**Kara Grows Up - Early Teens**

A Kara Radcliffe Story

by Trace Ekies

Kara's mother had been killed in a car wreck less than two years earlier. Shortly after, Kara and her father, (she was an only child), had tried to escape the memories of the tragedy by moving across town. Their new house was not much larger than what they had before, but the lots in this part of town were spacious, generally an acre or more. The new house also had a swimming pool and gazebo.

Although Kara had left her old friends behind, she acquired a new one, Tommy, the boy who lived next-door to the new house. He was the same age as Kara and attended the same school. He became Kara's closest friend and an important part of rebuilding her life after the loss of her mother.

It was the summer preceding her freshman year in high-school. Psychologically, Kara had matured rapidly following the loss of her mother, and now, at fourteen, her body was trying to catch up. She was spending a lot of time with Tommy and he seemed to be paying an increasing amount of attention to her, 'accidentally' brushing up against her or sneaking a peak down her blouse.

Kara welcomed Tommy's attention. After the loss of her mother, Daddy had not felt it appropriate to continue the physical attention Kara had become used to receiving from him. Yearning for attention, particularly of the male variety, she welcomed Tommy's interest, even if she suspected that her developing curves were the root cause. Besides, Tommy was cute, some might even say a hunk.

The two teens were in Kara's back-yard one sunny afternoon, ensconced on a blanket under a tree, enjoying a picnic-type lunch. Kara was wearing a blue high-necked jersey and denim cutoff shorts.

The picnic lunch had been Kara's idea, but it hadn't taken a lot of arm-twisting to get Tommy to go along with it. Basically, he was up for anything Kara wanted to do, as long as it involved him. Kara was easily one of the best looking girls in his class and he considered himself lucky to be her friend.

As the two laughed and joked with one another, Tommy studiously watched Kara, especially her bare thighs, trying to catch a peek of her panties through the leg holes of her shorts.

Kara could tell that Tommy was looking her over pretty thoroughly. Today she noticed something else that she had not previously been aware of. There was a stirring in Tommy's pants and he was constantly having to readjust for it.

Kara had noticed that her mother, when she was still alive, had sometimes removed her slacks or shorts after dinner while the three of them played a game or watched television. Kara had observed on those occasions that her mother's display of panties was often accompanied by a stirring in Daddy's pants. When Kara had asked her mother about this, her mother had explained that the stirring in Daddy's pants was an indication of his interest.

Kara was anxious to keep Tommy's interest, and although she knew it wasn't very lady-like, she spread her legs a bit, offering him a better view of her inner thighs and possibly even a glimpse of her panties. She was thrilled to see that her slight movement caused the bulge in Tommy's pants to grow even more.

Tommy was considered the class 'brain' and although somewhat geekish, was quite good-looking. Kara would never have admitted it to her girl-friends, but she did have a school-girl type 'crush' on him. Kara could see that Tommy was interested in her, and was determined to nurture that interest.

Kara had heard enough talk from her girl-friends to know that exposing her panties to a boy would surely attract his attention, but most likely the wrong kind. Kara was however, willing to take the chance, especially with Tommy. She stood in front of him and unbuttoned her shorts. "These are so uncomfortable," she said, "I don't even know why I put them on." The shorts fell to her ankles. As she kicked them aside she looked at Tommy and asked, "You don't mind do you."

"Uh ... uh ... no," Tommy stammered as he zeroed in on Kara's panties. "Get as uh ... comfortable as you like."

As Kara sat down, she noticed the bulge in Tommy's pants and was thrilled to know she was the cause of it. No wonder her mother had worn just panties so often – this was exciting. As they ate sandwiches and fruit, Kara stared reassuringly at the tent in Tommy's pants. Pretending ignorance of the effect she was having on him, she moved her legs slowly from side to side, maintaining his attention and continuing to offer a tantalizing view.

After Tommy reluctantly left for home, Kara went inside and curled up on the couch. She had found a new kind of 'play' with her friend, one that promised to be much more exciting than the games they had been playing. When Daddy came home he took one look at her exposed panties and told her to 'get decent'. She decided not to mention the picnic with Tommy. She wanted to keep on being 'Daddy's little girl'.

Throughout the summer, Kara, with ever increasing frequency, provided Tommy with peeks of her underwear; a blouse with an extra button or two carelessly left undone, affording a glimpse of her bra; or a short skirt, offering a view of her panties. Her 'accidental' exposures were welcomed by Tommy, generally triggering a stirring in his pants, which Kara never failed to notice.

Swimming was an almost daily activity for the two of them and Kara took advantage of the situation by wearing increasingly skimpy swim attire which she adjusted in such a way as to have a maximum amount of skin tastefully exposed. Although Tommy was often surprised at how little she wore, he avoided comment.

One afternoon, when they were horse-playing in the pool, trying to duck each other, the hook that was holding Kara's top in place, came loose. She grabbed at the straps and struggled to fasten it back in place, but as she did so, she saw that Tommy's attention was riveted to her nearly exposed chest.

Proud of her developing chest and having a ready-made excuse to show it off, she hastily changed her tack. "It's bent. I'm going to have to leave it off. Are you going to be okay with that?"

It was fortunate for Tommy that the water was more than waist deep as it concealed the instant arousal caused by Kara's suggestion. "Uh, yeah ... its okay with me." Kara and Tommy both knew it was a lie when he added, "I'll try not to look."

Acting as if her impending nudity was 'no big deal', Kara casually removed her top and threw it on the deck. She turned and faced Tommy, her breasts fully exposed. Tommy's head was politely turned to the side but Kara was excited to see that he was looking at her out of the corner of his eye.

Kara suddenly lunged toward Tommy, grabbing him by the waist and trying to pull him under. Tommy pushed her down, making her unsuccessful, but as she herself went under, her face brushed against his swollen member.

Tommy watched as Kara surfaced inches from him. She was trying to catch her breath but he didn't think it was solely from being underwater. Tommy had felt Kara brush the front of his trunks and realized that there had been no rush to end the contact. "Nice try," he smirked.

Kara squealed as Tommy wrapped his arms around her, his chest against her exposed nipples, and dragged her underwater. She squirmed and tried to get away, but when they surfaced, her backside was pressed against Tommy's midsection and his hands were on her breasts. Kara felt Tommy's hot breath on her neck.

Tommy had mixed emotions about what was taking place. He was smitten by Kara's seeming nonchalant attitude about her body and hoped beyond all else that she would someday be his wife. Even though he thought it better to wait, his gentlemanly resolve had evaporated the second Kara's top came off.

Kara also was conflicted. She had wanted to have her top off, and having Tommy's hands on her bare breasts made it even more exciting. Still, she reluctantly admitted to herself that if she didn't stop now, she most likely would not be able to stop a few minutes later. Kara was only fourteen, and she wasn't ready for things to go any further, at least not yet.

Kara reached behind herself and took hold of the bulge in Tommy's trunks. Although she intended this to be a sufficient diversion for her to extricate herself from his clutches, the excitement she felt at her first feel of a man's pulsing member nearly changed her mind.

Nearly, but not quite. While holding Tommy's appendage loosely in her hand, Kara pushed him back a bit, causing his hands to slip from her breasts. Freed of Tommy's grasp, she turned and kissed him lightly on the lips. As she released her grasp on the front of Tommy's trunks, she said, "Daddy will be home soon. I need to get dressed."

Tommy felt cheated to say the least, but he was pretty sure Kara wanted to continue as badly as he did, and whether that business about 'Daddy' was true or not, she had kissed him and he had held her bare breasts in his hands. Tommy was now doubly sure that he was 'in love'.

School started a few days later. They were both Freshmen but it was a very big class and after comparing their schedules, they found that none of their classes were together and for the most part they even had different teachers, so there would be little reason to even study together. About the only contact they were going to have would be the bus-ride to school in the morning and back again at night.

A few times during the year Kara went home with Tommy after school when she knew Daddy would be working late. But with Mrs. Taylor always around they didn't have the kind of fun they had during the summer.

Weekends seemed to be family times and even when the long school breaks occurred one family or the other always seemed to go off on a trip. Basically, the romance that had begun during the summer got put on hold till summer again.

Although each of them thought the Freshman year would never end, summer did finally come. On their first day out of school, Kara called Tommy shortly after her father left. "Coming over?"

"Be right there."

"Aren't you even going to ask what we're doing?"

Tommy didn't care. He just wanted to be with Kara. "Uh, yeah ... what are we going to do?"

"I thought we might play Monopoly. Okay?"

He was hoping it might be more along the lines of 'Doctor' or something like that. "Sure, I guess. I didn't have anything else to do, anyway."

"I was kinda hoping you'd just like to be with me."

"Sure ... of course ... well, you know what I mean."

"I hope so ... see ya ... don't take too long."

"On my way," Tommy said as he hung up the phone.

Kara had not gotten out of bed until after Daddy had left and was still wearing the panties and t-shirt she had slept in. She decided to remain the way she was. Kara knew she was being a tease but was pretty sure Tommy would like it.

Kara opened the back door to let Tommy in. He really liked Kara, might even be 'in love' with her, but when she opened the door, whatever he had been feeling turned to lust.

The panties Kara was wearing were full, not bikini type, but panties nevertheless, and her t-shirt, although not terribly thin, was thin enough to make it obvious she wasn't wearing a bra. Tommy hesitated at the door and gave Kara the once-over, but way more than once.

Kara opened the door wide and stood near it in such a way as to afford Tommy an unobstructed view. "Is there something wrong?"

"Uh, uh ... no. I was just thinking ... uh ... you look really good."

Kara was pretty sure Tommy had expected her to be wearing considerably more. She looked at his tight jeans and decided he liked her this way. "If its the way I'm dressed thats got you tongue-tied ... this is way more than I intend to wear at the swimming pool."

"Yeah, uh ... Its fine with me ... I was just surprised is all."

"Well, get used to it. Its summer-time and I don't intend to wear any more than I have to." Kara turned and walked toward the den.

Tommy choked on that statement. Lust, love, he didn't know which, but he was sure summer was going to be fun. He followed Kara into the house, his eyes glued to her backside. Her 'ass' had to be as close to perfect as he'd ever seen, especially jiggling around in those thin panties.

The Monopoly game was already set up on the coffee table and Kara parked herself on the couch, leaving Tommy to sit on the floor. Throughout the game Kara provided Tommy with a visual feast that would have set most male hormones to raging.

When it was Tommy's turn to move, she lay back on the couch, alternately drawing her knees up and then stretching her legs out. Laying flat on her back, her growing breasts stretched the fabric of her t-shirt and her nipples threatened to poke through. When it was her turn, she sat on the edge of the couch, her legs slightly spread, with Tommy staring between her thighs and right at her mound.

Kara knew what she was doing to Tommy and loved every minute of it. The front of Tommy's pants was hidden by the coffee table but Kara saw that he regularly put a hand in his lap, likely adjusting himself. She also noticed he was paying a lot more attention to *her* than he was to the game.

Tommy hearkened back to the end of the previous summer, when Kara had made it clear that looking was okay but she wasn't ready for touching. He doubted that she had changed much during the last school year. In most likelihood, she was deliberately teasing him, and if so, well, he could put up with that, at least for now.

Tommy, not surprisingly, lost the game and went home shortly thereafter, ostensibly to do some chores for his mother, but Kara thought it was for another reason. The next morning, she again called him. "Whatcha doin?"

"Watching TV."

"Wanna come over?"

"Sure, what are we doing?"

"I got a movie we can watch ... DVD."

"Whats it about?"

"Not real sure but from the cover I don't think its going to be mushy. Looks like it might have some action. You ought a like it."

Kara was intent on continuing to tease Tommy by wearing a little less than she probably should. She did however, understand that it needed to be dialed down somewhat if she wanted to keep him 'just looking'. Kara again remained in her sleep-wear, although today it was more conservative than the panties and t-shirt she had worn yesterday.

As Tommy approached the back door he wondered what Kara would be wearing today. He hoped it would be panties and t-shirt like yesterday. When she opened the door however, he was mildly disappointed. Kara was wearing a pair of pajamas that covered everything except her hands and feet. On the plus side though, although the material was considerably heavier than either the panties or t-shirt had been, it did look like she wasn't wearing anything under it.

Kara could tell from the look on Tommy's face that he had probably been hoping to see more, not less. Nevertheless she thought the pajamas would be enticing enough, at least for now. She led Tommy into the den.

Kara sat down in a recliner facing the TV and motioned for Tommy to sit on the end of the couch near her as she started the movie. About a half an hour into it she hit the pause button and got up. "I'm gonna make us some popcorn." She went into the kitchen.

Tommy took the opportunity for a bathroom break. When he returned to the den he sat in the same spot. Kara returned a minute or two later with a single bowl of popcorn. "Hey, where's mine?" Tommy asked.

"We can share," Kara replied. She plopped down on the couch, face down with her head in Tommy's lap and handed him the popcorn bowl.

Kara's butt, which Tommy had thought of as 'cute' the summer before, was now downright sexy and stretched the fabric of the pajamas tightly across her backside. The pajamas were snug and now, just a foot or two away from them, it was evident to Tommy that Kara indeed had nothing under them.

Kara restarted the movie when she returned and although Tommy tried to keep his attention on the movie and not on the girl with her head in his lap, he was unable to keep his hormones in check and the part of him that Kara had her face against began to grow.

Kara felt the movement against her cheek. At fifteen she was well aware of what it was and rather than being upset, as some of her girl-friends might been, she actually thought it was kinda cool, especially knowing that she was the cause of it.

The movie was pleasant but it didn't demand their full attention. It was time for Kara to up the tempo a bit. "I've got a game we could play while watching the movie."

"Must not be much of a game if we can watch the movie at the same time."

"I think you might like it. I read about it in a story I found on Daddy's computer."

"And?"

"We take turns hiding a quarter someplace on ourselves and the other person has to find it."

"Uh ... how do we look for it?"

"With our hands, stupid."

"You mean ... you're going to hide a quarter ... someplace on your uh ... body ... and I'm going to use my hands to find it?"

"Yeah, but it works both ways. I get to search you too."

"You mean ... I get to run my hands all over your body ... er, all over your pajamas, I guess ... and I don't get slapped?"

"Well ... there are some rules ... but you don't even have to keep your hands on the outside of the pajamas."

"Wow, the rules must be some doozers ... Okay, lets have it. What are the rules?"

"Pretty simple really. Just pretend we're wearing swim suits. Any area that would be covered by the swim suit is a 'protected' area. You can't hide the quarter there and you can't search there."

Tommy broke into a big grin. "I'm pretending you're wearing a string bikini."

"Uh ... maybe some day ... but for today I think it better be at least a full two piece."

"Damn, I knew there was a catch. Okay ... lets get started."

Kara went to her bed-room for just a minute and came right back. She had put socks on. She laid back down on the couch, this time with her feet in Tommy's lap, started the movie again and said, "OK, your turn first."

Tommy absently and softly rubbed her feet over her socks, checking carefully for the quarter. Then rubbed up both sides of her legs, slowly, methodically, every inch. Nothing. He shifted to the other side. Kara was laying on her front. He stroked and pressed her back and up both arms - she definitely was not wearing a bra. "You're going to have to turn over."

Kara complied. Tommy checked her arms again and she just looked up at him and said, "Nope." Tommy slid his hand under her pajama top and ran it over her stomach. He was sure he was about to get slapped, but no quarter, and Kara kept watching the movie, as if his hand meant nothing. The stirring in his pants said differently. He lightly ran his hands up her sides and under her arms, avoiding her breasts completely. And there, taped under her arm was the quarter. "Aha."

Kara clapped her hands and laughed, "My turn!"

Tommy thought about where to put the quarter. He taped it to a spot that was right at his belly button. Tommy lay on the couch. Kara placed her hands on him and touched him as he had her. Tommy tingled at Kara's touch and Kara got so excited by touching Tommy's body that she feared her hardened nipples would show through her pajama top.

Kara was going to take her time. Instead of asking Tommy to turn over she slid her hands slowly along the back side of his bare legs. She continued past the bottom of his hiking shorts till she encountered the edge of his jockey shorts. Both of her hands went under his t-shirt and up the smoothness of his back. She finally got around to the front, to Tommy's belly, and discovered the quarter. "Found it," she announced and laughed again.

As the movie continued, each took another turn at hiding the quarter in similarly 'safe' places. This time Kara taped it to her hip, just below where her bathing suit would have been. Although Tommy carefully avoided the 'protected' areas, she was not disappointed by his searching technique. His touch made her tingle.

When it was his turn to do so, Tommy hid the quarter right at the edge of his 'protected' area, on the inside upper thigh. Kara found it almost immediately but pretended she had not and ran her fingers teasingly all along the edges of his jockey shorts while her head lay in his lap with her cheek rubbing against his erection.

Tommy was excited by the game but frustrated over the rules about 'protected' areas. "The movie is almost over and the game is getting kinda boring," Tommy lied. He was curious to see just how far Kara wanted to go.

Kara bit her lip. She wasn't ready to quit yet. "How about we change the rule about 'protected' areas and do one last round?"

"Change? How?"

"You can search 'protected' areas, but just on top of the clothes."

"So if you hide it in a protected area, you have to be able to feel it through the clothes."

"Right."

Yesterday, Tommy had been reasonably sure that Kara's actions were not the result of naiveté. Now he was certain she knew exactly what she was doing, but two could play at this game. "Okay, but then I'll have to go – supposed to mow the lawn."

Kara figured Tommy was on to her teasing and had probably made up the part about mowing the lawn, but true or not, she was looking forward to this round. After going to her bedroom to hide the quarter, she again lay on the couch face down with her head in Tommy's lap.

Tommy figured that Kara had hid the quarter someplace 'safe' where he would quickly find it. He however, had decided to search the 'protected' areas first. He was going to take advantage of the invitation Kara had extended.

Tommy ran his hands quickly over the outside back of Kara's pajama top, being careful not to 'find' anything, then told her to turn over. Kara obeyed without comment and Tommy wasted no time. His hands quickly descended on Kara's breasts. His touch was light and somewhat tentative. He looked at Kara's face to gauge her reaction, but noticed no change. Kara continued to watch the television.

Kara was liking this a lot more than she was letting on. Tommy's touch became more intense. Kara choked down the excitement she felt. His fingers encircled first one breast, then the other. Kara made a quick intake of air and let out a small sigh as Tommy grasped one of her hardened nipples between his thumb and forefinger.

It was all Kara could do to keep from squirming and didn't really want Tommy to stop, but she also didn't want him to know how much she liked what he was doing. As she pretended to watch the movie credits, she said, "You ought to know by now that I didn't hide it anywhere near my breasts."

"Uh, sure," Tommy said, suddenly remembering that he was supposed to be searching for a quarter. His excitement at kneading Kara's tits and playing with her nipples had caused him to forget the objective. Tommy reluctantly removed his hands from Kara's pajama top. With one hand he cradled her head, trying to keep it off his aroused manhood, while his other hand slid gently under the waistband of Kara's bottoms.

Kara liked the feel of Tommy's hand in her pants, but suddenly realized it wasn't supposed to be there. "Whoa, where are you going?"

Tommy had hoped Kara might be excited enough to ignore the rules. "Looking for the quarter."

"But you're supposed to be *on top* of the clothes."

"Uh ... yeah, but I was going to stay on top of your panties."

"Uh ... I'm ... not wearing any."

"I ... I ... didn't know," Tommy lied, trying to cover his failed attempt. He retracted his hand and gingerly placed it on Kara's waist. He sheepishly moved it lower, watching Kara's expression as he did so.

Once Tommy had extracted his hand from Kara's pajama bottom, she tried to feign indifference. But as Tommy's hand reached her clitoris, she had to bite her lip to keep from screaming. Other than by herself, in the privacy of her bedroom, no-one had ever touched her there, and Tommy's fingers, even through the heavy cloth of her pajama bottoms, acted like jolts of electricity, causing her to buck and jerk. It was impossible for her to hide the excitement she was feeling.

Tommy watched as Kara writhed under his touch, his own arousal now more than evident by his rock-hard erection, which, in spite of it being wedged against her face, Kara continued to ignore.

Tommy's hand crept lower. He encountered a hard spot and thought it must be the quarter but couldn't be sure. This was, after all, the first time he had ever had his hand between a girl's legs and he intended to fully explore the area before declaring any 'find'.

Kara spread her legs wider as Tommy's hand went lower. She knew his fingers had already crossed the quarter she had taped below her clitoris. Like Tommy however, she didn't want him to 'find' it just yet. As Tommy's palm cupped her sex through the damp pajamas Kara clamped his fingers between her thighs.

The heal of Tommy's hand was resting on the hard surface of the quarter. With all the soft flesh under his hand he couldn't very well not acknowledge that he had found it. "I think I found the quarter."

Although her body was rebelling, in her mind Kara knew it best to agree that it had been found. Without opening her eyes, she nodded agreement and loosened the vise-grip she had on Tommy's fingers. As he slowly removed his hand, Kara rolled off the edge of the couch into a sitting position on the floor.

Kara reached into her pajama bottoms to retrieve the quarter. She let her fingers linger as long as she thought she could without being too obvious. She winced as the tape holding the quarter came loose, bringing a few small hairs with it. She passed it to Tommy. "Your turn to hide it."

Tommy had watched as Kara retrieved the quarter and noticed that it was still damp. "Can I hide it under my tongue?"

Kara looked back and slapped his leg. "I don't care where you hide it." Seeing the protrusion in his pants she added, "But you better go in the bathroom to do it. Here's the tape in case you need it."

Tommy was gone several minutes and when he came back the rise in his pants had subsided considerably. Kara was pretty sure why he had taken so long. She was beginning to think it was a good thing Tommy had to 'mow the lawn'.

Tommy lay down on the floor, on his back, next to Kara. A small tent was growing in his pants but he made no attempt to hide it. The question was not whether Kara could find the quarter, he was pretty sure she already knew where he had hid it, the question was how she would go about looking for it.

Kara rolled over on her stomach, her face right next to Tommy's hip and stared at the front of his pants, watching his erection grow. She was sure she knew where he had 'hidden' it. She even thought she could see the outline of it through his pants.

Kara was breathing a bit more rapidly than usual. It was a good thing Tommy was behaving himself. She didn't think she would have put up much resistance if he had pushed at all. She carefully searched the 'safe' spots, knowing she wouldn't find it in any of them, but needing to wind down a little.

When Tommy first lay down on his back he had been slightly embarrassed by his growing erection. But when Kara made her interest in it so obvious his embarrassment vanished and became replaced by pride. He locked his hands behind his head and drank in Kara's fascination with it.

When Kara felt once-again in control of herself she let her hands wander over Tommy's belt-buckle. As they began to climb the walls of the pants tent, Tommy said, "I did wear underwear."

Kara understood that Tommy wanted her hands inside his pants. Before Kara's mother had been killed, while watching a movie with her parents, Kara had noticed in the dim light from the screen that her mother's hand was inside her father's pants, probably inside his underwear too, stroking his appendage. She wasn't going to put her hand inside Tommy's underwear but she was curious about what he looked like in just his jockey shorts.

Kara undid his belt and pulled down the zipper. She was startled when Tommy's underwear covered cock sprang free. After adjusting to the sight of it and making sure it wasn't going to break out of his jockey shorts as well, she lowered his hiking shorts to his ankles.

Kara's head was once again next to Tommy's hip and her eyes were glued to the throbbing in his underwear. Once-again, Tommy had his hands locked behind his head. His eyes were now closed tightly and his whole body tensed in anticipation of Kara's touch.

Tommy's underwear was stretched as tightly as was possible and clearly outlined the head of his cock. Kara could see the outline of the quarter taped to his shaft and knew she could bring this to a halt at any time by merely announcing she had found it, or so she thought.

Kara tentatively reached her hand out and touched the tip of Tommy's cock. If he had not masturbated in the bathroom a few minutes before he surely would have shot off from that single touch. As it was though, his cock merely twitched and caused his hips to buck. His underwear was already damp from his pre-cum and a little more dribbled out, making it even wetter.

Kara could not resist the temptation and wrapped her hand around Tommy's cock. His hips shot upward and he let out a nearly inaudible, "Oh my God!"

Much as she wanted to keep on, Kara knew this should stop, and now! "I've found it," she said and abruptly released her hand.

Tommy was in agony. He knew their game had just ended. He needed release but he wasn't going to press Kara for it. He got up and stumbled to the bathroom, his shorts still around his ankles.

Kara knew what she had done to Tommy. She wanted to provide him the relief she knew he had gone to the bathroom to get. She had teased him unmercifully and he had accepted it. She knew now that what she felt for Tommy was more than just a school-girl crush. She was sure there would be a lot more sexual play between the two of them but she was going to have to be more careful and make sure it was just play, at least until they were ready for it to be something more.

Tommy came out of the bathroom, his hiking shorts belted back in place. "I've still got that lawn to mow."

"I'm sorry, Tommy, it won't happen again."

"Hey, I'm guilty too. I was having fun. I just didn't want it to stop. Its not your fault."

"It was fun for me too and I'm sure we'll have more fun this summer but I don't want us to grow up too quick."

"Yeah, I know what you mean. Well I gotta run before Mother wonders what happened to me."

"See you tomorrow?"

"Sure. Go swimming maybe?"

"Uh huh."

After Tommy went out the back, Kara thought more about what had happened, not just today, but yesterday too. Yes, she had been teasing Tommy. She had wanted to see just how worked up she could get him. Funny thing though, she had gotten turned on too and almost let it go too far.

Oh sure, he had his hands all over her, playing with her tits and rubbing between her legs. And she had played with him too. But yesterday, they hadn't even touched each other and her panties had still been sopping wet when he left. And what about that time last summer when she had left her top off while they were swimming? Kara got hot just thinking about these things.

Kara decided that she just liked being looked at, especially the way Tommy looked at her and even more especially because she could tell that he liked the way she looked. She also thought a little touching was fun, but just a little, not as much as there had been today. Looking - she definitely liked it to be Tommy, but it was also kinda neat the way the guys at school looked at her. She even liked the way Tommy's father, Mr. Taylor, would sneak peaks at her. Touching though - she was pretty sure that needed to be Tommy.

Tommy did come over the next day and they did go swimming. Kara was wearing a bikini, not the skimpiest one she owned, but still plenty revealing. It didn't take much to keep Tommy looking and he seemed to understand that he shouldn't hide the fact that she was giving him an erection.

There was a lot of 'unintentional' contact between them in the pool. Tommy managed to get his hands on most of Kara's bare flesh and even got a brief feel of one of her tits. Kara didn't seem at all bothered by this and kept bumping up against Tommy's erection, once even running her hand rather intentionally over it.

They continued to spend a lot of time together. Kara seldom wore very much, skimpy bikinis at the pool, cutoffs and a blouse in the back-yard, sometimes without a bra, and seldom more than panties and a t-shirt in the house. Once she invited Tommy into her bed-room while she dried her hair. She had just come out of the shower and was only wearing a towel. Another time she greeted him at the door in a frilly bra and panties set. She remained dressed that way the whole time he was there – a couple of hours.

Although the clothes were generally skimpy, the touching was pretty minimal and there had been no real kissing, other than pecks or brief lip-smacks, until their vacation time was mostly gone.

Toward the end of the summer they were in the den and had just finished watching a movie. The movie had a rather steamy love scene in it. Not any nudity or anything like that but some very deep kissing with a lot of tongue action. Kara asked Tommy, "Have you ever kissed like that?"

"Uhm ... uh ... other than Mother, y ... you're the only girl I've ever kissed and I d ... don't think we d ... did it like that."

"Would you like to?"

"Uh ... sure ... I guess so."

They were sitting next to each other on the couch. Kara turned Tommy's head toward hers and pressed her lips against his. Kara's arms circled around Tommy's neck. His arms went around her back. They held each other tightly, their lips locked together but their mouths still closed.

Kara, taking the lead as usual, opened her mouth a bit and pressed her tongue against Tommy's closed lips. She licked from side to side until he finally opened his mouth a little. Her tongue darted into his mouth and when it made contact with Tommy's tongue she lay backward on the couch, pulling him down with her.

Kara withdrew her tongue slowly, Tommy's tongue following it into her mouth. She pulled her legs up on the couch as Tommy did the same.

Kara sucked Tommy's tongue like it was an all-day sucker, pulling it nearly out of his mouth. He tried so hard to drive his tongue deeper into her that it felt like he actually injured it. Still it was a good kind of hurt and he didn't want to stop.

Kara spread her legs a little and coaxed one of Tommy's legs between hers. Neither was wearing much. Kara, panties and t-shirt, both quite thin. Tommy, a thread-bare wife-beater shirt and a pair of jams. He had expected to wear the jams in swimming so wasn't wearing underwear.

Kara ground her nearly bare pussy into Tommy's hip and felt his unrestricted erection pressing back. What they had been doing all summer was playing, but this was not playing, it was passion, and they both felt the intensity. There was very little clothing separating their bodies and both wanted it to be even less.

As their tongues remained entwined, one of Tommy's hands came out from underneath Kara, moved slowly up her side and cupped her breast. Her t-shirt was super-thin and Tommy had no trouble finding her already erect nipple.

At the same time one of Kara's hands dropped from Tommy's neck, but instead of brushing his hand away from her tit, as Tommy had expected would happen, she slipped it down the front of his jams and wrapped it around his cock.

Other than his own, he had never felt a hand on his cock before and besides being nearly the best sensation he had ever felt, Tommy took it as an invitation and worked his other hand into Kara's panties. His thumb and forefinger played with the nub of her clitoris while his middle finger sought an opening lower.

Tommy's finger dipped into the wetness of Kara's love canal. She sighed at how wonderful it felt, their mouths open and hungry for each other, a hand on her breast, another in her panties, her hand around his cock, then something snapped.

Kara realized how close they were to going all the way. She broke the kiss and sat bolt up-right, her hand coming out of Tommy's jams. She brushed his hand from her breast and grabbed his arm, forcing his hand out of her pants. "I'm sorry, we can't."

Tommy was shocked, then disappointed, but finally muttered, "I understand."

"I promised I wouldn't do this to you again."

"Not the same thing. It wasn't tease like the other time. We just got carried away."

"You're going to have to leave anyway. Daddy will be home pretty soon and I need to get dressed."

As Tommy walked home he thought about what it all meant. He knew beyond any doubt that he was in love with Kara and he believed she loved him too. They both wanted the sex thing and he knew for him at least, it had to be with Kara. He was pretty sure she wanted it to be with him. They just weren't old enough yet, or maybe they needed to wait until they were married, at least engaged. It wouldn't be easy but he thought he could wait.

While Kara was dressing she was having similar thoughts, with one important difference. Yes, Tommy was the one she wanted, might even marry him some day. And she had also been thinking they should wait, but she wasn't as concerned about it as Tommy might have imagined. In fact, she was beginning to think that sooner might be better. It would take a lot of pressure off, and they might even enjoy each other more.

Over the next few days they got together at the swimming pool almost daily but Kara never invited Tommy into the house and no mention was made of what happened that day on the couch.

Tommy put the matter out of his mind, at least as much as that was possible. Seeing Kara in a skimpy bikini every day didn't help much but he wouldn't have traded that for anything. Kara on the other hand was thinking about it every day. She was ready for more kissing but she knew where it would lead. She decided that wasn't all bad, but she wanted it to happen in her bed, and without having to rush.

An opportunity presented itself sooner than she expected. Daddy called from the office to tell her he had to go out of town unexpectedly and would be gone for the night. "Are you going to be afraid to stay alone," he asked.

This was just the situation she needed. "No, Daddy, I'm not afraid and the Taylors are right next door if I need anything." Kara expected to have company for most of the night anyway.

After Daddy left, (he came home to pack some clothes), Kara watched TV until it got dark. She then fixed herself a bubble bath, took off her clothes and got in. The bath had a wall of glass beside it. On the outside of the glass was a tiny garden enclosed by a brick wall. In the daytime the whole bathroom, and especially the tub, looked as if it was in the midst of a garden. The only entrance to the garden was through a wooden door at one end. The door was generally locked, but tonight, Kara had unlocked it.

After settling in to the bath she picked up her cell phone and called Tommy. "I got a problem, need your help."

"Sure, what is it?"

"You know that little garden area outside my bathroom..."

"Yeah."

"Well I think the gardener must have left it unlocked when he was here a coupla days ago."

"And..."

"Daddy's gone, I'm taking a bath and I thought I saw movement outside the window. Will you check it for me ... please."

"Well, yeah ... but what do you want me to do?"

"If the door's unlocked ... like I think it might be ... go in and see if everything's okay ... and take your cell-phone ... so you can call me when you get there."

"Uh ... you're still in the bathroom?"

"Yes, but I'm covered in bubbles, now hurry, will you please."

"On my way."

When Tommy came around the far side of the house to the garden gate, he paused and listened for noises coming from the inside. Hearing none, he checked the lock, a hasp-type, and found it had indeed been left unlocked. He cracked the door and peered inside, ready to slam and secure it if he detected any movement. Nothing seemed to be in the garden except the usual plants and shrubs. He crept in.

Light spilled into the garden from the bathroom and from the door at least, nothing appeared to be out of place. Tommy took a further couple of steps inside and could clearly see Kara in the bath next to the window. Maybe she couldn't see him or the garden too well, (the light was on her side of the glass), but from the outside, it was as if he were standing next to the tub.

Most of the bubbles had dissipated and although the water was nearly shoulder deep, it was clear enough to give him a great view of her tits. The sight caused an immediate reaction in his pants and after what had happened a few days ago, he knew he would have been better off if he hadn't seen this.

On the one hand he wanted to look, but he also felt like he would be better off if he got back home as quickly as possible. He called Kara to report. "I'm in the garden."

Kara turned toward the window. She could only see Tommy faintly but was certain he had a terrific view of her. "It was unlocked then. Can you see anything."

"You mean other than you. No. Nothing. Too bad there's glass between us."

"Uh, yeah ... the bubbles didn't last long."

"The glass is probably a good thing. I'll close and lock the door before I go."

"Uh ... I know there's no one out there but I'm still scared. Can you come in and wait until I'm done with my bath."

"I suppose so, but how can I get in?"

"Uh ... through the garage. The code is eight-seven-three-seven."

Kara heard the garage door and expected to see Tommy shortly. She slid down in the water, up to her neck, so it didn't look quite so much like she was trying to seduce him, which of course she was. After a few minutes though, he still hadn't come in. "*Tommy*."

"*In the den*."

"*What are you doing in there?*"

"*Waiting for you to finish your bath, like you said.*"

"*You can come in."*

"*Uh ... yeah, but..."*

"*Oh, for Christ's sake, its not like you haven't already seen most of me anyway. Get in here. I'm not going to bite."*

Tommy did finally go into the bathroom and sat on the commode seat. He kept his eyes averted, and although he watched Kara intently out of the corner of his eye, he wouldn't look directly at her. She was annoyed that he wouldn't look.

Kara began seductively washing herself and finally got Tommy's attention. Once he turned to watch, he was unable to take his eyes off her. Kara sat up straight now, her nipples at the water line. She slowly soaped each breast, glancing up occasionally to check Tommy's reaction.

Then she took a similar amount of time and carefully *rinsed* each one. With her nipples now rock hard she began working the sponge between her legs. Tommy couldn't see all the way to the bottom of the tub, but he knew what she was doing. She was teasing him again and he was loving it. He just made up his mind not to like it too much.

Kara suddenly stood up. She was facing Tommy and everything from about mid-thigh upward was clearly exposed except for the water running off of her. Tommy gasped. Kara was even more beautiful that he had imagined. And dripping wet too. He had to be dreaming. "Hand me that towel," she said, pointing toward the counter.

Tommy stood up and grabbed the towel without ever really taking his eyes off her. He stood at the edge of the tub and handed it to her. Kara wrapped it around herself, pretty much covering everything, and stepped out of the tub, right next to him. Trying her best to sound sincere and not teasing, Kara looked into his eyes and demurely asked, "Would you like to dry me off."

Tommy knew it was getting dangerous, his resolve was in danger of crumbling, but he wasn't about to turn this offer down, no matter what the consequences. "Uh, sure ... let me get another towel."

"You can use this one," Kara said as she took the towel off her body and handed to him.

Tommy choked. He couldn't say anything more. He took the proffered towel and began drying Kara with it. He wiped down her neck, shoulders, arms and hands, then carefully began on her torso. He held the towel loosely around her body, one hand in front, the other in back. He alternately dried the front and back of her, using one hand to hold her steady while drying with the other.

While drying her breasts he thought he had died and gone to heavy. No matter how much time he spent passing the terrycloth fabric over those gorgeous orbs, Kara just looked at him with love in her eyes. He became so sure that she wasn't going to complain, no matter what he did it, that he bent down and lightly kissed each nipple. The only indication she gave that he had done anything unusual at all was the two quick intakes of breath he heard as his lips encircled each one.

With the towel still loosely around her, Tommy placed one hand on Kara's butt and the other between her legs. Last year he had thought her butt was cute, but now it could only be described as perfection. It was perfectly rounded and oh so tight. He fantasized about the day when both of his hands would grip those buns while he drove his meat into her. He still did not understand that Kara had decided that 'day' was going to be tonight!

With just her legs and feet left, Tommy sat down on the floor, his legs stretched out under her and his face very nearly between her legs. He used both hands to dry each leg, bringing the towel up as far as he could. He carefully lifted and dried each foot. Then before getting up he planted a quick kiss on her love button. He wrapped the towel around her again and said, "Done."

Kara put her arms around his neck and looking deeply into his his eyes said, "Maybe I should move my bath to the morning, right after Daddy leaves, so you can dry me." Tommy started to respond but Kara pressed her lips against his open mouth and sucked in his tongue.

Tommy liked the kissing and having Kara pressed up against him while she was only wearing a towel was not something he was going to walk away from. He did however put his hands in his pockets to keep from getting into trouble. Tommy was convinced that Kara would put a stop to things before they went much further. He was kinda perplexed then when Kara broke the clutch enough to let the towel drop to the floor, then pressed her naked body up against his.

When Kara reached her hand between them and started to pull his zipper down, Tommy realized that she was completely gone and if he didn't put a stop to it, they would end up doing something both would regret. "Quick, get dressed, I've got to get home."

Kara stared, open-mouthed. Maybe her girl-friends were right. Was Tommy really so much of a geek that he could walk out on a hot, naked, fifteen-year-old girl? Kara's hands dropped to her sides as she continued to stare. She couldn't possibly be in love with such a loser. "No," she said with incredible disappointment, "Just go ahead. I'll sleep like this."