

The Fulbrighter in Chubu No. 22

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(敬称略) 前列左から小坂、山本、今光、星野、木下宗七、太田、宮崎、Toohey、井上
後列左から加瀬、伊原、Norhidayah、Hafiz、Bremer、木下徹、Kinkema、
近藤、犬飼



(敬称略) 前列左から Norhidayah、Mohd Sam、塚田、伊原、木下、井上
中列左から Mizue、星野、Mirsalis、Parks、Bremer、山本、木村
後列左から丸田、Toohey、加瀬、上田、近藤、梅沢、宮崎、珠玖

元会長 長坂源一郎先生を偲んで

南山大学名誉教授・元中部同窓会会長 岩野一郎

去る 3 月 23 日、ガリオア・フルブライト中部同窓会会長を務められた南山大学名誉教授長坂源一郎先生は、90 歳の天寿を全うされ、伊豆赤十字病院において帰天されました。通夜、葬儀・告別式は全て三島カトリック教会で執り行われました。

長坂先生は東京大学理学部物理学科を 1949 年に卒業され、翌年に南山大学の助手に採用されました。助手任用後、1950 年 9 月より 1955 年 10 月までノートルダム大学物理学科に留学、博士号を取得して帰国され、講師に昇格されました。

1972 年には文学部から外国語学部英米科に教授として移籍されましたが、アメリカ哲学・思想の講義やゼミを担当され、また、日本における化学哲学の紹介と発展のためにも大いに貢献されました。長坂先生とフルブライトとのかかわりは、この年に始まります。1972 年 12 月から 1973 年 5 月まで、フルグランティ어의リサーチスカラーとしてボストン大学科学哲学研究所で研究されました。長坂先生の 2 度にわたる在米体験は、国際部長を始めとするその後先生が務められた役職に多いに活かされたものと思っております。

1982 年には日本でフルブライト計画が始まってから 30 周年を迎えました。そこで、日本のフルブライターによる募金運動とともに、ガリオア資金での留学生をも含めた同窓会組織を作ることになりました。当時のフルブライト委員会事務局長のキャロライン・M・ヤンさんと、54~55 年のフルブライターである小山八郎さんのお二方が、全国の主要都市を行脚されて、各地でのフルブライト同窓会の組織づくりに奔走されました。勿論、お二方は名古屋にもお出でになり、中部同窓会を組織する話し合いがなされました。長坂先生はその際に集まった中部地区のフルブライターの一人であり、私も末席に加えて頂きました。この会合から、ガリオア・フルブライト中部同窓会が誕生しました。長坂先生はオリジナル・チャータード・メンバーとして、二代目の会長を務められました。後に私も会長を務めさせて頂きました。

私が初代センター長を務めた南山大学アメリカ研究センターは 1976 年に発足致しておりましたが、フルブライト委員会よりのインスティテューショナル・グラントがベースとなったものです。このグラントを頂いて、アメリカ研究センターが発足するに当たっては、長坂先生が大学執行部の一員として、大いにサポートされた結果であったと思っております。従って、中部同窓会が誕生してからは、同窓会の事務は南山大学アメリカ研究センターで十数年余にわたってお世話させて頂きました。

先生は 1990 年 3 月末を以って定年を迎えられ、南山大学名誉教授とされました。その後、92 年には南山学園理事を務められ、93 年からは南山国際高等・中学校の初代校長に就かれ、帰国子女の教育振興に努力されました。

南山大学の特徴はその国際性にあるとよく言われます。長坂源一郎先生は、まさに身を以って南山人として国際性を体現された方であったと思っております。謹んでご冥福をお祈り申し上げます。

言語の多様性に向けて：ハワイ・クレオール英語の歴史と現状

井上 彩

2011 年度フルブライト中部同窓会・EWC 中部同友会講演会

愛知大学車道校舎本館 13 階 第 3 会議室

2011 年 5 月 29 日

今日は、諸先輩方の前でお話をさせていただく機会を与えていただき本当にありがとうございます。まず「言語の多様性」という視点を出発点としてお話させていただきたいと思います。このように「多様性」と言うと、生物的多様性という概念がまず思い浮かぶことと思いますが、近年「多様性」という視点から生物の種類に限らず社会的文化的なあらゆる分野で活発な議論がなされているように感じます。私の専門分野である言語学においても言語の「多様性」を守る、つまり、世界に数千（5000 から 8000 のあいだであろうと言われていて）ある言語のうち危機に瀕している言語が半数はあると推測されているのですが、そういった言語の復興及び記述に世界中の多くの言語学者達の努力と熱意が費やされています。

私は 2001 年から 2005 年までディグリー・フェローとして、また 2006 年から 2008 年まではスチューデント・アフィリエイトとして米国ハワイ州のイーストウエストセンターに所属し、ハワイ大学大学院言語学科博士課程での研究を支援していただきました。イーストウエストセンターの支援なくしては野外調査をも含む長期にわたる博士課程での研究を続けることはとても困難であったであろうと心から感謝しております。博士論文“Copula Variability in Hawai‘i Creole”ではハワイで話されているハワイ・クレオールの変異について研究いたしました。ハワイ・クレオールはその名前が示すようにクレオール化を経て言語として成立した言語であるという点において非常に珍しい種類の言語変種です。クレオールとは、非常に簡単に言うと、複数の言語の接触によって言語の要素が混成することによって新たな言語が生まれるような状況があった場合にそこで生まれた言語をさします。しかし、ハワイ・クレオールは言語学の外では、たとえばハワイに関するガイドブックなどには一般的に「ハワイ方言」「ハワイ英語」「ピジョン」などと称されていることが多いようです。こういった呼称の是非については社会言語学では大きな議論があるのですが、今日はそれについては踏み込まず、話を進めさせていただきます。

今日は、イーストウエストセンターの同窓生の皆様が共通して過ごしたハワイで成立し使用されているハワイ・クレオールについての概略を簡単にご紹介させていただき、さらにこういった言語の存在が「言語的多様性」という問題にどういった視点を投げかけるのかということをお話しさせていただきたいと思います。なお、今日ご紹介するハワイ・クレオールの歴史的背景に関する事実、また例文などすべて Kent Sakoda と Jeff Siegel による『Pidgin Grammar: An Introduction to the Creole Language of Hawai‘i』からの引用であることをあらかじめお断りしておきます。Sakoda と Siegel による『Pidgin Grammar』という本は、一般読者を対象としてはいますが、クレオール言語学第一線での高度な研究成果を基礎とした上で非常に平易な言葉で書かれたハワ

イ・クレオールを詳しく紹介する本で、とても読みやすく、ハワイ・クレオールに興味を持っていただけた方には是非とも一読をお勧めいたします。

ハワイ・クレオールとは主に英語語彙をベースにしたクレオール言語（混成言語）で、ハワイ州では広くピジン(“Pidgin”)と呼ばれており、約 60 万人の人によって話されています。その使用は主に私的な空間に限られることが一般的であり、今でもいわゆるブローケンイングリッシュだと思われることがあり、かつては言語的差別を受けることもありました。一方では、ハワイ・クレオールを話すことすなわちハワイ生まれ、ハワイ育ちであることを裏づけするため「ローカル」であることのアイデンティティー・マーカーと考えられることもあります。

ハワイ・クレ奥ールの生まれたハワイでは、紀元 200 年ごろから 400 年ごろにポリネシア人がハワイ諸島に居住して以来、ハワイ語が話されてきました。そのハワイ諸島に 1778 年にヨーロッパ人が訪問してから他の言語との接触が始まります。1790 年ごろから 1810 年ごろハワイは中国とアメリカとの間の毛皮貿易の際の停泊地となり白檀の貿易と捕鯨が栄えました。1835 年にハワイに最初のサトウキビプランテーションが設立され、労働者の需要が高まるものの、1848 年の段階でポリネシア系であるハワイ人人口は 88,000 人しか残されていませんでした。そのため外部からプランテーション労働者を調達する必要性が生じたのです。

その後 1850 年代から広東語話者を中心とする 4 万人弱の中国人、2 万 5 千人弱のポルトガル人が移民し、次いで 1884 年から 1924 年の間に約 20 万人の日本人が契約労働者として渡布し、1907 年から 1930 年ごろには約 10 万人のフィリピン人が移民してきました。また人数的にはこの四つのグループほど多くはないにしても、他のパシフィック諸島やプエルトリコ、韓国からも多数が主にプランテーションでの労働者として移民してきました。

ハワイ人、中国人、ポルトガル人、日本人、韓国人、そしてフィリピン人という異なる言語を話す集団がともにプランテーションで働く状況の中で、まず相互のコミュニケーションの必要性からピジン英語が生まれました。その後プランテーションで生まれた子供達は他の子供達とピジン英語を話し、家庭では家族とそれぞれの言語を話していました。この世代が成長すると、ピジンは彼らの主要な言語となり、ピジンをその子供達に伝えていきます。徐々にピジンはハワイで生まれたほとんどの人の母語となっていきました。ピジンがクレオールへと変化するときにはその文法が変化します。ピジンの場合は第 2 言語として使用され母語の影響が強いため、母語が異なると文法も異なっていることが多いのですが、クレオールとなると第 1 言語であるゆえに話者による文法のばらつきが少なくなります。

こういったハワイ・クレ奥ールの例に見られたように、通常クレオール言語は、その前段階であるピジンのステージを経ていることが多いのですが、一般的にピジンというのは通常は 3 つ以上の複数言語が関わる言語接触の状況において、優勢言語（ハワイの場合は英語）を十分に学ぶ機会がないままにコミュニケーションの必要性に迫られて異なる言語の話者たちが即席の混声言語を創り出した場合に生まれます。ピジンはあくまでも異なる第一言語を話す話者が一緒に働くときに意思の疎通ができるように必要最低限の内容を伝え合うことが目的で、語彙も少なく、また話者の人種的な

バックグラウンドや第一言語の違いによって異なる文法を用いていることも多々あります。

しかしその後ピジンを話す世代に子供が生まれ、ピジンと親の第一言語とを同時期に習得する第二世代が現れると、第二世代はピジンのネイティブスピーカーであるということになります。こうしてピジンがネイティブスピーカーを得ると、ピジンはクレオールという新たなステージとなります。必要最小限の意思の疎通が目的であったピジンの役割とは異なり、第一言語としてのクレオールはその語彙も機能も拡張され、文法も固定化されます。今日はハワイ・クレオールの例を用いて、実際にピジンの段階とクレオールの段階とで文法がどのように違っているかをご説明したいと思います。

ハワイ・ピジンの例文

(1) Luna, hu hapai? Hapai awl, hemo awl

Foreman, who carry? Carry all, cut all

‘Who’ll carry it, boss? Everyone’ll cut it and everyone’ll carry it’

例文 (1) はフィリピンからの移民でビサヤ語が母語であるハワイ・ピジンの話者による発話例で、主語 (awl) が動詞 (hapai, hemo) の後に現れるという VSO (動詞ー主語ー目的語の語順) を基礎語順とする言語であるフィリピン諸語の特徴が見られます。

例文 (2) は日本からの移民で日本語が母語であるハワイ・ピジンの話者による発話例です。

(2) da pua pipl awl poteito it

the poor people all potato eat

‘The poor people ate only potatoes.’

目的語 (poteito) が動詞 (it) の前に現れるという日本語の特徴が見られます。

一方、ハワイ・クレオールの文法ですが、いくつかある特徴的な文法の中から過去時制マーカである *wen* の用法をご紹介します。クレオールの場合はピジンとは違って人種や第一言語が異なっても、皆が同じ文法を用いるのが一般的です。

ハワイ・クレオールの例文

(3) Wi wen mek wan dres.

we past-tense make one dress

‘We made a dress.’

(4) Herod wen like kill him.

‘Herod wanted to kill him.’

(5) George wen go Vegas.

‘George went to Las Vegas.’

例文の (3) から (5) に見られるように、標準英語では動詞の活用変化によって過去時制を示しているところを、ハワイ・クレオールでは、*wen* という過去時制マーカールと動詞の原形を用いて示しています。

例文 (1) から (5) をご覧になって、表記の仕方の違いにお気づきになられた方もおありかと思います。(1) から (3) の例文は標準英語のスペリングにとらわれず、ピジンまたはクレオールの音声特徴を直接とらえて表現できるような表記法を用いていますが、(4) と (5) では標準英語にはないクレオール独自の語である *wen* を除いては標準英語のスペリングを使用しています。前者の表記法ではクレオール言語としての独自性を表現することができ、また一つの音には常に一定の記号を用いることからその言語になじみのない人にも正確な音価を伝えることができますが、一方では慣れていないと非常に読みにくいというデメリットもあります。後者の標準英語の表記法を用いると、読みやすいのですが、どうしても標準英語の発音や文法に引きずられた理解を招きがちです。

ハワイ・クレオールの語彙はそのほとんどが英語起源です。しかし、*akamai* ‘smart’ や *keiki* ‘child’ などハワイ語起源のものや、*bachi* ‘punishment’、*musubi* ‘rice ball’ などの日本語起源ものも多くあります。まれにポルトガル語起源の語彙もあって、*malasada* ‘kind of doughnut’ はポルトガル語からきています。また、発音やアクセント、イントネーションに関しては、クレオールの段階となると発音やアクセントなどには著しい特徴があり、たとえばハワイ以外のアメリカの地域からハワイにきた標準アメリカ英語の話者にハワイ・クレオールのことを尋ねてみると、たとえばオーストラリア英語やニュージーランド英語など、世界の他の地域の英語との比較で考えると、それよりはもっと標準（アメリカ）英語から距離があるように聞こえる、という答えを聞くことが多くありました。

博士論文 “Copula Variability in Hawai‘i Creole” では特にハワイ・クレオールの使用の現状にフォーカスをおいて、ハワイ・クレオールの母語話者による自由な発話を分析し、コピュラー動詞の変異を統計的に分析しました。問題意識としては、ハワイ・クレオールはプランテーションでの共通語という役目を終え、廃れつつあるのか、その使用は地方方言の典型的使用者としてよく言われるように年配者や男性のみが使用し、若者はもう使わなくなっているのか、という視点で考察しました。ハワイ・クレオールは過去の存在なのか、それとも現在でも若者を含む幅広い年代によって使われ、今後も発展していくべき存在なのか、という問題意識です。それを調べるためにハワイの四つの異なる地域、すなわち、オアフ島（都市部と地方の2地域に分ける）・ハワイ島・カウアイ島において、どのくらい、またどのようにコピュラー動詞が欠落して

いるのかを統計の手法を用いて比較しています。現代のハワイで実際に話されているハワイ・クレオールデータの分析の結果、ハワイ・クレオールはオアフ島の都市部ではその使用が減っているかもしれないが、それ以外の地域では現代でも活発に使われている言語であるということがわかりました。また、地域差と性差の相関を考慮してみると、都市部の女性話者はハワイ・クレオールをあまり使用しない傾向にありました。しかし、都市部以外では多少そのかたちを変えながらもハワイの「ローカル」であることのシンボルとして幅広い年齢層のハワイ出身者によって今日も広く使用されています。

ハワイ・クレオールへの言語態度が今後の課題であると言えます。ハワイ・クレオールはその成立背景とその後の緊密な英語との関係により、常に語彙供給言語である英語との関係で蔑視されてきました。例えば、ハワイ・クレオールはまっとうな言語などではなくただの訛った英語である、とか、ハワイ・クレオールしか話さない人は怠け者である、などといった誤った認識が公的機関によっても持たれていた時代もありました。現在ではハワイ・クレオールへの言語態度もかなり変わってきつつありますが、こういったハワイの過去の事例を学ぶと私たちは言語態度というものがいかに私たちの言語使用に大きな影響を与えているかということに気づかされます。

最後に、今日、言語の違う人々の間の接触がますます増えた社会状況の中で、異質な言語を話す人々がいかに共生していくかが、今後のグローバル社会の切実なテーマになると思われます。言語の違う人々が自分たちの言語を大切にしながら同時にお互いを尊重し共生することをめざすのが言語権の発想ですが、これはたとえば英語と日本語との間、中国と日本語との間、などの異なる言語間だけの問題ではなく、クレオール言語と語彙供給言語との間、標準言語と方言の間、また、母語話者による言語使用と非母語話者による言語使用、といったありとあらゆる多様な言語の使用に応用されるべき発想だと考えられます。ますます多言語との接触が増えつつある現代社会に生きる一員としていたずらに多様性を優劣として認識し差別的発想の源とするよりは、多様性を豊かな言語的資源として認識しその豊かさを享受するのがより生産的な言語態度だと言えるでしょう。

参考文献

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井上彩略歴

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井上彩研究内容

人の移動に基づく言語接触と言語変化にまつわる言語現象が研究テーマ。博士論文ではハワイ島、カウアイ島、オアフ島でのフィールドワークを基にハワイクレオール英語の変化と変異を研究。他には横浜外国人居留地でかつて話されていたピジン日本語、パプアニューギニアのトク・ピシンの研究など。

Media and U.S. Immigration Politics

By David E. Toohey, Ph.D.

Good afternoon. It is a pleasure to be invited here to give this lecture on immigration and the media. These are two very important topics which work together to create politics in the United States and other countries, as I shall mention. I have researched these topics for my dissertation at the University of Hawai'i at Mānoa Department of Political Science, a forthcoming book, and other current projects. Immigration is the act of crossing a border. It covers a range of activities such as attending an international academic conference or going to a University, to seeking employment, to seeking asylum from oppressive governments. Many of us have been immigrants through our educational activities.

Borders and immigrants have recently been portrayed as a source of anxiety for nation-states and their citizens. This has led to increased militarization and surveillance along borders as well as to various negative practices directed against immigrants. There have been extremely negative consequences for this increased border monitoring along the U.S.-Mexico border that leads to undocumented immigration through remote desert areas. Hundreds of undocumented immigrants annually are found dead from heat exposure in remote parts of the U.S. desert near Mexico and the U.S. government Border Patrol likely underestimates these figures (Nevins 2008, 21-22).

Much of the increased policing of the border has been heavily influenced by the mass-media, which often portrays borders and immigration in a negative light, or, provides positive portrayals that do not be linked together in a useful way. Yet, two questions remain. First how is the notion of the border changing from something that is located on the land to something that is more abstract? Secondly, how can media lead to better concepts of immigration that are less a source of conflict, and more a source of peace?

Before explaining how media can challenge negative views of immigrants it is important to learn about the problems that media creates for understanding borders and immigration. It is also important to understand negative processes of media in related issues such as U.S. foreign policy. After learning some of these processes, the opportunities presented by cinema and literature will be more clear.

The Changing Concept of the Border

One development in international relations theory is a new concept of what borders are. This had been occurring in other fields—such as Chicana/o studies (the study of people of Mexican descent in America). It also describes something that happened independently in the world, outside of academia. The border used to be considered an actual place. This place, existing in land and earth, was located at the meeting point between two nation-states. For example, there are lines between the United States and Mexico, the United States and Canada, France and Germany, The Peoples' Republic of China and Mongolia, etc... These are places that people can actually go to, though they usually cannot cross these lines without permission from these governments. However, I.R. scholars such as Sassia Sasken (2006) have argued that these "borders" may actually

extend into countries. This is not a matter of a line being drawn from the point between Mexico and the United States into the interior of the United States. This means that what happens in the border does not just happen in the actual land where the border is, it can happen hundreds or thousands of kilometers away from the border. Media speeds this up.

The idea of the border not being fixed to an actual place that people can visit may be more readily understandable in the Asia Pacific region. There are two types of borders in the Asia-Pacific region that are different from typical land borders. Some Asian-Pacific borders are marked in Oceans where countries are not necessarily next to each-other. It is impossible for human beings to walk across these borders. They are accessible through a human invention, such as a boat or an airplane only. For example, The People's Republic of China and Japan are separate nation-states. They are located in lands separated by Oceans. Yet, they have border disputes—the Senkaku Islands for example. However, there is not a land border between the two countries as there is between the United States and Mexico or China and Vietnam. A recent incident in 2010, where a Chinese fishing boat ran into a Japanese Coast Guard vessel was shown on Japanese national T.V. (without official authorization) as well as internationally by way of YouTube videos posted on the Internet. In this situation, the news media quickly brought consciousness of abstract borders (and disputes thereof) to the people of Japan and the Peoples' Republic of China, perhaps at a faster rate than the Japanese government would have preferred. This has led to tense relations between the two countries.

A second type of border is a demilitarized zone. Thus, there are two countries, with a border, but they technically are not located exactly next to each other. This is the case with South Korea and North Korea. Rather than a line that could be walked across, there is a demilitarized zone (The DMZ) between the two countries. This is a space that people do not cross, except under controlled situations. This does not prevent border disputes between the two countries. It also does not prevent immigration from North Korea to South Korea. There are North Korean refugees living in South Korea.

But the question remains of why do we think about these spaces? People do not think about places they cannot go all the time. There are millions of places that we will never visit. We rarely think about these places. There are of course exceptions. In the United States it is common for people to read magazines such as *National Geographic* and think about remote places such as Peruvian ruins or the Himalaya Mountains. It is less common for people from the United States to visit these places. The rate of tourism is not important. What is important is that our interest and acknowledgment of these places often comes from the media, rather than actual experience going to these places, or even talking to someone from these places.

Similarly, most people will not visit the DMZ or the oceanic borders between The Peoples' Republic of China and Japan, but they will have knowledge of these places through media coverage of the conflicts. Similarly, many Americans will not visit the U.S.-Mexico border, but they will often think about immigrants crossing these borders. This thought about borders is not necessarily destructive. It is also sometimes neutral or even positive. Yet it does have consequences such as increased tensions and conflicts between U.S.-born populations and immigrants.

Dangers of Media and Borders

In my research, one of the things that I found was that when we learn about borders and foreign countries through the media, there is a danger and opportunity. The danger and the opportunity are actually about the exact same thing: borders and foreign countries are transformed through media. The danger has already been explained by a variety of scholars with different intellectual and political viewpoints. As early as 1922, Walter Lippmann explained that the media turns our encounters with distant reality into stereotypes. Stereotypes are images of reality in our mind that have worn out and no longer match what we saw. Hence, the human mind makes simple images of different people—the standard negative stereotype of an immigrant in the United States is someone that does not learn English and is potentially a criminal. Most immigrants, in real-life, do not match this stereotype. Most immigrants work hard and learn English. Yet, newspapers in the United States often focus on undocumented immigration—calling it “illegal immigration”—and many mainstream movies have portrayed immigrants as criminals. Thus the media interacts with stereotypes in peoples’ minds to harm large populations.

Another danger is that powerful political and business groups will influence our view of foreign countries in ways that harm populations. Noam Chomsky and Edward Herman (2008) modified Walter Lippmann’s (1922) ideas to show how the mass-media alters viewpoints about U.S. foreign policy to fit the interests of the U.S. government and corporations, rather than average citizens. Thus, the mass-media did not provide accurate coverage of atrocities being committed by U.S.-funded governments in Central America as well as U.S. violence committed during the Vietnam War. This not only benefited U.S. governments and corporations but misled Americans away from their interests.

Another related danger, is that the mass media will provide a distorted view of reality by getting its information from official sources only. W. Lance Benne (1990) t refers to this as “indexing.” If there is a confrontation between police and protestors, the police will be the only source of information. The police are part of a government (an official source); the protestors are not part of a government (a non-official source). If there is a labor dispute management will be the only source of information, rather than the trade union. If there is a foreign war—such as the Iraq war—the government and government sponsored think tanks become the only source of information (Arsenault & Castells 2006; Altheide & Grimes 2005). Anti-war groups, people living in invaded countries, and academics are often not interviewed when the mass media writes news stories. There is an obvious danger of one-sided bias in this technique and it is common. The mass-media also is often the only source of information about foreign countries that most people have. Yet, what might this preference for official sources have to do with borders and immigration?

In Japan, relations between Japanese citizens and immigrants are influenced by the media. According to Apichai W. Shipper (2005) in Japan many major news outlets have often relied mostly on the Japanese police for information about immigrants and crime. The Japanese police, according to Shipper, have often been very biased against immigrants. Hence, this bias is transmitted to the Japanese public without looking at

alternative viewpoints. The impact is as follows. Immigrant communities are stereotyped into different criminal categories by nationality. Thai female immigrants are associated with prostitution, Chinese immigrants are associated with violent crime, Iranian immigrants are associated with illegal drug related crimes (Shipper 2005, 319). This stereotyping does not happen in Japan only.

This portrayal of different immigrant communities as threats also occurs in the United States and Europe. In the United States and Europe, the mass media often focuses on Islamic, extremist terrorism. As I have mentioned elsewhere, the U.S. view of the Middle East was distorted through politicized religion to promote the violent invasion of Iraq (Toohey 2007). This has led some to falsely associate immigrants from Islamic countries with terrorism and assume that they are dangers to U.S. society and security. The United States government has often kept remembrance of the U.S. atomic bombings of Hiroshima and Nagasaki and internment of Japanese Americans from being adequately remembered (Toohey & Inoue 2011) which shows a lack of regard for Japanese American immigrant and diaspora communities. The mass-media portrayed Chicana/o (Mexican decent immigrants) as threats to the U.S. nation-states when they organized civil rights movements (Ontiveros 2010).

The Potential for the Media to Help Provide Useful Images of the Border

My research has uncovered some negative aspects of the media portrayals of the border, as well as some positive aspects. I next want to focus on positive aspects and practices for the media when portraying the border. There are a few things that cinema adds to our analysis of the border. These come through more experiential and open ended readings that are available in cinema and, to some extent, literature. Two important practices are: 1) synesthesia, and 2) semiotics. Synesthesia provides a chance for people to look at the border not just as a distant place to be visited, but also as something that affects them. Semiotics provides a chance for people to think on their own about borders.

The division in academic discussions on symbolism is over whether there is one meaning to symbols, or whether there is multiple meaning to symbols. The psychologist Sigmund Freud decided that dreams were not only symbolic, but symbolic of trauma and sex only. Thus, symbols in dreams could mean one thing only. Applied to film and literature, symbols could mean one thing only. Hence, there is only one interpretation of what a book or movie will mean. In some situations this can become like viewing Totalitarian propaganda films from Nazi Germany or the Soviet Union. This leads toward interactions with books and movies that are not democratic. The reader and viewer's interpretation is largely irrelevant. This may lead people, perhaps, to prioritize the role of corrupt, violent leaders over democratic interaction through visual media (Deleuze 1989).

In contrast to this interpretation there are other theorists that believe that symbols can have multiple meanings. Gilles Deleuze (1989) believes that film creates a space where reality is open for interpretation. If done the right way, film can make us think, rather than accept predetermined symbols and messages. Hence, films such as *Touch of Evil* and *El Norte* do not exactly tell us what to think about immigration, but

instead provide us with symbols that we can interpret. Other scholars of open ended symbolism, such as Umberto Eco (1976), have argued that people reading books have their own collection of thoughts and experience that shape the meaning of the book. Hence, someone watching American police violently confronting Mexicans in Orson Welles' film *Touch of Evil* (the re-edited version) may bring their own experiences to this. Someone who attends protests frequently may have experienced ethically, and even legally questionable, treatment from police. They may therefore bring this experience to understand that the police violence against immigrants in *Touch of Evil* is not an isolated incident and was done to politically control people. Of course, there is a limitation too. Someone who watches *Touch of Evil* and has only received racist messages about immigrants and believes that police always follow the law may believe that what happened in *Touch of Evil* is a distortion of reality made by a film-maker with questionable ethics. Hence, there is a need for more than symbolism, though open-ended symbolism is important.

To perfect open-ended symbolism, we need to have a media that creates empathy and shared experience. As I mentioned, shared experience leads to an understanding of *Touch of Evil* (2000) as a politically accurate portrayal of how foreign nationals are sometimes treated in the United States, rather than a distortion of reality. But, how do we achieve empathy? One way is synesthesia. According to Martine Beugnet (2007) synesthesia is the sharing of experience. One example of synesthesia is scratching a chalk board with fingernails. When a person scratches a chalkboard with their fingernails, two things happen. First, a terrible sound is emitted. Secondly, both the person scratching the chalkboard and people nearby feel an uncomfortable shocking sensation in their hands and arms. In short, people who are not involved in scratching a chalkboard feel a similar physical feeling to the person scratching the chalkboard. Film has the power to do this. People watching films where immigrants are undergoing violence may feel sensations, such as fear, or a light sickness. Hence in films like Gregory Nava's *El Norte* immigrants come into the United States by way of an abandoned sewer tunnel and are attacked by rats. There is a slight shared revulsion and possibly a fear of rats. Jill Bennet (2005) refers to this as "empathy," but warns against taking this too far. It is not a complete shared pain. We do not get sick and die from seeing rats attacking immigrants. We are not feeling the same pain as Central American immigrants immigrating through sewer tunnels. For most of us, it would be inappropriate and insensitive to say we did. But, as Bennett clarifies, we are getting a simulation of what it might be like. A simulation is not real, but it provides a limited version of what something might be like that helps us think of a different reality. This simulation can help us think about how horrible the experience could be and why it is wrong. This may create activism under the right conditions that helps immigrants. Therefore, film and literature, under the right conditions, can create situations that are not as negative as typical media portrayals of immigrants, and instead lead us to be more considerate to immigrants and people from foreign countries.

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デイビッド・トゥーイー略歴

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デイビッド・トゥーイー研究内容

中米及びアジア太平洋地域に関わる米国の移民政策と境界意識・国家主義の問題を政治理論、メディア分析、カルチュラル・スタディーズの手法を用いて研究。2012年にLexington Booksより初の著書『*Media and the Borderlands*』（仮題）を出版予定。

「日系アメリカ人とオーラル・ヒストリー：
Discover Nikkei と *Densho* のウェブサイトを通して」(要約)
“Internet Application of Oral History to Japanese American History:
Cases of *Discover Nikkei* and *Densho* Websites” (Summary)

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フルブライト中部同窓会・EWC 中部同友会例会
2011 年 11 月 19 日 @愛知大学車道校舎

本稿は、上記の口頭発表に基づく要約のため、詳細や脚注・参考文献は省略されています。著者の許可なき引用はご遠慮ください。ご連絡は eyamamotojanm@yahoo.com までお願いいたします。



近年オーラル・ヒストリーという名称が日本でも定着し始め、研究者の活動も幅広くみられるようになった。日本オーラル・ヒストリー学会が設立され、着実に成長する。それ以前には聞き書き・生活史・口述史などの名称でも、歴史の手法として利用されてきたのが、今世紀に入りようやく基盤が固まった。

アメリカにおけるオーラル・ヒストリーの歴史は長い。口述インタビューをテープに録音し、トランスクリプトを作って記録・保存するという手法は、第二次世界大戦後アメリカにて広がった。テープレコーダー(オープン・リール)の出現により可能になったこの手法は、歴史的証言として個人の述懐を記録することで、速記・談話メモの限界を打ち破った。その後はカセット・テープ・レコーダーの普及で一層広まり、そして 1990 年代頃からはデ

デジタル録音・デジタル・ビデオ録画とインターネットの普及によって、新たな域に到達した。

本日は、そのような発展の中で、日系アメリカ人たちがどのようにオーラル・ヒストリーを自らの歴史記録に取り入れてきたか、そしてインターネットで公開するような状況になっているかを紹介したい。

I. オーラル・ヒストリーの発展

オープン・リールのテープ・レコーダーは、出回った当初大変高価な機械であった。コロンビア大学のアラン・ネヴィン教授（歴史学）は、この貴重な機械の有意義な利用法として、回顧録を書かない人々にインタビューをし、その談話を記録保存することを提唱した。もともとは引退した政治家などを対象としていた。

しかしこの手法は、多民族国家アメリカの民主主義的性格にうまく当てはまった。黒人たちなど文字を持たない人々には、口頭伝承の伝統があった。マイノリティや本を書くこととは無縁の人々、歴史家が記録しない庶民は、書かれた歴史に残ることが少ないが、オーラル・ヒストリーは、彼らに語らせることで記録に残すことを可能にした。特に1970年代のマイノリティ運動・女性の権利拡張運動と連動し、白人により書かれたアメリカ史に出てこない歴史、つまり草の根の歴史に用いられた。その結果、歴史学・アメリカ研究・女性学・民族研究・教育・科学・医学史・文化史等、多岐の分野で重用されるようになった。

II. 日系アメリカ人の歴史とオーラル・ヒストリー

エスニック・マイノリティである日系アメリカ人と、オーラル・ヒストリーの関係は、特殊なものがある。

日本からアメリカへの移民が始まったのは、明治元年のハワイへの移民が最初で、1885年の官約移民開始以降本格的となる。当初「出稼ぎ」意識が強く、アメリカ定住を予定していた移民は稀であった。移民排斥や人種差別を受け、祖国からは「棄民」とも呼ばれながらも、アメリカ社会に次第に根を張り、1920年代以降定住志向が強まる。1930年代にはコミュニティの発展とともに、同胞発展史などが発行され、移民としてのプライド、祖国へのプライドが表現される。日米対立が深まるにつれ、反日感情が懸念されるが、1942年12月の日米開戦後は決定的となり、日系人のアメリカでの地位は一変する。1942年2月、大統領令(Executive Order 9066)により、西海岸の一世・二世は強制収容される。

日系アメリカ人はもともと「遠慮」「謙遜」などを美德とし、寡黙な民族とされたが、第二次世界大戦中・戦後一層寡黙となる。ビル・ホソカワは、彼らを Quiet Americans と称した。強制収容所体験は恥とされ、一世・二世は、三世に自らの体験を語らなかつた。モデル・マイノリティと呼ばれるほど、強制収容所から再定住した日系人は、ひたすら寡黙

なまま努力を続け、社会経済的地位を向上させた。

それが変化したのは、1970年代からである。三世が公民権運動、エスニック・マイノリティの運動に触発され、アジア系アメリカ人としての連帯・運動を通して、自らの歴史に目覚める。強制収容の歴史を、一世・二世からではなく大学や他者から知らされて、親に問い詰めた。その歴史を記録し、政府の不当な扱いに抗議すべきだという思いと、三世の一世・二世の説得が、1978年には補償要求運動(Redress movement)につながる。

強制収容の状況を記す当時の記録がないため、証言(oral testament)が重要な証拠となる。アメリカ議会の公聴会で日系人たちが証言者として口を開き、屈辱的な体験を語った。二世たちは、自らの体験を公的な場で語ることで歴史を振り返り、強制収容はアメリカ史の一部として、消されるべきではないと自覚する。アメリカで民主主義が機能しなかった反省を促すという重要性を通し、エスニック・プライドが高揚されたといえる。

1988年、政府(レーガン大統領)から補償・謝罪を勝ち取った後も、日系アメリカ人史の保存・展示・教育に意欲(preservation + presentation + education)に意欲を示した。彼らはもはや Quiet Americans ではなかった。公的(public history)・コミュニティ的(ethnic history)・私的(family history)な目的で、日系人たちは各地で様々なオーラル・ヒストリー・プロジェクトを展開するようになった。強制収容という特異な体験を後世・他者に伝えることで、民主主義を守るという使命感が、そこに現れていた。

実質的に三世は社会的上昇を果し、日系コミュニティは拡散していたにも関わらず、エスニック・スタディーズの広がりによる関心の高まりや、オーラル・ヒストリーの普及・認識度の高まりが、一世・二世の話すことへの抵抗を減らしたといえる。アメリカ史の重要な一部として、積極的に自らの歴史を語り継ぎたいと、姿勢が変化していく。

研究機関による日系アメリカ人オーラル・ヒストリーも、1970年代から広がっていく。代表的なものは、UCLAのJapanese American Research Project (JARP)やCalifornia State University-FullertonのOral Historyである。民間では、1980年代に設立されたJapanese American National MuseumやNational Japanese American Historical Societyが取り組み、浸透していった。

III. インターネットで公開される日系アメリカ人オーラル・ヒストリー

アメリカのオーラル・ヒストリーは dissemination を重要視する。つまり収集されたインタビューが歴史資料としての価値を発揮するために、保存されるだけでなく、利用が可能でなければならないということである。インターネット普及以前は、アーカイブに預けるなどの方法が推進されていた。しかし、インターネットはこの状況を大きく変えた。

日系アメリカ人のオーラル・ヒストリーも、Quiet Americans と呼ばれた時代が信じられないと思わせるようなサイトがある。ここでは、その二つの例として、Densho と Discover Nikkei をご紹介したい。

A. *Densho* (<http://www.densho.org>)

まずは日系人のオーラル・ヒストリー・インタビューを収集・公開している NPO、*Densho* である。*Digital Archives* を持ち、インターネットでアクセスできるようにしている。主な言語は英語（日本語のインタビューは日本語）である。

Densho はシアトルに拠点を置く日系人 NPO で、1996 年に設立され、同名のインターネットサイトを運営している。名前の意図は、"to pass on to the next generation" とのことで、設立時の目標は、強制収容された日系アメリカ人のオーラル・ヒストリーを収集することだったが、現在の目標は "to educate, preserve, collaborate and inspire action for equity" とされている。

創設者で現在の Executive Director は、Tom Ikeda という元マイクロソフト勤務のシアトル出身の三世である。彼の祖父母と両親が強制収容体験者であった。マイクロソフトでマルチメディア CD-ROM などの開発に携わった後、他社で人工腎臓の開発者や証券アナリストとして財を成し、*Densho* は社会奉仕活動として行っているという奇妙な人物である。

Densho は、日系人の歴史を保存・公開することを目標に、オーラル・ヒストリー・インタビュー（ビデオ）の収集し、デジタル・アーカイヴ化して、一般に公開している。そのアーカイヴの概要は次のように記されている。

- Holds over 500 visual histories (more than 1,000 hours of recorded video interviews) and over 10,800 historic photos, documents, and newspapers
- Continues to record and collect more
- Covers the Japanese American experience from immigration in the early 1900s through redress in the 1980s with a strong focus on the World War II mass incarceration

デジタル技術を駆使することで、日系アメリカ人史を普及させるという目標は、次のように表現されている。

Densho uses digital technology to preserve and make accessible primary source materials on the World War II incarceration of Japanese Americans. We present these materials and related resources for their historic value and as a means of exploring issues of democracy, intolerance, wartime hysteria, civil rights and the responsibilities of citizenship in our increasingly global society. We encourage use of these resources to expand awareness of our country's diverse history, to stimulate critical thinking, to develop ethical decision-making skills, and to help ensure that democratic principles are upheld now and in the future.

そのアーカイヴは、簡単な登録さえ済ませれば誰でも利用できる。多数の日系人たちの

インタビューに、音声・トランスクリプトの形でアクセスできる。日本語のものもあるが、使用言語は主に英語である。テーマがコード化されているので、研究者が何かのテーマに関する日系人の証言を見つけないと思ったら、キーワード等で検索することも可能である。人物名で検索もできる。各自のプロフィールを見ることも可能である。実際の録音された肉声が聞けるため、トランスクリプトの文字だけでは伝わってこないニュアンスやアクセントなども、感じ取ることが可能である。日系人に関する様々な研究や教育に利用できるリソースといえるであろう。

(この後インターネットによる実際のサイトの紹介。<http://www.densho.org>を参照のこと。)

B. *Discover Nikkei* (<http://www.discovernikkei.org>)

もう一つの例は、*Discover Nikkei* である。世界各地の日系人をつなぐ国際サイトとして、英語・日本語・スペイン語・ポルトガル語のページを有す。歴史のみでなく、今現在起こっていることまでカバーされ、オーラル・ヒストリーはその一部である。*Japanese American National Museum* (全米日系人博物館) により運営されるが、*Affiliates* として多数の日系人組織や、大学などがかかわっている。

日系アメリカ人に関する部分での目標は、“to promote understanding American experience”と書かれている。

We share the story of Japanese Americans because we honor our nation's diversity.
We believe in the importance of remembering our history to better guard against the prejudice that threatens liberty and equality in a democratic society.

オーラル・ヒストリーの部分であるが、もともと全米日系人博物館は独自のオーラル・ヒストリー・インタビューを手掛けていた。*Regeneration Project* というので、戦後の再定住期に関してオーラル・ヒストリー・インタビューを企画・収集・保存し、トランスクリプトを本の形で出版し、各種展示でも紹介していた。

Discover Nikkei は、全米日系人博物館が取り組んできた国際プロジェクト、*Nikkei Legacy Project* から発展した、南米の日系人とも連帯を深める研究プロジェクトの発展的な形として、日系人をつなぐ多国語・多国籍の国際ウェブサイトの立ち上げを目指し、2003年から始動した。博物館が日本財団より助成金を得て、アメリカ各地と中南米の日系人組織、日本人研究者に連帯を呼びかけ、2004年秋にはウェブサイトを公開するに至った。

プロジェクトには、博物館内では専属のメンバー2名の他に、各部署から代表者が加わった。(筆者は2003年4月から2004年秋まで参加した。) ウェブ・デザイナーはイギリス在住のイギリス人だった。外部からは *Affiliates* として、アメリカ国内の日系人組織・大学 (スミソニアン博物館、ニューヨーク大学、ハワイ大学等)、NPO (*Densho*、全米日系人

歴史協会など）が参加し、その他の国々カナダ、メキシコ、ブラジル、アルゼンチン。パラグアイ、チリ、日本等一からは研究者・活動家が専門家メンバーとして参加した。日本からは、飯野正子氏（津田塾大学）、桑井輝子氏（白百合女子大学）、小島茂氏（海外移住資料館）に参加していただいた。

これまで日本からの移民とその子孫は、〇世、日系〇〇人といった形で、世代や国籍が強調されてきたが、Nikkei という言葉により、そのような区分を超えて繋がり、情報をシェアできるのが、Discover Nikkei の目標である。また、非日系の人々にも情報発信をする。ブログでの交流、論文や記事の投稿も可能である。まずは英語・日本語・スペイン語・ポルトガル語の四カ国語で運営されているが、そのうち中国語も期待される。日系人が自らの歴史を知り、誇りを持ち、歴史を保存しようという意識をもたせる

Discover Nikkei に載っているオーラル・ヒストリー関係のページをみてみよう。

（この後インターネットによる実際のサイトの紹介。<http://www.discovernikkei.org> 参照のこと。）

オーラル・ヒストリー・インタビューは、下記のように検索できる。

1. “Stories” のページを選択する。
2. “Interviews”を選択する。
3. “Featured People”を選択する。
4. “Search”を選択する。
5. “Advanced Search”を選択すると、“keywords,” “interviewee,” “topic,” “tags”に入力し検索することができる。

上記のように進んでいくと、博物館や Affiliates 団体のインタビュー（音声やビデオ、トランスクリプト）にアクセスできる。

また、オーラル・ヒストリーの手法もビデオ映像を伴い、ステップバイステップで紹介されている。これは、日系人が自らの歴史をオーラル・ヒストリーを用いて記録・保存することを奨励するため、特に若い世代にも理解・実践してもらえるようなマニュアルとなっている。日系人以外にも勧めたいページである。（初めは博物館スタッフの姿が現れるような、専門的内容であったが、現在は小中学生にも分かるような卑近な内容である。）

1. “Resources”をクリックする。
2. “How to”から “Interview”を選択する。
3. “How to do your own oral history interview” で、ビデオによる解説をみる。
4. “Share your interview” で、公開の方法をみる。

C. その他

① “The Japanese American Oral History Project Collection”

(<http://coph.fullerton.edu/JAOHPAbout.asp>)

California State University Fullerton の The Center for Oral and Public History によるオーラル・ヒストリーのサイトの中で、Art Hansen 教授による1970年代のインタビューは、トランスクリプトだけであるが、完全公開されており、印刷も可能である。ハンセン教授の「できるだけ多くの人に利用してほしい」との思いが込められている。

② *Go for Broke* (<http://www.goforbroke.org/>)

カリフォルニアの日系三世 NPO、Go for Broke National Education Center が、二世兵士のオーラル・ヒストリーのビデオ・インタビューを収集し、公開しているインターネット・サイトである。高齢になっている二世退役軍人が、アメリカ国旗を背景にして、その体験を三世世代に語っている。

IV. インターネットの日系人オーラル・ヒストリーの活用方法

このように世界のどこにいてもアクセスできるようになったオーラル・ヒストリー・リソースは、多くの人に活用されることが望まれる。

1. 教育の場面での利用

学生にオーラル・ヒストリーのインタビューのビデオや音声、トランスクリプトを利用させる。録音された日系人の肉声・ビデオを通して、彼らの個々の体験に触れることは、本だけでは学べない日系史に触れることを可能にする。消えた世代や消えゆく世代の声も聞くことができる。アメリカの学校では、日系人に授業で生立ちや体験を語ってもらうことで、強制収容の歴史を伝えようとする取り組みも、報告されている。生身の二世に来て語ってもらうことは不可能でも、インターネット上の語りを利用することで、顔が見え、声が聞こえる歴史を提供することが可能となる。また、Discover Nikkei では、その感想をブログなどで共有することも可能であるから、インターネット世代の学生は能動的な活動を通し、日系史への関心を深めてもらえるのではないだろうか。

2. 研究面での利用

インターネット上のオーラル・ヒストリーは、そのみで研究の資料とするのは難しいといえるが、日系史の研究において **supporting document** として引用することは可能である。たとえば著名な二世活動家、Sue Embrey のインタビューが **Densho** から入手できる。**Redress movement** の歴史を調べる際、引用できるであろう。

その他の利用可能性としては、日系人の言語を観察・分析することで、例えば二世と三世の言語の差や、ハワイと本土の言語の差なども調べることができる。

また、日本でのオーラル・ヒストリー普及のため、に役立てることも可能であろう。イ

インタビューを計画したい場合、さきほどの *Discover Nikkei* のインタビュー手法説明は入門的ではあるが、参照すれば参考になるであろう。また、インタビュー例を見ることで、内容的に参考にできる。

3. 日系人との繋がりや認識のツールとして

近年は日本への「出稼ぎ」日系人が増えたために、日本人は日系人に対する認識はある程度深まったといえる。けれども、祖先が日本人なのだから日本的だろうという認識が根底にあると、彼らの辿った道、各国での日系人の歩みに思いを馳せることは難しい。

日系人のオーラル・ヒストリーは、各地で様々な境遇に遭遇し、その中で懸命に人生を切り開こうとした人々の存在を、我々の心に刻んでくれるといえる。

終わりに

日系人史には、日系人が自らのアイデンティティを模索する意味合いが含まれるといえるが、オーラル・ヒストリーには特に顕著であろう。そこには自らを語ることが歴史であり、自らが歴史を紡ぐのだという自信がみられる。主観と客観の狭間を考えさせられる面はあるが、日本にいる我々は、歴史を研究する際「客観的な歴史」を求めすぎる傾向を感じる。我々は *Densho* や *Discover Nikkei* を見ることで、歴史とは生身の人間が作り上げ、その彼らの生きた記録であると感じられるのである。

The International Financial Crisis of 2007-2009

日本人学生のための英語の金融危機入門

by

Kenichiro YAMADA

Jiao TONG

Marc BREMER

1. Introduction

The American subprime loan crisis ignited the world's worst financial crisis since the Great Depression of the 1930s. More than 20% of American home loans are in serious trouble and 140 U.S. banks failed in 2009.¹ What at first seemed to be a conventional real estate bubble and bank crisis largely confined to the United States spread around the world to have a devastating impact on people and businesses with little apparent connection to the American economy. The current market prices of homes are significantly lower in many countries. Unemployment is close than 10 percent in many parts of the world. Corporate profits and stock prices are far lower too. Even the mightiest of Japan's companies, Toyota Motor Corporation, reported the largest deficit in its history. The crisis, while similar to many of the financial panics that have troubled the world in the past, is closely related to the development of "structured finance".

Structured finance means that the cash flows from one kind of security (for example, a home loan) are separated and re-combined to create new securities. Structured finance is one of the most important innovations of the last thirty years. It has grown a great deal. By one measure, structured financial products of about \$100 billion were created in first three months of 2007.² Much of this was for American home loans. Yet, the market for structured financial products collapsed as the crisis exploded to be only \$5 billion in the April to June period of 2008.

This paper describes the crisis and how structured finance made the crisis far worse. Although much of the terminology and logic of structured finance is complex, its basic intuition is not difficult. This paper is an attempt to explain it at a level that is accessible and serves the interests of Japanese students who would like to improve their English skills.

2. Structured Financial Products

Traditional banks accepted deposits from individuals and businesses. The banks then lent this money out to people and industry. These loans were typically short-term for businesses. Loans to individuals were both short-term and long-term. Longer term loans were to finance major purchases such as a car. These loans had terms of three to

¹ Williams, 2010.

² These statistics and others below, unless noted to the contrary, are from Brunnermeier, 2009, Coval, Jurck and Stafford, 2009, and Mayer, Pence and Sherlund, 2009.

five years. Mortgage loans to purchase houses typically had much longer terms—as long as thirty years. Banks usually held these loans to maturity; the borrower would simply repay the bank. This business model is called, “originate and hold”. “Originate” means that the bank found the borrower, made sure the borrower would repay the loan and then finally lent the money while following all appropriate laws and procedures. Because banks wanted to be sure to be repaid, they collected detailed information about the creditworthiness (信用度^{しんようど}) of borrowers and the collateral (担保^{たんぽ}) or guarantees that secured the loans. The “hold” portion of the term means that the bank would collect all payments from the loan, including the final repayment of the loan. Because they held the loans for a long time, banks had strong incentives to continuously monitor the ability of borrowers to repay the loan. In an accounting sense, the loan was an asset on the bank’s balance sheet for its entire life.

Changes in regulations and business practices in the United States that started in the 1980s permitted banks to gradually adopt a new business model. There was a separation of the “originate” and “hold” functions. Banks began to “originate”, “securitize” and “distribute”. Banks still originated in the sense that they found borrowers and lent money. Yet, once these loans were made, the banks created a new security from the promised cash flows on these loans; it was called a Collateralized Debt Obligation (CDO) (債務担保証券^{さいむたんぽしょうけん}). These CDOs were similar to bonds. Like bonds, the CDOs represented a promise to receive money in the future; the CDO payments were actually the repayments of the loans that the bank originated. The CDO’s value came from the promised future cash flows and also from the value of the collateral that was connected to the loan. The banks would then sell these CDOs to investors—this is the “distribute” part of the business model. These investors buy the CDOs to earn a higher interest rate and also because they believed that the CDOs were safe. When interest rates were very low in the early 2000s and there seemed few high profit, safe opportunities, investors from all over the world were eager to buy these CDOs. Once the CDOs were sold, the banks were only involved with the loan to collect the payments and pass these payments on to the investors who owned the CDOs. In an accounting sense, the banks no longer held the loan on their balance sheet. The banks made a profit by charging fees to borrowers and investors in the CDOs.

In the new bank business model, banks no longer felt it necessary to be quite as careful when originating loans because they planned to “securitize” the loans and sell them to investors. Similarly banks were less concerned with the long-term ability of borrowers to repay loans because they did not intend to keep the loan. They were less concerned with the value of the collateral for the same reason.

Also from the 1980s in the United States, many firms entered into the banking business. These firms were not conventional banks; they did not accept deposits from

individuals, nor were they closely regulated (規制される) by the government. Yet they were banks when it came to making loans. Some were traditional investment banks; others were parts of industrial corporations. Some specialized in making home loans.³ These firms are part of a class of financial firms called “shadow banks” (非銀行金融機関). In some cases these shadow banks were extremely aggressive in the way they originated loans, sometimes making loans to people and businesses that were not likely to pay the loans back. Some shadow banks were actually connected with the United States government. These included the Federal National Mortgage Association {a U.S. government sponsored business similar in some ways to Japan’s Jusen (住専) and often called Fannie Mae}, the Federal Home Loan Mortgage Corporation (another U.S. government sponsored business nicknamed Freddie Mac) and the Government National Mortgage Association (Ginnie Mae). These shadow banks played a major role in the production of CDOs.

Although CDOs can be constructed from almost any kind of debt, the most important type of loan that banks used to create CDOs was American home mortgages. A mortgage is loan to an individual American to buy a house. The collateral for this loan is the house itself. The originating banks would combine the mortgage loans for many houses into Mortgage Backed Securities (MBS) (不動産担保証券). These MBS would be sold to investors. Of course, there is always a risk that a loan will not be repaid. The borrower might lose his job, or perhaps have a serious health problem. In the United States, when the borrower cannot make the promised payments on his home loan, the lender can take the home, and sell it to recover the borrowed amount. The risk of an MBS will therefore depend on both the creditworthiness of the borrower and the value of the home as collateral. Of course, the investors who owned the MBSs were concerned about these things, but could not effectively monitor the risk of the loans because they did not have detailed information about the borrowers. The investors relied on private credit rating companies to evaluate the risk of non-payment. In addition, investors who were concerned that the promised payments of their CDOs might not be made could buy Credit Default Swaps (CDS) which are insurance against non-payment.

In response to the enormous demands of investors and the apparently high profits that could be earned, the banking system aggressively expanded the amount of structured finance products that it produced. Initially, most MBS were based on high quality, low risk residential mortgages, many of which were effectively guaranteed by the companies associated with the American government. Eventually banks started to increase the number of higher risk residential mortgages in the MBS that they created. This was accomplished through a process of combining different kinds of debts. The first step is to form diversified portfolios (有価証券一覧表) of mortgages and other

³ Alternative Mortgage Transaction Parity Act, 1982.

types of loans, corporate bonds, and other assets like credit card receivables. The next step is to slice these portfolios into different tranches (French for slice). These tranches are then sold to investor groups with different preferences for risk. The safest tranche—known as the “super senior tranche”—offers investors a (relatively) low interest rate, but it is safest because it is the first to be paid out of the cash flows of the portfolio. Note that it is safe only in the sense that it has a prior claim on the payments from the home loans. It has no protection against loss of liquidity (市場の流動性), early repayment by borrowers, changes in interest rates or declines in market value. In contrast, the most junior tranche—referred to as the “equity tranche” or “toxic waste”—will be paid only after all other tranches have been paid. The mezzanine (French for middle) risk tranches are between these extremes. Figure 1 shows the logic of the originate, securitize and distribute business model.

**** Figure 1 about here ****

A very clever thing about slicing the cash flows into payment priorities for the debt instruments was that different risk level MBSs can be made from the same securities. With the cooperation of the rating agencies, a portfolio of relatively risky mortgages could be structured into securities that seem extremely safe (and receive the very high credit safety rating of AAA) and other more risky securities. Among the most risky of American residential mortgages are subprime loans and ALT-A loans. These mortgages have a fairly high chance of default. Yet, with the right structure of cash flows, these mortgages can be turned into a combination of apparently safe MBS and other more risky securities.

Subprime Loans

Generally, subprime loans are mortgages given to borrowers with poor credit records. Poor credit records result from paying debts late or not paying debts at all. Because subprime borrowers have a high risk of not paying, their loans usually have substantially higher interest rates. So, for example, while a creditworthy borrower could get a home mortgage at 5 percent interest, the same home mortgage might cost a subprime borrower 7 percent interest or more.

Subprime lending started to become popular in the U.S. in the middle 1990s, with outstanding debt increasing from \$33 billion in 1993 to \$332 billion in 2003. As of December 2007, there was an about \$1.3 trillion in subprime mortgages outstanding. A substantial proportion of all the mortgages that originated in 2006 were subprime. Figure 2 shows the increase in subprime lending. This increase was because banks and other lenders discovered that they could make large profits from origination fees, bundling mortgages into securities, and selling these securities to investors.

**** Figure 2 about here ****

Alt-A Loans

A classification of home mortgages where the borrower's creditworthiness falls between prime and subprime is Alternative A (Alt-A). The borrowers of these mortgages usually have good credit records, but the mortgage itself might have some features that mean greater risk. These could include high loan-to-value and debt-to-income ratios or inadequate documentation of the borrower's income. High loan to value means that the size of the mortgage is close to the value of the house. High debt-to-income means that the promised payments on the mortgage are a large proportion of the borrower's annual income. Alt-A loans are more risky than prime loans and typically have higher interest rates.

NINJA Loans

NINJA is a term for loans extended to borrowers with "no income, no job and no assets". Whereas most lenders require the borrower to show a stable stream of income or sufficient collateral, a NINJA loan ignores this verification process. Most NINJA loans offer the borrower a low initial interest rate; later this interest rate may be increased. The NINJA borrower may hope that the value of their house will appreciate significantly, allowing them to repay the loan. However, if house's value does not increase, NINJA borrowers may have great difficulty making the mortgage payments. This makes NINJA loans very risky for lenders.

Adjustable Rate Loans

Yet another risky type of home loan is an adjustable rate mortgage (ARM). Borrowers would initially pay a relatively low interest rate on their home loans. Later, the interest would increase. The increase meant that borrowers have to make larger monthly payments on the loans. This could be difficult for borrowers and consequently, these loans also were more likely to experience default. In early 2007, as much as 80 percent of subprime loans had adjustable rates.⁴

There Was a Massive Demand for Structured Finance Products

Extremely high savings rates by developing countries, middle-east oil exporters and export focused countries such as China and Japan created a huge demand for AAA-rated debt. Figure 3 shows how much higher the interest rate was for MBS compared to safe government and company bonds in 2003. Strong demand for AAA-rated debt encouraged investment banks to create too much AAA-rated debt from their portfolios of home loans causing newly issued AAA-rated MBS to actually be much more risky than in the past. Larger proportions of subprime, Alt-A and ARM mortgages were in these portfolios. Investors demanded safe, higher interest rate investments and were willing to "pay" for these investments. The American banking industry supplied these investments, except that they could not actually provide "safety". Safety was

⁴ Dodd, 2007.

manufactured by structuring the cash flows of these mortgages and also by providing credit default insurance by selling CDS.

**** Figure 3 about here ****

Underwriting (引受業務) Quality Declined

Banks aggressively expanded their lending to capture more fees and supply the enormous demand for CDOs. More loans were given to borrowers with little or no documentation of their income and assets. More loans were given to borrowers who were investing in houses, not living in the houses. These investors were speculating that the price of the house would increase. These investors are more likely to abandon the house if its market value falls below the mortgage value. More mortgages had low initial interest rates or did not require repayment of principal. These mortgages could thus have negative amortization (負の割賦償却) meaning that the mortgage balance could increase over time. There was evidence of increased borrower misrepresentation in many home loans. There was an increase of NINJA loans. Of course, there was concern that many of these loans were not as safe as they should be. Yet, bank officers felt that the profits from continued lending were justified. In 2007, the president of one of America's largest banks admitted that at some point the rapid increase in lending and fees would end, but also said, "When the music stops, in terms of liquidity, things will get complicated. As long as the music is playing, you've got to get up and dance. We are still dancing."⁵

Even though the risk of the mortgages actually rose due to the substantial increase in the proportion of subprime loans included in the portfolios that backed the MBS, bankers believed that the risks of subprime loans could be managed as long as home prices continued to rise. Yet the rapid rise in home prices was not sustainable. American home prices actually started to fall in 2006. As home values started to decline, many borrowers realized that the value of their home was exceeded by the amount they owed on their mortgage. These borrowers began to default on their loans, which drove home prices down further and ruined the value of mortgage-backed securities forcing companies to formally recognize losses because the underlying assets behind the securities were now worth less.

3. The Credit Ratings Agencies (格付け会社)

The key to the development of the market for structured financial products was the ratings agencies. In the recent past, economists argued that banks had a unique ability to evaluate the creditworthiness of borrowers. This ability was based on bank's intimate knowledge of borrowers and their superior analytical skills. Investors in structured finance products such as MBS really cannot evaluate the creditworthiness of individual borrowers or determine the collateral value of particular pieces of real estate. Structured finance products can only be sold when investors have reasonable confidence in the safety of the cash flows promised by the CDOs. Investors will not completely

⁵ Nakamoto and Wighton, 2007.

trust the originator of the CDO; these originators will naturally be tempted to overstate the CDOs safety to earn higher profits for themselves. The solution was provided by an independent third party whom investors thought they could trust to make an objective and accurate evaluation of the risk of the CDO. This third party was a credit rating company—the same companies that had long evaluated the safety of corporate and government debt for investors.

There are three big credit ratings agencies in the United States: Moody's, Standard & Poor's, and Fitch IBCA. They assign credit ratings to institutions that issue debt and the debt itself. CDOs were assigned credit ratings. It is important to understand that these credit rating companies are profit seeking companies—not government agencies. They provide credit ratings for fees that are paid by the debt issuers, or in the case of CDOs paid by the originating banks. Fitch IBCA and Standard & Poor's use a system of letter grades ranging from the safest rating at "AAA" to "D" for debt that is already in default. Table 1 shows credit ratings for Fitch IBCA. Generally, the interest rate (yield) of a CDO will depend on its risk. A low-rated/high risk security will have a high interest rate. Conversely, a high-rated/low risk security ranked as AAA rating will have a lower interest rate. The idea is that securities with higher risk of non-payment will have a higher interest rate.

**** Table 1 about here ****

Unfortunately the credit rating agencies did not do a good job of measuring risk. CDO securities with safe credit ratings actually had much more risk than investors realized. The agencies made poor guesses about the probability of borrowers failing to pay their loans back. This was especially true for borrowers of subprime loans. The rating agencies did not understand that the risk of default on the loans was highly correlated; they assumed that default risk on the home loans was similar to the default risk on corporate debt.⁶ The ratings agencies made significant mathematical errors in their rating calculations.⁷ They also assumed that house prices would *constantly increase at 5%*.⁸ This was wildly optimistic and extremely wrong.

In addition to misunderstandings, errors and very incorrect assumptions, there is concern that the rating agencies were not genuinely objective. The agencies worked closely with the originating banks. The tranches of the MBS were designed with the cooperation of the rating agencies. Rating agency' profits depended on rating fees and

⁶ Similarly, most investors also did not understand the high systematic risk of these securities. Traditional assumptions about corporate debt, especially the assumption of independence, do not apply to MBS. For example, the risk that General Motors Corporation will fail to pay its debts was not highly related to the risk that General Electric Company will fail to pay its debts. On the contrary, the risk of non-payment on an MBS based on loans made to buy homes in Michigan *was* highly related to the risk of non-payment on an MBS based on loans made to buy homes in New York. See Coval, Jurek and Stafford, 2008, for more about this.

⁷ Jones, Tett and Davies, 2008.

⁸ Rodriguez, 2007.

the selling of credit rating data. These fees were paid by the originating banks. Hence, the rating agencies may have been influenced by the originating banks. This is a conflict of interest (利益相反^{りえきそうはん}) because safer ratings, perhaps unrealistically safe ratings, would earn greater profits for the rating agencies.⁹ The rating agencies may have been too generous when they granted high/safe credit ratings.

4. The Collapse of Structured Finance and the Financial Crisis of 2007-2009

American home prices increased rapidly from the late 1990s until about 2007. Robert Shiller (2006) estimated that this increase was about 83 percent, far higher than the historical average increase. There were several causes; among the most important were very low interest rates and easy to get home loans made possible in part by structured finance. However, the rapid increase in home prices was not sustainable. Interest rates started to increase and gradually home prices began to fall. This was the trigger of the subprime crisis. At the same time, default rates on subprime loan and adjustable rate mortgages (ARM) began to increase quickly. However, once interest rates began to rise and housing prices started to drop during 2006–2007 in many parts of the U.S., refinancing became more and more difficult. And falling prices also made homes worth less than their mortgage loans providing a big financial incentive to enter foreclosure (抵当流れ^{ていとうながい}). Home owners would not want to pay more for the house than it is worth, so they stopped making payments on their mortgages.

The fall in house prices was mainly in the United States, though a similar pattern appeared in some other countries as well. Foreclosures and mortgage loan delinquencies started to rise in 2005, becoming quite large by 2007. The share of subprime mortgages that were seriously delinquent increased from about 5.6% in the middle of 2005 to more than 23% in September, 2008. The default rates on Alt-A mortgages which had increased from 0.6% of all mortgages in 2005 to more than 11% by September, 2008 also began to increase. Home prices began a rapid fall. This was the first country-wide decline in American home prices since the 1930s. Other recent home price declines had been regional.

As American home prices fell and defaults on mortgages increased, the market value of structured finance products collapsed. MBSs and CDOs were no longer eligible to be used as collateral. Indeed their complexity and increasing doubts by investors about the validity of their credit ratings made it almost impossible to determine the value of CDOs. The country-wide nature of the home price decline meant that a diversified package of home loans in a MBS was *not* a safe investment, as many investors had thought. The market values of even the safest AAA-rated MBS fell.

Investors in CDOs were not the only ones to suffer substantial losses. Banks and shadow banks also held large portfolios of home loans and CDO. Banks did not

⁹ United States Security and Exchange Commission, 2008.

hold only risky MBS (which might have suggested to investors that the banks had faith in MBS as an investment). Banks held far more MBS than might be necessary to hold as “inventory” while they are combining home loans into different tranches and packages to resell as MBS. Banks seem to have invested in MBS because they thought that AAA-rated MBS were good investments. But as the crisis developed, AAA-rated MBS actually had a *greater* decrease in their market values than lower rated MBS. The losses on CDOs experienced by American banks were so large that the banks started to fail.

American Banks Loved Risk

Bank managers seem to have changed their thinking to take more risk, or perhaps, bank managers did not understand the risks they were taking. Bank chief executive officers may have taken excessive risks to “keep up” with other apparently more profitable banks even though they understood that these risks were not genuinely creating value. Flawed internal controls and rewards may have allowed and encouraged lower-level bank officers to take risks.

Banks and shadow banks developed a dependence on short-term finance. They changed the way they raised money to invest in their business. Formerly, banks would borrow for relatively long periods with instruments such as certificates of deposit (CDs) (譲渡可能定期預金証券^{じょうどかのうていきよきんしょうじよ}). Banks shifted to very short term borrowing over the period from 2000 to 2007. This was in part because interest rates were very low due to American central bank policy. Bank managers may have felt that the chairman of the American central bank would automatically increase the money supply if there were a credit crisis or economic downturn. This is an example of moral hazard.¹⁰ Furthermore, large banks may have believed that they will always be rescued if they get into trouble. They are “Too Big To Fail”. Hence they were encouraged to take greater risks by borrowing more as well as borrowing for shorter periods.

Banks were able to borrow a large portion of their liabilities at very low rates of interest for periods of months, weeks and even days. Each month, week or day, the banks would have to re-pay the maturing claims and borrow again. This exposed the banks to liquidity risk. They might not be able to get new loans if market conditions became bad, or investors had doubts about the bank. As the subprime crisis got worse banks and non-banks became illiquid—they could not borrow at all—they could not renew their short-term loans. The large New York investment bank, Bear Stearns lost so much money on its investments in CDOs that it could not borrow anything from other banks and investors. Bear Stearns was rescued with the help of the American

¹⁰ Moral hazard is similar to something you might remember from the old Superman movies you saw when you were a child. Consider the case of Superman’s girlfriend, Lois Lane. Lois knew that Superman would always rescue her if she got into trouble. Consequently, she was never careful; she always took big, foolish risks because she knew that she would be saved. She was always falling off of tall buildings and bridges as well as getting caught by the bad guy in those movies.

central banks. In September of 2008, the giant investment bank, Lehman Brothers failed. But Lehman's failure was different from Bear Stearns; Lehman was *not* rescued. The failure of Lehman Brothers was the prime note in this disaster although other large financial institutions were also at great risk. The spreading difficulties of banks meant a collapse in lending, triggering a world-wide financial panic and recession that even hit Japan. Unemployment increased in the United States and around the world as consumers stopped buying expensive items (especially cars). Consumers found it difficult to get loans from banks and then worried about whether they would even have jobs in the future.

Loss Spirals

As banks recognized the extent of their losses on CDOs and faced greater difficulty borrowing money, they aggressively sold assets. Yet these sales greatly pushed down asset prices which seemed to make the value of the assets that the bank still owned less. So the initial CDO losses induced selling, which lowered values, which induced more selling. It was a vicious cycle that made banks very reluctant to make loans to other banks or businesses. Similarly, investors grew concerned that their deposits and loans to banks might be in danger. These investors withdrew their deposits, refused to renew their certificates of deposits and even demanded that the securities they had let banks borrow be returned. The result was a massive world-wide contraction in the availability of credit to banks, businesses and individuals. Even good businesses and individuals with excellent credit histories could not borrow. While a vicious cycle was happening in the U.S. residence market where declining home values caused mortgage defaults which caused foreclosures which caused distressed home sales which caused declining home values. A similar terrible cycle was happening in the banking system. The result was a world-wide financial panic.

Credit Default Swaps

Investors in CDOs and debt in general can purchase insurance to protect against the risk of the debt's payments not being made. This insurance is called a CDS. Many investors also purchased this insurance for their MBS. Among the largest sellers of CDS was American International Group (AIG).¹¹ AIG received insurance premiums to guarantee that investors would not lose on their MBS investments. As the subprime crisis worsened in the late summer of 2008, the CDS insurance contracts required that AIG deposit very large amounts of money in a safe form to protect the MBS investors from loss. The required amount was so large that AIG could not pay it, nor could AIG borrow this amount. AIG was on the verge of failure. It was rescued at the last moment the American government.

¹¹ AIG's managers actually thought that there was zero risk that the MBS would default. See Morgenson (2008).

Broader Consequences

As the crisis developed, U.S. home prices continued to fall (See Table 2 for a list of the major events that occurred in the crisis). By September of 2009, about 15% of all American home mortgages were in trouble. Up to 9 million home foreclosures could happen by the end of 2012.¹² The American stock market fell by about 45 percent between July 2007 and November 2008 (although the stock market had recovered a great deal by January 2010). Businesses and individuals could not get loans; investment and consumer spending collapsed causing huge losses to auto makers and other producers of expensive items. American car makers General Motors and Chrysler were forced into bankruptcy.

In the financial sector, banks and shadow banks were devastated. Most American mortgage origination companies failed, closed or were taken over by other firms. About 165 American banks failed between 2008 and 2009. Several giant investment banks have been in great distress; Lehman Brothers failed; Bear Stearns and Merrill Lynch were taken over by other banks while on the verge of failing. The bosses of Bank of America, Merrill Lynch and Citigroup have resigned. Losses on MBS lowered bank capital so much that the American government was forced to take emergency measures to increase bank capital. This was done by buying bank equity {something similar to nationalization (国有化)}, through loans to banks, and purchases of troubled assets (such as MBS) from banks.¹³ The giant insurance company AIG was rescued by the American government as it was about to fail. Gigantic mortgage companies Fannie Mae and Freddie Mac were taken over by the government as they were about to collapse. The commercial paper market where most large U.S. businesses borrow for short periods collapsed and required help from the American government. The rescue of the financial system will cost hundreds of billions of dollars.

Other countries were hit by the financial panic too. Housing bubbles in Britain, Iceland, Spain and other countries collapsed with huge losses. Non-American banks also faced substantial losses. Some even failed. The impact of the panic was less direct but just as real in Japan.¹⁴ Major exporters, such as Toyota and Sony experienced sharp decreases in sales in the United States and other parts of the world. The lowering of interest rates in the United States contributed to a strengthening of the yen which reduced Japan's exports. Japanese firms cut back on the number of workers they employed and reduced investment. University graduates had great difficulty finding jobs. Japan's economy went into a recession and there is now a real possibility of price deflation.

Conclusion

The financial crisis is not over. Bank failures, bankruptcies and home foreclosures are still happening, so it is premature to reach conclusions. Still, it is clear that Americans

¹² Center for Responsible Lending, 2009.

¹³ Emergency Economic Stabilization Act of 2008.

¹⁴ This was not the first time an American real estate bubble had an impact on Japan. See Bremer and Futagami, 1991.

borrowed far too much money on terms they could not honor. Similarly, foreign investors put far too much money into CDOs with inaccurate expectations about the safety of these investments. In part this overwhelming tide of foreign investment was a consequence of foreign government policies that sought to build up dollar holdings from trade imbalances. These dollars had to be invested somewhere; the apparent safety and apparent high profits of MBS brought these dollars to uncreditworthy Americans with the help of short-sighted, fee-obsessed bankers. Banks had changed to an “originate, securitize and distribute” business model. They were far less concerned with the ability of borrowers to repay their debts. The credit rating agencies proved incapable of monitoring the repayment ability of these borrowers.

In addition, banks changed the way they raised money to operate their businesses. They became extremely dependent on short-term funds. They also invested heavily in MBS. When the American real estate bubble burst, their MBS investments lost so much, so fast that they became insolvent. They were unable to borrow new short-term funds because investors feared they would not be repaid. It seems clear that bank managers, especially managers of shadow banks, did not understand the risks they took by relying so much on short-term funds. Nor did they understand the risks of MBS. They may have assumed that they would simply be rescued by the government. This is the problem of moral hazard. It is likely that future changes in the regulation of banks will attempt to reduce the moral hazard problem while making banks less risky. Regulation of shadow banks may become more like the regulation of conventional commercial banks. Nevertheless, structured financial products such as CDOs and MBOs will continue to play an important role in world finance. Hopefully investors, bankers and regulators will have a better understanding of the risks and complexities of these products.

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Figure 1

Structured Finance: Creating a CDO

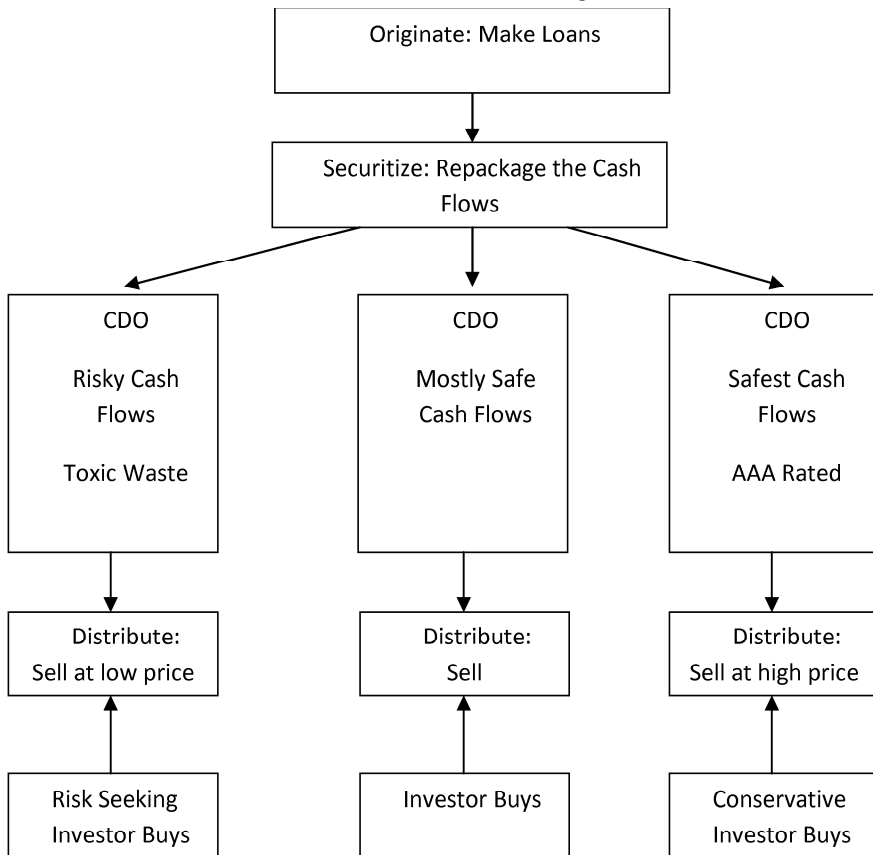
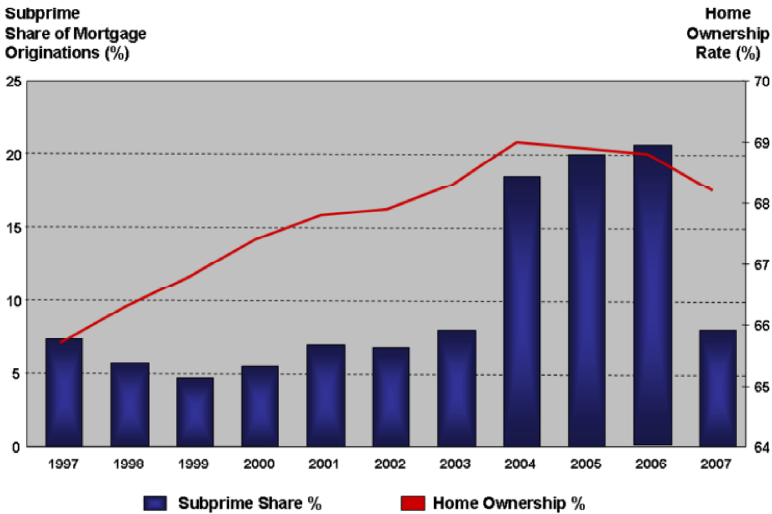


Figure 2
 Subprime Share and Home Ownership

U.S. Subprime Lending Expanded Significantly 2004-2006



Sources: U.S. Census Bureau; Harvard University- State of the Nation's Housing Report 2008

Figure 3
Comparative Interest Rates

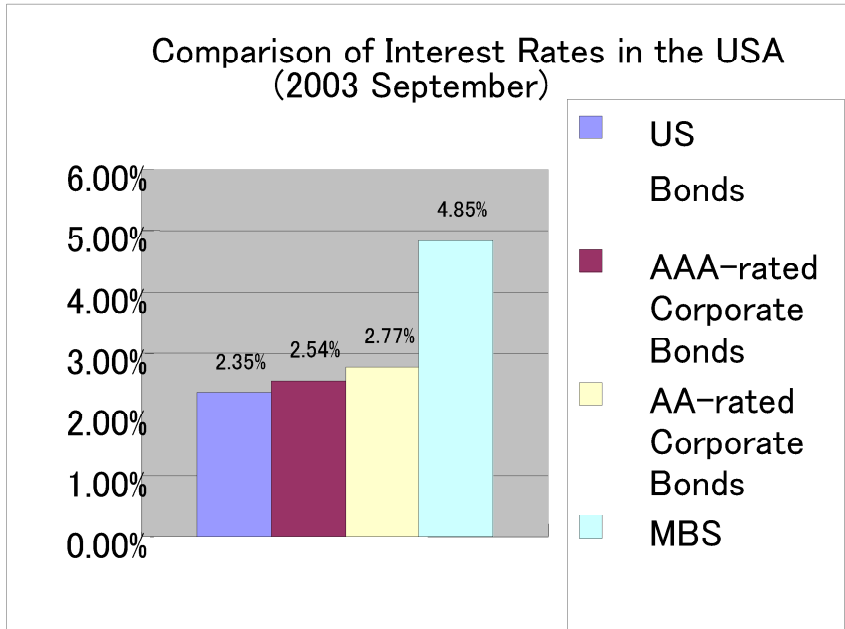


Table 1
Credit Ratings
(FITCH IBCA)

Investment Grade

- **AAA** : the best quality companies, reliable and stable
- **AA** : quality companies, a bit higher risk than AAA
- **A** : economic situation can affect finance
- **BBB** : medium class companies, which are satisfactory at the moment

Non-Investment Grade

- **BB** : more prone to changes in the economy
- **B** : financial situation varies noticeably
- **CCC** : currently vulnerable and dependent on favorable economic conditions to meet its commitments
- **CC** : highly vulnerable, very speculative bonds
- **C** : highly vulnerable, perhaps in bankruptcy or in arrears but still continuing to pay out on obligations
- **D** : has defaulted on obligations and Fitch believes that it will generally default on most or all obligations

Source: Wikipedia: The Fitch Group (2010).

Table 2
Major Events During the World-Wide Financial Crisis 2008-2009

Date	Events
May 4 2007	UBS closed its internal hedge fund, Dillon Read, after losing about \$125 million on subprime investments.
May 2007	Moodys put 62 tranches across 21 U.S. subprime deals on warning for a rating downgrade.
June 20 2007	Two Bear Stearns hedge funds could not meet margin calls and required an injection of capital from Bear Stearns
June 25 2007	FDIC Chair Shelia Bair cautioned against the more flexible risk management standards of the Basel II international accord and lowering bank capital requirements generally: "There are strong reasons for believing that banks left to their own devices would maintain less capital—not more—than would be prudent. The fact is, banks do benefit from implicit and explicit government safety nets ... In short, regulators can't leave capital decisions totally to the banks."
July 19 2007	Dow Jones Industrial Average closes above 14,000 for the first time in its history.
July 2007	The market for short- term, asset-backed commercial paper collapsed.
August 6 2007	American Home Mortgage Investment Corporation (AHMI) declared bankruptcy. The company expected a \$60 million loss for the first quarter of 2007.
August 16 2007	Countrywide Financial Corporation, the biggest U.S. mortgage lender, narrowly avoids bankruptcy by taking out an emergency loan of \$11 billion from a group of banks.

August 17 2007	The Federal Reserve cuts the discount rate by half a percent to 5.75% from 6.25% while leaving the federal funds rate unchanged in an attempt to stabilize financial markets.
September 17 2007	Former Federal Reserve Chairman Alan Greenspan said "We had a bubble in housing" and warns of "large double digit declines" in home values "larger than most people expect."
September 18 2007	The Fed lowers interest rates by half a point (0.5%) in an attempt to limit damage to the economy from the housing and credit crises.
October 5 2007	Merrill Lynch announces a US\$5.5 billion loss as a consequence of the subprime crisis, which is revised to \$8.4 billion on October 24, a sum that credit rating firm Standard & Poor's called "startling".
October 31 2007	Federal Reserve lowers the federal funds rate by 25 basis points to 4.5%.
March 16 2008	Bear Stearns is acquired for only \$2 a share by JPMorgan Chase. The deal is backed by the Federal Reserve, providing up to \$30 billion to cover possible Bear Stearns losses.
July 11 2008	IndyMac, a large private mortgage broker, was put in conservatorship by the Federal Deposit Insurance Corporate (FDIC).
July 30 2008	President Bush signs into law the Housing and Economic Recovery Act of 2008, which authorizes the Federal Housing Administration to guarantee up to \$300 billion in new 30-year fixed rate mortgages for subprime borrowers if lenders write-down principal loan balances to 90 percent of current appraisal value.
September 7 2008	American government takeover of Fannie Mae and Freddie Mac, which at that point owned or guaranteed about half of the U.S.'s \$12 trillion mortgage market, were put into federal government conservatorship.
September 14 2008	Merrill Lynch sold itself to Bank of America.
September 15 2008	Lehman Brothers files for bankruptcy protection.
September 17 2008	The Federal Reserve lends \$85 billion to American International Group to avoid bankruptcy
From September 15 2008	<p>A world-wide credit crisis started</p> <ul style="list-style-type: none"> ➤ Bank and shadow bank runs started ➤ Interbank lending stopped ➤ Businesses and individuals could not borrow ➤ Massive intervention by central banks and a re-capitalization of major banks ➤ Major decrease in all economic activity all over the world—even Japan experienced the decrease ➤ Massive fall in stock markets

Japanese photographic coverage of the Vietnam War

Austin Parks*

In a 2001 interview Crown Prince Naruhito listed as his three of his most prominent memories of the twentieth century the 1964 Tokyo Olympics, the 1970 Osaka Expo, and a 1965 photograph of a family fleeing across a river in South Vietnam. The first two are predictable, but why the third? The fact is: histories of postwar Japan usually treat the American War in Vietnam as an event that had little impact on Japanese consciousness. Like many Japanese in the 1960s, however, the Crown Prince was deeply affected by Japanese photojournalistic coverage of the War. Books like photographer Okamura Akihiko's *Minami Betonamu Sensô Jûgun-ki* (*With the Army in South Vietnam*, 1965) were instant bestsellers, while images by Akimoto Keiichi, Ishikawa Bun'yô, and others illustrated popular serialized accounts by famous correspondents such as Kaikô Takeshi and Honda Katsuichi. Other photographers, such Sawada Kyôichi and Toshio Sakae won Pulitzers and other international accolades for their coverage of life in combat zones. The popularity of Vietnam War photographs in Japan gives rise to a number of intriguing questions. For instance, why were Japanese, who were not direct combatant in the war, so interested in a distant war? How did Japanese photographers represent the war, and in what context did their images reach the Japanese public. How did popular and critical discourse on Vietnam impact Japanese understandings of self and nation in the tumultuous sixties and seventies?

In my larger project, I seek to address these questions by examining war narratives fashioned by Japanese photographers active in Indochina from 1963-1975. For this presentation, however, my scope is more limited. I will focus on the work of Okamura Akihiko, Akimoto Kei'ichi, and Ishikawa Bun'yô during the early years of the war. While these photographers' 'photographic reports' (*shashin hôkoku*) were presented as conveying the "reality," or *genjitsu*, of the war, the representations their images created often proved popular because they provided a dramatic and long-term spectacle and, more importantly, because they resonated with complex and unresolved problems afflicting domestic Japan. Some of these issues, such as the presence of the American military in Japan, had direct ties to the fighting in Vietnam. Others, however, such as the reconfiguration of popular Asia-Pacific War memory, the emergence of a postwar Japanese ethnic nationalism, and the debate on realism and humanism among photography theorists, seemingly



had little relationship to the events in Southeast Asia until photographers and commentators forged such linkages through wartime coverage. I examine how these linkages were constructed in order to pinpoint the varied, and sometimes contradictory, meanings Vietnam War photography held for individuals in Japan.

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Gender differences in building local shrine-centered communities

Dana Mirsalis*

Historically, Shinto shrines have always had very strong connections to their local communities. However, since the end of World War II, the legal connection between the two has been severed.

While some shrine communities have collapsed without official support, others

have grown and thrived—although not always through conventional means.

What factors help a shrine build a lasting community? Has the recent increase of women in the priesthood affected the types of organizations with which the shrine is affiliated? How do female priests build communities differently than male priests, and how will these differences shape how the shrine is perceived in the future?

By answering these questions, we can begin to understand the role the shrine plays in both supporting and shaping the local community.



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Employment

Teaching Assistant, 2008-2009

Foothill College, Courses: Elementary Japanese 1-3

Awards

2011-2012: Fulbright Fellows Grant to pursue study at Nanzan University and research regarding the interactions and communication between Shinto shrines and local communities

2011: S C Rosenberger Prize for Excellence in East Asian Studies, Brown University

2010: Critical Language Scholarship, Japan

2009: Outstanding Achievement in Japanese, Foothill College

2008: Outstanding Achievement in Japanese, Foothill College

2007: Outstanding Achievement in Japanese, Foothill College

Publications

"Experiencing Japan and Dodging *Mochi*," *The Fulbrighter*, Winter 2011.

Presentations

"A Quiet Revolution: How Librarians Are Fighting the Robot Invasion" at the Community College Honors Research Symposium, April 17, 2009

フルブライト中部同窓会 2012 年度総会

2012 年 6 月 9 日(日) 愛知大学車道校舎 第 3 会議室 午後 2 時 00 分より

議題

- 1 2011 年度の事業報告 HP より
- 2 2011 年度の決算報告と監査
- 3 2012 年度事業計画、予算案
- 4 その他

2011 年度決算

収入	金額	適要	支出	金額	適要
前期繰越	250,710		総会案内	24,494	
懇親会収入	56,000	2000×28 人	総会懇親会	39,670	
年会費	225,500	3000×68 人	講師謝礼	20,000	
		6000×3 人			
		2000×1 人			
		1500×1 人	出版費用	130,906	
受取利子	38		例会案内	13,766	
			例会懇親会	41,670	
			テープ起し	10,395	
			事務費	480	
			小計	281,381	
			次期繰越金	250,867	
計	532,248			532,248	

2011 年度の収支決算につき、領収書、預金通帳等関係書類によって監査を行った結果、適正であることを認め、ここに報告します。

監事 小坂敦子

2011 年 6 月 8 日

2012 年度事業計画

1 総会、例会の開催

2 会報の出版

3 フルブライト中部同窓会の名称変更について

例 東京フルブライト・アソシエーション、北陸フルブライト・アソシエーション
これに見習い、名古屋フルブライト・アソシエーション とする。

2012 年度予算

収入	金額	適要	支出	金額	適要
前期繰越	250,867		総会案内	25,000	
懇親会収入	56,000	2000×28 人	懇親会	80,000	
年会費	216,000	3000×72 人	講師謝礼	20,000	
			出版費用	140,000	
			例会案内	15,000	
			テーブル起し	10,000	
			事務費	1,000	
			会議費	10,000	
			予備費	5,000	
			小計	306,000	
			次期繰越金	216,867	
計	522,867			522,867	

フルブライト中部同窓会会則

制定 1983年10月1日
改正 1993年 6月5日
改正 2009年 5月30日

第1章 総則

- 第1条 本会は、フルブライト中部同窓会と称し、
英文を **Chubu Fulbright Alumni Association** と称する。
- 第2条 本会は事務所を名古屋に置く。
- 第3条 本会は、会員相互の親睦を図り、会員の経験、情報をもとに、より一層の啓発を図り、
日米親善および相互理解を増進することを目的とする。
- 第4条 本会の会員は、正会員、準会員、賛助会員、名誉会員、シニア会員とする。
- 第5条 1. 正会員：ガリオア・フルブライト奨学金のグランティ
2. 準会員：フルブライト奨学金のグランティで日本に滞在しているアメリカ人
3. 賛助会員：本会の目的に賛同し、役員会の承認を得た者
4. 名誉会員：正会員のうち、本会に特別の貢献をし、役員会の承認を得た者
5. シニア会員：正会員のうち、本人の申し出があり役員会の承認を得た者

第2章 事業

- 第6条 本会は次の事業を行う。
1. 会員相互の交流、親睦を深めるための活動
 2. フルブライトその他の奨学金を受けて渡米するグランティへの指導、援助
 3. 日本に滞在するフルブライトグランティの研究活動 および滞在中の生活への指導援助
 4. その他日米相互理解を深めるための活動および役員会で必要と認めた事業

第3章 総会

- 第7条 総会は毎年1回開催する。その他役員会で必要と認めた時には、臨時総会を開催することができる。
- 第8条 総会では、次の事項を行う。
1. 事業報告、収支予算、決算の承認
 2. 役員を選出
 3. その他の本会運営のための重要事項の議決
- 第9条 議決は出席正会員の過半数をもって成立する。

第4章 役員

- 第10条 本会には、会長1名、副会長若干名、幹事若干名、監事を置く。
- 第11条 任期は2年とし、役員の再選を妨げない。

第5章 会計

- 第12条 本会の運営資金は、会費および寄付その他の諸収入をもって、これにあてる。
- 第13条 正会員の年会費は 3,000円とする。
名誉会員およびシニア会員のうち申し出があった者は 年会費を免除される。
賛助会員は 1口年 10,000円とする。
- 第14条 本会の会計年度は4月1日に始まり、翌年3月31日に終わる。

発行年月日	平成 24 年 7 月 30 日
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