**A Bet's A Bet**

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**A Bet's A Bet Ch. 01**

The old saying that you should never bet on anything less than a sure thing is an old saying for a reason.  
  
At least that's what Jamie thought as she eyed the small, thin, gold chain dangling from her fingers in the light.  
  
He couldn't be serious.  
  
Two months earlier, Tom and Jamie had made a wager; they'd bet on the outcome of a stupid baseball game. Truthfully, while watching baseball was something they did together, Jamie really didn't know as much about the teams as Tom did.  
  
She'd made the bet based on some stats she'd seen on television earlier in the day. Unfortunately, for her, the game had been an upset for the favored team. The underdog had come from behind in the bottom of the 9th and won by a run.  
  
Jamie and Tom often made little bets on things. Tom usually won, and had Jamie perform sexual favors for him. It was part of their sex life, and they both enjoyed it.  
  
This time had been different though.  
  
After losing the bet, Jamie had assumed that Tom would want her to blow him in the car, answer the door naked, or some other kinky thing like that. He loved her to show off that way.  
  
But after the game, when she asked him about it, all he said was, "you'll see."  
  
As time went on, she'd brought it up on several occasions, but Tom just smiled. "Just wait, you'll see..." was his only answer.  
  
Two months later, she'd actually forgotten about it, until the small, plainly wrapped package arrived while he was at work.  
  
Inside, she found a card, a thin golden chain, and a pair of wicked black heels...her size. The card read: Hey babe, this is your costume for the Halloween party tonight. You'll be Lady Godiva. Don't bring anything else. A bet's a bet. See you at five-thirty, love, Tom.  
  
Now, holding the chain up to the light, Jamie furrowed her brow in disbelief. It was a waist chain. Did he really expect that she was going to saunter out of the house and show up at his employer's Halloween party wearing nothing but this thin chain and the heels?  
  
He was out of his mind.  
  
Yet, the thought of walking naked through the crowd at his place of work was kind of exciting.  
  
Still though, that was crazy.  
  
Tom had pushed her to some pretty wild stuff in the past...opening the door naked for the pizza guy, skinny dipping in the apartment complex pool late at night...and she did those things willingly for him because they in fact turned her on as well.  
  
She was somewhat of an exhibitionist, but this was just insane.  
  
She thought about calling him and telling him that she wasn't going to do it.  
  
But, then, a bet was a bet. There'd been times when he'd lost too, and she made him do some pretty crazy stuff.  
  
There was the time that she'd made him masturbate in the park. There hadn't been anyone around of course, but still it had excited them both.  
  
Exhaling, she decided to at least try on the "costume" to see what she looked like.  
  
After stripping naked, she chose her makeup carefully: Lots of blush, blue eye shadow and ruby-red lipstick, finally finishing it off with thick, black eyeliner. Then she pulled her long, dark hair into a single ponytail that fell the length of her back to her waist.  
  
Stepping back she took stock. Her blue eyes were framed by the makeup and her lips looked big and pouty. The blush and eyeliner made her look like a regular slut. She giggled at her reflection.  
  
Entering the bedroom, she stood before the full length mirror and donned the chain, clipping it in back. Then, she slid into the heels.  
  
That was it.  
  
In the mirror, she turned this way and that.  
  
Her large, tear-drop shaped breasts, capped by dollar-sized pink aureole stood up by themselves. She took care of her breasts, and thought they were one of her best features...to which Tom readily agreed.  
  
The chain hugged her waist loosely, but not too loosely, at the perfect level just around her hips.  
  
Continuing the inventory in the mirror, she saw her neatly trimmed pubic area between her thighs. Her legs, shapely from regular workouts disappeared into the black heels.  
  
Talking a step back, she turned, to see her bare ass...she looked hot...no not hot...horny would be more the word. Standing there in her "costume," and slutty makeup, she looked like some kind of porn star right out of what Tom called "fuck flicks."  
  
There was no way she could actually go out in public like that though. Although it was Halloween, and she was supposed to be Lady Godiva (according to Tom), the reality was that she was stark naked.  
  
Her nipples tingled, growing erect.  
  
Closing her eyes, she imagined the scene, for a moment. Walking through the party "dressed" as Lady Godiva with everyone staring at her naked body.  
  
She moistened at the thought, wetting her inner thighs slightly. The idea turned her on...she had to admit that to herself...but still...she couldn't actually go through with it.  
  
Could she?  
  
The likelihood that there would be anyone she knew at the company party was slim to none. Maybe she could cheat by donning a wispy pair of panties and a bra...still giving Tom his thrill (and honestly, giving her a thrill too).  
  
But the card had said that she wasn't to bring anything else.  
  
Running a palm slowly over her taught belly, she moved it towards the warmth between her legs.  
  
Besides, Lady Godiva was naked. There was nothing in the story about Lady Godiva wearing heels, but she knew that was for Tom.  
  
Unconsciously, her index finger reached her clitoris and she pressed lightly...watching her naked body shiver in the mirror.  
  
Her breathing came heavier.  
  
If only she could do it, she thought to herself, watching her breasts rise and fall...inviting her other hand to roll a nipple lightly between her fingers.  
  
Before she could talk herself out of it, she walked downstairs, grabbed her car keys from the hook in the kitchen and stood behind the front door.  
  
Opening the door slightly, she peered out.  
  
At five o'clock, the street was still empty. The late October day was waning, but still plenty of light to see by...if she actually went outside, anyone would be able to see her.  
  
She shivered...not from the cold. In southern California, the weather in October is warm enough.  
  
Wetness rolled down her inner thighs and her nipples pulled at her.  
  
She was shivering from fear, and excitement.  
  
Jamie pulled the door open wider, standing in the frame. Across the street, the driveways were empty.  
  
Suddenly, she chickened out.  
  
Closing the door, she went back up to the bedroom and retrieved her thin, black, waist length teddy from the closet.  
  
After pulling it over her, she looked in the mirror. It was mostly transparent, and revealed a hell of a lot more than it should have...but it was better than nothing.  
  
If she was going to indulge Tom's bet-fantasy by going out in public totally naked, he would have to live with it.  
  
Then she changed her mind.  
  
No, she lost the bet fair and square, and would live up to her end of the deal...just as she would expect him to do.  
  
Pulling the teddy over her head again, she tossed it on the bed and marched back down stairs. Grabbing her keys again from the kitchen counter, she went out of the door, locked it and pulled it shut behind her.  
  
Standing naked in front of the door, exposed to the street, she walked down the walkway to the car, her heels clicking on the pavement as she went.  
  
She felt so naked, utterly exposed as her breasts swayed in front of her. Save for the chain and heels, she was nude in front of the house. Anyone could look out of their window or walk by and see her.  
  
Her legs quivered and her sweet spot melted between them.  
  
Standing at the driver's door of her car for a moment, she twisted her head around, trying to see everywhere at once. Her nipples throbbed into hard nubs.  
  
God, what was she doing?  
  
Noticing her reflection in the driver's window, she shivered again. All around her, the world appeared usual. She saw the trees behind her, with the houses reflected dimly above her.  
  
But in the center of the reflection, she saw herself from the waist up. She saw her large, uncovered breasts, and bare shoulders.  
  
She looked somehow out of place...naked where she shouldn't be. Her pussy throbbed.  
  
Unable to stop herself, she again snaked a hand towards the heat between her thighs, and pressed at her clit.  
  
Spinning her head around again, she tried again to see everywhere at once. At the end of the block, a car drove past her street.  
  
She was totally nude, pressing her finger into her pussy right out in the open neighborhood, but the car had gone by so fast that the driver hadn't seen her.  
  
If she didn't stop, she wouldn't be able to stop. She would end up masturbating herself to orgasm right out on the street in broad daylight.  
  
Hurriedly, she withdrew her hand from her dripping snatch and jammed the keys into the lock, opening the door and sliding in.  
  
The seat felt strange, but not unpleasant beneath her bare ass.  
  
Starting the engine, she dropped the car in gear, and sat for a moment with her foot on the brake.  
  
Jamie couldn't believe what she was about to do...she was about to drive halfway across town to her husband's place of work with nothing more than a chain around her waist and a pair of heels on her feet.  
  
She shivered once more as a wet spot formed on the seat between her legs.  
  
Reaching for it, she diddled herself for a second.  
  
It was so tempting to get herself off right here in the car. But, she was afraid that if she did that, she would chicken out. The feeling of excitement, the sexual tension of what she was doing made her high...she wanted it to last.  
  
It was the sexually charged feeling that was pushing her on. If she made herself cum, it would be over.  
  
But closing her eyes for a second, she played at her clit, just a moment more...it was torture...bringing herself so close to the edge, but then having to back off.  
  
Opening her eyes again, her heart stopped. Through the passenger side window, a young man stood on the sidewalk, watching her.  
  
She knew he could plainly see her naked body, and hand between her legs.  
  
Jamie nearly came there and then.  
  
With her chance of turning back now gone, she released her foot from the brake, and pulled away, watching the stunned young man in the rearview.

**A Bet's A Bet Ch. 02**

After working up the courage to actually go outside in her Lady Godiva "costume," Jamie had nearly masturbated herself to orgasm in the middle of the street.  
  
It had been a gargantuan effort to stop.  
  
Once in the car, she'd been unable to resist a minute more of pussy play...but after opening her eyes to see the young man watching her through the passenger side window, her heart had nearly stopped.  
  
The reality of what she was doing...heading to her husband's company Halloween part, totally naked, hit her in the face like a brick.  
  
If she'd had any chance of changing her mind and taking back her decision, it disappeared the moment she saw the young man and released her foot from the brake.  
  
The young man had been watching her masturbate; totally naked, in her car at the curb with a look of shock...and...god...was it lust in his eyes? He'd doubtless never seen a naked woman masturbating in public before...just as she'd never been seen like that before.  
  
Jamie imagined that his cock had probably been as hard as iron in his pants at the moment...the very moment that their eyes had met, and she'd nearly cum all over herself in the seat.  
  
Part of her was scared to death.  
  
After all, she was driving across the city to Tom's place of work totally naked. She'd lost the bet and Tom's instructions for her pay-up had been very specific; she wasn't to bring anything other than what she was wearing...the waist chain and the heels.  
  
She was to be Lady Godiva for Halloween.  
  
It was totally insane.  
  
And yet, as she pictured the young man's face again, staring at her in disbelief, her pussy pulled...for a moment she was tempted to turn around, drive back, and see if he was still there.  
  
As the neighborhood streets receded, and the number of stop signs waned, she relaxed a bit. She'd passed several people walking the sidewalks, and none of them had seemed to notice her nudity.  
  
Maybe this was going to be okay after all.  
  
She wondered what the people at her husband's work would say when she walked in wearing her birthday suit.  
  
Her nipples stiffened as she pictured the looks on their faces.  
  
Suddenly, her reverie was broken; ahead, at the corner, was a construction sign where the neighborhood gave way to the main road through town.  
  
Jamie realized that she was going to have to drive very slowly, right past the construction crew.  
  
At first, she thought maybe she could turn around and go another way. But she was already in line...the traffic was building behind her as she entered the single construction lane.  
  
She was trapped.  
  
Concentrating, Jamie rolled forward, coming to a stop in front of the sign-holder, a woman, who turned her sign from "slow" to "stop."  
  
The woman, wearing a yellow safety vest and hard hat, stood holding the sign...her head turned towards the opposite flow of traffic.  
  
Jamie watched her nervously.  
  
Lifting her radio, the woman said something into it, and turned the sigh to "slow."  
  
Rolling forward again, Jamie drove slowly past her. As the sign-holder's glance fell into Jamie's car, her mouth dropped wide open...doing a double take, she stared in disbelief at the completely naked woman rolling by.  
  
Noticing her look, Jamie snapped her head straight forward and drove on...her heart thudding in her chest.  
  
The construction lane was torturous...long and slow.  
  
As she approached a man wielding a jackhammer to the right of her, the line slowed again...coming to a stop.  
  
The man with the jackhammer looked up and into Jamie's car from the passenger side, and nearly dropped the hammer.  
  
Stopping it he stared.  
  
Jamie felt his eyes gorging on her naked body, and her nipples stiffened into rocks. She moistened between her legs.  
  
She knew he could see every inch of her behind the wheel. She shivered from fear and excitement as she reached for the area between her legs.  
  
God, no, she couldn't masturbate now...right in front of him.  
  
"Hey Don! Look at this!" the man yelled suddenly, waving at someone.  
  
Climbing down from a truck, another man suddenly appeared at the passenger window and peered in.  
  
Jamie trembled. Her hands shook. Her nipples pulled at her.  
  
"Holy shit!" the second mad said through the window.  
  
Jamie was mortified, scared, and excited all at the same time.  
  
"Hey baby!" the first man said, as the second whistled.  
  
Suddenly a third man appeared, walking around the front of her car to the passenger's side.  
  
"Lookit this!" he exclaimed, "this chick's fuckin' naked!"  
  
Despite her fear, Jamie's hand found its way between her thighs as she continued to stare straight ahead, scared to death. Her heart thudded heavily in her chest.  
  
She pressed herself, pushing her palm against her swollen clitoris...it felt dirty, and delicious, and she couldn't stop.  
  
"God lookit those tits!" she heard one of them exclaim.  
  
Daring a look, Jamie turned her head to see the three men staring at her...making rude gestures with their hands. One of them lifted two fingers to his mouth and slowly pushed his tongue between them.  
  
"Man, I'd eat that pussy..." he said.  
  
Her hand moved faster over her clit.  
  
"Yeah baby, play with that sweet little pussy," one of them said.  
  
Unconsciously, Jamie spread her legs wider. The men roared their approval.  
  
"You're a hot little slut huh?" one of them said, tapping at the glass.  
  
At long last, the line moved again.  
  
Jamie rolled ahead, slowly leaving the men behind as they whistled and catcalled after her.  
  
By the time she left the construction lane, she was shaking badly.  
  
She'd just been seen naked, by three men, playing with herself in public.  
  
Adrenaline raced through her...lighting her on fire. The sexual energy was incredible. She couldn't breathe, she couldn't think. Her body trembled and her pussy pounded, begging for relief.  
  
She was sopping wet.  
  
And yet, she was frightened out of her wits.  
  
Her mind struggled with what she was doing.  
  
On one hand, being seen...totally nude in public...playing with herself was the single, hottest thing she'd ever experienced in her life.  
  
On the other, it was crazy and insane and it scared her. The mixture of emotions coursing through her veins was like an injection of a heady cocktail laced with sheer ecstasy and poison.  
  
Suddenly, Jamie lurched forward as she rear-ended the car in front of her at a light.  
  
It was a small bump, but enough to rip her to the present.  
  
As the light changed the car in front of her pulled right, into the parking lot of a supermarket.  
  
Jamie panicked.  
  
Should she keep going?  
  
She only had seconds to think.  
  
If she kept going, the driver might call the police.  
  
If she stopped, she would have to face whomever it was totally naked.  
  
How would she explain it?'  
  
The car behind her honked its horn; the driver impatient as Jamie sat at the green light, blocking the traffic.  
  
Instinctively, she darted to the right, pulling in to the parking lot behind the car she'd hit.  
  
Rolling to a stop, she sat...scared, shocked and in total disbelief. How the hell had she allowed herself to do that?  
  
The driver's door opened in front of her and a middle-aged man got out. Through the rear window, Jamie saw the back of a woman's head in the passenger seat.  
  
Approaching her, the man waved as Jamie let her window down.  
  
She was terrified.  
  
"You okay? That was...."  
  
The man's voice died in his throat as he approached and stared down into Jamie's car.  
  
"Uh...hi...sorry..." Jamie stammered, trying to cover herself.  
  
"Uhm..." was all the man said.  
  
"I'm so sorry," Jamie said again, noticing the pitifully inadequate job her arms did of covering her large breasts.  
  
Straightening, the man shook it off finally.  
  
"Look," he said, "I'd like for you to take a look at my bumper."  
  
Jamie swallowed hard, pressing her legs together, instinctively trying to hide herself.  
  
"Please," she said, "I don't have anything with me...I left my license at home...I'm...I'll pay for..."  
  
"I guess I'll call the police," the man said, turning.  
  
"No! Wait!" Jamie called after him through the window, panicking. "I'll look!"  
  
With that, the man stopped and waited, as Jamie pushed the driver's door open.  
  
Slowly, she stepped out, first one bare leg then the other. With her wicked heels firmly on the pavement, she exhaled.  
  
Drawing her resolve, she stood.  
  
The man smiled at her but said nothing about her nudity.  
  
"Come over here," he smiled, waving her around the front.  
  
Pensive, Jamie took stock. It was rush hour. There were people and cars everywhere. The supermarket was busy as cars pulled in and out of parking spaces, slowing to gawk at the woman standing completely naked in the parking lot in broad daylight.  
  
Jamie felt dizzy.  
  
"not too much..." the man's voice reached her ears from the back of his car.  
  
"What?" she said dumbly. Her pussy gushed between her legs.  
  
"I said the damage isn't too bad...it didn't hurt it too much," he repeated, smiling at her.  
  
As if in a dream, Jamie took a step forward. Placing one foot in front of the other, she walked, the sound of her heel clicking on the pavement, towards the man.  
  
Her heavy breasts swayed in front of her. Her nipples were hard and stiff...standing straight out in front of her. Her inner thighs were soaked with excitement. Her heart thudded in her ears.  
  
As Jamie rounded the front of her car and stood next to the man, the woman got out of the passenger's seat and joined. The look of shock on her face at Jamie turned into a smile.  
  
"It's not bad at all dear," the man said to his wife.  
  
"Oh my," the woman smiled gently at Jamie. "I love your waist chain."  
  
Jamie blushed three shades of red as her nipples ached. Her entire upper body was flushed with excitement.  
  
"It's...it's...a Halloween costume," she stammered, barely able to speak. "I'm Lady Godiva..."  
  
"You certainly are," the woman said, smiling again, admiring Jamie's large, bare breasts.  
  
All around her, the day whirred. She was starkly aware that she was totally naked in public.  
  
"I'm sorry," she said at last. "I guess my foot slipped."  
  
"It's no wonder," the woman said, "in those heels."  
  
"Dear," the woman said to her husband. "There's no real damage, I think we can just let this go, don't you?"  
  
"Yeah," he agreed, eyeing Jamie greedily. She shivered beneath his stare.  
  
"But, honey," the woman went on, stepping close to Jamie.  
  
"Promise me that you won't wear those heels again while driving...in fact, tell you what, why don't give them to me?"  
  
"But..." Jamie started, then stopped. The heels would be a small price to pay, given the situation.  
  
"Okay," she said. Stepping out of them, she bent over. Her tits hung in front of her she retrieved them, exposing her bare backside to the traffic.  
  
Straightening, she handed the heels to the woman.  
  
She was now totally nude save for the chain. She felt the warm pavement of the parking lot under her feet.  
  
"Okay then," the woman smiled, taking the heels.  
  
Jamie's hands trembled. Her clitoris throbbed.  
  
"Well, then," the man smiled at her. "Have a nice time, and drive carefully."  
  
With that, the man and woman returned to their car.  
  
Jamie stood a moment as they drove away. She was totally naked in the parking lot and every nerve in her body screamed for her to get back in her car.  
  
But for some reason she didn't.  
  
Her hand went to her pussy.  
  
Pressing her clitoris with her palm, Jamie closed her eyes. The feeling was incredible. The sounds of the day...traffic...voices... filled her ears as she stood a several feet from her car, playing with herself in the parking lot.  
  
She knew it was insane, yet, she couldn't stop.  
  
Increasing the pressure, she spread her legs wide, planting her feet, and moved her fingers faster over her clit, before sliding them slowly into her sopping, horny cunt. Jamie moaned, biting her bottom lip.  
  
Her entire body was on fire, enveloped in the raw excitement of what she was doing.  
  
With her other hand, she lifted a heavy, bare breast to her mouth, and licked at her own nipple...taking it between her teeth, she bit lightly at it...causing just enough pain to send shockwaves to the center of her cunt.  
  
Leaning slightly back on her heels, she thrust her hips forwards and began to gently slap at her pussy. Each slap reverberated through her entire body as her fingers came in contact with her sensitive clitoris.  
  
She was openly masturbating in the parking lot as the sounds of the traffic, and people filled her senses...the idea of what she was doing was so incredible...so amazingly dirty, naughty and delicious that it spurred her on.  
  
"OH MY GOD!" a woman's voice, thick with shock and rage suddenly split the air like a thunder clap.  
  
Jamie's eyes flew open.  
  
A red pickup truck with two women in it sat not ten feet away, gaping wide-eyed in disbelief at the naked woman masturbating in the parking lot.  
  
"WHAT THE FUCK ARE YOU DOING? FUCKING PERVERT!" one of the women, the driver, shouted at her...opening her door.  
  
Finding her feet, Jamie ripped her fingers from her cunt and bolted. Padding across the parking lot, she ran to her car, reaching it just as the heavyset woman closed on her.  
  
"COME BACK HERE! YOU LITTLE SLUT!" the woman shouted after her angrily. Daring a backwards glance, Jamie saw that the woman meant business. Waving her fist in the air, her face pinched with anger, the woman ran at her full blast.  
  
Jamie reached her door just as the woman swiped at the air for her long ponytail. Catching it, she yanked, pulling Jamie backwards and nearly off of her feet.  
  
"NAKED CUNT!" the woman screamed, as Jamie's ponytail slipped from her grasp again.  
  
Now at her car door, Jamie opened it and jumped in...in a single motion. Locking the doors, she started the engine as the woman reached the door.  
  
"I'M CALLIN' THE COPS!" she yelled, banging on the window, "YOU FILTHY DIRTY FUCKING WHORE!"  
  
Terrified, Jamie dropped the car in gear and pressed on the gas pedal. The tires spun slightly, leaving skid marks on the pavement before finding their grip and jettisoning her from the spot.  
  
Jamie drove off quickly, leaving the woman standing, shaking her fist after her.  
  
Pulling out of the parking lot, Jamie drove on, forgetting her nudity for the moment. With her eyes glued to the rearview, she didn't stop until she had to, several blocks from the parking lot at red light.  
  
Tom was gonna hear about this, she thought.  
  
First, he wants her to drive across town without a stitch of clothing, then parade her around totally naked in front of everyone at his company. A bet's a bet...fine...but this had gone too far.  
  
First, she'd been leered at by some young man, then put on display for the construction workers...although she had to admit that those two incidents had really been exciting...then, she rear-ended somebody, lost her heels...ended up masturbating in the parking lot because she was so excited (and by the way, she observed...she hadn't cum). Finally, she could have been beaten to death by some crazed bitch with some kind of vendetta against nudity.  
  
Driving on, a smile slowly broke over Jamie's face. A vendetta against nudity. That was fucking hilarious. The picture of the crazy woman shaking her fist returned, and Jamie, unable to help herself, broke into a fit of laughter...leaning forward in her seat, pressing her breasts into the steering wheel.  
  
Had the dumb, trailer-trash bitch even stopped to realize that it was Halloween?  
  
That brought another gale of laughter from Jamie.  
  
Halloween.  
  
It was Halloween, and save for the chain around her waist, she was butt-ass naked. THAT was her costume. Jamie nearly drove the car over the curb, bent over from the laughter that jerked her body, and quickly steered it back onto the road.  
  
Suddenly, red lights flashed in her rearview.  
  
Fear ran the length of Jamie's spine. This was all she needed. What started out as a fun, horny time, was quickly going to shit. She hadn't even brought her cellphone to call Tom.  
  
Now she was going to have to face a cop, totally naked.  
  
Pulling over at the next available spot, Jamie shut her engine off and waited as the black and white cruiser crept up behind her.  
  
Two police officers exited either side of the vehicle. One stayed behind while the other approached Jamie's driver side.  
  
"Place your hands on the wheel where I can see them," he called out. Jamie did so, just as the officer arrived at her window.  
  
"Have you been drink...." The cop's voice caught in his throat.  
  
Jamie sat with her hands on the wheel as the cop eyed her completely naked form.  
  
"Are you alright Miss?" The officer stated with professional concern, searching the backseat behind his dark glasses.  
  
Embarrassed, Jamie dropped her head.  
  
"Yes sir, I'm fine" she said.  
  
"Why are you not wearing any clothes?" he asked next. "Is anyone forcing you to do this?"  
  
"No sir," Jamie answered, mortified.  
  
"You see," she began, "this is my Halloween costume, I'm Lady Godiva and I'm on my way to meet my husband at his company's Halloween party."  
  
"Miss," the cop said, "I'll need to see your driver's license and registration."  
  
"I...I don't have my license with me..." Jamie answered, sounding worried. "My husband said not to bring anything but what I was wearing...as part of my costume."  
  
"No license huh, do you at least have a registration or some other form of i.d. Miss?" the cop said, staring at Jamie's bare breasts.  
  
Against her will, Jamie felt her nipples stiffen under his gaze.  
  
Reaching into the glove box, she pulled her registration out and handed it to him.  
  
The officer studied it for a moment.  
  
"Miss," he said, handing it back to her. "Am I to understand that you are operating your vehicle completely naked because you are on your way to a Halloween party, and you are dressed as Lady Godiva?"  
  
"Yes sir," Jamie muttered, noticing that her nipples had become full erect.  
  
"Why were you driving erratically?" the cop said next.  
  
Glancing quickly in the rearview, Jamie saw the other officer standing behind her car.  
  
"I was...I mean...I was laughing and lost control for a second, then I steered back onto the road."  
  
The officer was silent...obviously processing her story.  
  
"Miss," he said finally, "I'm gonna have to ask you step out of the car please."

**A Bet's A Bet Ch. 03**

The clock on Jamie's dash showed 6:23 pm...roughly an hour and 20 minutes since she'd left home, headed for the Halloween party at her husband, Tom's, place of work.  
  
She fiddled lightly with the chain around her waist. Through a crazy series of circumstances in the last hour and twenty-some minutes...instead of arriving at her husband's place of work...she now sat in the driver's seat as a uniformed police officer stared down at her through his darkened shades.  
  
On any other day, Jamie wouldn't have been so anxious.  
  
After all, the cop had pulled her over for erratic driving...she'd been laughing so hard that she'd nearly lost control of the car.  
  
Glancing in the rearview, Jamie spotted the second officer standing with his arms folded across his broad chest several feet behind and to the right of her vehicle.  
  
Still fiddling with the chain around her waist, she hesitated.  
  
"Maam?" The officer repeated. "I need you to step out of the car."  
  
Jamie eyed the cop.  
  
He was serious.  
  
All around her, the sounds of the waning day filled her senses. The traffic passed behind the officer on the road as curious lookers slowed momentarily to pass what might have been an otherwise routine traffic stop.  
  
But for Jamie, this was anything but routine.  
  
As the office stared down at her...she was suddenly, acutely aware that she was totally nude.  
  
She could feel the officer's eyes on her bare breasts behind his glasses, making her feel even more naked. She rubbed her bare feet on the carpet beneath the pedals...making herself of aware that even her feet were bare.  
  
Jamie sat a moment longer, imagining what it would be like to open the door and step out in the middle of traffic.  
  
At once, her mind was filled with the image of her standing naked in the parking lot, eyes closed, rubbing her pussy furiously as traffic passed all around her...something she'd done not so very long ago.  
  
As the officer continued to wait, Jamie also became conscious of her swollen aureole. Her nipples were hard, excited nubs.  
  
They pulled at her.  
  
Despite her feelings of embarrassment and shame at being caught naked by the police officer...she was incredibly turned on. Her breasts rose and fell faster with her excitement. It was becoming more difficult to breathe.  
  
Jamie squeezed her thighs together involuntarily in the seat, making her clitoris jump. Electric jolts of excitement raced through her nerves. Her nipples ached. Jamie felt the wetness on the seat between her trembling legs.  
  
"Miss," the officer said patiently, yet with a slight rise in voice as if he was not going to wait forever, "I need to you step out...please."  
  
Taking a step back, the officer waited.  
  
Another stolen glance in the rearview revealed the second officer staring expectantly in her direction.  
  
Before her eyes left the mirror, Jamie noticed that her face was flushed red, as was her neck, down to the tops of her breasts.  
  
She was mortified, embarrassed, scared to death, and very sexually excited all at the same time.  
  
The prospect of once more standing totally nude and exposed to everyone and anyone right out in the open made her dizzy.  
  
It was now 6:32 pm, she observed.  
  
She was late for her meeting with her husband at his place of work but that was least of her worries as Jamie pushed the driver's door open and stepped out of the car.  
  
As she placed first one bare foot and then the other on the still warm pavement of the Southern California highway...it was a hard reminder that she was totally and completely naked. There was nowhere to hide.  
  
Standing, revealing herself to the officer and the traffic behind him, Jamie felt dizzy again.  
  
She felt as if she was in a dream.  
  
Her pussy gushed...slickening her thighs with excitement. Her nipples pulled, begging for attention.  
  
She could barely breathe.  
  
Looking up at the officer, Jamie saw that he was unmoved, save for the unmistakable lump at the zipper of his slacks. He was obviously either very well hung...or...he was erect.  
  
That thought set tingles through Jamie's own crotch, and she shook if off. At least, she tried.  
  
Glancing in the direction of the second officer, Jamie saw that he was busy directing traffic around the scene. Still, she noticed people slowing their cars as they passed to gawk and leer at the naked woman on the side of the road.  
  
Jamie again felt very, very naked...more exposed than she'd ever felt. It was scary and...somehow...delicious.  
  
Masturbating in the parking lot had been one of the most exciting things she'd ever done...but this was different. Standing naked in the parking lot had been voluntary...she'd chosen to do it.  
  
Now, standing naked in front everyone in the world on the side of the road was actually involuntary.  
  
She was being forced to stand naked in public.  
  
It was the single-most exciting thing she'd ever felt in her entire life. With no choice and no way to hide her nakedness, Jamie stood...her breath coming in short gasps.  
  
Just as involuntarily, she reached for her mound.  
  
"Miss," the officer interjected, "please step to the rear of the vehicle."  
  
As if in a dream, Jamie placed one bare foot in front of the other...moving at what seemed like slow motion alongside of her car. In a kind of stupor, she looked into each car as it slowly passed her, watching the occupants faces register shock, surprise, anger...whatever it was...as they passed the sight of a nude woman rubbing herself slightly on the side of the road as she walked.  
  
The officer waited until she reached the rear of her vehicle.  
  
Looking down at herself, Jamie saw her largish bare breasts.  
  
She noticed the way her nipples jutted out in front of her with excitement. Below her breasts, the rest of her was also completely bare. Her pussy lips were swollen and sensitive. Her mind raced. Every single breath that she took reminded her that she was completely nude in a very public place.  
  
"Miss, please spread your legs and place your hands on the truck of the vehicle," the officer commanded a few feet from her. She hadn't noticed him approach.  
  
Obeying, Jamie spread her legs and bent over and placed her hands on the trunk.  
  
The car felt warm and hard under her skin as the sounds of traffic filled her ears.  
  
The weight of her breasts hanging in front of her felt dirty somehow.  
  
Despite what she saw and felt, her brain struggled to comprehend her situation.  
  
And yet, her pussy gushed.  
  
"Are you carrying any drugs or illegal weapons Miss?" the officer inquired matter-of-factly, stepping behind her.  
  
Jamie shook her head.  
  
It was all she could do to think straight.  
  
"Was that a yes or a no?" the officer pressed.  
  
Jamie swallowed hard.  
  
All around her the sounds of the traffic made her dizzy with sexual excitement. Vaguely, she could hear people catcalling, whistling and making comments about the naked woman. But it was almost as if she was listening to them under water.  
  
"you Miss..." was all she heard the officer say.  
  
Jamie looked back over her bare shoulder at him. Despite his shades, she felt his eyes on her body.  
  
"I said," the office repeated, "do I have your permission to search you Miss?"  
  
Jamie swallowed hard and nodded dumbly. It was all she could do.  
  
Stepping closer, the office stood behind her. Suddenly, she felt his hands on her. They were warm and surprisingly soft.  
  
Running his fingers down her back, the officer stopped at the small of her waist, before encircling it...holding her fast.  
  
Jamie breathed hard.  
  
Few men had every touched her body before her husband Tom...especially not right out in public.  
  
Continuing the search, the officer ran his hands lightly over her bare butt cheeks. Jamie shivered involuntarily.  
  
Crouching slightly behind her, the officer patted her down...gently...slowly, running his fingers from the underside of her left butt cheek, down the backside of her left leg to her ankle. Then, starting at her right ankle, he gently patted her bare leg upwards, moving slowly towards her inner thigh, until his fingers were barely six inches from her dripping snatch.  
  
Jamie shook with excitement.  
  
The officer was so close to her that she could feel his breath on her butt cheeks. Her excitement trailed along her inner thighs. Her heart thudded in her ears. The office had to know she thought, he had to see her excitement.  
  
Jamie was afraid that she would orgasm on the spot.  
  
Without warning, the officer stood.  
  
Oddly, she felt him behind her.  
  
She felt the material of his slacks against her bare skin. Grasping her shoulder, the officer pushed her gently forwards, bending her over the trunk of the car until her nipples touched the metal of the trunk.  
  
Pushing himself closer, Jamie suddenly felt the length of his erection in his slacks against her. She felt his hands circle her waist again and she moaned loudly, this time, unable to stop herself. Snaking a hand again between her legs, she rubbed her clitoris in small circles...openly masturbating as she unconsciously pushed back against the officer's erection.  
  
"Oh god...yes," she grunted, fingering herself and pushing back against the erection behind her as warm hands momentarily cupped her breasts before trailing down her each side of her and coming to rest on her butt cheeks.  
  
All thoughts of meeting her husband disappeared as Jamie stood naked, bent over her car, fingering herself while pressing back against the erection behind her.  
  
The officer held her waist as she ground into his erect cock.  
  
"Oh jeezus god, jeezus, god," Jamie breathed hard, moaning louder with each thrust back.  
  
Turning her head on the trunk of the car, Jamie stared out at the traffic. Her hair lay across her eyes, obscuring much of her view. Still she saw enough to know that a couple in black SUV were staring at her wide-mouthed in disbelief.  
  
Jamie only moaned. Rubbing herself harder and faster, she neared orgasm, thrusting her hips back and grinding into the officer's erection through his slacks.  
  
"God yah...fuck me..." she breathed loud, on the edge...she was going to cum. She could not stop herself at that point.  
  
She wanted to cum.  
  
"Stand up Miss," the officer said, out of the blue, removing his hands from her.  
  
Jamie stopped as if ripped from a dream, her fingers still inside of herself.  
  
The officer waited.  
  
Like a punished child, Jamie straightened, facing him...her clitoris throbbed hard.  
  
"Okay Miss," the officer said with a smile. "I will let you off with a warning this time." With that, he turned and paced to his cruiser. Opening the door, he stopped once more and smiled at her again. The other officer stood smiling as well and waived in her direction.  
  
With that, both officers got in. Jamie stood nude and shocked behind her car as the cruiser roared to life, pulled away and was gone.  
  
Traffic slowed to a crawl as people gawked at the nude woman on the road next to her car.  
  
"HEY BABY!" someone yelled.  
  
Ripped again from her state of mind-numb, Jamie ran to her car and jumped in. Starting the engine, she waited to pull out into traffic. With one hand, she drove. She jammed the other quickly in and out of her sopping, enflamed cunt, fucking herself hard and fast.  
  
She'd never been so turned on before.  
  
She came instantly with another orgasm right behind it.  
  
Pointing her car finally towards Tom's place of work, she drove and fucked herself in a sexual frenzy.  
  
Over and over again, she replayed what had just happened, each time, the fantasy culminating with the officer fucking her right there in front of everyone.  
  
She knew somewhere inside that she should feel guilty. After all, she'd practically fucked the officer right in the middle of the street...and secretly, she knew...she would have.  
  
But all she could think about...care about...was her pussy and her need to cum hard, again and again.  
  
Besides, Tom was the one who'd wanted her to drive totally naked all the way across town in the first place. She couldn't help that the police officers had made her get out of the car and stand naked in right on the road in front of traffic.  
  
Again, the realization of her situation washed over her like a fresh hit: She was naked in public, masturbating like a fiend. She had no way to cover herself. She'd been seen by more people than she could count and it turned her on like nothing ever had before.  
  
She could not stop making herself cum.  
  
Each orgasm came on the front side of the one behind it as she drove and diddled herself.  
  
Pulling up to a light, she looked directly into the eyes of the young male driver next to her. Inserting her fingers into her mouth, she slowly sucked them, watching his stunned reaction, before returning to her masturbation.  
  
She humped the palm of her hand and slapped at her pussy as she drove. She was late as hell but there was nothing she could do about it as another orgasm rocked her.  
  
Finally, at a quarter past seven, Jamie pulled into the parking lot of her husband's building. Shutting of the engine, she sat a moment catching her breath. Before she lost her resolve, she pushed the driver's door open and stepped out.  
  
The parking lot was full.  
  
The sun was going down. It was getting darker and would soon be night. The air was somewhat chillier than it had been when she left.  
  
She'd lost times of how many times she'd cum.  
  
Her juices were dried on her inner thighs and she smelled of sex. And yet, the thought of what she was about to do...walk naked and barefooted across the parking lot right up into her husband's building made her clitoris swell and throb yet again.  
  
Standing next to the car, she leaned on it.  
  
Spreading her legs wider, she spit on her fingers and inserted them into herself again. Her pussy was wet, hot and tight around them. Jamie closed her eyes and fucked herself slowly...imaging the cop fucking her again.  
  
She'd also lost count of the times she'd masturbated right out in public, totally naked for anyone to see since leaving home.  
  
Now, as she rubbed her pussy hard fast, she realized that masturbating in front of people in public, without a stitch of clothing turned her on harder than anything she'd ever imagined...she wondered if she could ever go back to being the way she was before.  
  
She knew the answer to that as she rubbed herself faster, nearing orgasm again.  
  
Across the parking lot, a car pulled in, its headlights bathing her momentarily as Jamie's orgasm started.  
  
Biting her lip, she moaned loudly, and rubbed her clit...sending her into wave after wave of bliss as orgasm rocked her back on her heels.  
  
"Hey slut..." she heard a male voice to her left.  
  
Jamie's eyes flew open as her second orgasm started.  
  
A young man, slightly younger than her...somewhat rough looking, stood a few feet away from her. His dirty jeans were undone and in his hand, he slowly stroked his erect cock.  
  
It was enormous.  
  
Jamie couldn't have stopped slapping her horny, wet cunt if she'd wanted to.  
  
She came again, hard...slapping at her pussy in front of the young man. She moaned loud and long as another orgasm coursed through her...shaking her tits and rocking her body.  
  
The young man stroked his cock faster.  
  
Jamie wondered where this was headed. She needed to get up to Tom's work for the party...but...she was going to cum again.