

The Dilemma

A Her Choice Story

By

Megan McCoy

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Chapter One

“Elizabeth Anne!” Matt’s voice rumbled into her slumbering brain. “Are you sleeping?”

“No,” she lied. “I’m watching.”

“Who’s winning?”

Who was playing? Who really cared? “The ones in the tight pants?” she guessed, cracking one eye open. Yeah, the game was still on. Still. On.

“Liz, it’s a Cards/Cubs game!”

Like that was supposed to be relevant? “Oh, sorry, I forgot,” she said, opening both eyes and smiling at him. Hot damn. Why watch little boys with ball bats run around on TV when she had a hot cowboy right here on the couch with her?

“I thought you liked baseball?” he asked.

“I used to. But now I have all the eye candy I want right here.” She wiggled closer to him.

“You always know the right thing to say, don’t you?” He scooped her onto his lap and whispered in her ear, “Rest up. You’ll need your energy later.”

“No matter who wins?” she giggled, suddenly wide-awake.

“Cards win, I’m on top. Cubs win you are,” he said, softly.

“What if it’s a tie?” Okay, she liked baseball again.

“Then I’ll take you from behind.”

“Sounds like I win no matter what happens, guess I’ll go back to sleep,” Liz shrieked as he began tickling her.

“Seriously, guys? I’m trying to finish my homework in here so I can watch the end of the game. Keep it down or get a room,” Ben’s voice floated in from the back of the house.

Matt smiled at her, and she melted. Yeah, a room. “Sorry, kid,” Matt called back. “Your mom can’t behave herself.”

“Don’t I know it!” Ben agreed.

“You two need to not pick on me,” Liz pouted, happily. She loved her two guys.

A year ago, living as a single mom, alone, broke, working two jobs, and stressing over her shut down tween son, she couldn’t look ahead to her life today. Living in the most beautiful

place on earth, with the handsome cowboy she met on vacation to Rose's Ranch with her brothers. Her son thriving, happy and almost back to the decent, sweet kid he used to be. Thanks to Matt, and her part time job in town as a dental tech, along with pitching in on the chores here at the ranch, that she also got paid for, her money woes were almost a thing of the past. She felt more than satisfied with her life choices over the past year, including moving in with Matt right before Ben's school started, at what seemed to be midsummer. Didn't school used to start after Labor Day? Not anymore apparently. It hadn't seemed like a rush decision, to move in here, but the right one for them both. For all three of them, she hoped.

Ben seemed happier here, though he and Matt had some head butts a few times. That was to be expected, she knew. Ben had been the only male in her life since his dad died so she realized that was bound to happen when a new man joined their little family. Overall, though, he was calmer and less quick to snap at her or ignore her. Not knowing if it was Matt's influence, the new school he'd started last month, or more outside time on the ranch and away from his electronics, didn't bother her much. She just felt grateful for the change.

Liz slid off Matt's lap. "Want some popcorn?"

"Sure," he said, eyes back on the game. "Hurry up, Ben. Fifth inning," he yelled to the back of the house.

"Five more minutes," Ben called back.

Liz smiled and figured she'd make him popcorn too. Squealing as Matt smacked her butt, while she walked past, she turned and pouted at him. "Ow!"

"Just reminding you to get yourself back here, fast as you can, I need my woman," he said, without looking up.

Sighing, she rubbed her butt, fighting down her smile. Yeah, she was Matt's woman, all right. She hoped for always. Who knew though? She wasn't taking anything for granted yet. She'd talked to her brother Eric before she moved down here, about just that issue. She didn't want to uproot her son again. He'd been through so much since he lost his dad. Eric told her that his wife Holly agreed, if it didn't work out with Matt, she and Ben would move in with them, at least till she found a close by apartment. Eric had played protector to her since their parents died, and then even more so once her husband, Troy, had died. She appreciated it but really wanted to make it on her own. She was a grown woman, with an education, and with a kid. People did it all the time, and she could, too.

Inhaling, she smelled the buttery popcorn and listened to the soothing homey sound of popping, along with the sound of her guys shouting at the TV in their cozy cabin's living room. She still had a few loose ends to tie up from her old life, but hoped here would be a fresh start and the beginning to a new, better one, with a guy she loved and who loved her, and Ben.

Liz looked over as the front door opened, and Matt's son's familiar call, "Hey old man," as he walked in.

"Game is on!" Matt called back.

Liz said from the kitchen, "I'll put on more popcorn. Anyone want a beer or a soda?"

"Beer!" From Matt.

"Beer," from Blaze.

"Me, too," Gabe yelled, and she smiled. Those two were a matched set. Blaze and Gabriel, or Gabe, as most everyone called him. It was rare to see one without the other, after work hours. She was glad Blaze had a good friend. Gabe taught school, but all summer and every chance he got, he was here. She thought he had permanent residence in the bunkhouse, but wasn't for sure. Maybe he had an apartment or something in town? She didn't know for sure. Didn't matter, really.

"Me, too," Ben yelled back, who had apparently finished his homework.

Liz grabbed three beers and a soda from the refrigerator, and brought them in while the popcorn finished up.

"Why am I the maid?" she grumbled.

"Because you're the one who looks cute in an apron and heels," Matt said, grabbing his beer. "Thanks, babe."

Ben, Gabe, and Blaze all moaned, but grabbed their drinks. Ben scowled at her, but took his soda without complaining. Liz went back for the popcorn, then snuggled on the couch between Matt and Ben. She couldn't think of anyplace she'd rather be.

Until two hours later, flat on her back, crashing into an orgasm. Because the Cardinals won. She loved it when the Cardinals won.

* * *

Matt walked into the dining hall the next morning, smiling and ready for coffee and some of their ranch's cook, Mariah's great eggs, crispy bacon he could smell from a mile away, and whatever bread Jenn had whipped up from scratch while they all still slept. He could have

cooked in his cabin, or Liz would have fed him, but she was sleeping so soundly after their celebration of the Cardinals' win last night, that he slipped out not to wake her. It was her day off from the dental office where she worked part time, so she didn't have to get up. He'd quietly gotten Ben off to school, making a game of whispers and exaggerated tiptoes that had even the sullen teen fighting back a smile, and headed down to see what was going on at the ranch today.

His dad's new wife, Candy, or as he liked to tease her, his new mommy, who was about ten years, if that, older than he was, stood in front of the coffee bar, filling her cup. She'd been a hotel executive manager for years, before she married his dad and became the general manager of Rose's Ranch. Actually that was flipped. She came down for the job and stayed for the hot cowboy, she said. Since her arrival, and subsequent management, things had run so smoothly, his dad was thinking of adding on to the business, again. They already had three new cabins going up this summer, and almost finished, plus she was remodeling the old ones, one at a time. She'd added activities at the lake and expanded their winter offerings. His dad, Jeb, wasn't the only one who thought she was amazing.

"Hey, where was my morning text, mommy?" he asked, filling his cup, next to her.

"Sorry, late night," she smiled at him, her mouth still swollen and he tried to block the image of Liz's kiss swollen lips. He and his dad, Jeb, had shared a house after his divorce when Blaze was small, till he came home and found his daddy chasing his new mommy around the house, both of them wearing next to nothing. He moved to the cabin as soon as possible after that. Let the old man have his fun while he still could. He figured Blaze probably thought the same thing about him. "It will be out soon. Right now I need coffee."

"Me too." They headed to the same table, put their coffee down and went to the steamer table for food. Candy always texted the lead people the daily schedule. If they had clients leaving or coming in, how many were expected for meals, what was on the schedule, trail rides or buggy rents, how many and what kind of boats were going out. She had some kind of magic spreadsheet that just keep track of things. He didn't understand it, but he knew it worked, and it was because of her that the ranch's tourist business had grown so fast in the last year. Grown smoothly, which was the key.

"Oh, hey, you got some mail over at the house. There's getting to be a pile, if you want to pick it up sometime today," she said.

“Will do, or at least, I’ll send Liz over for it. She’s off today.” He scooped eggs and bacon and what the place card said was oatmeal raisin bread onto his plate.

“How are things going?” Candy asked him. “Getting along with Ben okay?”

“As well as can be expected. He’s not giving me the death glare or the evil eye more than a few times a day. He likes hanging out with Blaze, so that’s something. Blaze is leading that three-day camping trip next week and he wants to go to that. He’ll only miss half a day of school and we figured it would be good for him.” Matt slathered his bread with the real butter they bought from the farm down the road and took a bite. Should they do cows? Would people appreciate the added extra of that? Would it be more work and expense than a perk, though? He shelved the thought to talk about at the next board meeting with his dad.

“The fact you and Liz will get a few days alone is a perk, right?” she teased.

“Just a happenstance,” he grinned back at her. “Did those new horse packs come in yet?”

They settled into chatting about ranch business till Candy excused herself to go to the kitchen to see what Mariah, their head cook, had planned for the day.

Matt leaned back. He figured he’d go grab the mail and head to the cabin to see if Liz was awake before he went to the barn for the day. He hoped she was. A quickie wasn’t out of the question, if she was up to it. He sure was. Last night had been great, and gave him an appetite for more.

Grabbing the mail from the Lyon’s Den—his dad and Candy’s house, as well as the office where people checked in, and home to a small gift shop that Candy had created after she began—he nodded to the teenager dusting the shelves. The first day Candy had arrived, she hadn’t been able to figure out where to check in, or where anyone was. She changed that with set gift shop hours and check in times, as well as having someone around in the office part of the building while everyone else was out at work. That got the clients checked in happily. No one complained about the set hours, and they had no angst over where to go to check in because she’d also added signs that clearly defined spots. One sign, hanging over the bedroom hall clearly said No Admittance, and Jeb had added a door that locked. That gave them some privacy at night, and even during the day, if needed. Lord knows they needed it. They were like out of control teenagers, and if it weren’t his dad acting that way, he’d think it was funny.

“Mr. Lyon?” the teenager asked nervously, flicking her dusting brush around in a way that made him nervous for the knick-knacks nearby. “Do you know if there’s any room on

Blaze's camp out left? I'd be glad to go with him, *them*, to help out. I can cook and brush the horses and whatever needs done. I'm not scheduled that weekend."

Another Blaze groupie. How that boy wasn't fighting them off with a stick, he didn't know. "I don't know," he told her, solemnly. "You need to talk to Ms. Cassandra or Blaze about that." Candy had been Cassandra before his dad laid eyes on her and decided she was the sweetest bit of Candy he'd ever seen. No one outside of the family called her that, however. And the family only called her that because they loved how it made her blush. Although he'd heard her answer the phone using that name a time or two, so she must be getting used to it.

"Thank you, I'll do that," she giggled back to him and returned to her shelf dusting while he started sifting through the mail. Wasn't as much mail as there used to be, he noted. He got most of his bills on line, and apparently Liz did too. They'd just started combining bills and expenses. He made enough, it wasn't something he wanted her to worry about, but she insisted on getting her dental tech license current in this state, and paying her way, as well as Ben's. He respected that, but realized he would win her over to his way of thinking soon enough. He had nothing against her working. Everyone needed to do something and she had worked hard for her degree. She should be able to use it. He just didn't want her stressing out over money like she had been for the last few years since her husband had died.

They'd sat down and she showed him all her bills, and he'd paid a few off and she made plans for payments on the rest of them. He thought they'd worked that out very well.

However, he looked at this batch of mail and frowned, knowing something was wrong. Carefully, he tucked the envelope back into her little batch of mail and headed to the cabin.

* * *

Liz stretched under the light sheet that covered her, realizing she was still naked under it. Smiling, she stretched again, loving her sore muscles and sore nether parts. Maybe sex would never get stale with Matt. Hopefully she would always be as ready and eager for it as she was right now. She'd been married before, though, and knew passion faded after a while. She hoped it was a long, long while though. Noticing the note on the bedside table, she read:

Got Ben off to school. Have a good morning off. Love, M.

Folding it carefully, she got up, tucked it in her underwear drawer with some of the cards and other things he'd given her.

Frowning, she saw another letter stashed in there she needed to handle soon. Soon as she got paid again next week, she would get that done. One of those pesky past life loose ends. Quickly, she put it out of her mind for now, though. There was nothing she could do about it today.

Taking a leisurely shower, she pulled on blue jeans and a Rose's Ranch t-shirt. Slipping into sneakers, she planned out her day. Some housework, laundry, then she'd head over to the garden shed to get equipment and work on the rose beds a while. The first day she arrived on vacation here, she'd spied the sweet smelling, colorful rose beds and wished for the job of caring for them. Now it was reality, and she loved it. The roses always made her smile, and she even had begun to remember all their names, and special scents.

She heard another thing she loved come in the door.

"Matt!" She almost skipped from the bedroom to the living room. "I figured you'd be in the stables by now."

He smiled at her and said, "I was on my way there, but got side tracked by the mail. Thought I'd bring you yours."

Something seemed off in his demeanor, and she felt a thrill of nerves. What, oh no. It couldn't be. She looked down at the top envelope. Yeah. It was.

"Thank you for my mail," she hoped he wouldn't ask her about it. Just let it go.

"Open it," Matt said, in a way she knew wasn't a question.

"Oh, I'll do it later," she said, and dropped the pile of mail onto the couch. The white envelope stood out sharply on the muted green plaid of the couch she hoped to recover soon. Part of her on-going plan to make his cabin into a cozy home.

"Don't think so." Matt sat down on the couch and handed her the envelope again. She felt awkward and wanted to refuse, but did a quick mental inventory. Did she want to have a lie between them? Did she want to open the envelope in front of him?

No. To both. She didn't really see an option, though. It had to be one or the other, apparently. Matt sat there directly in front of her, so sighing and with a quiver of nerves and shaking fingers, she tore the envelope open.

She already knew what it said. There was a matching one in her dresser drawer but with less interest owed though, she was quite certain. This was the thing she'd planned to handle as soon as she got paid again, as much of it as she could anyway. One of the pesky loose ends she

wanted to tie up from her past life. She had never wanted Matt to know about this. Liz wasn't embarrassed a lot about her past. Sure there was a time when she dated too much, and was a little wild, but she'd settled down pretty quickly, and the last few years, she'd been a good mom and semi-decent provider.

"Is that what I think it is?" Matt asked, quietly.

Nodding, being glad he wasn't a screamer, she simply handed him the envelope's contents, feeling despite her embarrassment, almost a sense of relief as she did. This was really the only real bit of information she'd withheld from him and simply because it was so mortifying, so awful. Only other people got into this kind of trouble. Not her. Not her brothers, or Matt, for sure.

"You took out a payday loan?" He asked, after skimming the letter. He read it again, as if he couldn't believe it.

Liz nodded again, swallowing hard, unable to look at him. "I planned to pay it off, or at least catch it up, when I got paid next week. But every time I make a payment, it just doesn't seem to go down any. I've been trying, though, really hard."

"That's because they're charging you over 200 percent interest," he said. "No way will payments ever work out, except for their good. Damn. I didn't even know that was still legal. Two hundred percent." He sounded dumbfounded and she couldn't blame him.

"I know. I just keep trying to pay it back, though," she repeated, tears of mortification began streaking down her cheeks. This was something she'd wanted no one to know about, not her brothers, and definitely not Matt.

"I thought we shared all our finances before you moved in," he said, putting the letter down on the end table, and pulling her down to sit beside him on the couch.

"I did!" she protested. "Well, but for this one. I did this one a while back to pay my power bill, because they were going to shut me off. There were a couple other bills from when I had the bike accident and hurt my knee, too. I didn't want to tell you about this one, because, well." She buried her head in his shoulder and wished she were anywhere but here right now.

"Tell me why," he commanded and stroked her hair. She didn't want to look at him, but when she didn't answer, he fisted her hair and pulled it gently, but firmly back so her face tipped up to his. "Tell me."

His face seemed impassive and she couldn't tell if he was mad or upset or as disgusted with her as she was with herself. What good would knowing how he felt do, she wondered. Wouldn't help what she had to do, or how she felt.

"It's just such a...a..." words struggled and she just wanted to be in his arms, not being forced to talk about this. "It was a stupid thing to do. I just didn't feel like I had any other choice at the time. I'd been out of work a few weeks, and had all these bills, and I couldn't let Ben be without power, and it seemed an easy way to get the cash I needed." She hiccupped and struggled not to sob in his arms.

"You didn't think of calling your brother, Eric? I don't think he would have denied you money to live on, or feed your kid, or keep the power on in your house? He's not that kind of man."

She shook her head, slowly, as far as she could with him still holding her hair, so she couldn't hide in shame the way she wanted. "I didn't want to. I wanted to do things on my own," she whispered.

Matt let go of her hair, but put one finger on her chin and kept her face up. She averted her eyes guiltily. "I can almost understand that. We all make bad choices once in a while," he said, slowly. "This was a bad choice, but do you know what a worse one was?"

Yeah. She did. "Not telling you about it with the rest of my bills," she whispered. "I know I should have, but I was just so embarrassed." There had been so much on the news back then about payday loans and title loans, warning people about them. That, though, had been how she'd heard about them. A piece on her local news, about how, yes, it was so easy to get quick cash from these people, and since she was worrying about her power bill right then, fearing she'd come home to a dark, cold house, she decided that was more important. She'd do anything for Ben.

Besides, she wasn't like some of the people they were profiling. She had a good job. In fact, at the time, she had two jobs. Full-time dental tech and a part-time job stocking shelves in a big hardware store in the early mornings. She'd taken the second job to catch up after her accident. Figuring she could get more hours there, if she needed to, she popped into the loan place on her drive home. It had been quick and easy, and the people were so nice, but now, over a year later, she owed much more than she'd borrowed so quickly and easily from the nice

people. Anytime she'd been even a day late, she'd been hit with a huge fine, and her interest went up. She felt as if she were drowning in both the debt and the embarrassment.

Matt pulled his phone out of his pocket, and called the number. Liz cried softly as she heard him pay it off with his credit card. The entire amount. If she didn't feel so guilty, she'd feel so free and happy.

She vowed to pay him back every cent, and yet, she still felt as if the weight of the world had been lifted off her shoulders by her handsome cowboy riding to her rescue.

Almost all the weight, at least, because there was the worst decision, she knew now, she'd have to deal with. One worse and much more complicated than a money problem.

"There. One problem solved," he smiled gently at her, and Liz kissed him, tasting her own salty tears on his mouth. "But now for the next one. First of all, is this the only thing you haven't told me about?"

"I didn't tell you about losing my virginity," she said, trying to lighten the atmosphere.

"Money, Liz. Don't try to be cute. It's not the time," he touched her nose with his finger. "Though we can have that discussion another time. Might be interesting."

"No, Sir, nothing else," she said, slowly, eyelashes fluttering down, pink rising in her cheeks. All she wanted to do was crawl in a hole. "The only reason I didn't tell you about this was I was trying to pay it off myself. Before anyone found out. It's just so embarrassing." She repeated it. He didn't understand how awful it was.

"When we were sharing our debts, did we put a clause in there about only sharing non-embarrassing information?"

She shook her head and stared down at his belt buckle. She didn't want to have this conversation. She was a grown woman, after all, who had supported herself, and... she stopped her racing thoughts. That was not what this was about. It was about honesty. Between the two of them. She knew that.

Now, her issue, she realized, was that she had to regain his trust. How? Words, to start, then actions to prove it. "I don't know what to say," she said. "I'm sorry I didn't tell you. I won't lie by omission anymore. I learned my lesson. I'm so happy I don't have to worry about that anymore. I promise to pay you back every cent." She put her arms around him and hugged him tight.

He hugged her back, and then deliberately set her apart, from him. "I hope you learned, but I'm going to make sure of it. One thing I will not abide is secrets and lies between us. Especially about money. I make enough, you have your own, and we talked about how we are going to handle things. That hasn't changed."

He looked her up and down and she almost shivered with nerves. What was this?

"But right now I'm going to give you a reminder of what happens to little girls who lie."

Mind racing, she thought about her mom who had soaped her mouth when she told stories as a little kid. Surely that wasn't what he meant? Maybe it was? Liz shuddered, thinking of the taste of it. Ugh.

"Stand up and pull your jeans down," he said looking her directly in her eyes. She stared back into his stern ones, puzzled.

"No," she whispered, mouth dry, suddenly realizing what he was going to do. He loved to pat her butt and give her hot, sometimes smoking hot, foreplay spankings, but she knew this wasn't going to be one of those, and exactly what he planned to do.

"Yes," he said. "Little girls who lie, even by omission, get their butts blistered. Then they remember every time they sit down for the next few days what they did and what they won't do again."

Suddenly Liz had to pee, really badly. Nerves, she knew. Could this be really happening? "I'm not a little girl," she said, almost desperately. "I'm a grown woman, and I said I'm sorry."

"I'm a grown man, and I know you are, but fixing that was too easy, and you need a reminder. Punished so you remember not to do it again."

"I really don't," she said, and wiggled away a little further.

"Well, I'm not going to force you, but this is something I really feel needs to happen, for our mutual good," Matt said, pointing to a spot by the end table. "Stand up and drop your pants."

Her mind danced away, but shakily she stood up, and reached for the button on her jeans. Was he really going to stand there and watch her pull her pants down like a naughty girl? Hanging her head, she knew that was exactly what she had been. She deserved this. It was for their mutual good, he's said. Somehow she felt dubious about that.

Maybe it was though, and then they could have a fresh start and never bring it up again? Except for her paying him back, of course. She hoped his interest was a lot less than the title loan place.

“Quit stalling. Do it now.” His voice had none of the humor in it she’d grown used to. She didn’t like this, and of this, one bit. However, she decided she’d accept it, do what he told her to do. Why? Women did stupid things for love apparently. Slowly she unbuttoned, unzipped and shimmied her jeans down to her thighs.

“Over my knee,” he told her. She knew she could pull her pants back up and walk away. Walk into the bedroom. Just tell him she didn’t want a spanking. But. Maybe she deserved one, and if Matt dealt with issues like this instead of yelling at her, maybe that was a good thing?

“You are going to seriously spank me?” she whispered, trying to tug her t-shirt down to cover her still panty-clad parts. He’d seen her naked only a few hours ago. That didn’t seem to matter. She felt naked even though she wasn’t, and not a fun naked.

“Very seriously.”

Maybe it wasn’t a good thing. But what option did she have? Leave? No. She didn’t want to do that. And she kind of *did* want to be punished and forgiven. She’d been feeling so guilty and so bad about this for so long. Hopefully this would bring her a washing away of guilt? Some peace to them both? She had no idea.

Awkwardly, she took the step to him and he helped guide her over his lap. That was not graceful at all, she thought. He probably thought she was a klutz. Hopefully, he knew it was nerves. Giving a short snort of a laugh, she realized he wasn’t even thinking of how she got over his lap, more than likely. Men.

Her body rested on the couch and she hoped she wouldn’t kick the lamp on the end table over in a few minutes. She couldn’t see it. Her face buried in the closest pillow. She hoped she didn’t want to be sitting on it soon. Was he really going to spank her? This entire process boggled and baffled her. What had she signed up for?

“Once I’m done here, we won’t bring this up again,” he told her. “Well, I won’t bring it up again. You can. I know girls like to talk about things.”

Well, she liked to talk about sex after the fact. She wasn’t sure however, if he meant the spanking she was about to get, or the lie she’d told, or the money he’d paid off for her. Plus, she felt pretty certain, she really didn’t ever want to talk about any of those things ever again. None of them seemed like fun conversation starters, right now.

But her mind shut that out as the first smack landed on her bottom. “Ow,” she protested, involuntarily. He wasn’t planning to mess around, was he? No. He wasn’t. Her heart pounded and she began panting. Nerves.

Sharp smacks immediately began raining down and while she tried to hold still and just accept what she deserved, it wasn’t long before her instincts kicked in. She bit her lip trying not to cry out again, but couldn’t help wiggling just a bit. Then a little more. Soon, all she thought about, all she wanted was to get her bottom out of the way. Just not there! That part already hurt too much.

Right when she was starting open her mouth to protest, he stopped and she took a deep shuddering breath, and sniffled. She needed a tissue. Was it over? Okay, she’d handled that well. Hadn’t she?

“We are never going to have this happen, again, do you understand me?” he said and she felt her panties being pulled down. Crap. And other bad words.

“Yes!” she sobbed out, giving up trying to be stoic, “I understand. Don’t spank me anymore, please!”

“Job worth doing is worth doing well,” Matt said.

“Not always!” she shrieked as his hand came down again. This was nothing like her play spankings, which were fun and hot and desired. She did not want this and did not want to beg, but Liz was pretty sure she was going to be doing just that. Real soon now.

Why not? It might help and all she wanted was for this pain to stop. It hurt so much. Her bottom felt on fire as he continued the steady thwack on her bottom. Panic started to rise. She couldn’t take this anymore. How long was he planning to keep this up?

He held her firmly and didn’t let her move, though she tried her hardest to twist off his lap. Why had she thought keeping anything from him was a good idea? There was nothing good about either the fire in her bottom or the pain in her brain.

“Please, no more, please, okay, I’ll be good,” she choked out. Damn, it was hard to talk when all she wanted to do was make it stop. How did you make it stop? She had no clue. “Sorry! Ow! I’ll be good, no more, no more!” Her butt felt on fire and yet he relentlessly lit more matches. She’d never look at a bonfire the same way again. She simply could not handle anymore more. She wiggled and kicked harder, her hand flying back to stop the assault on her

bottom, but he grabbed it held it. Needing out of there, off his lap, was the only thought in brain besides the fire in her butt. No one had ever done anything like this to her before.

Finally, with a loud wail of agony, she stopped kicking and fighting and went limp. He could do what he wanted, she couldn't fight anymore.

He stopped. It was over.

Liz stayed over his lap, bottom throbbing, so mortified she couldn't stand it. Could today be any worse? He'd found out her worst secret. He'd spanked her like a child. She'd cried and begged and kicked and whined and behaved like a little girl.

It was horrible. She didn't think she'd ever be able to look him in eye again. At least he wasn't going to make her stand in the corner. Was he? No. Just no. She needed held right now. She needed to rub her bottom.

Scrambling up awkwardly, she wanted to throw herself in his arms... but did he want her? She rubbed frantically, trying to rub out the pain. Rising up on her toes, she kept rubbing, wondering weirdly in some sane part of her brain, if going up on tiptoe was the spanking equivalent of opening your mouth while you put on mascara. It simply seemed like the right thing to do. The rubbing felt so good. What would it feel like if his big hands were doing it? She must be feeling better if she could think this much.

Was he mad still? Maybe she should just go to the bathroom and compose herself? She didn't know what to do. She'd never been punished like that before. Miserable and sore, she pulled her panties up, and then her jeans, wincing at the burn in her bottom, it felt swollen it hurt so much. Man, he'd been serious. She wasn't going to sit well for a few days. No horseback riding for her today. She could not look at him. Couldn't face him.

He simply stood there, waiting, for what? She tried to calm her hitching breaths, and wiped her wet cheeks, sniffled a few times, then said, staring at her feet, "I'm sorry. I won't do it again."

Apparently, that had been what he wanted to hear, because he took a step toward her and pulled her into his arms. "It's over now. We won't talk about it again, okay?" He kissed the top of her head as she gave another broken sob and nodded into his chest. She couldn't stand this. Nothing in the world had been that horrible—even giving birth hadn't been that humiliating, though she wasn't certain she was talking about the spanking or the lie she'd told. She didn't want to do either one, ever again.

“Are you going to do that every time I’m naughty?” She finally asked, her voice hitching. Matt laughed, softly, “I don’t know. Maybe. Every time stands on its own. You planning to be naughty often?”

Liz shook her head hard. “No, sir!” she said emphatically. “I plan to be very good.”

“At least till your butt feels better,” he teased.

“No, I’ll remember. That wasn’t real fun,” she finally raised his head to look up at him, still mortified, over the spanking, her reaction, over the money.

“It wasn’t supposed to be. Punishment is a deterrent.”

Nodding, Liz agreed with him. She sure didn’t want one of those again, ever. Yet, she realized if she stayed with Matt, they would happen if not fairly often, then regularly. Apparently, she had herself a hot spanking cowboy. Spankings weren’t as much fun or as hot as the ones in the books. They hurt and you acted like an idiot when they were happening. She wasn’t a fan of either being hurt or an idiot.

Matt hugged her again, “I’ve got to get to work. You go wash your face, and then do whatever it was you were going to do this morning. I should be back for lunch. You want to eat here or the mess hall?”

“I’ll cook us something,” she said, not wanting to face anyone else, though, of course no one knew. “Will see you then.”

She watched as he strode out the door. Well, that had gone... somehow. Her brain still spun in circles. Her man, her guy, the man she loved, actually had turned her over his knee and blistered her butt.

And she’d gone willingly over his lap. Let him do it. Accepted it. It hadn’t been fun at all. Or sexy at all. But.

For some strange reason, it felt right.

And that just had to be wrong.