
4 Mexican musical
style (8)
9 Room to
manoeuvre (6)
10 Frivolous,
irreverent (8)
12 Most untamed (7)
13 Set of
implements (7)
14 Princess Royal (4)
15 Team sport of
North American
origin (8)
18 Alms, gifts (8)
20 Cry like a baby (4)
23 Root vegetable (7)
25 Inane (7)
26 One running a
holiday residence (8) 27 Vast African
desert (6)

28 Beaten
comprehensively (8) 29 Cure (6)

## DOWN

1 Eagle, possibly, is not feeling well $(5,3)$ 2 Madly cheerful about unicorn's tail - there's no such thing, they say! $(4,5)$ 3 Red boxes are brought up (6) 5 Strangely levitate rail like Marcel Marceau's mime, perhaps? (12) 6 Independent politician with debts is sinful (7) 7 King meets one king that's eccentric (5)

8 Completely popular movie dog $(2,4)$ 11 Very high level sports there get organised without head of athletics (12)
16 Put bundle up and give a speech to explain (9) 17 Words of explanation for fool rising in prestige (8) 19 Stump number nine - opener getting extra (7) 21 Increases intense effect (6) 22 Graze, namely on seed crop (6) 24 Turning part of parrot orange, but only a part (5)

## THE PICTURE ROUND

by James Walton
Who or what do these pictures add up to?


