

*El crédito eclesiástico de la Nueva España, siglo XVIII.* By GISELA VON WOBESER. Mexico City: Universidad Nacional Autónoma de México, 1994. Tables. Notes. Bibliography. Index. 275 pp. Paper.

*Prestar y pedir prestado: relaciones sociales y crédito en México del siglo XVI al XX.* Coordinated by MARIE-NOËLLE CHAMOIX et al. Mexico City: CIESAS, 1993. Illustrations. Maps. Tables. Notes. Bibliographies. Paper.

*Los negocios y las ganancias de la colonia al México moderno.* Compiled by LEONOR LUDLOW and JORGE SILVA RIQUER. Mexico City: Instituto Mora/UNAM, 1993. Graphs. Tables. Notes. 506 pp. Paper.

Given the scholastic intricacy of its workings, credit has rarely received the book-length treatment accorded the estates, regions, families, and institutions it sustained. Yet sources on credit transactions are abundant—particularly for Mexico, where nineteenth-century liberal reforms channeled many ecclesiastical records into public archives—and often richly detailed. These three books do much to raise the profile of colonial and postcolonial credit and to show the versatility of the sources for its study. While they speak most directly to economic historians, they hold promising leads for cultural and social historians as well.

Gisela von Wobeser's study both synthesizes and builds on her previous work, as well as that of a dedicated handful of scholars who in recent years have set an agenda for the study of ecclesiastical finance. The initial chapters give a clear introduction to the terminology and mechanisms in play. Then, using a database of cases from the Mexican National Archive, von Wobeser illustrates meticulously the uses of ecclesiastical credit in eighteenth-century New Spain—who got it, how, and what was done with it. She confirms Lavrin's and Costeloe's findings regarding the salient role and investment strategies of convents and the Juzgado de Capellanías y Obras Pías, and rounds out the institutional scenario by treating Inquisition and *cofradía* finances as well. The overall picture shows the primacy of the *depósito irregular* over the *censo* in the eighteenth century. Lenders from convents to *cofradías* turned to this short-term credit instrument, even though its legality was disputed. They had little choice: the dynamic late colonial economy raised competition among creditors, obliging ecclesiastical institutions to adapt by accepting new terms and lower returns. It appears that merchants, not *hacendados*, were the prime beneficiaries.

Von Wobeser is unusually transparent about her primary sources, which reveal a complicated cast of borrowers—including significant numbers of women as well as men. The book is didactic, giving more facts and pieces than arguments; the author's design is to fill an information gap. This she certainly does, and her efforts provide a useful take-off point for future studies of the cultural logic and regional dynamics of colonial credit. Historians will need to embed this kind of history in other, cultural histories to get a full picture of ecclesiastical credit's relevance.

*Prestar y pedir prestado*, the product of a 1990 conference in Paris, studies

credit in Mexico across five centuries and a wide variety of contexts. The emphasis here is precisely on how credit dealings are embedded in complex webs of relations, financial and otherwise—those of informal, “invisible credit.” The compilers call for a more anthropological understanding of credit, one that recognizes the distance between formal precepts and daily practice—from colonial convents and their ways of getting around the Catholic church’s prohibition of usury to present-day artisans who borrow for one purpose but spend for another, and peasants who seek government loans to get the medical coverage they provide.

Part 1, on the colonial period, treats both ecclesiastical and commercial lenders and their dealings. Some interesting new findings and sources appear. For example, Jean Pierre Berthe shows ecclesiastical lenders—particularly convents—turning to *depósitos irregulares* by the late seventeenth century, and Thomas Calvo uses seventeenth-century dowry transactions to examine the credit market of a key province, Guadalajara. In parts 2 and 3, on postcolonial credit, the emphasis falls more on recipients than on creditors. Here the conclusion is *hay que matizar*; credit is not absorbed or used the same way by all recipients. Marina Goloubinoff’s piece represents the strengths of this rather uneven part of the book: an abundance of local detail shows the collective creativity of the residents of Xalitla, Guerrero, when it comes to borrowing. Few of the pieces look beyond a local, case study–bounded horizon or employ historical perspective. But the authors make a worthy problem of binary oppositions such as economic–extra-economic and productive–unproductive, questioning their boundaries and the supposedly modern and rational logic that constructs them.

*Los negocios y las ganancias*, the result of a 1992 seminar in Mexico City, covers much of the same ground but with richer historical detail and more convincing attempts at broad conceptualization. The solidly researched contributions abound in new sources and insights. To take a few examples: Pilar Martínez’ study of sixteenth-century credit shows that lay creditors’ transactions far outweighed those of Mexico City’s ecclesiastical institutions, which took time to emerge as salient credit providers. Aged Jimémez Pelayo and Carmen Castañeda demonstrate that the late colonial shift to *depósitos irregulares* characterized Guadalajara’s provincial economy. Carmen Yuste’s fascinating piece on Mexico-Manila connections suggests that *obras pías* may have been founded by Mexicans in Manila as a means of ensuring liquidity for commercial ventures. And several authors bring to light the crucial, transitional role of nineteenth-century *comerciantes banqueros*, local merchants whose credit-providing role is masked by their legal designation as *comerciantes*.

Together these studies show the need for further research, especially on transitions from colonial, church-dominated credit styles to “modern” capitalist transactions (here the nineteenth century is both crucial and especially opaque). They provide a salutary reminder of the dangers of assuming, rather than investigating, supposedly “modern, bourgeois” forms (such as the *sociedad anónima*, interestingly problematized by Leticia Gamboa in *Los negocios y las ganancias*). And they reveal

methodological gaps that need to be addressed in future studies. For example, the authors seldom attend to legal and procedural literature, which is rich in revealing contradictions and debates; they rely instead on primary sources related to actual practice. Bridging this particular gap will require wider access to sources like the 1605 manual for notaries produced in Mexico by Nicolás de Irolo Calar, whose cameo appearance is a highlight of *Prestar y pedir prestado*. The intellectual history of economic norms and practices should be granted a more prominent place. Altogether, though, these authors do an excellent job of showing the salience and versatility of credit in Mexico. It is to be hoped that their advances will stimulate further inquiry into credit, both in Mexico and beyond.

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*Church and State in Bourbon Mexico: The Diocese of Michoacán, 1749–1810*. By D. A. BRADING. New York: Cambridge University Press, 1994. Tables. Appendixes. Notes. Bibliography. Index. xiii, 300 pp. Cloth. \$59.95.

A pioneer in examining the social and economic history of the Mexican Bajío in the eighteenth century (*Miners and Merchants*, 1971; *Haciendas and Ranchos*, 1978), David Brading now presents a third volume that includes the region, examining church-state relations in the Diocese of Michoacán. As the author suggests, “this book can certainly be regarded as the concluding volume in a trilogy on Bourbon Mexico” (p. xii). *Church and State*, however, is also closely related to his recent exercise in intellectual history, *The First America: The Spanish Monarchy, Creole Patriots, and the Liberal State, 1492–1867* (1991) in its attention to seventeenth-century mendicant chronicles, which link nascent creole patriotism with indigenous past and baroque religiosity, and in its further development of the thesis that creole patriotism was incompatible with liberalism.

The attack of the Bourbon state and Spanish Jansenism on the baroque church is well known through such works as Nancy Farriss’ *Crown and Clergy* (1968). Rich local archives have been used to highlight some of its effects in the large diocese of Michoacán (for example, by Oscar Mazín Gómez in *Entre dos majestades*, 1987). Brading’s contribution is to provide an overview of the period 1749–1810, taking inventory of selected topics: the regular clergy (including the Jesuit expulsion, the work of mendicant orders and Oratorians, secularization, and nuns), the secular clergy (its administrative apparatus, income sources, and internal divisions), confraternities, popular religiosity, and the career of Bishop Manuel Abad y Queipo.

Through this topical presentation, various themes emerge. The assault on baroque Catholicism was waged through the secularization of regular parishes, a reformed seminary curriculum, the depreciation of popular devotions such as the cult of Guadalupe, and the reorganization of church finances (including increased taxation of the clergy itself and the amortization of church wealth). All this resulted