

All Tied Up

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All Tied Up

By Bea

I was in love with Miss Chalmers, but had absolutely no idea of how to profess it. She was so pure and sweet, like a breath of spring air. Always neat in colorful dresses and her hair bright and shining. Certainly not one to overuse makeup, she stood out amongst all the other ladies in the bank like a rose amongst thorns.

She'd started as a lowly teller some months before and even though I'd no reason to go into the bank much, I started inventing needs to make transfers, write cashiers checks (which I cashed myself) and things like that so that I could get to talk to her. Naturally, as the bank used one of those first-come-first-served policies and she was one of a half dozen tellers, I could never be sure that I'd get her

to serve me, but I was always optimistic – and excited as well. Felt like a great white hunter stalking his prey.

Then disaster struck! She was promoted to being a loan officer or something like that – and loans were something I most certainly did NOT need as Mother's death had left me quite well to do. Finally, I took the bull by the horns and, waiting until she was free of clients, went to her desk one day and asked if she was free to give me some advice. She smiled deferentially and motioned for me to sit down. "I'm only a junior loan officer Mr. Richards, but perhaps I can at least point you in the proper direction." she said. "Now, if you'll explain?"

I had invented a cock and bull story of a possible investment using a combination of my own money and a bank loan and was making enquiries as to how difficult it would be for me to qualify for such a loan. I gave her a list of the various accounts I had with the bank and the most recent statements from my broker. I saw her mouth form an instinctive 'whew' as the amount of my wealth gradually became apparent. Inwardly I preened. She wore no wedding or engagement ring and, small and slight of build as I am, I knew that an imposing statement of liquid assets does no harm in presenting one's self as a suitor. My heart melted as she turned her soft brown eyes on me and suggested that I fill out a form, requesting a loan – adding that she saw no problem in me being approved for such.

"It looks very complicated," I said helplessly. "I'm afraid that since mummy died, I've had to handle my own finances and I'm not very sure if I could handle things like this."

"Oh, you poor thing!" she said softly, coming around the desk and giving me a sympathetic hug. "Perhaps I could help you with filling it out?"

She was surprisingly strong in the arms – and her scent, now that she was close to me made me dizzy. "That would be wonderful!" I simpered. "You sure it would be okay?"

"Why of course, Mr. Richards. I'd be delighted!" she said, giving my shoulders another squeeze, her soft womanly breasts now close to my ear. "Tell you what," she added. "Ms. Dommer the manager won't be in until later. Perhaps we could use her office? Give you some privacy?"

This was working out *much* better than I'd ever dreamed possible! I couldn't believe my luck! "Oh yes!" I said, jumping at any opportunity to be alone with this young goddess. After she'd spoken to another lady, her immediate supervisor I think, she was closing the door of a private office behind us.

I was breathless with excitement. There was something – I don't know how to describe it, but my fantasies about being the great white hunter had disappeared somehow. I now felt that, soft and vulnerable, pretty and feminine as she was? It was now ME that was the prey. But this was probably nothing more than an overactive imagination on my part and on top of that, it was a heavenly feeling. One that made me feel all soft and squishy inside.

The office had a large desk in it and she pulled up a chair for me to sit, but then to my delight, pulled up another so that she could sit beside, instead of sitting behind the desk across from me. Then, as we worked

our way through the forms, I found her arm around me regularly and her hand brushing my thigh. It was the most heavenly episode of my life. Gradually, as small breaks from the monotony of form-filling, we talked of other things. Without much urging from her, I told of how mummy had brought me up – her claims of my delicate health, the long string of governesses and female tutors and the protected life I'd led. Then, how quickly she'd been taken away from me by an automobile accident.

"Oh, you poor darling!" Miss Chalmers said sympathetically, and instead of just embracing me this time, turned my face to look directly into her eyes – and kissed me softly on the lips.

I'd never kissed a girl in years and the sensation was incredible. I knew I wanted her to kiss me again, and suddenly decided on a new course of action that would bring us together for longer periods of time. "Miss Chalmers?" I croaked.

"Please call me Linda," she breathed softly and seductively at me.

"I just got to thinking. I really have no idea of how to handle the money that mummy left behind for me."

"Yes? I can see how that would be a crushing responsibility for someone like you. Did your mummy always handle all financial matters herself?"

"Yes. She handled everything. *Everything*. But what I just thought of? Would you care to be my financial advisor? I'd be delighted to pay you for your services of course."

She crushed my heart immediately by shaking her head. "I couldn't do a proper job for you – and even if I could, I couldn't charge you for it – wouldn't be ethical. That's the kind of service our bank provides – free of charge."

"But I'd really like you to help me Linda. Couldn't you see your way to accepting my account and managing my portfolio for me?" I saw my chances of getting to know her better diminishing and even I could hear the pleading in my voice.

"You're SO sweet!" she purred. "I could just eat you all up! But if you were really determined to have me work with you, I suppose it could be managed."

"Wonderful!" I sighed and turned my face towards her, not really expecting anything, but hoping for another kiss.

She obliged by placing her hands on the side of my head and gently pulling me to her for just that. This time, to my wonderment, I suddenly felt the tip of her tongue press softly against my lips. I didn't know what do so opened my mouth a little – and suffered the exquisite sensation of having her tongue slowly slide in between my lips and into my mouth. It was lovely. Harder than I'd ever thought a tongue could be – dominating in a strange sort of way, but I certainly was not about to complain as she slowly worked it in and out.

She eased back after a moment or so. "You're such a little sweetie!" she said softly. "But I hope you don't think too badly of me?"

"Whatever for?" I gasped.

"For being too forward. It's not very professional – nor ladylike. But I DO find you most attractive," she cooed.

I blushed. "Unladylike? *You*? That's the craziest thing I ever heard!"

She fluttered her eyelashes. "Well, thank you kind sir. But remember, I just said I *supposed* that your idea could be managed. I have to check out my thinking with Ms. Dommer, the manager of this branch. She may not agree. You may have to wait for a day or so until I can meet with her. Would that be satisfactory?"

"Aw!" I said, disappointment practically oozing out of me.

She smiled and patted my cheek with her soft hand. "MY! You *are* an impetuous little thing, aren't you? Now, I don't suppose you want to finish working on these forms. Do you? Frankly, you borrowing money for a project like you're talking about might not be the wisest thing in the world for you to do right now."

"Okay. Whatever you say," I said, blushing again. "I'll admit it. I'm not very good at managing money."

A strange, sleepy look came into her eyes as she stared at me. "Well, I'm sure that between Ms. Dommer and myself we can guide you and make sure that you don't do any silly little goose things. Think you'd like that?"

"Oh yes," I breathed.

"Of course you would!" she said lightly, then took my face in her hands and kissed me again. "Of *course* you would!"

I left the bank, floating on air. I was surprised at how aggressive I'd been in getting close to Miss Chalmers – Linda now – and felt the testosterone surging through my system for the first time in my life. "That'll show YOU mummy!" I crowed to myself. "Who's the sissy *now*?"

Linda called the very next day and asked me to have my broker fax my account history to her bank immediately. He didn't sound too happy about it when I called and asked all sorts of questions but finally, reluctant and angry, agreed to do it. A few hours later, Linda called me – very formal. "Mr. Richards? Ms. Dommer and myself have looked at what's been going on in your brokerage account and we are sure that we can be of assistance to you. Would you like to come in at, say, ten o'clock tomorrow morning? We can discuss everything in detail then. Okay?"

I was thrilled to bits! Spent the rest of that day and a good chunk of the following morning swithering about what I should wear. Should I look like a venture capitalist in a dark suit and rep tie – or should I be the relaxed heir to my mother's fortune – casual and cool? I opted for the casual look, which may have been a mistake, presenting myself at the bank in fawn slacks, a pale yellow sports shirt, bare feet in deck shoes. I felt somewhat intimidated when Linda appeared – not in one of her colorful dresses, but in a dark gray skirt suit softened only a little by a pristine white blouse, her hair swept back severely.

"Would you like to follow me sir? Ms. Dommer is expecting us."

"Please Linda?" I gasped, amazed at my sudden temerity. "Why don't you call me Don? I'd take it as a great compliment. If we're to have any kind of working relationship at all, I'd really much prefer it."

The only way I can describe her smile is to say that it was motherly. "Of course Don. How sweet of you to ask me!" Then she linked her arm through mine. "Well, come along now. Don't want Ms. Dommer getting mad at us, do we?"

"Oh no." I said, allowing myself to be led back into the office where we had been working before.

Ms. Dommer and I had met when she'd commiserated with me on my mother's death, so introductions were not necessary. She was a rather tall, austere lady, wearing a plain wool dress, sensible shoes and very little jewelry. Understated makeup, although I noticed that she had very well manicured nails. Wore a pair of those old-fashioned half-moon glasses hanging just above her breasts, held there by one of those long gold chains.

To my surprise, she had been sitting on a couch in her office, rather than at the desk. She rose to greet me, shook my hand, and then sat, patting the space beside her. "Why don't you sit here beside me Mr. Richards? Linda tells me that you prefer the informal approach, and it will make showing you papers and suchlike much easier."

"Why thank you Ms. Dommer," I said, lowering myself to sit then – to my inexpressible delight – had Linda sit on the other side of me!



There really wasn't that much room, but my senses were assaulted immediately by the feels of the fabrics and the scents of the women sitting in such close proximity. Linda then disappointed me for a moment. She made a little tutting sound with her lips and stood up. "A little close quarters here, sir." Then, to my delight, she took her jacket off, laid it carefully over a chair – then sat down again and slipped an arm around my shoulders! "There!" she said happily. "That's much better, isn't it?"

Somehow now, there *was* much more room. It was undeniable. Ms. Dommer was able to slide around diagonally on the couch now and face me. I couldn't seem to resist it. Laid my head back so that it was comfortably supported by Linda's lovely bosom. Nodded in agreement with Linda's statement.

"Well Mr. Richards," Ms. Dommer started. "It looks as if you came to us just in time. We investigated your brokerage transactions and your representative has been very naughty."

"Naughty?" I said. "You mean stealing?"

"In a way. He has been doing many transactions in your portfolio. It's called churning." She reached forward and gave my hand a slight slap. "You have also been naughty Mr. Richards in not catching him."

I blushed a little at the reprimand. Linda's arm tightened sympathetically around my shoulder. "Oh please, Ms. Dommer, don't chastise Don. He's never been trained to look after himself and I'm sure we can help him."

I was a little indignant, but my voice didn't show it when I said, "But Ms. Dommer? I *have* looked at my brokerage account every month and I usually have more than I had the month before. So how . . .?"

She smiled and reached over. Patted my hand again, but this time lovingly. "Please don't be intimidated by me dear. It's just that being in financial services all of my life, I tend to forget that everyone does not have the same reasoning powers as a trained banking representative like myself, or Linda here. If I sometimes speak sharply? It's for your own good. You DO understand, don't you?"

"Of *course* he does!" Linda answered for me, squeezing my shoulders ever so nicely. Then she spoke to me directly. "You see Don, it's like this. He buys or sells stocks in your name. He really doesn't care if you make or lose money . . ."

"He gets his commissions just the same?" I interjected.

"YES!" She exclaimed. "See Ms. Dommer? I told you he would learn!" Then, to my amazement, she leaned around and kissed me full on the lips!

Ms. Dommer didn't seem too surprised at this. As a matter of fact, she pulled a tissue from a dispenser on the coffee table in front of us, leaned forward and gently wiped the lipstick from my lips. I would have objected if I hadn't been so surprised by the turn of events – Linda's lipstick tasting nice, sort of waxy and perfumy. Ms. Dommer gave me a gentle smile as she did this, but replied softly to Linda's comment as she did so. "Oh I'm sure that he will. Just *positive*!"

I'll admit that I'm smaller and probably lighter than both of these ladies, but still can't use those facts to explain why I felt like a little kid beside two grown up women. It wasn't unpleasant, far from it. It reminded me a lot of how things were when mummy was alive. I snuggled in even closer to Linda and even pouted my lips to make it easier for Ms. Dommer to clean them.

She finished cleaning off my lips.

"Thank you" I said. "What should I do about the broker?"

"Fire him immediately," Ms. Dommer said.

"Oh, I don't think I could do that," I said nervously. "He's a very big man, and has a bad temper I think. Isn't there some other way?"

"I could do it for you . ." Ms. Dommer started.

"Oh! That would be wonderful. Thank you!" I said quickly.

"But you'd have to sign papers giving me the Power of Attorney," she added.

"Isn't that nice Don?" Linda squeezed me. "Just think, you won't have to worry your pretty little head about money, ever again." Then she gently pulled me backwards and gave me another kiss – a longer one this time. When she took her lips from mine, I saw that Ms. Dommer must have been at her desk, because she was coming back with some papers.

"You young people!" she said fondly. "Linda? I'll swear blind that your lipstick is more suited to his complexion than it is to yours."

Think so?" Linda said, then took the tip of her finger and distributed the lipstick marks more evenly on my

lips. Then she pulled me back so that my head was resting on her shoulders. "I think you're right," she said. "It looks quite pretty on him."

I was in a daze. It went beyond anything I'd ever dreamed of as a banking transaction. I had the strangest feeling that it WAS unusual, but given the rewards I was getting? I certainly wasn't about to argue. I signed all of the papers that Ms. Dommer put in front of me, being hugged and kissed by Linda who kept assuring me how clever I was being. Then, Ms. Dommer spoke firmly to me. "Now Mr. Richards. That concludes all of the paperwork necessary to transfer all necessary powers to me. But, may I suggest something?"

"Of course Ms. Dommer." I said, struggling to appear rational. "Please do."

"Well, as your financial advisor, I'd like to suggest a secondary designee for power of attorney – just in case anything should happen to me – as say happened to your dear mummy."

"I certainly hope that nothing like that would happen Ms. Dommer, but do you have anyone in mind?" I asked.

She smiled. "Of course! I was going to suggest Linda here. You and she seem to be so . . . so . . . compatible. If you agreed, it would mean that you and she could discuss financial matters in complete confidence, without me being present, and she'd be under the same fiduciary constraints as I am – bound to do nothing that would be against your interests."

I saw the benefits of this immediately: the phone calls I could make for 'advice'; the many reasons I could invent to contact her; maybe even take her out for business lunches or dinners! "I think that would be a great idea!" I said enthusiastically. "Where do I sign?"

She held up a cautionary hand. "This is a brand new idea to me sir so, let me give something a moment's thought, before I ask you to sign anything."

We all sat silent, although I could feel Linda's breast heaving with repressed excitement and, accidentally of course, she pulled my head even further into its' softness. Finally Ms. Dommer nodded her head as if coming to a decision.

"Very well. Mr. Richards, would you be offended if I said that you must learn discipline if you are to deal with your own finances?"

"Not at all. Not at all!" I said fervently.

"But will you take offense sir, if I say that you must be taught that discipline – starting at home?"

I started to answer, but she waved me to silence.

"What I'm trying to say sir is that you are obviously not cut out for a career in any business I can think of. Is that true?"

I blushed and nodded, although nodding was somewhat difficult, my head firmly lodged against Linda's breast.

"Thank you," she said. "I realize that admitting such a thing must be terribly hard on the ego, but my point is this. You should learn to crawl before you learn to walk. You should first of all learn the intrica-

cies of managing a household. Then – and only then, should you take on the financial aspects. Does that make sense?”

“Oh yes!” I sighed.

She turned her attention to Linda. “Now Linda. Do you agree that our young charge here needs discipline? Needs to be taught how to manage a house first? If you don’t, please say so, because you and I would be at odds immediately – and we couldn’t have that, could we?”

“Before I answer that question Ms. Dommer, may I say something?” Linda asked seriously.

“Of course, dear girl. Pray do.”

“I just wanted to say thank you to both of you. You first of all Ms. Dommer, for having such confidence in me – and you Don, for being so sweet.!” She gazed at me, adoration gleaming in her eyes. I hoped she would kiss me again, but she didn’t.

Then, she got more formal. “In answer to your question Ms. Dommer? I agree with you wholeheartedly. I believe that Don here needs discipline. Needs a firm hand. Needs guidance. But that raises a question. I for one, would be glad to be so employed, but we can’t possibly ask him to come to the bank all the time, can we? And, no offense, but if I were to go and work with him at his home, my own career here at the bank would suffer. Is this not the case?”

Ms. Dommer grunted. “Good point Linda! We have a problem here, no doubt.”

While she pondered, I raised my hand. “Ms. Dommer?”

She frowned at me. "Yes?"

"I was just thinking. To tell the truth, I'm a little scared of what will happen after you fire my broker?"

"If he's as physical and bad tempered as you describe, I could understand that." she said shortly. "But what does that have to do with what we were talking about?"

I blushed. "Well? If you had some guy that knew how to train me? He could come and live with me at my house – and sort of be my bodyguard? That's what I was thinking," I finished lamely.

She looked at me with no little astonishment. "That is NOT a bad idea at all, young man. Unfortunately, all of the employees in this bank are female. Not only that? When I think on it, you and another young man – living together? Him '*disciplining*' you? There might be some raised eyebrows around town."

As the implications of her words got into my brain, I actually started to get angry! "What! What? What are you trying to . ." I started babbling.

"Don – darling?" Linda whispered, putting a hand over my mouth. "Just hush! I think I have the perfect solution!"

Her use of the word 'darling' defused me immediately. I just knew that she'd solved the problem and gazed up at her adoringly. She flickered a smile at me.

"Ms Dommer?" she said. "I think I can PROVE how much I agree with your theory about the need for Don's disciplining, by what I'm about to suggest." She then beamed down at me. "Now hush dear! Just listen!"

I nodded obediently.

She continued. "My step sister Amy arrives tomorrow from Michigan. She *was* going to stay with me, but my apartment is small and it might prove awkward with the two of us living there, especially as she doesn't have a job yet."

"I don't understand what you're implying Linda," Ms. Dommer said.

Linda smiled. "I'm sorry that I'm not explaining it too well. But she's very bright. Has a degree in Accounting. On top of that, she's an expert in Judo – has an advanced black belt. Second, or Third dan I think they call it, I don't know. Something like that."

"And?" Ms. Dommer asked.

Linda beamed. "Don't you see? SHE could be with Don. Once we explain about his need for discipline? His need to be trained in managing a household? She'd be *perfect*! And? If that nasty broker ever turned up? Believe me, he'd wish he hadn't! Not only that? She and I are very close and I know that she'd just *love* to help with Don! – especially if it were me that asked her!"

"But? She's a . . . a stranger!" I faltered.

"You silly little goose!" Linda said, giving the back of my hand a soft spank. "You just hired me and Ms. Dommer to look after your interests. Will you please let us do our job?"

Ms. Dommer beamed. "I can see that you DO share my theory about the need for firmness in handling Mr. Richards," she said approvingly. "Very well done, Linda!" She gave me a rather distant frown. "And for

you Mr. Richards? I think you can show your dedication to our training program by being quiet when Linda and I are discussing your future."

"I'm sorry, Ms. Dommer." I said meekly.

"Better! Much better!" she replied. "Now, let's get the rest of these papers signed, shall we?"

I was starting to become a little nervous about what was transpiring. Had the feeling that I was letting my amorous feelings for Linda get me into an untenable position. It now seemed that I was under the full control of two women – and due to be put under the thumb of yet another, starting the following day. Yet, there was a nice feeling attached to this too – a sort of pleasant glow of, I don't know. Being taken care of? Protected against making decisions? I hadn't felt this good since mummy died. I signed all of the papers put in front of me without reading them at all.

Ms. Dommer had a meeting to go to at another branch, but not before allowing Linda to drive me home in my car. I was flustered by this. "But why should you drive me home? How will you get back here?" I asked.

"You'll see darling," she said. "Now come along. I don't want to be gone from here too long."

It felt strange to have her open the passenger door on my car so that I could enter, then come around to the driver's side. I had given her the keys so she put them into the ignition, turned on the engine, then fastened her seat belt. She then adjusted the seat to suit her, then the rear view and side mirrors. "You fasten your seat belt?" she asked.

"Yes." I replied.

She put the car in motion and we headed for my house, me giving her directions as we went. We chatted about various things until we got to the house. She was quite impressed and asked for a small tour. I was embarrassed somehow by the fact that I had two maids – rather than men servants, but she seemed to be delighted. Had me introduce her to both of them – Marjory and Matilda (The M and M's as I laughingly described them). Both girls were obviously impressed by Linda, curtsying often as they spoke. (It dawned on me that they had treated my mother with that same respect – but had recently stopped doing it for me. I wondered why.)

Linda checked the garage and verified that I had no other car there. Then she returned to the house. There, she held her hand out. "May I have your wallet dear?" she said.

"Sure," I replied, taking it from my hip pocket and giving it to her. She didn't look at it, simply put it in her handbag. "Your drivers license and credit cards. All in here?"

"Yeah. And my money."

"Can I have your check book please?"

"Of course. But what do you want it for?"

"Darling? You are going to have to curb your curiosity. Demonstrate that you trust my judgment. You want Ms. Dommer and me to have control of your spending, don't you?"

"Yes."

"Well then?" She held her hand out.

"It's in my desk drawer."

She didn't reply. Just kept her hand held out. I hurried and got it. Practically trotted back and gave it to her. She glanced through it. "When was the last time you balanced your check book Don?"

I blushed.

She smiled faintly. "See what I mean?" Then put the checkbook in her handbag as well. "Call the maids, would you darling?"

I was about to ask why, then re-considered. Pulled the velvet pull cord twice – meaning that both girls were to report to me. They appeared moments later. They looked a little disgruntled until they saw Linda there. Curtsied to her most prettily. "Yes Ma'am?" Matilda said.

"Girls? I need your assistance. Do you mind?" Linda asked softly. Both girls nodded enthusiastically.

"It's like this," Linda explained. "Mr. Richards has requested that the bank where I work help him in getting his financial affairs in order. We have agreed to do this, but we feel that he must undergo some *training*. Our representative will be coming to stay here tomorrow. The training will commence at that time. Until then? We think that Mr. Richards should not be able to communicate with *anyone* in *any* way pertaining to financial matters. So, until the time that that lady arrives, I would like you to make sure that Mr. Richards makes NO financial transactions of any kind."

"But how can we prevent him? He's our boss." Marjory asked, obviously perplexed.

Linda thought for a moment. "Actually? He isn't your boss any more. *I* am." She smiled lovingly at me. "This is only for your own good darling. Bear with me," then turned her attention back to the girls. "He's not to make a phone call without your permission. He's not to leave the house without your permission. If he does make a phone call? The second anything about money is mentioned, you will cut him off."

"We've to *listen* to him while he's talking?" Matilda asked, astounded.

"Of course!" Linda replied. "He is not used to being controlled, so may object. If he does, please call me at this number." She handed Matilda a card. "My step sister Amy will be arriving tomorrow morning. She will be responsible for his training, so do you think that you girls could prepare a room for her? Welcome her when she arrives?"

"Of course ma'am," the girls chorused, curtsying deeply.

"Thank you girls." Linda said. "I'm sure that Don will be the soul of good behavior for you, and that you'll just love working with Amy when she arrives." She glanced at her watch. "Heavens! I must be off!" With that, she turned and embraced me and gave me a loving kiss. "Now behave for these young ladies sweetie! I'll be most upset with you if you don't!"

"But . . . But . . . How are you going to get back to the bank Linda?" I asked.

"Why, drive, you silly little goose!"

"Can't I come with you? I'll be without a car!" I wailed.

"Oh stop your complaining! I don't want you driving for a little while. Just stay around here. I'll give Amy your car tomorrow. That way she can drive here if I can't find the time to bring her myself."

"But what am I to do? There's nothing to do around here!"

An aggravated look crossed her face. "Read a book. Watch TV. Or if you can't come up with something? I'm sure that these young ladies would welcome a helping hand. Now, stop this moaning and walk me to the car!"

She put an arm around my waist and we walked out to the driveway. "Now Don? Please understand,," she started. This is a new program Ms. Dommer and I are trying and we will probably make some mistakes. I'll apologize for any we make in advance, but please darling? Live with it for a while if you can. Give it a try?"

She spoke so sweetly and, her words made sense. I blushed. "I'm sorry if I've been unreasonable Linda. I'll try to be good."

"Oh, you ARE a little darling!" She said this, and gave me an enthusiastic kiss. Then she got in the car and drove off – leaving me with the M & M's.

I felt a vague sense of disquiet as I entered the house again and found the two girls. They were sitting, chatting, in the living room. When I came in, they didn't stand up, but both smiled at me. "That Linda? She your new girl friend Don?" Matilda said.

"Yes – well at least I hope so," I replied, blushing for some reason.