

The Necklace

By Guy de Maupassant

Chapter One – A Life She Did Not Want

Mathilde Loisel was a beautiful and charming young woman. But she was born into a poor family. Her father worked as a small clerk in the Ministry of Education. She had no rich relatives, no money, and no chance of marrying a wealthy man. So she married a man named Monsieur Loisel, a simple clerk who also worked in the Ministry.

Even though she lived a modest life, Mathilde always dreamed of something more. She imagined herself living in luxury, wearing beautiful dresses, and being admired by everyone. But in reality, she wore plain clothes and lived in a small apartment with old furniture and faded curtains.

Every day, she felt sad and angry about her life. When she looked at her poor home, she imagined large, beautiful rooms with golden decorations and expensive furniture. She dreamed of being invited to grand parties and having servants to wait on her.

Her husband, however, was happy with their life. He was kind and hardworking. Each night, he came home with a smile and enjoyed his simple dinner. He loved a good bowl of soup and never complained. But Mathilde was not satisfied. She believed she was born for a better life.

Mathilde had a rich friend, Madame Forestier, who once studied with her at school. Sometimes, she visited her, but every time she returned home, she felt even more unhappy. Seeing her friend's rich clothes and lovely home made her feel poor and small.

Then one evening, Monsieur Loisel came home with excitement on his face. He held a large envelope in his hand.

“Here,” he said proudly. “Something special for you!”

Mathilde opened the envelope quickly. It was an invitation:

“The Minister of Public Instruction and Madame Georges Ramponneau request the honor of M. and Madame Loisel’s company at the palace of the Ministry on Monday evening, January 18.”

Her husband smiled, expecting her to be happy. But Mathilde threw the card on the table and said angrily, “What do you want me to do with this?”

He was surprised. “I thought you’d be happy! This is a rare chance. Everyone wants to go! Only a few clerks receive such invitations.”

But Mathilde said nothing. Then she looked at him and asked quietly, “And what am I supposed to wear?”

Chapter Two – The Borrowed Necklace

Mathilde’s husband was shocked by her reaction to the invitation. He asked gently, “Why don’t you wear the dress you wear to the theater? It looks nice.”

But Mathilde began to cry. Two tears rolled down her cheeks.

“What’s wrong?” he asked softly.

She wiped her face and said in a quiet voice, “I have no dress for a party like this. I can’t go. Just give the card to a colleague whose wife is better dressed.”

Her husband didn’t want her to miss this chance. He thought for a moment and then said, “How much would a suitable dress cost—something simple that you could wear again?”

Mathilde thought carefully. She didn’t want to ask for too much. Finally, she said, “I think I could buy a nice dress for 400 francs.”

Monsieur Loisel turned pale. That was the exact amount he had saved to buy a gun for a summer hunting trip with his friends. But he wanted Mathilde to be happy. He smiled and said, “Very well. I will give you 400 francs. Please buy a beautiful dress.”

Mathilde was overjoyed. She bought a lovely gown and prepared for the ball. But as the day came closer, she began to look sad again. One evening, her husband asked, “What’s the matter now? You have a dress.”

She replied, “It annoys me that I have no jewelry, not even one piece. I’ll look poor compared to the other women.”

“You could wear some fresh flowers,” he suggested. “They’re fashionable now, and only cost ten francs.”

“No,” she said firmly. “Nothing is more embarrassing than looking poor among rich women.”

Her husband suddenly had an idea.

“Why not go to Madame Forestier and ask to borrow some jewelry? You’re close friends.”

Mathilde’s face lit up.

“You’re right! I never thought of that.”

The next day, she visited her rich friend and explained her problem. Madame Forestier smiled, opened a large jewelry box, and said, “Choose anything you like.”

Mathilde’s eyes sparkled. She tried on bracelets, a pearl necklace, and a gold cross with gems. But nothing seemed good enough.

“Do you have anything else?” she asked.

“Look again,” Madame Forestier said kindly.

Suddenly, Mathilde saw a stunning diamond necklace in a black satin box. Her heart beat fast. Her hands trembled as she picked it up. She placed it around her neck and looked in the mirror.

“Will you lend me this one?” she asked, her voice shaking.

“Of course,” said Madame Forestier.

Mathilde hugged her friend and ran home, full of joy and excitement. She felt like her dreams were finally coming true.

Chapter Three – A Night to Remember

The night of the party finally came. Mathilde was more beautiful than ever. Her dress fit perfectly, and the diamond necklace sparkled around her neck. When she entered the grand hall, everyone turned to look at her. People whispered and stared. She was the most elegant woman in the room.

Men asked to be introduced to her. Some even begged for a dance. Important people from the ministry admired her grace and charm. Even the minister himself noticed her. Mathilde felt like a queen. She smiled, laughed, and danced with joy. For a few hours, she forgot her real life. She lived the life she had always dreamed of.

Meanwhile, Monsieur Loisel sat in a small room next to the ballroom, waiting patiently. He had been there since midnight, along with other husbands whose wives were still dancing.

At 4 o'clock in the morning, Mathilde finally came out. She was tired, but her heart was full of happiness. Her husband gave her a coat—an old, simple coat they used every day. As she put it on, she felt ashamed. Other women were wearing expensive fur wraps. She hurried down the stairs, hoping no one would see her.

“Wait,” said her husband. “You’ll catch a cold. I’ll get a cab.”

But Mathilde didn’t listen. She ran outside into the cold, dark street. They searched for a taxi, calling out to drivers. None stopped. They walked along the river, shivering. At last, they found an old cab and rode home in silence.

At home, Mathilde stood in front of the mirror. She wanted to see herself one last time as the beautiful woman from the ball. But suddenly she gave a loud cry.

“What’s wrong?” asked Monsieur Loisel.

“The necklace... It’s gone!” she cried.

He jumped up, shocked. “What? That’s impossible!”

They looked in the folds of her dress, the coat, her pockets—everywhere. Nothing.

“Are you sure you had it when you left the ball?” he asked.

“Yes! I touched it at the door!”

“Maybe it fell in the cab?”

“Did you get the driver’s number?”

“No... Did you?”

“No...”

They looked at each other in horror. Then Monsieur Loisel put his clothes back on.

“I’ll go retrace our steps,” he said.

He walked through the cold streets, looking for the necklace until morning. Mathilde sat in a chair in her gown, cold and hopeless.

He returned at dawn with a pale face. “Nothing,” he said.

That day, he went to the police, the newspapers, every cab company. But it was useless. The necklace was gone.

Chapter Four – The Heavy Price

A week passed. Mathilde and her husband had lost all hope of finding the necklace. At last, Monsieur Loisel said,
“We must replace the necklace.”

The next day, they took the empty case to a jeweler. But the jeweler looked at it and said,

“I didn’t sell this necklace. I only provided the box.”

So, they went from one jewelry shop to another, looking for a necklace that looked exactly the same. Finally, at a shop near the Palais Royal, they found one. It was perfect—but expensive.

“The price is forty thousand francs,” said the jeweler.

“We can sell it to you for thirty-six thousand.”

The Loisels asked the jeweler not to sell it for three days. They hoped to find the original one or borrow money. The jeweler agreed and offered to buy it back for thirty-four thousand francs if they found the lost one soon.

Monsieur Loisel had 18,000 francs from his father’s savings. For the rest, he had to borrow. He went to one person for a thousand, to another for five hundred, then to another for two hundred. He signed loan papers, paid high interest, and promised to pay everything back over time. He borrowed money from everyone he could—rich friends, strangers, even loan sharks.

Mathilde waited quietly. She said nothing. She was filled with fear and guilt. But she knew they had to do it.

At last, they returned to the shop and bought the necklace. They paid thirty-six thousand francs in full.

Mathilde went to Madame Forestier’s house and gave her the necklace.

“You should have returned it sooner,” her friend said coldly. “I might have needed it.”

Mathilde was terrified. She thought Madame Forestier might open the box and discover it was not the same necklace. But Madame Forestier didn’t check. She just put it away.

Now the real struggle began. The Loisels dismissed their servant and moved into a small attic apartment. They sold everything they could. Mathilde now had to do all the work herself. She cleaned, cooked, and carried heavy water from the street. She wore old clothes and walked to the market with a basket on her arm. She bargained with sellers for every coin.

Her husband worked day and night. In the evenings, he kept accounts for shopkeepers. At night, he copied documents for small payments.

This life lasted for ten long years.

After ten years, they finally paid off all their debts—including the huge interest. But they had lost everything. Their health, their money, and their youth.

Mathilde had changed. She looked old and tired. Her beautiful hair was messy. Her hands were rough and red. Her voice was loud, and she walked like a poor worker. But deep inside, she still remembered the night of the ball, the moment when she was admired and beautiful.

Chapter Five – The Truth Revealed

Ten long years had passed. The debt was finally paid. Mathilde and her husband had suffered a hard life. They had become poor, old, and tired. Mathilde's beauty was gone. She looked like a woman from the streets—strong but rough, with tangled hair and red hands. She no longer cared about fashion or jewelry. Her only goal had been to survive.

But one Sunday, Mathilde went for a walk on the Champs-Élysées, a beautiful street in Paris. She wanted to rest and breathe fresh air after a long week of work. As she walked, she saw a woman with a child. The woman was still young, still beautiful, and elegantly dressed.

It was Madame Forestier—her old friend.

Mathilde felt something strange in her heart. Should she speak to her? Should she tell her the truth?

"Yes," Mathilde thought. "It's time."

She walked up to her and said,
"Hello, Jeanne."

Madame Forestier looked at her with surprise. She didn't recognize Mathilde at all.

"Madame... I'm sorry... I don't know you."

"I'm Mathilde Loisel," she said quietly.

Madame Forestier stepped back in shock.
"Oh! My poor Mathilde! What happened to you?"

"I've had a hard life—because of you," Mathilde said with a bitter smile.

"Because of me? How can that be?"

"Do you remember that necklace you lent me for the ball?"

"Yes. What about it?"

"Well... I lost it."

"What? But you returned it."

"I returned a different one. I bought a necklace just like it to replace yours. We worked for ten years to pay for it. It cost us everything."

Madame Forestier was silent. Then she took Mathilde's hands and said with tears in her eyes,

“Oh, my poor Mathilde! My necklace... it was fake. It was made of glass. It was worth no more than 500 francs.”

Mathilde stared at her, shocked. She had destroyed ten years of her life—for nothing.

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