海峡的道德经济及与日内瓦的比较

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本部分第一章指出，海峡各港口在能够提供保护、可预期性和适中成本时便会兴盛。本章补充了另一个要素：商人社群的内部制度。在国家无力提供的地方，正是这些制度使信任和信贷成为可能。宗乡会馆、庙宇、结拜兄弟会、合伙关系和侨批局为新加坡华人提供了这些制度，正如归正宗社群及其长老会和家族网络为日内瓦的商人和银行家提供了这些制度一样。

在这两座城市中，社群制度最终都把部分角色让给了国家和正式机构。在日内瓦，这一转变从新教家族银行走向20世纪受监管的私人银行。在新加坡，则从会馆和侨批局走向华资银行，后来又走向新加坡金融管理局的综合金融监管。在这两座城市，道德经济都延续在两个金融中心至今仍在培育的对审慎、可靠和长期关系的重视之中。

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数字一览

最早的华人会馆：曹家馆（1819年），宁阳会馆和应和会馆（1822年）。1965年以前成立的会馆：200多个血缘性会馆和133个地缘性会馆。天福宫于1839–1842年重建，耗资30,000西班牙银元。义兴公司最早记录于1820年。1869年登记：10个会社，618名职员，12,371名会员。1843年警力：133名警察对应32,132名华人。侨批局：1887年49家，20世纪初及1940年代末鼎盛时期约200家，1970年约60家。侨批件数：1886年180,000件，1889年280,000件。

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