

**The Annual Bulletin**  
of  
The Institute for Economic and Cultural Studies

---

No. 7

March 2002

---

CONTENTS

Article

- Problems on the Practice of Integrated Curriculum  
.....Yukio Nakayama .....3
- Die Baufinanzierung nach der deutschen Einheit  
— die neue Entwicklung der Hypothekenbanken  
unter dem Einfluss der e-Banking .....Yumiko Iino ....19
- Profit centers of major 15 private railways  
—— analysis of business segment and diversification  
..... Hideki Moriya ....79

---

**The Institute for Economic and Cultural Studies**  
**Keiai University**