



Resolved to learn to swim before she turns 35, Linzey gets help from a hot (but much younger!) lifeguard. Matt is the heartthrob of every sweet young thing on the beach—and has the reputation to match. Linzey knows the chiseled, red trunked Adonis is just a fantasy for her. But what will happen when the two of them are far offshore, tossed around by the waves (sans suits!) and Linzey is certain the two of them are about to drown?

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# *Just Another Day at the Beach*

A Jane Colt Summer Quickie

## Jane Colt

Linzey tossed the volleyball to Felicia and called to her girlfriends, “That does it for me. I need to do my swim. . . . Talk to you during the week. . . . See you next weekend. . . . Kisses!”

“Come on, Linzey. Take this week off!”

“I wish I could, Sweetie. But we’ve got Pier to Pier coming up, and I’m still not as good in the water as you three mermaids. But I promise. As soon as that’s behind me. I’m back for breakfast! Have a blueberry muffin for me!”

Grabbing her backpack, Linzey waved to her friends. She jogged down the beach, her blonde ponytail dancing behind her.

For years, Linzey, Felicia, Melanie and Lucia—the Fabulous Four, as they called themselves—had a Saturday ritual. No matter what the weather, the women would meet at The Pier at 8 A.M., play beach volleyball for a couple of hours and have breakfast. They didn’t think of themselves as athletes. It was just something they did for fun and to burn calories.

More importantly, they were all so busy this was the only chance they had to catch up with what was going on in each other’s lives. So only the most serious excuses were acceptable for not showing up—a sick child, unavoidable business travel, and, of course, such great sex the night before that someone was either too exhausted or too horny to get out of bed. (The last excuses even had their own text codes: “FFFFFO ☺” for “Fabulous Four Fabulous Fuck Fucked Out!” and “FFFFSF ☺XXX!!!” for “Fabulous Four Fabulous Fuck Still Fucking!”)

So when Linzey announced she was going to mark turning 35 by attempting the annual Pier to Pier mile swim, she had to promise she’d still show up Saturday mornings. Her friends gave her a temporary pass on breakfast, however, because they knew the whole story.

Even though Linzey grew up by the ocean, she’d never learned to swim. When she was 5 years old, she got tossed around by some pretty big waves as she played in the surf. The experience left her so frightened she refused to go any deeper than her ankles. Later that summer, her babysitter thought it would be fun for the two of them to watch “Jaws.” That sealed it! Linzey swore she’d never go into the ocean—and she kept her word.

As Linzey approached 35, however, she decided a childhood fear of the water was too much of an embarrassment. Besides, in the last couple of years, she’d taken charge of her life like never before. This would be another important step.

She’d quit her job as an accountant and was using a small inheritance to open a flower shop.

She ended an unsupportive marriage.

Her husband's response to the flower store was, "Are you crazy? You're giving up your job *and* throwing away thousands of dollars on a business that will fail? What a stupid waste of money! I thought you were smarter than that." For the first six weeks after the shop opened, he greeted her when she came home with, "Come to your senses yet?" Usually, she ignored him. Then one day she paused, thought for a moment and answered firmly, "Yes. . . . I *have* come to my senses. I want a divorce."

As long as Linzey was turning the page on the past, this was the perfect time to conquer her dread of the ocean.

She knew she could count on the Fab Four. They'd been her rock through the divorce. So when she told them about her decision to finally learn to swim, the girls did more than offer their support. Within two days, they presented her with a gift certificate for swimming lessons at a local gym. They even promised to treat her to a spa weekend if she did the annual Pier to Pier swim with them. And they said they'd help however she wanted—especially when it came to braving the ocean.

But Linzey knew she ultimately had to conquer this fear on her own.

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It was no surprise she was terrified the first time she went to the beach to do an ocean swim. As she stood ankle deep, her heart was in her throat pounding a mile a minute. Taking deep, calming breaths, she forced herself to walk forward. But she couldn't get any deeper than her knees before she panicked, turned around and race back to shore. She'd sit on the sand, calm down, screw up her courage and try again . . . to no avail. Her fear welled up like a huge wave and forced her back to dry land.

She spent the weekend trying . . . and failing. . . over and over again. Dejected, she sat on the beach with her head tucked between her knees.

A husky voice said the last thing she was expecting. "You've got guts. I really admire that."

Linzey looked up to see the friendly face of a lifeguard. And not just any lifeguard. Matt—the red-trunked, muscular Adonis who was the beach's resident heartthrob. At the start of the summer, she thought of him as just the sandy haired lifeguard at Tower 7. . . . *But* as the sight of his chiseled 6' 3" body worked its magic on her over the last few weeks, the former Marine had come to star in her fantasies.

Looking into his strikingly blue eyes, she felt mortified. In her dreams, she and Matt frolic naked in the waves before he takes her right there in the water . . . and then *again* on the sand. Having her fantasy man witness her abject failure made her feel embarrassed—and definitely unsexy. Even so, when he sat down beside her, took off his sunglasses and looked at her with those striking eyes, her pulse raced and breath caught. Torn between wanting to kiss him and run away, she opted for just looking down at the sand and shaking her head.

"I'm serious. I've been a lifeguard here long enough to recognize someone's who's been seriously spooked by the waves and is trying to get past it. It's really tough. But you're relentless." He gently put his arm around her—which made her head spin. "We've been watching you for two days now. All of the guards agree you've got *cojones*. I'd like to help."

Linzey *tried* to say no. . . . She *truly* did. . . . She wanted to conquer her fear alone, and she'd turned down her girlfriends' offers. But when she opened her mouth to say, "Thanks. But I need to do this on my own," what came out was, "Thanks. That would be terrific. But I wouldn't want to impose."

Matt gave her a reassuring smile. "You wouldn't. The beach has a brand new water safety program. You can be our first student. I'll give you private lessons until you can manage on your own."

She tried again to say no. But she couldn't find the words to refuse the handsome and tanned 25 year old. After all, she was only human. Between work and swimming lessons, it had been months since she'd been on a date. She ached for a man's touch. Even something as innocent as having Matt's hands on her body to steady her against the waves was more than she could turn down. And, honestly, she *did* need help. So the tall, broad shouldered, former Marine took the diminutive Linzey under his wing—his bronzed, muscled, tattooed wing.

"It's settled then. . . . OK. We should meet daily. . . . What's best? Before work? After? Lunch hour?"

Linzey's office was right by the beach, so immediately after work was perfect. Every day, she'd jump into her suit and meet Matt for a lesson.

To be honest, Linzey looked forward as much to feeling Matt's hands on her body as to learning how to negotiate the waves. She liked that Matt always had his hands on her so much—although it always seemed to have something to do with what he was trying to teach her.

Before they entered the ocean, the two of them would sit on the sand and study the water. But Matt sat close enough that Linzey always noticed in his musky, athletic scent. As he extended one of his muscular arms to point out something about the waves, he'd steady himself by putting the other arm around Linzey's shoulder. When the two of them got into the water to check out the strength of the waves, they'd be waist deep, with Matt behind Linzey with his hands on her waist to steady her. But sometimes Matt's hands drifted up to brush the sides of her breasts. And other times, when a big wave approached, Matt would grab her hips and pull her hard against him so she wouldn't fall. And despite what guys say about their cocks shriveling up in cold water, Linzey was sure she could feel a stiff *something* in Matt's trunks pressing against her.

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Linzey enjoyed imagining that Matt might have a thing for her. But she knew it was just a fantasy.

Matt had a reputation for being a real hound. The resident pack of 20 year olds whose tiny thong bikinis looked more like what you'd see in a strip club than on a beach paraded past Matt's tower every chance they got. And when Matt came down to patrol closer to the water, Linzey would watch the beach bunnies pretend to be shy about giving Matt cards with their name and number on them. Every now and then, one of them would even coyly slip her card behind the waistband of his red trunks—the way guys slide a bill into a stripper's g-string. Linzey couldn't see Matt's eyes behind his sunglasses. But as far as she could tell by his big grin, he loved the attention. And if Matt liked the pencil thin bodies of his groupies, Linzey knew there was no way he'd be drawn to her more mature 34 year old body.

Linzey's friends told her she was too critical about her looks. Everyone—women and men

alike—told her she had an “exotic” look—due, no doubt, to the genes that came from parents who were born on different sides of the planet. Linzey had to admit that when she had her make-up just right—especially her eyes—she had a smoky, “woman of mystery” look. And none of the men she’d been involved with had ever made a crack about her being heavy. However, she saw herself as “average looking.” And she knew she was carrying 10 pounds more than when she was 25.

Linzey was regularly reminded that Matt’s taste in women wouldn’t include her. It seemed that no matter which restaurant, bar or coffee shop she walked into, she’d see the lifeguard and some sweet young thing having a cozy tête-à-tête in a dark corner. She figured that every night, Matt and a different honey were screwing themselves silly—something that seemed to be regularly confirmed on the beach.

There was a real macho camaraderie among the all the male lifeguards. And bragging about sex was one of their main pastimes. But they did it in code. Every day as they drove past the towers to get to their own station, they’d shout to each other, “How we doin’ Bro?” If they struck out the night before, they’d say, “Some people just don’t know what they’re missing.” If they got laid, they’d give a thumbs up and reply, “Everything’s in the pink!” As far as Linzey could tell, Matt was “in the pink” more than any other lifeguard on the beach. Matt got so much action that Linzey had her own disparaging nickname for him, “the Slutmeister.”

When she was feeling more generous, however, she thought maybe Matt was just a normal guy who couldn’t be expected to resist the young lovelies who were only too happy to spread their legs for him. And maybe she was just angry with herself because she actually envied them—and would love to have that opportunity herself. Maybe Matt wasn’t a man whore. After all, Linzey had to admit how impressed she was about how well he and all of his conquests got along. Maybe, thought Linzey, Matt was such an amazing lover that the girls were so grateful about getting one night of ‘once in a lifetime blow your mind’ sex that they didn’t mind sharing him with one another. After all, post hot-sex, there was almost never any sign of jealousy among the girls or recriminations towards Matt about being just a one-night stand kind of guy.

*Almost never—because there was that one scene on the beach.*

When the shouting made Linzey look up from her towel, she saw a strikingly beautiful 20 year old in a tissue thin, leopard skin mesh bikini (the kind that turns transparent when wet). She was yelling furiously at Matt. Linzey couldn’t hear what the girl was shouting, but she did see the irate young woman grab Matt’s red torpedo-shaped lifesaving “can” and try to hit him with it. When Matt ducked just in time to avoid a concussion, the girl threw it at him. Yelling “Stupid jerk!” at the top of her lungs, she stormed off the beach. Linzey recognized the girl as the honey Matt left with at the end of his shift the day before. (*Right, Linzey said cattily to herself, It’s Friday’s ho that’s full of wo.*) As she watched Jungle Girl storm off, she felt sorry for her. Linzey’s cattiness gave way to compassion. She hoped Matt had at least been considerate enough to give her a night of *great* sex before dumping her.

She thought it was pretty obvious what had happened. The couple had sex. All Matt was interested in was a one night stand. But ‘Jungle Girl’ got tricked into thinking it would be something more because of the unspoken promise in Matt’s dreamy gaze.

Even Linzey had felt the power of his striking blue eyes when he was only trying to teach her how to avoid being knocked over by waves. She could just imagine what it was like when he turned up the voltage and tried to get a woman into bed. Matt was the first man Linzey had ever met who truly had “bedroom eyes.” His gaze made a woman feel she was the most important person on the planet. The look was effortless on Matt’s part—but it was sexy, magnetic and overpowering. It was so

hypnotic Linzey knew that if Matt ever turned it her way and said, “I would love it if we went into my tower and fucked like bunnies,” her brain would turn off. All she could imagine saying would be, “Thank you thank you thank you” as she began ripping off both his and her clothes.

Even more of a barrier to any sort of relationship than Matt’s reputation, however, was her age. Or maybe it was his age. In any event, whether Linzey was too old for Matt or he was too young for her, Linzey was sure it couldn’t go anywhere. Matt was polite enough never to say anything about her age. But the way he treated her reminded Linzey of how it felt when her younger brother helped her with her homework in high school. Linzey was sure that one of these days, Matt would slip and call her “sis”—or, worse still, the dreaded “*ma’am*”!

Of course, the age difference didn’t stop Linzey from casting Matt as the star of her fantasies. Linzey’s last relationship ended a few months before. So whenever she needed a sexy “boost,” she’d light the perfumed candles in her bathroom and slip into her large whirlpool tub for a luxurious bubble bath. After settling in, she’d turn sideways, lift her legs over the edge and position herself so the strongest jet pointed directly at the most sensitive spot between her legs. She’d close her eyes and imagine Matt’s enthusiastic mouth and long, wide, strong tongue exploring every inch of her rosy pink lips. She’d also imagine it was Matt’s hands, not her own, massaging her breasts, tweaking her nipples and caressing her clitoris. After a leisurely and heavenly half hour, a deep warmth would spread throughout her body, and she would have the most wonderful orgasm.

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It took a few weeks, but Matt taught Linzey how to enter the water, make her way through the waves safely and get out to where the ocean was relatively calm. Once he could tell she was comfortable swimming in the deeper water, Matt gave her a new pair of swim goggles as a “graduation” present. He also made her promise to do her swims in front of his tower.

After finishing the lessons, Linzey religiously went to the beach for an ocean swim two or three times a week. Each time she did, she parked herself just past Matt’s tower. The handsome lifeguard would give Linzey a big smile as soon as she saw her. He’d would come down, sit beside her on the sand and tell her what the ocean was like that day.

He was all business: what the waves had been like; which direction the current was going; whether there had been any rip currents. So Linzey figured that Matt was mainly trying to protect his reputation as a swimming instructor by making sure that his first student didn’t drown right in front of him. Still, she couldn’t help wondering if the attention she got from Matt was more than just friendliness. Matt would still flirt with the beach bunnies. But the only person he would ever make a point of coming off the tower for was Linzey. She also never noticed him ever putting his hands on another woman’s body unless it was strictly in the line of duty. And as he filled her in on the day’s water conditions, he always found a reason to touch her.

Matt’s instruction about how to deal with the waves were so good that, to Linzey’s surprise and delight, she quickly came to *love* swimming in the ocean. She still felt nervous when she entered and exited the water. But once she got beyond the waves, she loved the way everything felt.

She loved the way the ocean supported her body. She loved how the waves coming in would gently lift and lower her before they continued on their way to break and run up the beach. But what she loved most about swimming in the ocean was how *sexy* it made her feel.

The truth is that one of the major reasons Linzey overcame her fear of the ocean so quickly was that she found swimming in the ocean *erotic*.

A few days after she noticed how sexy the ocean made her, she had a dream in which she was living in ancient Crete. She and her handsome lover regularly met for fantastic sex in a secret cove. She had the dream only once. But it was so powerful, she was sure it explained the erotic effect the ocean now had on her.

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So post-volleyball, Linzey threw on her backpack and jogged down the beach until she passed the South Pier and arrived at Matt's Tower 7. The perch was empty when Linzey arrived. She knew he'd be back shortly, so she'd wait before going into the water.

She reached into the backpack and pulled out her hooded beach kaftan and white bikini. Because the kaftan was made of thin linen, it was actually translucent. But when Linzey saw it in the store, she couldn't resist. Besides, she reasoned, when she took off her volleyball gear and put on her bikini, she was naked for only a minute. And changing under towels and robes was so common on the beach, she was sure that no one paid any attention.

Linzey pulled the white kaftan over her head and fastened the side ties. She unfastened her red sports bra and then wrestled her skin tight black bun huggers down over her behind. As she kicked them to the side, a gust of wind blew up under her linen covering. The breeze caused the kaftan to puff up and lift off of Linzey's body. It felt like a lover's gentle hands running over her skin. The cool breeze evaporated the perspiration from her morning workout and made her tingle.

The sensation reminded her that she was just a thin sheet of fabric away from "public indecency," so she quickly tied on her bikini bottom. Still, she loved how sexy the breeze made her feel, and there was no rush to put on her top. So she stood straight up, thrust out her chest and spread her legs apart to enjoy the breeze even more. She then began to seductively run her fingers through her long auburn hair a few times. As she did so, she slowly turned towards the South Pier, where a group of hot guys were playing volleyball just past Tower 8. She hoped that the teasing sight of her slightly veiled topless woman would catch their attention. Despite her anxiety about turning 35—or maybe because of it—Linzey enjoyed the idea that her body was *sexy* enough to draw the stares of young guys. But not wanting to *look* like she was doing what she actually was doing—flashing the guys up the beach—she decided to sit down on the beach and face the ocean.

Matt still hadn't returned. So she decided to lie down and relax. Linzey always found the sounds at the beach—the sea gulls overhead and the rhythmic crashing of the waves—not simply restful but hypnotic. She took a couple of deep breaths, closed her eyes and sank into the warm sand.

"I have to be honest and say that I love the view—particularly the great peaks and valleys," said the familiar deep and sexy voice, adding a naughty chuckle. "But this isn't Europe, you know."

"Huh? What?" said a startled and drowsy Linzey. She'd dozed off and hadn't felt it when one of the side ties on her kaftan had come undone. A strong breeze peeled back the linen covering her beautiful breasts. Matt woke her up as soon as he arrived.

Linzey opened her eyes to see Matt's gleaming smile—and his unabashed appreciation of her luscious body. Realizing all at once that she was virtually naked, she pulled the kaftan over her and

turned beet red from embarrassment.

“And you might want to consider a higher sunscreen number,” Matt grinned. “You’re turning a little pink.” He began to sit down beside her to brief her about the ocean.

Linzey was mortified and angry at the same time. She knew it was her own fault for stretching out on the beach without her top on and for not tying the kaftan tighter. And at least Matt had the decency to wake her up. But Linzey was furious that Matt—and she didn’t know how many other guys—had so obviously enjoyed looking at her breasts. And she didn’t appreciate his “sunscreen” and “turning pink” comments. She was sure it meant that before he woke her up, he took his time to “appreciate the view.”

Wanting to put the embarrassment behind her as fast as possible, Linzey turned sharply away from Matt and tied on her top. Deciding to forego the pre-swim briefing, she raced to the beach, dove in and swam as fast as she could past the waves. The lifeguard yelled something, but she ignored him. She was sure it was just an apology.

Once off-shore, she was so angry she immediately tore into the first leg of her swim. But by the time she got to her turnaround point, she’d calmed down. So she relaxed for a few minutes by just floating on her back and enjoying the sensations. As she floated, however, she noticed things felt different. She was moving up and down—which was strange given the fact that she was more than a hundred yards from shore. Normally, she’d only feel something like that when she was heading into shore because the water would lift her up in the water column right before the wave would break. But she’d never felt anything like this so far out.

Then she realized why. As she looked into shore, she saw that the waves breaking onto the beach were *big—really* big. And it wasn’t just in one isolated spot. It was along the entire beach. She didn’t know what was causing it—and, she didn’t care. All she knew was that she’d never practiced exiting through waves that big. As she tried to calm her nerves and decide what to do, she saw that even the surfers were getting out of the water. And Linzey had lived near the beach long enough to know that the only time the surfers get out of the water is when it’s *very* dangerous. That’s when she started to panic.

Fortunately, she saw Matt on the shore waving his red rescue can high in the air trying to get her attention. Matt had actually been trying to catch her eye for a few minutes. As soon as the waves turned big, all of the lifeguards started getting people out of the water. But Linzey was out of earshot and, besides, she was swimming so furiously that she wasn’t paying attention to anything but how mortified she was. Once Matt caught her eye, he gestured that she should stay where she was. Matt knew that Linzey had no experience with waves so ferocious. So her best bet was for him to swim out and help her get to shore.

Matt reached Linzey quickly. He handed her the red rescue can and yelled over the sound of the breaking surf, “No matter what, don’t let go. I’ll lead you in, but it’ll be a rough ride. Once we take off, kick as hard as you can. When we get close enough to the beach, I’ll yell, ‘Run!’ When I do, run like hell for dry land. We have to beat the wave that will be right behind us. Got it?”

“Got it!” yelled Linzey—terrified, but comforted that Matt was there.

Linzey clutched the torpedo buoy as tightly as she could and watched her rescuer as he studied the ocean beyond her. Linzey knew that Matt was trying to figure out which of the incoming waves

would be manageable.

“OK,” he yelled, “Kick!” as his arms pulled through the water as hard as he could to propel the couple to safety. Linzey did as she was told. But they were no match for the next wave, which seemed to come out of nowhere. It crashed down from two stories above them, threw the couple against the bottom and pitched them up, down and sideways underwater like they were rag dolls in a washing machine. Linzey still clutched the can for safety, but the wave dragged her roughly along the bottom. It felt like sandpaper as it tore against her skin. The thin strings on her bikini stood no chance. They snapped and the small bits of white cloth that used to be her bathing suit were pulled off her body.

Then she felt the rope go slack, and she lost sight of Matt. The wave had twisted him head over heels and pulled the shoulder strap over his head. He reached for it, but the wave tugged him away. Linzey was on her own.

She bobbed to the surface, looked frantically for Matt, but didn't see him. Luckily, she caught a breath before the next wave hit. It was the same turbulent up and down. She hugged the torpedo as she was slammed against the bottom again. Then she saw a flash of red. It had to be Matt's trunks, so she reached for his leg. The wave shot Matt in one direction and Linzey in another just as she got a hold of Matt's trunks. The force of the wave was so strong, however, that all that happened was that Matt was pulled out of his trunks leaving Linzey with just a handful of cloth. To make matters worse, when the wave banged her against the bottom again, she let go of the can. She struggled to the surface for air and got pummeled by yet another wave.

This time, when the pair were underwater, they were pushed away from the beach, behind where the waves were breaking. Linzey surfaced was in a panic, gasping for air. Miraculously, Matt popped up no more than a few feet from her. Terrified that she was about to die, Linzey threw her arms around him. Not even noticing that both of them were naked, she pressed herself against him.

“Linzey.” Matt's voice was strong and confident. “Just stay calm. Everything will be OK. I promise. You mean too much to me for me to let anything happen to you.”

Linzey didn't know if he actually meant what he just said, or if it was just his way of making sure he didn't have a panicky swimmer who would endanger his own life in this kind of situation. But she didn't care. When she looked into his eyes, she was sure that she saw genuine caring. (Or was she just so scared that's what she wanted to see?)

“I've seen waves like this before. We'll be safe if we stay out here in the calmer water and wait it out. The waves will go down, and that's when we'll go in. Trust me. . . . Look, I was even able to grab the can as I was coming up this time. I promise you'll be safe.”

Matt's assurances let her relax a bit. And that was when she realized that both of them were not only naked, but turned on. It seemed bizarre, given what they were going through, but there was no denying it. Linzey could feel Matt's rock hard cock between her legs. Her nipples were as stiff as diamonds as they pressed into Matt's chiseled chest. It was bizarre, but the only thing she could think of was how much she wanted Matt deep inside her body.

A couple of Linzey's friends had told her stories about getting aroused by scary movies, but Linzey was always skeptical. Whenever she watched a frightening movie, all she felt was, well, scared. But now in the water—remembering how it felt to be thrown around by the waves and hearing the surf crash into the shore—Linzey was terrified she might die. No, she was *certain* she was about to drown.

And she was also so turned on that—no matter what—she had to have Matt.

Raw passion overwhelmed her and, wrapping her legs around Matt, she felt the head of his penis nuzzle against her opening. Tightening her legs, she pressed herself down on Matt's wide, stiff shaft. The force of Linzey's lust startled Matt, but he swung the torpedo behind her and used it as leverage to push even deeper inside her. Linzey immediately began to moan and tighten her sex around his cock. A burning pleasure began deep inside, spread to every cell in her body and caused her to shudder uncontrollably. Linzey's vagina spasmed around Matt's penis, which caused him to release as well. Supported by the torpedo, the couple clung together silently as their breathing returned to normal.

As Linzey's head cleared, she realized what she'd just done. She was so embarrassed at having "jumped Matt's bones" that she kept her eyes tightly closed while her mind took off at light speed.

*If I were anywhere else, I'd run away as fast as I could. I wouldn't even care that I'm naked. If I were a stronger swimmer, I'd head for shore and take my chances. I've never done anything like this before. What must Matt think of me? That I'm some sort of sexual animal? Is there such a thing as an ocean slut? Damn! I'd rather fight the waves than look Matt in the face.*

The lifeguard slid out of her. "Linzey," he said calmly.

Keeping her eyes closed, she had to apologize before Matt said anything to confirm her fear that she was now 'Linzey, the ocean ho.' "I can't tell you how sorry I am. . . . I've never done anything like that." She continued a mile a minute. "I was positive we were about to die. . . . We were both naked. . . . It was so frightening being thrown around by the waves. . . . You were so hard. . . . I was so turned on. . . . I wanted you so much. . . . I understand you've got your harem, so I know this was no big deal to you. . . . I'm really sorry. . . . I'm on the pill. . . . I've been tested. . . . You don't have anything to worry about. . . . God, I hope you've been using condoms with all those beach bunnies. . . . I'm sorry. I shouldn't have said that. . . . I didn't mean you're a man whore. . . . I'm sorry. . . . I didn't mean that. . . . I'm sorry about everything. . . . I don't even want to know what you think of me. . . . That isn't the real me. . . . Please *never* tell anyone what happened. . . . *Please!*"

Fortunately, Linzey ran out of air and had to stop to take a breath. This gave Matt a chance. "Linzey, slow down. . . . Open your eyes. . . . Take a deep breath. . . . Relax. . . . Linzey, open your eyes and look at me."

Knowing she had to face the music—and that it was stupid for her to refuse to look him in the face while her arms and legs were wrapped around Matt's naked body—she took a deep breath and opened her eyes.

"Linzey," he said in a reassuring voice, "it's OK. . . . We'll talk this out. . . . But we've got to get back to shore. Even with the big waves gone, it's still going to be tricky. Just follow my lead."

Matt coached Linzey step by step through the process of getting back to shore. The waves weren't dangerous any more, but they were significant. She was nervous, but she did exactly as Matt instructed. She was never happier to feel her feet make contact with the sand as the two of them reached shallow water.

To Linzey's surprise, however, when they emerged from the surf, the beach was completely deserted. She was stunned that none of the other lifeguards were there to back up Matt and to make

sure he was OK. But because the two of them were completely naked, she was relieved they could simply exit the water and get to Matt's tower without worrying about anyone gawking.

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Once she put on the blue sweats Matt gave her, Linzey sat down on one of the chairs in the tower and turned to him. "OK, before you say anything else, I know . . . Lesson one. . . . Never go into the water without checking things out first. I was wrong. I was stupid. I'm sorry. I jumped into the water because I was embarrassed. I almost got both of us drowned." She wanted to keep the topic away from sex as long as she could.

Matt handed her a cup of hot coffee. "Come on, Linzey. You don't really think I'm going to yell at you for not anticipating a freak set of monster waves, do you? . . . But I'd much rather talk about *us*. . . . It's not like you assaulted me. I would have stopped you if it wasn't exactly what I wanted as well. I've been crazy about you all summer. I think you're sexy as hell. But when you didn't respond to any of my hints, I figured you weren't interested. I'd just about given up."

Linzey was relieved, but puzzled. "Interested in *me*? Really? . . . . What about the beach bunnies? . . . The cozy tête-à-têtes with all those honeys? . . . That scene with Jungle Girl? . . . All those 'in the pinks'? . . . Come on, Matt. I'm too old for you . . . or you're too young for me . . . And you're the Slutmeister." Linzey rattled off Matt's failings—again, in rapid fire.

Sitting in the chair opposite Linzey, Matt looked baffled. "I have no idea what you're talking about. . . . And I'm the *what*? . . . How about trying that again more slowly. But before you do, I want to be sure that you *did* hear me say that I'm crazy about you."

"Yes, I did hear that. . . . I just haven't decided I *believe* it."

"Fair enough." Matt leaned in from his chair and took Linzey's hands. "Go through your list again, and let me explain. OK?"

"OK." She took a deep breath because a lot of what she was about to say to Matt wasn't very complimentary. Still, she needed to be honest with him.

"First, there's your reputation as a one-night-stand, bikini chasing, love 'em and leave 'em, pussy pounding hound."

The handsome lifeguard chuckled. "Gee, Linzey. Thanks so much for sugar coating that. . . . OK, I can't deny that's who I used to be. But I stopped being that guy at the start of this summer. As a matter of fact, I quit a few weeks before I began giving you lessons. What's actually been going on . . ."

Linzey interrupted him and gave him a skeptical look. "You'll have to do better than that. I've watched you flirting with the bikini brigade all summer. Getting phone numbers. Putting Band-aids on their pretend boo boos. Giving them safety pins to fix their 'broken' bikinis. Helping . . ."

Frustrated that Linzey wasn't giving him a chance, he pulled the hood of her sweatshirt over her face and muffled the rest of her words. When she angrily pulled it back, he said firmly, "You promised you'd let me explain. . . . Trust me. You'll be happier if you do."

“OK,” Linzey replied with a combination of suspicion and hope.

“Let’s see, you said: beach bunnies; cozy tête-à-têtes; Jungle Girl; ‘in the pinks’; you’re too old for me; I’m too young for you; and I’m the *Slutmeister*?” Matt held up a finger for each of his sins. “Am I missing anything?”

“No, that’s the list.” She was impressed he’d listened carefully enough to remember everything.

“OK, let’s start with my sister, because she’s the main reason my life has taken such a big change.”

“Your sister? Who’s that?”

“I believe you referred to her at ‘Jungle Girl,’” Matt answered with a laugh.

Linzey was astonished. “Jungle Girl? That scene was with your *sister*?”

“Yes, my sister, Isobel. . . . When Iz got back from her freshman year in college at the start of the summer, I discovered she’d become a serious party girl and was in danger of flunking out. The crowd she started hanging out with on the beach was just as bad. . . . Maybe it’s part of being a ‘big brother,’ but I decided I was going to make sure she changed her ways and didn’t throw college away. And I wanted to be a good role model.”

Moved by Matt’s feelings for his sister, Linzey leaned forward and took his hands again.

“Anyway, I know my sister well enough to realize that the sexier she dresses, the harder she wants to party. So when she showed up on the beach late one afternoon in that nothing of a bikini, I decided I was going to tell her what a mistake she was making. I told her I needed to talk to her. I took her to a coffee shop after work, and as we stood in line to order, this really sleazy guy walked up and said to her, ‘Isobel! Party queen! Tonight at midnight! The Sand Bar!’ And if that weren’t enough to get me worried, my sister goes, ‘Dude! Count me in!’ And he comes back with, ‘That’s my girl! DTP Izzie!’

OK, I admit what I did next was stupid. I got so mad I punched the guy, and I dragged her out of there. She was furious I’d humiliated her. She reamed me out in front of the coffee shop, then stormed off. The next morning she decided she wasn’t done with me. She came to the beach and yelled at me some more. So we shouted at each other. She told me to butt out of her life. I told her I wasn’t going to let her make a big mistake. She threw my can at me and left in a huff. The next day, the guy I punched got into a car crash because he was drunk. Izzie was in the car. Luckily, no one got hurt. But it was a real wake up call for her. She’s starting to see the light and realizes I’m not some controlling jerk. I love her. . . . So that’s the story with Jungle Girl.”

“So you just clocked some guy for being a bad influence on your sister?” Linzey remarked with a smirk. “I suppose I should disapprove, but there’s something kind of sweet about that.”

“I try to protect the people I love,” Matt replied seriously, “although I admit I went a little too far this time. . . . Anyway, deciding to help my sister change *her* life helped me do the same with mine. . . . Like I said, I wanted to be a good role model for Izzie. Our parents died in a climbing accident a few years ago. I’m all she has. When she started partying at college, I wanted her to see me as a mature, dependable person. And I decided I was ready for a real relationship. So I swore off casual sex.

Frankly, it's been a while since I've had sex."

"So what was with the whole 'in the pink' and 'thumbs up' all summer long to the other lifeguards?"

The lifeguard looked down and shook his head sheepishly. "Lies. . . . I wasn't ashamed of having taken a break from sex. I just saw it as a private matter. I'm not really friends with the other guards. They're all a lot younger than me. The easiest way to handle it was just to lie."

"But what about your bikini-clad harem and all the cozy conversations I saw all over town? It sure looked like you were bedding lovelies left and right."

"I'll confess that lying was a convenient way to save face with the guys. That's only half the story, however. That 'harem' is Izzie's posse. I knew I wouldn't get anywhere with her if her friends were dragging her to bars every night. So I decided to talk to them as well. They're actually good kids, just bored. But they love being at the beach. So I told them that if they dialed back the partying, I'd help them prepare for the written part of next year's lifeguard test."

Linzey looked at him skeptically. "So you were *helping them study*, . . . not *seducing* them?"

Matt looked mildly offended. "That's right. Didn't you see the stack of books that were always on the table?"

"Books? . . . No, I guess I only saw what I was expecting to see—the Slutmeister trying to charm the panties off of some nymphette."

"And what is with 'the Slutmeister'?" Matt asked laughing.

"Sorry. That was my private insult." Embarrassed, Linzey looked away. "I was just being catty. . . . And . . . if I'm being completely honest, I was jealous of all the attention your g-string groupies were getting. I wanted you all to myself . . . even though I knew I was *stupid* to think a guy like you would be interested in someone like me."

Matt looked stunned. "*Stupid?* Are you serious? Didn't you pick up on anything? . . . The lessons? . . . Surely you checked things out and discovered that the beach didn't really have a new 'water safety' program. I thought you knew it was my way of letting you know I was attracted to you. . . . Telling you to swim by my tower? Coming down to talk to you before you got in the water? . . . You didn't think that *maybe, just maybe*, that was an excuse to spend time with you?"

I noticed you the first time I saw you playing volleyball with your friends. I kept trying to figure out how to ask you out without looking like a horny lifeguard trying to pick up a gorgeous woman. When I saw you have trouble with the waves, it was a godsend. And then the lessons let me see that you weren't just gorgeous, you were smart and really sweet—just the kind of woman I was looking for. I fell fast and hard, but I couldn't tell if you were interested in me at all.

And as far as the 'groupies' go, they're just girls. You're a *woman*—smart, sexy and brave. Look how you faced your fear of the waves. You're an amazing woman, Linzey. How could I *not* be interested in someone like you? . . . And everyone knows women don't get really good at sex until their 30s, so why would I want a rookie when I can have you?"

Now Linzey felt not just stupid, but *remarkably* stupid (although it was worth it to hear Matt call her “gorgeous, smart, sexy and brave”). When she first told the rest of the Fabulous Four about the lessons, they all laughed and told her there was no such program. “OK, my friends tried to tell me that, but I refused to believe them . . . and never thought to check. They all said, ‘Linzey, he’s just giving you lessons because he wants your bod.’”

“Well, not *just* that . . . but *definitely that* as well.” The lifeguard gave her a sexy smile and placed his hand on her knee. “So are we good?”

As he leaned forward and stroked the inside of her thigh through the blue sweatpants, her body responded. And there was nothing she wanted more than to invite him back to her place so she could live out her bathtub fantasy with him.

But there was one last matter to clear up.

The most important one.

The difference in their ages.

“Slow down there, cowboy.” Linzey forced herself to remove Matt’s hand and push him back into his chair. “You’re forgetting the problem about our ages? Now the way I see it . . .”

“Linzey,” Matt interrupted, “you really have some odd ideas for someone so bright. Since when do two years between people amount to anything?”

“*Two* years? Where did you learn arithmetic? The last time I checked, 34 minus 25 equals 9.”

Matt shook his head and laughed. “You think I’m 25? *I wish*. Try 32.”

“*Thirty-two!* How can you be 32?”

“Let’s see.” A patient and thoroughly entertained Matt ticked off the details. “I was 22 when I graduated from college, spent a year in med school, was in the Marines for 5 years, and this is my fourth year as a lifeguard. As far as I can tell, that makes me 32.”

“But you don’t look close to 32,” Linzey objected. “Just look at yourself. You have the body of a 25 year old. You have the *face* of a 25 year old.”

“Well, I’m in shape because I’m a lifeguard and we work out all the time. And I do have baby face genes,” he said wryly. “I got teased about that like crazy in the Corps. But, if you want to check, you can ask my mother. I’ve got her on speed dial.” He stood up and pulled his cell phone out of his backpack.

Linzey took the phone out of Matt’s hand. “OK, you’ve made your point. You’re 32. But now I don’t know whether I’m relieved we’re about the same age or depressed that my boyfriend would still be younger than me,” she said with mock disgust.

“Did you say *boyfriend*? Does that mean we’re *going steady*?” Matt teased.

Relaxed they’d put the serious part of their conversation behind them and cleared up any misunderstandings, Linzey frowned in a way that made it plain she was pretending to have serious

doubts. “No, this is too soon to go steady. I still need to think about this. You can start by being my *boy-toy*, then we’ll move to *boy-friend*. Let’s see how well you do. . . . Who knows what’s possible.”

Matt laughed and took her hands. “Well, if I have so much to prove, I can’t let you keep sitting in this cold tower. Your hands are freezing. You still haven’t warmed up from being in the water for so long. But I have the perfect solution.”

Matt led her out of the tower into the now deserted lifeguard headquarters next door. After locking the entry to the showers, he turned the hot water all the way up and let the huge shower stall fill with steam. “Alright, Miss Williams,” Matt intoned in his most official voice, “after a rescue, I am charged by the State of California to make sure that the swimmer involved is uninjured. And if there’s been prolonged exposure to cold water, I need to be sure that his or her circulation has been restored to normal. So I’m going to disrobe you and conduct Official Lifeguard Procedure 12b.”

Linzey was delighted at the prospect of being undressed by her handsome new honey. She loved long, slow, drawn out lovemaking. She felt that the way a man removed a woman’s clothes spoke volumes about how good he would be in bed. It was immediately clear that Matt wouldn’t disappoint her.

The halting, teasing way he unzipped her sweatshirt—“accidentally” brushing up against her breasts as the zipper repeatedly “stuck”—caused her nipples to stiffen against the blue fabric.

Opening the sweatshirt, he complimented her ample breasts. “You are so beautiful, Linzey. I’ve been dying to see what was underneath that bikini.” He placed his hands beneath her mounds and massaged them with his thumbs. As he flicked her erect nipples, tiny electric jolts shot to her clitoris.

Matt pushed the blue fleece to either side so that it framed her naked, white breasts. This actually felt sexier to Linzey than having her top off altogether. Her breathing deepened.

“Hmmm. A clear sign you’re still cold”—referring to her prominent, stiff peaks. “Perhaps I can find a way to warm them.” Bending in, he pressed her breasts together and took both nipples in his mouth at once. As he sucked, he also ran his tongue around them. The way his large, warm tongue caressed her skin felt heavenly. Linzey sighed deeply—imagining the pleasure his tongue would produce when it reached *another* part of her body. She squeezed her legs together and moaned softly.

When he shifted his attention to removing her sweatpants, she wasn’t surprised he complained about how difficult it was to untie the knot holding them up. He shot her another sexy grin. “I guess I’m going to have to use my teeth.” Kneeling down in front of her, he held both of her hips, gently kissed her stomach and teased her belly button with his tongue.

Linzey burst out laughing. “Matt! . . . I’m ticklish there! . . . Please! . . . Don’t!”

He leaned back and looked at her. “That’s good to know. . . . I’ll certainly *never* do that again.” He winked, . . . and, of course, proceeded to torment her mercilessly as she squirmed to get away, but couldn’t. Between laughing so hard she couldn’t speak and the fact that he held her firmly in place, she was his prisoner. “Never admit weaknesses, young lady. Now I have a secret weapon.”

But her giggles quickly turned to moans as he easily undid the knot and pushed the sweatpants down her legs. Looking at her smooth mound, he sighed. “So sexy. . . . So beautiful. . . . And *just* as I dreamed.” He lightly kissed the pale skin and sent shivers up her spine.

Cupping her behind, he pulled her body against him. Her legs spread. His lips met her lips. To her delight, Matt definitely took his time. His tongue explored every inch of her sex—carefully, studiously, thoroughly. Her anticipation of what she could tell was coming was so intense, she literally trembled from the excitement. He made her arousal slowly climb the way a roller coaster car inches up the steep incline. She pressed herself against his mouth, hoping to speed the ride to the crest. But he was in complete control of her body's reactions. All she could do was squirm in exquisite agony.

When he took his stiff tongue and teased her clitoris, it was like he lit a fuse. Her pulse raced. She closed her eyes and felt ecstasy coursing through her body. "Oh, Matt!" As her body trembled, he stood and held her tightly against him.

When her breathing returned to normal, he gave her the deepest, most loving and passionate kiss she'd ever experienced. He took her by the hand, and they stepped into the shower. In a flash, he was out of his sweats, his hard body glistening from the water. He pulled her hard against him and kissed her again. As they pressed their naked bodies together, Linzey gave herself completely to the moment and felt overwhelmed by Matt's love and desire for her. His touch made it clear that as far as he was concerned, she was now *his* woman.

Matt turned to the soap dispenser on the wall, filled his hands with the creamy lotion and began to lather every inch of her body. Kneeling on the tiled floor in front of her, he slowly worked his way up her left leg, traced the rise and fall of her stomach as her breathing deepened, and paused long enough to run his tongue around the edge of her navel and then explore the inside of her belly button with his tongue—setting off another fit of the giggles in Linzey. Carefully avoiding the alabaster triangle that adorned the spot where her legs joined (much to her torment), Matt ran his hands down Linzey's thigh, knee and calf. Then he turned her around and massaged her behind, squeezing and kissing her cheeks until she began to squirm with desire again.

When Linzey tried to turn around so she could press her now tingling breasts against Matt's hard chest, he held her in place and said, "I'm sorry Miss Williams. We must follow proper procedure."

But taking mercy on her, he now stood up and positioned himself behind her so his hard cock slid underneath her. As he rhythmically moved it forward and back, she leaned forward so she could feel it slide between her lips. After a few more strokes, she tried to position herself so he'd penetrate her from behind. But knowing he'd come as soon as he entered her, Matt stood up so her back was pressing against his chest. Filled with the soapy lotion, his hands glided effortlessly over her skin, giving the sensation that he was wearing the softest silk gloves imaginable. Matching the rhythm of his cock sliding underneath her, his hands now made large, slow circles around her breasts—always approaching, but never quite touching—the nipples that thrust themselves out as though they were straining for even the most glancing touch from one of his fingers.

As he completed each circle around her breasts, he'd pause for a moment . . . and then let his hands drop slowly down her torso. After each circle, his hands would travel an inch lower—so he was shortly stroking the vee at the base of her trunk and teasing her mercilessly by lightly tracing the outsides of her lips as she moaned.

"Matt . . . please . . ." were the only words she could manage as the carressing made her unable to be aware of anything but the deep hunger inside her begging for satisfaction. But ignoring her pleas, Matt used his hands and his cock to make her yearning even stronger.

When he finally took pity and lay her down on the wide bench in the middle of the shower, she

was sure that the twitching in his rod meant he was about to penetrate her. Reaching the limit of her endurance, she spread her legs and opened herself as wide as she could. “Matt. Now,” she moaned.

“God, Linzey. You are *so* sexy!” He groaned at the luscious sight of such an uninhibited invitation.

“Matt,” she begged, “do me. . . . Please.”

“Not . . . just . . . yet,” he teased, as his head dove between her legs and he feasted on her sex one more time.

As his mouth and tongue worked their magic, Linzey felt the tension and hunger grow. And as his mouth rhythmically sucked her clitoris and sent her hurtling towards an orgasm, her head started spinning—literally dizzy from the excitement.

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“I have to be honest and say that I love the view—particularly the great peaks and valleys. But this isn’t Europe, you know.”

“Huh? What?” said a startled and drowsy Linzey. *Why am I dry? I’m in the shower? Why am I lying on something soft and warm? Sand? What am I doing on the beach? Matt and I were just in the shower making love.*

Linzey opened her eyes to see Matt’s gleaming smile—and his unabashed appreciation of her luscious body. Realizing all at once she was virtually naked, Linzey pulled the kaftan over her and turned beet red from embarrassment. As her head cleared, it hit her. *Damn! A dream!*

The lifeguard turned away so she could put her top on without him staring at her. He studied the ocean for while. “And I’d get a move on. The waves can be pretty unpredictable this time of year.”

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