4-Square

Solve these four clues and then rearrange the solutions into a sixteen-letter phrase, for which a clue is given. The two diagonals also make four-letter words.

SECT

SOLID FUEL

FARMER'S YIELD

HARD WOOD

Clue: small adder? (6,10)

Cult, coal, crop, teak. The phrase is: POCKET CALCULATOR.

Puzzler