Economy of Scale

Racer	Phileas Fogg
Password	DIORAMA
Hazard	HE COULDN'T FLOAT A LOAN

A -3   B 5   C -4   D 6   E -1
F -2
G 4   H 2   I 1   J 3

-1 -2 -3 -4

1 2 3 4 5 6

K -3   L -4   M -1   N -5   O -2
P 4   Q 2   R 1   S 3   T 5

-1 -2 -3 -4 -5

1 2 3 4 5
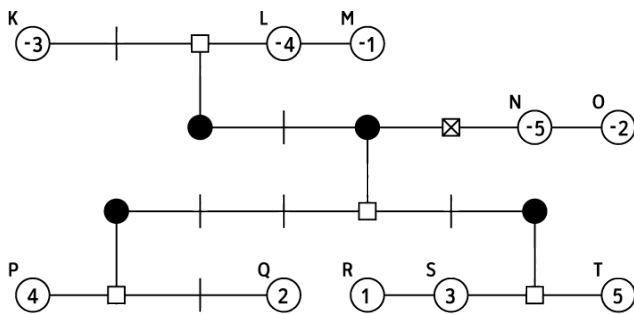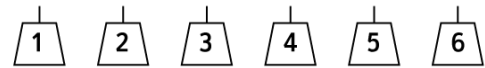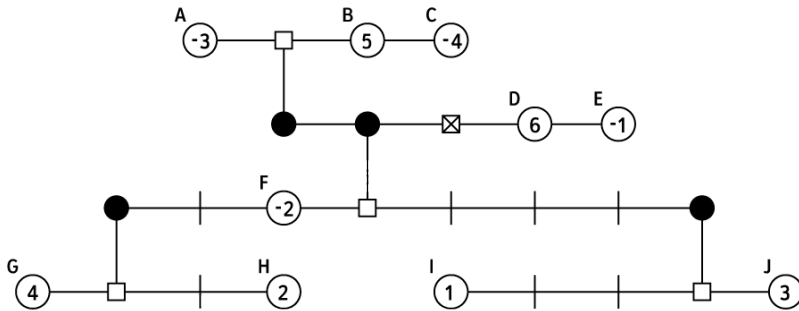
Then substitute the value for each letter above into the expressions below and convert the results to letters. In normal, there are two separate blocks for the hazard (HE COULDN'T FLOAT A LOAN) and password (DIORAMA):

8 = H	5 = E	3 = C	15 = O	21 = U	12 = L	4 = D	14 = N	20 = T	6 = F	12 = L	15 = O	1 = A	20 = T	1 = A
B+S	I+P	E-L	SxT	GxP-N	JxP	R-K	DxQ-O	CxN	B+I	NxF+H	CxL+M	T-G	BxP	O-A

12 = L	15 = O	1 = A	14 = N
KxL	KxN	ExM	AxK-N

4 = D	9 = I	15 = O	18 = R	1 = A	13 = M	1 = A
I-K	G-N	AxN	DxJ	L+T	P+T-C	D-B

In hard, the answers are interleaved. The positive values give the hazard and the negative values give the password:

8 = H	5 = E	3 = C	15 = O	21 = U	12 - L	-4=(D)	4 = D	14 = N	-9=(I)	20 = T	6 = F	-15=(O)	-18=(R)	12 = L
B+S	I+P	E-L	SxT	GxP-N	JxP	K-I	R-K	DxQ-O	N-G	CxN	B+I	AxT	DxK	NxF+H

15 = O	1 = A	20 = T	-1=(A)	1 = A	12 = L	15 = O	1 = A	-13=(M)	14 = N	-1=(A)
CxL+M	T-G	BxP	P-T	O-A	KxL	KxN	ExM	C-P-T	AxK-N	B-D