

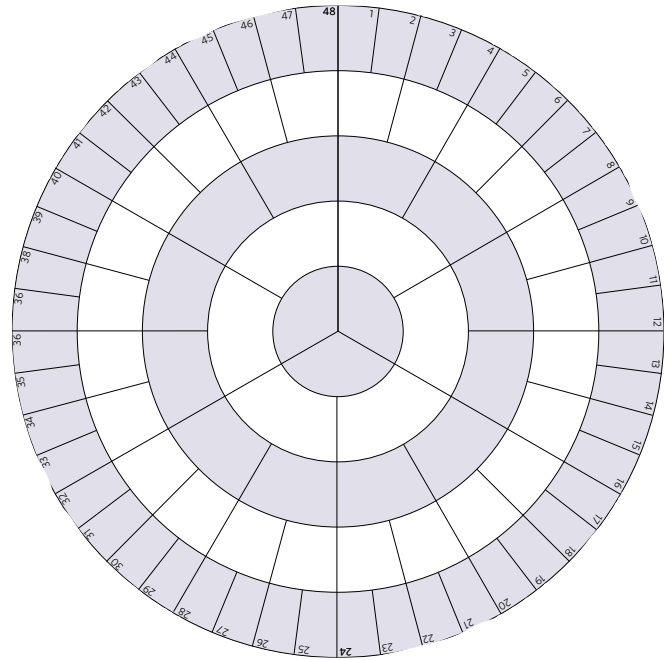
Busy Season

JANUARY AND FEBRUARY represent the busy season for many actuaries, and the 48 letters on the outer circle of the diagram, reading clockwise from the top, will yield a seasonal message. The 12 letters on the middle ring, reading counterclockwise from the bottom, will help explain why some actuaries are so busy.

The clues below all lead to five-letter answers, which must then be scrambled and entered into the diagram. Adjacent entries (e.g., 1 and 2, 3 and 4, 5 and 6, etc.) have four letters in common. Each quartet of answers (1-4, 5-8, etc.) shares three letters, each octet (1-8, 9-16, etc.) shares two letters, and each group of 16 (1-16, 17-32, 33-48) shares one letter. The three groups of 16 commonalities fill the center ring, the six octet commonalities fill the next ring, and so on, with the outer ring filled by the non-common letters of adjacent entries.

There are five proper nouns among the answers. The remaining answers are common English words, except 32 and 34, which are somewhat uncommon.

The clues are all cryptic clues. This means that one end is a fairly straightforward definition of the answer, while the other is an alternative, often mechanical, way of getting to the same word. In this puzzle, the mechanical means I use include puns, homophones, anagrams, constructions, and double definitions. (For a further explanation of cryptic clues, e-mail me at Thomas.Toce@ey.com.) Ignore punctuation, which is intended to mislead. In order to make the solver list, your solutions must be received by Jan. 31, 2009.



THIS ISSUE'S CLUES

- 1 Comes into being pro-Microsoft
- 2 Accepting of a soon-to-be grad, up till now (two words)
- 3 Woods cut short by golf warnings
- 4 Banjos effectively hiding Stalin
- 5 Loose (you can say that again) substitutes for butter
- 6 Ordered-by-phone fancy car parts
- 7 Thus hail Roman white wine
- 8 Moe's getting five flirtation devices
- 9 Rich teenage girl flipping over street transgressions
- 10 Guys gals go out with are fruits
- 11 Lock of hair obtained from starlet after a couple
- 12 Grows weary of spares
- 13 Soft rock heals indiscriminately
- 14 She holds the first person to be in disgrace
- 15 Observe Zadora from the podium in dark brown tones
- 16 Irritations, it must be said, are features of Windows
- 17 Titian? I left out "Prometheus," for example
- 18 Phosphorus isn't, in a manner of speaking, cosmetic
- 19 Carlos' band interrupted by fat old guy in a suit
- 20 Heavy breathing with no regarding Mom and Dad



- 21 Makes aware of altercation with Poles
- 22 Washington ensconced in wickedness, lover
- 23 April Fools activities after the First for enlisted men
- 24 Plastic ran as plastic wrap
- 25 Twelve-step program leaving piñatas with 16-oz. bottles
- 26 College board takes in holy man
- 27 Alternate turns for littlest ones
- 28 Nut runs back inside steamship for surprises
- 29 Sparkle with grand—and dryer—material
- 30 Only a little bit of color in the contents of *Contingencies*
- 31 One-third of Tibetan gymnasts like orange juice
- 32 Little bugs from the east broke the skin
- 33 Henry's final command to Boleyn sounds like Sawyer's first
- 34 Dullness from poor-grade Pulitzer-Prize playwright
- 35 Terrorizing needs paradises
- 36 Bad nodes discovered through odors
- 37 Goofy cried, "Apple juice!"
- 38 Melt cubes over absinthe, finally
- 39 General Electric supporting cap and float
- 40 Felt sick, called a cab, running late
- 41 Extends credit, mixes it up, running late
- 42 Gold deposits found in Delos, surprisingly



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- 43 Arrives by ice and ire
- 44 Praises questionable LSU ad
- 45 The moon causes these offbeat diets
- 46 Demi's gone bananas for FDR memorial coins
- 47 Wild rides made life possible
- 48 Goldman Sachs gets rid of puzzling structures

REDUNDANCIES AND DEFICIENCIES SOLUTION

ACROSS

- 1 VETERINARY—“Every train” anagram
- 6 SCOWL—hidden in “Moscow learning”
- 9 INSERT—initial letters of “I never saw Emily’s roommate tonight”
- 10 WATERMAN—hidden in “fatwa term anyway”
- 12 SHREWD—“a little bit of evidence” = SHRED around W = “President Bush”
- 13 ACCEDE—homophone of “a seed” (“one little germ of an idea”)
- 16 HARP—double definition
- 17 GRUNGE BAND—“Bung danger” anagram
- 20 UNDERTHREW—“Werther und” anagram
- 21 TABU—“but a” anagram
- 23 DARING—“Darling” minus L
- 25 COHERE—“Sebastian who ran” = COE around HER
- 28 REACTION—“Creation” anagram
- 29 PIQUE—homophone of “peak” (“the high point”)
- 30 DRIP—double definition
- 31 GODLINESS—“Singles do” anagram

DOWN

- 1 VEIN—homophone of “vain” (“displaying excessive pride”)
- 2 TREASURED—“step” = TREAD around “okay” = SURE
- 3 GRATERS—“garrets” anagram
- 4 NEWSWORTHY—“whew, son, try” anagram
- 5 ROOTS—double definition
- 7 RAZE—homophone of “Rays” (“Florida baseball team”)
- 8 WONDER DRUG—“taken” = WON + “the German” = DER + “poor grade” = D + “toupee” = RUG
- 11 RACED—“Arced” anagram
- 14 SHOULDERED—double definition
- 15 UNREOWNED—“Under no new” anagram
- 18 ARABESQUE—anagram of “Square” around ABE (“Lincoln”)
- 19 IRONIC—“Unrelenting” = IRON + first letters of “insurance company”
- 22 DELPHI—“Pi held” anagram
- 24 RADII—“dorm chaperone” = R.A. + “5:02” = DII
- 26 HILO—near homophone of “high-low” (“variation of poker”)
- 27 PEALS—homophone of “peels” (“bananas covering”)

ADEQUATE VERSIONS

- › CRAZE—homophone of “Crays” (“supercomputers”)
- › PEAS—“apes” anagram

V ¹	E	T	E	R ³	I	N	A	R ⁵	Y		S ⁶	C	O	W ⁸	
E		R		A		E		O					R	O	
I ⁹	N	E	R	T		W ¹⁰	A	T	E	R ¹¹	M	A	I	N	
N		A		E		S		S		A		Z		D	
		S ¹²	H	R	E	W	D			A ¹³	C	C	E	D	E
S ¹⁴		U		S		O		U ¹⁵		K					R
H ¹⁶	A	R	P			G ¹⁷	R	U	N	G	E	B	A	N	D
O		E		I ¹⁹		T		R		D		R		R	
U ²⁰	N	D	E	R	T	H	R	E	W		T ²¹	A	B	U	
L						O		Y		N		D ²²		B	G
D ²³	A	R ²⁴	I	N	G			C ²⁵	O	H	E	R	E		
E		A		I		H ²⁶		W			L		S		P ²⁷
R ²⁸	E	D	A	C	T	I	O	N			P ²⁹	I	Q	U	E
E		I				L		E			H		U		A
D ³⁰	R	I	P			G ³¹	O	O	D	L	I	N	E	S	S

- › SCOW—“cows” anagram
- › REDACTION—“radical” = RED and “romantic possibilities” = ACTION
- › WATER MAIN—odd letters in “what the Crimean is no”
- › ROTS—AGE removed from “storage” and reversed
- › RATERS—ATE = “took lunch” inside RRS (“railroads”)
- › RACKED—double definition
- › INERT—IN + TRE (“three Italian”) reversed
- › GOODLINESS—“Losing does” anagram
- › CRAZE minus RAZE = C
- › PEAS from PEALS = L
- › SCOW from SCOWL = L
- › REDACTION minus REACTION = D
- › WATER MAIN minus WATERMAN = I
- › ROTS from ROOTS = O
- › RATERS from GRATERS = G
- › RACKED minus RACED = K
- › INERT from INSERT = S
- › GOODLINESS minus GODLINESS = O

**Not redundant and not deficient,
but just right = GOLDBLOCKS**

SOLVERS

Dean Apps, Bob Campbell, Bob Camp, Chris Carlson, Bill Cross, Todd Dashoff, Mark Daulby, Harvey Fishman, Bob Gardner, Art Garwood, Elliott Goldstick, Pete Hepokoski, Brian Klimek, Philip Lew, Denis Loring, Dan Lowen, Lee Michelson, Jon Michelson, Jim Muza, Anil Narale, David and Corinne Promislow, Debbie Rosenberg, Lou Scarim, Ralph Reese, Philip Silverman, Jonah Smith, Tim Swankey, Betsey Uzzell