海峽的道德經濟與日內瓦的比較

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本部分第一章指出，海峽各港口在能夠提供保護、可預測性和適中成本時便會興旺。本章再加上一個元素：商人社群的內部機構，在國家力有不逮之處令信任和信貸成為可能。宗親會、廟宇、結義兄弟會、合夥和僑批局為新加坡華人提供了這些機構，正如歸正宗社群、其長老會議和家族網絡為日內瓦的商人和銀行家提供了這些機構一樣。

在兩座城市，社群機構最終都把部分角色讓給國家和正式機構。在日內瓦，這個轉變由新教家族銀行走向二十世紀受監管的私人銀行。在新加坡，則由會館和僑批局走向華資銀行，其後再走向新加坡金融管理局（MAS）的綜合金融監管。在兩座城市，這種道德經濟仍然延續於兩個金融中心至今重視的謹慎保密、可靠和長期關係之中。

數字一覽

最早的華人會館：曹家館（1819年），寧陽會館和應和會館（1822年）。1965年前成立的會館：200多個血緣性組織和133個地緣性會館。天福宮於1839年至1842年重建，耗資30,000西班牙元。義興公司的記載始於1820年。

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1869年註冊：10個會社，職員618人，成員12,371人。1843年警力：133名警員對32,132名華人。僑批局：1887年49家，二十世紀初及1940年代末頂峰時期約200家，1970年約60家。僑批數量：1886年180,000封，1889年280,000封。

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