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Basis of co-operation

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The Basis of Co-operation

THE operation of the human mind is a strange phenomenon. In an individual, the mind works one way to-day; another way to-morrow. Two individuals thinking about the same thing may arrive at totally different conclusions. The mind is influenced sometimes by facts; sometimes by false hypotheses which have all the appearance of fact; again by representations or arguments put forth with good or bad motive by other individuals.

Actions of human beings are not always true indices of the operation of the mind; neither is the spoken word. The person who says what he thinks, is one type. The person who gives voice to something which another person is pleased to hear, is another. He who gives expression to the things which will advance his own interest is in a third class. And there is no casual way of determining the relation between words and actions on the one hand and thoughts on the other.

The motive for words and actions which are not the true expression of thought is selfishness. This quality is a heritage from common, primitive ancestors in whom the

instinct of self-preservation was strong. Selfishness, probably more than any other one thing, is the cause of the friction which arises in the course of human relationships.

The true basis of coöperation is unselfishness. Devotion to a cause is postulated on that characteristic. Complete coöperation is possible in no other way. The moment the parties to a scheme requiring coöperation begin to "jockey for position," as it were, at that moment the doom of success begins to take form. When self-interest develops it obscures the vision and begins to interfere with proper perspective, which is essential to the full consideration of a joint-interest program.

Any scheme of coöperation calls for unselfish thoughts, words, and deeds. It requires subordination of everything which is not whole-heartedly in support of the object of attainment. Self-sacrifice may be necessary. If so, it must be suffered for the good of the cause. No part may assume proportions greater than the whole.

There is perhaps no type of undertaking that requires as much in the way of co-operation as a professional organization.

The service of the client is paramount. Whatever is required to achieve satisfactory service must be done; often at the expense of personal discomfort to one or more individuals. Again, the service may involve considerable readjustment of forces within the organization, but the client knows no details of internal arrangement. The purchaser of goods in a department store is not concerned with the departmental scheme of things. His dealings are

with the concern which operates the store.

Any firm rendering professional service is faced with the fundamental necessity of meeting the demands of clients whenever, wherever they are made, no matter how technical or involved they may be. Cooperation is essential to proper service. It can be had only by unselfish devotion to an ideal, which devotion has its basis in unselfish deeds on the part of every individual who is a party to the organization.

A Story of Use and Occupancy

INSURANCE is usually associated with fires, thefts, accidents, and deaths. But of late years, and particularly the last two or three, there has come into some vogue a form of insurance known as Use and Occupancy. The term is somewhat ambiguous to the uninitiated, but is used to denote insurance against loss of profit through business interruption resulting from fire; in short, business interruption insurance. It is separate and distinct from property loss insurance, and like the latter may be covered by an adjustable or by a valued policy. Under the valued form of policy the assured pays a higher rate of premium, but in settlement receives the amount of the insurance carried regardless of the actual loss. Probably most of the use and occupancy policies carried at present, however, are on an adjustable basis as a result of which the loss sustained by fire has to be determined.

Property loss settlements are now made with comparative ease from reports prepared by adjusters who fix the amounts, if at times somewhat arbitrarily, from quantities actually determined or estimated, prices, supposed to represent replacement values, and in some cases with an additional allowance for expenses related to the physical property destroyed. The method has become more or less standardized and

permits of little practical controversy.

Use and occupancy settlements present more of a problem in that the form of insurance is relatively new. Methods of arriving at the amount of loss have not yet been developed because of the meagre experience available on which to base methods, and further, because the determination of the amount lost by the assured requires reference to the books and records and is subject to involvement through the many accounting questions which invariably arise. Briefly, use and occupancy settlements are largely a matter of accounting.

A recent case of use and occupancy insurance is of more than passing interest because of the fact that two firms of accountants were retained to determine the amount of loss; one firm by the assured, the other by the underwriters. Failing to agree on the amount of loss the two firms, under authority of an appraisal agreement to which their principals became parties, called in a third party to act as umpire in the dispute. This case is thought to be one of the first of its kind to go to arbitration and illustrates what may be accomplished by this method, particularly where the questions are those of accounting and are submitted to an accountant, since in this case the findings