**Biking Ch. 01**

**by [jessicak](http://www.literotica.com/stories/memberpage.php?uid=250874&page=submissions)©**

It was a gorgeous, Midwestern spring day. Julie was getting ready to head out on another one of her all morning rides. She was in her mid-twenties, had accepted a job out of college and had to move to a new Midwestern town. During her first year she worked so hard that she didn't make time for anything else, and the pounds started to add up. Upon realizing her dating life wasn't going anywhere, she decided to take things into her own hands and took up biking. It was a good exercise to do outdoors, which she loved. She hoped that it would help her tan come summertime and help melt away the pounds on the ride.  
  
The ride was gorgeous as usual, and afterwards Julie was definitely tired and a little sweaty. She really enjoyed being out on her bike, but wished she could find a friend or someone to ride with. She decided that her goal for the week was to locate someone that would at least share a few miles with her on the road. She began her search at some of the online groups that boasted such match-ups could occur. She sent out a message stating she was looking for a riding partner in town to go on these long rides and be a conversationalist. She was ecstatic to learn that a female had responded, about the same age as she was, and was interested in finding someone to ride with as well.   
  
Julie took the first chance she could to call Katherine and find out more about her. She learned that Katherine had also taken up riding recently and was bored of riding by herself. She was more than happy to have Julie as company. They decided this just might work, so they agreed to meet each other at a secluded state park on Saturday morning to go on their first ride together. They gave each other a brief description of each other in order to make sure they hooked up, but most likely the park would be pretty quiet that day. Katherine said she was tall at just under 6 foot, slender, with long blonde hair. Julie said she was a bit shorter, shoulder length brunette, and would be wearing black biking shorts and a red lycra top.  
  
Saturday morning came and Julie showed up at the park about 20 minutes early. She was so anal about those things, and hated to have other people wait on her. Plus it gave her time to stretch. Only 15 minutes later, Katherine pulled into the lot. Considering they were the only two with bikes on their cars, they figured they had been overcautious about setting up the meeting parameters. Katherine stepped out of her car wearing skin tight, ¾ length biking pants, a tight fitting blue biking top, and her hair back in a pony tail. Julie was feeling a bit self conscience because even though she was a full head shorter, she was guessing they shared the same weight, if not her being a little heavier. Oh why did she decide to try to bike with someone she didn't know. Oh well, even if she is in better shape, it will still be nice to have some company.  
  
Katherine unloaded her bike and got ready. They decided on a path that would take them about 15 miles from the parking lot and then they could turn around and come back on the other side of the river, which was a little more wooded, but also had a bike path. They both hopped on their bikes and begin to ride. Katherine was really friendly, sharing info about where she was from, how she got into biking, and how nice it was to have someone to talk with. Julie realized they were riding about the same pace and thought this won't be so bad. She shared with Katherine about her moving to town and not knowing anyone, about her job and how it keeps her busy, and how nice it was to finally do something besides letting her mind wander while biking.  
  
Katherine then got a smirk on her face. She had suggested that maybe they could make their ride a little more interesting. Julie's interest piqued, and asked her what she had in mind. Katherine said they could play a game of race dares. They would pick a point or mile marker, and the first one to the spot got to dare the other person to do something. Julie thought she was getting herself into something that might make her feel uncomfortable, but she didn't want to offend the first person she's been able to ride with since moving to town, so she reluctantly agreed. Katherine suggested that four targets should be identified. Julie thought that seemed fair. Since they were already a good way into their ride, Katherine suggested the first race point be the half-way mark of their ride. Julie figured that would be good enough. She then made a point to start watching her odometer to ensure she could kick up the speed when they got closer.  
  
The two continued to ride and laugh, when all of the sudden Julie started peddling very fast. Katherine looked at her odometer and realized what Julie was doing. She also picked up her pace, but Julie beat her to the halfway point.  
  
"Well, what's it going to be? What are you going to dare me to do, Julie?" Katherine asked.  
  
"I'm not sure, I guess I hadn't thought about that part yet. How about if I dare you to ride the next ½ mile no hands?"  
  
"Sounds like a challenge," Katherine replied, then proceeded to ride the next ¾ of a mile with no hands.  
  
They laughed about it and decided the next race point would be the turn around point. They continued to ride and talk as the sun started to warm their bodies. As they continued towards the point, again Julie took off and began sprinting before Katherine could catch up. Julie hit the turn around point and stopped, trying to catch her breath, her breasts heaving in and out from getting winded. Katherine was also winded, but was not breathing as heavily as Julie.  
  
"Now what are you going to have me do, Julie? I may regret having turned you on to this kind of racing. I thought it would be a little more balanced."  
  
"Well, I think you'll do better in the long haul. How about if you have to treat me to ice cream when we're done riding. I think we will have earned it" Julie suggested.  
  
"You're on," smirked Katherine. "the next race destination will be the halfway mark on the way back, which will allow us to have the last race place be the parking lot."  
  
"Sounds fair enough to me, but are you sure you want to keep racing? I've already won the first two." Julie replied in jest.  
  
They both laughed and continue to chat and ride. This time Katherine seemed to be ready and she took off sprinting when Julie did, and was able to beat her by a couple of bike lengths. Julie just shook her head, knowing that anytime she decides to try to boast she ends up in trouble.  
  
"Well, Julie, looks like I got you that time, but barely. I'm going to dare you to remove your top and ride back to the park in just your sports bra." Katherine said in a very confident, commanding voice.  
  
Julie could feel the color drain from her face. She had not thought about something like that. She thought these were harmless dares, but there were no parameters set. No, she couldn't do that, could she? She wrestled this over in her mind.  
  
Katherine pulled over to the side of the trail and waited for Julie to stop. "Come on, you can do this. You have on a sports bra underneath, don't you? And you've worked up a sweat. It's not a big deal, besides many ladies go out in a sports bra for a top while exercising."  
  
But I'm not any lady, thought Julie. But again, she supposed it wasn't so bad. It was only 7 miles or so. And nobody has been out. And she was getting hot. She reached down and begin to peel her sweaty tight top away from her skin, literally peeling it off her stomach and up to her breasts, then up over her black sports bra and off her arms. It was so wet with sweat it just stuck to her. She looked down at herself and noticed that her nipples were pressing out against her sports bra, which was containing her ample but still shapely breasts and how her sensitive nipples were pressing out against the thin material. She was embarrassed, but her body seemed to be enjoying it as well, as she felt a tingle in her shorts. She slipped the shirt in her backpack and hopped back on her bike.  
  
Katherine smiled at her. "See, doesn't that feel more comfortable? Now let's finish this ride." And with that they were off. The last miles seemed to fly by and take forever for Julie. The cool wind on her bare stomach felt good, and helped cool her body off, but it also made her nipples remain hard for the duration of the ride. They continued to ride a good pace, and as they pulled into the lot, Julie realized she was behind Katherine. As they got off their bikes, Julie quickly took off her backpack and opened it up, looking for her shirt. Katherine stopped her.  
  
"You've got one more dare to complete for me since I won the last race." Katherine said with a smile.  
  
Julie could feel her stomach doing little flips over itself. She wasn't sure why, but having just ridden her bike with just a sports bra on, for the first time in her life, she was afraid of what was to come.  
  
Katherine took in the sight of Julie in her tight sports bra, admiring her large breasts, which were much larger than her own. "Well, my next dare for you is that you remove your panties and remain pantiless until after our next ride."  
  
Julie's eyes bugged out. How could she ask her to do that. There was no way she could do that. But, then again, why not? Because she was shy, she was private, and she always wore panties. No ifs, ands, or buts about it.  
  
"Come on, Julie, I know you can do this. Tell you what, we'll ride tomorrow, so it is just one day, and not even one that you have to go to work. I'll give you a chance to get back at me tomorrow. Does that sound fair?" Katherine asked with a wicked grin on her face.  
  
"I-I, uh, I guess so." Julie replied. She did want to have a riding partner, and so what if it required her to be a little uncomfortable. She could do this. She didn't want to upset Katherine and lose her new friend so soon.  
  
Once getting her bike put back on her car, Julie went to go to the portable restrooms and remove her panties, but again, Katherine stopped her.  
  
"Where are you going?" Katherine asked  
  
"To go remove my panties, and put on my shirt." Julie replied, a little embarrassed having to state what she was going to do.  
  
"I want you to remove them right here, right now. There's nobody here, it is very quiet and secluded. And then we can go get ice cream."  
  
Right here? Right now? No way. Julie knew she couldn't remove her clothes in front of her new friend. But Katherine seemed to be in control, so commanding when telling her that she didn't even continue to argue. Julie reached down and began to peel her tight black shorts down her smooth thighs. The shorts kind of rolled up as they slid down her sweat covered legs. She fumbled as she went to pull her shorts off over her shoes, but was able to finally get them off. She stood up, feeling a bit silly now being in just her matching black panties and bra outside. She decided that she might as well get this over with, and without looking up at Katherine she began to slide her panties down. Hooking her thumbs inside her damp, almost sheer panties, she took a deep breath and gave them a push down off her hips. As she began to slide them down, slowly, as they were sticking to her legs. She rolled them down her thighs, revealing her dark bush, which contrasted nicely with her pale skin. She tried to peel the panties down quickly, which again caused them to roll into a ball as she slide them down. She again struggled pulling them over her shoes, but while barely maintaining her balance she finally got them off.  
  
The whole time, Katherine watched with a large smile of approval as her new "friend" was removing her clothes. Oh how this was so much fun. "Hand me the panties, Julie." She commanded, holding out her hand.  
  
Julie stood up and handed the panties over, her one hand trying in vain to conceal her pussy, as realization of the predicament she was in. Once Katherine took the panties and watched Julie. "Now lower your hands to your side for me. You don't have anything to hide from me. Come on, Julie, it only seems fair since I won."  
  
Julie, unsure as to why she was obeying her so, lowered her arms to her side, giving Katherine and uninterupted view of her pussy, which was now starting to get just a bit damp from the attention and exposure. How could she like this? This wasn't right. She stood motionless as Katherine gave her a twirl with her finger and Julie did a slow pirouette. Katherine took in the beauty of her smooth behind, also noticing a bit of glistening liquid on the inner thigh of Julie. Julie completed her turn and looked up at Katherine, her face now beat red from embarrassment.  
  
"Good girl, Julie" Katherine smiled. Waiting a moment, and then "go ahead and put your shorts back on and we can go for that ice-cream."  
  
Julie slowly raised her eyes. "Alright" she whispered.

**Biking Ch. 02**

Julie started getting dressed for her ride this morning. She couldn't believe what had happened so far. First off she found a riding partner. That was a good thing. Wasn't it? She reflected on that as she was getting dressed. Was it a good thing? She went over her clothing again. Black biking shorts. Check. Black lycra t-shirt. Check. White sports bra. Check. Socks. Check. Shoes. Check. Panties? No panties. She reflected on that again. She hadn't gone without panties in how long? What had come over her? Why did she ever make those dares? Why did she peel off her panties in the parking lot? Why didn't she put any on when she got home? Simple answer, she masturbated three times in the past day. The thought of what happened to her turning her on in such a way that she never deemed possible. And now she was gearing up to go for another ride with Katherine. She hoped this one would be a little more civilized. Maybe pass on the dares. Or, then again, maybe not. This was such a wonderful feeling flowing through her again dampening pussy. No time for that. She had to get to the rendezvous point right away.  
  
Julie got to the park a good 15 minutes before Katherine did again. She was stretched and ready to go. Katherine undid her bike and looked Julie over. "How was your afternoon yesterday?" she asked with a wicked grin.  
  
"Alright," Julie was able to chock out.  
  
"And you are keeping your word today, right?" Katherine asked still grinning.  
  
"Of course, I am. Why do you want to check?" Julie quipped. What did she just say? Was she just offering to show her pussy to Katherine? No. She was being witty. That's what she was. Witty. Besides, Katherine would trust her.  
  
"Well, I wasn't going to, but now that you mention it. Let me see," commanded Katherine.  
  
Julie stood before her, mesmerized. It was happening again. Why did she have to try to be witty? Why couldn't she just settle for nice? Julie stood before Katherine and she could feel the gaze staring at her. She put her hands on her hips and began to lower her shorts. She pulled them down slowly, peeling them down to her knees and then stood straight up again. Her pussy was exposed to the open elements. The cool air on her dampness felt so good. Katherine took in the view of her hairy pussy, and noted the dampness in the bottom of Julie's shorts. She smiled. "You did well," she commented as she continued to get ready.  
  
Julie was so caught off guard that she stood there a moment before pulling up her shorts. Her face went red with embarrassment at her casualness of standing there with her shorts down. Once she was dressed again, she mounted her bike. They were getting ready to take off when Katherine started off the conversation. "So, shall we change the game today? Make it more interesting?"  
  
"I don't know if I can handle more interesting," Julie replied, unsure what Katherine had in mind.  
  
"How about if play strip racing. The loser at each point will have to remove an article of clothing. What do you think?" Katherine asked as they began to pick up speed.  
  
No! No way in hell. I'm not going to let you strip me. I don't want to end up naked on my bike. I'm already an article down. Julie thought. But replied, "Well, I guess we could do that." Was she stupid? Why would she agree to this?  
  
"Alright, loser loses an item of clothing at each checkpoint. Since we have 4 points and you only have 3 articles, you'd better hope that you beat me at least once today, else you will owe me a dare on top of your nudity," Katherine said very matter of fact, with a huge smile on her face.  
  
The continued to ride and talk, and when Julie kicked up the pace, Katherine passed her to win the first leg. "Let's have the shirt, Julie" Katherine said as she pulled over to the side of the road.  
  
Julie stopped beside her. Could she do this? It was a quiet morning. She did it yesterday. But she didn't want to make it a habit of losing her clothes. Besides, she couldn't afford to lose all of them today. And she won the first one yesterday. She ran these things through her mind as she slowly peeled off her tight black top, revealing her breasts encased in her tight white sports bra with a zipper front. Her nipples were again rock hard, and dampness forming in her shorts. Why did she have these feelings? She began to put the shirt in her bag when Katherine held out her hand for the clothing. "Winner's keepers," she said grinning broadly. Julie reluctantly handed over her shirt and mounted back up again. This could be a very revealing ride if she didn't start doing better.  
  
They continued on the ride, Katherine stealing glances at Julie in her tight sports bra and tight black shorts. She looked so cute in them. How would she look out of them? They continued to ride until they came to the halfway point, with Katherine kicking in high gear and beating Julie once again.  
  
"Let's have your bra, Jules" Katherine commanded.  
  
Could she do this? This is all that she has kept hidden from Katherine so far. And they only met a mere 24+ hours ago. This can't be happening, can it? She reached up and unzipped her bra, letting it fly open and revealing her pert breasts and erect nipples to Katherine. She slid the bra off one shoulder, then the other, and then proceeded to cover her breasts with her arms crossed. Katherine smiled at her modesty. "It's going to be hard riding and winning in that pose, but if you want to try, go for it," she said with a triumphant smile.  
  
Julie uncrossed her arms and let her tits feel the cool air on her nipples, making them even harder, if that were possible. She got back up on her bike and began to ride. Her breasts swayed in the open. She felt weird riding with no support, but it also served to help keep her cool. Katherine struck up the conversation again as if nothing were odd about the pair. They continued talking and riding until they came up to the midway point again. Julie tried to ride as fast as she could, but it was to no avail as Katherine again beat her to the point. Julie just kept riding a bit, not sure if she could stop. Katherine pulled over and cleared her throat. "Um, Julie, I think you are forgetting something," she said with yet a bigger grin.  
  
No, I can't do this. No way. Go take a hike. I'm not stripping naked for you. I can't let you win. You've seen me already. You can't expect me to ride naked. "Alright," was all Julie could say as she turned around and pulled over. She looked up at Katherine, who without a word just nodded and she put her hands on her hips. Could she do this? Could she strip naked? She wouldn't be naked. She still has on her shoes and socks. But, essentially she will be naked. And why is the thought of that making her pussy so wet. She can't like this, can she?  
  
She slowly reached down and began to slide her shorts down her smooth milky thighs. She got her shorts down to her knees and realized she needed to sit down. She sat right in the gravel on the shoulder of the road and pulled her shorts over first one shoe, then the other. She was so wet. How could she be so excited? Her face was beet red. She stood up and wiped the gravel from her bare behind as she handed the shorts to her friend.  
  
"Turn around," Katherine commanded. Julie slowly rotated, giving her friend yet another good look at her naked form. Once she turned around and began to remount her bike. It felt so weird getting on a bike seat naked. This was not right. But she was so turned on and wet; she was surprised she could focus on peddling at all. This is so different. So stimulating. She began to peddle but couldn't help but focus on her situation and how it was turning her on. She continued to ride, but the motion only stimulated her further, until she realized that if she kept going she was going to have an orgasm on her bike. She was peddling slowly, and Katherine was just watching. She could see the look of fear and joy and concern and lust on Julie's face. Just then Julie let out a huge moan as she began to twitch. She was having an orgasm right there on her bike. Julie did her best to maintain her balance, trying not to ride the orgasm and focus more on riding her bike, but the feeling of joy overtook her. She trembled as she brought her bike to a halt on trembling knees.  
  
"Now that you have that out of your system, let's finish our ride," Katherine said with a large grin of satisfaction on her face.  
  
Julie tried to compose herself and managed to get back up on the bike and begin to ride again, but her seat was so wet. She was so embarrassed. How could she do that in front of her friend? How could she end up naked like this? And where will it all end?  
  
They continued to ride, a slower pace now, to the finish point, which Katherine once again won the final race. They dismounted their bikes and Julie tried to catch her breath, sitting naked in the grass, the grass tickling her still wet pussy and bare ass.  
  
"Well, looks like you owe me one," Katherine said as she loaded up her bike. "I was going to have you get yourself off back here if I beat you, but looks like you have already done that, so we'll leave it as you owe me a dare sometime. I'll call and give it to you on the phone."  
  
Julie looked up at her, too dazed to even comment. Then she realized Katherine was getting into her car. "Wait, my clothes," Julie hollered. Katherine just smiled and closed her car door. She rolled her window down.  
  
"Winner's keepers!" she smiled, as she backed up her car and began to pull away.  
  
Julie sat there, realizing she had to get back to her apartment, in just the clothes she had on, which was nothing. Well, she did pack a pair of panties to put on at the end of the ride. Well, it was something.

**Biking Ch. 03**

Julie sat and reflected on the morning. She was sitting on her couch, in her living room of her apartment. She was naked and exhausted from having just orgasmed once again. She thought back to her ride with Katherine. To losing all her clothes and having to get back into her apartment with just panties on. She did it, but not unseen. She was spotted by an older couple that was just heading out. She remembered hearing their criticism of her, but she ignored them and rushed to her apartment and got out of her clothes. And masturbated. Masturbated a lot.  
  
Her stomach was rumbling as it was now time to grab lunch. As she was microwaving a burrito, her phone rang. She went and picked it up.  
  
"Hello, this is Julie."  
  
"Hi, Jules, it's Katherine. I take it you made it home alright this morning. I was thinking about the fact that you still owe me a dare. I'd like to cash in on that today, if you aren't busy."  
  
Cash in on that? I'm not paying that debt. No way. I'm done with her. I'd rather ride alone than naked. Of course I'm busy. "No, I'm not busy. Was just grabbing a bite to eat and trying to decide what to do with my afternoon." Why did she say that? What was she thinking?  
  
"Good. I'm meeting a couple of friends to go for a countryside ride and thought you might want to ride along. You're still up for some biking, aren't you?" she asked with what seemed like a grin on her face.  
  
"Yeah, I guess so," was all Julie could reply.  
  
"Great, I'll pick you up at your place. Tell me where you live. We'll load your bike with mine. I'll bring your clothes from this morning and you can wear those. Meet me at your apartment, naked. Got it?"  
  
Got it? No! No way am I meeting you in my apartment naked. I shouldn't even tell you where I live. "I got it." How could she? Was she a glutton for punishment?  
  
She took out her burrito and ate it. No need to get dressed. She sat down and had herself another round of masturbation before Katherine arrived.  
  
She was just getting her energy back when she got the knock on her door. She peeked through the eye hole and saw Katherine, and reluctantly opened the door. The door was no more than cracked open and Katherine came barging in.  
  
"You've got a nice place here," she said and she sat her bag down and ruffled through it. She tossed Julie's clothes to her. "Here put these on and we'll get going. No need for panties. My you do look sexy," she said with a grin.  
  
Julie took the clothes and quickly pulled on her shorts. She then grabbed the bra and fumbled with it in her haste. She wanted to cover up from Katherine's piercing glance. She got her bra on and finally her top.  
  
"Let's roll," Katherine said as Julie slipped on some socks and her biking shoes.  
  
They climbed into Katherine's car and drove for about an hour. Julie was quiet at first, but Katherine began chatting about this, that and the other thing, as if they had been longtime friends and nothing weird had just happened. But something weird had happened. Julie had stripped naked in front of her, met her at her apartment naked, and even orgasmed in front of her. And now she was in her car, wondering where she was off to and what would happen. She thought she should be scared. What if Katherine left her naked again. And this time without her own vehicle. And why was she getting excited by that thought?  
  
They finally pulled into a quiet country lane with what looked to be an old abandoned barn on the property, and nothing else. They pulled up next to another car, and when they came to a stop a redhead and brunette stepped out. Katherine and Julie stepped out as well.  
  
"Hi, Tonya," she said to the brunette, "this is Julie. And Julie this is Tony and Sara."  
  
They all shook hands and then quickly went about unloading their bikes. In a matter of ten minutes they were back on the road, on their bikes. The scenery was very serene and beautiful. Julie took it in as they road and everyone made small talk.  
  
They had ridden for a full hour and had not met one vehicle the entire time. Julie was enjoying the peace and quiet, and hoped to find out exactly where this was so she could come back and ride again.  
  
Then suddenly Katherine had to go and ruin the whole thing by mentioning that her and Julie had raced the past two days. Tonya and Sara were hanging on every word as Katherine explained how the whole events unfolded. Luckily she didn't know about what Julie had done after going home. She was embarrassed enough as it was.  
  
"Well, it sounds like you are the adventurous type," Sara said. "Would you like to race now?"  
  
Julie looked at all the other women. No way did she want to race. She wasn't that fast. And she didn't want to end up exposing herself again. Why couldn't they just enjoy the ride for what it was. "I'd rather not. After riding this morning, I don't think I would have the legs for it."  
  
"Oh, you definitely have the legs for it," Katherine said in a somewhat mocking tone. "How about this? We'll race back to the cars. First one to the lane wins. The second one has to strip down to bra and panties. Third one has to strip naked. The last place one has to strip naked and receive some sort of penalty. What does everyone think?"  
  
The color drained from Julie's face. She knew she couldn't beat Katherine. She wasn't sure about the other two, but at best case scenario she would end up in bra and panties, and she didn't even have any panties on. She hoped the other two would fight back on this.  
  
Tonya seemed to smile a bit, which made Julie think Tonya might be fairly fast. Sara, on the other hand, didn't appear as eager to participate, which meant that maybe she didn't want to do this. This could be her out.  
  
"I'm in," said Tonya.  
  
"Well, I don't know. I've never been very quick in a race. But I'll do it if Julie does," said Sara.  
  
No way in hell. I'm not doing it. I don't want to be naked, even if I could beat Sara. Nope. Not gonna happen. "I guess if everyone else wants to, we can. But I would rather not."  
  
"Oh, come on, it will just be a little friendly competition," said Katherine.  
  
"Alright, I'll do it," she reluctantly gave in.  
  
The four women turned around and started to head back. Having ridden over an hour, Julie knew that most of the ride should just be casual until they got closer. At least that's what she hoped for. They continued riding at their same pace when all of the sudden Sara took off ridding really face. This made Julie nervous.  
  
"Don't worry about her," said Tonya. "She'll tire out and most likely end up coming in last. Let's just ride our steady pace."  
  
They continued on and sure enough Sara never really got that far ahead of them. In fact, she seemed to be tiring quite a lot. This made Julie feel much better about her chances.  
  
Julie could make out the barn along the countryside, off in the far distance. They had since caught and passed Sara. She wondered if maybe she should just try to take off now? If she waited too long, she would end up losing. Well, third at least. Once she got within what she estimated to be a mile, Julie started pedaling as fast as she could. She was riding along and the others hadn't caught up with her yet. She felt like she could win. She could see the other two coming fast, with Sarah a little behind them.   
  
Then, as fortune would have it, her rear tire blew. She did her best to slow down without falling down. She rolled to a stop as Katherine and Tonya flew past her. Then about a half minute later Sara flew past her too. And here she was, a flat with about a quarter mile to go. She got off her bike and pushed it the last quarter mile and then up the long lane. How could this happen to her. She walked up to the cars as the others were sitting there drinking down their water and talking about how they finished.  
  
"Bad luck," Katherine said. "I think you could have won if it wasn't for your flat."  
  
"Yeah, instead Katherine had to beat me by mere inches," Tonya lamented.  
  
"There was no way I was going to catch you," Sara added.  
  
All of this did little to calm down Julie. She knew she lost. She wondered if they would really make her pay up her end of the loss. She had really hoped not. She was really starting to hate biking.  
  
"Well, I suppose it is time to pay up," Katherine said with a grin. "Who wants to go first?"  
  
The girls all looked at each other. It appears that nobody really wanted to. Then Tonya stood up. "I guess I'm first." Tonya appeared somewhat nonchalant as she slipped off her shoes. She then reached down and peeled up her skin tight shirt, revealing a black sports bra beneath. She then looked at everyone sitting around and put her hands on her shorts and peeled them down, revealing a black cotton thong. She picked up both clothing items and handed them to Katherine.  
  
"Your turn," Tonya said as she sat down next to Sara.  
  
Sara looked very nervous as she stood up. She looked at everyone and then unable to hold eye contact, she peeled off her skin tight shirt, revealing a gray sports bra that had become damped with her sweat. She slipped off her shoes as she then reached down and began to lower her black biking shorts, peeling them down and revealing a pair of pink cotton bikini panties. "Do I have to strip nude?" she asked Katherine.  
  
Katherine just nodded at her. Sara seemed to visually swallow as she reached down and peeled her sports bra up and over her head, revealing her 36c tits and rock hard nipples. Her pale skin contrasted nicely with her red hair. She never even looked at anyone as she reached down and peeled down her panties, revealing a full red bush. Once she had them removed she immediately sat down again in her spot.  
  
"Hand your clothes to me, Sara," Katherine said.  
  
Sara got back up and picked up her clothes and handed them to Katherine, and immediately sat back down and covered herself up. Katherine and Tonya both smiled. "Your turn, Julie."  
  
No way in hell. I'm not doing this. Why does this woman constantly make me strip? This isn't fair. I'm not doing it. My tire wasn't my fault. But, aside from all of her objections, she rose slowly and looked over everyone. She slipped off her shoes. She began by peeling off her shirt and handing it directly to Katherine. Then she reached up and unzipped her bra and handed it to Katherine as well, her own tits now swinging in the breeze. She looked at Tonya in her black bra and panties, at Sara nude and covering up, at Katherine fully dressed. She then took a deep breath and pushed her biking shorts down. She pulled them all the way to the ground and stepped out of them. She handed them to Katherine and realized that all eyes were on her and her full dark bush and her breasts. She didn't cover herself at all. She just took a seat and looked around at everyone.  
  
"Now what?" Julie asked, her own voice sup rising her.  
  
"Penalty time," Katherine said with a grin.  
  
"What is my penalty?"  
  
Katherine seemed to look at the barn. She stared at it for a bit, which caused Julie to turn and stare at it. "You have to masturbate yourself for us. We're all going to watch you. You'd better not try to fake it or you will get an additional punishment."  
  
Julie's eyes got wide. She couldn't do that. The last time she orgasmed in front of Katherine was on the bike, and not on purpose. She couldn't do this. No way, no how. "Where at?" she heard herself say.  
  
"Right where you are. Lay down."  
  
Julie was fighting an inner battle. She didn't want to do this, but the thought of it was making her so wet. She lay down and begin to finger herself. She was amazed at how wet she really was. She worked her finger deep inside herself, and before long her whole body exploded in orgasm. She could feel it traverse through her entire body. All eyes were on her as she twitched from the pleasure.  
  
She came back to her reality and was embarrassed.  
  
"Looked real to me," commented Katherine. Then Katherine gave Tonya her clothes back to get dressed, which she did. Once she was dressed, Katherine handed Sara her clothes. Sara quickly dressed. Finally Katherine returned Julie's clothes and told her she could get dressed. Julie also dressed again, pantiless. Once they were all dressed Katherine asked, "Ride again next week?"  
  
Everyone seemed to agree. Julie wasn't so sure. She'd have to talk to Katherine on the ride back and find out why she continuously was ending up naked and embarrassed.