宗亲、公司与信用：华人商业的道德经济

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日内瓦卷以加尔文开篇讲述这一金融中心，因为归正宗信仰的道德经济塑造了日内瓦看待信贷、利息、劳动和财富的方式。本章为新加坡完成相应的任务。它要探讨的是：哪些伦理和社会制度，使19世纪的华商能够相互借贷、进行远距离贸易，并积累起日后新加坡银行体系的大部分财富基础。

答案不可能是某一种学说。新加坡没有加尔文。在这里定居的华人并没有带来关于商业的统一宗教教义。他们带来的是一套制度：家庭和宗族，同乡或同一方言群体的会馆，庙宇，结拜兄弟会，以及合伙。围绕这些制度，形成了一种务实的信任伦理，华商用“信用”（*xinyong*）一词来表达，它同时意味着可信赖和有信誉。本章考察这些制度及其所支撑的伦理，随后追踪移民向家乡汇款的侨汇网络，最后讨论从个人信任到银行和法院等制度性信任的转变。

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这一主题与现代实务直接相关。家族网络、宗亲会馆和非正式支付渠道，至今仍是新加坡以及东南亚华人社群经济生活的一部分。评估亚洲家族财富来源的银行家或律师，审查非正式价值转移的合规人员，或为跨多个法域的家族企业设计架构的顾问，都会遇到它们的遗产。了解这些制度如何运作，是了解这一金融中心的客户和风险的一部分。

要点

19世纪新加坡的华人商业更多依靠制度而非学说：家庭、方言和同乡会馆、庙宇、结拜兄弟会以及合伙。最早的会馆可追溯至1819年和1822年，到1965年已成立三百多个。秘密会社始于1820年的义兴，提供互助、劳工组织和私人秩序，直到殖民政府于1869年对其实行登记、并自1890年起予以取缔。信用（*xinyong*）伦理使信誉在这些社群中成为一种担保品。侨汇商号将信件和钱款送往中国，1887年有49家，20世纪40年代末高峰期约有200家，此后银行和国家机构逐渐以制度性信任取代了个人信任。

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