

Remarques sur les Sociétés de Secours mutuels*

Mr. Jules Bienaymé

Comptes Rendus Acad. Sci., Paris, **54**, p. 536–537

“I have the honor to submit to the Academy some observations that a Report by Mr. Didion, the general, has suggested to me on the *Société de Secours mutuels de Metz*, and the calculations that I have carried out on the data of this Report. I will recall that since 1857 (*Comptes rendu*, t. XLIV, p. 573), in the general interest of the Societies of this kind, I have signaled to the attention of my colleagues the position already extremely risked by the Society of Metz. Since five years this position is become more and more bad, because the Society permits itself drawn away by the illusion that always produces in the Societies of assurances the existence of a considerable capital, that one wishes to regard as disposable, and which however is in reality already absorbed by the future expenditures, to which it must provide in all necessity. The Society of Metz possesses a capital of 343000 fr., and despite the warnings of general Didion, it believes itself able to give to its 60 year old members, pensions of 200 fr., with prolongation of the half in favor of the widows. If it persists in this unfortunate way, it will soon see its capital exhausted, and the half of the survivors among its members will have no pension. It is necessary therefore that this Society take a vigorous measure and not wait that its ruin is irreparable.

“I have recommenced the calculations of the Report of general Didion, by taking for base the Table of mortality of Deparcieux; for it is a fact very worthy of remark, since 25 years the deceased in this Society have been a little below the number assigned by Deparcieux, and this experience shows well that the small associations of 400 or 500 persons necessarily incur a very great risk when they claim to give some pensions. By departing from the bases contained in the Report and from the Table of Deparcieux, one finds that the Society of Metz, despite the existence of its capital of 343000 fr., is in deficit of around 100000 fr.; if the pensions of the members existing today must be 200 fr., as are the 61 pensions already in course of payment. This deficit would be much greater still if the subscriptions of its actual members do not permit in the future the same available proportion as in the past. As this product is uncertain, it is necessary to understand that the real deficit of the Society exceeds 100000 fr. There is time yet to remedy this unfortunate state. But it is necessary to be stripped of all illusion and to follow the counsels of science and of experience.

“I will remark, in ending, that it is in great part in order to remove the Benefit Societies from the dangers resulting from the promise of pensions by some associations of such small numbers of members, that the government has funded the Caisse de

*Translated by Richard J. Pulskamp, Department of Mathematics & Computer Science, Xavier University, Cincinnati, OH. June 16, 2010

Retraites for the elderly, under the ministry of a Member of this Academy, Mr. Dumas, of whom no person is unaware of the constant efforts in all the questions which interest the general well-being.”