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## Mutual Aid (Insurance) Business by Co-operative Society

*by Kenji Sono*

In Japan all the insurance businesses, including both individual insurance and social insurance, are operated by one of the following groups: (1) state, local government, city and town, (2) joint-stock corporation, mutual insurance company, (3) insurance society, co-operative society, mutual aid society, and voluntarily organized society.

Insurance business is also classified into the following groups according to the kind of undertaking organization: (1) public insurance (state insurance and municipal insurance) (2) insurance maintained by company (3) insurance maintained by society. Since all the insurance businesses belong to either individual insurance or social insurance, classification of the insurance is very complicated.

Also, in individual insurance there are (1) state insurance (2) insurance operated either by a joint-stock corporation or by mutual company (3) insurance operated by insurance society. And in social insurance (1) state insurance, municipal insurance (2) insurance operated by insurance society, co-operative society, and mutual aid society.

Whether it is individual insurance or social insurance, insurance operated by co-operative society and mutual aid society is not called insurance business but mutual aid business. This is a unique system and it may be strange for foreign scholars. The reason for this system is that individual insurance is not regulated by the Law of Insurance Business which is very strict. Also, social insurance is not controlled by the Insurance Business Law and it is still customarily called mutual aid business same as in the case of individual insurance.

These societies want freedom in operating their business especially in fixing the rate of premium and conditions of the contract of insurance and, I think, this is the reason why the insurance business operated by co-operative society and mutual aid society is not called insurance business. Some scholars insist that there are basic differences between mutual aid business and insurance business. However, another group of scholars advocate that mutual aid business and insurance

business are almost similar, while the third group insist that these two are completely the same in their nature.

Among these opinions, which is right? This question will be answered after we thoroughly investigated actual conditions of co-operative society and mutual aid society which operate the business called mutual aid business. Of course, it will be necessary to define the nature of the insurance business before we solve this problem. Therefore, in this article, the author tried to clarify the actual conditions of all the mutual aid businesses which are operated by the co-operative society as the first step.

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## The Development of Internal Control System in the Business Administration

*by Yasuo Kotaka*

This paper consists of two parts.

In first part; The basic conditions of development of the management organization are analyzed. The forms of the present complicated management organization are conditioned by the principle of speciality and the span of control. So as to understand and analyze these forms, we have to know that there are three basic aspects, responsibility, authority and accountability which are combining every functions in business enterprise.

In second part; The writer explains the development of Internal Control System in U.S.A. and how it has been introduced into Japanese enterprises. But there are some differences in its application system owing to social and economical conditions in both countries. Therefore it is necessary for us to find fundamental factors through general and special conditions in each countries. Then, considering the fundamental method of doing business, the writer points out some contradictions relating to social and economical circumstances. Specially from the organization point of view, there are two contradictions in Japanese big business.

One is the institutional contradiction connecting with the present codes of commerce in Japan.

Generally, the boards of directors in Japan are consisted with directors having executive post in the operative management and the president is standing at the top of it. So the president's position in most Japanese big business is tending to become the monopolistic both in policy-making body and operative management. This is one of the reasons why all other directors are not sincere in doing his business with due responsibility.

Another contradiction is relating with the bureaucratism in Japanese big business.

There, each individual are doing his function following the principle of "safety first". This is the reason why the originality of the function is sacrificing the harmonization of his effort with business profitability as a whole.

The writer thinks that Internal Control System is very necessary to make better these circumstances.

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## The Functional Approach of Marketing Reconsidered

*by Yasuyoshi Suzuki*

The functional concept of marketing was first advocated in the U. S. by A. W. Shaw (Quar. Jour. Economics, 1912, Aug. Vol. 26), and was developed further by Vanderblue (Jour. P. Economy, Vol. 29). Lately it was dealt with and developed in books and thesis by many scholars. Further, by Breyer the institutional approach of marketing was advocated and from a fresh angle marketing began to be studied.

After World War II, by Duddy and Revzan (1948) this institutional approach has been established with more firmness for the study of marketing. The functional approach has its own importance in understanding and solving distribution problems, and studies of it are begining to be deepened by many advocates. The problems here are those of the definition of distribution function and the classification and that of how to deal with it. Definitions and classifications of the distribution function are different according to scholars. Widely acknowledged definition in U. S. is that the distribution function is business activities necessary to transfer goods from producers to consumers. All the classifications are almost just those which have

been itemized, explained separately and have not been made clear correlations between those functions and that of distribution institution as its agent.

Again, in those definitions, distribution activities are mingled with merchant activities and although there are some definitions in which the importance of dealing with distribution function from a social point of view is pointed out, we can hardly find out such definitions as that deal with distribution function as clearly distinguished social and economic function.

The writer points out some weak points in the existing functional approach and advocates his own idea of function and on this tries defines a system of commercial science and observes and analyze commercial problems from both social economic and business economic point of view aiming at their solution.

The writer develops functional concept along business economics and social economics and through the principle of specialization and synthesis makes understanding the principles which control the social structure of commerce and the business activities of commerce. He who defines commerce as personal and social phenomena of moving goods explains the business activities of commerce as activities of personal transferring goods and as a result of its specialization and development brings out the direct distributing institution (commercial business) and collateral distributing institution.

Development of distribution technique, further, brings out transfer of distribution function in production process and consumer's life. Direct distributing institution is the subject intending to consolidate the distribution structure from the point of view of economic accounting and the subject is not only merchant but also the distributing institution except merchant (producers or consumers). The social function of commerce is a spontaneous social economic phenomena as a result of consolidating many distribution activities (that which commercial activities of many and consolidated commercial activities of transportation bring about as the result are social commercial phenomena of co-ordination of production and consumption in places) and social co-ordination of production and consumption is nothing but the result of total consolidation of such social commercial functions.

## An Analysis for the Reconstruction of Japanese Economy after the War

*by Ryoichi Suzuki*

Japanese economy was completely destroyed by World War II, and at 1946 the living standard of our people were very lower than that of 1930-, which was the year before the war. Moreover owing to the failure of economic control occurred by defeat, inflation had occurred since the autumn of 1945. At March 1946, moratorium was enforced, but the scarcity of resources for living accelerated the inflation. On the other hand, our government had to reconstruct the manufacturing industry, and so the investments for the producer's good industry were projected—this investment was provided by government credit, because voluntary saving was scarce. During the 1947, government tried to the reconstruction by economic control and credit, and the effect of these effort appeared at 1948. The production of manufacturing industry had increased to the level of 1918, government projected the five-year reconstruction economic planning. Our analysis is concerned for the standard of living and wage at this period.

At, 1949, inflation was stopped by financial act, for the purpose of resumption of foreign trade. The effect of this act would be explained by Hayekian theory. The price level falled and deflation had occurred. But at 1950, the Korea accident had taken place, manufacturing production increased. Comparing the industrial structure of 1950 and 1935, the chemical and machinery industry has increased its production, and textile industry has decreased relatively. This is the influence of Government policy during and after the War. The profit has increased by this accident, the depreciation was not sufficient to replace the equipment—this is the influence of inflation. Yet, owing to the increase of production, the living standard of our people has improved, the quality of consumer's good improved as well as that of before the War. At 1952, Engel co-efficient decreased 50% from 60% at 1950. This resulted the expansion of the wage discrimination reflected the discrimination of productivity. At 1954 the wage level of large firms was so higher than that of small firms—150-160%. This fact would be

caused by the quality difference of labourers.

During the 1957-58, slow inflation proceeded, the currency in circulation increased about 50%, the consumer's price index did not rise so fast, but the balance of trade had decreased. Then at the beginning of 1954, Government took the deflation policy. Moreover the investment for equipment and plant during 1950-53, had increased the industrial production, the export during 1954 had increased so largely. Owing to the prosperity of Western European economy, our export increased during 1955. This effect stimulated domestic investment during 1956, our economy was unprecedented prosperity. Our analysis is concerned with these phase, in view of production, wage, standard of living and finance—by means of statistical data.

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## Das Werden des soziologischen Geistesverhaltens in Max Weber,—Prolog.

von Iwao Ishizaka

Bekanntlich sind die verschiedene Werke Max Webers fragmentarisch (K. Jaspers), zusammenhangslosig (A. Carlo) wie sein äusseres Leben. Das ganze Problem um Max Weber geht von diesen Wesenszüge und führt endlich zu diesem Punkt. Gewiss sind seine wissenschaftliche Arbeiten stark innerlich sich verändert wie seine äussere politische Richtung. Doch dürfen wir nicht übersehen dass seine spätere, spezielle wissenschaftliche Verfahrensweise schon seinen Geistesbewegungen des Jugendalters anhaftet. Hiermit stellen Wir uns von der Frage, wie wir diese Entwicklung innerlich verstehen.

Es gibt klares Merkmal diese Entwicklung zu unterscheiden und zu charakterisieren;—seine schwere nervöse Krankheit. Nach der Krankheit beginnt er seine berühmte Studien über "methodologische Probleme" und "die protestantische Ethik". Damit befindet es sich dort bewusste soziologische Verhaltensweise. Diese neue Phase der wissenschaftlichen Produktion zeigt nicht anders als das spezielle Erwachen in seiner Geisteswelt;—"Entzauberung" nach seinem Ausdruck. Wovon und wozu er ihn selbst entzaubert?

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## Theoretical Analysis of Modern Enterprise

*by Tasuku Noguchi*

The Modern Enterprise Science has become a more important social science in the process of capitalistic productivity-increasing movement.

So we will research the theoretical character of Modern Enterprise.

We have cleared the origin and the development of the doctrines "Individual capital movement" and "Enterprise system-upper structure", and so in the cause of critique, absorption, the former is more deepened, and the latter is limited. The complex form of Enterprise is grasped in the concrete development of individual capital, also the Business System have upper structural movement in the stage of monopoly capitalism.

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## Critique on the Controversy of "The Insurance and The Formation of Value"

*by Noriaki Niwata*

The history of the controversy on whether cost of insurance, insurance premiums and insurance constitutes commodity value is old indeed. It is interesting to know also that in Japan, this manifested itself, mainly among the students of "The Essentials of Insurance" in connection with the Marxian insurance theory. The majority of the students of insurance in Japan who wish to identify insurance as part of economics rather than as law or mathematics, have in one way or other participated or showed concern in this debate.

In order to throw light on the development of insurance economics in Japan, one must first follow the history of this controversy. The star contender of the argument that insurance forms commodity value is Prof. Bunji Kondo. In spite of the fact that there are many opposers to Prof. Kondo's theory, yet it has always been selected as a subject of study and opponents and advocates alike appear constantly on the scene. The reason is that Prof. Kondo's theory has been advocated



with remarkable consistency and on a big scale as part and parcel of, if one may call it Prof. Kondo's whole academic system.

The author is opposed to Prof. Kondo's theory, and it is only recently that his theory is gradually losing its past influence.

The star advocate of the theory that insurance does not form commodity value, is Prof. Hiroyoshi Innami. Prof. Innami has contributed not a little to the development of insurance economics, and his exposition on this issue is monumental. The characteristics of his argument is concentrated on his opposition on the theory that insurance forms commodity value.

As in many of his past discourses on this subject, the author mainly devoted his attention in the present article to the refuting of the argument that insurance forms commodity value. I have received many criticisms from my seniors and elders in the insurance academic circles, but as it was felt that a systematic theory had been completed, the results were presented in this discourse.

In order to clarify this problem and further develop insurance economics, the true Marxian economics must be understood and grasped precisely, and we must constantly strive to arrive at the right conclusion. The author firmly believes that insurance cost, insurance premium and insurance does not form commodity value and that all theories which argue that it forms value are mistaken.

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## Eine gegenwärtige methodologische Tendenz in der Welt der deutschen Betriebswirtschaftswissenschaft

*von Saburo Kojima*

Schon im Jahre 1933 zeigt Schönplug in seiner Schrift "Das Methodenproblem in der Einzelwirtschaftslehre" auf, dass es innerhalb der Betriebswirtschaftslehre zwischen einer normativen und einer empirisch-realistischen Richtungen zu unterscheiden ist. Die eine der gegenwärtigen methodologischen Tendenzen in der Welt der deutschen Betriebswirtschaftswissenschaft können wir als das schnelle Auftreten der sogenannten empirisch-realistischen Richtung denken. Dann haben wir es zu forschen, wie eine solche Tendenz heute wieder auftritt ist.

Wir können freilich die verschiedene Gründe dafür denken, aber scheint es uns der wichtigste dieser Gründe, dass solche Richtung in der Betriebswirtschaftswissenschaft mit dem gegenwärtigen philosophischen Gedanken sich stark anknüpft. Vor allem hat die sogenannte technologische in der empirische-realistischen Richtung jene Anknüpfung bewiesen.

Damit wollen wir die eigentümliche Anknüpfungsart in der Zusammensetzung mit Lisowsky, Keinhorst untersuchen, die Vertreter der sogenannten technologischen Richtung sind. In einem Wort: Die Abneigung von Lisowsky, Keinhorst gegen die wissenschaftliche Orientierung der absoluten Welt oder Norm verdankt ihre Grund einem gewissen Grundgedanken der gegenwirtsphilosophie, vornehmlich ihrer Wissenschaftslehre.

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