作为中介的代理行

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代理行的职能

代理行（agency house）是欧洲商界的核心机构。其名称说明了其职能：它为身在别处的委托人充当代理。曼彻斯特的制造商若想在群岛销售棉织品，便将货物寄售给新加坡的一家代理行，由其收取佣金代售，并汇回货款。加尔各答的商人若想购买锡或胡椒，便委托新加坡的商号采购并装运。伦敦的船东则指定一家商号负责其船只在港内的装货、修理和补给。[1]

随着时间推移，这些商号增添了属于银行和保险领域的职能。它们为以伦敦或加尔各答为付款地的汇票办理贴现，并买卖外币。它们向亚洲客户提供信贷，并接受商人和官员存入往来账户的资金。若干商号担任伦敦和加尔各答保险公司的代理，为途经新加坡的货物安排海上保险。在19世纪40年代第一批银行到来之前，港口所需的大部分金融服务都由代理行提供。

这些商号在规模和可靠性上差异很大。最大的是根基稳固的公司，在伦敦有合伙人，在亚洲各地有代理行。其他许多则是资本有限的小型合伙企业，由希望在几年内发财回乡的年轻人创办。倒闭事件屡见不鲜，在商业危机时期尤其如此，一家商号的倒闭可能殃及众多客户和债权人。

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1837年的商会

1837年，新加坡商人成立了新加坡商会，以集体方式组织起来。[2]商会使商人在与加尔各答和伦敦政府打交道时有了发言权，也为解决商业惯例中的共同问题提供了一个平台。商会虽由欧洲商人主导，但从早年起就有亚洲成员，阿裕尼家族一名成员获委任一事即是明证。商会为港口的利益奔走，包括维护自由港地位、反对征收关税的提议。后来，它在推动海峡殖民地由印度政府移交殖民地部管辖的运动中发挥了主导作用。

这一商会是在新加坡经济治理中发挥重要作用的各商业协会的前身。其继承者新加坡国际商会至今仍然存在。在华人、印度人和马来人社群各自成立商会之后，政府与商业协会之间的合作成为新加坡模式的一个特征。

注释

1. 关于新加坡代理行的职能及其从佣金代理商向贸易和管理公司的演变，参见Turnbull，*A History of Modern Singapore 1819–2005*，第1–2章；以及Stephanie Jones，*Two Centuries of Overseas Trading: The Origins and Growth of the Inchcape Group*，London，Macmillan，1986年。 ↩
2. 新加坡商会成立于1837年2月；参见新加坡国家图书馆管理局，HistorySG，“Singapore Chamber of Commerce is formed”。 ↩

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