**Kelli Ch. 05**

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I have been telling the story of my introduction to and relationship with the incomparable Kelli Stouffer in the chronological sequence in which it happened. However, I am departing from that approach in this chapter. Kelli wants me to tell the story of our trip to southern Germany to visit to my sister Lisa and her lover Kurt Kleist.

Even before our wedding, Kelli had been encouraging me to leave the large, old-line law I worked for. She thought that she and I should start our own "nude friendly" law firm. I had resisted because I was afraid that we would not make any money. After the wedding, other people like Karla, Judy and Tom Abbott, and Kelli's parents also began pushing the idea. Judy and Tom's upscale gourmet restaurant was in a building they owned in a suburb on the northeast side of the city. They offered us the second floor of their building as office space, rent-free if we handled their routine legal work without charge. Judy and Tom also promised to encourage people they knew to use us. Jeff and Kathleen Stouffer promised to steer some of their medical groups' work to us, although that would mean a lot of trips to Columbus. I was finally persuaded that we could, at least, survive financially. Lampe & Lampe Co., L.P.A. opened its doors on December 1 that year.

We did survive, just. We did not truly get on a path to success until we got the Pine Hills case the following spring. Pine Hills is an interesting story that I may tell sometime. The consequences for us were an ongoing client, two new friends, and something to substantiate our claim to be the State's leading nudist lawyers.

At our wedding, my sister's boyfriend, Kurt Kleist, had said he was going to bring Kelli and me to Munich the following summer at his expense. I didn't like the idea of someone we barely knew paying for our vacation. I had hoped Kurt was just talking and would forget his offer. He did not. Shortly after the New Year, Kurt was calling and e-mailing to arrange our trip in the summer. With Kelli's support, I pushed back. I got a call from Lisa, my sister and Kurt's girlfriend, in February.

Lisa made a point of explaining to me that Kurt owned a "private bank" based in Munich and he was wealthy. "Even if he spent $ 100,000 on you," Lisa said, "that's pocket change for Kurt, and, it won't cost anywhere near that much. More important, your stubbornness impacts me. First, I'm in love with Kurt and my brother and sister-in-law refusing his generosity is insulting to him. Second, Kurt and I are working on something that should guarantee my financial future. It's all up to Kurt. The absolute last thing I need right now is any antagonism between Kurt and anyone associated with me. PLEASE Will? Just forget about your touchy pride. For me? Please?"

I was still not persuaded. However, Lisa is a smart person and recognized my point of vulnerability. She began working on Kelli. Kelli and I boarded a flight to Atlanta on the afternoon of the last Sunday in July. We would change in Atlanta to an overnight flight to Munich. We would fly back on the second Sunday in August. Karla, who had taken over as our office manager/bookkeeper/general assistant would mind the practice in our absence and could reach us by phone in Germany.

My resentment at having the trip forced on me evaporated as I realized how excited Kelli was about the trip. She had been to Europe once before. The summer after her senior year of college, her family had gone to Paris and then visited some of her father's distant relatives in the south of France. I had been to Germany before. The summer between my junior and senior years of college, I had wrestled in a tournament in Frankfurt. That was the only international tournament I ever competed in. I did better than expected, finishing fifth in my weight class in freestyle. However, I had just gone over there, wrestled, and come home. I didn't see much of anything except the hotel, the arena, and the subway to and from the airport.

The plan was that Kelli and I would fly into Munich and play tourist for a couple of days. Then, Lisa and Kurt were taking us to a lodge in the mountains southeast of Munich. We were going to stay there eight days. Lisa had been there before and assured us that we would (a) love the lodge and (b) had no risk of getting bored. Kurt's advice was "we'll be doing a lot of swimming and hiking. Please do not bring swimsuits. All you need are hiking boots and socks. Nudity is permitted everywhere in and around the lodge and is mandatory in places. Guests do, uh, dress up you may call it, for dinner. Lisa and I will take care of that for you."

Consequently, Kelli and I had only one checked bag between us when we arrived at Munich Flughafen extremely early, local time, on Monday morning. Despite the hour, Kurt was waiting for us when we cleared customs and immigration. "Lisa's clearing her desk at her office," Kurt explained as he drove us into the city center, "so she has tomorrow to show you the city. Wednesday we go into the mountains." Kurt dropped us at what I later learned was about the most expensive hotel in town. "Meet us at Chinese Tower at lunch," he said before he drove off to his office.

Upon checking in, Kelli and I were told "everything has already been taken care of." I was not even asked for a credit card for "incidental expenses." The young man behind the desk explained that the Tower was a wooden structure in the Englischer Garten park around which there was an outdoor beer garden. We could take the S-Bahn U-Bahn from the stop just outside the hotel, get off two stops to the east, and walk through the park or, since the weather was going to be lovely, just walk the few blocks from the hotel.

Kelli and I walked, which took us through the part of the park where nude sunning was permitted. Subject to Lisa's and Kurt's plans, Kelli and I decided we would like to spend some nude time in the heart of a major city after lunch. I had just gotten through the line to get beers for Kelli and me when we saw Lisa and Kurt walking towards us holding hands.

We had a good, if somewhat overpriced, lunch. Kurt had to go back to his office after we ate. Lisa laughed and said, "I'm free. You have a choice. I can give you the afternoon tour of central Munich or we can all walk over there, take our clothes off, lie in the sun, and have a few more beers." We opted to take our clothes off. We did not just sun, however. Some other people nude in the park were tossing a frisbee. They invited us to join in. We were running naked all over that part of the park, chasing the damn frisbee, and trying not to step on anyone. When we got too hot, we would take a dip in the icy cold stream that ran next to the nude area. It was a fun afternoon.

About mid-day on Wednesday, we were in the mountains in front of a large building designed in the style of a traditional Bavarian house. After checking in, we followed Kurt to our room on the second floor (designated as the first floor by German counting). Kurt had booked a suite consisting of a central room with a bedroom on each side. What caught your attention as you entered the room was the outside wall. It was clear glass, floor to ceiling, covering the width of the room. We had a panoramic view of the mountains behind the lodge. As we entered, we could clearly see hikers through the window.

After I got past the "wow" effect of the glass exterior wall, I noticed other details. Beyond the wall, I saw a couple of lounge chairs and a railing. I realized it was a small balcony. It took me a moment to realize that the left side of the glass wall included a clear glass door. Inside, in the center of the room almost against the wall/window was a Jacuzzi. To the right of it was a shower enclosure that had two clear glass walls enclosing it from the rest of the room. The exterior wall was the third wall of the shower enclosure. Only the side on the wall between that room and a bedroom was opaque. More towards the hall door, there was a large screen TV on one wall with some easy chairs facing it. Across the room from that was a kitchenette. I noticed six bottles of wine in a rack on the counter next to the sink.

"This isn't like your American hotels," Kurt said. "There is no 'mini-bar charge' and the wine is replenished daily. Let's get our clothes off and we'll show you around. The slippers in the closet in your room may be worn around the building and out on the grounds." Kurt smiled. "Please don't wear anything else," he added. Kelli and I went into one of the bedrooms, took everything off, put on the slippers, and went back into the front room.

The same young woman who had checked us in was still at the front desk in her dirndl. It felt a bit odd standing in front of her nude when we had been in front of her clothed not that many minutes before. Kurt pointed out the restaurant and bar that were left of the front desk. "There's indoor seating and a patio," Kurt explained. To the right of the front desk were a pair of clear glass doors. Etched into the glass and on signs on the doorframe, were warnings in four languages that nudity was mandatory for everyone past the doors. \*

We went through the glass doors into a hallway. To our left were several rooms of varying sizes with clear glass windows both on the hallway side and on the outside. "Those are the massage rooms, "Peter explained. From the hall, we entered a large enclosed area that had a glass ceiling and a glass outside front wall. The central feature of the room was a large circular pool. I inferred from the fountain on a concrete island in the center that the pool was not intended for swimming laps. The far wall, opposite where we had entered, was, apparently, retractable. At present, it was open. We could see an outdoor pool beyond. Looking closer, I noticed a channel that allowed people to swim between the indoor and outdoor pools.

The room we were in had many plastic chairs and lounge chairs on the pool deck. There were a couple of footbaths with chairs around them. In the front corner, closest to the hall from which we had emerged a Jacuzzi spa was built into the floor. Toward the back wall of the building, the mountain side, was a bar. There were, perhaps, a dozen nude people in or lounging around the pool. Not surprising, I suppose, for a Wednesday. There were three fit young men and three fit young women walking about wearing white polo shirts, white trousers, and white gym shoes. I assumed they were the staff. Another young woman in white was behind the bar. I wondered about the wisdom of dressing the bartender in white.

We followed Kurt through the retracted wall into a late July sun that was very warm even at this elevation. There was a lawn behind the outdoor pool on the mountain side. It had been terraced into a couple of levels on which there were lounge chairs. A few people were sunbathing in the loungers.

Kurt led us on. About twenty yards past the pool stood a tall metal sided building with a door but no windows. As we reached the door, Kurt said, "This is what I think is called a 'dungeon' in English." Inside, the first thing we saw was a table with various kinds and sizes of whips and paddles neatly laid out on it. To our left, on a raised platform, stood a large wooden X-shaped structure. I noticed leather straps affixed near the end of each arm of the X. Pointing at it, I asked "What's that?"

Lisa walked up onto the platform and stood facing the X with her arms and legs extended paralleling the arms of the structure. Over her shoulder, Lisa explained "You get strapped in and get a nice spanking on your bottom." She turned facing us, with her arms and legs still extended. "Or," she said "a whipping on the cunt and tits. If you are not into that, you can be strapped in and whomever comes along can finger you and fondle you." Kelli and I looked at each other. We were both thinking that being whipped didn't sound like fun but being restrained in the nude and put on display might be nice.

Turning to look towards the far end of the building, I was startled. A young woman was hanging about six feet in the air. She was nude. Her arms were extended out from her shoulders and appeared to be tied to a long beam that ran from one wrist, across her back, to the other wrist. A rope ran up from each end of the beam to a ring about three feet over the woman's head. Another rope had been looped a few times around each shoulder and those also ran up to the ring. Her legs were spread, held up by ropes running from her wrists to her ankles. The ring appeared to be fastened to a metal cable.

Fascinated, Kelli and I walked over to join the five or six people already looking at the woman suspended in air. We made eye contact with her and she smiled. She was quite attractive.

Lisa had come up behind us. Lisa pointed to a clothed man with tattoos and a long scruffy beard who was standing off to the side next to what looked like a winch. "That's Rolf the Rigger," Lisa said. "I don't know his real name. He tied Kurt and me up together one time. It was great! You should have him suspend the two of you together." I had trouble believing it was great; however, looking at Kelli's face, I saw a seed had been planted. I could not say whether that seed would germinate, but Kelli was thinking about it.

When we were preparing to go to the restaurant for dinner, Kurt said, "I told you that guests here 'dress' for dinner. It is not required but is, well, traditional."

Lisa produced an expensive looking shopping bag. "We took the liberty of getting you both something to wear for dinner," she explained. She handed Kelli a small package. Inside was a sheer one-piece garment that, I guess, is called a catsuit. It covered Kelli from her toes to just below her collarbone. The catsuit had a dark tint that went well with Kelli's complexion. The suit fit Kelli like a second skin. I say it "covered" Kelli, but, once she had it on the catsuit was transparent. Kelli's nipples, mound, and ass were fully visible. Kelli always looks best nude, but she also looked incredible in this outfit.

Lisa and Kurt had found something a bit more involved for me. There were two garments: a jacket and pants made from something like vinyl or latex. Lisa had me put the pants on first. They were very tightly and difficult to put on. There was a pouch in the front for my dick and balls. There was something rigid in the underside of the pouch so that, aroused or not, my dick was pointing out in front of me with the pants on.

Once I wriggled into the pants, Lisa pointed out a few features. The seat of the pants attached to the waistband and the tops of the pant legs with small pieces of Velcro. The seat could be detached leaving me bare assed. The penis pouch had a small seam that ran the length of my dick that was also closed with Velcro. That could be opened, leaving my dick sitting exposed on whatever the rigid piece was in the underside of the pouch. Finally, the seat and front of the pants could be removed, turning the pants into a pair of chaps. When she finished demonstrating the options for wearing the pants, Lisa said, "Will's upper body looks good enough I think we'll forget the jacket." I went to dinner bare-chested, wearing the pants and sandals.

For dinner, Lisa wore a pants suit made, it appeared, of the same sheer material as Kelli's catsuit. While the suit fit Lisa much more loosely than Kelli's catsuit, it was also transparent. When she was dressed for dinner, Lisa's body was fully visible. Lisa was not, in my mind, remotely as beautiful as Kelli. However, but she looked very sexy in the transparent pants suit. Kurt was very well-built for a man his age. Lisa dressed him in what looked like a tight Speedo-style swimsuit. However, the front had a square piece held on by Velcro. When Lisa took that off, Kurt's dick and balls hung out of the suit.

The restaurant was almost full when we arrived, but Kurt had a table reserved. All the guests were dressed to look sexy. Many of the women wore transparent teddies. Several of the men wore a pouch and nothing else. There was a wide range of ages and body types. I am biased, but I thought Kelli and Lisa were, by far, the two most attractive women in the room. Their closest rivals were the young women servers. Their uniforms were based on traditional Bavarian dirndls but were much shorter and cut lower than what I had seen in Munich. I was reasonably certain that the servers were not wearing panties. Kurt described the restaurant's cuisine as "updated traditional Bavarian." Whatever it was, it was excellent.

After dinner, the four of us went for drinks at the bar's outdoor patio. There were not a huge number of people drinking on the patio, but it was not a huge patio either. That meant that you were rubbing against people if you tried to move anywhere as were the three servers who delivered drinks. No one seemed to mind.

We were sipping our drinks and talking when a female voice shouted something in German that I did not understand. Lisa translated it for us as "dick display." I was still confused as Lisa undid the seam of my pouch and pulled the patch from the front of Kurt's briefs. Looking around, I saw all the other men standing still with their dicks exposed. An older, heavy set woman in a red teddy walked around giving each dick a single stroke, including mine and Kurt's. When she had passed, Lisa reattached Kurt's front covering and closed my pouch. To Kelli, Lisa said, "there will be a call for a cunt display in a few minutes."

Indeed, a few minutes later a booming male voice shouted in German. Lisa said, "there it is" and undid the drawstring to her pants. She let the pants drop to her feet and stepped out of them. The hem of her jacket stopped just above her ass, so Lisa was nude from the waist down. She helped Kelli wriggle out of her catsuit. "It's best," Lisa told Kelli, "to just bend over. You can straighten up after you've felt the finger run over your lips and rosebud."

As the man who had shouted approached, Kelli and Lisa turned and bent over. That fully exposed both women and they both looked very desirable. Kurt and I were both staring at Kelli's and Lisa's asses and pussies. Kurt said, "I think we are wasting a perfectly good room upstairs." After the man had run his finger over both Kelli and Lisa, we left the bar. Kelli carried her catsuit in her hand and Lisa carried her pants.

Back in our suite, we took off what little we had on. Lisa went to Kurt and Kelli came to me. Kelli and I kissed as she stroked me, and I played with her nipples. We were getting aroused, which was the idea, when Kurt said "outside." We followed Lisa and Kurt out onto the balcony. From the sounds below us, it seemed that the patio bar was still busy. Lisa and Kurt took one of the lounge chairs and Kelli and I took the other.

Kelli had me sit down on the lounge chair. When she sat down in my lap facing me, I stopped paying any attention to what Lisa and Kurt were doing. Kelli had my balls in her left hand and was circling her right index finger around my dickhead. I was fingering her clit. Looking up into Kelli's beautiful face, I was reminded again of how much I loved my wife.

The experiences of the day, and especially the last hour, had Kelli and me already aroused. Soon, we were ready. Kelli lifted herself up far enough for me to slide in. Kelli lowered herself back down until she was resting on my hips and I was completely inside her. That position felt so good that we just stayed like that for a few moments, looking into each other's eyes. I finally gave a push up with my hips and legs and Kelli began riding me as I pushed myself into her.

As we became more aroused, I leaned forward and began sucking on Kelli's nipples, alternating right, and left. Her nipples were hard and pointed. I put my hands on her ass to help lift and lower her. Kelli was kissing my forehead, the only part of me her mouth could reach. Her heartbeat and breathing were speeding up.

As Kelli let out a long moan, I felt her pussy contracting on me. I tried to push into her harder. Her hips were bucking as she started her vocalization. I moved my hands from her ass to her back and pulled Kelli to me tightly. I was kissing her neck, about to come myself, when Kelli threw her head back and screamed "FUCK YES!" as her body convulsed. She went limp just as I shot inside her.

I had seen so focused on Kelli that I had tuned out any other perceptions. As I held her in my lap and got my own breathing and pulse under control, I became aware again of the sounds coming up from the patio bar. I heard a male voice say something followed by laughter. To my left, Lisa laughed and translated, "Someone downstairs just opined that someone up here had a good orgasm." Kelli giggled. Looking to my left, I saw Lisa and Kurt sitting side by side on the edge of the lounge chair. I had assumed they were fucking too. Had they decided to watch us instead?

"That was exquisite," Kurt said. "The two of you are natural partners." I guess they had watched us.

"I hope we didn't distract you from more pleasurable activities," I said. Kelli giggled again. I'm not sure why.

"No," Kurt said, "watching the two of you and especially watching Kelli have orgasm is very pleasurable. However, I do think it is time for us to proceed as you suggest." In one smooth motion, Kurt stood up from the chair, spun Lisa around so she was lying in the lounge chair and placed himself on his belly with his face between Lisa's thighs.

Kelli got off me and we sat on the edge of our lounge chair, holding hands, and watching Lisa and Kurt. Lisa was looking at us, smiling, as Kurt stimulated her with his tongue and mouth. Lisa's nipples became erect. She was breathing hard when Kurt leaned away from her. He stood up for a moment, displaying a formidable erection. Kelli and I stood up and moved closer to have a better view as Kurt slid his massive dick into my sister's vagina. The look on Lisa's face as Kurt entered her was one of the most erotic things I have seen.

Kurt was, at least that night, a forceful lover. I thought I ought to be able to learn something watching Kurt but his approach that night was too rough to suit my personality or Kelli's. Lisa, however, appeared to be enjoying herself immensely. Lisa was not a passive lover either and Kurt was getting as good as he was giving. Kelli and I stopped holding hands. Her hand went around my dick. Mine went to her pussy.

I had, obviously, never seen my sister orgasm before. Lisa didn't vocalize like Kelli. As Lisa became more stimulated, a low moan started deep in her chest. It grew louder and rose in pitch, interrupted by gasps for breath, as she got closer to coming. Lisa and Kurt were pounding each other violently. Just as Lisa's moan became a shriek, the lounge chair collapsed. Kelli and I couldn't help laughing. We also heard laughter on the patio below us.

Lisa was flat on her back, panting, with just the cushion of the lounge chair and its webbed upholstery between her and the wooden balcony floor. Both main legs supporting the chair had broken away from the frame. Kurt had pulled out of Lisa and was lying beside the ruined chair. "Shit!" Kurt said. "I was about to come."

Lisa sat up and flipped herself over so that her upper body was lying on Kurt's hip. She took his still massive erection in her mouth. Lisa must have practiced suppressing her gag reflex to get as much of Kurt in her mouth as she did. Lisa's head was bobbing up and down. Kurt began to moan, then grunted. His hips came off the floor, pushing Lisa's head up with him. I could see from the motion in Lisa's throat that she was swallowing. It seemed to take forever, but was probably less than a minute, before Lisa sat up with a huge smile on her face. She leaned back down and flicked a bead of come from Kurt's dickhead with her tongue.

Kelli and I stopped playing with each other and helped Lisa and Kurt off the balcony floor. Kurt looked at the ruined lounge chair and said, "We fuck outside in these chairs every time we visit. This is the first one we have broken." Turning to Kelli and me, Kurt smiled and said, "You must have inspired us."

I know it sounds very perverted to say that my sister watched me make love to my wife and Kelli and I then watched my sister get laid by her boyfriend. I have to say, though, that it did not seem at all perverted to me. It was wonderful. I have felt much closer to Lisa ever since that night.

We slept that night in our separate rooms with our doors open. Kelli and I were still in bed holding each other when Lisa stuck her head in the next morning and said, "Kurt wants to get an early breakfast." As Kelli and I showered, we watched the hikers already on the mountain behind the lodge. We hoped the hikers were also watching us.

I was introduced that morning to the glory of a German breakfast. While the coffee had a burned taste to me, the cold meats and cheeses accompanied by hardboiled eggs were exquisite.

Kurt wanted to go hiking. "All you need wear are boots and socks," he instructed. Kurt had borrowed backpacks from the lodge. Mine carried water and four bottles of wine. Kurt's contained our lunch. Kelli and Lisa had smaller packs containing towels, a cell phone, a map, Kurt's handheld GPS, and sunscreen. What none of us carried were any clothes.

Nude but for our boots and packs, we left the lodge and headed southeast with Kurt in the lead. We were climbing but the incline was mild. We soon reached a sign which I could translate as marking the boundary of the Berchtesgaden National Park. Even for someone like me, born decades after World War II, "Berchtesgaden" has sinister connotations. Looking around, I swiftly realized that was unfair. The scenery around us was spectacular.

Kelli and I had trepidation about hiking nude in a public park. Kurt assured us there would be no problem and that nude hiking had become somewhat popular in Germany over the last few years. We met quite a few people on the trail, all clothed except us. Most people we met smiled at us. If they said anything at all, it was simply "Guss Gott."

I would not call our hike strenuous, but we were continuously going up and we were all soon perspiring. We had walked a little over two hours when Kurt led us off the trail and up onto a small plateau with rocks we could sit on. We broke out the water and then decided to open a bottle of wine. It was a sunny day and Kelli and I, being from Ohio, were enthralled with the higher peaks surrounding us.

After letting us look around in awe for a few minutes, Lisa got our attention. "Kurt and I have some things to tell you," she announced. Kelli and I sat together on a stone. I half expected a wedding announcement.

"I'm leaving the accounting firm," Lisa said. "Actually, my last day was last Monday." I was shocked. Lisa had been with the firm since she had gotten her degrees and I thought she liked it. Answering my unspoken question, Lisa explained, "About three years ago, they offered me a promotion that meant relocating to New York. Kurt and I were already together so I had no intention of leaving Munich. I turned the promotion down. This January, they came back and basically told me to move to New York or else. I still don't want to leave Munich, so I chose 'or else' and turned in my resignation."

Kurt jumped in at that point. "Of course, I didn't want Lisa moving to New York and was touched that she'd give up a job she loves to stay here with me. However, wonderful as I think I am, I knew that Lisa needed to replace the income she was giving up and that she would not be happy without a career. Father founded the bank after the war. It took him decades, but the bank became highly successful. I became the chief executive when he retired and, when Father died, ownership of the bank passed 66.4% to me and 34.6% to my sister Annegret. Annegret is a medical researcher in Berlin. She has no interest in finance and is perfectly happy to leave me running everything if she receives a modest annual income from the bank. Annegret has consented to this so, when this holiday is concluded, Lisa will start as deputy chief executive of our bank. Of course, that position alone still leaves Lisa vulnerable if I am ever out of control of the bank. To secure her position, I gave Lisa a 10% ownership share, reducing my holding to 56.4%. That paperwork is done and signed. Also done and signed are the amendments to the bank's governance documents and my will and trust stating that, when I am no longer here, Lisa acquires the remainder of my ownership in the bank and becomes chief executive."

"Damn!" I thought. Kurt was, justifiably, proud of himself. That was one hell of a gift to your girlfriend. It was better than I realized, as I was about to learn.

"Not to boast, but to give you a sense of the numbers," Kurt continued, "the bank had net earnings of € 35 million last year. Twenty million of that stayed in the bank. The remaining € 15 million went € 5.2 million to Annegret and € 9.8 million to me. Had Lisa held her interest last year, she would have received € 1.5 million. I expect our net will be higher this year.

I almost gagged on my wine. Kelli and I would be lucky to gross $ 50,000 from our practice. My sister had become a wealthy woman and it looked like she would be much wealthier as time went on. I raised the plastic mug I was drinking from and said, "congratulations Sis." Understandably, Lisa was grinning from ear to ear.

As I got over my initial shock, I saw the news for what it was and what, I think, Lisa and Kurt intended: the high point of a very enjoyable day. A year ago, I would probably have been envious or resentful that Lisa had the good fortune rather than me. Starting with our wedding last fall, which she surprised me by attending, Lisa had transformed from the sister whom I dutifully spoke to by phone twice a year into a good friend. That Lisa and Kurt shared some kinks of Kelli's and mine helped that process.

Given how far we had to walk back to the lodge, we probably drank too much wine celebrating Lisa's and Kurt's announcement. Thankfully, it was downhill and there was no technical climbing. Of course, we carried the empty bottles out with us.

It was about 16:00 when we got back to the lodge. We emptied and returned the backpacks and, since it was still light, went out to 'sun' on the lawn. While were out there, Kurt said, "we booked you two for a couples massage at 14:00 tomorrow."

"I know we didn't ask you," Lisa said, "but it is one of the things you absolutely must do when you are here."

At 14:00 the next day, or 2:00 p.m. to me, Kelli and I walked naked into the largest of the massage rooms Kurt had pointed out two days before. The walls, facing the mountain and the hall, were clear glass. People walking by outside the room smiled and nodded to us. Inside were a young man and a young woman in the ubiquitous white of the lodge staff. They introduced themselves as Ute and Erich. "Please give us just a moment to get ready," Ute said in accented English.

Ute and Erich both sat down on a bench in a corner of the room and took off their gym shoes. Ute stood up and pulled off her top. She wore nothing underneath. She unbuckled the white belt to her white pants, unzipped the pants, and let them fall to her feet. Ute also did not wear panties. We got a rather attractive view of Ute when she turned her back to us and bent forward to pick up her clothes. Ute had a nice body. I had been so focused on it that I did not realize that Erich had also stripped off.

Nude, Ute and Erich turned to face Kelli and me. We must have been surprised because Ute giggled and said, "We always give couples' massage in the nude. That makes it more pleasant for all four of us." I could not argue with that.

Ute led me to one table and had me lie face down. Ute was a good therapist and I was surprised by the amount of time she spent on my head and the back of my neck. Of course, I had no idea how long the massage would last. My arms were lying at my sides on each edge of the massage table. As Ute moved to work on my shoulders, her bare thigh brushed against my right hand. Instinctively, I pulled my hand in tighter to my torso. Ute giggled and said, "It is permitted to touch me, please." I moved my hand back out to where it rubbed against her thigh.

I am guessing Ute spent about 45 minutes on my back and the backs of my legs. As she began working on one buttock, she asked "Is there any part of your body you wish me not to touch?"

"No," I replied.

Ute stopped massaging my buttock for a moment and I felt her hand between my legs as she lightly rubbed my balls. I guess she wanted to confirm my statement that nothing was off limits. When I said "danke," she went back to work on my buttocks. After she finished with both buttocks, Ute stopped for a moment. She said something softly in German to Erich. Then I felt a hand wearing something like a latex glove gently force my buttocks apart. A gloved finger circled around my asshole and then penetrated it. The finger went deeper until it reached my prostate which it began to massage. That quickly got me hard. I hoped it was Ute's finger in my asshole rather than Erich's.

I was beginning to worry I was going to come when the finger slid out of my asshole and Ute said, "please get on your back." I rolled over and was relieved to see Ute pull off the gloves and drop them in a wastebasket. I turned my head towards Kelli, who was also on her back. Erich was running his hands from her shoulders down and over her breasts. In profile, Kelli's face seemed to have a look of bliss. Ute was standing at my head (the big one). With a slightly sterner tone, Ute said "You see her every day. Please look at me." I turned my head back to face the ceiling and was rewarded with a view of the undersides of Ute's bare breasts.

Ute spent more time on my head and face. Still standing behind my head, Ute began long strokes down my shoulders and chest like Erich had given Kelli. As Ute reached the end of her stroke, her breasts were hanging in my face. As she leaned down to complete the second stroke, I flicked one of her nipples with my tongue. "Danke" Ute said.

Ute went to the other end of the table and did a wonderful job on my feet and legs. Finally, she moved to beside my right hip. She began massaging my hip flexors and upper thighs, all around but not touching my dick. After working on those for several minutes, Ute stopped. She widened her stance a little and took ahold of my right hand, which was lying limp on the table. She moved my hand between her thighs and pulled it up against her slit. I took the hint and began running my fingers over her lips.

With me now giving her some attention, Ute took my balls in her hands. I would have expected having my balls massaged to be uncomfortable, if not painful. Ute had a technique that felt wonderful. As a thank you, I pushed a finger into her and began rubbing her clit. Ute took a deep breath and said "danke" again. I took that as encouragement and inserted a second finger.

Ute left one hand gently on my balls and began kneading my dick with the other. It was a bit rough and not entirely comfortable. "This . . . will . . . improve . . . blood . . . flow." Ute said between sharp intakes of breath. I worked my fingers inside Ute more energetically. She began running her hand up and down the underside of my shaft and dickhead. Her other hand kept holding my balls.

Suddenly, Ute stopped stroking my dick, although she left a hand on my balls. "Please . . . continue . . ." Ute said. I moved my fingers to where I thought Ute's G spot was and began rubbing hard. Ute said "umm!" She put a hand back around my shaft and held me. I increased the pace and pressure of my rubbing. Ute's grip on my dick got tighter. Suddenly, Ute raised up on her toes and went "Oh" in full voice. I looked up in her face. Entirely in English, she said "small one. Thank you." She released the grip on my dick, leaned over me, and gave my dickhead a kiss. "I am not allowed to finish you," Ute said. "You are closer to orgasm than you may realize. I think your wife is ready. You may finish each other. The tables are very sturdy."

Ute stepped aside and I got off the massage table. Kelli was looking at me with a smile. Her legs were spread so that her feet were off the table on each side. I got onto Kelli's table and lowered myself down. As we kissed, I slid into her. Kelli was extremely wet. She wrapped her arms around me. I began to thrust my dick at the place inside her where I knew Kelli's spot was.

Ute and Erich had gotten Kelli and me so close to coming that it did not take much time or effort before we both did. Characteristically, Kelli announced her orgasm at the top of her lungs with "This . . . is . . . so . . . fucking . . . GREAT!" I don't know whether it was what Ute had done to me, but I shot an abnormally large load in Kelli.

I stayed on top of Kelli while we both caught our breath. Looking to my right, I saw Ute and Erich standing a couple of feet away, nude with an arm around each other. I could also see about six people outside peering in at us. One woman was applauding. "Damn," I thought, "we're starting to make a habit of fucking with others watching."

I got off the table. Ute came up with a towel and began wiping my dick. Kelli was still on her back on the table. Erich had a towel wiping up between her legs.

Kelli got off the table. We thanked and shook hands with Ute and Erich. Ute handed us each a cup of water and Erich gave us the standard post-massage admonition to drink plenty of water. I wanted to tip Ute but, of course, had no money with me. Reading my mind, Ute smiled sweetly and said, "Gratuity is not permitted, and you already did."

Those were the highlights of our trip, although it was all wonderful. We did more nude hiking and took a clothed daytrip to Salzburg. We spent our last three nights in Germany in the guest room of Kurt's mansion in a leafy, affluent neighborhood some distance from Munich's city center.

The night before we left, Kurt took us to an excellent Hungarian restaurant. How he knew I love Hungarian food is beyond me. Over dinner, Kurt asked, "What types of law do the two of you practice in your own firm?"

Kelli answered with a chuckle, "Right now just about anything someone will pay us for."

"What are your rates?" Kurt asked.

I gave Kelli a glance and answered, "we both charge $ 280 per hour." I had instantly raised our rates $ 20 per hour.

"We're paying over $ 400 per hour, on average, to the firm in New York which handles our American legal matters," Kurt said. "We pay that firm between US $ 3 million and $ 4 million a year. It would be good if the bank can cut that cost substantially."

"What types of legal issues do you have in the US?" Kelli asked.

"All of our deals with the big US banks, Goldman, JP Morgan, BOA, are individually negotiated," Kurt said. "We need help with that. Sometimes there are disputes between the banks. Those are always arbitrated. We have disclosure requirements, tax issues, and your American financial regulations are always changing, more so recently for foreign banks. Could you help us with those types of issues?"

I took a huge leap into the void. "I think so," I said. Kelli gave me a sharp look which Kurt caught.

"Take some time to think about it," Kurt said. "I know we have become close, family in a sense, and we will spend much more time together. Please do not feel any sense of obligation to help us. Lisa and I care greatly about both of you. I will not force you into things with which you are not comfortable."

The four of us ended up sleeping together in one bed that night, all nude of course. When I awoke the next morning, a hand was holding my dick. I assumed it was Kelli. However, when I opened my eyes, I saw it was Lisa holding me. Kelli was awake, leaning over Lisa's bare shoulder. They had switched positions in bed during the night. Lisa leaned forward and gave me a quick kiss. She then let go of me, rolled, and kissed Kelli on the lips.

**Kelli Ch. 06**

I said in an earlier chapter that I tell you about our Pine Hills case. The case was important for Kelli and me. However, I realized that part of our story is more interesting to lawyers than to other readers. Suffice to say that an aspiring politician tried to launch his career by shutting down a Southern Ohio nude resort. Kelli and I got the case and kept the resort open. We acquired two new friends and clients: Cindy and Ryan Ryerson, the couple who managed the resort. We also achieved some prominence as lawyers serving the clothes-free community.

Shortly after getting the Pine Hills decision, we got bittersweet news. The woman who had been head coach of Robin's college gymnastics team retired. She was replaced by the assistant coach with whom Robin had been close. The new head coach offered Robin the vacant assistant's position. It was an offer Robin could not decline. To seal the deal, Brandt was offered a job on the university's athletic training staff.

Karla, Peter, Kelli, and I would miss Robin and Brandt, not least Robin's sexy athletic body. Worse, they moved out of our shared house while Kelli and I were in Germany. Kurt had made those arrangements before we knew Robin and Brandt would be leaving us. Robin and Brandt were gone when Kelli and I got back from Germany. Karla assured us that they were sent off properly. On their last night at our house, Karla fucked Brandt and Peter fucked Robin. I was a bit envious of Peter.

Kelli and I had talked a lot on the flight home about Kurt's offer to give us his bank's US legal work. We needed the money, but could we do the work? It was Kelli's idea to talk to Julia Minter. I knew Julia represented financial institutions. I had not spoken to her since our wedding eleven months earlier. I called Julia a couple of days after we got home.

"I have a bone to pick with you," Julia said when I called. "You got me to go naked at your wedding. I enjoyed it so much that I wanted to keep doing it. When I brought that up with Grant, he went batshit. He already disliked that my involvement with AFHF meant I saw a lot of other nude bodies. That I now wanted to show off my own nude body was too much. We separated just before the Holidays. The dissolution should be final soon."

"I'm sorry," I said.

"Don't be," Julia replied. "Grant and I want different things out of life. We papered over that for years. My going nude just stripped the paper away. It has hurt some, but I think it is a good thing overall. I'm a free woman, able to enjoy life before I'm too old to."

I explained Kurt's proposal to Julia. "Let me call some friends in D.C. and New York and see what I can find out about Kleist Bank," she said.

Julia called back a couple of days later. "My friends at Treasury say Kurt and his bank are squeaky clean," she said. "My friends in New York say Kleist does a lot of work with the big boys: Goldman, Chase, BOA. Wall Street sees Kurt as a mixed blessing. He does not let the big boys roll over him, but he brings clean money to the table. They know he will never get them in trouble. That's not true of too many people in big time finance."

"Did you get a feel for his legal needs?" I asked.

"Yes," Julia said. "Nothing too difficult but I expect it is a high volume of work."

My next question was something Kelli and I had agonized over. "Can you teach us?" I asked. We thought we knew where that question would lead. It was what Kelli and I had decided we wanted and needed.

"Do you guys go nude in the office?" Julia asked.

"Most of the time," I answered, "as does our office manager Karla. You met her at the wedding. She was one of Kelli's bridesmaids."

"Yes, I remember her," Julia said, "beautiful girl. What's your goal with your firm?"

"Right now," I replied, "we can't afford to be picky. The goal is to be a niche firm serving the clothes-free community."

"That's what I wanted to hear," Julia said. "Do you want a partner?"

"I was waiting for you to ask," I replied.

So, Lampe & Lampe, LLC became Minter, Lampe & Lampe, LLC. Julia started with us the Monday after Kelli's and my first wedding anniversary. She made an immediate impression.

Julia walked into our office her first morning in her woman lawyer's uniform: dark jacket and matching skirt, light blouse, hose, heels. Karla, Kelli, and I were already there wearing our office uniforms: bare skin. When Julia walked in, Karla told her, "you need to get those clothes off."

Julia stood in the center of the room, facing the three of us. "I've been looking forward to this," she said. She took off her jacket and draped it over a chair. She slipped off her shoes. Then, she pulled her blouse out of her skirt, unbuttoned it, and took it off. I was reminded that Julia had a lovely chest when she took off her bra and draped it over the chair. Julia smiled as she unhooked the hasp in the waistband of her skirt. The skirt fell to the floor. Julia wore pantyhose but no panties. It was a sexy look. She rolled the pantyhose down and pulled them off her feet. Then Julia took a step forward, turned her back to us, and bent over to pick up her clothes.

I had noticed at our wedding that Julia was much more attractive nude than in clothes. Over the intervening year, she had lost a little weight and had firmed herself up. Bent over showing her pussy and asshole, Julia was alluring. She straightened, put her clothes on the chair, and turned back to face us. She had transformed from an attractive woman in her forties to a woman who was beautiful age notwithstanding.

Damn," Karla said, "I'm straight and I think you look good enough to eat."

"You're always welcome to," Julia teased. "I've never given or received oral sex with another woman," Julia added. "Now that I'm completely free, I'd like to try it sometime."

We had told Kurt and Lisa that Julia was joining our firm. Kurt and Lisa still wanted to talk to Julia in person (they had just been introduced at our wedding) and wanted all of us to meet the Bank's primary lawyers in Munich. So, Kelli and I flew back across the Atlantic, this time with Julia, the week after Julia joined the firm.

We spent the day we arrived the Bank meeting the staff. The next morning, we were at the offices of Hoffmann u. Esch, the Bank's outside counsel. We met with the senior partner, Helmut Hoffmann, and the newest lawyer in the firm, Helmut's daughter Bettina. Herr Dr. Hoffman reminded me, a lot, of former West German chancellor Willy Brandt.

Bettina Hoffmann had wavy hair, a wide face, and big eyes. I guessed Bettina was the same age as Kelli and me. Her clothes gave no hints about her body. Her excellent English was not surprising, but her mastery of American idiom and slang was. That was explained when she said she received her bachelor's degree at the University of Chicago. I also learned that Bettina and I had been in college at the same time, albeit in different parts of Cook County, Illinois.

It soon became apparent that we were doing an audition. Apparently, Kurt wanted his general counsel to be comfortable with the new US counsel, especially since the change was from a huge New York firm to a three-lawyer firm in Cincinnati. Kelli and I tried to let Julia handle most of the technical questions. However, the Hoffmanns both made sure to put Kelli and me on the spot. We met with the Hoffmanns for over eight hours. It was not a relaxed day.

We finished about 6:00 on a Friday evening. I wanted nothing so much as food and a drink. However, Lisa was waiting for us outside the law office. She used her phone to make a quick call, to Kurt I assumed, when she saw us. Finishing her call, she told us "come!" We walked to the Bank but did not go inside. Instead, Lisa led us to the small parking garage behind the building. Kurt was waiting in his larger Mercedes.

Kurt fought with Munich traffic for about 45 minutes as we drove north. Just before we stopped, I thought I saw the silhouette of the 1972 Olympic Stadium nearby. We parked and walked another block and a half. We were headed for a building marked "Schimmhalle." "What are we doing?" I finally asked.

"There is coed clothing optional swimming here every Friday starting at 19:00," Lisa explained. "Kurt and I come here every Friday we're in town."

I looked at Kelli and Julia. "I'm fine with it," Kelli said. Julia smiled.

As we approached the door to the pool building, Lisa called out "Bettina!" Little more than an hour after grilling us in her father's law office, there was Dr. Bettina Hoffmann. Apparently, she was going swimming too.

Kurt paid for all six of us and we followed him into a changing room. There were little cubicles with doors you could go into to change. No one used those since everyone was just stripping naked. Kelli, Julia, Lisa, Bettina, Kurt, and I undressed side-by-side.

Before we picked up our towels to go out to the pool, Bettina took a step backwards, looked at us, and said, "I've seen Lisa and Kurt nude before. Julia, Kelli, Will, you all look great nude. You should go nude more often." Julia, Kelli, and I all got a smile out of that. Bettina did not know that we went nude more than we were clothed.

As we walked from the changing room out to the pool, I explained that Kelli, Julia, and I went nude almost all the time in our law office. I am not sure Bettina believed me until Kelli and Julia both assured her that was, in fact, our policy.

"I wish you had mentioned that in the office today," Bettina said, "but, of course, we did not ask. I should have expected that knowing that Will is Lisa's brother. Lisa likes taking her clothes off almost as much as I do." I could easily understand why Bettina liked to take her clothes off. Like Kelli, Julia, and Lisa, Bettina Hoffmann looked great naked.

"That is very good that you work naked in your office," Bettina said. She smiled. "We will have to schedule conferences by Skype. I would like to be able to go naked at work also. But Father does not like to be around me when I'm naked since my mother died."

As we entered the hall containing the pool, I was awed by the sheer number of people. The crowd ranged from teenagers (although I assumed you had to be of age to get in) to the very old. All body types were represented, from very fit to obese. There were singles, couples, groups of couples, groups of guys, and groups of girls. The only thing everyone in the huge room had in common was that everyone was naked. Julia paused for a second as we entered and said, "My God. I've never been naked with this many people." She paused before adding, "it feels good, doesn't it?" It did.

There were two large Olympic-size swimming pools. Julia, Kelli, Bettina, and I tried swimming laps but gave up quickly. It was too crowded, and we were bumping into people. Most people took that in stride, but you could tell that a few serious swimmers were annoyed.

We got out of the pool and walked to where Lisa and Kurt were talking to a couple about Kurt's age. Seeing us approach, they got up and met us. "This is a bigger crowd than normal," Lisa said.

"Let's get something to eat," Kurt said. "The food isn't great, but it is edible, and we don't have to get dressed." I saw people standing naked in a cafeteria line in a wing of the building that went off the main hall. We took treys and joined the line. Once we all got food and draft beers, we found a table and sat down.

As we ate, Bettina said, "Julia, Kelli, Will, you did very well today. You impressed my father. I spoke with him after you left. He said you would be adequate." "Adequate" did not strike me as a very favorable impression. Bettina read the look on my face and laughed. "You will have to get used to it if you work with Father. For him, that is high praise."

Kurt piped up, "Helmut sent me a text earlier. He said, 'these Americans will do.'"

Lisa said, "Don't feel bad. I don't think I've ever gotten an 'adequate' or 'will do' from Helmut."

Bettina giggled. "Father loves you Lisa. If you were not with an important client, you would need a bodyguard to keep my Father away from you."

Kurt jumped back in. "If your father allowed access to his daughter, I might be tempted to let him borrow Lisa occasionally."

"But, Herr Kleist," Bettina said adopting a formal tone, "how could a young woman like me aspire to deliver the same degree of pleasure you derive from the experienced Fraulein Lampe?"

"Perhaps Bettina," Lisa said, "before we consider any substitutions, you should join Kurt and me so we may tutor you."

"I would learn much from that," Bettina replied, "but that would raise the difficulty that I am one of your lawyers. I do not believe sexual activity is allowed between a lawyer and her clients even for educational purposes." Shifting her gaze to Julia, Kelli, and me, Bettina added, "However, if my American colleagues undertook to instruct me in how sexual pleasure is given and received in America, I think that would be acceptable foreign relations. Of course, living in Chicago, I did obtain some instruction in American practices, but I will gladly pursue post-graduate study."

Before any of us could say anything, Bettina, Lisa, and Kurt began laughing. I sensed that sort of teasing was a regular feature of their relationship.

We talked and joked for another hour before we decided to leave. Back in the changing room, Bettina swept her clothes into a cloth bag and put on only her coat and boots. "How are you getting home?" Kelli asked.

"The S-Bahn," Bettina replied. Seeing the look on Kelli's and my faces, Bettina added, "I love riding the train with nothing on under my coat. Here in Munich, it is perfectly safe." I wondered whether it really was safe for a young woman as lovely as Bettina Hoffmann. Bettina inspired the rest of us. Lisa, Kelli, Julia, Kurt, and I dressed in only our shoes and overcoats, carrying the rest of our clothes in our hands. But we were riding in Kurt's car.

Kurt dropped us outside our hotel. Walking into the lobby, we saw that the hotel bar was still open and had patrons in it. Kelli got a gleam in her eye and said, "Let's get a drink." Clothing in hand, Julia and I followed Kelli into the bar.

The young woman working the bar said something in German. Seeing our incomprehension, she said in English, "You are free to take your coats off. Most people think it is warm in here." Kelli put the ball of cloth that was her clothes on the bar. Emboldened, so did Julia and me. The barmaid smiled. "I understand," she said. "In an hour or so, you will probably be safe to take your coats off nonetheless."

We drank and talked about nothing important for a while. I think Kelli was tempted to test the barmaid's prediction that we could drink nude after midnight. However, as we started on a second round, Kelli said, "Do you think that Bettina was serious or joking about being wanting to have sex with us?"

Julia had a look on her face I could not decipher. "Isn't it premature to be talking about sex with our German colleague," Julia said, "when we have not yet all enjoyed each other?"

"Excellent point counsellor," Kelli replied. "That is a deficiency that must be remedied."

"Tonight?" Julia asked.

"Right now," Kelli responded. We set our almost untouched second drinks on the bar. As we picked up our balled clothing, the barmaid came back. "Is something wrong?" she asked. "You do not like your drinks?"

"The drinks are excellent," Kelli replied. "However, my husband and I," she said nodding at me, "need to go to our room so we can have sex with our new law partner." Kelli nodded at Julia.

The barmaid smiled. "I understand," she said. "What is your room number? I will have your drinks brought up to you."

Julia, Kelli, and I were standing in the center of Kelli's and my room. We had taken off our coats and shoes. Kelli had my balls in her hand. Julia was rubbing her index finger over the head of my dick. I was fondling each woman's breast. There was a knock at the door. We stepped apart and Julia answered the door.

The barmaid from the lobby bar walked in with our drinks on a trey. "Excuse me," she said. "I brought the drinks up myself because I was curious to see you without your coats."

"Do we meet with your approval?" Julia asked as she stepped back into a rough line with Kelli and me.

The barmaid looked over our nude bodies. Finally, she said, "you are all quite handsome. He would be my personal preference." The barmaid nodded at me. "However, I can see he will be fully occupied this evening." Kelli reached for her purse, pulled out a € 50 note, and handed it to the barmaid. "Thank you very much," the barmaid said. "If you care to come to the lobby bar tomorrow around 23:00, I can assure you that you may drink there dressed as you are now. The manager who works tomorrow night will take one look at you women and have no issues with it at all. Indeed, I expect he will ask me to remove my clothing too, which I might well do." The barmaid turned and left the room.

We all took a sip of our drinks. The barmaid's arrival gave us a moment to step back and think about what we were doing. "Do we want to do this?" Julia asked.

"I do," Kelli replied.

"I do too," I said, "unless you're uncomfortable, Julia."

"No," Julia said with a smile, "I've wanted to be with you two ever since I saw you nude at the AFHF fundraiser."

We put down our drinks and embraced. Both women were playing with my dick. I started fingering them both (finger-fucking two standing women simultaneously is more difficult than it sounds). After a few minutes, Kelli playfully pushed me onto the bed on my back. She got on the bed, straddled me, held my dick in her hand, and lowered herself onto me. Kelli had Julia get on the bed straddling my face and lower herself into a comfortable position. It some effort, but we quickly found a comfortable position for Julia that allowed my mouth and togue access to her cunt.

I know guys who do not like to give women oral sex. I do not understand. It is very pleasurable to lick and suck the sex of a beautiful woman. It certainly was fun that night licking Julia's lips, then her clit, then probing inside her with my tongue in search of her spot. It was more fun with Kelli riding up and down on my dick at the same time.

I guess I found Julia's spot. When I started tonguing one place in Julia's pussy, her thighs gripped tighter around my head. Julia started rising, forcing me to break contact briefly, then lowering herself back down so I could resume. We discovered that Julia is extremely sensitive. Kelli began riding me harder and faster, I think to keep pace with Julia, so we would all come together.

It did not work. Much sooner than I expected, Julia's thighs clamped my head even tighter. She began pushing herself down into my face. I heard a moan that was not from Kelli. That was followed by "Oh GAWD!" Julia's body shuddered as she came. She fell backwards and slipped forward so she was lying on top of me with her ass covering my face. To be naughty, I used my tongue to lick the crack of her ass a couple of times. Julia finally rolled off me and watched as Kelli and I enjoyed another of Kelli's very vocal orgasms.

Julia, Kelli, and I slept together that night. In the morning, we thought about repeating the night before with Julia and Kelli trading positions. However, we had to meet Bettina, Lisa, and Kurt at the Bank to go over the matters in which we were to replace New York counsel.

During that long Saturday meeting, Kelli told Bettina, Lisa, and Kurt that the three of us had gone nude in the hotel bar the night before and the barmaid had invited us back at 11:00 that night to do it again. Lisa's response was, "Damn. That would be fun, but Kurt and I are having dinner with a bank client."

Bettina rather enigmatically said, "I have to be somewhere tonight too."

We left the Bank close to 7:30 that night. Kurt had gotten Julia, Kelli, and me a table at a restaurant which Kurt touted as the "best traditional Bavarian food in Munich." We walked the several blocks to the restaurant and took our time over dinner and drinks. We were back in our room about 10:45. "Well," Kelli asked, "are we going down to the bar?"

I intentionally avoided her real question. "I can always use a drink," I said.

"Will," Julia said, "I think what was implicit in Kelli's question was whether we are going nude in the bar."

"The bartender invited us to go nude," I said. "Why wouldn't we?"

Kelli had already stripped. She slipped her feet back into the heels she had worn all day, picked up her overcoat, and said "I'm ready."

I slipped off my shoes, undid my belt and pushed my pants and boxers to the floor, and unbuttoned my shirt. Laying my clothes on the bed, I put my shoes back on and picked up my coat. "Ready too," I said.

Julia looked at us both, smiling as you might at a child who was playing in the dirt. "You two are truly perverted, you know that?" Julia said as she took off her dress. Nude, Julia put her shoes back on, picked up her coat, and said "Let's go!"

We were the only customers when we entered the bar. The same woman was working as the night before. This time, I had the presence of mind to read her name tag, which said "Anna." Anna picked up a phone, dialed three digits, said something quick in German, and hung up. In English, Anna said, "I was worried you would not come." She came out from behind the bar, smiled, and asked "May I take your coats?" We handed Anna our coats, leaving the three of us nude but for our shoes. Anna took our coats and went through a door behind the bar. She was back a moment later. "Your coats are safe back there," she said. "Tell me when you are ready to leave. I will get them for you." Apparently, Anna intended for us to stay nude as long as we were in the bar.

A moment later, a young man in a coat and tie, with a name tag on his coat, walked in. Anna told us, "This is Oskar. He is the manager on duty tonight."

Oskar smiled at us. More accurately, he smiled at Kelli. "I am happy that you are enjoying our hotel," Oskar said. "I see that your reservation was made by Kurt Kleist. Herr Kleist is well respected here. I am also happy to see that you are less prudish than your fellow Americans." Oskar paused for a second. "You are enhancing our bar," he told Kelli. "In appreciation of that, your first and last drinks are on us, provided you stay naked for the entire time you are here tonight."

Anna laughed. Using English for our benefit, she said, "That is no problem. I have their clothes in the back. I will decide when they may get dressed again." Anna said something in German to which Oskar replied in German. Anna's face assumed a mock pout. When Oskar walked out, Anna told us, "Oskar instructed that I may not take my clothes off until midnight."

We chatted with Anna for about twenty minutes before a middle-aged couple, French I believe, came in. Seeing us nude, they stopped and stared for a moment before saying something to Anna in German. Anna replied in German and then translated for us: "They asked if nudity is permitted in the bar. I told them we are allowing it tonight in honor of our American guests."

In English, the woman of the couple said to Kelli, "I thought Americans do not like to take their clothes off. When we have visited your country, it has seemed that you want the human body covered up like the Muslims."

Kelli replied, "That is true of some in my country but not all. As you can see, I, my husband, and my business colleague prefer to be nude and are quite happy if other people see us that way. My parents in Ohio are the same way."

Looking over the clothed shoulders of the French couple, I saw someone else walk in. To my surprise, it was Bettina Hoffmann. I broke away from the conversation with the French couple. "I thought you were busy tonight," I said.

"I had dinner with some friends from my time at university here in Germany," Bettina replied. "One of them, Artur, wants badly to have sex with me. Artur is a nice man, but I am not at all interested in him in that way. I thought it best that I leave. Having nothing else to do, I decided to come here."

"May I buy you a drink?" I asked. We stepped to the bar. I introduced Bettina to Anna and told Anna that Bettina was with us.

It was a chill night outside and Bettina was wearing an overcoat. When Anna brought Bettina's drink, she asked Bettina, "May I take your coat?" I had my second surprise when Bettina took off her coat and handed it across the bar to Anna. Like us, Bettina was nude under her coat.

I admit that I turned to face Bettina to get a better look at her. She turned to face me, drink in hand, and said, "Please, I want you to look." Bettina had a wonderful body, firm and athletic but not overtly muscular. Her flat stomach highlighted her smooth thighs and C cup breasts. Her face, while not classically beautiful like Kelli, was open, intelligent, and friendly. Her eyes could get very wide, like she was placing you in a broader context, or narrow like she was looking into your soul. "Do you like what you see?" Bettina asked.

"Very much," I answered.

"That is good," Bettina said. "You are very attractive, and your wife is very beautiful."

"Thank you," I replied.

"You both had sex with Julia last night," Bettina said. "I intend to have sex with you both as well and on many occasions." Bettina smiled. "But," she added, "we need not rush. Right now, you have Julia. We will have many years together."

That threw me. I thought it best to change the subject. "Do you only know Kurt and Lisa through your work?" I asked.

"Not at all," Bettina replied. "I actually met Lisa by accident while I was still at university about four years ago. We became friends. It was coincidence that Father's firm represents Kleist Bank and Kurt." Bettina took a sip of her drink. "Lisa told me a long time ago that she had a brother in the US whom she never saw and rarely spoke with. I hope that has changed. Your sister is an extraordinary woman."

I lost track of time. Seeing Anna coming out of the room behind the bar with nothing on told me that it must be midnight. Anna had a noticeable belly and carried some extra weight on her hips, but she was still an attractive woman.

Not long after Anna stripped, another couple came into the bar. They appeared to be older than Kelli and me but younger than Julia. They were laughing and speaking in German as they walked in. They fell silent when they saw that five of the seven people in the bar were naked. After a moment, the couple stepped to the bar. The young man said something to Anna that sounded like a question. Anna laughed and responded. The young man and young woman looked at each other for a moment as if unsure of something. Then, the woman smiled, slipped off her shoes and began unbuttoning her blouse.

Anna came down the bar to where Bettina and I were standing. "They asked whether it was mandatory to undress," Anna explained. "I told them it was not, but I would give them each a free drink if they did." I looked back at the newly arrived couple in time to watch the woman slide panties off a cute ass. Anna went back up the bar, spoke to the couple, and pulled a bottle of single malt Scottish whiskey from the top shelf behind the bar.

Sadly, no one else came into the bar that night and the French couple stayed dressed. People are more friendly when they are naked. We became instant friends with the German-speaking couple, Claudia and Albert from Hamburg. Bettina was the first to leave, giving me a quick kiss on the lips as she put her overcoat back on. The French couple left next, but Julia, Kelli, Claudia, Albert, and I stayed until Anna closed the bar around 1:30. That may not have been smart because we were flying home the next morning. We did exchange phone numbers and e-mail addresses with Anna and invited her to Cincinnati.

Kurt and Lisa drove us to the airport the next morning. As casually as I could, I asked what they thought of Bettina Hoffmann. "Bettina is extremely competent for one so young," Kurt said. "Helmut trusts her with exceptionally delicate and complex matters. She handles them very well."

"Bettina is a friend," Lisa said. "I've known her about four years, from before she went to her father's firm. Bettina can be tremendous fun, but she can also be deadly serious. When she sets a goal, she will achieve it, but she is not at all manipulative, unlike most of you lawyers. I trust her as much or more than anyone else I know including Kurt."

I kept quiet about my conversation with Bettina in the bar during the flight home with Julia and Kelli. Once Kelli and I were at the house, after we had been updated by Karla, I told Kelli about the conversation. Kelli thought for a moment before saying, "I told you when we first started dating that I expected this to be a monogamous relationship. We broke that rule a little with Karla and Peter a couple of years ago and broke it a lot with Julia this weekend. Nothing bad happened. I do not love you any less and I know you do not love me any less. I am not saying we start picking up strangers on the street and fucking them, but Bettina is not a stranger on the street. I think I'd like a long-term relationship between both of us and Bettina Hoffmann."

Bettina was our primary contact at her father's law firm. Bettina preferred using Skype, so we put up a large screen, high definition TV on one wall of the room that was our shared office. We connected that to the Internet and added a wide-angle webcam. We returned from Munich on Sunday. On Monday, we had an e-mail from Bettina that she wanted to Skype as soon as possible. We had everything set up by Wednesday and had our first Skype call at 10:30 a.m. on Thursday, 5:30 in the evening for Bettina.

Julia, Kelli, Karla, and I always went nude in the office unless clothes-compulsive clients were there. It never occurred to any of us to dress for our call with Bettina. When Bettina's image appeared on our new TV, she was clothed. She looked at our images on her screen for a moment, smiled, and clapped her hands. "You really do work in the nude!" she said gleefully. "Just a moment," she said, "let me close my door." She walked out of sight for a moment before returning. "Father does not approve of me going nude in the office," she said. Bettina stood in front of her webcam and undressed for us. She then sat down in her desk chair with her feet on her desk, legs apart. I spent the rest of that call looking at Bettina's bare pussy. Kelli told me later that she did too.

For, Kelli said, the first time in years, Jeff and Kathleen Stouffer were hosted a New Year's Eve party, nude of course. They had two large, heated tents erected in their backyard: one for food and drink and the other had a dancefloor. There was a covered, heated walkway between the two tents. Although Julia had not joined us for Christmas, she came to the party.

At the party, we met Dr. Adam Shulman. Adam was an orthopedic surgeon and a friend of Kelli's father. He was recently divorced. The party was his first experience with social nudism. Adam was about 50 and very fit. He had a full head of silver hair that gave him a distinguished appearance. Since he and Julia were unpartnered, Adam asked Julia to dance. One dance became several and, in the jubilation following the ball dropping in Times Square, we noticed Julia and Adam hugging each other's nude bodies tightly with smiles on both faces.

Adam was in Cincinnati the next weekend to take Julia to dinner. Julia stayed over in Adam's post-divorce apartment in Columbus the following weekend. Kelli and I were thrilled that Julia had hooked up with someone who seemed a good person and who was adopting a clothes free lifestyle. Unstated but understood between Kelli and me was that, if Julia's relationship with Adam lasted, it created room to bring Bettina Hoffmann more deeply into our lives.

Kleist Bank was sending us more and more work. It seemed we were Skyping with Bettina daily. Cindy and Ryan Ryerson had asked us to represent them in their acquisition of a nude resort in Tennessee. We were, finally, starting to generate profit. We swiftly gave Karla a raise. The most interesting development of the new year, though, came as a tip from Julia.

During the last week of January, Julia asked Kelly and me, "Do you remember the Cornetts and AFHF?" We did. "I've stayed somewhat active in AFHF," Julia continued. "They are doing another fundraiser. This will be at the Cornetts' estate on the first Saturday in March. It will be fun. You might be interested."

"What are they doing?" I asked.

"They're calling it the 'Couples Not A Beauty Pageant,'" Julia said. "Couples will walk around nude during a clothed cocktail hour. After that, everyone will move to another tent. There will be a stage. Each couple will go on stage, one at a time, answer some questions from an MC, and strut around nude. After everyone has strutted their stuff, the audience will use electronic devices to vote for the couple they like best based on talking to them at the cocktail hour and seeing them on stage. There are prizes for the top three couples: $ 1,500, 1,000, and 500. Tickets to attend are $600 per couple or $ 350 per person."

"We think AFHF is great," Kelli said, "but we don't have $ 600 to spend on going to that."

"I wasn't suggesting you buy tickets," Julia said. "You ought to compete as a couple."

"Are you and Adam competing?" I asked.

Julia laughed. "No," she replied, "we're too old. Adam wants to go though."

Kelli said, "We'll think about it."

"There is no charge to the contestants, and you can eat and drink during the cocktail hour," Julia added.

Karla, whose desk was in the same room as ours, said to Kelli, "remember, cheerleaders are exhibitionists."

"Will you and Peter do it?" Kelli challenged.

"If you and Will do," Karla shot back.

Karla, Peter, Kelli, and I found ourselves in a small tent on the Cornett estate along with 18 other couples and a few staff on a Saturday evening in March. We were being instructed by the woman in charge of the evening. "There are about 350 people here," she said. "You will undress completely. We will take you into the tent where they are having their drinks and food. Stay together as couples but mingle. Remember, this is not a beauty contest. You need to talk to people and make an impression on them. After about an hour, we will sound an airhorn. When you hear that, you should disengage politely from whomever you are talking to and return to this tent. I'll tell you then about the onstage portion of the evening. Now, get you clothes off! Shoes too. We have nylon bags with nametags on them. Be sure to put your clothes in the bag with your nametag. Someone will stay here and watch the bags. The bar staff has been told that drinks for nude people are free. However, do not under any circumstances get drunk. I will be watching. If I think you've had too much, you are out of here immediately."

Karla, Peter, Kelli, and I stripped naked and put our clothes in the bags. As we lined up to walk into the cocktail hour, I heard a female voice call, "Kelli, Will, Karla, Peter!" Looking around, I saw our neighbors' daughter, Nicole Abbott, coming towards us with her college friend and lover Kristin. Both were nude. As she approached, Nicole said, "They wouldn't allow same sex couples, but Mom and Dad talked to the Cornetts and they made an exception for us."

Just then, the woman in charge called out, "Line up as couples. One couple after another. Hold hands. Forward march!" Nicole and Kristin got into line in front of Kelli and me. We walked out of that tent, across about four feet of matted grass, and into a much larger tent. A clothed person at the front of the line was politely moving people away from the buffet set up along one long wall of the tent we entered. We paraded in front of the buffet. As each couple reached the far end of the tent, the woman in charge told them "mingle" and gently pushed them into the crowd.

The crowd, we noticed as Kelli and I moved through it, was primarily older people, mid-fifties and up I guessed. It was almost exclusively couples. Coats and ties for men and dresses for women seemed to be the rule. Every one of those clothed men and women were staring very openly at our nude bodies.

As a former cheerleader, Kelli is more outgoing than I am. She took my hand and went directly to a couple holding drinks. Kelli introduced us, first names only as we had been instructed, and asked whether the couple was enjoying the evening. "So far," the man answered.

"Why did you come?" Kelli asked. "I mean, why this event?"

"Well," the man responded, "AFHF is an arts organization. We feel it is important to support the arts."

"Bullshit," the woman with him said. "We came to see young, attractive nude people. He's looking at your tits and mound dear, just like I am looking at your partner's dick."

"I hope you are enjoying what you see," Kelli replied.

"I assume you're just here for the money," the man said. "Doesn't it bother you that we're looking at your, er, private parts?"

"No," Kelli replied. "Looking at the other nude couples, I'm sure we won't win any prize and that's not why we're here. We enjoy being nude and it's as much of a thrill for us to have you look at us as it is for you to see us, more probably."

The woman asked me, "You like having your penis exposed?"

"Absolutely," I replied. "Why not? Kelli says it is attractive. Besides, every man has one and everyone knows what one looks like. Why should I do any more to conceal that than my face or hands?"

"You really enjoy standing there naked while you talk to us?" the man asked with what seemed like genuine puzzlement.

"Of course," Kelli replied. "It feels very empowering."

"I feel like we have a privilege you do not," I said. "We get to be naked. You have to wear clothes."

"Well," the woman said, "you both look good naked."

"Thank you," I said. "Everyone looks good naked. You should try it yourself and see."

The woman blushed but an expression came onto her face like she was thinking about it. The man took her arm and started walking away. "Nice to see you," he said. That much, at least, was surely sincere.

As the couple walked away. Kelli giggled, "I didn't know we are trying to win converts tonight."

"Any time we're nude in public, we're trying to win converts," I replied.

The airhorn sounded much sooner than I expected. Back into the smaller tent, two young women told Kelli and me to turn around. I felt someone writing on both cheeks of my ass. When they finished, I looked at Kelli's ass and saw "19" on each cheek in lipstick. Kelli looked at my ass then asked, "What number did they put on me?"

"19," I replied.

"Ok, they matched us up properly," she said.

A moment later, the woman in charge yelled out, "Quiet down and line up behind the couple with the number on their asses one number lower than yours." There was a lot of milling about. Kelli and I found our place behind a tall, very muscular dark-haired man and a shorter, muscular blonde. I guessed they were both bodybuilders.

The blonde turned to talk to us. She had a smile so broad and teeth so bright that I felt I needed sunglasses to look at her. "Isn't this great?" she said. "We came up from Louisville for this. We do a lot of bodybuilding and fitness competitions, but they won't let you take everything off in those. For once, people can see all of us." The young man with her said nothing. He just smiled and stared at Kelli. The blonde looked down, then back up at my face, and said, "Your dick has a nice shape."

"Thank you," I said. That is always nice to hear.

The woman in charge yelled again, "Listen up! In a minute, we're going to walk back out. Follow us. You'll be in a holding area. When the MC calls for couple number one, the couple with ones on their asses goes onstage. Go to the MC. She's going to ask you a few questions. No smart ass answers! When she's done, you walk together slowly to the far end of the stage and then walk slowly back. Go back into the holding area. As you walk the stage, let the audience see as much of you as possible. When the couple ahead of you comes off stage, the next couple should go out. Don't smudge the numbers on your own asses or anyone else's. The audience is voting by number. If they can't read your ass, they can't vote for you. Ok? Let's go!"

We walked a short distance into another tent. The holding area was cramped. We were pushed right up against the couple from Louisville. My dick was against the blonde's ass. I had to stand stock still to avoid smudging the 18 on her ass. We could see the couples in front of us as they went onstage and came off. Karla and Peter were number 7. Karla was smiling as they came off stage. Nicole and Kristin were couple 12. They also looked like they were having a blast as they walked off.

The most interesting couple, I thought, was couple 8. They both looked like they were in their forties. The woman was a tall redhead with a great, proportional figure, splendid ass, and long elegant legs. Their body language and obvious nervousness made me wonder whether they had ever gone nude in public before. As they came back into the holding area, they woman said distinctly, "that was such a rush! I almost came out there!"

Kelli and I were next to last. I wondered whether the audience was getting bored with bare dicks, mounds, and tits; however, the people I could see as we went out were looking at us with rapt attention. I felt relaxed as we walked up to the MC, whom I recognized as Erin Meade, a local TV news anchor for Channel 11. She looked better on TV than in person.

Meade asked Kelli something inane, then turned to me. "How do you feel standing naked next to me in front of 350 people with clothes on?" she asked.

"Great," I replied. "It's empowering, liberating, and sexy. You should try it yourself Erin."

I expected Meade to shake her head or make a joke. Instead, she just looked me straight in the eyes for a moment, smiling. Somewhere in the audience, someone started chanting "Strip, Erin, strip."

Meade raised her hand for silence. "I don't want to distract you from voting for our contestants," she said. Kelli and I walked slowly to the end of the stage and then back. It was wonderful looking down at the mass of people staring at Kelli's and my nude bodies.

Couple 20 went out and came back. A few moments later, I heard Mead say, "Quiet, please. We have our results. Second runners up are couple 12. Girls, come on out!" Nicole and Kristin, totally surprised, went back onstage. There was applause which caused me to miss whatever Meade said to Nicole and Kristin.

The next thing I heard Meade announce was that "the first runners up are couple 19." I assumed that I had mis-heard Meade. Kelli tugged at my hand. It took the blonde from Louisville slapping my ass and saying "cool, that's you, get out there," for me to realize that Meade had called for Kelli and me.

Walking back onstage nude in front of all the people was a better the second time because the people were now applauding our nude bodies. Kelli and I stopped about three feet from Erin Meade and kissed. Then, we walked up to her.

"Congratulations," Meade said, "our audience liked you better than all but one other couple. Are the two of you married?" We nodded. "I'm married too," Meade said. Looking me straight in the eyes, she continued, "When you were out here earlier, you suggested that I should strip off and learn what it feels like to stand on a stage naked in front of a room full of people."

Into the microphone Meade was holding between us, I said, "I still think you should."

"My husband is in the audience," Meade said. She reached into a small pocket in her dress and pulled out a slender smart phone. "While you two were walking the stage, he sent me a text." She touched the screen of her phone with her thumb and read "I dare you." Turning to face the audience, Mead held up her smart phone and said, "this is my husband, people!"

Meade turned back to face Kelli and me. She handed the microphone to Kelli, saying "please hold this." Meade slipped off her shoes. To me, she said, "please help with my zipper" and turned her back. I unhooked the hasp at the top of her dress and pulled the zipper all the way down. Meade shrugged her shoulders and the dress fell to her feet. Over her shoulder, Meade said, "bra please." I unhooked her bra. Meade said, "I'll take it from here."

Kelli set the microphone on the stage floor by Erin Meade's dress. Kelli and I walked to where Nicole and Kristin were standing. Nicole gave me a nice bare hug while Kristin hugged Kelli. At center stage, Erin Meade reached to her shoulders, pulled her bra down her arms, and dropped it on the floor. She put her hands on her hips and slowly rolled her pantyhose over her hips, down her legs, and off her feet. All she had left on was a small pair of white lace panties. I saw Meade's shoulders move like she was taking a deep breath. Then, she pushed her panties off her hips, down her thighs, and stepped out of them. She bent down for the microphone, straightened up, faced the audience, and shouted "dare accepted!" That brought a loud round of applause.

I still was not wowed by Erin Meade, but she looked a lot better nude than she had wearing a dress. After basking in the applause for a long moment, Meade said "We have one more thing to do. I hope I haven't upstaged our winners." She bent down and pulled her smart phone out of her crumpled dress. "Tonight's winners are couple number eight!"

Seeing the redhead and her partner walk back on stage, by itself, made the entire evening worthwhile. The redhead looked surprised, scared, aroused, and proud all at once. I could see that her nipples were erect. Her and her partner's pale skin made them look even more naked and exposed, which was erotic.

The couple walked up to Erin Meade, who said, "Congratulations. You two made the most favorable impression on our audience. I have to ask, have you ever been nude on a stage in front of people before?"

"Never," the man answered.

Meade asked the redhead, "How do you feel right now?"

"I'm shocked that I'm standing here with no clothes on," the redhead answered, "but it is so exciting. I almost came the first time we came out here and I'm getting damn close again."

"I can empathize," Meade said. "Please take a walk along the stage so our audience can see you one more time. Then, we can go backstage and take care of ourselves."

The winning couple walked slowly along the front of the stage, side-by-side, each with a hand on the other's bare ass. As they reached the side of the stage closer to the holding area, Meade gestured for the four of us to go offstage, which we did. The winning couple followed us into the holding area. Erin Meade came offstage last.

Backstage, Meade walked up and gave me a quick kiss on the lips. "Thank you," she said. "If you hadn't said what you said out there, I would have missed one of the most erotic experiences of my life." Meade walked away.

I saw the redhead approach the woman in charge. "I'm sorry," the redhead said, "but I'm so incredibly horny. Is there somewhere we can fuck, right now?"

For the first time that night, I saw the woman in charge smile. "This is private," she said. "You can fuck in here."

The redhead looked around. I did not see any good place to have sex. After a few seconds, the redhead grabbed her partner's dick, which was already hard, and pulled him along as she elbowed her way to a table along one wall of the holding area. She lay prone across the table with her feet on the ground. She spread her legs apart, exposing a pretty vagina. Her partner stepped behind her and thrust his dick into her. They became the center of attention as the man began his thrusts.

Watching the winners start fucking in the middle of a group of, mostly nude, people was exciting. Kelli's hand stroking my dick added to my arousal. I looked at Kelli's gorgeous face. "I think they have a good idea," she said.

Kelli led me to the table and lay across it next to the redhead. Kelli's feet were still on the ground and she spread her legs to give me access. I stepped behind her and slid my dick into her. As I started humping, Kelli looked at the redhead and said, "What could be better?"

The redhead turned her face towards Kelli. Then, she looked at me. Like most women, she was more beautiful while she was being fucked. "Like a dream," the redhead replied.

I looked up. Karla and Peter were standing naked on the other side of the table we were fucking on. They each had an arm around the other. Looking at Kelli and me going at it, they smiled.

**Kelli Ch. 07**

Kelli and I left the "Not A Beauty Pageant" at the Cornett estate $ 1,000 richer and with a disk containing a video of the onstage portion of the event. We also made two new friends: Nancy and Doug Riddell, the couple who won.

Nancy and Doug were both mid-forties. Doug, I thought, was just average but Nancy was beautiful. She had natural red hair, elegant legs, and a chest that still looked reasonably firm. She was probably carrying a bit more weight in her hips than when she was younger, but that simply accentuated her curves. Doug owned an industrial cleaning business. They cleaned everything from auto mechanics' service bays to sensitive precision machinery. Nancy appraised antiques: furniture, silver, crystal, china, etc. She said that was a part-time gig job. She also made pottery. As we were dressing to leave the Cornett estate, I asked Nancy and Doug why they had decided to compete in the "Not A Beauty Pageant."

Nancy answered. "Our son has gone off to college, leaving us empty-nesters. We don't have a reason to play the stolid, upper middle-class role anymore. Who will we embarrass? I more than Doug I think, feel like there are many exciting things in life that my parents didn't teach me about and the other soccer moms didn't talk about. I won't get a second life to come back and try them out."

Doug added, "I knew Nancy felt like there was more to life. I was looking for things for us and picked up that free biweekly arts magazine you see Downtown. I saw an ad for an AFHF fundraiser. It said what AFHF was, which sounded interesting, but said you had to e-mail for the details about the fundraiser. I did and was astounded at what they sent back."

"Doug showed the stuff he received by e-mail to me," Nancy said. "Thinking about standing in front of people stark naked was scary, but I realized it was an exciting scary. I also realized I was getting aroused thinking about it. I could not stop imagining what it would be like to do it. I finally decided we had to try it."

"Ok, you tried it, now what do you think?" Kelli asked.

"Oh God!" Nancy said. "This has been like my wildest erotic dream, only it's been real. I don't feel the least embarrassed or ashamed of anything we did tonight. I feel more alive than I have in years. I must keep doing things like this. I hope everyone in Southwest Ohio knows exactly what my pussy, ass, and tits look like!"

Doug seemed thrilled by his wife's epiphany. "It's Nancy when she was young, only better!" he said.

We made a point of exchanging phone numbers and e-mail addresses with Nancy and Doug. Kelli's first act in the office on Monday was to copy the video on the disk to her computer and e-mail it to Bettina. Bettina's response, which she copied to me, said, "Well done. Wish I had been onstage with you." Kelli and I sort of wished Bettina had been too.

Our landlord had extended our lease on the house by a year. The property manager now said the owners did not know whether they would be returning to Cincinnati or not. Later in March, Peter's boss at the consumer products giant called him in. The company was about to have another round of "right-sizing." The people who knew Peter thought he was much too valuable to lose. That message was heavily diluted before it reached the corner offices where decisions were made.

Peter's boss proposed a compromise. The company would help Peter set up his own business. That took Peter off payroll. The company would put Peter on annual retainer equal to Peter's current salary. The company kept access to Peter's expertise but eliminated the cost of his benefits. Peter kept something near his existing income and was free to serve other clients. Since he had no alternative, Peter said yes. That turned out to be wise.

Julia came to us in early April. "It was my intention," she said, "to practice with the two of you for the rest of my career." Julia chuckled. "That's what is happening, it is just that this career is ending a lot earlier than I expected. Adam proposed. He's buying a house in Columbus and I'm moving in with him. I'm starting a new career as a kept woman. Maybe I'm not as independent and self-reliant as I thought when Grant and I split up. I'm sorry it was only six months."

Julia told us she was leaving at the end of the month. Julia said she was confident Kelli and I could handle the Kleist Bank work without her holding our hands, but we were welcome to bounce things off her whenever we wished. By that time, I was confident we understood the work. My concern was whether two people could do it and have any quality of life.

We reported Julia's impending departure to Bettina Hoffmann. Bettina's only comment was, "I will think that through." Since my sister owned ten percent of the bank and fucked the majority owner nightly, I was not too concerned about losing the Kleist Bank work. I was concerned that Kurt, Lisa, and the German lawyers would think we were overwhelmed without Julia and send some Kleist work back to New York.

Bettina called Kelli's cell phone that night or early the next morning in Munich. Kelli put Bettina on speaker so I could listen. "It has taken some work, "Bettina said. "I spoke with Lisa and Kurt. Kurt spoke with Father. I am coming to Cincinnati to help you. Of course, I cannot practice law in the US. However, I can continue serving the Bank just as I do now, only from a different physical location. Your common law system is different from ours, but I may be able to help you with other matters. My flight arrives in Cincinnati on Saturday of your Memorial Day weekend. Unless, of course, you do not want me."

"We don't want you to upend your life just to help us," Kelli replied."

"This will work out best for everyone, I think," Bettina said. "I will get to spend time with you. I will get to work nude as you do without having Father worried that he will see my bare vagina. Our firm recently hired another lawyer, Inga Speer. Inga will do the work I've been doing for clients other than Kleist. Father will be happy because he thinks I do not know that he is fucking Inga and will not find out if I am in America. And, I'm no cost to you because I will be paid by Kleist Bank as a consultant. Is that acceptable to you?"

Kelli and I traded thumbs up gestures. "It is perfectly acceptable to us," Kelli said.

"May I stay with the two of you in Cincinnati?" Bettina asked.

Kelli smiled at me. This was shaping up wonderfully. "Of course," Kelli said. "We do share the house with Karla and Peter. It is a big house and we have a spare bedroom."

"I'd much prefer to sleep with you and Will, unless you object," Bettina replied.

Kelli's smile widened. "You are definitely welcome to do that," she told Bettina. "Just so we can tell Karla and Peter, how long do you plan to be here?" Kelli asked.

"Until I get you and Will to move back to Germany with me," Bettina replied.

It was close to noon that Saturday when Bettina came past security at the airport and close to 1:00 p.m. by the time we got home. Bettina seemed wiped out. "My apology," she said, "flying fatigues me and I cannot sleep on airplanes." We took Bettina up to our bedroom, undressed her, and put her to bed. Karla and Peter were visiting his family in Minneapolis over the weekend, so we had the house to ourselves.

It was after 7:00 p.m. when Bettina woke and came out to the pool where Kelli and I were sitting. Watching Bettina come down the steps and around the pool with nothing on, I decided that, although they were quite different, Bettina was as beautiful as Kelli.

"This is a wonderful house," Bettina said as she approached us. "I appreciate you letting me live with you."

Kelli and I were lying together on a lounge chair. Kelli turned on her side so that there was a slight space between us. Kelli told Bettina "join us" and gestured at the small space between her and me. I turned on my side to create a bit more room and Bettina wriggled in between us, facing me with her ass to Kelli. To my relief, the lounge chair didn't collapse.

Bettina's breasts were pressed against my chest and my dickhead rubbed against her trimmed mound. After a moment, Kelli reached a hand over Bettina's side. Kelli put her hand on my balls and slowly ran it up the underside of my dick. After passing her fingertips over my dickhead, Kelli worked her hand between Bettina's thighs. Bettina raised a leg to allow Kelli better access. Kelli alternated between fingering Bettina and stroking me. Bettina was smiling. When Kelli again put a finger in Bettina, Bettina clamped her upper leg down, holding Kelli's hand in place. Bettina put her hand at the base of my shaft, circling her fingers around my dick, and slowly moved her and upwards. At the same time, Bettina kissed me.

We stayed like that for a time, until Kelli said softly, "You two need to fuck."

"We can involve you too," Bettina replied. She let go of me and gracefully stood up. I stood and helped Kelli out of the lounge chair. We hugged and kissed for a moment while Bettina walked off the concrete pool deck and lay on her back in the grass. Bettina spread her legs. Kelli giggled, stroked my dick, and said in my ear, "You're needed."

I walked over to Bettina and stood at her feet. She looked incredibly inviting. I hesitated for a moment, wondering if we even had any condoms. "Bareback Will," Kelli said. Ok. I knelt between Bettina's legs, moved over her, and slid my unsheathed dick into her pussy.

"Take it slow," Bettina told me. More loudly, Bettina said, "Kelli, get over my face." I started moving my hips back and forth in long, slow thrusts. Bettina said "nice." Kelli came over, stood with one foot on either side of Bettina's head, and squatted down. Bettina looked up at Kelli's pussy approaching her face and said "beautiful." Kelli lowered her ass onto her heels and Bettina began licking her.

It was incredibly erotic to watch Bettina's tongue and mouth stimulate Kelli. The experience was enhanced by the fact that I was simultaneously fucking Bettina. At one point, I looked up into Kelli's face. She had a look of pure bliss. Seeing me looking at her, Kelli leaned forward. We kissed. It wasn't until later that I appreciated the uniqueness of kissing my wife while I was having intercourse with another woman who was eating my wife.

I'm not sure exactly what Bettina was doing to Kelli, but Kelli suddenly broke our kiss. "Oh shit!" she said. I recognized the look on her face indicating that her orgasm was starting. "God damn Bettina," Kelli yelled, "you are so fucking GOOOOOOOD!" Kelli's body shuddered and, to my amazement, she squirted in Bettina's face. Kelli fell forward so she was resting against my right shoulder panting. When Kelli regained her breath, she whispered in my ear, "no offense, but that was fucking great!"

Kelli finally got up, took a few unsteady steps, and plopped her bare ass onto the edge of the pool deck to watch Bettina and me fucking. Bettina said, "I took care of Kelli. Please take care of me." Bettina suggested that I slightly change the angle at which we dick was sliding inside of her, to push harder against the front wall of her pussy. I made that change and Bettina moaned, "oh yes!" Bettina's hips starting bucking against me more violently. Her pussy seemed to contract on me. She dug her fingers into my back. This was as good as making love to Kelli.

Bettina hadn't said anything for a about 30 seconds. I was beginning to fear the embarrassment of coming before she did. Then, Bettina's legs contracted around me. Her motions became extremely violent. She leaned her head up and bit my shoulder, hard. Bettina kept her teeth in me as her body convulsed. I shot just as the convulsions slowed.

Bettina let go of me with her teeth and kissed my lips. "Wonderful," she said. "Now, lick your wife's fluids off my face." I did.

Kelli and I had planned to serve Bettina charcoal-grilled steak and corn on the cob for her first dinner in the US in a few years. It was too late for that when we finished playing. "I guess we're ordering pizza," Kelli said.

We had an understanding with one pizzeria that delivered to our neighborhood. Usually, one of two people delivered their pizzas: Alexis, the owners' 22-year-old daughter, or Darren, her boyfriend. The pizzeria would tell us when we placed our order who would make the delivery. If it was Alexis, either Peter or I would be waiting in the nude to pay her. If it was Darren, either Kelli or Karla would handle the transaction. We explained the system to Bettina. When we were told Darren would make the delivery that night, Bettina insisted on paying for the pizza. I expect Darren did not mind seeing a fresh nude body.

Later that night, Bettina brought out an item she had brought with her from Germany: a large (I thought) double-headed dildo. Bettina sat on the bed with the dildo in her. Kelli sat facing Bettina and wrapped her legs around our German colleague. Bettina guided the other head of the dildo into Kelli.

Watching the two women fuck themselves and each other was powerful. At one point, Kelli looked at me and, seeing my hard-on, said "Will, get on the bed on your knees." I knelt facing at a right angle to Kelli and Bettina. The two women took turns jacking me off while they continued to pleasure each other. By pure coincidence, I shot just as Kelli and Bettina kissed so my come hit Bettina's right cheek and Kelli's left. Both women laughed. Bettina wiped some of my semen off Kelli's cheek with a finger. Bettina put the finger in her mouth and sucked it clean. Then, the women licked the rest of my come of each other's faces.

Bettina's first weekend with us was outstanding. Despite all the sex between the three of us over the long weekend, we were all business for Bettina's first day in our office on Tuesday. I feared that Bettina might be hard to work with based on Lisa's comments and on the fact that Bettina could be brusque. My fear was unfounded. Bettina was a joy to work with, intelligent, cooperative, open, and always considerate of the rest of us. Maybe that was because we all went nude in the office.

Bettina had daily conferences by Skype with colleagues at Hoffmann u. Esch and people at Kleist Bank. At first, we partitioned off a separate space where Bettina could hold those conferences clothed without Kelli, Karla, or me nude in the background. Over time, Bettina decided that was unnecessary. We took the partition down and, I assume, everyone at the law firm and the Bank adjusted to seeing our nude bodies.

Late June saw us traveling north for the wedding of Julia and Adam. It was a nude wedding held on a Saturday afternoon at a fairly rustic resort northeast of Columbus. Bettina went with us which provided the opportunity to introduce her to Kelli's parents. Jeff and Kathleen understood, of course, that Kelli, Bettina, and I were lovers. Their sexual circle was also bigger than just the two of them.

Everyone at the wedding noticed Julia's maid of honor: Allison, Adam's daughter from his first marriage. Allison was big, as tall as her father, and blonde with broad shoulders, big tits, and solid hips and legs. I learned that Allison had recently graduated from an Ivy League university where she had played lacrosse. I think Allison made such an impression on everyone because, like everyone else, she was completely nude.

Julia introduced us to Allison during the reception phase of the wedding. "Dad told me that Julia wanted me as her maid of honor," Allison said, "then Dad told me it was a nude wedding. I've never gone nude in front of strangers before. I said 'hell no.' Julia and Dad called back together. They begged and said I could wear clothes for the wedding, although I'd be the only clothed person here. I was still uncomfortable about the fact that Dad would be nude, but I went along with it. I even brought a dress to wear today. I came in Thursday and stayed at Dad's house in Columbus. Of course, he and Julia go nude at home all the time. Suddenly, the idea of being nude myself wasn't that scary. I should say, it was still scary but in an exciting way. Even having Dad see me nude suddenly seemed like fun. So, here I am! I hope everyone enjoys. I know I am!"

In July of that year, Kelli and I got our dream case. A client of Kurt's owned a medium-sized company outside Munich that made precision equipment used to assemble bigger things out of microscopic parts. The company had sold $20 million of equipment containing its proprietary technology to a start-up company in Alabama. The start-up's primary lender, a huge bank in Atlanta, had induced the Germans to sell on credit: $ 5 million down and $ 15 million over 12 months. The Georgia bank had given the Germans all kinds of information about the start-up: contracts allegedly already signed with customers, resumes of the principals, market studies the bank had done. It all sounded great. It was all in e-mail from bank officers. It was all false.

When the bank took the start-up into bankruptcy less than a year later, the Germans were still owed $ 15 million. More importantly, although the Germans' contract with the start-up said the buyer would not re-sell the equipment (in order to protect the Germans' trade secrets), terms the bank knew about, the bank sold all of the German equipment out of bankruptcy to a Chinese firm.

Kurt steered the German company to us. With the help of a law school friend who practiced in Atlanta, we sued the bank for fraud and for selling the equipment in breach of the no-resale clause of the sales contract. Karla's investigation swiftly disclosed to us the bank's many lies to the Germans.

The bank initially claimed that the e-mail to the Germans from bank officers were forgeries. That was a mistake because it led to a court order allowing our computer forensics person to go through all the bank's computers, servers, laptops, even I-phones. Not only did we find the e-mail sent to the Germans were genuinely from the bank , we found internal documents, authored by the same people at the same time, directly contradicting what those people had written to the Germans.

The bank had realized from the beginning that the start-up company would fail. It was pressured to lend because one of the company's principals was the son of a powerful Georgia politician. The bank decided that it needed someone like the Germans to sell the start-up high value equipment on credit. The bank's internal documents spelled out the plan that the bank would collect its loan by quickly defaulting the company and selling the equipment for its own account as the company's secured lender, leaving the equipment seller as an unsecured creditor holding the bag.

We had the bank for fraud inducing the sale. The Germans were owed at least

$ 15 million. The more interesting question was the German firm's damages from its equipment being re-sold to the Chinese who would reverse engineer it. That was sharply disputed between the experts. Everyone agreed that the Chinese could and would reverse engineer. Our expert valued the Germans' lost profit from that at $ 100 million over ten years. The bank's expert opined the technology would be obsolete in three years and the Germans would lose, at most, $ 25 million. The experts also disagreed on how to present value those damages.

We fought with the Atlanta bank for nearly two years. Around the case's first anniversary, we got the horrible news that Kathleen Stouffer, Kelli's mother, had been diagnosed with liver cancer. Apparently, being an oncologist doesn't confer any immunity. A few months later, as we were in the middle of what lawyers call "dispositive motions," Kathleen died. It was a hit for Kelli. It was devastating for her father.

The case was scheduled for trial almost two years to the day after we got it. We settled the weekend before trial for $ 40 million. The fee agreement Kelli and I had with the Germans said we got one-third of the gross settlement amount. The Germans had spent about $ 3 million on the case, mainly for experts. We agreed to exclude that from our fee calculation. Karla's work had been outstanding, so we paid her a big bonus. Bettina, who technically did not work for us, had been critical for our communications with our client. We paid her a big consulting fee. After all that, and paying taxes, Kelli and were left with $ 7 million.

We were also left with time on our hands. We had expected the trial to take six weeks and had cleared our calendars. The settlement closed and money moved in ten days. The next day, Kurt called to say he had booked us tickets to Munich. Kelli, Bettina, and I were back in Munich two days after the settlement closed.

Kurt and Lisa picked us up at the airport, took us to Kurt's mansion, and dropped a small bombshell: they were finally getting married. Nothing big. They had an appointment at the government office in Munich that handled weddings in three days. Would we come along as witnesses?

We were joined for the wedding by Helmut Hoffmann and his much younger girlfriend Inga Speer. Bettina's father had finally decided to come out about his relationship with Inga. The wedding, which took no more than half an hour, was followed by a boozy lunch at an expensive restaurant. I had not realized until then that Kurt Kleist and Helmut Hoffmann had been friends since university.

Helmut dropped his own bomb at the luncheon. He was going to retire. He and Inga had found a place on the Adriatic coast. Herr Dr. Hoffmann and discussed the matter with his younger partner, Herr Dr. Franz Esch, and they decided Bettina should fill her father's role at the law firm. Bettina said she would have to think about it.

Lisa and Kurt had a more elaborate honeymoon planned later in the year. They were leaving for the lodge that afternoon and had reserved a two-bedroom suite. Would Bettina, Kelli, and I join them there? We certainly would.

The lodge and the Bavarian alps in summer were as wonderful as they had been when Kelli and I had been there before. The five of us spent four days without wearing anything except sandals. Rolf the rigger tied Kelli and me up together and suspended us nude from the ceiling of the "dungeon" for a small audience That was interesting, but neither of us was sure we wanted to make it a habit.

On our next to last night, we had dinner and took a nude stroll partway up the mountain behind the hotel. We were having drinks on the balcony to our suite when Bettina said, "This has been a special time. I know you all very well. I would not suggest this to any people I know except the four of you." Bettina took a deep breath. "I think you should trade partners for a night. Kurt make love to Kelli and Will make love to Lisa."

I was shocked and said so. Lisa is my sister! Kelli, whom I always thought was attracted to Kurt's dick, replied, "Will, we're all adults here. It's not like you'd be molesting your baby sister."

Lisa added, "And, you can't get me pregnant."

"Why not?" I asked.

Kurt said softly, "we wanted to have children several years ago. Nothing happened. We went to several doctors. I can't tell you the medical term for her specific condition, but Lisa is incapable of getting pregnant."

I looked at Lisa. "Please Will?" she said.

I looked at Kelli. She smiled. "We are all so close, it makes sense to me that we should all be lovers. No one outside this room will ever know."

Lisa wasn't as beautiful as Kelli, but she was a beautiful, sexy woman. I could not honestly deny having had fantasies about sex with her. Lisa, her husband, and my wife were all saying those fantasies should become real. I am weak. Sometimes, that works to my benefit.

Before long, I was on top of Lisa on the bed she and Kurt slept in. Kelli was next to Lisa with Kurt on top of her. Forgetting our relationship, I soon appreciated another reason Kurt loved Lisa: she was a damned good sex partner. Making love to my sister took effort, but she worked just as hard.

Lisa was smiling tenderly. Her breath and pulse were getting fast and her hips were bucking against mine. I was getting close to shooting my load in my sister. Next to us, Kelli was into the verbalizing that heralded one of her orgasms. Kurt had been largely quiet, apart from heavy breathing, until he groaned and collapsed on Kelli.

At first, I was only marginally aware of Kurt and Kelli. I had heard Kurt groan but thought nothing of it until Kelli screamed "Kurt's not breathing!" I pulled out of Lisa, went around, the bed and moved Kurt off Kelli. Bettina, who had assessed the situation more rapidly than I did, had already called the German version of 911.

I checked for a pulse as Bettina spoke on her phone. "Condition?" Bettina asked in English.

"No pulse," I replied as I started CPR.

Bettina said more into her phone, listened, and disconnected. "The hospital is 45 minutes by car. They are sending a helicopter," she said. "I'm calling the front desk." As I tried to revive Kurt, Bettina told the lodge about our emergency and asked for our car.

The helicopter arrived quickly. Bettina pulled a dress on and got one on Lisa before the EMTs entered the room. Kelli and I stood, naked, to one side. I couldn't follow what the EMTs were saying, but it didn't sound good. They put Kurt on a gurney and took him out of the room.

Bettina said, "I will drive Lisa to the hospital. You stay here with Kelli."

When everyone else had gone, Kelli and I just stood looking at each other. Then, Kelli broke into tears and collapsed in my arms. I held her there for a long time, before taking her into the other bedroom. We sat on the bed, holding each other. I think we held each other tighter that night than any other time in our lives.

Kelli and I finally dosed off, on top of the bedding, still holding each other. My phone buzzed around 4:00 a.m. It was Bettina. "He did not survive," she said. "Lisa is a wreck. I'm taking her to Munich now. Please gather our things and come as soon as you can."

To summarize a sad time, we were in Munich for a week while Kurt was cremated and there was a remembrance event that drew around 1,000 people. At the end of that event, Lisa said to me, "Take me home."

"What?" I asked.

"I've spent over a decade in Germany," Lisa said. "I can't stay here without Kurt. Take me home to Ohio."

The vultures started circling as soon as word of Kurt's death got out. With Annegret's agreement, Lisa sold Kleist Bank to a Swiss firm. She got, I'm sure, much less than the Bank was worth with Kurt alive. However, Lisa still walked away with mid-eight figures. Later, the house in Munich sold for around a million US. The rest of Kurt's estate, which he had willed to Lisa several years before, was worth US

$ 10 million.

I'm not sure why, but Kurt's death also changed our relationship with Bettina. She had a day-long meeting with her father and announced that she felt obligated to stay in Munich with the law firm. Lisa had become friends with Bettina a few years before we met her. The two women had their own long conversation and, apparently, made peace with Lisa going home to the States and Bettina staying home in Munich. Bettina would later marry Franz Esch. We stayed friends and visited back and forth.

Lisa moved into the Cincinnati house we now owned jointly with Karla and Peter. Although it had been nearly nine months since Kelli's mother had passed, Jeff, her father, was still not doing well. Kelli's sister Karen and brother-in-law Rob had been regularly making the trip from Pittsburgh to Columbus to look after Jeff. Now that our case was over and we were back in the States, it was our turn. We started going to Columbus at least once a week. We took Lisa with us.

I guess it is not surprising that Lisa and Jeff bonded. Both had recently suffered grievous personal losses. I also knew that my sister had a thing for older men. Before long, Lisa was visiting Jeff by herself, sometimes staying for a day or two. As it became fall, Lisa was spending more time with Jeff in Columbus than with us in Cincinnati.

With Lisa's help, Jeff hosted the family (Karen, Rob, Kelli, me) for Thanksgiving that year. Jeff had two announcements. First, Lisa was moving in with him. Karen and Kelli were both fine with that and pleased that their father had a sex life again. Lisa was about as committed to clothes free living as Kathleen had been, so there were no major changes to Jeff's lifestyle.

Jeff's second announcement was that he had planned the year-end Holidays for us all. Jeff and Kathleen used to go to a nude resort on the French part of the Caribbean island of St. Martin several times a year. A storm a few years earlier had destroyed the resort and issues with insurance and various ownership interests in the property had thwarted rebuilding. A group of regular resort guests formed a company which made an offer for the property that was too good to refuse. A larger group of resort regulars, including Jeff and Kathleen, was brought into to help finance construction of a new resort.

The new resort was opening with a private Christmas/New Year's week just for investors. Jeff had reserved two adjoining chalets. "Each chalet can accommodate four people," Jeff explained. "Karen and Rob will share with Lisa and me. Kelli and Will, if you can find a couple to stay with you, tell them lodging and airfare is covered. All they need to pay for is what they eat and drink."

Kelli was immediately on her phone to Karla. She and Peter had planned to spend the Holidays with Karla's family in Cincinnati, but this was another offer too good to refuse. They couldn't get on the same flights Jeff had booked for us out of Columbus, but they got an itinerary from Cincinnati that got them on the island only a few hours behind us.

The beach around Orient Bay, St. Martin curved roughly from southeast to northwest. Most of the area was built up with everything from luxury hotels on the hills above the beach to burger stands on the beach. The legal fully nude part of the beach was the southeast end and the resort sat just behind that part of the beach. It was calmer than the rest of Orient Bay. It was also very nice. The chalets were only a few yards from the beach. The front of each chalet had large French doors opening onto a patio facing the beach. There was an outdoor shower built into the wall behand each chalet. Each chalet had a kitchen and the resort had a surprisingly well-stocked food store. There was also an open-air beach bar/restaurant that was quite good. Day trippers from cruise ships and guests of the hotels on the hills would wander in, have a beer or a fish sandwich, and look at the "nudies." Some became "nudies" themselves, at least for a few hours.

Resort management set up tables just behind the beach for Christmas dinner, which was catered from a restaurant in the nearby French-side town of Grand Case. To avoid spoiling things with any clothed people, we guests volunteered to set the meal up and to clean up afterwards. The restaurant would come back for its silver and things on Boxing Day. I think it was a first for all of us: Christmas dinner among 40 new friends none of whom wore anything save sandals. As you might imagine, most of the people who could afford to invest in the resort were older than we were. Kelli, Karla, Karen, and Lisa got quite a bit of attention and loved every minute of it. After dinner was cleaned up, a large group of us walked the entire length of the beach, nude, singing Christmas carols. That is, I hope, a fond memory of the other people spending the Holidays at Orient Bay that year.

The one thing Jeff hadn't mentioned was that the chalets he had reserved each had two beds, but in the same single bedroom. Karla, Peter, Kelli, and I had shared a house for years. "Privacy" was not a recognized concept among the four of us. The four of us had no hesitation about fucking in full view of each other.

We had imbibed over dinner, but none of us was intoxicated when we got back to our chalet after caroling. I opened a bottle of wine and poured four glasses. I realized that, for as long and as well as Kelli and I knew Karla and Peter, this was the first Christmas we had spent together. We went out on the patio. I sat down and Kelli playfully sat in my lap. That prompted Karla to sit in Peter's lap. Soon, we were all kissing and fondling our partner. There were still people walking around the resort grounds, and several who saw us said very complimentary things. That encouraged us to stay on the patio even though, at least Kelli and I, were very aroused.

Kelli and I finally decided that we needed a bed to maximize the experience. We went inside. Kelli lay on her back on our bed and I mounted her. I was soon marginally aware of Karla and Peter doing the same thing on their bed a couple if feet away. I would have tuned them out, but Kelli and Karla decided to maintain a running dialogue of what Peter and I were doing to them, what they were doing to us, and how it felt. Once I got used to it, it was fun and stimulating to hear both Kelli and Karla describing making love as they got closer to orgasm.

As Kelli got close, it wasn't just the four of us hearing her running commentary. That her shouts could be heard outside the chalet was evidenced by comments we heard from passersby outside. At least, I thought they were passersby. However, when Kelli came, very loudly, followed closely by Karla and then, more quietly, by me and Peter, we heard applause from all around the outside of the chalet. Kelli and I were proud that our Christmas night performance included more than caroling.

The next few days were a marvelous tropical vacation. Kelli and I learned, sort of, how to windsurf. That experience was enhanced by the fact that we took our lessons in the nude.

One thing we had observed was that the beach was usually crowded by mid-morning. If you wanted to enjoy the beach without a horde, you needed to get out pretty early. Lisa told me that she wanted to walk the beach early on New Year's Day. For her, it was a symbolic end to an exceedingly difficult year and the start of a better one. For that reason, Lisa, Jeff, Kelli, and I took it very easy that New Year's Eve. The four of us were on the beach, naked and barefoot, by 8:00 a.m. of the New Year. We walked with our feet in the water virtually alone.

At one point during our walk, Jeff saw something a few feet inland and went to inspect. His daughter followed him. Lisa and I stood side-by-side in the gentle surf watching our respective lovers. Finally, Lisa said, "Kelli is incredibly beautiful. How did you ever hook up with someone as special as her?"

"I don't know," I replied. "Just lucky I guess." Looking at Kelli, I realized just how lucky. She was even more beautiful now that her pregnancy was starting to show.