**Summer of 18**

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**Summer of 18 Pt. 01**  
  
"Daddy had always helped mother with my bathing," Kara explained, "But, as I am sure I have already told you, mother got killed in a car wreck when I was thirteen."  
  
"Yes you did tell me, but I still have trouble grasping it. Losing your mother at thirteen... that must have been so devastating," Julie interjected.  
  
Kara and Julie had been sorority sisters in high school. It was summer, shortly after graduation. They were sitting at an outdoor table on Kara's pool deck.  
  
"I suppose so," Kara responded, "I've tried to put that part out of my mind. What I do remember though is Daddy deciding that without mother, it would be better if I bathed myself."  
  
Julie and Kara were discussing sex. Julie recognized that Kara's attitudes about sex weren't anything like what she supposed them to be only a month or so before. She had asked Kara what caused the change. Kara was trying to answer the question. Julie nodded to Kara, silently urging her to continue.  
  
"For the next five years or so I not only bathed myself, but mostly at Daddy's urging, was careful about how I dressed around the house." Kara registered Julie's questioning look and added, "At least when he was there."  
  
Kara went on. "When I became a Senior in High School though, I began to dress more provocatively." Kara looked at Julie, noticing the shorts and t-shirt. "Well I guess we both did... But I was still careful when I was home alone with Daddy." Again detecting a questioning look from Julie, Kara hastily added, "Not that I was worried about him. I wasn't, not in the least... But I wanted Daddy to keep thinking of me as his daughter."  
  
Julie's eyes had a sort of glazed look to them. Kara wondered if maybe she was boring her friend. She squinted. Her eyebrows lowered. "You sure you want to hear this," Kara asked. "It is kinda long."  
  
Julie focused. "I'm sorry," she said, "I really do want to hear it. Just leave out the stuff I already know." As Kara chewed on her response, Julie continued, "I've always been pretty uptight sexually and I thought you were too. I want to understand how you became so free and easy about everything."  
  
"Alright, but remember you asked." Kara continued the narrative. "You're right though, I was pretty straight-laced, then Daddy took me to France for my graduation present.  
  
"And now you're back. So what happened?"  
  
"Well it was just the two of us and I thought it was really neat. It was like I had gotten involved with an older man -"  
  
"Yeah," Julie interrupted, "And your Dad is such a hunk!"  
  
"Yeah, I guess he is," Kara responded, "It was pretty exciting too, especially when we were in public. In private of course, we were still father and daughter, and although we shared a room, we watched what we did and how we were dressed when we were alone."  
  
"Sounds like fun... too bad he was your father," Julie quipped.  
  
"Yeah, right," Kara acknowledged, then continued, "Well anyway, Daddy bought a new camera for the trip and from the amount of pictures he took before we left home, it was obvious he intended to take a lot of them during the trip. He told me on the flight over that we would make a scrap book when we got back."  
  
"On our first day in France," Kara continued, "I wore a tan sun-suit. It was the kind of thing I could have worn to a church picnic. It did still show off my legs and arms nicely though, and it was bare at the shoulders. Oh yeah, and it did button down the front."  
  
"I was acting as if Daddy was my boyfriend and not my father. I teased him by buttoning and unbuttoning the top button." Kara paused to gauge Julie's reaction.  
  
"Keep going," Julie coaxed, "You definitely have my attention."  
  
"Well, Daddy went along and acted the part of the boyfriend, offering compliments and making encouraging remarks while he snapped the pictures. I had the top button undone and was half teasing, half kidding..." Kara became flushed and took in a deep breath. "I was trying my best to look sexy but not doing a very good job of it."  
  
"With that body," Julie quipped. Kara had been a cheerleader in high-school and fit the part perfectly. Her waist wasn't ultra-slim but there wasn't any flab either. Kara's breasts were ever so slightly larger than her petite frame demanded and her shapely legs were what cheerleader skirts and tights were made for."You don't even have to try," Julie added, "I've seen the way boys look at you."  
  
"But this was my father," Kara replied. "It was different... or at least I thought it was. While Daddy was snapping pictures he continued with the remarks. At one point, jokingly I thought, he suggested I loosen another button."  
  
"Your father?" Julie asked incredulously. "What did you do?"  
  
"Well, I looked around and since no one was watching, I undid another button and exposed a bit of cleavage."  
  
"You're shitting," Julie gasped.  
  
"No... no, I'm not. I figured I was about to get bitched out, but Daddy kept right on snapping pictures and making sexy remarks, just like he really was my boyfriend."  
  
"And you?" Julie asked, "What did you think?"  
  
"I was surprised to find that it not only didn't bother me to be so exposed, but that I actually liked it... especially the attention I was getting... even if he was my father." Kara hesitated, waiting for Julie's reaction.  
  
Julie raised her hand to her mouth. "Oh, my God!" she exclaimed. Then slowly lowering it, she said, "I'm almost afraid to ask, but what happened next?"  
  
Kara knew her answer was not what would be expected. "Nothing," Kara dead-panned. "We went back to the hotel and it was like nothing had happened."  
  
"Really?" Julie asked unbelievingly, "Nothing happened?"  
  
"Nothing," Kara affirmed, then continued to relate her tale. "I did give my attire a little more thought the next day though. I deliberately chose clothes that had more skin showing. I wore a button up the front type blouse with the top buttons undone and put on a denim mini skirt with lace along the bottom hem."  
  
Julie nodded, obviously interested.  
  
Kara grinned. "It was a good thing I was wearing panties because the skirt sure didn't cover much," she remarked, then added, "My legs were also bare and I wasn't wearing a bra."  
  
"No bra?" Julie stammered. "I mean... I have seen you at sleepovers and I know that even as generous as your breasts are, they don't really need any support, but weren't you poking out a little through the blouse?"  
  
"Maybe a little," Kara blushed, "But the blouse was heavy enough that it wasn't really bad."  
  
"Yeah but..."  
  
"I don't remember being all that concerned anyway. I did kind of want a little bit to show. I posed in ways that showed off my legs and butt and gave little peeks into my blouse. And he did take a lot of pictures... and I did get somewhat excited... so yes, my nipples were probably showing -- so what?"  
  
"So what?," Julie gasped. "That was your father you were posing for and you didn't care what he was seeing?"  
  
"Nooo," Kara dragged it out. "It's not like we were sleeping together or anything like that. He was just looking and I was letting him. I mean, nothing happened." Kara really didn't think there was anything wrong with what she had done.  
  
Julie sensed Kara's puzzlement. "Yeah, well, okay. I just know I couldn't have done that with my father, but please go on."  
  
Kara wasn't so confidant now. She continued the story with less enthusiasm. "I hadn't planned on being sexy around him and it was difficult to find something interesting to wear. After looking through my clothes the next morning I settled on a denim romper. It was short and showed off my legs nicely."  
  
Kara paused, looking at Julie, trying to divine how she was reacting to the story. Julie seemed surprised, but not judgmental. Kara plodded on. "It buttoned up the front and since I had bought it before I filled out so much..." She hefted her breasts in her hands. "It gapped open some when the buttons were undone. I probably shouldn't have but I again went without a bra. On the other hand I was sort of proud of how I looked and when we left the hotel, I had two of the buttons undone." She threw in, "That was showing a bit more skin than I usually did at home.  
  
Julie's eyes brightened as she visualized what her friend had looked like. Kara could tell that Julie was becoming more excited than critical. Her enthusiasm returned.  
  
"When Daddy started taking pictures though, I wanted to show even more and undid the third button, which was near the bottom of my breasts."  
  
Julie's enthusiasm was building too but she was still shocked by her friend's daring. "Jesus Christ," Julie spit out, "I mean, that is so hot!" Both of the girls were gushing at the thought.  
  
"Wait until you hear the next part," Kara enthused. "We attracted some male tourists who were more interested in watching a scantily clad teenage girl, than in looking at the historical ruins they had paid to see.  
  
"They were watching from a distance, but when I undid the fourth button, they got closer, until they were just behind Daddy who was still taking pictures."  
  
Julie tried to imagine herself in the same situation. "And you weren't wearing a bra?" she stammered, "Are you shitting me?"  
  
"Uh, no... And I was kinda zoning out from all the attention." Kara bragged, "I'm not sure I really had any idea what I was doing. It was almost like I was drugged or something."  
  
"So what happened," Julie asked, definitely on-board now, "Your father was like, encouraging you, wasn't he?"  
  
"Yeah, sort of, I guess," Kara answered. "Most of the strangers had cameras and Daddy suggested they take pictures too. I'm sure it never occurred to them that Daddy was really my father."  
  
Julie's mouth hung open and Kara talked faster. "The men snapped pictures and told me how I should pose. Daddy was taking pictures too but he encouraged the others to tell me what to do. They wanted me to show more skin and soon I was fumbling with buttons again. It didn't matter to me that I was in a public place, or that most of the men were strangers, or that one of them was my father. The attention was like a drug. I craved more."  
  
Kara took several quick breaths. She was obviously reliving the excitement of the moment. "I undid the fifth button. I was bare down the middle, almost to my waist. The insides of my breasts were very much on display and with all but one button undone, it was nearly impossible to keep both nipples covered... But by then I'm not sure I really cared."  
  
Kara hesitated, waiting for a remark from Julie. Receiving only a head nod she raced on breathlessly.  
  
"The men begged me to show more and their excitement turned me on. I'm sure I wanted to get naked. I popped the sixth button. That left only the button at the waist. I undid that one too. I pulled the top apart, baring my breasts and stomach and showing the top of my panties."  
  
"Holy shit!" Julie exclaimed, "Don't stop."  
  
"I was going to leave the panties on but the jumpsuit was coming off. Then I remembered that my father was a part of the audience. I didn't really care that he might see me naked, but with him there, I felt like I should at least attempt some restraint."  
  
"Wow, I mean, I would guess so," Julie gasped.  
  
"Yeah, right. I buttoned the last two buttons, at least covering my panties, and ran for the car. The men hollered all sorts of nasty remarks, but I'm sure that when they looked at their photos later, they found they had already seen most of me. Daddy slowly walked over to the car and got in."  
  
"My God, had you at least buttoned up, or were your tits still hanging out?"  
  
"Oh no, they were covered, at least a little bit. Five of the buttons were still undone though and I wasn't holding the jumper together. I did have clothes on, but there was still a lot of skin showing."  
  
Julie tried to arrest her excitement. "You should have buttoned up," she said without it sounding like criticism.  
  
"I know," said Kara, accepting the faux rebuke, "But I didn't want to. It was fun being dressed like that." She grinned.  
  
"You mean undressed," Julie quipped with an envious tone to her voice.  
  
"Whatever. As we drove back to the hotel, I looked through the pictures Daddy had taken. There wasn't much of me that hadn't been photographed that day. Daddy had taken at least a dozen pictures of my bare breasts. It was obvious he liked seeing them as much as I liked showing them.  
  
"While I looked at the pictures, I saw he was looking in my direction every chance he got. I had a lot of exposed skin and my nipples were barely covered. Still, it didn't seem to be enough."  
  
"Oh, my God, please tell me you didn't take it off," Julie said exasperatedly.  
  
"No, I didn't take it off, but as I looked through the pictures, I leaned forward a little, fully exposing a breast and nipple."  
  
Julie's jaw dropped but she didn't say anything. Kara continued, "Being my father and all, I suppose he should have been concerned about how I was dressed. But, if he was, he didn't act it. One could suppose, considering the pictures he had been taking, and the way he was looking at me now, that he was encouraging me to expose even more.  
  
"It was as if he wanted to see just how far I would go. And I have to admit, I was beginning to wonder too." Julie was also wondering. She listened intently as Kara acknowledged, "Yes, I was his daughter, but if he had asked, I probably would have stripped."  
  
"You mean you would have gotten naked in front of your father," Julie stammered.  
  
Kara could see that Julie had gone from being the critical parent to wishing it had been her. Kara knew what the answer needed to be and fortunately it was also the truth. "If he had asked, yes, I probably would have gotten naked. I wanted to get out of my clothes and if he hadn't been my father, I wouldn't have been wearing much more than a pair of panties anyway.  
  
"No, I didn't take my clothes off, but I did leave them unbuttoned until we got near the hotel. It was obvious from the way Daddy was looking at me that he was enjoying the view. He liked looking and I liked being looked at so why should either of us have pretended otherwise." Kara believed her rationalization and Julie nodded, indicating that she bought into it too.  
  
Kara continued boldly with her tale of the events. "Since I had expected, when we left home, that I was going to be spending most, if not all, of my time with my father, and not feeling that I should wear anything suggestive, I hadn't packed many sexy clothes. But having been photographed by him earlier in the day with my breasts exposed was something that both of us had liked."  
  
Julie nodded her agreement. She was living the story as Kara told it.  
  
"I loved the attention I was getting, and not just from my father either. Every guy we met stared appreciatively, especially when I was showing some skin. I'm sure they assumed my father was my sugar daddy, and I wasn't about to tell them any different. Deciding what to wear for dinner that evening was a challenge."  
  
Julie continue to nod agreeably.  
  
"The dinner dresses I had brought were mostly knee-length and high-necked. Not the kind of thing that either of us was going to like very much. However, I did have a swimsuit cover-up that was stylish enough to pass for evening wear. Since it was intended to be worn over a bikini, it had been made of rather thin material, was quite short and had a plunging neckline. I put it on with nothing but a pair of panties under it."  
  
Julie dreamed that some day she might have the nerve to do that too.  
  
"It showed a lot of skin, nearly my entire chest and my legs almost to my crotch. And on top of that, my nipples and aureoles showed through the thin material. I liked it and I was sure he would too."  
  
"Unless he wanted you to go naked," Julie quipped.  
  
"Yeah, well I sure had him figured wrong," Kara said. "I stepped out of the bathroom, expecting instant approval from him. Although he looked me over very appreciatively, he surprised me by telling me that it would probably be better if I wore something less revealing."  
  
Julie frowned. "For real," she asked?  
  
"For real," Kara acknowledged. "I was shocked and confused. I did as he asked though and put on one of the conservative dresses I had brought."  
  
"You probably put on a bra too, didn't you."  
  
"Yes, I still didn't understand why but I knew it was time to dress for church. Over dinner I got a semblance of an explanation."  
  
"So what was it. What was going on?"  
  
"Daddy explained that he liked to watch me show off. I reminded him of my mother. She had liked to show off and he suspected that was a good bit of what he had fallen in love with. One time, like today, he took pictures of her as she got almost naked in front of a bunch of strangers. He had liked it and he was pretty sure she had too. Now, during the daytime, with other people around, he liked seeing me as he had seen my mother."  
  
Julie was listening intently, but beginning to believe that something about it didn't quite ring true.  
  
"He continued, saying that in the evening however, when it was just the two of us, particularly since we were sharing a room, he needed to be more careful and make sure that he got in bed still thinking of me as his daughter."  
  
"I was disappointed but I knew he was right. It was certainly better for me too, not to go to bed in a sexually excited state.  
  
Julie thought she knew differently. "I think you were getting conned. It's pretty obvious what your father was after," She suggested.  
  
"I think you're wrong," Kara replied. "He didn't need to con me. My hormones were raging big-time and I would have gone along with anything he wanted.  
  
"I believed what he told me. I knew now that during the daytime, he liked being with a show-off and since I liked showing off he was not going to be disappointed."  
  
Julie saw that Kara was not to be dissuaded from her view. "Okay, so what happened then," she asked.  
  
"As I said earlier, I didn't really have much to choose from, but I did have a bikini I hadn't worn yet. It was one of those string types that doesn't cover a whole lot. I had bought it with the hope that when we got to the beaches of France, I would have the nerve to wear it in public. I was sure now I wasn't going to have that kind of problem, at least not in France, but we hadn't gotten to a beach yet, and I wasn't sure we even had one on the schedule."  
  
Sure now that Kara was leaving out the real truth, Julie just nodded.  
  
"I put the bikini on instead of underwear but since we were going sightseeing, I had to cover it up with something. Everyone seemed to like my exposed skin, including me, so I put on a pair of low cut jeans and a tie top that left my midriff suggestively exposed. Daddy for sure liked the bare stomach."  
  
"I'll bet," quipped Julie.  
  
"He even ran his fingertips across it. Its a good thing we were in a public place at the time. I'm not sure which of us liked it more.  
  
"We stopped at several places for picture taking. I undid the few buttons on the tie-top early in the day. A couple of times, when no one else was looking, I unbuttoned the top button on my jeans. However, Daddy had not seen the bikini and I still hadn't told him about it.

"Late in the day we stopped at a relatively secluded place - at least there were no other people around. While I posed for the first picture, I began to untie the blouse. Daddy's eyes bugged out of his head. I don't know what he thought I was wearing under it but he sure was anxious to see."  
  
"I guess so," injected Julie, still thinking she knew what was really going on.  
  
Ignoring the interruption, Kara went on, "After I took the blouse off, I adjusted the bra cups on the bikini to expose as much skin down the middle as was decently possible. Then, with Daddy still snapping pictures, I reached down and slowly unbuttoned my jeans.  
  
"Daddy had seen me do that before but was totally blown away when I continued on and lowered the zipper. The bikini bottom was tiny and barely visible when I started to slide my jeans down my legs. I got them down past my knees and stopped to let him take pictures.  
  
"He must have kicked the camera into overdrive. He was snapping pictures so fast I thought it was going to burn up. It was obvious he liked how I was dressed and I was thrilled by the attention I was getting. I had gotten rid of the blouse and had the jeans down around my ankles. I eventually slipped the jeans off my feet and got into the car wearing nothing but the bikini."  
  
Julie, once again caught up in the story, chimed in with, "Hot, hot, hot!"  
  
"Oh yeah, it was hot alright," Kara said, "most definitely a big hit. So much so that Daddy said on the way back to the hotel that he was sorry he hadn't included one of Europe's famous topless beaches on the agenda. I hadn't thought much about it before then, and didn't say anything, but I was disappointed too. "  
  
"You would have gone topless in front of your father," Julie asked, not indicating how she felt about it one way or the other.  
  
"Sure, why not? It isn't like he hadn't already seen my tits. He had."  
  
"Yeah, but that was just a brief glimpse. This would be for hours and on a public beach to boot."  
  
"That's what topless beaches are for," Kara answered smoothly. "Anyway, let me finish, you're getting ahead of me."  
  
Julie snapped back, "Forget the foreplay. You did go to bed with him didn't you?"  
  
"My father? Nooo! Of course not! How could you even think that?"  
  
"You mean thats not where you're going with this?"  
  
"Thats what was so amazing about the whole thing. I could be as sexy as I wanted, and I did want. He could be as lecherous as he wanted. He could even encourage my sexuality. But nothing was going to happen. We were still father and daughter."  
  
Julie said nothing. She just stared blankly at Kara.  
  
"Do you want me to quit," Kara asked.  
  
"What? Oh no. This has got to be the hottest thing I've ever heard," Julie answered.  
  
Kara slowly resumed, "Daddy did remind me though that the hotel had a spa and although he said I should put the jeans and blouse on in order to walk through the lobby, he suggested that we might relax in the spa before dinner.  
  
"Daddy had to go to the room to get his swim suit so after I dumped the jeans and tie-top in the changing room, I went into the spa by myself.  
  
"There were two guys lounging in deck chairs when I walked in. I guessed they were businessmen, probably around my father's age. They acted excited by my presence. I'm sure it helped that so much of me was exposed. One of them remarked that it looked like I was about to fall out of my bikini.  
  
"The comment embarrassed me but I did have their attention and I intended to keep it. I pretended to take the joke seriously and agreed that it might need retying. Looking straight at them, I put my hands behind me and retied the top. I purposely took a long time doing it, acting as if I didn't realize how it was showing off my breasts."  
  
"You tease," Julie accused jokingly.  
  
"And loving it too," Kara responded. "Out of the corner of my eye I noticed Daddy come into the spa. I called to him by his first name and asked him to help me. I didn't want the guys to know he was my father. I also didn't want them to think he was the jealous type."  
  
"Of course you wouldn't want them to think that," Julie said, her eyes lighting up. "That might ruin all the fun."  
  
"Right," Kara said, "Daddy said that from what he could see I didn't need any help. I finished tying the top myself and then took hold of the bottoms, sliding them a little lower on my hips, supposedly to make sure they were snug."  
  
"I'm surprised you didn't get raped," Julie added.  
  
"Me too. But there was something about the way those guys looked at me, Daddy too, that was getting me terribly excited. I don't think it would have been rape. If it hadn't been for the hotel rules, the bikini probably wouldn't have stayed on much longer. The top at least would have been gone, Daddy or no Daddy.  
  
"Fortunately Daddy had gotten some good news when he stopped at the room. We had thought we were going to have to leave the next day but he had gotten a message from his office making it possible for us to stay an extra day. Daddy said we could do the topless beach after all. I asked if he had taken Mother there. He acknowledged that he had and without further prompting told me that she had gone topless at the time.  
  
"I asked if I was supposed to go topless. He said it was totally up to me. He would be okay with it either way. Even though he suggested that I wait until we were at the beach before making my decision, I had already decided."  
  
"Am I supposed to ask?" Julie said.  
  
"I think you already know the answer," Kara replied. "The next day I put the yellow bikini on again. It didn't cover much but I was planning to be wearing even less once we got to the beach. I put the cover-up over it. I felt really sexy and from the smile on Daddy's face, I must have looked it too.  
  
"The beach was only a short distance from the hotel and after I had looked around a bit, I decided that whether or not a woman went topless was probably related to how she felt about her breasts. I was definitely proud of mine so it took only a couple of minutes for me to get up the courage to join those that were topless.  
  
"I'll bet your Dad liked that," Julie observed.  
  
"Oh he was definitely enjoying the scenery on the beach but getting him to look at his daughter's breasts without blushing was quite another matter. He did eventually get to where he could look at me without turning red, but I was never able to get him to help me with the suntan lotion."  
  
"Yeah, I bet," said Julie.  
  
"No, really, he wouldn't do it. But he did like watching me do it. After we had been there a couple of hours, he started reminding me regularly that I needed more suntan oil. No doubt he liked watching. He was particularly attentive when I spread it on my breasts."  
  
"Yeah, I bet," Julie chided.  
  
Kara went on, "Around noon, when I was still trying to persuade Daddy to help me with the suntan lotion, he shook his head no but pointed to the guy on the other side of me. The guy he pointed at was about twenty feet away, probably in his mid twenties. So far he hadn't said anything to us but he was definitely interested, at least in my breasts, as he had been looking my way quite a bit."  
  
"You mean to tell me your father was actually suggesting that you let a stranger rub suntan lotion on your almost naked body?" Kara asked with a look of astonishment.  
  
"I guess so. I was surprised too. He must have realized how badly I needed some physical attention. I guess he thought that as long as he was there it wouldn't get out of hand. Besides I think he kinda wanted to watch anyway."  
  
"I tried to talk to the guy but I guess he didn't speak English. Anyway, when I showed him the bottle of suntan lotion, he had no trouble understanding what I wanted. He was anxious to help but looked inquisitively at Daddy to make sure it was okay with him. Daddy nodded his assent.  
  
"Holy shit," Julie said, "you mean you actually let him do it?"  
  
"I admit it was a bit weird, but it also seemed exciting," Kara said. "I did feel a little sense of modesty and thought it might be a good idea to cover up a little bit anyway. I pulled on an open front sweater and made a half-hearted attempt to cover my breasts. I hadn't really covered much except my nipples."  
  
"My, how demure," Julie said, her voice dripping with sarcasm.  
  
Julie ignored the remark and continued, "As I handed over the bottle of lotion I looked at Daddy for approval. He smiled as the stranger began spreading lotion on my legs and thighs.  
  
"What he did with his hands was sensual, more like a massage. He brushed the edges of my bikini, but never further. His motions were so unhurried that he must have liked what he was doing as much as I did. "  
  
"I would think so," interjected Julie.  
  
"While his hands stroked my legs and thighs his eyes roamed over the exposed flesh above. The sweater I had put on covered my nipples, but it came only to the bottom of my breasts. I had left it unbuttoned and it was wide open. The insides and bottoms of my breasts were bare.  
  
"Sexier than if you'd been completely naked," Julie remarked.  
  
"He finished my legs and started on my stomach. I was a little nervous about this part but with Daddy watching, I knew I didn't have to worry. The stranger's hands traveled over my exposed skin, from the edge of the bikini bottom, to the bottom of my breasts, then between my breasts, as far as my neck and and then back again.  
  
"As he continued applying the oil his eyes flicked from one covered breast to the other. I'm not sure who was turned on more, him or me. Even Daddy was breathing heavily.  
  
"I slowly began to raise my arms over my head. As I did, the sweater caught on my hardened nipples, then broke free and fell to my sides. His hands stopped as my breasts popped free, not a foot from his face.  
  
"I made motions about needing lotion on my breasts. He stammered and tried to hand me the bottle but I shook my head no and motioned for him to do it. He looked again at Daddy and got another nod.  
  
"You let a stranger play with your tits in public, and right in front of your father? I'm not believing this!" Julie said in a low and authoritative tone.  
  
"You better believe it," Kara said, "because thats what happened. I was so turned on I didn't really care what anybody saw or thought.  
  
"I had been felt up a few times and even had sex in the backseat of a car, but I had never imagined having a man's hands on my breasts in broad daylight and certainly not with Daddy and other people watching. It was definitely the most erotic thing I've ever done.  
  
"What he was doing to me had nothing to do with suntan lotion, it was all about sex. His fingertips stroked my nipples until they were hard as rocks. Then he circled my breasts with his hands, grazing the nipples lightly with his palms.  
  
"I arched my back, closed my eyes and held my breath. I was about to have an orgasm. The stranger could tell that. He put both hands on my breasts and massaged them toward the nipples. As I began to tremble he gently squeezed the nipples between his thumbs and forefingers. I bit my tongue to keep from screaming out."  
  
"Oh my God! You mean you actually had an orgasm right there on the beach in front of your father and everyone?" Julie couldn't believe what she had heard.  
  
"When I realized how obvious it was to everyone, I got really embarrassed. Daddy tried to make me feel better. He said I needed the release and shouldn't be embarrassed about it. I took the stranger's hands in mine and squeezed them. He got up and went back to his own towel.  
  
"In spite of what Daddy had said, I was still embarrassed. I was sure that everyone was talking about me and I wanted to leave. Daddy agreed and we were soon on our way back to the hotel. In the car I asked him who had put the suntan lotion on Mother. He told me there had been a stranger that time too. I could guess the rest."  
  
"You think your mother had an orgasm too," Julie asked.  
  
"Oh yeah. I'm sure of it. Daddy was entirely too nonchalant about the whole thing for it to have been the first time. I think he even planned it."  
  
"But..." Julie stammered.  
  
"Don't you see? Mother was a free spirit sexually. He loved her. He wanted me to have the same attitude. He wanted me to enjoy sex like Mother did."  
  
"And you think he was just being fatherly?" Julie said accusingly.  
  
Kara replied defensively, "Of course I mean that about him. He didn't even have a girlfriend. As much teasing as I was doing he must have been ready to explode. Still we were sleeping in the same room, using the same bathroom, with each other twenty-four hours a day and he never once came on to me in any way. Thats got to be fatherly."  
  
Julie had to agree. "Yeah, I guess you're right. I'm just having a little trouble believing it. I can't imagine how anyone could be so into sex and yet resist so much temptation."  
  
"Well he did and so did I," Kara asserted, "I learned a lot on the trip to France, not so much about France itself, but a lot about me. I knew I liked showing off and being the center of attention. I learned that being sexy was fun. I liked the way men looked at me, especially when I wasn't wearing much. I liked being touched and I liked being a sex object."  
  
"Whoa... You like being a sex object." Julie's voice had risen in disbelief.  
  
"Uh huh, it's fun! You ought to try it."  
  
"Well I don't know if I would have the nerve to do even half of what you've done but..." Julie looked at her watch. "Oh shit, I've got to go. I was supposed to pick up my grandmother five minutes ago."  
  
"You're coming back though."  
  
"Not today, probably not for several days. I'm taking her for some cataract surgery and knowing her she'll have me waiting on her hand and foot for the next few days."  
  
"Next week then."  
  
"For sure. I want to talk more about this."

**Summer of 18 Pt. 02**

Kara debated with herself over what to wear for breakfast. Since school had ended, she didn't have a real reason to be fully dressed that early in the day. She didn't even need to get out of bed. However, it had been the established custom, even when she was not in school, that Kara and her father would have breakfast together before he left for the office. As a part of their morning get together, Kara in the past had always worn a robe or other suitable cover-up over her skimpier sleep clothes.  
  
She had turned eighteen in her last year of high-school and as a graduation present, her father had taken her to France for a few days. While there Kara started going without a bra, left an extra button or two undone, and had even gone topless at the beach.  
  
She was now anxious to continue her new found freedom, however, after being back for less than thirty-six hours, Kara had already come to the realization, primarily as the result of a conversation with her friend Julie, that her friends and neighbors were not likely to be as open-minded as had been the people of France. There was also the question of how much different her father's attitude might be at home, from what it had been on their trip.  
  
Although she was now eighteen, Kara could not be insensitive to her father's feelings. After her mother had been killed in a car wreck five years earlier, Kara's father had assumed full responsibility for raising her. Although she realized as early as fifteen that she preferred skimpier attire, she had remained cautious about how she dressed, especially when around her father.  
  
Kara did however, want to dress as she pleased around the house, but she understood that her father might have mixed emotions about seeing his daughter in a sexual light. It was also important to her that a normal father-daughter relationship should exist.  
  
The sleep set Kara was wearing consisted of a frilly white shorty pajama top and matching panties. It wasn't transparent, but it was thin enough so as to make it obvious she wasn't wearing anything under it. It wasn't as revealing as some of the things she had worn in France, but then she wasn't in France anymore either. Although she was somewhat nervous about it, Kara decided to skip the robe and wear only the sleep set to breakfast.  
  
When John Radcliffe came into the kitchen he was initially startled by his daughter's unprecedented dress. He inhaled a quick gulp of air and looked closely at her silhouette in the flimsy material. He eventually quipped, "This means, I guess, that I don't have to look at that sexless robe anymore."  
  
"Then its okay... the way I'm dressed, I mean."  
  
"If you don't mind me staring."  
  
"Oh Daddy, I love you so much."  
  
"And I love you too, sweetheart." Mr. Radcliff looked appreciatively at his grownup daughter. "Just remind me once in a while," he said, "That you are still my daughter." Kara blushed but nodded her understanding.  
  
After her father left, Kara fixed herself a second cup of coffee and took it out to the backyard where she sat at a table near the pool. Kara was wearing the sleep set she had worn at breakfast and although it was not something she would normally wear outside, even in her own backyard, the skimpy attire seemed appropriate for the Texas sun. Besides, there was only minimal risk of being seen.  
  
The single threat to her privacy was a window in the second story of the house next door. It was the bedroom window of Kara's long-time friend Tommy, who should be downstairs at this time of morning. She thought however, that she detected movement at the upstairs window and wondered if he was watching her.  
  
Tommy had become one of Kara's closest friends after the loss of her mother. A couple of years back she had even had a 'crush' on him. Recently however, in spite of being in the same graduating class, the two had not had much contact. In a way, Kara kind of hoped that Tommy was watching.  
  
As it turned out, he was. After noticing movement in the yard next door, Tommy grabbed a pair of binoculars. What he saw caused a stirring in his shorts. The girl next door was splayed out in a deck chair, soaking up the morning sun while drinking her coffee. She looked to be dressed as if she had just gotten out of bed.  
  
Kara had filled out some since the last time Tommy had spent any time with her, however he could see there was still not an ounce of flab on her. Her breasts were a bit larger than he had remembered but still not to the point where they were likely to sag. And the legs, 'Oh my God,' he thought. Kara's top was waist length and it looked as if the only other thing she was wearing was a pair of panties. Tommy rushed downstairs and into the backyard.  
  
While sipping her coffee Kara watched Tommy from the corner of her eye as he entered the backyard and wandered over near the hedge separating their properties. The shrubs forming the hedge were relatively new and still quite thin, having replaced a rotten fence that had been taken down a year or so earlier. Kara, even with her head turned away, could see that Tommy was sneaking occasional glances in her direction. "Hey stranger," she called to him, "C'mon over if ya got time."  
  
'Yes!' he thought, but wanted to make it appear as if the meeting was accidental. "I was just checking to see if the hedge needed trimming," he lied, then continued while working his way through one of the thinner spots, "I'm surprised you're up. Why so early?"  
  
Kara tucked her bare legs under the table, shielding them and her panties from Tommy's immediate view. She was pretty sure however that it had been Tommy at the upper window, and that he was already well aware of how little she was wearing. She suspected, perhaps even hoped, that was the real reason Tommy had been 'inspecting the hedge'. "Sit," she commanded, "I got up to have breakfast with my father."  
  
'Holy shit!' Tommy thought as he sat down, 'Kara has just had breakfast with her father? Dressed like that?' What little bit of clothing Kara was wearing was so thin, it was readily apparent that she was wearing nothing under it, except maybe a pair of panties. And judging from what Tommy had seen from his window, he was pretty sure there wasn't much to them either. As he took the seat on the opposite side of the table he remarked, "Haven't seen ya in while, you been gone?"  
  
Kara found it intoxicating to be so bare, almost naked, while outside, talking to her neighbor. "We just got back from France. My father took me there as my graduation present."  
  
Tommy was studying the girl across the table. He was still wondering if she really had been dressed like this while having breakfast with her father. It was a good thing the table was hiding the physical manifestation of his thoughts. He spoke while continuing his imaginations. "I knew you guys were gone last week but I had no idea. I mean France... cool."  
  
The shoulder straps of Kara's sleep set had slipped from her shoulders when she first sat down. She had left them that way as she liked the feeling of having so much exposed, especially now that Tommy was so obviously enjoying the view. Kara leaned forward with her elbows on the table and let her top slip even lower. She asked, "Did you miss me?"  
  
Tommy gasped. His mouth hung open. Kara's top had very nearly fallen off and now just barely covered her nipples. Focused on the sight of her nearly naked breasts, Tommy stammered, "Uh... It's kinda hard to miss someone you never see."  
  
Kara knew that Tommy was seeing quite a lot of her right now but responded as if there was nothing out of the ordinary, "We used to see each other every day." She continued to lean forward.  
  
Tommy was totally blown away by the view he was being offered, yet Kara didn't appear to be concerned in the slightest. "Yeah," he managed to eke out without looking up, "But I guess we kinda went our separate ways during the last coupla years."  
  
Kara removed her elbows from the table and put her hands on the arm of the chair, as if to get up. Continuing to afford Tommy a nearly unobstructed view down her top, Kara acknowledged, "You're right ya know, it has been that long. I got so busy with gymnastics, drama club, yearbook and a bunch of other stuff that I almost never got home."  
  
"Uh... parties too," he added. Tommy was still staring and still having trouble with his speech.  
  
Kara was well aware of the effect she was having but continued her charade. "Yeah, that too, but you weren't at any of them."  
  
Tommy at long last raised his eyes and looked into Kara's. "No, my friends and I were probably studying, or fooling with computers, or -"  
  
Kara stood up abruptly and took a couple of steps toward the house, then stopped. She had moved far enough so that Tommy now had an enticing view of what she had been hiding under the table. She turned slowly, giving him ample time to look her over. "I'm going to get myself another cup of coffee. Would you like one too?" Kara watched as Tommy's eyes moved slowly down and then up her bare legs, fixating on the spot between her legs.  
  
Tommy imagined running his hands along Kara's smooth calves, up her muscular thighs and over her butt-cheeks. As he focused on the narrow strip of cloth between her legs he could see it was freshly damp. Tommy knew that Kara was as excited as he was.  
  
They were both grown up now but it didn't look like the game had changed much. Kara's teasing now was certainly not of the innocent type it had been in years past, but it was still teasing and she was probably about to make some excuse for leaving him hanging, just like she had always done. It was time to turn the tables.  
  
"Thanks, but I should be going. Stuff to do for Mother, ya know, but I could make it tomorrow morning... that is, if you want." Although he didn't really want or need to leave, he was going to make Kara wait, at least until tomorrow.  
  
Kara was pretty sure Tommy didn't really have anything he needed to do. He was paying her back for ignoring him for so long. She knew that had been a mistake and knew now that she was going to have to make up for it. She knew also though, that it would be an even worse mistake to try and do it in one day. "Okay, tomorrow morning then," she reluctantly responded, "As soon as Daddy leaves."  
  
As Tommy got up to go, it was Kara's turn to look. Tommy might be a geek, like her girl-friends had said, but he was also quite a hunk. Before he turned away, Kara noticed that Tommy not only had acquired a nice package, but from the look of it tenting out the front of his shorts, he still enjoyed being teased. She knew though that it couldn't be all teasing.  
  
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The next morning, Kara appeared for breakfast wearing a loose fitting, tissue thin, blue print sleep shift, its wrinkled texture attesting to its intended use. It was cut low, extending upward to just below her armpits and only slightly above the swell of her breasts.  
  
The shift could probably have been supported by Kara's breasts alone, but it was intended to be held in place by two wide shoulder straps, attached near the top of the shift with four large buttons, two each in the front and back.  
  
The shift was also short, only an inch or so below her panties. When John Radcliffe entered the kitchen, Kara turned from the preparation counter where she had been standing and posed as if for a picture, her legs glamorously displayed.  
  
"Those are as fine a legs as I have ever seen on any woman."  
  
"Daaddy! I'm your daughter."  
  
"Okay, but I'm not blind."  
  
"You could pretend."  
  
"But you were acting like you wanted me to look."  
  
"Well, I'm sure I did, but I didn't know we'd have to talk about it."  
  
"Okay, lets start again. What's for breakfast?"  
  
"That's better, sit down and you'll find out."  
  
Kara carried the pancakes and sausage to the table, than sat down across from her father. The conversation initially was about what Kara had prepared for breakfast, eventually gravitating to a discussion of who he was meeting that day at work. As they ate however, Mr. Radcliffe could not ignore the tantalizing movement of Kara's breasts beneath the thin material of her shift.  
  
"You don't wear a bra to bed, do you?"  
  
"Nooo," she drew it out, "But do we have to discuss it?"  
  
"Its kinda hard not to notice your uh... "  
  
"Tits, Daddy. Its okay, you can say tits."  
  
"Well whatever... jiggling around in front of me."  
  
"Oh, Christ, so we're back to talking about my body again."  
  
"Well it's hard to think about much else. After all, that's not exactly a nun costume."  
  
"Daddy, I like that you're noticing my body, but can't you at least pretend to be interested in something else."  
  
"Okay, sorry, tell me what you did yesterday."  
  
"Tommy came over when I was sitting on the deck. We talked for a while."  
  
"Afternoon?"  
  
"Just after you left. I was finishing my coffee."  
  
Mr. Radcliffe hesitated, remembering quite vividly what Kara had been wearing when he left the previous morning. "Please tell me you did put a robe or something on before -"  
  
"No, Daddy, I didn't, but I can explain."  
  
"I think, I'd rather you didn't. Tommy must have -"  
  
"What? Must have what. You do approve of him don't you."  
  
"Well yeah, I think so, but didn't you tell me a couple of years ago you didn't like him anymore."  
  
"I think I changed my mind."  
  
"I would hope so! With what you were wearing yesterday, you better like him a lot."  
  
"Daddy, it isn't like you're thinking. But he is coming over again today... after you leave."  
  
"Coffee again? Like you are?"  
  
"Yeah well... that is sorta what I had in mind."  
  
Mr. Radcliffe looked away, seemingly deep in thought. "On the deck?" he asked.  
  
"Uh huh. What are you thinking, Daddy."  
  
"I'm thinking, I wish I had a girl like you next door when I was growing up."  
  
"You don't think I'm being too bad, then?"  
  
"Not if you stay outside on the deck. You should be okay, but watch yourself... and him too."  
  
"I will Daddy and thanks. I knew you'd understand."  
  
John Radcliffe got up from the table, kissed his surprisingly mature daughter on the forehead and left for work.  
  
After her father left, Kara began thinking about her meeting with Tommy. Having been practically naked with him yesterday had been a real turn on, almost as much as having that stranger fondling her breasts on the beach in France. She'd gotten wet with Tommy staring at her almost bare tits, imagining his hands, maybe even his mouth, sliding over them and toying with her nipples.  
  
With what she had been wearing yesterday, she couldn't have gone without panties, but today, with the shift covering all but her legs, it might be fun. Kara got all tingly thinking about having coffee with Tommy while being totally bare under the shift.  
  
Kara had slept in her panties and left them on when she came to breakfast. She hadn't initially planned to go quite so far, at least not today, but the excitement she felt at the thought it so overcame her. She slid the panties off and dropped them on the table.  
  
Kara looked out the window. Tommy was already seated at the outdoor table, his back to the house. Kara poured two cups of fresh coffee and put them on the table, next to the panties. Then, before opening the door, she slipped the shift's shoulder straps down on her arms. "Can I join you," she needlessly asked as she stepped out.  
  
Tommy turned at the sound of Kara's voice. She was even more beautiful than he had imagined. "I was hoping you might. At least that was the plan," he answered.  
  
Kara pulled a chair from the table, not the one across from Tommy, but the one closest to him. "Really? I got the impression yesterday that I was boring you."  
  
'Yeah sure,' Tommy thought, 'And from the looks of things, it might get even more interesting today.' He continued the game, "Yeah, well, I had other things on my mind."  
  
Kara moved the chair back from the table and faced it toward the sun, which was behind Tommy. "I poured it but then forgot it. Will you go in and get the coffee please. It's on the kitchen table."  
  
Tommy noted with delight that every movement Kara made as she wrestled the chair into position, caused the top of the shift to inch lower. "Sure, get yourself fixed. I'll be right back."  
  
Tommy stepped into the kitchen and went straight to the table. He reached for the steaming cups of coffee, but hesitated when he saw the panties. He picked them up and found them still warm. Kara had just taken them off.  
  
'Oh my God,' he thought, 'There isn't anything under that flimsy shift she's wearing.' He held the panties to his nose and inhaled the aroma, then dropped them back on the table, snatched the cups of coffee and made his way carefully to the door.  
  
Kara hadn't been overly concerned about her top slipping, but she had worried that a gust of wind might lift the hem of the shift before she got seated. She knew that Tommy would find the panties next to the coffee and know she was bare under the shift, but she wasn't planning to flash him. For today at least, it would be exciting enough for both of them to just know she wasn't wearing anything under the shift.  
  
Kara had just gotten seated when Tommy kicked open the back door and came out juggling the cups of coffee. As his eyes darted from one cup to the other, Kara positioned herself in the chair facing where he would sit.  
  
Tommy put the cups on the table and looked at Kara as he sat down. He felt a stirring in his pants as he thought about how bare she was under the shift, even more so because she obviously wanted him to know. His eyes went to the flimsy piece of fabric that barely covered Kara's pussy. Without looking away he asked, "Did you have breakfast with your father again?"  
  
Kara's legs were spread, ostensibly to get some sun on her inner thighs, but actually to come as close to exposing herself as possible without really doing it. She knew where Tommy was looking and it added to her excitement. "Yes," she confirmed, "He likes to see me for a few minutes before he leaves."  
  
'I'll bet he does,' thought Tommy, and guessed that Kara had been similarly dressed at breakfast, except for the panties of course. He continued to stare between her legs. "Did he know we were going to have coffee together."  
  
Kara knew it had been smart to pull the shift a little lower on her breasts, providing extra material to keep covered what Tommy probably thought of as her 'pussy'. "Of course," she replied, "We even talked about it."  
  
Tommy's eyes drifted upward until they were fixed on her breasts. There was not as much showing as there had been yesterday, but the sight was still pretty spectacular. "Yesterday too?" he asked while staring at her chest.  
  
Basking in Tommy's adulation, Kara was as sexually excited as she had ever been. She felt as if she was about to burst. Amidst her deepening breaths she managed to reply, "Uh huh... and before you ask... yes... he knows I'm still in my night clothes."  
  
Tommy's eyes jerked upward to meet Kara's. 'Whoa,' he thought. "And your father doesn't care?" he asked incredulously.  
  
"No. He's not like your mother."  
  
"What about my mother?"

"You've forgotten about the time she caught us?"  
  
"When we were playing in your pool ya mean."  
  
"Uh huh. Do you remember how old we were then?"  
  
"Thirteen, I think. It was your first summer here. I remember thinking how cute you were."  
  
"Cute? I had to have been pretty skinny." Kara turned up her nose. "Probably had acne too."  
  
"Well, you didn't have curves like you do now," Tommy said, his eyes roaming over Kara's barely covered body, pausing at the spot between her bare thighs, "But you were still cute."  
  
Kara had seen the look and was enjoying it. She blushed however at the word 'cute'. "And just what about me did you think was cute."  
  
"Do I have to say?"  
  
Kara smiled. "I'd like you to."  
  
"Well, your butt was kinda cute, especially the way you kept sticking it in my face."  
  
Kara turned red. "I did that! Oh my God. What else?"  
  
"Uh well, your whatever you callems. They were kinda cute too."  
  
Kara looked down at her breasts. "Really? They must have been awfully small back then."  
  
"Uh... well... I liked 'em."  
  
Kara leaned forward. The shift dropped away, nearly baring her entire chest. "I was hoping you still might," she said with a grin.  
  
Tommy looked down the top of the shift. Today he could even see the nipples. He gave an embarrassed look at the bulge in his pants. "I thought that was obvious."  
  
Kara looked devilishly at the tent in Tommy's pants, her gaze lingering too long for Tommy's comfort. He tried to divert her attention. "Yeah, We did have some fun." He looked back at the sight being offered him.  
  
Kara smiled inwardly at the thought of what Tommy was seeing. "Do you remember helping me out of the pool, just before your mother got there."  
  
Tommy looked up. "Yeah, but what about it?"  
  
The edges of Kara's lips turned upward and her eyes got bigger. "You told me my butt was cute. Now tell me you didn't notice it rubbing against you."  
  
"Well, sure I did, but that was an accident... Wasn't it?"  
  
"Not an accident, Mr. Class Valedictorian," Kara announced.  
  
Tommy jerked a look at his watch. "Oh my God, I almost forgot -"  
  
"What? Forgot what?"  
  
"I'm supposed to take Mother to Gram's."  
  
'This isn't happening again,' Kara thought. "Now?" she asked, her face registering disbelief. "You're coming back though, right?"  
  
"Not 'til tonight, but I can see you in the morning again, if that's okay."  
  
Kara was thinking she must have the plague or something, the way Tommy had run off two days in a row. "Yeah, I guess so," she said with resignation. "I'll still be here, I expect."  
  
Kara was seriously disappointed. Attempting to make the best of it though, she decided she would work on her tan. Other than Tommy's window next door, and of course their own windows, the Radcliffe's backyard was relatively private. But with no one other than Kara home at either house, she would be able to lay out at the pool, topless.  
  
As Tommy made his way through the hedge, Kara returned to the house. On her way through the kitchen she picked up the panties she had left for Tommy to find. Dreaming about what might have been, she took a brief nap, allowing the sun to climb a little higher. On awakening, Kara put on one of her many bikinis and made her way to the pool.  
  
Kara rinsed off with a quick dip in the pool, then parked herself on a nearby recliner. The bikini Kara was wearing had been bought when she was a size or two smaller. The top did little now to cover her ample breasts, exposing a goodly amount of skin between, as well as on the sides and undersides. It would be considered indecent if she were now to wear this undersized bikini in public, but in the privacy of her backyard it didn't matter.  
  
Kara spread sun-tan oil on the exposed portions of her body and under the edges of her bikini. She thought she saw movement at Tommy's window, but Tommy was gone with his mother to his grandmother's house and Mr. Taylor was at work. It had to be her imagination.  
  
Kara loosened the ties on her top, removed it and spread a thin layer of oil over her breasts. She lowered the back of the recliner and closed her eyes, imagining herself again on the beach in France, basking in the attention her uncovered breasts had attracted. She rested a hand on the warm spot between her legs and caressed it lightly with her fingertips.  
  
Kara was jarred from her day-dream by the sound of the back-door at Tommy's house. Fearing it might be his mother coming to lecture her again on how 'proper' girls should behave, she hastily put her bikini top back on. Listening intently for further clues, she was surprised and relieved to hear Tommy's voice from near the hedge. "Can I join you?" he asked.  
  
It had been Tommy that Kara had seen at the window. He must have been watching her, probably with binoculars. Now he was on his way over, expecting to find her topless. Unfortunately for him, maybe for her too, she had already put her top back on. "Sure, pull up a chair," she offered.  
  
Tommy plopped down on a nearby lounger but instead of turning it to face the sun, like Kara had done, he left it facing her. The two studied each other for several minutes without saying anything. Kara, who had been staring unabashedly at the bulge in the front of Tommy's swim trunks, finally broke the silence. "I do have bikinis that fit, you know, but I didn't expect you to be back this afternoon."  
  
Tommy saw where Kara was looking and drew his knees up, attempting to disguise his growing predicament. He then acted as if it was her problem, not his. "Don't apologize. I like it."  
  
Kara craned her neck to look past Tommy's raised knees. She made it quite obvious what she was looking at and Tommy's face turned a shade of crimson. He stammered, "Uh... Maybe I shouldn't be here."  
  
"Oh no, I'm glad you're here, but I thought you were going to your grandmother's. What happened?"  
  
"I told Mother I felt sick so I could come home."  
  
Kara watched Tommy closely as they talked. Over the last couple of days she had come to realize that she had dismissed him much too quickly a couple of years before. He certainly wasn't the gangling geek her girlfriends had thought him to be. She even thought his 'package' would be worth suffering whatever faults he might have. "Well you're obviously not sick and I like talking with you about the fun we used to have. So stay. Please."  
  
Tommy didn't need much persuading. He had claimed sick primarily because of Kara. Not only had he missed spending time with her the last two years, but the last couple of days had convinced him that she was probably the hottest girl ever. Whatever, he wasn't about to get shut out like he had the last two years.  
  
Tommy and Kara talked easily about the many things they had done when they were younger and avoided mention of the times their games had become sexual.  
  
Changing the topic of conversation caused an improvement in Tommy's condition and he eventually lowered his knees. Kara however, wasn't as pleased. It had been fun for her to see the effect she was having on Tommy, without the guilt she felt when teasing her father.  
  
"You're mother's gone for the rest of the day then?"  
  
"Yeah, Dad's picking her up when he gets off work."  
  
Kara stretched her arms over her shoulders and loosened the bikini string tied behind her neck. Conversationally, she pursued her questioning, "They won't be home until..."  
  
Tommy stared as Kara brought the ends of the strings around to the front and released them, exposing even more of her breasts. "Uh... six-thirty or seven I would guess."  
  
Kara reached behind her and untied the final string holding the top in place. "Daddy will be home before then, but you don't have to rush off, do you?" Kara dropped her hands in her lap, allowing the top to fall and exposing her breasts fully.  
  
Tommy caught his breath at the sight. "Uh uh... no, I don't have to go." He hastily pulled his knees up, attempting to conceal the rapidly growing tent in his trunks.  
  
"You don't have to hide it," Kara pointedly said. "In fact, I rather like that my breasts excite you. Make yourself useful, dummy." Kara threw the bottle of tanning oil to him.  
  
"Uh... you want me to put this on you?"  
  
"You don't want to?"  
  
"Well yeah but uh... where?"  
  
"Not my face and neck. You did see me do them didn't you."  
  
"Uh, yeah... I did, uh huh."  
  
"You sure you're up for this?"  
  
"Well yeah, but like of course. For sure. I'm just surprised is all. I didn't think uh... at least not today... anyhow."  
  
Kara looked sympathetically at Tommy as he choked on the meaning of what was taking place. "You know, you really are a geek, but I think you'll be worth the trouble." Kara steadied Tommy's hands as he nervously removed the cap from the lotion. "Quick, please, before it clouds over."  
  
Kara lay back and put her hands over her head. If her breasts had been smaller they might have melted into her rib cage, but being of sufficient size they rose proudly in support of her rigid nipples. Tommy gazed longingly. He had often dreamed about Kara's breasts but he had not anticipated an opportunity such as this.  
  
Like dessert, Tommy saved the best for last and began applying oil to Kara's feet and legs. His hands remained cautiously below her knees, but he was scarcely able to contain the excitement he felt over the close-up view of the insides of her thighs and barely concealed mound.  
  
Continuing to deny himself the ultimate expected pleasures, Tommy moved to Kara's stomach. Still cautious, his hands barely brushed the edge of her bikini, and not until after he had applied oil to every inch of Kara's stomach, did he finally allow himself the thrill of venturing up the lower slopes of her breasts.  
  
Kara was not immune to the goings on either. This was already way more exciting than with the stranger in France. Neither her father nor anyone else, other than Tommy, was present. She didn't need to hide her emotions. She could just let whatever was going to happen, happen.  
  
Tommy's pulse rose and his breaths came quicker. He moved back slightly to keep his growing erection from poking Kara in the side. When Tommy's fingers grazed her nipples, Kara sighed and locked her hands behind Tommy's head, drawing his lips to hers. Their mouths opened and their tongues became entwined.  
  
Although Tommy was anxious to continue the kiss, he relented as Kara pushed his lips toward her breasts. Although there was a slightly oily taste from the lotion he had just spread there, Tommy savored each of her delightful breasts. Kara's nipples grew and became firm as Tommy's tongue flicked across them.  
  
Kara untied the strings at either side of her bikini bottom and raised herself slightly, pulling it from under her. Dropping the last of her bikini on the pool deck, she reached for Tommy's midsection and clutched desperately at the tent in his trunks.  
  
Tommy was short on experience, but he allowed instinct to guide him. He tugged his trunks over his hips and dropped them at his feet. As his cock sprang loose, Kara clamped her hand around it and with her other hand on his backside, pulled him down on top of her. Kara spread her legs and with her hand still between them, guided Tommy's cock into her pussy.  
  
Kara had experienced sex before, but only once, after the Senior Prom in the back seat of a car. This was much better. Not only was it outside and daylight, but she knew that Tommy really wanted her, probably more than anything else in the world. Most importantly though, she also wanted him.  
  
As Tommy's lips pressed into Kara's, she opened her mouth and sucked his tongue deeply into hers. The slight pain he experienced was mitigated by likening the overall sensation to what it might be like if Kara's head were between his legs or alternatively, his between hers. It was nothing like he had ever felt before.  
  
As Kara relished the feel of Tommy's cock, repeatedly penetrating her innermost depths, she expanded her excitement by imagining what her mouth might do to Tommy, and what she hoped his mouth would do to her.  
  
Greedily wanting every possible sensation, Kara took Tommy's hands and placed them on her breasts. She coaxed him into grasping them firmly while at the same time lightly brushing the tips of her nipples.  
  
Neither would have been able to prolong their love-making much past initial touches had they not each masturbated to orgasm only an hour or two before. In spite of this, each soon reached the point where they felt their head would explode.  
  
Kara's knees edged upward, ever closer to her chest. She grasped Tommy's butt in her hands, holding him in tightly as she began to tremble. Her eyes closed tightly. She took several quick short gasps, then let the air out of her lungs with a cry of ecstasy.  
  
Tommy, his urgency heightened by Kara's display of excitement, arched his back and grunted as he shot his sperm into her. The two clung tightly to each other as the waves of pleasure rippled through them.  
  
They were silent for several minutes. Then Kara spoke, "How 'bout we take a quick dip, then have something to eat."  
  
"Mother's not home to interrupt, we could -"  
  
"Go skinny-dipping? That's what I had in mind, dummy."  
  
"Oh yeah... uh fine... lets do it then."  
  
Kara jumped up and dove head-long into the pool. She swam a way underwater before surfacing. "Whatcha waiting for," she yelled.  
  
Tommy walked along the pool deck to where Kara stood in waist-deep water. He cannon-balled in, practically on top of her.  
  
"Hey, watch it!" Kara chided as Tommy surfaced and grabbed her from behind.  
  
Tommy cupped his hands over Kara's breasts and pressed his growing erection against Kara's backside. "Just wanted you to know I was learning."  
  
"So I notice, but if we start fooling around again, we'll never get any lunch."  
  
"Not sure that would be all bad, but I think I can wait 'til after lunch."  
  
"Whoa... you're pretty frisky for a guy who used to keep turning me down."  
  
"Uh yeah... well, I guess I didn't understand."  
  
"Oh, is that ever an understatement."  
  
"Jeez, I guess I really didn't understand."  
  
"Boy, I'll say! Let's get some lunch."  
  
Kara scrambled away and climbed out of the pool. Tommy followed quickly. They dried each other with Kara's towel and hastily redressed in their swim attire. Kara's too small bikini was still causing Tommy some unusual feelings, but both now thought that was okay.  
  
In the kitchen Kara motioned Tommy to a chair, "You sit. I'll fix some lunch."  
  
Kara busied herself scurrying from the refrigerator to the counter and then to the stove. Tommy watched, hypnotized by the too small bikini she wore. The top exposed most of her breasts and the crack in her butt showed well above the bottoms.  
  
Kara put sandwiches and cokes on the table, then sat down, across from Tommy. As they ate his gaze remained fixed on her nearly exposed breasts. Kara could see that Tommy was staring, actually in a sort of daze. "What... " she said, "Earth to Tommy..."  
  
"Uh, sorry... I was just thinking about something."  
  
"I know its small... but I told you it is old... I've had it since I was a lot smaller."  
  
"Two whole summers, almost three years lost. Its hard to believe I was so stupid."  
  
"But you're not going to be anymore, right?" Kara untied her top and threw it on the floor.  
  
"Uh... what if your father comes home."  
  
"He's working."  
  
"Yeah, but what if he does come home."  
  
"He's seen me like this."  
  
"Really?"  
  
"Sure, on the beach in France. I went topless."  
  
"In front of your father?"  
  
"Uh huh. He pretended not to look at first but finally admitted he liked 'em though... my tits I mean."  
  
"Well, yeah, I would think so... But I don't think he'd want me seeing them."  
  
"You might be surprised."  
  
"Huh? How so?"  
  
"Well he kinda figures I'm in heat, and he is a man, but he still wants me to be his daughter. I think he might like knowing -"  
  
"Knowing what? You're not going to tell him are you?"  
  
"Hey, he's not stupid. He knows I met you yesterday and he knew I was meeting you today and he knew how I was dressed. Well, not about the panties but it doesn't take a rocket scientist to know what I had in mind."  
  
"You mean -"  
  
"Yeah, but you wanted it too didn't you?"  
  
"Well, yeah but I thought you were just teasing."  
  
"I'm not fifteen anymore."  
  
"I've noticed," Tommy said as he finished his sandwich, his gaze still fixed on Kara's bare chest.  
  
Kara stood up from the table and took Tommy's hand. "You're right, we lost almost three years. I hope you're not planning on losing any more."  
  
"No," Tommy replied as he got up and followed Kara into the bedroom.  
  
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That night, when Kara and her father were having dinner, he asked, "Well, did you see Tommy this morning?"  
  
"Uh huh."  
  
"Are you going to tell me about it?"  
  
Kara had never talked to her father about being with boys. "Nothing to tell."  
  
"Well, if you met him wearing what you were wearing at breakfast, there ought to be something to tell."  
  
"Daaddy! Pleeze."  
  
"If you don't want to talk about it, you don't have to."  
  
"I do, but just not yet."  
  
"Well, whenever then."  
  
For the rest of the evening they talked about other things. But when Kara went to bed, she was still wishing for some way to tell her father about Tommy. Like she had told Tommy that afternoon, her father would probably be happy she had a serious love interest.  
  
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John Radcliffe usually woke his daughter in time for breakfast, but the next morning when Kara came awake by herself, it was well past the time her father would have gone to work. She and he had been up till late the previous night and she supposed he had gone off without waking her. Then she heard the sound of his electric pencil sharpener and realized he had stayed home and was already at work in his second floor office.  
  
Kara still hadn't told her father about Tommy, but his being home gave her an idea for how she might do it. The desk in her father's office looked out over the pool and Tommy was coming for a swim later in the morning. Kara quickly took a shower and then dressed in a bikini bottom and one of her father's old dress shirts. Stopping in the kitchen she found a Danish and made herself a cup of coffee. She took both with her to the pool.  
  
Kara acted as if she thought her father had gone to the office without waking her. Because of the bright sunlight she could not see into the office, but was still sure her father would be looking over the pool. It was his favorite way to work. She walked to the far side and sat in a recliner facing the house.  
  
John Radcliffe looked up from his work and watched as his daughter sat down in the recliner. He guessed she did not know he was still at home as she had not said anything to him. He would join her later, but for now he had work he needed to be doing.  
  
Kara finished her coffee and Danish and assumed her father had by now spotted her. With a little luck Tommy would be watching too. She slowly unbuttoned her shirt and took it off. She was not wearing the top to the bikini. Her breasts were bare. She shivered with excitement at the possibility that there were two pairs of eyes watching her.  
  
Mr. Radcliffe looked up just as Kara removed the shirt. He was surprised she wasn't wearing a top. Sure, she probably thought he had gone to work, but there was still the house next door with at least one window overlooking the pool. His arousal grew as he watched his daughter. She was just like her mother had been at that age, didn't care who might be watching, probably even hoped that someone was.  
  
Kara spread suntan lotion over her front side. As she did, she snuck a peak up at the light reflecting off her father's office window, and at the reflection from Tommy's bedroom. Kara's father would have a terrific view of her from his front row balcony seat, might even have his telescope out, and if Tommy was looking, he probably had binoculars.

John Radcliffe resolved that he wasn't going to close his eyes or run off like he had in France. He didn't know though that Kara knew he was watching. He propped his telescope up on the desk - not a real telescope, more like a spotting scope, kinda like binoculars, only more powerful. He put his eye to it and adjusted the focus. He told himself there was nothing wrong with watching a beautiful woman, even if she was his daughter.  
  
When Kara got to her breasts, she spread the lotion on them like she had in France, except maybe even more sensuously, if that was possible. She was giving her father a good show, hopefully Tommy too. Good thing she was near the pool. She could feel herself getting wet from the excitement.  
  
"Jesus Christ," Tommy said to himself aloud, "That is so sexy. She has to know I'm watching. What I wouldn't give to have her as my wife."  
  
Kara massaged the lotion into her breasts, then took her nipples between her thumbs and forefingers and tweaked them until they were hard. One hand snaked between her legs, her fingers lightly rubbing the front of her bikini, while the other dropped by her side. Her head was back and her eyes closed. She imagined the effect she was having on her two supposed observers.  
  
Tommy put down the binoculars, yanked his trunks painfully over his erection and headed for the stairs. He wanted to see this first hand.  
  
John Radcliffe set the telescope aside. Kara's show was causing him a serious problem. Pleasuring himself while thinking about his daughter was not something he was going to do, so he ignored his condition and focused instead on finishing his work.  
  
Kara heard the door slam as Tommy exited the back of his house. She opened her eyes and put her sun-glasses on. Tommy arrived as expected and she motioned him to the chair beside her. Like he had the day before, he turned the chair so he was facing her, looking at her magnificent bare tits.  
  
John Radcliffe didn't need his telescope to see that it was Tommy Taylor who sat down to talk with Kara. She showed no surprise at his arrival and made no attempt to cover herself. She had apparently been expecting him.  
  
Tommy and Kara talked for several minutes about nothing in particular. Then Kara said, "You missed out on applying the suntan lotion. I did it before you got here."  
  
"So I noticed."  
  
"You were watching?"  
  
"Uh huh. You don't mind do you?"  
  
"I was hoping you might."  
  
"What if it had been someone else?"  
  
"On the beach in France there were lots of someone elses. I don't see why it would matter. Lets go swimming."  
  
It was now clear to Mr. Radcliffe what Kara had been unable to tell him the previous night. The easy familiarity with which Kara and Tommy talked to each other while Kara remained topless, spoke volumes about what must have already taken place between them.  
  
Tommy went down the steps at the shallow end of the pool with Kara following. In the knee-deep water they put their arms around each other and pressed their near-naked bodies together. "How about now," Tommy asked. "How about somebody watching now?"  
  
"It might be okay. Would you care?"  
  
"Depends on who."  
  
"How about my father. What if he was watching?" Kara looked over Tommy's shoulder at her father's window.  
  
Tommy shivered a little bit. "That would definitely make me nervous, but I guess the only thing he'd see is how much we love each other."  
  
Kara was pretty sure her father was no longer watching. "Yeah, and he might even like to know that."  
  
John Radcliffe closed the blinds, blocking his view of the pool. He was pleased that Kara had found a suitable outlet for her sexual energy. Still, he was disappointed to no longer be the most important man in her life.

**Summer of 18 Pt. 03**

"Are you having coffee with Tommy again this morning?" Kara's father asked.  
  
"We don't have any plans."  
  
"I guess that explains why you're wearing a few more clothes today."  
  
"Daaadee, that's not fair."  
  
"You are being careful aren't you."  
  
"Oh yeah. Doctor Barnes put me on the pill a couple of years ago."  
  
Mr. Radcliffe got up from the table. He kissed his daughter on the forehead. "I just hope you still have some time for your father once in a while."  
  
"Oh Daddy, you don't need to worry about that. I'll always love you and I'll always have time for you."  
  
"We'll see about that," Kara's father said as he opened the door to the garage.  
  
When the door closed behind him, Kara turned her thoughts to Tommy. They hadn't made any plans to meet today but she did want to see him. She thought that if she were out in the backyard, he might spot her and come over.  
  
Kara had slept in one of her father's old shirts and some barely there panties. Based on her experiences the two previous mornings she was confident she didn't need to put on anything else before leaving her room. Nevertheless, she did slip on a pair of jeans before meeting her father for breakfast.  
  
Now though he was gone, and she was thinking more in terms of something that might attract Tommy's attention. Kara walked slowly back to her room, debating what it should be. It wasn't like she was concerned over Tommy seeing too much. But she would be outside and what if somebody other than Tommy saw her.  
  
She pondered that possibility. In France she had unbuttoned her sunsuit and let strangers take pictures of her bare breasts. She had also gotten topless on the beach and even let a stranger rub lotion on her tits. The excitement she felt reliving those events, as well as the prospect of someone other than Tommy seeing her, galvanized her desire to be more provocative.  
  
In her bedroom she stripped off the jeans and undid an extra button on the shirt. She toyed with the idea of ditching the panties too, but decided that since they were so thin and ragged, it might be more fun to leave them on. She went back through the kitchen and out into the backyard.  
  
As she sat down she looked up at the house next door and thought she saw some movement at Tommy's window.  
  
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"Oh my God!" Bill exclaimed.  
  
"What? What are you looking at?" Tommy asked.  
  
"The girl next door. She is beautiful."  
  
"That's Kara... the girl I was telling you about."  
  
"Around 18? Long brown hair? Cute face. Great tits and legs - oh my God - legs to die for."  
  
"Sounds right. Told you she was cute."  
  
"Yeah, but you didn't tell me how hot she was. Does she always dress like that?"  
  
"What do you mean? Dress like how?"  
  
"Looks like a man's shirt, you know, long front and back, scooped out on the sides. got a couple of the buttons undone, doesn't look like she's wearing a bra, maybe no panties either - oops, wrong. I just got a shot of the panties.  
  
"Give me those glasses."  
  
"No way. I've got 'em and you're not getting them."  
  
"Okay, have it your way. Probably nothing unusual. She dresses like that most mornings. Has her second cup of coffee outside."  
  
"She dresses like that most mornings? God, that is really sexy. How come you didn't tell me about her?"  
  
"I did - the girl next door - remember?" Tommy grabbed for the glasses, "Now, give me the binoculars."  
  
"Alright. Here. But I get 'em back in a minute or two. Okay?"  
  
Tommy took the glasses and aimed them out the window in Kara's direction. "I see what you mean. That is pretty sexy." He decided that his cousin didn't need to know about the two previous mornings. "No, she doesn't dress like that every morning," Tommy commented, still looking through the binoculars, "Always looks good, but this is hotter than usual." He could tell that Bill was chomping at the bit to see more. "I bet if I called her I could get us invited for coffee."  
  
Bill went wide-eyed. "You mean like right now, with her dressed like that?"  
  
"Probably, but you got to promise to behave. No smart remarks."  
  
"Oh, no. You get us invited. I'll be good as gold. Promise."  
  
Tommy wasn't really too sure Bill would behave as Tommy thought he should, but decided to take the chance anyway. "Alright, I'll try. Hand me the phone," he said.  
  
Tommy speed dialed Kara's number. As he watched her through the binoculars, he saw her look up, then pick up the phone. "Uh huh," she said.  
  
"I'm watching you."  
  
"Do you like what you see?"  
  
"Uh huh. Bill does too."  
  
Kara hesitated, then asked, "Bill? Who's Bill? You mean that's not you at the window?"  
  
"It is now, but I had to pry the glasses away from him. Bill - he's my cousin."  
  
'Oh Shit,' she thought. It was for real. Tommy wasn't the only one seeing her dressed like this. "Oh great! I dressed this way for you, but instead I've been putting on a show for your cousin?"  
  
"Uh yeah, but he has been enjoying it."  
  
Kara was not about to let on how much she was enjoying this turn of events. "Well, it isn't like I did it on purpose. I watched your parents leave. I thought it was just you."  
  
"Sorry, but he does think you're really hot."  
  
"He does huh?" Tommy had never mentioned a cousin. Kara wanted to know more. "How old is he anyway?"  
  
"Eighteen, same as us."  
  
"And he's been watching me?"  
  
"Uh yeah. I want you to meet him."  
  
"Yeah, sure. When were you thinking?"  
  
"You got any more coffee? We could come over now."  
  
"Now? The way I'm dressed?" This wasn't France and these weren't strangers, well at least Tommy wasn't. Yeah, the thought was kind of unsettling but she still wanted to do it. But what about... "And what are you going to think? Me letting him see me like this?"  
  
"You're beautiful and he's going to think so too. That's all that matters."  
  
Kara tried to ease into it. "Well, he has been looking already. It isn't like he'd be seeing anything he hasn't already seen. You can come ahead... I guess."  
  
Tommy suddenly got queasy. Had he just told her it was okay and was his girlfriend really going to show off for his cousin? His cock stiffened. "Gu...great," he said, "We'll be right over."  
  
Kara had time to put more clothes on but if Tommy was okay with the way she was, so was she. "And I'll get some more coffee for us."  
  
No turning back now. "In a minute, then," Tommy said, then clicked off.  
  
Tommy knew that he shouldn't want his cousin to see his girl-friend dressed like she was, but strangely, he didn't mind. Actually, if the stirring in his pants was any indication, he was somewhat excited at the thought of it.  
  
"Bill!" he hollered to get his cousin's attention, "Kara wants us to come over."  
  
"For real? Now?"  
  
Tommy was concerned. "Yeah, now. Just remember, you promised to behave yourself."  
  
Bill broke into a wide grin. "As long as she doesn't mind me looking."  
  
"Yeah, well, she might try to pretend otherwise but I think she'll be okay with that... as long as you don't get too lecherous, okay?"  
  
"Sure thing cus." Bill bolted for the door. Tommy chased after him.  
  
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Tommy and Bill showed up in Kara's backyard a few minutes later. When they got there, Kara had already returned with the coffee and was sitting at a lawn table near one end of the pool, her bare legs and panties hidden under the table.  
  
Bill sat down in the chair closest to Kara, Tommy across the table. Kara pushed a cup of coffee toward each. She looked at Bill, "Black okay, or do you take something in it?"  
  
Bill wanted to see those bare legs up close. He looked around the table and seeing no condiments said, "If you don't mind too terribly, I'd like to have some sugar."  
  
Tommy quickly fathomed his cousin's intentions, but decided he had to ignore the situation. Kara also guessed it was a ploy but wasn't about to let him get away with it. She addressed Tommy, "Would you please run in the kitchen and get some sugar for your cousin."  
  
As he got up, Tommy looked at Bill and mouthed, "Nice try, dummy", then turned toward the house.  
  
Bill studied Kara. He couldn't tell for sure whether or not she was wearing a bra, but he thought not. Kara was initially content just to let him look, but eventually broke the silence, "Well, Tommy's cousin, how are you?"  
  
Bill was caught staring at Kara's chest. He looked up, "Uh, its Bill... Bill Jordan, and I'm fine."  
  
"Tommy never mentioned a cousin."  
  
Kara's top two buttons were undone, a fact that Bill had not missed. "Yeah, well, we haven't seen each other since grade school. I live in Denver."  
  
"Denver, you are a long way from home. Why?"  
  
Kara's breasts jiggled a little as she spoke and Bill once again fixated on them, thinking he could see her nipples. Without looking up he replied, "I came with my parents."  
  
Kara could feel his eyes on her breasts. Her nipples hardened. "Tommy said you were eighteen but you look older. I bet you got a bunch of girlfriends."  
  
Bill tore his eyes away from Kara's breasts and said, "Yeah, nothing steady though. And none as good looking as you."  
  
As Tommy returned with the sugar, Kara said, "Did you hear that, Tommy. Your cousin thinks I'm better looking than all his girl-friends."  
  
"I'm sure you are," replied Tommy, "And from what he says, they're pretty good looking."  
  
"That's quite a complement - from both of you," Kara acknowledged.  
  
Now that Tommy had returned, Kara decided to push her boundaries a bit. "I came out here to get some sun on my legs but I thought I would be alone. You guys aren't going to be embarrassed if I turn my chair toward the sun, are you?"  
  
"Not me, and I don't think Bill will complain either." Tommy noticed that the business with the sugar didn't mean that Kara wasn't going to tease, she was just going to do it on her own timetable.  
  
Kara turned her chair and stretched her legs in the direction of the sun, which was also in the direction of where Bill was sitting. She didn't really need the sun on her already tanned legs but she was confident that Bill wouldn't mind her pretending. Tommy knew how much Kara loved to tease. He chuckled to himself over the teasing his cousin was about to experience.  
  
Kara parted her legs a few inches. She acted as if she wasn't aware that Bill was studying her legs, especially the spot, just beneath her shirt bottom, where they came together. Sipping coffee, while looking across the top of her cup at Tommy, she slid down until her butt was perched at the edge of the chair with her legs outstretched.  
  
By doing so, Kara let the shirt ride up her legs, affording Bill an unobstructed view of her panties. Tommy could see where Bill was looking. He thought his girlfriend might be taking things a little too far. Attempting to disguise his discomfort, he smiled at Kara as he said, "You might want to be careful about what you are exposing."  
  
It was exciting Kara to be exposing her panties to Bill but could tell that Tommy was not enjoying it as much as she was. Her head snapped down, toward her waist. "Oh, my God," she said as she grabbed the bottom of her shirt and pulled it down. "I'm so sorry, I had no idea."  
  
Bill wasn't buying it. He was sure that Kara was well aware of what she was doing and had only covered up because of what Tommy had said. He turned to Tommy with a disgruntled look and mouthed, "Thanks a lot cousin."  
  
Kara attempted to maintain the illusion of innocence. "You said you were down here from Denver, but you didn't tell me why," Kara said to Bill.  
  
Remembering that he had promised to be polite, Bill replied, "I came down with my parents. I was going to go to the beach with them and Tommy's parents."  
  
"How come you didn't?"  
  
"I really just wanted to hang out with Tommy. I convinced my parents that they would have more fun without me."  
  
"Well, if it had been me, I would have rather gone to the beach. This town is really not all that exciting."  
  
"Yeah, but Tommy wasn't going. He told me he'd rather stay here with you and I kinda thought you might have a sister or girl-friend I could meet."  
  
"No. No sister. And Tommy is really my best friend."  
  
"No girl-friends?"  
  
"Well, sort of. But I don't think you'd like them. Besides, I don't see them much anyway."  
  
"Well, I'd still rather be here than at the beach."  
  
"Why so?"  
  
Bill's eyes dropped to Kara's bare thighs. Continuing to look at that spot once again covered by her shirttail he replied, "Well... its more fun hanging out with you and Tommy, more fun than anything I can think of at the beach, anyway."  
  
Kara could tell where Bill was looking. She inched her legs apart a bit and said, "Yeah... I think I know what you mean." She winked at Tommy. Looking in Tommy's direction but still talking to Bill she added, "By the way, that business with the panties. That was an accident. I hope you believe that."  
  
Bill was pretty sure that wasn't really the case but he played along. He raised his eyes to Kara's and said, "Oh, yes, ma'am. I believe you. And besides, I shouldn't have been looking anyway."  
  
"I'm okay with you looking. At least I was wearing panties. You've probably seen lots of girls in their panties."  
  
"No ma'am... You were the first."  
  
"What? Your girl-friends don't wear panties? And stop calling me ma'am. For chrisakes, I'm the same age as you."  
  
"Sorry. Actually I'm pretty sure they do wear panties. I just never seen them."  
  
"My God! You mean this is the first time you've seen a girl's underwear?"  
  
"I've seen lots of pictures, but yeah, I guess this is the first time in person."  
  
"Oh, wow. You must think I'm some kind of slut then, sitting here with you guys, dressed like I am."  
  
"No ma'am. I mean just no. Forget the ma'am part. I wasn't thinking anything of the sort. Actually, I was thinking Tommy is awfully lucky to have a girl as beautiful as you living right next door."  
  
"Tommy, did you hear that? He's still calling me ma'am, and thinks I'm beautiful."  
  
"Well," Tommy replied, "I don't know about the ma'am part, but like I said before, you are beautiful."  
  
Kara beamed on hearing the word 'beautiful'. "You, don't think he's just saying that because of how I'm dressed?"  
  
"Well..." Tommy gave Kara a pretty thorough once-over. "I'm sure he likes the way you're dressed. I do too. But its not why I think you're beautiful."  
  
"Bill. It is Bill, right?"  
  
"Yes. It is Bill."  
  
Kara acted as if Bill might actually be offended by how little she was wearing. "Is it bothering you? Me sitting here dressed the way I am?"  
  
'She might be wearing too much,' he thought to himself, but knew better than to voice it. "Nooo..." he said, "You're just fine the way you are. No, not bothering me at all." He licked his lips.  
  
Kara persisted, "I could go inside, put on something more decent, something not so revealing."  
  
"No, please don't. You look beautiful, just the way you are."  
  
"Beautiful again, huh. You think I look beautiful like this?"  
  
"Oh, yes!"  
  
"Sexy too?"  
  
"Oh, Lord yes."  
  
"So, what are you going to say to your friends when you get back home?"  
  
"Uh... nothing."  
  
"You're not going to tell them about your cousin's slutty girl-friend, running around in her panties and an old shirt?"  
  
"I don't think there's anything slutty about it. I think its beautiful."  
  
"Tell that to your cousin. He thinks I'm being a slut, don't you Tommy."  
  
"I do not," snapped Tommy. "I think you're dressed just fine."  
  
Kara folded her arms across her chest and looked from one to the other. "Well, what if I wanted to be a slut. What would I have to do to make you believe I was a slut?"  
  
"I don't think you could," offered Bill. "You're just not the slut type."  
  
"Even if I took my panties off?" She looked quickly at Tommy and thought she detected displeasure. "Not that I would of course, but..."  
  
Bill became emboldened by Kara's challenge. "Well I sure would like it if you did. Not sure what Tommy would think, but I'd for sure like it." He looked nervously at Tommy and remembered his promise to behave. "But no, that still wouldn't change my mind. Like I said, you're just not the slut type."  
  
"Not even if I took off all my clothes?"  
  
"Hey," Tommy said, "You're not going to do that anyway, so quite talking like you might. Besides, he already said you're not the slut type and I agree with him."  
  
"So I can do anything I want and you guys are still not going to think I'm being slutty?"  
  
"Yeah, I think that's about it," Tommy agreed.  
  
Kara sensed that she was being dared. She stood up and put her hands on her hips. "Anything, huh. We'll see. Got to go pee." Kara turned and strode off toward the house.  
  
"Jesus," Bill said when she was out of earshot, "She sounded like she might take it all off. That would be incredible. You wouldn't really care, would you?"  
  
"Well I guess not, at least not if that's what she really wanted to do." Tommy choked. He wasn't sure he wanted his cousin to see Kara naked. "But she's not going to do it anyway. She was just teasing." He thought that was right, but there was a little part of him that kind of hoped it wasn't.  
  
A few minutes later, Kara came out the door from the house. A small breeze caught the hem of her shirt and flipped it up a little. Nothing got exposed but Tommy and Bill could tell she wasn't wearing panties anymore. Kara was shaking. She had actually talked herself into it. She was wearing just the shirt -- no panties.  
  
"Did you forget something," Tommy asked as Kara walked across the deck. The big head was hoping she'd turn and run back into the house but the little head was screaming, 'Yes, yes.'  
  
Kara bit her lip. She wasn't backing down now. "No, I don't think so," she said, "Did you want something?" Then, as if she had just realized Tommy's meaning, "Oh... the panties, yeah, they ripped. Had to leave 'em in the bathroom. But how did you know? Nothing's showing is it?" Kara stopped and smoothed the shirt down, checking to make sure it was still covering her.  
  
Tommy knew now that Kara intended to remain the way she was. "No, nothing showing. We just caught a glimpse of skin where the panties should have been." Tommy's concerns evaporated as his excitement grew. "Thats all, you're okay, but tell me again why you're not wearing them."  
  
Kara held the shirt in place as she sat down. She did stretch her legs out in front of her again, but she held the shirt in place with her hand to make sure she wasn't giving Bill a show.  
  
"Like I said," Kara started, "When I pulled my panties down in the bathroom, they ripped. You guys had been so insistent that you wouldn't think me a slut, even if I weren't wearing panties, that I skipped going to my room to get another pair. Truthfully, I didn't think you'd even know."  
  
'Nice story,' Tommy thought. He noticed too that Kara had a couple more buttons undone on her shirt, four now instead of two. 'Yeah,' he thought, 'If the panties got ripped, she did it on purpose.' He was definitely warming up to the idea though.  
  
Bill was speechless. Kara was sitting right in front of him with an old shirt that she held in place to keep from exposing herself. And she had the shirt unbuttoned so far that he could see bare skin almost to her belly-button. 'Maybe she is going to get totally naked,' he thought. If this was still teasing, he was all for it.  
  
Kara gained confidence with her situation. She lifted her hand from between her legs. "Tommy," she began, taking the risk that even a tiny gust of wind could expose her to Bill's steady gaze, "How come you didn't go to the beach?"

As Kara waited for Tommy's response, she slid her arms backward along the chair arms, until her shirt was open almost to the nipples. Tommy's mouth went dry as he pretended indifference to the spectacle of his girl-friend exposing herself to his cousin. "I uh... thought I'd rather be alone with you."  
  
A small breeze flipped the bottom of Kara's shirt up. "Yeah, but what about your cousin. We're not exactly alone." Without looking away from Tommy, Kara put the shirt back in place, but not before Bill had gotten a nice look.  
  
"I still think I'd rather be here than at the beach." Tommy had felt the breeze and saw Kara's hand drop to her lap. Although the table was blocking his view, he knew the reason for the startled look on Bill's face.  
  
Kara looked at Bill and knew he had seen. "It was nice of you to bring Bill along. I think he is enjoying himself."  
  
"Oh, yes ma'am, er Kara I mean. I am enjoying myself. I'm just sorry if I'm spoiling the fun for you and Tommy."  
  
The 'fun' had certainly not been spoiled for Kara, and Tommy was beginning to act as if he might be enjoying her antics as well. "I don't think you're spoiling it," she countered. She took hold of Bill's arm and looked at his watch. "I am sorry, please forgive me, but the lawn guys will be here in a few minutes. I really do need to get dressed." Kara got up from the table. "Stay, finish your coffee, I'll see you both later."  
  
Kara turned and walked toward the house. The stillness of the morning was all but gone and a light breeze caught and lifted her shirt-tail, however, she did nothing to tame its unruliness or hide her exposed butt from the astonished view of her guests.  
  
As she walked, she undid the rest of the buttons on her shirt. At the door she stopped and turned. The shirt was still covering her nipples and a bent leg kept her pussy hidden. "Come back around one," she offered, then looked toward the sky. "Hopefully we can go swimming." She paused momentarily, making certain Tommy and Bill got a good look, then turned and went into the house.  
  
Tommy was shocked, but not totally surprised. "Okay, Kara," he said to the closing door, "One o'clock then."  
  
Bill's mouth hung open. He had never even imagined that a girl could be that sexy. He fixated on the closed door.  
  
Tommy tried to get Bill's attention, "Earth to Bill... uh Bill..." Bill finally snapped back to normal. "Yes, Bill," Tommy said, "She means you too. Swimming at one if you want to come back."  
  
"Yeah sure. But I need a nap right now."  
  
"I think I know what you mean. I've had to go home and take a nap a few times myself after coffee with Kara. I might even need one today."  
  
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When the door closed, Kara dropped the shirt from her shoulders. She couldn't believe she had actually done it. She had gotten very nearly naked in front of Tommy and his cousin. 'What a turn on,' she thought. She put her hand between her legs. 'Swimming with them this afternoon... how am I ever going to control myself... or them either.' With her juices soaking her hand, Kara couldn't get to her room fast enough.

**Summer of 18 Pt. 04**

Kara was looking forward to an afternoon swim with Tommy and his cousin Bill. She was pretty sure Bill would like her to be naked, but she was equally sure Tommy wasn't ready for that. She didn't think she was either - maybe topless, but not all the way. She would wear the yellow string thing she had bought to wear in France. Then if Tommy was okay with it, and she had the nerve for it, she might lose the top.  
  
Unfortunately, the sky clouded over and a light rain began around noon. Although this meant she didn't have an excuse to wear the barely-there bikini, she was still hopeful the afternoon might lead to some sexual shenanigans. Kara called Tommy to cancel the swim, but suggested he and Bill come anyway and play some games in the poolside cabana.  
  
After the call, Kara donned a summer smock over the bra and panties she was wearing and ran to the cabana. Tommy and Bill showed up a few minutes later, having run across the back-yard in the rain, still wearing the shorts and tee's they had been wearing earlier. For the better part of an hour the three played a version of Rummy. However, the sexual situations they all had hoped for, didn't materialize.  
  
Then the rain stopped and the sun came out. They commenced to talk about the swim they had originally intended, but it was noted that now, none was wearing a swimsuit. Kara's heart-rate climbed measurably as she imagined what she was about to suggest. "We could just swim in our underwear," she suggested as if it were a joke.  
  
"After you," Tommy replied.  
  
Kara had been joking but Tommy sounded serious. 'If that is what he wants,' Kara thought, she could probably do it. Afraid she would chicken out if she thought about it too long, she hastily yanked the smock over her head, jumped up from the table and ran toward the pool.  
  
Tommy was aghast. He never dreamed Kara might take him seriously. "I was kidding," he hollered as Kara dove in. 'With her underwear wet,' he thought, 'It'll be like she isn't wearing anything at all.'  
  
Kara was well aware that her wet underwear wasn't going to hide much, 'But, that just might be okay,' she thought with nervous excitement. Still, she kept below the surface of the water until she reached the far end of the pool. Rising to her feet in waist-deep water, she inspected her barely concealed breasts. Satisfied that even though soaking wet, her bra provided at least a pretense of concealment, she shouted to her boyfriend and his cousin, "C'mon in, the water's fine."  
  
Tommy and Bill were stunned. Even though the distance prevented them from making out details, it was still obvious that Kara's wet underwear was not hiding much. Reluctant to have his cousin get any closer, Tommy lamely offered, "But we don't have our suits with us"  
  
Kara though, pretending ignorance of the situation, shouted in reply, "Swim in your underwear, I am." Her nipples and aureoles were making dark shadows in the wetness of her lace bra, but that wasn't all that was showing. Her panties were thin and nearly transparent even when dry, but now, as Kara stood in the knee deep water at the other end of the pool, her water-soaked panties seemed to have disappeared.  
  
Tommy's cousin, Bill, was drooling at the sight and anxious to accept Kara's suggestion. Still, in a weak attempt at supporting his cousin's argument, he added, "Yeah, and the cold water wouldn't be enough to keep our embarrassment from showing."  
  
Grinning at them, Kara responded, "Your embarrassment? What ever do you mean?"  
  
Not really believing Kara could be so naïve, Bill nevertheless replied, "You know. Wet underwear isn't going to do much to conceal our excitement. You might get offended."  
  
"Offended? Really? Because I caused two hunks a little excitement? I would rather think I should be flattered. Besides, in this wet underwear, my excitement might show some too."  
  
Kara looked at herself as if to confirm what she had said. The cool water had done nothing to keep her nipples from hardening. Pretending surprise she said, "Uh yeah Tommy, why didn't you do something to stop me. I had no idea it would be this obvious..."  
  
In spite of Kara's profession of shock over how exposed she was, Tommy saw she was making no attempt to cover herself. "I tried to stop you," he protested, realizing however, that anything he said would likely be futile.  
  
Kara looked with feigned puzzlement at first one dripping wet breast, then the other. Looking up she said, "Well, I didn't think... at least I must not have heard." Then seeming to reconcile herself to the situation, she added cheerfully, "Well whatever. Can't change it now. Are you two coming in or aren't you?"  
  
Tommy looked at Bill, who seemed anxious to be in the pool with Kara. He considered the situation for a few seconds. He was warming up to the idea of Kara showing-off in front of his cousin, in fact he was even feeling twitches of excitement at the prospect of it.  
  
Tommy nodded to his cousin. Bill nodded back. Both pulled their t-shirts over their heads and unbuttoned their shorts, letting them drop to the ground. Kara noted that each was wearing briefs and, although they were some distance away, she saw that Bill's concern was valid. Each was exhibiting a noticeable level of excitement.  
  
The guys stepped out of their flip-flops, sat down at the edge of the pool and slipped in. The water was deep, over their heads at that end of the pool, and both clung to the side to keep from going under. "You're not staying there, are you," Kara taunted. "I won't bite. Promise."  
  
Kara waited briefly for a response that did not come. Then taking a deep breath, her breasts stretching her bra to its limits, she dove under, swimming toward the deep end of the pool. After traveling the length of the pool underwater, her fingertips hit the wall between Tommy and Bill. She surfaced and clung to the edge.  
  
She looked from one to other and said, "Now we don't have to scream at each other." Both were looking away. She turned to Tommy. Her breasts were still below the surface of the water but the water soaked fabric of her bra wasn't hiding much. "What," she said to him.  
  
Tommy turned to look at her partially exposed breasts but said nothing. He still wasn't sure how he felt about his nearly naked girlfriend being so close to his cousin.  
  
"I'll bet your cousin isn't so bashful," Kara said as she turned to the other side. Bill turned and followed the movement of Kara's breasts through the water. "You like my boobs, don't you," she asked.  
  
"Well yeah," Bill said as he looked at the nearest breast, "What man wouldn't." He looked to the other breast, then back again. "I mean, like uh... that shirt you were wearing this morning was pretty sexy, but it kinda hid how, uh... nicely shaped you are."  
  
Kara had her back to the side of the pool. Her shoulders were pulled back, her arms behind with her fingers gripping the lip of the pool. She pushed her chest forward. "Tell me, Bill, which is sexier. The shirt with no underwear? Or the underwear with no shirt."  
  
Licking his lips as he looked from one breast to the other, he murmured trance-like, "Well, I'm not sure I can say. I kinda like 'em both."  
  
Kara turned her head toward Tommy, a grin overtaking her as she angled her breasts toward him. "Jealous yet?" she teased, "I think you're cousin's coming on to me."  
  
"No, not jealous." Tommy attempted to appear confident. "At least I better not be. I'm sure you get that reaction a lot. In fact, I'll bet you got plenty of it in France."  
  
"France?" Bill interrupted, "You were in France?"  
  
Turning to him, Kara pulled herself up until her breasts were just above the surface of the water. "Uh huh," she acknowledged, "A few weeks ago, at the beginning of the summer."  
  
"Wow! What was it like?"  
  
"Well, it was uh... European of course. But I'm sure you guessed that much."  
  
"Yeah, right, I did, but did you uh..." He looked again to her breasts. "...go to one of those topless beaches?"  
  
"Yes. And I even went topless." Kara smiled. "That is what you really want to know, isn't it?"  
  
"Oh, wow, that is so cool." Bill's eyes widened. "Were there a lot of people on the beach?"  
  
"Well, yeah, I guess so. Quite a few anyway."  
  
"Men and women?"  
  
"Of course."  
  
"Were they all topless?"  
  
"Most of them."  
  
Trying to disguise his lecherous thoughts, Bill carefully asked, "Like uh... how old were they?"  
  
Kara looked down. The water kept her from seeing Bill's package but she was sure it was straining his underwear. "The women you mean?" she asked innocently.  
  
Bill was practically stammering. "Uh huh... the teenage girls. Girls our age. Were most of them topless too?"  
  
"Yeah, in fact it was mostly older women that weren't topless. I would guess that any girl that had anything worth showing off was topless."  
  
"Oh shit!" Bill said quietly, imagining the sight. "Were you with anybody," he asked, trying to clarify the picture.  
  
"Just my father."  
  
Bill's astonishment was evident as he questioned, "Your father? ... He was with you?"  
  
"Sure, he took me there," Kara said matter-of-factly.  
  
"Your father." Bill was still expressing disbelief. "And he didn't care that you were topless?"  
  
"Well, he might have been a little embarrassed at first, but he got used to it." Kara answered evenly.  
  
"And you? It didn't bother you to have him, and all those other guys, looking at your uh..." He looked again to Kara's chest.  
  
"Boobs, tits, whatever... no, not really. In fact, I think I kinda liked it." She took a deep breath, expanding her chest. "Besides, it wasn't exactly the first time."  
  
Bill squinted as he asked, "You go topless at home too?"  
  
"Around my father?" Kara blurted in disbelief at the question, then allowed the possibility, "No, but I'm sure I could if I wanted."  
  
"Then when?"  
  
"When what?  
  
"When were you topless, before the beach I mean."  
  
"Oh, christ, I'm not sure." Kara looked up as if searching for the answer. "Different times in France, I suppose. When we were sightseeing once or twice."  
  
"You went topless when you were sightseeing?" Bill again expressed disbelief.  
  
"No, of course not," Kara explained, "But I did get a little carried away one day when a bunch of men started taking pictures of me."  
  
"Carried away?"  
  
"Well, I was posing and they were cheering me on. I had my top unbuttoned, and..."  
  
"Could they see anything?"  
  
"Well, I wasn't wearing a bra." She looked down at the one she was wearing, soaking wet and nearly transparent.  
  
Bill followed her gaze. It had become clear that she didn't mind him looking. "And could they see your uh... tits then."  
  
The trace of a blush lit up Kara's cheeks. "Well, I suppose so. It wasn't like I was trying to hide them or anything."  
  
"And they were taking pictures?"  
  
"Uh huh, of course," she replied confidently.  
  
"And you didn't mind?"  
  
Kara's eyes narrowed to slits. "Nooo..." she drew out, "Should I have?"  
  
"And your father?"  
  
Kara appeared almost disinterested. Without showing any concern she replied, "Yeah, he was taking pictures too. In fact he took quite a few."  
  
"You and your father... uh... are you..."  
  
Kara's eyes went wide in anger, "No way!" she shouted, "He just likes the way I look, and I don't see why that should bother me, or you either."  
  
Bill hesitated, careful not to make it appear as if he was arguing. "That's not what I meant. Of course he likes to look, and so do I. Is it bothering you that I'm looking at you now?" He pointedly looked at her breasts.  
  
"Nooo..." Kara batted her eyes. "I am flattered, but bothered? No. Should I be?"  
  
Kara turned her body and her gaze from one to the other and back again, repeatedly. Nearly a full minute passed without anyone saying anything. The guys looked Kara over while she basked in their attention, still acting though, as if she were indifferent to the situation.  
  
Tommy was beginning to enjoy the way Kara was teasing. He knew she was enjoying herself and merely acting as if she didn't realize the effect she was having. Tommy was curious as to how far she would go. He also was unsure as to how far he wanted her to go.  
  
Looking at Kara's almost transparent bra, he ventured, "Do you want to take it off."  
  
Kara replied, "What? Take what off?" She knew what Tommy meant and knew that Tommy knew too.  
  
"Your bra, do you want to take it off," Tommy asked, "You let strangers take topless pictures of you, and you went topless at the beach. I thought you might want to get topless now too."  
  
"Not a good idea," Kara said sternly to Tommy, tilting her head in Bill's direction.  
  
Bill protested, "Hey, you don't have to hold off on my account? I'll behave."  
  
"What I mean is not now, maybe later," Kara said, "I need to think about it. How about we play a game or something first."  
  
"Yeah, well okay," Tommy said, "But you are going to think about it."  
  
"Yeah, and..." Bill said. "We, uh... well, I don't know about Tommy, but I won't even look, or pay any attention."  
  
"Really? Then what's the point? Where's the fun in that?" Kara joked. "Seriously though. Lets play a game. Does either of you have a quarter?"  
  
"You're not thinking we could play that quarter game you and I played a couple years back, are you."  
  
"I hadn't thought about that but it could be fun." Kara paused. Her eyes grew big. Her smile widened. "Ummh, both of you running your hands over my body, looking for the quarter?" Then she turned serious. "But no, it wouldn't work so well in the pool. No, I was thinking of something else."  
  
Tommy had been imagining it right along with Kara, but as she turned serious, so did he. "Yeah, that would get a little weird with all three of us anyway. But to answer your question, yes, I do have a quarter in my pants pocket. I'd get it, but in my underwear... well that might be embarrassing."  
  
"Bragging or complaining," Kara asked. "Or are you just trying to get me to do it. I don't care. I'll do it." Kara swam over to the ladder and grabbed hold, pulling herself up.  
  
With her wet panties stretched tight across her butt, it looked as if Kara wasn't wearing anything at all. She took her time getting out of the pool, giving the guys plenty of opportunity to feast on her backside.  
  
At the top of the ladder, she stopped and looked back over her shoulder. "I guess my panties are kinda see-through, especially when they're wet." Being more of a tease than sounding as if she really meant it, she added, "I hope you don't mind." She turned and walked over to where the guys had left their shorts.  
  
As she bent over searching the pockets, Kara kept her butt pointed toward the pool. Tommy and Bill were fixated on her wet body. After retrieving a quarter from Tommy's pants, she gave them a knowing look and walked to the diving board.  
  
At the end of the board, Kara turned toward Tommy and Bill. She was only a few feet from them and they were being afforded the best view so far of the front-side of her panties. Like the back, it was virtually transparent. Kara was shaved though, and even in the wet panties, there was only a hint of what the panties were hiding.  
  
Kara described the rules of the game. "When its your turn, at the end of the diving board, turn and drop the quarter over your shoulder, into the pool." She dropped the quarter over her shoulder. "Give it time to settle to the bottom. Then go after it. You have to find the quarter without coming up for air."  
  
"What happens if I can't do it," Bill asked.  
  
"You have to truthfully answer one question from each of the other two."  
  
"Any question," Tommy asked.  
  
"Yes. I mean, it has to be a question you would know the answer to. But yes, any question."  
  
"Alright, you go first," Tommy said.  
  
"Let me see. I am on the diving board and the quarter is already on the bottom of the pool, so yeah, that makes sense," Kara quipped sarcastically. She turned and dove in. The quarter had been on the bottom for a couple of minutes and had slid close to the drain. Kara found it easily and floated to the surface, holding it proudly over her head.  
  
Tommy was next, and at first, could not find the quarter. He was nearly out of air when he spotted it. He grabbed it quickly and shot to the surface. His lungs burned as he gulped in the fresh air.  
  
It was Bill's turn, but he didn't have the swimming experience of Kara or Tommy. Instead of diving, he jumped in and then had to turn over before he could even begin to look. His eyes were not accustomed to the chlorine flavored pool water and he had trouble seeing. He was forced to the surface without having found the quarter.  
  
"I haven't found it yet," Bill said, "You two be thinking about your questions while I look for it." When he surfaced the second time, he produced the quarter.  
  
After Bill passed the quarter to Kara, Tommy spoke boldly, "My question is, are you still a virgin?"  
  
"Well, sort of."  
  
"Sort of?" Tommy asked. "Either you are or you aren't. Which is it?"  
  
Bill's face turned red. He looked into the water. "Yeah, I guess I am."  
  
"You don't need to act ashamed," Kara said. "Until recently, your cousin was too, or at least that's what he wanted me to think."  
  
"You mean," asked Bill, "You and Tommy are..."  
  
"You don't get to ask the questions, at least not yet. Its my turn now," Kara snapped. Then adopting an easier tone, she asked, "Have you ever seen a girl naked? I mean since you've been a teenager, and pictures don't count."  
  
"Uh... same answer."  
  
"Meaning 'no'?"  
  
"Yes, I mean no. No I haven't."  
  
Kara looked at him. She cocked her head to the side. "But you do want to, don't you?"  
  
Tommy jumped in with, "Hey, that's two questions."  
  
"Okay, you're right," Kara said, "I'll save that for next time. Give me the quarter."  
  
After getting the quarter from Bill, Kara attempted to pull herself up and over the edge of the pool but couldn't do it by herself. She was partly there, her breasts about level with the edge of the pool and her waist just above the water-line when she ran out of steam. "Help me guys," she pleaded.  
  
Bill and Tommy each grabbed one of her legs and pushed upward. As her butt cleared the water and rose to the level of the pool deck, both found their faces only inches from Kara's transparently covered ass. "Quit staring and help me over the edge," Kara chided.  
  
The two pushed until Kara's knees were on the pool deck, where she knelt to catch her breath, her butt perched in the air, offering Bill and Tommy an awesome view of her nearly bare pussy. Kara could feel the intensity of their gaze and held the pose a few seconds longer than necessary.  
  
As Kara slowly rose to her feet, Tommy and Bill were in such a trance that they failed to notice the approving smile she gave to each of them. They continued to stare as she walked across the deck and onto the diving board. Kara ignored their attention as she tossed the quarter into the pool, then dove in after it.  
  
After searching some time for the quarter, Kara finally spotted it but decided she didn't have enough air left in order to retrieve it. As her head popped above the surface of the water, she said, "I know where it is but I'm going to have to go back for it."  
  
By the time she surfaced with the quarter, Bill was ready with a question. As soon as Kara reached the edge of the pool, he asked, "Are you and Tommy making it?"  
  
Kara was sure Bill would ask that question and had already decided how she would answer it. "Yes," she replied flatly. Bill was sure that was the correct answer, but he was astounded that Kara had not at least tried to duck the question.

Similarly, Tommy was left speechless by the abruptness of her answer. He wondered if she would answer his question so readily. "You like teasing us with your wet bra and panties. Would you rather take them off?"  
  
"So, you're still on that subject. Well maybe I would... but I wasn't sure you wanted me to."  
  
"I'm not sure I do either. I'm just trying to figure out what you want."  
  
Bill inserted himself into the conversation. "It's not as if your wet underwear is hiding much anyway."  
  
"I agree," Kara said. "So what's the point in taking it off?"  
  
"I just thought you might be more comfortable," Tommy said.  
  
Her voice dripping with sarcasm, Kara said, "Yeah sure. And when did you become so thoughtful?" Kara squinted her eyes at Tommy. "You want me to get naked in front of your cousin, don't you?"  
  
"I didn't say that," Tommy snapped.  
  
"True, but you are thinking it, aren't you? You really want me to get naked, don't you?"  
  
Tommy was beginning to like the idea but he wasn't yet ready to admit it to Kara, or himself for that matter. "I'm sure Bill would like it, and I guess I really wouldn't mind either... that is, if it's what you want."  
  
"I just might then... if you're sure that's what you want... but I'm not sure I can trust Bill."  
  
"Can't trust me," Bill snapped. "But, I'll behave, I promise."  
  
"Thats not what I meant. I'm afraid you'll blab it to your folks and friends, telling them what a slut Tommy's girl-friend is."  
  
'Interesting,' Tommy thought, "Kara isn't at all concerned about Bill seeing her naked. She is only worried about what he might say.' Feeling even more ready than he had been before, he said authoritatively, "Bill's not going to say anything, especially not to our folks."  
  
Kara spoke hastily, "I said that wrong. Of course I don't want him to tell his, or your, folks anything. On the other hand, if he doesn't brag at least a little to his friends, I'll be insulted. I just don't want to be thought of as a slut."  
  
"Oh, no," Bill said, "I would never do that."  
  
"And you won't tell your parents."  
  
"No way! I promise."  
  
"And this is okay with you," Kara asked Tommy.  
  
She was offering him a last chance to stop her. Tommy's big head was still raising questions, but the little head was saying, 'Oh boy, oh boy.' He shrugged his shoulders, "Yeah sure... go ahead."  
  
Kara looked at Bill. He was afraid to say anything. He could tell that Kara was actually considering it.  
  
Kara looked back at Tommy. He still wasn't completely okay with Kara getting naked in front of his cousin but he was resigned to, maybe even excited by, what seemed to be inevitable.  
  
Kara was going to do it, but it had to appear natural, not something overtly sexual. She reached behind her back and unhooked the bra. Treading water, she shrugged the straps off her shoulders and held the bra to her breasts. "I'm taking it off, but I don't want either of you to make a big deal out of it, okay?"  
  
Tommy and Bill each put on serious faces and nodded their agreement. They even looked away as Kara finished removing the bra and placed it on the pool deck. "It's okay guys, I'm not going to freak out," Kara said. "In fact, I'll consider it an insult if you don't look."  
  
As Tommy and Bill turned toward Kara, she reversed her position, again putting her back against the side of the pool, her hands over her shoulders, holding onto the edge. She raised herself with her hands until her nipples were right at the water-line.  
  
Bill thought that her breasts could not have been more deliciously displayed. Kara had looked terrific in her wet underwear, but now with the bra off, he saw that she was not just generously endowed, but also perfectly proportioned. He licked his lips.  
  
Tommy, of course, had seen Kara in the altogether on several occasions, but even he was captivated by the beautiful symmetry of her breasts. He noted that the aureoles and nipples were the perfect size for her breasts.  
  
Kara watched their reactions as she felt her nipples grow and harden. With Bill, who she barely knew, openly studying her exposed breasts from little more than a foot away, it was impossible not to experience some degree of turn-on. Tommy could see that Kara was enjoying the attention, although she continued to act as if nothing were out of the ordinary.  
  
Bill already had an erection from watching Kara in her underwear. Now, with her bra removed, it turned to steel. "I know you would rather I didn't say anything, but I have to say that yours are the most beautiful breasts I have ever seen."  
  
"I'll take that as a compliment, and a very nice one at that. But I am curious, just how many pairs of bare female breasts have you seen in your lifetime?"  
  
"Other than yours?" Bill sheepishly looked down at the water. "I guess none really." Then he brightened. "But I have seen a lot of pictures, on the internet you know, and yours are way better than any of those."  
  
"Now that is a compliment. I think I like being topless." Kara looked over at Tommy and saw that he was shifting his gaze back and forth between her and Bill. "What do you think Tommy? Do you like it too, or should I put the bra back on?"  
  
"No its fine. I'm liking it too. But what about your panties. I thought you were going to take them off too."  
  
Kara looked toward her panties. In a way she wanted to take them off but she was still a bit apprehensive about it. "Yeah, well I guess I'm not sure I'm ready for that, at least not yet," she replied.  
  
In a way, Tommy was relieved. He didn't think he was ready either. He looked at Bill though, and saw that he was somewhat disappointed. They all needed something to get their minds off it. He turned to Kara, "Lets play another round of the game, see how you feel then."  
  
"Okay," said Kara, "It's your turn." Then looking at Bill she added, "But I'm not making any promises, okay?" Bill nodded.  
  
Tommy's turn was uneventful. He dove right on top of the quarter and popped to the surface with it, almost immediately. Bill took a turn too. He had learned a lot from his first try. Although it was not very pretty, almost a belly-flopper, he did dive this time instead of jumping. He seemed to stay under forever, but when he came up, he too had the quarter in his hand.  
  
It was finally Kara's turn. She climbed out and walked across the pool deck to the diving board. For perhaps the first time since he had met her, Kara did not seem to Bill to be doing anything extra to draw attention to her body.  
  
She was, of course, nearly naked, wearing only a wet pair of panties. Although her breasts were completely bare, she made no attempt to cover herself. At the end of the diving board, she turned slowly, affording Tommy and Bill a good look at her butt. When her back was to the end of the board, she dropped the quarter over her shoulder, then continued turning until she faced the guys.  
  
Tommy thought he understood what she was doing. Kara was so close to naked that she didn't really need to take the panties off. That had to be the point she was trying to make.  
  
Kara knew that was wrong. She was fighting with herself. In a way she wanted to, but she was also scared.  
  
To Tommy's amazement, maybe Kara's too, she tucked her thumbs into the sides of her panties and pushed them down until they fell loose and dropped to her ankles. She straightened up and nervously stood there for several seconds, giving Tommy and Bill an unobstructed view of her bare pussy. After holding the pose as long as she was able, she turned slowly away from them and dove off the opposite side of the board.  
  
After what seemed like an eternity, Kara surfaced without the quarter. "I can't find it. Ask your questions."  
  
Tommy's soldier had shot to attention. He knew that he liked what Kara had done, but still wasn't convinced it was what she wanted to do. He asked, "Now that you've taken off all your clothes, how does it feel?"  
  
Kara swam to the side of the pool where Tommy and Bill were hanging on to the edge. She sandwiched herself between them. She hesitated as they looked her over. She could feel them pressed against her bare hips. "I think," she said slowly, "That I like it." A pleasant smile crossed her lips as she allowed herself to float to the surface.  
  
Bill's eyes traveled up and down her naked body. He knew he was supposed to ask a question. Finally, he managed to eke out, "Do you like it enough to stay this way?"  
  
"Uh huh, yeah, but I can't." Kara sighed. "The weather cheated us out of the best part of the day. Unfortunately, I've got to get dinner started. Maybe we can start earlier tomorrow." She looked to Tommy for approval. "How about coffee in the morning." After receiving a nod from Tommy, Kara swam to the ladder and climbed out. "Don't rush off though. I'm going to use the outside shower before I go in and you guys can stay as long as you want."  
  
The shower was just a few steps away. It was really nothing more than a couple of pipes coming out of the ground with spigots and a shower head. There was no enclosure. It was meant for rinsing off suntan oil before swimming, or rinsing chlorine off when done.  
  
Kara, still naked, turned the water on and stepped under it. She took the shampoo from a nearby rack and poured some on her long brown hair. She worked it into a rich lather before eventually rinsing it out.  
  
Using the soap bar, Kara washed her entire body. She faced her admirers throughout, but when she reached between her legs, she looked away from them and soaped quickly. She acted as if she might still be somewhat embarrassed over being without panties.  
  
However, when it came to her breasts, Kara made a point of lathering them vigorously. She knew she was being a tease, and equally sure that Tommy and Bill thought so too. But, they did seem to be enjoying it. When she rinsed off, she teased them with a little pinch to each of her nipples. As she shut off the water, Kara looked at the guys and grinned.  
  
She dried herself, then picked up her smock and walked to the pool where she picked up her wet underwear. She didn't put any of it on though. At the edge of the pool Kara bent and gave Tommy a quick kiss. "Eight-thirty for coffee?" she asked.  
  
"You bet," Tommy replied.  
  
"Me too," said Bill.  
  
Kara turned, still naked, and walked into the house. She had had fun today and was already thinking about what would be next.  
  
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That evening Kara was home alone, seated at her dressing table, brushing her hair. In her mind she replayed the afternoon, getting naked while swimming with Tommy and Bill. It wasn't her first time to experience the rush of being naked outdoors, but there was more to it this time. She hadn't been with just Tommy; his cousin, almost a stranger, had been there too. What made it even more exciting though, was that Tommy seemed to be as turned-on as she was.  
  
She looked to her left, at the drapes covering the windows. The bedroom had been her father's until a couple of days ago. Kara's previous bedroom had been on the side of the house away from Tommy's. This one however, had two full-length windows facing Tommy's house. A line of hedges blocked the view into her bedroom, except from Tommy's second floor bedroom window.  
  
Kara turned off the lights on her dressing table, leaving the room dark except for the faint illumination coming from the hall. She stepped over to the drapes and opened them wide. Then she returned to the dressing table and turned the lights back on. Sitting at the table, Kara would be visible from Tommy's window, if he was watching.  
  
Although it was just a little past ten, Kara had decided to turn in early, maybe read some. Her father was out, probably wouldn't be home until well after midnight. She was dressed for bed, wearing a button-front sleep-shirt over a pair of panties. As she resumed brushing her hair she thought, 'Hopefully the light from the windows will attract Tommy's attention.'  
  
Kara mopped her brow, pretending her room was hotter than it really was. She put down her brush and fanned herself, enhancing the illusion. Then, as if it was too hot, she unbuttoned the sleep shirt. She hesitated though before taking it off. She wasn't sure she could do it. Yes, she had gotten naked with Tommy and Bill in the pool that afternoon but...  
  
Bill might also be watching. However, if he was, it was because Tommy had let him. That wasn't a problem for Kara, in fact the thought that Bill might be watching too, made it even more exciting. Still something about it was different. She just wasn't sure what.  
  
Kara though, was determined to do it. She quickly removed the sleep-shirt and hung it over the back of the chair. Then, easily visible from Tommy's window, and in just a pair of panties, she resumed brushing her hair, trembling with nervous excitement over the possibility of being watched by Tommy, maybe his cousin too.  
  
After a few minutes of unnecessary brushing, she turned the lights off. In the dim light from the hall she dressed again in the sleep-shirt and looked up at Tommy's window. She could see a face at the window and what looked like binoculars as well. She stripped the panties off and climbed into bed, her hand between her legs.  
  
Kara picked up her cell-phone. She speed dialed Tommy. He answered, "Uh huh."  
  
"What are you doing," Kara asked.  
  
"Watching a show," he answered.  
  
"You want me to turn the light back on?"  
  
"Huh? Light? What are you talking about?"  
  
Kara was suddenly afraid she had made a mistake. "Uh... Where are you?" she asked.  
  
"In the den, watching TV, like I said."  
  
Kara considered the possibilities. "Is your cousin there too?" she asked.  
  
"No, he went to bed about an hour ago... said he was feeling sick."  
  
'Oh shit!' Kara said to herself. 'That was his cousin I was showing off for. Tommy does not need to know about this.' Kara wasn't concerned that Bill had seen her topless, it was that Tommy hadn't been a part of it. It felt to her as if she had been cheating.  
  
She hadn't done it on purpose though and needed to put it out of her mind. "My father's out for the night," she said to Tommy, "And with your cousin sick... well, we could go for a late night swim, just the two of us. Maybe fool around some? Whaddaya think."  
  
"I like it," Tommy replied, "With Bill here, I was afraid we might not get any alone time. Meet you at the pool?"  
  
"Right away. And whatever you do, don't wake your cousin."  
  
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Tommy wasn't quite sure what to expect, but he did know it would be good. Thinking about it, he snagged swim trunks out of the dryer and yanked them on over his rapidly growing erection. Kara had gotten naked in the pool with him and his cousin that afternoon, but tonight she insisted he come alone. His dick throbbed as he imagined the possibilities. He picked up a towel and slipped quietly out the back door.  
  
His cousin Bill was still watching Kara's house from the upstairs window. A few minutes after the lights went out in Kara's bedroom, Bill spotted movement in the backyard. It looked like Kara was headed toward the pool. Bill couldn't make out much in the dim light of the moon, but near the edge of the pool, the figure he presumed to be Kara, bent over and pressed a hidden switch. The pool lit up and with it, the backyard. Yes, it was Kara.  
  
It looked again as if she was wearing the same sleepshirt she had removed while Bill had watched her in her bedroom. 'That was hot!' he thought, 'Her sitting at her dressing-table, brushing her hair, wearing nothing but panties... Now it looks like she's taking the shirt off again... and holy shit, she has nothing under it? not even the panties? Wow! Tommy sure is lucky to be tapping that stuff!'  
  
Naked, Kara dove in and swam to the middle of the pool. She stood in shoulder-deep water as Tommy made his way through the hedge and to the side of the pool. Spotting Tommy, Bill was shocked. He couldn't hear what was being said but he could tell their meeting wasn't accidental. He watched as Tommy kicked off his flip-flops, dropped the towel, and did a shallow dive into the pool, near where Kara was standing.  
  
Tommy swam underwater toward Kara, wrapped his arms around her, then shot to the surface with a pleased look on his face. "I was hoping we might be skinny-dipping," he said.  
  
Kara put her arms around Tommy's neck and pulled him toward her. "After today you couldn't have thought I'd be wearing clothes, now could you?"  
  
Tommy took Kara's face in his hands. "Well no, of course not. I just wasn't sure is all. I mean like “jesus, you are so beautiful, even more so with your clothes off." He kissed her passionately.  
  
When they broke for air, Kara asked, "So I guess you're not mad at me then... I mean, for taking my clothes off in front of your cousin?"  
  
The cool water had been working to diminish his erection but at the mention of their earlier swim, it instantly hardened. "You couldn't tell how much I was loving it?" he asked.  
  
Kara reached between Tommy's legs and grabbed his dick. "Oh, you mean this?" she chimed, "Of course I noticed. But pray-tell, what are you doing with your trunks still on?"  
  
Tommy reached down with both hands, gripped the sides of his swim suit and pushed it over his hips and down. Kara ducked beneath the surface of the water and helped Tommy get the trunks down and loose from his feet. Before coming up though, Kara ran her tongue over Tommy's cock and lightly kissed the head of it with her lips.  
  
Bill watched as Kara swung Tommy's trunks over her head. Bill's hand slid into his briefs. 'Oh my god,' he said to himself, 'Now they're both naked.' He took hold of himself.  
  
Kara dragged Tommy into shallower water, where it was clear to Bill how naked she was. Kara had one hand at the back of Tommy's neck, still holding his swim suit. Her other hand was hidden by the water, but from the looks of things, Bill guessed it was wrapped around Tommy's cock. As they lip-locked, one of Tommy's hands toyed with Kara's tits. The other was beneath the water, likely between her legs.  
  
Bill remained glued to the binoculars as Kara pushed Tommy toward the side of the pool. "Out. Sit on the edge," she said, throwing his trunks on the deck. Bill couldn't hear but he guessed what was being said as Tommy pulled himself up, then turned and sat on the edge with his feet dangling in the water.  
  
'That lucky son of a bitch,' Bill thought, one hand trying to hold the binoculars steady while the other fondled his twitching dick. Kara rested her hands on Tommy's knees, then glanced up and caught a glimmer of moonlight reflecting off the binoculars in the upstairs window. She turned back to Tommy, spreading his legs and pulling him closer to the edge, allowing the pool light to provide even greater illumination. "Jesus," Bill said to himself aloud, "She wants me to watch."  
  
Looking out the corner of her eye at the window of the house next door, Kara took Tommy's smoothly shaved balls into her mouth and sucked them gently. As his erect cock bobbed and twitched in her face, Tommy leaned back, supporting himself on his elbows, and emitted soft moans of delight.  
  
Kara angled her face to the side of Tommy's cock so as not to obstruct the view. As Tommy's balls slipped out of her mouth, she licked her way along the side of his dick. Under any circumstances, she would have loved what she was doing, but knowing she was being watched made it even more exciting.  
  
'My god!' Bill thought, 'She has to know I'm watching.' Kara wrapped her hands around Tommy's shaft and slipped the head of his cock between her lips. The exotic taste of Tommy's pre-cum caused her to momentarily forget the upstairs window where Bill was juggling the binoculars in one hand and hurriedly tugging off his shorts with the other.

As the shorts dropped to the floor, Bill grabbed hold of and began pumping his dick. Kara was lapping up the moisture on the head of Tommy's dick. She took as much of it into her mouth as she could. Then she let it slide slowly out until she held just the head of it between her lips. Bill thought he saw a quick conspiratorial type look his direction.  
  
Kara repeated the in and out motion, fucking Tommy with her mouth. As she increased the tempo, Tommy became vocal in his expressions of pleasure. His words came faster and his moans were more drawn out. Tommy's body began to spasm.  
  
Kara, sensing his impending orgasm, jerked Tommy's cock from her mouth. "Yes! Give it to me," she demanded. "Give me all of it." Ribbons of ejaculate spurted toward her open mouth, but before she could get Tommy's pulsating dick back into her mouth, her face was splattered with sperm.  
  
Bill dropped the binoculars. He rose from the chair where he was sitting and pointed his dick toward the window. Pumping furiously he brought forth a monstrous orgasm, spraying cum over the glass of the closed window. With his legs still shaking, he fell back onto the chair. As his control slowly returned, he picked up the binoculars and again trained them on the sight in the pool.  
  
Kara's lips engulfed the head of Tommy's dick. Even though rivulets of semen covered her face, she was still swallowing load after load of Tommy's hot cum. Bill watched wide-eyed as Tommy went limp in Kara's mouth. He could not tell what was being said, but it was clear Tommy was not complaining.  
  
Kara ducked her head under the surface of the pool and rinsed the cum from her face. As Bill watched, she returned her attention to Tommy's cock, gently sucking him dry. Then she licked the cum off her lips and swallowed that too. As Tommy's breathing slowly returned to normal, Kara gently bathed his softening cock with her tongue.  
  
Tommy finally spoke. "I am feeling so selfish," he said. "There is no way I could give you that kind of pleasure... certainly not anytime soon, anyway."  
  
"Don't think about it. I got as much out of that as you did." Kara looked quickly in the direction of the upstairs window. "Now, get in the pool and hold me."  
  
Tommy slid into the water and took Kara in his arms. When he kissed her, she sucked his tongue into her mouth, like she had done with his cock. In spite of the chilly water, he felt himself hardening again. Kara felt it too and said, "Unh uh. No more tonight. When Daddy gets home, it would be best if I was in bed, alone, and at least pretending to be asleep."  
  
Kara led a reluctant Tommy up the steps to the pool deck. As they dried off in the shadows, Kara caught a glimpse of a face in Tommy's bedroom window, illuminated briefly by a passing car.  
  
"When you see your cousin tomorrow," she said, "Tell him it was too bad he was sick. He missed a fun swim."  
  
"Sure. Uh, how much should I tell him though?"  
  
"Well," Kara replied, "I think if you mention we were skinny-dipping, that should be enough." Kara chuckled. "I doubt he'll be sick again before he leaves."  
  
"I'm sure that's true," Tommy observed, "Tell me though, if he'd been with us, would you still have gotten naked?"  
  
Grinning, Kara replied, "What do you think."  
  
Tommy accepted that his cousin's presence likely would not have changed how Kara was dressed. "But," he said, "There wouldn't have been any sex. Right?"  
  
Kara shook her head vigorously. "Not likely," she replied with a touch of sarcasm. Then, with her voice more teasing she added "On the other hand, he wasn't here, so I guess we'll never know."  
  
Kara looked away, in the direction of the upstairs window. Knotting a towel around her naked body, she turned and walked toward the house.