Cryptic Puzzle TOM TOCE

Seeds

PANSPERMIA IS THE BELIEF that life exists in abundance in the universe and may have been brought to Earth by meteorites. Many serious scientists, including Svante August Arrhenius, Lord Kelvin, Hermann von Helmholtz, and Sir Fred Hoyle, have adhered to this theory. Other scientists believe that much of the water in our oceans came to Earth on or in comets.

Sure. Why not? Who knows? There are lots of things out there, lots of strange rocks and such in the Oort Cloud or the Kuiper Belt. And some of them may well be the seeds of things.

Actuaries, too, know about seeding. This puzzle is dedicated to a seeding source of great importance to many of us. Thirteen of the regular clues in this puzzle will produce answers one letter too short for the diagram. The missing letters must be obtained from the seed clues, whose order is unrelated to the order of the regular clues. There ultimately will be thirteen pairs of words, with the longer word formed by adding one letter somewhere to the shorter word—with no reordering. The longer words are the ones entered into the diagram.

The seed clues have been ordered so that the 13 extra letters from the seed answers will give the two-word ultimate seeding source.

There are 11 proper nouns, one answer of two words, and one hyphenated answer. All the other answers can be played in Scrabble. Not only are all 26 letters used; each one occurs at least once in a crossing square. It was the least I could do as an aid to solving.



Thanks to Eric Klis and Bob Fink for test-solving and editorial suggestions.

Across Clues

- 1 Discombobulated engram of famed birthplace
- 7 Adjective one informally applied to Connecticut's temporary teachers
- 13 An inspiration, please
- 14 Lori dividing piles of stocks
- **16** Inappropriately appropriates something rare and obsolete
- 17 Nose smashed by Seth's son
- 19 Clear up account after pop's bro
- 20 Song for a little river
- 21 Mostly horrified by Mideast military leaders
- 22 These come with effort, you say, or absence of effort?
- 24 Meals-on-wheels for town of notoriety
- 27 Sailed with a long, thin, fluffy scarf, Ted?
- 29 Vocally knows more than one denial
- 30 Smart about mechanical device
- 33 Home Alone star on the radio
- 34 Large fortune cut off
- **36** Gold sun god's haloes
- 38 Basic cheer
- 41 Mr. Gershwin is backing Mr. Gold
- **42** Like an ocean floor with ridiculous energy around the rims
- 43 Ill-advised about the United Nations?
- 44 Sonar blurred the act of deliberately setting a fire
- 45 Take the family jewels from heads of Germany, Estonia, Latvia, and Djibouti
- 47 In case mail comes here
- 48 Former Roxy Music star brought back and cast in retrospective
- 51 Soft? Pia? No!
- **52** Vicious asp in health club
- 54 Second car set to run by itself?

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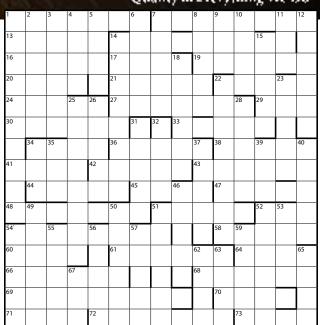
Ⅲ ERNST & YOUNG

Quality In Everything We Do

- 58 Stares in stupefaction at 1000 bonobos
- 60 Broken nail remained
- 61 Potassium and asbestos-ah! It's the old part of an Islamic city
- 64 Deprivation for white ant
- 66 Very close, back it out, prisoner
- 68 We're talking thirty-two ounces of silicon
- 69 Savings from skipping ten-crown rooms? I'm easy
- 70 So spelled out the old gas company
- 71 Square on New England road
- 72 Use again in altered form—and likewise rerated
- 73 Try screaming now

Down Clues

- 1 Harmonicas playing old-fashioned confection
- 2 At the center of Alamo rally, having no regard for others
- 3 Babelicious but spouting virginal irritability
- 4 Sailing to Asia, I should be replaced by England's leader
- 5 To eat after two is an accomplishment
- 6 Silly grin in several Wagnerian operas
- 7 A deep audible laugh, it may mean hello or goodbye
- 8 Spar just about love
- 9 Holder of auditor's net
- 10 Beautiful French city!
- 11 Drunken sot leader in Qing Dynasty
- 12 Herb's tenor is most sharp
- 14 A supporter following power? Excellent! One new blockhead (hyphenated)
- 15 Largest of antelopes in cyberworld?
- 18 Belt one, first, kid
- 22 Bent leg around A. Nin
- 23 So-and-so turned up 50 lead guitar parts
- 25 University town with boulevard turned north-south to Wisconsin, ultimately
- 26 Tormé improvised underground in Paris
- 28 Doctor, now perhaps immerse
- 31 Grand Slam tennis player's move
- 32 Powerful need to puke after debut
- 34 Far out, Angelico!
- **35** Asset for musician in psychedelic era
- 37 Day mostly lying in sun in North African country
- **39** Lettuce chopped on protective guard
- 40 Crackers, saté and hot drinks
- **46** Place to wait in fancy car holding Bishop
- 49 Hint of wildebeest and insects, by the sound of things
- 50 Classic dare in element of culture around Alaska (two words)



- **51** Fade gradually and be just visible over time
- 52 Spears upset and scantily covered
- 53 Shut in as house loses top floor? Just the opposite
- 54 Loudly list the right to take something
- 55 Largest of the Lesser Sunda Islands otherwise following man of Faith
- 56 Travel by car, Tom, around Oregon
- 57 Silent tic at uprising
- 59 A northwestern state flooded
- 62 Blue-green battery bringing on question
- 63 Tinted and noisily cut down
- 65 Sailor holding last letter to Alexander or maybe Peter
- 67 Poor Dan! Tell me more

Seed Clues

So a debt restructured is flaunted? Boss is a German maniac Rangel in remedial education Take overtime, man, with no emotional investment Lost in ale overseas Rain destroyed Shiite stronghold Iron with effort Pursue Streep, maybe? Rum, gin or best replacement State with inequitable taxes! Damaged easel for rent Terribly sober, sporting kimonos Move sideways, say, taking in all that's left after a fire

Seed source of great importance to actuaries:

Solutions may be emailed to Thomas.Toce@ ey.com. In order to make the solver list, your solutions must by received by Jan. 31, 2012.

The answers to last issue's Cryptic Puzzle are on Page 56.

Previous Issue's Puzzle

There Once Was a Man From Nantucket

There was a counting error in the clues which several of you pointed out. It turns out that "perpetuities" has 12 letters, not 11. "Embarrassed" has 11, though, and "apologies" has nine, I think.

THE LIMERICKS

The Lifer

A Lifer designing annuities Encountered a few incongruities. "All my clients seem able To outlive my table, As if we had sold perpetuities."

There But for th<mark>e G</mark>race of God

All Al needed was one more exam, So he said, "I'll wholeheartedly cram." Ah, but others crammed more, Only one out of four Passed. When Al got a five he said, "Damn."

Perspicacious Gwen

Gwen said, "Working in Government Pensions Has ever so many dimensions! We found one—that is, Dunne did--Which was not underfunded! And to think I had misapprehensions!"

A Tendentious Gal

I once knew a gal in Mortality, Who possessed no real impartiality. She was fond of her fits. Oh, she loved them to bits! And would call correlation causality.

A Curious Fellow

A Fellow deep into morbidity, Had some issues around illiquidity. His expense account soared When his kid's room and board He put through—OK, that's just stupidity.

Set #1–A Curious Fellow

Soared—"So dear" anagram Stupidity—"Study pi? It" anagram Morbidity—"I mob Dirty" anagram Board—Bored ("blasé") homophone Illiquidity—ILL ("Sickly") + I + QU ("question") +ID ("the wild impulse") + IT + Y "yields at the outset")

Set #2—Perspicacious Gwen

Pensions—Half of a double definition ("Boardinghouses") Underfunded—"Freud dunned" anagram Dimensions—"Ion in dimness" anagram Misapprehensions—"Rose, is penmanship" anagram Did—DIED ("Bombed like a standup comic")—E ("with no energy")

Set #3–The Lifer (plus one from There But for the Grace of God)

Incongruities—"coinsuring tie" anagram Perpetuities—PER ("Each") + PET ("animal companion") + UNITIES ("Aristotelian principles")—N ("dismissing no") Crammed—(S)CRAMMED ("Vamoosed a little late") Annuities—"Insinuate" anagram Able—Half of a double definition ("Like Napoleon, before seeing Elba" from the palindrome "able was I ere I saw Elba") Table—"bleat" anagram

Set #4—A Tendentious Gal

Impartiality—IMP ("Pixie") + ART ("painting") + I ("one") + ALI ("clay (formerly)") + T ("tablespoon") + Y ("yellow") Causality—C(AU)(SAL)ITY ("City containing gold, Sal") Fits—Half of a double definition ("Conniptions") Mortality—MOR(T)ALITY ("Morality over earliest of trepidations") Bits—B ("Second rate") + ITS ("it is")

Set #5—There But for the Grace of God

Damn—Dam ("Stop") homophone Exam—EX-AM -"Formerly in the morning" pun More—"Rome" anagram Cram—"Marc" reversal Four—Fore ("Verbal warning from a golfer!") homophone

Solvers

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