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By Guy de Maupassant

She was one of those charming girls, born in a family of toilers. She had no fortune, no expectations, no means of satisfying her ambitions, except by a marriage with a rich and distinguished man, and, as she knew none, in order to escape from her surroundings, she married a clerk in the office of the Minister of Public Instruction.

She dressed simply, because she had no means of adornment; but she was as unhappy as though she had fallen from a high social position, for the women who have neither caste nor race use their beauty, grace, and charm as stepping-stones to those heights from which they are otherwise barred, their natural tact and instinctive elegance and quick perceptions being their only inheritance, and, skillfully used, make them the equal of their more fortunate sisters. She suffered incessantly when she glanced around her humble home, and felt the absence of all those delicacies and luxuries which are enjoyed only by the rich. In short, all the little nothings, that another woman of her caste would not have seen, tortured and wounded her. The sight of the old Breton peasant woman who performed her simple household duties awakened in her vain longings and troubled dreams.

She dreamed of beautiful halls, discretely lighted by candles in great bronze candlesticks, whose rich carpets gave back no sounds and whose walls were covered with silks from the Orient, and of obsequious [much too willing to serve] footmen half asleep in their large armchairs, ready to attend to your every want at a moment's notice; of large salons draped in ancient silks; of "étagères" [a stand with open shelves for displaying art objects] covered with priceless bric-à-brac [art objects]. She thought also of coquettish small salons, made expressly for the "five o'clock," when one receives only one's intimates or distinguished men of letters, from whom it is every woman's ambition to receive attentions.

When she was seated at the table (whose cloth had already done duty for three days) or opposite her husband--who evinced [revealed] his entire satisfaction with the evening's repast [meal] by such exclamations as: "Oh, the 'pot-au-feu'! I know nothing better!"--her imagination carried her away to stately banquet halls, whose walls were covered with rich tapestries, portraying scenes in which ancient personages and strange birds were pictured in the middle of a fairy-like forest. She pictured the glittering silver, strange dishes, exquisitely served on marvelous plates, and gallantries whispered and listened to with the sphinx-like smile with which a woman of the world knows so well how to conceal her emotions, all the while eating a rosy trout or dallying with a wing of a lark. She had no toilette [formal dresses], no jewels, and it was for these things that she longed, as the fleet Arabian longs for his native desert. What pleasure to have pleased, been envied, to be seductive and sought after!

She had a rich friend, a comrade from the convent, whom she no longer visited, because she suffered from seeing the things she could not have, and on returning wept whole days for grief, regret, despair, and distress.

One evening her husband came home radiant, holding in his hand a large envelope.

"See," said he, "here is something for you."

She nervously tore open the envelope, drew out a card, on which these words were printed:

"The Minister of Public Instruction and Madame Georges Ramponeau beg the honor of the company of Monsieur and Madame Loisel for the evening of Monday, January 18th."

Instead of being wild with delight, as he had expected, she threw the invitation on the table, with an exclamation of disgust, saying sullenly: "What do you wish me to do with that?"

"But, my dear, I thought you would be so pleased. You never go out, and this is an event. I only obtained it after infinite trouble. Everybody wants one; they are much sought after, and they are not generally given to employees. You will see there all of the official world."

She looked at him with supreme disdain, and said impatiently: "What would you like me to wear?"

He had not thought of that. "But--the dress--that you wear to the theatre," stammered he. "You always look beautiful to me in that."

He stopped speaking, stupefied and dismayed on seeing his wife in tears. Two large tears trickled slowly down her cheeks.

"What is the matter? What is the matter?" asked he tenderly. By violent effort she conquered her grief and calmly said, while wiping her humid cheeks: "Nothing; only I have no toilette [costume], and, of course, cannot go. Give the card to one of your comrades whose wife is fortunate enough to have something suitable for the occasion."

Despairingly he said: "See, Mathilde, how much will a dress cost to wear to this ball; one which can also be used for other occasions--something very simple."

She reflected a few moments, figuring in her own mind the sum she could ask without danger of immediate refusal and frightening her economical husband. Finally she hesitatingly said: "I do not know exactly; but it seems to me I might manage with about 400 francs."

He paled a little, because he had been saving just that sum to buy a gun for the following summer, when he would go with some of his friends to the plains of Nanterre on Sundays to shoot larks. Stifling his regrets, however, he replied: "Very well, I will give you 400 francs, but try to have a beautiful dress."

The day of the fête drew near; but Madame Loisel seemed sad, anxious, and uneasy. Her toilette [evening dress] was ready, what could it be? Her husband said to her one evening: "What is the matter? You have been so queer for the last few days!"

She replied: "It worries me that I have not one jewel, not a precious stone to wear. What a miserable figure I shall be! I think I would rather not go at all!"

"You can wear natural flowers; it is all the rage at this season, and for ten francs you can have two or three magnificent roses."

But she was not convinced. "No; there is nothing more humiliating than to be poorly dressed among so many rich women."

"But how silly you are! Go to your friend, Madame Forestier, and ask her to lend you some jewels. You are friendly enough with her to do that."

She gave a cry of joy. "Yes; that is true--I had not thought of it."

The following day she went to her friend and explained her predicament. Madame Forestier went to a closet and took out a large casket, and, opening it, said: "Choose, my dear; they are at your service."

She saw first bracelets, then a necklace of pearls, a Venetian cross, gold and precious stones of exquisite workmanship. She tried them on before the glass, unable to decide whether to wear them or not.

"Have you nothing else?" said she.

"Oh, yes; look them over, I don't know what might please you."

Suddenly she opened a black satin case, disclosing to view a superb rivière [river] of diamonds. Her heart beat furiously with the desire of possession. She took them in her trembling hands and put them on over her simple high-neck gown, and stood lost in an ecstasy of admiration of herself. Then, fearfully, hesitatingly, dreading the agony of a refusal: "Can you lend me only that?"

"Why, certainly; if it pleases you."

She fell on her friend's neck, embraced her tempestuously, and then left hastily with her treasure.

The day of the ball arrived. Madame Loisel was a success. Among all the beautiful women she was the most beautiful, elegant, gracious, and smiling with joy. She attracted the attention of some of the most distinguished men present, and on all sides was heard: "Who is she?"

All the attachés of the cabinet sought her dancing card eagerly, and even the Minister himself expressed his approval. She danced with pleasure, thinking of nothing but the triumph of her beauty and the glory of her success. Intoxicated by all the admiration, she seemed to float through a cloud of happiness, intensified by her complete victory and the tribute paid to her charms, so sweet to the hearts of women. She left about four o'clock in the morning; her husband had slept since midnight in a small room, deserted except by two or three gentlemen who also awaited their wives.

He threw over her shoulders the modest cloak which she had brought, whose shabbiness seemed to mock the elegance of the ball toilette [gown]. She felt the incongruity, and walked swiftly away in order not to be seen by those whose rich furs were more in accordance with the occasion.

But she heeded him not, and rapidly descended the staircase. When they reached the street, there was no carriage in sight, and they were obliged to look for one, calling to the drivers who passed by, but in vain. Shiveringly they walked toward the Seine and finally found on the quay [dock, pier] one of those nocturnal [active during the night] coupés [a carriage seating two people with a seat outside for the driver] one finds only in Paris after dark, hovering about the great city like grim birds of prey, who conceal their misery during the day. It carried them to their door, Rue [street] de [of] Martyrs [one who suffers], and they slowly and sadly entered their small apartments. It was ended for her, and he only remembered that he would have to be at his desk at ten o'clock.

She took off her cloak in front of the glass in order to admire herself once more in all her bravery, but, suddenly, she cried out: "The diamonds are gone!"

Her husband, almost half asleep, started at the cry and asked: "What is the matter?"

She turned toward him with a frightened air. "I--I have lost Madame Forestier's necklace!"

He rose dismayed. "What--how! But it is not possible!" And they immediately began to search in the folds of the dress, the cloak, in the pockets--everywhere, and found nothing. "Are you sure that you had it when you left the ball?"

"Yes; I felt it while still in the vestibule at the Minister's."

"But if you had lost it in the street we should have heard it drop. It ought to be in the carriage."

"Yes; it is possible. Did you take the number?"

"No; and you have not looked at it, either?"

"No."

They looked at each other fearfully; and finally Loisel dressed himself. "I shall go over the whole ground that we traveled on foot, to see whether I can not find it."

He went out. She sat still in her brilliant ball toilette [gown]; no desire to sleep, no power to think, all swallowed up in the fear of the calamity which had fallen upon them.

Her husband came in at seven o'clock. He had found nothing. He had been to the Prefecture [office] of the Police, to the papers offering a reward, to all small cab companies, anywhere, in short, where he could have the shadow of hope of recovery.

She waited all day in the same state of fear in the face of this frightful disaster.

Loisel returned in the evening pallid and haggard. No news as yet.

"You must write to your friend that you have broken the clasp of the necklace and are having it repaired. That will give us time to look around."

At the end of the week they had lost all hope, and Loisel, to whom it seemed this care and trouble had added five years to his age, said: "We must try and replace the jewels."

The following day they went to the jeweler whose name was stamped inside the case. He consulted his books: "I did not sell that necklace, Madame. I only furnished the case."

Then they went from jeweler to jeweler, racking their memories to find the same, both of them sick with grief and agony. At last, in a small shop in Palais Royal , they found one which seemed to them like the one they had lost. With beating hearts, they asked the price.

Forty thousand francs; but they could have it for 36,000 francs.

They asked the jeweler not to dispose of it for three days, and he also promised to take it back at 34,000 francs if the first one was found before the end of February.

Loisel had inherited 18,000 francs from his father. He borrowed the rest.

He borrowed a thousand franc from one, five hundred from another, five louis here, five louis there--he gave notes, made ruinous engagements, had recourse to the usurers, ran the whole gamut of moneylenders. He promised his whole existence risking his signature, without knowing that it would be honored, terrified by the agony of the future, by the black misery which enveloped him, by the prospect of all the physical privations and moral tortures. He went for the new necklace and deposited on the counter his 36,000 francs.

When Madame Loisel returned the necklace to Madame Forestier, she coldly said: "You should have returned it sooner, as I might have needed it."

She did not open the case, the one thing Madame Loisel had dreaded. What if she had discovered the change--what would she have thought? Would she not be taken for a thief?

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From that time on Madame Loisel knew what life meant to the very poor in all its phases. She took her part heroically. This frightful debt must be paid. Her share of privations was bravely borne. The discharged their one domestic, changed their location, and rented smaller apartments near the roof.

She knew now what meant the duties of the household, the heavy work of the kitchen. Her pretty hands soon lost all semblance of the care of bygone days. She washed the soiled linen and dried it in her room. She went every morning to the street with the refuse of the kitchen, carrying the water, stopping at each flight of stairs to take breath--wearing the dress of the women of the people; she went each day to the grocer, the fruiterer, the butcher, carrying her basket on her arm, bargaining, defending cent by cent her miserable money.

They were obliged each month to pay some notes and renew others in order to gain time. Her husband worked in the evening balancing the books of merchants, and often was busy all night, copying at five cents a page.

And this life they endured for ten years.

At the end of this time they had paid all the tax of the usurers and compound interest.

Madame Loisel seemed an old woman now. She had become strong and hardy as the women of the provinces, and with tousled head, short skirts, red hands, she was foremost among the loud-voiced women of the neighborhood, who passed their time gossiping at their doorsteps.

But sometimes when her husband was at his office she seated herself at the window and thought of that evening in the past and that ball, where she had been so beautiful and so admired.

What would have happened if she had not lost the necklace? Who knows? Life is a singular and changeable thing, full of vicissitudes [twists and turns]. How little it takes to save or wreck us!

One Sunday as she was walking in the Champs Elysées [a broad street in Paris that is lined with trees, elegant cafés, shops, and theaters] to divert herself from the cares and duties of the week, she suddenly perceived a lady, with a child, coming toward her. It was Madame Forestier, still young, beautiful and charming. Madame Loisel stopped short, too agitated to move. Should she speak to her? Yes, certainly. And now that the necklace was paid for she would tell her everything. Why not?

She walked up to her and said: "Good day, Jeanne."

Madame Forestier did not recognize her and seemed astonished at being spoken to so familiarly by this woman of the people.

"But--madame--I do not --I think you are mistaken."

"No; I am Mathilde Loisel."

"Oh!--my poor Mathilde, how you are changed!"

"Yes; I have had lots of trouble and misery since last I saw you--and all for you."

"For me! And how was that?"

"Do you remember the necklace of diamonds you lent me, to wear to the Minister's ball?"

"Yes; well?"

"Well, I lost it."

"Lost it! How could you, since you returned it to me?"

"I returned you one just like it, and for ten years we have been paying for it. You know, it was not easy for us, who had nothing--but it is finished, and I am very happy."

"You say that you bought a necklace of diamonds to replace mine," said Madame Forestier.

"Yes; and you never found it out! They were so much alike," and she smiled proudly.

Touched to the heart, Madame Forestier took the poor, rough hands in hers, drawing her tenderly toward her, her voice filled with tears: "Oh, my poor Mathilde! But mine were false. They were not worth more than 500 francs at the most."