



**PAYBACK'S**  
*A Bitch!*

**VIKKI**  
**EVERETT**

1-800-393-3939

# PAYBACK'S A BITCH!

**by Vikki Everett**

CAUTION: Throughout the course of this story, many strong opinions are expressed. They are not meant to be the views of the author, particularly to pass on to the reader, to act on them. Given literary free rein, whether plausible or wishful thinking, they are the personal views of the characters involved. Note that while I sometimes do write using methods and products that are authentic and not pure imagi-

nation, I do NOT advocate the methodologies or the use of a given product in any story. (Some of you are familiar with them, also know they are possible and or do exist!) Surely what works for one, may not another. I mention them only to entertain the mind, and not to try it. Not to mention, really and truly needing sexual precaution in the real world! Therefore, some events are deliberately truncated to emphasize that this is a work of FICTION and should be treated as such; not as a how-to book. Please feel free to be drawn into the story as a good read, nothing more. Thank you and enjoy. - VE

## PROLOGUE

*Three years ago –*

Three Eastern states hold a “Powerball Lottery”. As each state has their own lottery, when they agree with a neighboring state (or states) to combine resources for a larger lottery, each state is, in effect, at least holding two lotteries, bringing in more income, despite the payoff.

Different such lotteries across the country handle their multi-state payoffs in almost equally different ways. One virtual constant is the downplay the identities of the specific winners, for obvious reasons. It was something learned after the fact, but learned all the same, for the most part; especially when the states were mostly the blame for freely giving out names. Of late, it is mostly the media's fault. While not giving out names – unless the winner identifies himself or herself, making it their own fault – they are sometimes filmed for easy viewing on the nightly news. Yet, overall, publicity of multi-millionaire winners is the last thing these people need, whether several people have to share and especially if there were only a few. The fewer the payoffs, the larger the cut. And more “non-winners” who never even played assumed that they ‘deserved’ a piece of the pie, whether they knew you or not.

Such was the case of Rory Shay. He had been a ticket player of his state's lottery ever since he was legally allowed to. Winning small sums such as \$5-\$10 and ironically another ‘free’ ticket was enough to not discourage him. He was not a gambler in the truest sense; it was an occasional diversion. The Powerballs did not originate in his area – in-

deed, not every collective is even called a Powerball – so he had heard of it and knew what it was all about when his neighboring states colluded with his to have their own Powerball.

He played a couple Powerballs when the totals were twin-digit millions. Nothing happened until the lottery hit three digits. He then hit it big with only two others – strangers as opposed to partners, who just happened to have the same numbers – and the pot was \$300 million! Split three ways, it was a lot of money.

However, many people do not read the fine print until they are made to do so. Rory might have won \$100 million, but he did not get \$100 million. Uncle Sam now steps in a very big way.

The government gobbles upwards to 60% in taxes, right from the start. However, you are still a millionaire. \$40 million from about a \$5 ticket and you want to complain? But wait! There is more.

That \$40 mil payout is spread out over the next 20 years. Still, not a problem. \$2 mil a year for twenty years is definitely a sweet deal if you are young. Yet, there is another catch. The \$2 mil is now classified as “earnings”, which means that even if you never work again, you must pay taxes on it. If you have it direct-deposited to your bank, there is a tax also on it, on the earned interest. (Note that direct-depositing is just a convenience. Even if you get it in the mail, however you attempt to cash the check, it is still considered as taxable income.) Yet the good thing about this is that your money is indeed earning interest, growing as long as it is in the bank. The more money there is, the more the interest it collects. In the end, with interest, you might clear a million

yearly, to spend freely. And that is all good in Rory's case.

As noted, in most cases of late, names of winners are not publicized for their protection. From there on, one is on his own, as invariably, there are still lottery leaks like a sieve – like, as mentioned, someone recognizing you on television; no matter how far away the camera was or how grainy the shot – where scam artists to legitimate concerns pop up where they never existed before. Relatives and “old friends” show up, looking for handouts or conjured debts. And so on. Each lottery winner deals their situation their own way. Rory Shay, upon notifying where to send his checks, left town; trading the East Coast for the West.

## Part One: The Sunny Side of the Street

With the three years under his belt, if there was anything Rory learned from the lottery, it was anonymity. Moving away from moochers, choosing to make his permanent home in Southern California, while desiring to live in an upscale community, he attempted to play it smart. That is, live somewhat affluently just like his neighbors.

The trick here was while they had pools with Jacuzzi's, state-of-the-art entertainment centers in their ultra-modern homes – the homes are high-priced, but nowhere near a reported “celebrity’s” domicile of seven figures or more – along with cars that had all (or at least most) of the options, they were either just squeaking by or on their second-plus mortgage up to their necks in debt. Rory had it all and then some, all paid for, free and clear. No one knowing the wiser. Nobody bragged about what they owed, in having what they had. If anything, they strutted about what they had, without telling how many more payments they still owed on them. They either knew or assumed that their neighbors were the same as they – well off but with maxed-out credit cards – so it was easy to assume their new neighbor Rory Shay was also just like them.

As three years passed, Rory did blend in as just another one of them. No one to sponge off him, even dreaming of his tremendous wealth. He lived with the well-to-do and the pretentious well-to-doers rather than to hobnob with the snob jobs. Here it was also not unheard-of or unusual to work from home,

so none ever wondered why he did not regularly leave the house to pull a "nine-to-five".

At the risk of sounding morbid, at 25, Rory was not planning to die twenty years later when he got his last lottery check. To wit, splurge his \$2 million-plus after taxes each year until the last. There were people who did just that. Even some who got extended credit lines due to their wealth and went way beyond their winnings, being worse off than before they won.

No. Away from the other side of the country where people knew him in order to get him to invest in schemes – scrupulous or otherwise – Rory was able to have his cake and eat it, too. Able to make sound investments with relatively modest amounts that compounded what he had. Virtually using it to pay the taxman and getting his yearly "allowance" in full. At this, Rory could live well as long as he lived.

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Speaking of living well, being a young man, Rory had left his virginity even further behind than his hometown. He was by no means a stud but he did well enough just being cute. That is to say, as adulthood chiseled many of his contemporaries to definitive masculinity, he maintained his baby-faced looks that stayed with him since puberty. When it came to sex, admittedly, it was more oral than vaginal. Yet note, "more" did not translate into "none".

When he did get the latter, fresh condoms were at the ready, and he did have a few fucks without them – "riding bareback"; performing doggy-style as





well as missionary. Too, because he received blowjobs, he reciprocated fairly. Learning proficiently the art of cunnilingus; eating pussy. That was as far as it went. When Rory came into money, before he moved, the precious few women that found out were only then willing to do anything beyond rudimentary sex. However, Rory knew that it was the lure of the lucre. If only there was someone who would let him go even further or simply just friendlier before he became wealthy. With his guard already up, it was just another reason to relocate.

If anything, Rory would have welcomed doing something kinky. But pre-riches, there was no willing partner. Still, his new obscurity in a particular environment invited sexual freedom, such that bogged his mind.

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Being a 'free thinker', as it were, Rory did not look down on anyone's version – or diversion – of sex. He was never tempted or coerced, but some things did intrigue him.

Ironically, without knowing the size of his checkbook, Rory found many more women wanting a good time with him than where he formerly lived. The lovely ladies were seemingly almost always all out for a party – which included sex – and it almost did not matter if you were 'just' cute. Cute guys also abounded here and some were both cute and "hunky", to boot. For a while, Rory had found a niche where he could fit in. However, due to this same fact, all kinds of guys were looking for an edge, in order to be chosen over another.

Some men indeed flaunted their wealth, their bodies and or possessions. Rory, seeing this, definitely did not want to be a copycat. He noted that using this tactic to impress a pretty face often caused them to fall flat on theirs. Many were sucked dry, in more ways than one. And sure enough, because this strategy was used, when the money was either gone or inaccessible, women were found to be the same all over and not just his home state: they abruptly 'disappeared', looking for better, or at any rate, fresher game.

One such thing of intrigue, upon newly experiencing and enjoying anal sex with women who liked it, Rory stumbled upon a stunning beauty that not only did not mind it but also brought it up first. It was not until afterwards that he discovered that he had fucked a shemale. A "chick with a dick". A post-operative male-to-female transsexual who had effectively swapped genders, except that she had no plans on trading her cock for a pussy. Everything else without a doubt spelled W-O-M-A-N. Exceptionally in this instance, which was how Rory was misled. Yet, instead of being upset in being fooled by the "90% woman, 10% man", Rory was in awe of this kind of female.

He treated the first one he had met all the same as he had before discovering her appendage and did not touch it deliberately, as then she requested him to fuck her face-to-face. Without any reluctance, Rory got erect via some petting foreplay and did inadvertently touch it as he pressed his body against hers. He came again in her ass as she exploded between their torsos. Yes, her cumming between them did startle him, but only for a moment. Thoroughly exhausted from the unique experience, he rolled off

her, and after a few loving words of endearment amid kisses, they were both fast asleep. After the fact, Rory did not seek shemales out, but they solidly remained a *curiosa* in his mind.

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Rory made casual friends as days grew into weeks and months gradually became a couple of years. Living the “good life”, as it were, he went to and had grand parties where seemingly naturally beautiful – and none too few ‘profoundly siliconed’ – women abounded. Of course, being of a new quasi-upper-class social set may have been the cause of the feminine attraction to him, but he never questioned it inasmuch as he never betrayed his actual wealth to anyone, and he never hung out with the truly “rich and famous”.

Now having as much sex as he could want, he bedded some women in some contrived seclusion during the very party he had been invited to. If full-out open orgies were happening, they were of another crowd. The general clique that he was a part of, sex was performed with implied discretion.

Every now and then, due to the mostly year-round warm climate, he was asked to pool parties, where almost everyone wore next to nothing. Men in tight clothes to show off their muscles or skimpy Speedos that obscenely bulged their ‘packages’ of penis. Women wearing thin halters with Daisy Dukes shorts that either deliberately made to only hold half of their asscheeks or cut thong-like in the rear to bikinis that were nothing more than strings with strategic patches over nipples and pubes. Oddly enough, a thought popped up in his mind oc-

asionally during these affairs, as opposed to those where everyone was fully clothed or almost so. Despite some very attractive ladies wearing bikini outfits, he would ask himself, 'If one could do it, why not more?' as he would glance at their skimpy or otherwise pantied bottoms.

Yes, every now and then, he would wonder if more than one attractive shemale would be bold enough to hide out in plain sight. Even bold enough to wear a scanty swimsuit amongst others. In fact, it became a game for him, to attempt to seduce a beauty out of her panties, just for that reason. To see if she was yet another brash – yet all the same, careful – transgender. Although he did not go and furtively seek them out, Rory did occasionally muse about the true gender of an apparent female that happened to be in his line of sight. They were not the same thing as truly seeking shemales out.

If he were successful at seduction but found a pussy instead of a penis – he never found a penis except that earlier one time – Rory would certainly not be disappointed. Yet curiously enough, at these times, these women got his very best in his superlative cuntlapping skills; oftentimes, Rory would attempt to imagine their clits as if they were miniature cocks. He never sucked the only one he possibly could have had, so he really did not know what he was doing later to women, having only a visual of the male appendage; Rory had only marveled over it without handling it at the time. But insodoing with what he then had at these gatherings – and sometimes dates – it drove the women wild. One woman was so titillated, she ultimately became a regular in his bed and his life. Her name was Sasha Reynolds.

## Part Two: O Sweet Mystery of Love, At Last I Found You...?

Not just relying upon savings account interests, going over his financial portfolio was a chore but deemed a necessary one. Just as he was with the fairer sex seducing him, he learned how to handle his own monies, to avoid being swindled, by either gender. So, what with corporate mergers as well as misdoings of late, Rory had to be careful not to be inadvertently involved via his investments. Not to mention, losing everything simply being associated with the fraudulency.

Not a person given easily to panic or paranoia, in checking his money, Rory went to an occasional shareholders' meeting. Here he met people who owned a single share and those who had hundreds. Going to one company meeting in particular that appeared to be on shaky ground, he wanted to hear what they had to say. He was not alone, as it turned out to be the focal interest of all of the attendees, and the company was aware of their concerns beforehand.

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Rory had been trying to make sense of what the company representative was trying to say; attempting to decipher English from corporate doubletalk, to determine fact from fiction. But suddenly, he could not shake the feeling that he was being watched. The speaker glanced his way occasionally but he knew that it was to the group in his direction, not him personally. Yet something – someone – had him in their sight and the feeling was gradually becoming disturbing.

As if intuitively finding the source, Rory discovered what – who – it was. Sitting next to him was a woman who had been stealing glances at...his hands?

As incredible as it seemed, Rory tried to now do the same to her, as if to wonder why she found his hands so fascinating. Espying her lap, her own hands were very feminine; maybe a little thicker than his. "Man hands" they are discourteously called, and there were some men who found this trait unnerving for a woman to have. Rory did not. In truth, they were atypical but not manly at all. Yet being different, he curiously began to surreptitiously survey some more.

But then, abruptly, two things happened simultaneously. Thunderous applause and powder blue knit cloth almost instantly appeared out of nowhere.

The first was from the audience, the rep finally ending his speech. The second was the woman's blouse, as she then leaned over to retrieve her handbag; effectively covering her other hand from Rory's line of sight. Both startled him, making him sit fully upright. Yet, as he had been trying to subtly turn his head towards the woman, instead of it snapping forward, it turned fully in her direction.

Rory then blushed defensively. He knew that, despite it being thrust into his line of vision, her powder-blue covering was pure bosom. He well knew that most women – whether it was fully covered or virtually immodestly exposed (on purpose!) – do not like their chests stared at. He had not been staring at her chest at all but many women will stand firm to the fact that he indeed had been leering pervertedly. So, nevertheless, Rory had thought that it

was a lose-lose situation. She feeling embarrassed and humiliating him for making her feel that way. Yet, to his surprise, the woman had a crimson blush of her own, as she looked stunned in Rory's face!

It is already established that Rory is a gentleman. But with this new female stranger, he is finding it difficult to prove otherwise. As noted, there were women who conversely dressed to be noticed and yet get upset when they were. This woman not only wore her blouse wide and deep, displaying notable cleavage, it now appeared that she was also purposely arching her back, thrusting her chest in Rory's face. It even seemed as if she was doing it on purpose and yet subconsciously so. A person who surely knew what she looked like and was deliberately emphasizing it. Wearing mostly everyday modest outerwear at least, the only things that seemed to differentiate her from a streetwalker were indeed sluttish outergarments.

Poor Rory was desperately trying to move his head to face hers. Successful in facing the longhaired, green-eyed strawberry blonde, before he could even try to be apologetic, the woman proclaimed with a sideways grin, "They're nice, huh? They better be. I paid enough for 'em!"

At that, Rory was wondering how he did not notice her when he first sat down. Maybe the seat was empty and she sat afterwards, which was when he originally felt her eyes on his hands. Whatever the case, his countenance now went from being flabbergasted to befuddled and she caught it.

"Please! Don't be embarrassed. I'm no brainless bimbo," she said, as her face was able to return to its normal coloring. "Being at this stockholders' meet-



ing should at least tell you something about that. If anyone should feel awkward, it's me for staring at your hands. It's just that they're so long and slender, and look as if they've been well manicured."

As an asset to being well-groomed, Rory's fingernails were regularly kept clean. One stylist would habitually even push the cuticles back, and file each nail's length a quarter-inch as she took care of his digits, ending up with polishing them with a clear gloss; habits that he eventually picked up on his own with no one questioning him...until now.

Up until this point, he had liked the luxury of having his nails done, until the comments became repetitive on how soft his hands were. The insinuation was obvious. Not bothering to explain that he had not worked in years as to the reason why, this was when he culled all that had been done and did his own. Again, knowing that both gays and straights do this, he was not bothered by it. Explaining it possibly over and over, seemingly sounding defensive and disbelieved...well, simply put, he did not care, and too, he did, at the same time. Rory was made to relive this mixed emotion right now and the duality made him feel awkward one more time.

Still, Rory had a swift glance at her hands and his. While yet feeling that there was nothing he did wrong, he now recognized an additional tinge of envy in her voice, as his fingers did look slightly thinner than hers. At this, he realized several things and putting this all together now, all of his past discomfiture seemingly flushed away, despite his cheeks still being red.

By just another quarter-inch with the tips being squared off instead of being rounded, Rory's finger-

nails would have assuredly been feminine; the style called "French Tips". For about a split-second, he felt pride in such a possible feminine look, but just as quickly, came back to the present altercation. Putting everything together, he then swiftly defended to this woman today that many men have their nails done and, "after a while, I have learned to do my own...and oh boy! I just heard myself say that and how it sounded. But I am straight!"

"Whew! That's a relief!" the woman joked. "It seems that if they aren't already taken, available straight guys are a dying breed around here. I hereby stake my claim on you, uh..."

"Rory. Rory Shay," he stated, finally at ease himself.

"Sasha Reynolds," she rejoined. "Wanna grab a cup of coffee and try to rehash what the hell that guy was babbling about up there?"

At that, such were friendships made. In this case, something even stronger, as Sasha was remarkably aggressive in Rory's bed that very night.

By the way, they both sold their shares of the du-bious stock and not a month later, the company in-deed went belly up.