

Between Como and the Gotthard: Land, Lakes and Lordship to 1500 — overview and summary

Dr Alexander Ressos, TEP
Attorney-at-Law (Switzerland), Solicitor (Hong Kong),
Solicitor (England & Wales)

A financial centre is usually explained by its institutions: banks, courts, a stable currency, a statute on professional secrecy. Lugano invites a different starting point, because the territory that became the Canton of Ticino in 1803 had lived for more than a thousand years as the northern edge of a Lombard world whose capital was Milan and whose nearest city was Como. The valleys that run down from the Gotthard and the lakes that open towards the Po plain determined what could be carried, taxed, borrowed and defended long before anyone spoke of a Swiss canton. This chapter asks what kind of economy and what kind of lordship grew in that space between Como and the Gotthard up to about 1500, and which of its features still shape the financial centre of today.

The argument is that the Ticino of the Middle Ages was a borderland in the full sense of the word. It was ecclesiastically divided between the bishop of Como and the church of Milan, politically subject to Lombard cities and later to the Visconti and Sforza dukes, and economically tied to Lombard markets, Lombard money and Lombard notaries. From the thirteenth century the opening of the Gotthard route turned the upper valleys into a corridor of European traffic. From the early fifteenth century the Confederates of central Switzerland pushed southwards along that corridor, so that the region's position between two political systems became its defining condition. Borderlands of this kind learn early to price risk, to keep accounts in more than one unit and to rely on written instruments that can be enforced on either side of a line. These habits are older than any bank in Lugano.

The chapter opens with the geography of the Sopraceneri and the Sottoceneri and then follows the territory through the Lepontic and Roman periods, the Lombard and Carolingian centuries and the era of the bishops. It describes the rural communes and valley communities, the wars

between Como and Milan, the Visconti and Sforza state, the castles of Bellinzona and the first Confederate advances. Two further sections treat the market towns with their lake trade and the money, measures and credit of the late medieval Ticino. A final section draws the line to the modern financial centre. The story of Confederate rule after 1500 belongs to Chapter A.II, the emigration of builders and artists to Chapter A.III and the Gotthard transit economy in its full extent to Chapter A.IV. They are touched here only where the medieval story cannot be told without them.

1 Conclusion

Between the Lepontic inscriptions of the Iron Age and the Confederate conquest of Bellinzona in 1500, the territory of today's Ticino lived as the northern edge of a Lombard world. Its churches were governed from Como and Milan, its lords were first the bishops, then the communes of Como and finally the Visconti and Sforza dukes, and its markets depended on Lombard grain, Lombard salt and Lombard merchants. Its internal structure reflected geography more than any single political design. The Sottoceneri looked towards Como, the Locarnese towards the Lake Maggiore corridor and Milan, Bellinzona towards the valleys it guarded, and the Ambrosian valleys towards the passes and the church of Milan. The rural communities organized themselves in *vicinanze* and valley associations whose statutes and assemblies gave the region a durable tradition of local self-government beneath the changing lordships.

The opening of the Gotthard in the early thirteenth century transformed this periphery into a corridor. It brought transport income, tolls, markets and credit to the valleys and made Bellinzona the fiscal and military key of the Milanese north. It also drew the communities of central Switzerland southwards, first into the Leventina, then briefly to Bellinzona, and after the defeat of Arbedo and the victory of Giornico towards the definitive conquests of 1500 to 1516. By the end of the period the territory had become a borderland between two political systems, while remaining economically, monetarily and legally Lombard.

The economic culture that grew in this setting has left recognizable traces. The practice of keeping accounts in Milanese lire while paying in a variety of coins, the reliance on notarial instruments enforceable across political boundaries, the use of rent charges, repurchase sales and tax farming as forms of credit, and the habit of earning income from the difference between two jurisdictions all belong to the medieval Ticino. None of them made a financial centre inevitable. Together they explain why, when the political and monetary conditions of the twentieth century made the

border profitable again, Lugano was able to turn its position into a business. The following chapters of Part A follow the story forward: Chapter A.II under Confederate rule, Chapter A.III through the emigrant builders and their remittances, and Chapter A.IV along the Gotthard route and its markets.

2 In five sentences

Until 1500 the territory of today's Ticino was the northern periphery of a Lombard world, divided between the diocese of Como and the church of Milan and ruled successively by bishops, the commune of Como and the Visconti and Sforza dukes of Milan. Its rural communities governed themselves through *vicinanze* and valley associations whose statutes, notaries and common property survive in modern institutions such as the *patriziato*. The opening of the Gotthard around 1200 to 1230 turned the Leventina and Bellinzona into a European corridor of transport, tolls and credit, a development that drew Uri and its Confederate allies southwards from 1403 until the conquest of Bellinzona in 1500. Money and credit followed Milanese rules: accounts were kept in lire imperiali or lire di terzoli of 240 denari, measures were Lombard, and loans took the form of notarial instruments such as rent charges and sales with a right of repurchase. The modern financial centre inherited from this borderland its orientation towards Lombardy, its familiarity with several currencies, its notarial tradition and its habit of living from the difference between two legal and fiscal systems.

For general information only. This article does not constitute legal or tax advice, does not replace advice on an individual case and creates no lawyer-client relationship. It reflects the legal position as of September 2026.

Online version: helveticaregister.com/lugano-between-como-and-the-gotthard-land-lakes-and-lordship-to-1500-overview-and-summa