The Sales and Business Strategies of a Parisian Artisan, 1754–1764: The Letters and Accounts of N.-C. Flocquet

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In the mid-eighteenth century Nicolas-Claude Flocquet was a master purser (boursier) with a modest shop in the rue de la Lanterne, a tiny street on the Île de la Cité in Paris.¹ He specialized in the manufacture and sale, both retail and wholesale, of hats for Catholic clergymen, describing himself as a "fabriquans de Calottes de Maroquins et de Mouton pour prestre Calottes de draps à couture ronde et a oreille, Calottes de feutre et de castors et de soie ronde et a oreille, porte Colet de soie et de draps a ressort et a Cordon, bonet carre et leurs houpes."² At the royal chapel of the palace of Versailles, choir boys wore Flocquet's hats. He was a juré of the Paris Pursers' Guild, a member (marguillier) in the fabric council of his parish church, and a member of the St. Antoine Freemason lodge. He was highly sociable, having many friends among both the clergy and the artisanat. He appears to have been born in Melun toward the beginning of the century, was married in Paris in 1729,

¹ The principal sources examined in this paper are Archives de Paris (hereafter AP), D5B6 1230: "Copie de lettres," 1752–1764; D5B6 3516: "Brouillon de la vente des marchandises," 1755–1763; D5B6 3228: "Brouillon de la vente des marchandises," 1764; and Archives Nationales, Paris (hereafter AN), MC, XVIII, 673: Post-mortem inventory, 17 February 1764.

² AP, D5B6 1230: 14 February 1754. "Manufacturer of morocco and sheepskin skullcaps for priests, of sewn woollen skullcaps both round and with earflaps, of felt, beaver and silk skullcaps both round and with earflaps, of silk and woollen collars with spring or with drawstring, of square hats and their hoops."
widowed in 1754, and remarried in 1760 to a woman, herself widowed, who painted and gold-leafed picture frames. Flocquet died abruptly in February 1764 even as he was preparing for retirement; he was survived by his second wife and two adult children from his first marriage.

After the death of his first wife in February 1754, Flocquet began to keep a complete copy of every letter he wrote, some eight hundred letters in all covering the last decade of his life. He included personal letters to his friends and relatives as well as business correspondence. This copy of letters and his account books of sales from 1755 on survive at the Archives de Paris, while a number of his notarized acts, including two post-mortem inventories from 1754 and 1764, can be found in the Minutier central series of the Archives Nationales. Such documentation is unusually abundant for a person of his social class, and it offers a detailed portrait of his daily life, his religious opinions, and his business methods. Though Flocquet's widow chose for legal reasons to declare bankruptcy on his estate and to list herself as a creditor for the amount of her dowry, he does not seem to have suffered from insolvency during his lifetime. With gross sales averaging just under five thousand livres tournois per annum, Flocquet ran a small but thriving business. He extended credit to his clients, especially book credit, though he also used bills of exchange and other forms of commercial paper. He understood credit, accounting, and the civil courts, and he had previously served as treasurer for both the Pursers' Guild and the parish fabric council. His friends and relatives frequently came to him for help negotiating their own financial difficulties, including bankruptcy and imprisonment for debt.

Flocquet appears to have taken pleasure in writing, and he often embellished his letters with rhetorical and sentimental flourishes, pious reflections, and quotations of popular proverbs. After he was widowed, letter writing became his new hobby and must have occupied much of his time. After Floquet's death, the notary indicated that he had possessed some 180 books,
"including devotional and other stories."³ His education, however, was very limited, and he tended to write phonetically and with little sense of French spelling conventions. He spelled out the French liaison, as in "au zieux" and "on nest." He wrote almost entirely without punctuation, used few accent marks, and, when he did, often used them in the wrong place. He had difficulty distinguishing between the accented "e" and the mute "e," and he must have pronounced the latter very strongly as the southern French do today. Words spelled 'oi' and pronounced wā he usually spelled 'oue' and must have pronounced wé, as in "vouelà." Yet literacy was deeply important to him. He had taught his children to read and write, and he urged them to do the same with their children. In one letter he chastised his son: "Je apris que tu lesset ta fille dans ces maleureux panchan et quel Na point étéé a Confesse et quel dit quil [sic] yra a confesse a son cul sy tu luis inprimet lamour de dieu que tu la corige que tu luis montra biens son catechisme et a lire et a te respecter tous cela Nariveret pas souvient toy que tu te rand coupable devant Dieu de cette a Natesme."⁴ Writing just a year after Jean-Jacques Rousseau had published the Émile, in which he questioned whether girls should be taught to read at all, Flocquet had no such scruples.

Flocquet wrote letters to his friends and cousins, providing them with family news, soliciting favors and responding to their own requests for assistance. He wrote letters to public officials asking for jobs or favorable rulings for his friends. In 1756 and 1757 he wrote some forty lengthy love letters to a Mme Benoît in Versailles, with whom he had a brief but passionate love affair. He also wrote business letters, of course, such as one to a

³ AN, MC, XVIII, 673: 17 February 1764, fol. 6r.
⁴ AP, D5B6 1230: 15 January 1763. "I have learned that you abandon your daughter to her unfortunate inclinations and that she has not been to confession, and that she says she will go to confession on her ass. If you impressed upon her the love of God, if you corrected her and taught her her catechism and to read and respect you, none of this would happen. Remember that you render yourself guilty before God of this anathema."
client at Troyes that begins: "Mr. je celon veaux ordre remy hiere au carrosse de votre ville une bouete à votre adresse dan le quel [sic] vous zy trouveray deux douzè de corps de bonet carré de drap Neuf de 32# douze dit de drap retournée de dix livre," and so on, for a list of nine items ordered. Some business letters were a good deal more irate. "Vous meritez que lon ce prodhuisse contre vous par les voit de droit ces du dernier maloneste de Nous avoire gardée neau marchandise Eyé la bontée de nous les faire parveniere siteau la presante recue." Some clients were also close friends, and his letters to them mixed sales accounts with gossip. A crude address book that he compiled in the final pages of his copy of letters lists hundreds of business correspondents, nearly all in the provinces of northern France: Picardy, Flanders, Artois, Champagne, Franche-Comté, Normandy, upper Brittany, Poitou, and the larger Paris area, of course.

Flocquet's surviving account books, entitled "Brouillion De La Vente Des Marchandisse" (Register of sales of merchandise), are dedicated to the "very holy virgin," and he kept them conscientiously. Unfortunately, his accounts of purchases and other expenses have not survived, so it is not possible to determine his net income, but his gross income is entirely recoverable. He itemized everything that he sold, often including the name and address of the purchaser. He coded each sale in one of three fashions. "Vendu" (sold) means he made the sale out of his storefront. "Livré" (delivered) of course means that he delivered merchandise somewhere in Paris. He does not seem to have owned a horse, so he presumably made deliveries on foot. Finally, when he shipped merchandise to a more distant client,

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5 AP, D5B6 1230: 22 May 1763. "Monsieur, following your orders I have placed on the coach to your city a box in which you will find two dozen covers for square hats made of new wool for thirty-two livres, twelve of the same made of reversed wool for ten livres," etc.

6 AP, D5B6 1230: 9 September 1763. "It would serve you right if we sued you before the law. It is utterly dishonest of you to have kept our merchandise. Please be so good as to send it to us the moment you receive this."
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he began the entry with the word "remis" (placed) as in "Remy rue comptesecarpe au carrosse de Tour . . . " Usually he made such shipments by post, though he occasionally entrusted them to acquaintances who were headed in the right direction. When Flocquet made a sale on credit, he wrote the word "doit" in the margin. When the client eventually redeemed the debt, he crossed out the word, though he did not systematically record the date of the final payment. Every year in August he traveled to Falaise in Normandy where he sold his wares for a week at the Guibray fair, the second-largest fair in France. During his absence an employee or family member would continue to make sales out of his store front in Paris, so that his participation in the fair effectively added a "treizième mois" to his annual income. Nearly all of his sales at the fair were cash sales.

The graph of Flocquet's annual sales over the period covered by his surviving account books, 1755–1763, reveals a startling trough (Figure 1; all figures at end of article). His sales plunged steadily until they reached a nadir in 1760, then recovered year by year until his death. Even if we do not include the business of his second wife, whose painting and gold-leafing sales he began to list in his accounts after their marriage in 1760, the last year of his life was still his best year on record. The fact that the trough corresponds precisely to the Seven Years' War must be more than a coincidence. In his moralizing letters to his wayward son, Flocquet insisted that success in business depended on nothing but honesty and hard work. "Il nuy a point de metier si chetif qil souet qil ne norice son maitre."7 In letters to close friends, however, he often described the larger market forces to which all businesses were subject. In 1754, for instance, during the exile of the Parlement of Paris, he wrote, "a l'Egard des Dentelles je vous dirai que le commerce est bien tombé a Paris, Jusqua ce que le Parlement soit rentré."8 A comparison of Flocquet's sales with

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7 AP, D5B6 1230: 4 October 1755. "There is no profession so humble that it does not feed its master."
8 AP, D5B6 1230: 14 July 1754. "With regard to lace, I can tell you that sales will be slow until the Parlement returns."
Total French exports over the same period reveals a high degree of correlation between the two curves. Admittedly, French exports enjoyed a slight rebound in 1759 that was not reflected in Flocquet's fortunes, but otherwise they are essentially the same curve. This is not to imply that Flocquet produced for the export market; in fact, he did not apart from a couple of retail clients in the Austrian Low Countries. To the extent that the export figures can serve as a surrogate for French GDP, however, they suggest that the trough we find in Flocquet's sales was a very widespread problem.9

A similar lesson emerges if we examine more specifically Flocquet's sales at the Guibray fair (Figure 2). Each year in advance of the fair he would spend several months producing a sufficient stock of goods to make the trip worthwhile. At Guibray he rented a quarter-lodge for one week for just twenty-five livres tournois. His sales there fluctuated considerably from year to year, but generally came to just over one one-hundredth of one percent of the total volume sales at the fair. At Guibray, as in Paris, he was a small fish in a very large pond. Unfortunately, the aggregate figures from Guibray do not survive for the years 1755–1756. In 1757 Flocquet's sales at the fair were unusually poor, and his letters do not explain what went wrong. Thereafter, however, the movement of Flocquet's sales reflected that of the fair as whole.10

Sales at Guibray accounted for nearly twelve percent of Flocquet's gross revenue. Sales out of his storefront were another twenty-one percent, and shipments were thirteen percent, whereas deliveries came to more than fifty-four percent of his

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10 Total sales at Guibray fair from Jean-Claude Perrot, Genèse d'une ville moderne: Caen au XVIIIe siècle (Paris: Mouton, 1975), 2:996.
sales by volume. His sales also show a strong seasonal movement that appears to be tied to the liturgical calendar (Figure 3). Excluding his annual trip to Guibray, his best sales each year corresponded to the Easter season in March and April. Since the date of Easter is mobile, the point is easy to demonstrate. Regardless when it fell, Holy Week was consistently the busiest week of Flocquet's year. Christmas and Toussaint also seem to have buoyed up his sales, though not to the same degree. Even the weekly movement of his sales suggests that many of his clients made purchases in preparation for the Sabbath (Figure 4). His business tended to start slow on Monday, then grew steadily until it peaked on Saturday. On Sunday the shop was closed, but that did not prevent Flocquet from making deliveries. At the Guibray fair, on the other hand, there was no such weekly movement of sales, which continued right through Sunday.

Flocquet stopped keeping his accounts and correspondence after 20 January 1764; he died on 3 February. At the beginning of January he had taken the time to compose a list of his bad credits going back to 1740, "Etat de ce qui me sont dus par différentes personnes de dette douteuse." He seems to have considered the list complete since he added up the total, which came to 7,833 livres tournois. By far the single largest item on the list was a debt of 6,923 livres that a bankrupt relative named Giroud had owed him since 1745, but this seems to represent an inheritance that Flocquet had failed to receive rather than an actual business loss. Merchandise on which his clients had defaulted over the course of more than two decades thus came to only 910 livres, which probably represented an average of less than one percent of his gross sales. With only two exceptions, all the debts in the list were more than three years old at the time of his writing, which itself tells us something significant: in the

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11 The percentages in the first two sentences of this paragraph are based on the years 1755, 1762, and 1763 only.
12 AP, D5B6 3228: fol. 1v. "State of all that is owed to me by dubious debts."
eighteenth century one did not usually begin to despair of a
credit until it had gone unpaid more than three years. Indeed,
even after three years most credits were still considered good.
For the years 1755–1760, Flocquet's *dettes douteuses* represent
only twenty-one percent of those sales still listed in his account
book as unpaid at the time of his death.

In the 1750s more than seventy percent of all Flocquet's
sales by volume were credit sales, but, in the 1760s that
percentage fell dramatically to as little as twenty-eight percent in
1762 (Figure 5). This transition in his business practices is
difficult to explain. It may reveal the influence of his second
wife, whom he married in April 1760. He may also have become
more hesitant to contract new credits as he prepared to sell his
*fonds de commerce* and retire. Though Flocquet did not usually
record the date of final payment on credit sales, we can
nonetheless get a sense of the typical term by plotting the annual
percentage of his credit sales that remained unpaid at the time of
his death (Figure 6). Here again, the lesson seems to be that the
great majority of credits were redeemed within three years. After
three years the percentage of credits still unpaid fell below seven
percent, and after eight years he managed to whittle it down
below one-half percent. It took time, but in the long run Flocquet
was remarkably good at persuading his creditors to pay.

An anecdote drawn from his letters illustrates how he did it.
After he remarried, Flocquet learned that the Chevalier Sixe, a
minor portrait artist of Evreux, still owed thirty-seven livres
seven sols to his wife, the remainder of a debt of more than four
hundred livres for picture frames that Sixe had purchased from
her deceased husband, Antoine Portier. In July 1761 Flocquet
began to write twice a year to Sixe to require final payment. He
signed each letter "Veuve Portier" as if it came from his wife and
as if she had never remarried. Sixe insisted that he owed only
twenty-five livres ten sols, an amount on which Flocquet would
ultimately have to compromise, but even collecting this much
would be far from easy. Six months after the first attempt he sent
a second letter, still in the persona of his wife. "Monsieur je suis
tres surprisee de ce que vous Ne me faite point de reponse." Sixe
finally wrote back, promising to settle accounts when he visited Paris at Lent, but he never showed up. Flocquet wrote again in July and in December 1762. "Mr. je suis onteusse de vous ecrire si souvent et que vous me fezié des promesse de Me paye et de nen rient faire vous mavée marqué il y a un ans que vous me periée au careme il est bien passe puisque Nous aprochon dun autre." Finally Flocquet learned that Sixe had moved to the Celestin monastery in Rouen, a city where he had a number of business contacts. In October 1763 he sent a receipt for twenty-five livres ten sols to the chevalier Boutrand de St-Jouin in Rouen; he asked him to send his servant around to the monastery, there to exchange the receipt for cash payment "que vous vous chargeret pour quant Mr. viendra a paris." It had taken six letters and two-and-a-half years to collect little more than a louis d'or, but Flocquet had triumphed.13

So let us assume for the moment that Flocquet's business was typical of artisanal shops in Paris—or at least typical of those that were reasonably well run. We can draw at least three larger conclusions from the foregoing observations. The first should come as no surprise, but is vividly illustrated by the sources. The fortunes of small businesses were subject to the large, impersonal forces of the marketplace: international warfare, changes in fashion, and the boom and bust of the business cycle. The second point is that, while the default rate on credit was actually very low, the typical delay in payment was a much bigger problem and cut more deeply into the profit margin. In the long run, the default rate on Flocquet's credits represented

13 My account of Flocquet's dealings with Sixe is based on AP, D5B6 1230: 28 July 1761, 1 December 1761, 20 July 1762, 8 December. 1762, 5 October 1763. "Monsieur, I am surprised that you have not replied." "Monsieur, I am ashamed to have to write to you so often, and that you make promises to pay me but do nothing of the kind. You wrote that you would pay me at Lent. It is long past, since we are approaching the next one." "... which you will bring with you when monsieur comes to Paris." On the Chevalier Sixe, whose true name was Louis-Antoine Sixet, see Alphonse Chassant, Le Chevalier Sixe, peintre du duc de Bouillon, comte d'Evreux (XVIIIe siècle) (Evreux, 1897).
only about one percent or less of his gross sales, and thus a transaction cost of about one percent. But assuming a discount rate of five percent per annum, the present value of a credit that would not be paid for three years was only about eighty-six percent of its face value. If twenty percent of credit sales would not be paid for three years, then this delay represented a transaction cost of roughly three percent. In the last years of his life, by greatly reducing his credit sales even as he expanded his total sales, Flocquet must have increased not only his total profits but also his profit margin.

The third and final point concerns the history of business culture. Flocquet was devout, and his work ethic was central to his devotion. "Louezivitée est la mere de tous les Vicée," he advised his son, while the virtuous man submits himself constantly to the "Viollancee" of hard work.\(^\text{14}\) Whether he derived it from Jansenism, Freemasonry, or some other source, his was a distinctly this-worldly piety that did not distinguish sharply between our duties to God, to society, and to the bottom line. It made perfect sense that he should dedicate his account books to Saint Mary. By working to the benefit of himself and his family, he believed that he could serve both humanity and her.

\(^\text{14}\) AP, D5B6 1230: 15 January 1763. "Idleness is the mother of all vices." "… violence."
Figure 1: Flocquet's sales & total French exports, 1755-1763
Figure 2: Flocquet's sales & total sales at the Calvigny fair, 1755-1763.
Average monthly sales in livres tournois

Jan
Feb
Mar
Apr
May
Jun
Jul
Aug
Sep
Oct
Nov
Dec

Figure 3: Seasonal movement of Floquet's sales, 1755-1763

- Including Galbray fair
- Without Galbray fair
Figure 4: Weekly movement of Flocquet's sales, 1756-1763

Average daily sales in livres tournois
Figure 5: Flocquet's credit sales as percent of total sales, 1755-1763.
Figure 6: Percent of Floquet's credit sales not paid by 20 Jan 1764, 1755-1763