

# The Big Four Owe



Al owes Cal \$10. Cal owes Hal \$20. Hal owes Sal \$30. Sal owes Al \$40. What are the least amounts they can pay each other to settle these debts?

# Bon Voyage



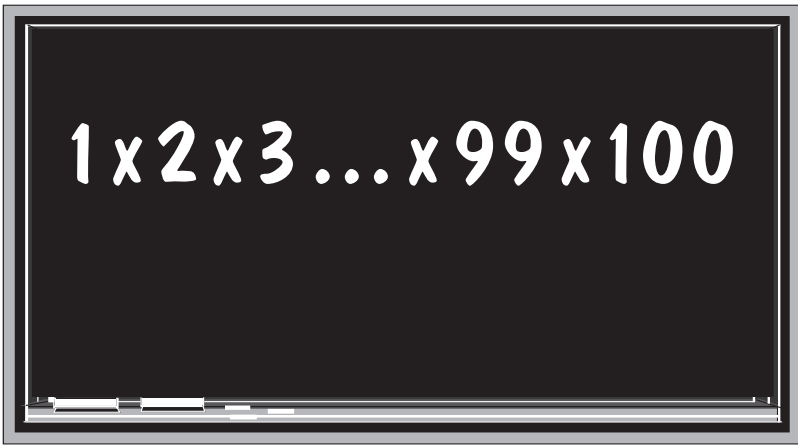
Two people on a cruise ship have identical two-letter initials. Find the greatest number of people who could be on the ship.

# Family Matters



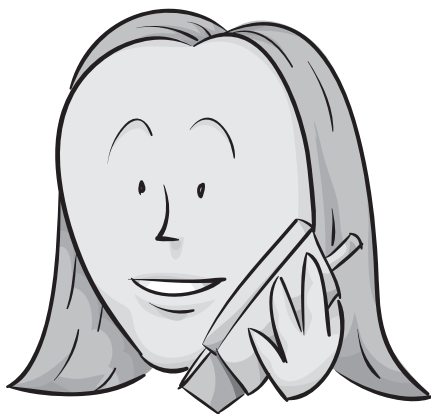
Find the smallest number of children in a family if each child has at least 1 brother and at least 1 sister.

# Zero In



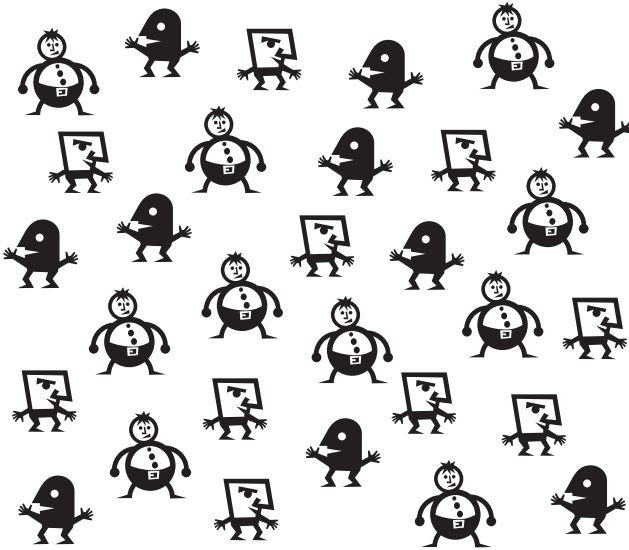
If the numbers from 1 through to 100 are multiplied, how many zeroes are there in the answer?

# Rate a Minute



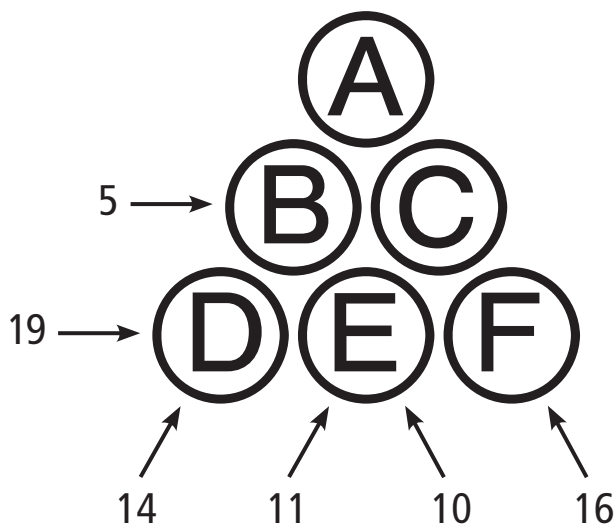
How long is a call costing \$3.00 if it costs 12¢ a minute for the first 5 minutes and 8¢ a minute after that?

# Gubs, Gobs, and Gabs



There are 72 gubs. All 27 gobs and all 42 gabs are gubs. If exactly 8 gubs are both gobs and gabs, how many gubs are neither gobs nor gabs?

# Sum Totals



The numbered arrows show the totals of the rows in each of the three directions. What number does each letter represent?