**The Reluctant Nudist**

by[Rascal720](https://www.literotica.com/stories/memberpage.php?uid=5034612&page=submissions)©

After working six days a week for the past year Tara was looking forward to finally have some vacation time. I felt she would be better able to relax and unwind if we got out of town, leaving our day-to-day chores and reminders behind us. While wracking my brain to find an appropriate location and activities, I remembered that on our vacation almost a year ago we had met and made a unique friendship with a young Navy Seal named Chase at a resort hotel we visited in Lake Tahoe, California. On the final day of our vacation, Chase gifted us with a Letter of Authorization to visit his family property in the Sierra Nevada Mountains, a short drive from Lake Tahoe, near the very small, mountain town of Kit Carson.  
  
Chase had described the property as a small valley of about 2,450 acres with a fair-sized lake named Silver Lake. The lake even had a small island that his great-great grandfather's children had named Treasure Island. He mentioned that the homestead was approximately 4 miles from the nearest road along a winding dirt road and absolutely invisible behind old-growth pines and birch.  
  
I called Chase at the number he had penned on the back of the Letter to ask if the offer was still open. "Absolutely... anytime", he said. He informed me that the old homestead was still in shambles and quite unlivable but there was an open area by the cabin with a fire pit and available firewood that is great for a campsite. He didn't even ask when we wanted to use it. He just said that when we decided on the dates to call Mr. Bowles, a tenant at the base of the property, to arrange for him to unlock the gate.  
  
We have not camped for years so when I discussed the vacation plan with Tara she loved the idea of enjoying and communing with nature once again. We decided that we would leave early the day after her vacation started and would spend several days hiking, camping and swimming. I was in charge of checking our camping gear to make sure it was in proper working order and gathering the necessary food and supplies.  
  
Besides enjoying a little fishing, camping, hiking and exploring I thought the trip would provide an opportunity to enjoy some private, less inhibited activities. I couldn't help but remember that when we had last spoken with Chase he stated that, if we wished, we could skinny-dip in the lake and surrounding streams in absolute privacy. He explained that the rocky hills surrounding the valley were steep and loose so climbing them is very dangerous. This served as a natural barrier against unwanted trespassers. The neighbors, actually tenants, at the head of the valley, guarded their private and secluded enclave, and Chase's family property, vigorously.  
  
I have always fantasized about going skinny-dipping with my beautiful wife. Unfortunately, she is quite modest and has prudish views of this sort of activity. Believing this to be a unique and probably ONLY opportunity to fulfill this fantasy, I concocted a devious plan to ensure that I would get her to swim naked, even without her agreement!  
  
One day, while Tara was at work, I took her one-piece swimsuit, and, turning it inside-out, I brushed all of the seams with dimethyl terephthalate, also known as citranic acid gel. I had discovered its unique properties on the internet and it suited my plans perfectly.  
  
Once dry, Citranic acid, in a gel form, is inert. When it comes into contact with water it activates and begins to dissolve synthetic fabrics within about 10 - 15 minutes and will not harm human skin. I gave a good coating to the crotch, side and shoulder straps.  
  
Regrettably, reality does not always match our fantasies and plans have a tendency to turn out very different from what I originally had in mind!  
  
After a long, 7 hour drive, we finally managed to locate the homestead cabin. We immediately began unloading and setting up the campsite. With that completed, we began cooking some small steaks and baked potatoes for supper before it began to get dark.  
  
As dusk began to fall, headlights appeared, coming up the dirt road. We thought it might be Mr. Bowles checking to see if we had gotten settled in OK. We watched as a Range Rover, towing a jet ski, pulled in next to our campsite. A man about mid-fifties got out and introduced himself to us as Finn Morgan, a friend of Chase's.  
  
Just by coincidence, Chase had offered him the use of the property the same time we were there. Since our invitation was open, we did not advise Chase concerning the dates we were going to camp out so there was no way he could have known that we would both be there at the same time. Just poor luck!  
  
Finn offered to camp on the other side of the cabin to give us some semblance of privacy. With the sun gone down, Finn would have to set up camp in the dark.  
  
Finn's arrival meant the end to my nefarious plans, through no fault of his own. To be neighborly, we offered to throw another steak and potato on the fire for him. Finn was set up quickly and, bringing a bottle of Patron Tequila to share, we ate our dinner and shared drinks and personal histories.  
  
Finn related that he had formerly been Chase's Commanding Officer and that they had still remained friends after his retirement. He shared that a Navy career, especially one as dangerous as the Navy SEALs, (Sea, Air, Land), was not conducive to a long marriage. Finn had retired in a belated attempt to save his failing marriage but they divorced anyway. Due to his dangerous career choice, they had both agreed that it was best that they not have children. In most ways, Chase became like a son to him.  
  
Even though he had become an officer and was no longer a SEAL, he maintained the workout discipline and kept his body strong and fit. "Hard to command the necessary respect of a team of SEALs if you have a paunch and can't keep up with them." Finn was a little shorter than me but had a more powerful build. Even I had to admit, he was an attractive man. Once while Finn left to answer the call of nature, Tara whispered to me that he reminded her of an older Mitch Rapp, a Special Ops character in a series of novels written by one of her favorite authors, Vince Flynn.  
  
As the evening progressed and the tequila flowed, Finn directed his conversation more to Tara and appeared to subtly flirt with her. Tara would laugh and look a little embarrassed but with a little encouragement from the effects of the tequila he kept plying her with, she began to enjoy the attention and even flirt back a little.  
  
Having imbibed a little more than she normally would, Tara excused herself and retired to the tent. Finn and I continued our conversation and shared more tequila. Finn got suddenly quiet and was staring past me. I turned around to see what he was looking at. The light Tara was using in the tent was casting a sharp silhouette on the side of the tent as she undressed. We both seemed to freeze, neither of us saying a word, while she stripped nude, bent over to open the sleeping bag and crawled in before dousing the light.  
  
Finn said quietly, "You are a lucky man, my friend." I could only respond, "Yes I am. Why don't we keep this between us? Tara is quite shy and reserved. It would really embarrass her to know that she put on such a show." "Agreed", Finn promised.  
  
I was disappointed that my plans for a hedonistic campout were dashed so I drank more than I should have. I woke up because the tent had gotten very warm only to discover that it was already past 11:00 am and Tara had apparently already gotten up.  
  
The day was already quite hot. I crawled out of the tent, took a leak and looked around for Tara. Looking down at the lake, I spotted her getting on the back of the jet ski with Finn. I yelled for her but she couldn't hear me over the roar of the jet ski's engine. Oh Crap! I thought, she was wearing her swimsuit.  
  
Tara's Viewpoint:  
  
I woke up a little after the sun came up. Having little luck waking Burke, I got up and made some coffee. Hearing movement in our camp, Finn soon joined me for coffee and we chatted for a bit. He shared what he had learned from Chase about the homestead's history and some of the interesting spots around the property such as Treasure Island. He stated that hidden behind the heavy growth on the island there was a century-old stone cabin, a well and some old farm equipment. How they got them over there is anyone's guess.  
  
Finn explained that he had brought his jet ski to the lake to work out some problems he had been having with it. He offered to take me over to Treasure Island on the jet ski to explore. Checking to see if Burke had awakened yet I discovered that he was still sleeping off last night's over-indulgence. Rather than just sit around camp waiting for him to wake up I decided to take Finn up on his offer.  
  
I changed into my swimsuit, (this still didn't wake Burke) and walked down the trail to the lake where Finn was launching the jet ski. Finn was wearing just a pair of board shorts and I couldn't help but notice that he was ripped for a man his age. I had to admit I found him quite attractive too.  
  
Finn tested the jet ski a few minutes and it appeared to be running smoothly. He told me to jump on behind him and holding on to either side of Finn's waist, "Wow, he IS muscular and solid!", I thought. He took it slow so that the jet ski wasn't taxed too hard.  
  
Finn pulled up to a newer-looking dock that Chase must have restored. We stepped off the jet ski, bone dry, only wet from the calves down. I had expected to make a quick tour of the island and head back so that Burke did not wonder where I was when he finally woke up. Exploring the island was so interesting and Finn's company so engaging I didn't realize that an hour and a half had already passed.  
  
Anxious to get us back, Finn jumped on the jet ski and tried to get it started, without luck. He drifted out about ten feet from the dock then slipped off into the water. He said that this was the problem he had been experiencing. Lifting the seat, he exposed the engine and began to inspect different components.  
  
Finn shouted over to ask if I could swim over to hold up the seat that covered the engine while he looked for the problem. The day was hot but the lake, fed by mountain snowmelt, was still quite cold. Toughing it out, I swam over to the jet ski.  
  
Holding the seat up for Finn, he began examining hoses and connections. "OH!!", I suddenly exclaimed as one of my swimsuit straps broke. Finn asked if I was OK. I told him about the suit malfunction, he laughed and went back to work. The swimsuit was pretty old. I knew should have bought a new one!  
  
Just minutes later, the crotch of my suit just seemed to drift apart. I wasn't even sure what had happened until I reached down to find that it had completely separated.  
  
Embarrassed, I said nothing. I thought I might be able to slide onto the back of the jet ski without Finn knowing anything about my latest malfunction.  
  
Fortunately, Finn announced that he had located a hole worn into the bottom side of the fuel filter that was allowing moisture in. Rotating it upside-down would keep the water out, temporarily, until we could get it back to the lakeshore.  
  
While he was putting things back together, suddenly, the side of my swimsuit began to split open. Years of chlorine and sun must be causing it to disintegrate. I quickly grasped the pieces together but this only caused the opposite side to pull apart. With only one hand to hold the front part of my swimsuit to my body, the back half slid completely off and away.  
  
Temporarily finished with his repair, Finn told me I could now lower the seat. I no longer had any choice but to explain to him my dilemma. I had only this one piece of material left to protect my modesty. Genuinely sympathetic, he explained that we had only our bathing suits and that we had not brought towels or anything that I could cover myself with. He pointed out that it was too far for me to swim back to shore. He also explained that if the jet ski's fuel filter got wet again, and it would, he would have to drain the fuel lines and let the water evaporate. This would probably take days. I had no choice. I would have to ride back, nearly naked, on the jet ski. He gallantly promised not to look back.  
  
True to his word, he extended his arm to help me pull myself, without looking back, up onto the back of the jet ski, while I was still attempting to hold the remains of my suit to my chest.  
  
Just when I thought things could not get any worse, the jet ski coughed, sputtered and tried to die. Finn reflexively reached over and gave the throttle a little gas. At the same time, I was pulling myself up onto the back of the jet, directly over the prop nozzle. The sudden blast of water from the jet blasted away the remaining piece of my swimsuit. Dropping back into the water, I now found myself completely nude in the company of a man I had just met.  
  
Hearing me scream out, Finn quickly looked back to see what happened. I suspect that he got an eyeful of my bare breasts before I slid back into the water. Finn explained that I couldn't stay there long before hyperthermia set in and I couldn't swim back. My only option was to get on the jet ski with his promise to stare straight ahead.  
  
"How could this be happening? I was mortified and extremely embarrassed but could see no other viable option either!"  
  
Once again, with assistance from Finn, I slid up onto the back of the jet ski. I attempted to put some space between Finn's back and my naked front by holding on to the sides of Finn's waist as I did coming over. We were returning faster than we came over and this quickly proved to make the situation worse. My breasts kept bouncing up and down as we hit the many small waves causing my nipples to rub up and down his back. This stimulation was only heightened by the vibrating engine my exposed pussy was now straddling.  
  
I found myself getting extremely aroused and despite my best efforts to think of ANYTHING else, I found myself getting quite excited. Sensing a problem, Finn asked again if I was OK? I just told him "Just go faster." As the jet ski lurched forward, I was forced to reach further around and grab his muscular chest while pressing my naked body into his back.  
  
Embarrassing as it was to be in such intimate contact with Finn, it did lessen the rapidly building climax that would have led to even greater embarrassment for me. Looking over Finn's shoulder to see how much further we had to go to reach the shore, I spied Burke watching from the campsite. "OMG, what must he be thinking seeing me riding naked, attached to Finn's back on a jet ski?"  
  
As we hit the shore, Finn told me that he needed to stay to load the jet ski back onto the trailer and he would not look, much, while I walked up to the camp. In my rush to get off the jet ski, I caught my ankle on the seat and reflexively grabbing onto Finn's extended arm, pulled him off the jet ski, only to land partially in the water, on my back, with Finn on top of me.  
  
Finn said, "Well, I can't unsee that." then helped me up. "I hope Burke understands how lucky a man he is. If he doesn't, you just let me know!"  
  
Hurrying up the trail to the campsite, while extending my hands behind me, I tried to cover my butt as I rushed up the trail to the camp but quickly gave it up as a futile effort. Winded and slowing down I could feel his eyes on me. I was surprised to find that I kind of liked giving his appreciative eyes an unobstructed view! I felt naughty, but still, I found myself enjoying being appreciated by someone other than my husband. It made me feel sexy and desirable. "Is that so wrong?"  
  
Burke's Viewpoint:  
  
As I paced back between the camp and the viewpoint of the island, I was concerned about what was going on for over an hour on the island. Did her suit get wet and fall apart? I didn't worry about anything happening between her and Finn. She would never be unfaithful. She absolutely WOULD be furious with me if she knew I was responsible for her predicament. Hearing the jet ski starting up, I grabbed my camera with a telephoto lens to better see Tara and Finn as they returned from the island.  
  
My swimsuit prank worked only too well. Just not for me! My original scheme was, with no one else around, I'd convince her to go for a swim, her bathing suit would fall apart, leaving her no choice but to go along with our skinny dipping adventure. Instead, now here was my shy, modest wife, Tara, riding Lady Godiva style, wrapped around a man we just met. I began to panic! When she found out what I had done, who knows what she would do. Never forgive me at the very least! "I am in trouble, SOOO much trouble," I thought to myself. While watching them through the telephoto lens I started snapping a few dozen photos since it might be the last time I might see her naked once she found out what I had done.  
  
Scrambling through my mind for any plausible excuse, it hit me! As they say, the best defense was a good offense! I would pretend to be outraged and upset at finding her naked with another man. She may even be extremely grateful that she married such a wonderful man that would eventually forgive her!  
  
This situation may still be worked to my advantage! I rushed around to gather up all of our clothes, towels and sleeping bags and locked them into the van. I used tie wraps to seal the tent shut, then sat by the fire pit and waited. Tara stepped into the camp completely naked, one arm across her breasts and the other covering her crotch. She stopped and stood there, deciding what she could say to explain what happened.  
  
I started first, "Finn gets the full view of your naked body and you cover it up for me? I wake up only to find you riding nude, on a jet ski, with a man we just met. Then, with me standing a hundred yards away, he jumps on top of your naked body with no apparent resistance from you"!  
  
"Please, give me a chance to explain", Tara says! Looking around quickly and seeing nothing you can use to cover your nakedness, you ask, "Can I get a towel or some clothes first?"  
  
"NO, since you have decided that you enjoy being a nudist, you are going to stay nude until I decide otherwise. I've locked your clothes in the van. I SHOULD just drive off with them and leave you with your new lover".  
  
Shaking and frightened, she walks over and sits down in a chair across from me. I feel like a heel but if I confess the truth her wrath would turn on me, maybe she'd even divorce me. I couldn't risk that! She begs me to not interrupt while she explains to me how she came to be naked.  
  
Agreeing, I listen, quietly, while Tara sits there, completely naked, explaining in detail what did and what did not happen. Finished, she asked if I believed her or not. I tell her that what I saw was that she left, alone, in her swimsuit, with an attractive man we barely knew, over to an island and after an hour and a half she returns completely naked, rolling around with him on the beach.  
  
I told her that I would speak to Finn to hear his explanation of what happened and would weigh the facts carefully. In the meantime, I am still angry and tell her that I would not be giving her any clothes, she was to remain naked as long as I wished and needed to agree to any request I made to her until our weekend ended. Softly, she said, "OK, I agree."  
  
We hear Finn pull up to his campsite. Within minutes, he wandered over to our camp. Spying Tara, still naked, covering up as best as she could in her chair, he stopped short. Apologizing, he looked at me with obvious questions on his face. Trying to do my best to sound like an enraged, wounded husband, I explained that I decided that Tara was to remain nude until I was satisfied that I had gotten the complete and truthful explanation of how she came to be in this shocking situation.