**Jenny and Ashley goes swimming**  
  
Jenny sat at home, sweating like crazy in the summer heat on this unusual sunny Saturday. She only wore her normal white bra and panties, and was lying on her towel on the grass in her own backyard. Even in the shadow the heat was intense. Jenny was struck with the heat when she woke up, and decided to go outside and enjoy the nice day. The sun was too strong for her to sunbathe, so she went straight under the bushes in her backyard and into the shadows. She started out in her knee length summer dress and ankle socks, but she was down to her underwear and barefoot in no time.   
  
After running out of things to do to cool herself down, she began thinking about other possibilities. Taking off her underwear was not an option, even in domestic environments. She picked up her phone and dialed her best friend Ashley's number.  
  
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Ashley was enjoying the sunny day in her hammock. Wearing only a white string bikini, she was licking as much sun as possible. Suddenly her cell phone rang from the grass, and Ashley jumped out of the hammock to get it. "Oh, it's Jenny..." Ashley thought for herself. These two women had some stories together. Ashley didn't really like Jenny, but Jenny considered Ashley her best friend. Even though Ashley didn't like Jenny, she enjoyed putting Jenny in embarrassing situations. Unfortunately, many of those events also ended up badly for Ashley, but she was always determined to try to embarrass Jenny over and over again.  
  
Jenny suggested that they went swimming at the lake one mile away from where they lived to cool down in the hot sun. Ashley didn't hesitate when she agreed to come, but that was only because she needed to cool down. And besides... Maybe she could have a little fun at Jenny's expense at the same time?  
  
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Jenny didn't bring a lot of things. She brought her bikini, which she had on when she left home, underneath the summer dress she had worn earlier. She only packed a beach towel and some sunscreen in her bag, and took off to the lake.  
  
Ashley and Jenny met each other in the town on the half way to the lake, and immediately started talking about the incredibly hot weather this Saturday. It surely had to be a heat record in their area, and they both agreed that it would be so good to cool down in the lake. Jenny thought about how refreshing the water would feel on her. Ashley was thinking about something completely different...  
  
When they arrived, they noticed that they were seemingly completely alone. Jenny spread her towel out on the grass, and pulled the summer dress over her head and off, revealing a quite normal white bikini. It was pretty obvious that Jenny didn't want to show to much skin, modest as she was. Ashley wore a little more revealing red bikini, as she wanted to get as much sun as possible on this beautiful day.  
  
After rubbing their smooth skins with sunscreen, they licked a little sun before heading towards the water to cool down. As they was standing with the water right over their breasts, Ashley suggested to Jenny that she wanted to see who was the fastest swimmer. "Yeah, of course!" Jenny said with a huge smile.   
  
Jenny got ahead quite early, with Ashley just behind her, just as planned. Ashley, evil as always, got her hands into Jenny's bikini bottoms, and started to pull as hard as she could. Jenny, to busy swimming for the win over Ashley, didn't notice that she was swimming right out of her bikini bottoms! As Jenny won the race, she turned back to Ashley, noticing that Ashley was holding up some bikini bottoms, and by the looks of them, it wasn't Ashley's. Her hands went straight between her legs...and she got her confirmation: She was bottomless!   
  
"Hey, give that back!" Jenny yelled to Ashley.  
"No way, you have to get them yourself!" Ashley yelled back with an evil smile. Ashley started to swim away from Jenny, but Jenny got a grip on Ashley's bikini bottoms, and ripped them off completely. "Oops!" Jenny said, as she realized that she had ruined Ashley's bikini bottoms. "That was a big mistake, Jenny. You ruined my bikini bottoms, so now I'm going to use yours instead" Ashley said, as she put Jenny's bikini bottoms under the water, and slid them onto herself. Jenny stood there in shock. "You can't do this to me! Are you just going to leave me bottomless?" Jenny asked. "You lost your bottoms, and ruined mine. This is the price you have to pay, dear" Ashley said, and started to walk out of the water.   
  
Jenny stood in the water, covering her front with both hands, even though she still was quite well covered by the water. The only thing she had to do, was to walk up from the water, run to her towel and cover herself with it. Could that be so hard? For Jenny, the notoriously embarrassed woman, it was. She decided to give it a minute of thinking before doing anything about it. She turned her back angrily towards Ashley, and crouched down so the water covered her all the way up to her neck.   
  
After giving it a minute's consideration, she decided to go for it. She closed her eyes, got up, turned and started to run. She opened her eyes when the water reached her knees, and immediately let out a yelp when she realized what met her eyes. All of the things on the ground were gone. Gone, with Ashley, who was walking away with everything - even Jenny's towel! Jenny immediately ran back to where the water covered her to her breasts.  
  
So there she was. In the water, wearing only a bikini top, with one hand covering her trimmed bush, and the other trying to cover her butt as best as possible under water. Now what?! She didn't have a choice now, she had to get out of the water at some point. She decided to check if no one was watching her, and then go up from the water on the side, where some trees were. She hid behind a tree, still covering both the front and the back with each hand. While she was peeking from the tree, she didn't notice her bikini top being caught on a branch behind her.  
  
Jenny decided that she had to make her way home, even in this state. There was no other possibility, other than to hope Ashley would come back with her stuff. Just when she was thinking about this, she noticed that three guys made their way down to the lake. She decided to run to another tree for better cover, but didn't get far before she was pulled back hard, and down to the ground. Then she heard something fall into the water far away, and realized that she now not only was bottomless - she was naked from top to toe!   
"Did you hear that?" she heard a male voice say after she hit the ground. Jenny got to up and ran to the closest and biggest tree she could find to hide from the three males. "Yeah, I heard a noice, but I don't see anything". She was stuck in a dilemma. She could hide behind the tree and stay out of sight from the guys, or she could risk being seen if she tried to run away.  
  
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Ashley, still carrying all of Jenny's things, was watching all of this from behind another tree, about 30 yards away from Jenny. She was laughing her butt off and struggled to keep quiet so she wouldn't get noticed. It just couldn't go wrong. Ashley had planned to get Jenny bottomless, but she managed to lose her top all by herself in typical Jenny style. Now that she had Jenny completely naked, she had to make this even more fun.  
  
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Jenny had one hand over her crotch and one hand over her breasts, and was feeling the hot sun over her entire naked body. She was thinking about what she was going to do, just when she saw a towel five yards away. Finally! She could cover up! She tried to grab it, but it jumped away from her. She tried again, but everytime she tried, the towel just moved away. Then the towel moved fast, and Jenny started to run without thinking about the consequences. She managed to grab the towel, but when she did, she had got all the way from the trees and back to the lake - right in front of the three guys! They were just standing there with their jaws hanging. Jenny, who now had the towel in one hand with her back turned to them, finally just realized that her bare ass was on display for the guys. She yelped and immediately pulled the towel around her, screaming "don't look!" in the process. The guys could just not make a sound as they just stook there in shock when Jenny started to run away from the lake in just her towel.  
  
She approached the town in her towel, which covered her most intimate parts decently. Even though she realized that a towel as her only clothing embarrassed her, it was much better than going around naked.   
  
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Ashley was happy with this. Now she had tricked Jenny to taking the trip through the town to make her way home in her towel. This opened up for more public humilations for her friend. And she knew Jenny. She knew that she didn't have to force the humiliations, because with Jenny, they just came by as a natural thing.  
  
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Jenny walked into the town with a red face. It was a hot Saturday, which meant that the streets were crowded with people trying to enjoy the good weather. She heard some whistles and then someone asking her if she actually had something under the towel. The towel reached her down to mid-thighs and covered the main parts of her breasts, but showed a lot of cleavage too. Every now and then, the towel flipped at the bottom, showing some of the side of her butt cheeks, but still not enough to completely reveal if she was naked or not. Though, she was barefoot, which often indicates to missing some clothes.   
  
She felt so embarrassed just walking in the town with the towel. She clinged to it with all she got and walked as fast as she could without anything falling off. So fast actually, that she got the attention of a dog who wanted to play. The dog started to run in circles around Jenny, barking with joy. Jenny panicked and told the dog to go away as she started to run. The dog ran after Jenny, grabbing a hold of her towel and started to pull. Jenny immediatelly realized that her towel was coming off if she didn't stop running. She stopped, and got a better hold of her towel.   
  
A big crowd had gathered around the struggling Jenny and the dog to watch the action. They watched as Jenny held on to her towel for dear life, and the dog, who pulled playfully. Though, it did come off or open up. Not until the dog shifted the pulling point. When the dog started to pull at the front of the towel, Jenny shifted her hands to hold on to the towel at the front.  
  
Suddenly she heard all the people starting to laugh. She didn't really understand why, because when she looked down, she still held on to her towel to cover her front. And then she realized what had happend. "Wow, nice ass!" she heard a man say. She turned around, and saw that her entire backside was exposed! Everyone got a great view of her butt as she was fighting for a towel with a dog, which was only covering her front, with no chance of covering her beautiful, naked ass. If she let go of the towel with one of her hands, she would expose her front too.   
  
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Ashley was watching all of it from the massive crowd. Every now and then she would get a full bare assed shot of Jenny with her camera, when she struggled round and around with the dog for the towel. She thought Jenny actually would win the fight with the dog when the most amazing thing happened - the towel was ripping! She could see the towel rip at the top where Jenny was holding on, and it was just inches away from ripping in two.  
  
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Jenny thought she had it now. Only seconds until she could cover up her already lost modesty. Only some more hard pulls to go, she thought. And then it happened. The towel ripped, and the dog ran away with 95 percent of it. The crowd was silenced at first, but then erupted into laughter. Jenny stood there, trying to cover up as best as she could, with some inches of usueless towel in her hands. She tried to cover her breasts with both hands, then went down to her trimmed bush to cover with both hands, and even tried to cover her butt with both hands. She really couldn't decide what to cover, and ended up just running the distance back home, butt naked.   
  
When she eventually got to her house, she sighed with relief - until she found out that her keys was in her bag...