The Jocks and Sluts Club

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If you look closely at the clothing of the senior girls here at Darwin High, more than half will be wearing an "S". While some have it blatantly scrawled across the butt cheeks of their jeans, most will be satisfied with a small discreet bit of embroidery. It signifies that the wearer is a member of the Jocks and Sluts Club, a secret organization. Many juniors are members, and a few sophs, but freshmen are never invited to join. The Club rules society at Darwin. No girl who is not a member can hope to be Homecoming Queen, or even a member of the Court.  
As a sophmore, I've not yet been asked to join, and what the initiation involves I can only guess. I assume becoming a Slut involves something both sexy and embarrassing.  
At our school students operate the soda and milk vending machines and sell candy from kiosks at noon and after school. The money we make is used for scholarships for our graduating seniors. On Friday, wanting a certain dress very badly and not having enough money to buy it, I borrowed $100. from my kiosk. I put a note inside telling Mr. Flanagan what I had done, but I expected that he would not ever see it. I planned to wear the dress to the dance Friday night, take it to a two-hour dry cleaners Saturday, return it that afternoon, replace the money Monday before school started, and tear up the note.  
I won't go into how the dress got stained and ripped.  
I couldn't return it and that meant I had to come up with $100. first thing Monday. I couldn't bear going to my parents, so my only remaining choice was Moneybags, a.k.a. Jeff Randing. Jeff is this rich kid who makes a nice sweet deal for himself by lending you $5. now for $6. next week. That's like, what, 20%x52 weeks, 1,000% interest? Well, that's how the rich get richer. He was only too glad to help me out when I told him my sad story, but he took the note I had written for insurance. Of course I hadn't any more ability to pay him $120. than I had to come up with the $100., but at least I bought a week to think.  
I was worried all week. Moneybags asked me Thursday if I was good to pay on Sunday and I had to tell him I couldn't see a way but I was trying. On Friday there was a note in a sealed envelope taped to my locker.  
"Dear Miss Crawford,  
Saturday morning at 2 AM be at the curb in front of your home dressed only in pajamas and robe. Do not tell your parents. We shall make you an offer you will not wish to refuse."  
It was not signed, but I knew who it was from. I could hardly say no, plus I was curious.  
A car picked me up right away. Keith Francois was driving with his girlfriend Gina next to him. Moneybags was all alone in the back seat. I was glad to get in a heated car. It gets cold at night here in this near-desert climate. Jeff didn't waste any time. He scooted over next to me, holding me against the door with one hand while the other slipped underneath my robe and caressed my right breast through the thin fabric of my pj. At least he was gentle. I didn't have strong feelings one way or the other about Jeff, but I guessed I owed him something so I didn't say no, plus I did like what I was feeling. He switched from boob to boob, getting my nipples hard. I was half afraid he was going to jerk up my top and get a little tongue action going. The other half of me hoped he would.  
But before he could do that, the car stopped in front of Jeff's big old house. Jeff helped me out of the car, slipped off my robe, left it in the back seat. I stood shivering in my pj's, my nipples clearly visible. His parents were not home. We went through several rooms until we got to the indoor-outdoor pool in back. There were six couples sprawled on blankets about the pool. There were some beer cans scattered about, but mainly it looked like a pot party as several doobies were being passed from hand to hand. Some of the girls were totally naked and some were wearing only knickers, still wet from swimming and largely transparent. The boys, too, were either naked or scantily dressed. Now Keith, Jeff, and Gina calmly removed their clothes. Keith and Gina lay down on a blanket side by side, kissing. Keith had his hand between Gina's legs and before long she was moaning.  
Jeff, totally naked, stood behind me as I faced the pool, and everybody but Keith and Gina looked expectantly at me as he pressed himself against my butt, his hands now underneath my top, caressing my breasts. He was whispering in my ear.  
"May, you are hereby invited to become a member of the secret society of Jocks and Sluts. If you choose to join, you must sign an oath of secrecy regarding the nature of your initiation, and you must, for the entirety of your days at Darwin, wear the letter 'S'."  
"What must I do?" I really didn't like Jeff enough to do what he probably had in mind, but I was curious.  
"According to our most solemn and secret charter, in order to join, a girl must engage in full genital sexual intercourse with a boy who is a member. This must be witnessed by at least two other members. She is not required to reach orgasm."  
As he said those last words, he dropped his hands from my breasts and slid them under my jammie bottom. The fingers of one hand spread apart my labia, while the fingers of the other gently ran up and down my open slit.  
I was so shocked and so excited I let him do it for a few moments before seizing his wrists and pulling his hands away.  
I was so afraid of what was going to happen next that I took a step forward and threw myself into the pool. The water was not as warm as I would have wished. I knew I could not stay in very long before I turned blue. Jeff knew this, too. He just shrugged and sat open-legged on a blanket, daring me to stare at him, picking up a blunt and lighting it. I called out to him from the pool.  
"Jeff, I like you, but I can't join your club tonight."  
"OK, whatever." He pretended to be bored.  
"Can you take me home if I climb out?"  
"Yes, but what about the money? If you join tonight I guess we'd be even. I'd hate to have to show that note to  
your father or Mr. Flanagan. What happens to embezzlers?"  
The carrot and the stick. If I gave in, all my troubles would be over. But if I did it for money, what would that make me?  
"No, can't do it. But can I do something for partial repayment?" I really didn't even want to say that. But I had a funny feeling that I wasn't going to get home unscathed anyway. Might as well make a deal if they were going to make me be naughty anyway. Jeff thought awhile before answering.  
"OK, here it is. No sex, not even oral. But you climb out of there and slide off those wet pj's. We get to dry you off and look at everything you've got as long as we like, and you have to pose however we want. And you're half paid up, $60. due Sunday."  
I shivered. Was it from the cold alone, or the excitement?  
"I agree." I climbed out. They all crowded around, boys and girls both, as I raised my sodden top over my head. I hesitated too long over my bottom. Jeff, on his knees in front of me, slid it down. A dozen hands dried me. Even the girls were groping.  
When I was dry Jeff made me lie down on a blanket. He started to give me the first of many instructions.  
"Please open yourself up with your left hand, then with the other..."  
The cold was getting to me and I had to interrupt.  
"I need to pee real bad."  
"OK, we'll all come along with you to the bathroom."  
It was going to be a long night.