The Bank Manager

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Phil is disciplined by a disgruntled customer

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I looked up as there was a knock on the door, it opened, and my secretary showed Miss Montana in to my office.
The young lady was every bit as eye-catching as I expected from her rather stern voice on the phone, and I fully intended making her pay for the way she spoke to me. Little did she know I intentionally reduced her credit limit, as I had done with other women who then had to come and plead their case, not to mention give me a blowjob here in my office.
I stood up, knowing I would twist this woman around to my way of thinking quickly enough and have her suck me off just like all the others.
I was rather taken by surprise though when Miss Montana waltzed in and sat down without being invited to, and placed what looked like a sports bag on the floor next to her,
“Good morning Miss Montana” I said, smiling, even more intent to make the young lady tow my line.
She looked very attractive I must say in a black short sleeved dress with the top couple of buttons undone, a skirt that only just covered her bottom, bare legs and high heels. She was quite breathtaking.
“Hullo Phil, please call me Zoe.”
My mouth must have dropped open slightly as I was not used to being addressed by my first name.
My secretary gave me a look that said I needed to be more authoritative before closing the door behind her. , Of course she didn’t know about the telephone conversation between Miss Montana and I when this young lady who has been a customer of the bank for some years since she came over from Australia complained that she been wronged, and that it was all my fault. Neither did my secretary know about what the women were made to do when we were alone and discussing their personal accounts.
“You don’t mind me calling you Phil do you?” Zoe asked giving me a just dare object look.
I gulped and said, again with a smile “of course not, erm, Zoe.”
Zoe gave me a very serious look, ignored my friendliness and started straight away with “I am very

annoyed Phil, as I said on the phone."
"Of course you are, and I do apologise." I hoped I had put on just the right tone of sarcasm so she would know who was boss here.
"I don't think an apology is sufficient. Twice now I have stood at the cash machine with a friend and the machine has refused to give me any cash. Not once, but twice" she emphasised.
"Well yes, so I understand" I said with a smile, "but it was a simple error."
"Simple error indeed" Zoe said gruffly. "I phoned you after the first time and you promised me you would deal with it personally and look what happened, I was embarrassed a second time, so I reckoned it needed a personal visit so you fully understood how upset I am."
This wasn't going quite as planned. The women customers normally apologise to me for disturbing me, but this young lady was nowhere close to that.
"Yes and I'm sorry, I thought I had dealt with it." I didn't admit I had fully intended to mess her account up so this very meeting would take place.
"Really. I don't think so Phil. In fact I think you did it on purpose, to embarrass me."
"No really Zoe, it was a mistake" I lied.
She sneered. "Or, did you decide I needed to be taught some kind of lesson?"
"I don't think so" I said defiantly. I really didn't like this young lady talking to me like this. Who does she think she is after all?
"You know Phil. I think you gave priority to the customers who give you presents" she said, glaring at me.
Surely she didn't know that. At least I hope she didn't because that would make things very difficult for me. I might even lose my job.
"That got you didn't it Phil. Well I can tell you I have checked and I know you have favourites amongst your Clients, and they are the ones you do things for."
I looked aghast. She did know.
"Yes Phil, all those people, women, who give you presents and you give them extra credit."
Well if she knew that then I was in deep trouble. I wondered if she had proof, and as though she was reading my mind she said "I have proof Phil, and I have posted it to your home so when you get back tonight it will be there, although don't worry, I have only sent copies and have kept the originals of everything."
I tried to remember if my wife was at home today, but I supposed I needn't worry too much as she never opens my post. Again Zoe was reading my mind and said "I reckoned you aren't the type to let your wife open your post, unlike here at the office when I rather think your secretary does open it."
She was right of course. I could not risk Zoe sending post to my office.
All of a sudden she became aggressive again and said "I heard you called me secretary trash. Is that right Phil?
She can't have found that out surely. I only said it as a joke although now I think of it I did say it in the general office after Miss Montana had phoned in there to complain when I didn't call her back myself.
"No Zoe, that's not true" I tried.

“I heard it from a good source Phil. You were telling someone about me and that I didn’t matter because I was just secretary trash. That’s right isn’t it Phil.”
“Honestly Zoe I didn’t.” She gave me a look which I realized meant she knew I was lying. I didn’t know how she got all this information about me, but it was all correct. This didn’t bode well for me I thought. Zoe gave me a purposeful look and waited for me to ask the obvious question. I tried to hold out but she was tougher than me.
“What do you want Zoe?” I almost held my breath but even I had no idea what was coming.
“Well Phil, your intentional bungling has left me embarrassed twice, so you need to be punished in an appropriate way. You need to be brought down from your ivory tower by several pegs.”
“What do you mean?” I asked, bewildered. Zoe lent forward and the front of her dress fell forward showing me her quite delicious breasts. What a looker. How I would love to be able to take those breasts that ooze sex into my hands and caress them.
“Phil, look at my eyes not my chest” Zoe demanded and I know I blushed. “Well I can tell you Phil, you won’t be touching them, whilst on the other hand you will be feeling bare skin, of sorts.” She had a firm look still. I couldn’t work out what she meant so had to wait for her to spell it out.
“This meeting is due to last an hour isn’t it Phil?”
“Erm yes Zoe, that’s right.”
“Good. So for an hour I am going to teach you not to cause problems for your lady customers like you have done with me. I am going to discipline you, and if you do anything wrong I will discipline you harder, for the whole hour.”
“Discipline?” is all I could say.
“Yes Phil, discipline. You are going across my lap for a spanking, and in my sports bag I have a selection of other implements I am going to use on your bottom.”
I was speechless for a moment, and then managed to say almost in a whisper “what if I don’t agree?”
“Easy” Zoe snapped “I will send copies of all the evidence here to the office for your secretary to open, and then everyone will know what you have been up to. What you have expected other lady customers to do for you in this very office.”
She couldn’t know that really could she? She couldn’t know how lady customers give me a blow job right here in return for loans and increased credit limits. Surely not. But I suppose I don’t know for sure, and I can’t risk it either. I would know tonight when I got home but by then it would be too late. Zoe was studying my face, as though reading my mind.
“Yes Phil, I know what you have got quite a number of ladies to do for you. You really have abused your position haven’t you.”
I knew that. The blowjobs were from women who needed extras for their account. Funny in a way because normally ladies like Zoe would have come to my office, begged for extra credit, and been quite happy to give me a blow job. Zoe should be giving me a blowjob right now, not threatening to turn me across her knee for a spanking. But Zoe is different to the others. Very different.
“You get one chance Phil. You agree to be spanked or I walk out now and post the second package here tonight.”

I looked at her trying to work out if she meant it. This attractive and particularly assertive young Australian beauty though was tough. It really only took me a moment to know that is exactly what she would do. I knew I had no alternative and looked at the floor before saying a simple “ok.”
She sneered and said “Good boy Phil. Right decision” in a far more sarcastic tone than I could ever manage as she got up, pulled a chair out to the middle of the room, and sat down.
“Tell your secretary no calls and no interruptions Phil. Believe me you won’t want her coming in for the next hour.” She smiled, self-assured, forceful, in control, yes definitely in charge.
I phoned my secretary, and then walked over to Zoe, standing in front of her on the very spot she pointed at.
“Take down your trousers” she demanded.
I took a deep breath, licked my lips, caved in completely, and undid my trousers letting them fall to the floor.
“Step out of them” she ordered and I did, picked them up, folded them, and put them on a chair.
“And those” she said in a very off hand way, pointing at my underpants.
I sighed again but slipped my thumbs in to the waist band and took them down, stepped out of them, and placed them with my trousers.
“Make no mistake Phil, this spanking is going to last the full hour. You do exactly as I say. Do anything else of your own accord and you will get six strokes with one of my canes. No second chances Phil, a straight six on your bare bottom. Is that very simple instruction understood?”
I looked at her beautiful eyes which I imagined could be so soft but right now were oh so stern, with all her severity aimed at me. “Yes” I said.
“Right, get across” she ordered. It was then I grasped what she meant about me touching her skin. Her dress rode right up so I was going to lie across her bare thighs. She has lovely legs and as I lay across her lap discovered just how soft and cool they were. She moved her legs apart so my legs were almost straight out whilst my arms supported me on the floor. My balls sat in the gap between her legs although by now I was quite erect, driven by her cool thighs against my stomach as my shirt had ridden up. I was enjoying the coolness of her thighs until she rested her hand on my bare bottom and the realisation struck home that she was about to spank my bare bottom.
“So Phil, do you understand how wrong it is of you, to expect something in return for just doing your job?”
She rubbed my bottom whilst waiting for my reply. I did understand of course, well I knew it anyway even without being spanked, but Zoe knew that. She wasn’t expecting too many answers from me. The fact I was across her lap waiting to have my bare bottom spanked was admission enough. Soon enough she said “well if you don’t answer I will take that as a full admission.” With that she raised her hand and brought it down hard on my bottom. Initially she spanked my bottom on alternate cheeks before landing several in succession on the same spot before going on to the other bottom cheek and doing the same. She spanked me hard and yet seemed to be able to land spank after spank as though her hand was impervious to the pain. I certainly was in pain but had no say in the punishment.

After quite a while of non stop spanks she ordered “OK Phil, get up.”
I stood up and waited to be told what was to happen next.
She looked with distain and said “I don’t know why I am worried about your modesty Phil, take your shirt off. I want you naked.”
Reluctantly I undid the buttons of my shirt, glancing at the door.

“Shall I ask your secretary to come in and watch Phil?” Zoe said, smirking, daring me.
“Pleased don’t Zoe. Please” I begged.
“OK, I won’t, so long as you do as I say.” She glared at me, but I had no fight left. I was going to do exactly as she told me.
“Right, go to my sports bag and pick out four implements I will use on you.”
I walked over to the bag, and ruffled through the contents. They all looked like they would hurt, but I picked out four and put them by the chair. They were all straps. Two were singles, one wide and other narrower. The other two were tawses, one with two tongues and the other with three.
“I’ll pick out four now” and I noticed how she picked out four that really looked wicked.
“Now, bend over and grab the chair” and as I did I saw she brought over a horsewhip with a hand at the end. “I am going to give you 50 with this, non stop. Not too hard, but as the number increases it will sting, believe me. It will warm your bottom up nice and quickly. Do not move though because if you do I may hit you where you don’t want me to. Understood Phil?” she demanded.
“Yes” I answered, eyeing the whip as I bent over and grabbed the seat of the chair.
I looked at Zoe. She has a lovely figure and I was suddenly envious of the man who would take her in his arms and make her happy. My lot though was nothing like that. I was to accept her discipline, and I had resigned myself to that.
Zoe pulled her arm back and I looked away as she brought the whip down on my bottom. It did smart, just as she said it would, and as she struck me time and again so my bottom stung more and more. I counted them, and 50 seemed to take forever. At last it was finished and Zoe turned away and threw the whip in to her bag.
I was glad it was over and tried to ease my stinging bottom by rubbing it to try to soothe away the pain.
“What are you doing?” Zoe snapped. “I didn’t say you could rub did I?”
I looked at her suddenly remembering her instruction. I must only do what she says, and she did not say I could rub. She glared at me, with a look of triumph, and ordered “right bend over again. I said six of the cane if you did anything wrong so six it will be.”
I was horrified. Six strokes of the cane. How stupid was I? How could I have been so slack? Well I was really going to pay for it now. I groaned as I turned and bent over and grabbed the chair, watching Zoe as she picked up a cane and took her position, just to the side of me. She swished the cane a couple of times, and bent it between her hands so I could see how seriously she was taking this. She bent one leg slightly, a beautiful leg I had to admit, lifted the hem of her dress slightly which

gave me an even better look at her thigh and just a glimpse of her knickers, whilst at the same time I watched as she lifted her arm back. Next moment there was a blur as she brought the cane down across my buttocks and I gasped out loud.
“This will teach you” she said, and I believed her. I wasn’t going to disobey her again I thought, as the second stroke struck home, drawing another gasp. She wasn’t going softly with me that was for sure.
I glanced at Zoe as she readied for each stroke. Her legs were so sexy, she was so sexy, and I wondered how a girl who was so good looking could be so firm, so resolute, and so able to inflict punishment as she did.
After the sixth stroke she ordered “get up, and do not rub.” I wasn’t going to rub, not to earn another six strokes.
“They are extras don’t forget Phil. You still get the cane at the end.”
I sniffed, thinking how I could have done without those six strokes.
Zoe went to the corner of the room where I kept a bar stool. It was the one I sat on when being given a blowjob. Zoe brought it to the centre of the room.
“Right Phil, bend across this stool. I will use each of the four straps you have chosen. Twelve spanks with each one.
I bent across the stool knowing my bottom was pointed in the air, unprotected, ready to be thrashed by my young beautiful assertive Australian customer who I had wronged. By now I knew she was right of course. I couldn’t fault her there. I was beginning to understand that I should be punished for causing her such embarrassment.
She used each strap so effectively. My bottom stung as she gave me twelve with each strap six at a time and only a short gap between. She decided when she would hit me, how hard, the gap between each stroke. She decided everything in fact whilst I still had no say in the punishment, which I just had to suffer. Not in silence mind because some of her strokes really caught me on tender spots and I cried out.
Once she bent down and her face brushed mine as she said in a whisper “don’t worry if you cry Phil because I would really love to see you cry” before standing back up and giving me the next half dozen spanks.
She only let me get up when she had used all four straps. My bottom stung. Zoe said “you are taking your punishment well Phil, like you know you deserve it.”
I looked at her, blushed, and said “well I guess I do deserve it Zoe.”
Zoe laughed. “Well your bottom is very red, and I have to say Phil you have one very spankable bottom. I am enjoying myself actually.”
It wasn’t so much fun for me. I was hurting and knew I wasn’t even half way through yet.
“Bend over Phil, you’ve had your rest, now it’s the implements I have chosen.”
I bent over again but could not stop looking at her as she picked up a strap, took her position and then gave me six hard spanks with it before resting. She knew these straps hurt much more than the ones I chose and I realised that the lighter ones I chose were just a warm up for these ones, the ones she knew would hurt and she made sure did hurt.

She rubbed my bottom between each six spanks, sometimes rubbing between my legs and allowing her fingers to brush my ball sac before moving on. Teasing me. Showing me what I was missing. How all I was good for was to suffer her dominant side, Zoe as the disciplinarian, and to be fair to her she is one very able disciplinarian that is for sure. I knew I was being punished and will be sore for at least a couple of days.

It took a while but eventually she had run through all her straps. I was sore, my eyes watery, and my bottom stinging.

“Your bottom is very red Phil, but you deserve it don’t you.” It was a statement.

I looked up and saw her smile now, a warm smile, a welcoming smile. “Yes “I accepted.

“Good, then you are learning. You can have a rest before I give you the cane” she commanded. I was about to say thank you before she said “go and face the wall, and keep your hands on your head.”

Well that put me back in my place. The young beauty was still in charge and no mistake. I faced the wall but stood in front of a glass covered picture and so could see Zoe in the reflection. The beautiful dominatrix was sitting, her legs crossed, her head resting on her hand. So so beautiful. Her long legs that I so wanted to feel again with my hand rather than lying across them, but I knew there was no chance of that.

I knew she spotted my staring at her, and half smiled to herself. Yet another confirmation how she was in control.

“Right Phil, nearly there. Just the cane is left. Go and pick a couple.”

I looked at them, not sure what type would hurt the least. I picked several up, and wondered should I pick long and flexible or short and stiff. In the end I plumped for two which Zoe held for a moment and said “very brave” and smiled.

I looked at her, questioning. “Very dense these two. They are going to hurt.”

I was about to ask if I could change them but again Zoe read my mind. “They are your choices and you have to stick with them. Remember that when I cane you with them.”

I watched as she took two other canes, swished them, and said “these will hurt as well, so don’t feel too badly” as she laughed knowing the pain she was about to inflict on me.

“Bend over the stool Phil.”

I did as I was told and Zoe brushed her fingers down my back. I am normally ticklish but I didn’t laugh. I was too tense, knowing that soon those canes will swish through the air and land on my exposed bottom, causing my flesh to dance to Zoe’s tune. Oh how I regretted messing up her account. I could have avoided all of this if only I hadn’t tried to be so clever. If only I hadn’t reckoned she would be like the others and be pleased to give me a blowjob in return for giving her the credit she wanted.

I bemoaned just how badly I had got this young lady wrong, and how well was she making me pay for it.

Zoe came up behind me and forced my legs further apart. I knew my balls hung there, exposed, making me feel even more vulnerable, and I knew it would allow Zoe to leave more defined marks on my stretched skin. She wasn’t going easy on me at all.

“You know Phil, maybe I should ask your secretary to watch this bit, as a reminder, and maybe so

she can use these canes on you if you don't do as she says in the future."
I looked up at her but daren't stand up. I was at an obvious disadvantage that wasn't lost on either of us. I had my legs apart and bottom ready to be caned. Zoe had the cane in her hand and a quick swish would have it landing across my bottom in a second, and I was having to convince Zoe not to add to my embarrassment.
When I looked up a smiling face met me. "Just joking. Don't worry Phil, so long as you keep behaving" she added with a sting in her voice.
I sighed with relief, still conscious of the fact she was completely in control and was just playing with my feelings.
Zoe walked around me and again ran her fingers down my back, this time continuing down my bottom, then the tops of my legs, before kicking each of my legs so I would spread my legs even further apart, leaving myself even more exposed, and allowing her to run her fingers down my inner thighs and again brush my ball sac with her fingers.
The teasing was almost too much. I nearly stood up and was going to beg her to caress my balls more firmly, but I knew this was part of my punishment. A taste of what she could do if I were her equal, but not when I am the focus of her displeasure, of her punishment, her discipline.
She stood by my side and tapped my bottom with the cane a few times to make sure I was prepared before lifting her skirt further up her leg, bending one leg slightly, one beautiful curvy delicious looking leg, before I could see her arm swing round strongly and felt the cane bite into my bottom. This was harder than the extras she gave me. I gasped, grabbed the bar of the stool and held on for dear life. She had caught me right on the sit spot. It was agony.
"I did that on purpose Phil, just to get you used to the idea that this is going to hurt."
Wow it did hurt, but somehow because I had coped with it I was now ready for the rest of my caning. I trusted her really, knowing she was going to make each stroke hard enough to hurt me, for me to know I had been caned, but not so hard I couldn't cope. I could quite easily have got up and run, knowing she might, only might, have sent those papers to my office, but that would have been the end of the pain. In fact by making it just within my pain threshold I knew I could take the lot, suffer, but get through it. She was very good I had to admit. She was playing me well.
I looked back to see Zoe had moved away a few feet but was looking at me, daring me to get up. I didn't. I didn't have the nerve actually. I half smiled though. I was enjoying looking at her, having her firm warm hand rubbing my bottom, seeing her beautiful bare legs which I watched as she stood, ready to strike me again and again. It was like a tease really. Bare legs, glimpsing her knickers that could be seen as she pulled up her short skirt before each stroke, beautiful, heart stopping, at least until the cane bit in to my bare bottom again and I had to focus on the pain. Then a breather, watching Zoe's legs as they walked around the room, seeing her hold the cane, sometimes swish it, deciding where to stand next so her sexiness filled my mind before the pain again took over.
Twenty four she said and twenty four it was. Six with each cane. A while between each stroke to let me regain my composure. The first twelve she made me count each stroke and as I said a number so she made ready to land her next stroke. I had control over the gap between each stroke, and I found

myself trying to reduce the time between each stroke knowing the shorter the gap, the greater the pain, and surprisingly the greater the satisfaction. Yet Zoe had the real control which was the power she used for each stroke. What a wonderful balance.

For the next twelve though she asked me questions like “will you be respectful of women in future Phil?”

She forced me to answer each time. “Yes Miss” I said as I struggled more and more to cope, and each answer was followed by a stroke. I could still decide the length of time between each stroke because the answer was instead of counting, but I knew a stroke would follow that answer.

“You will do your job properly in future won’t you Phil?”

“Yes Miss I will, I promise” followed by a stroke of the cane,

“You know you have done wrong don’t you Phil?”

“Yes Miss.” Another stroke.

“You have been caught haven’t you Phil?”

“Yes Miss” as I got closer and closer to tears with yet another stroke.

I got the feeling though Zoe was watching me very carefully. She intended it to hurt, but not to be totally beyond what I could cope with. Maybe if she had gone too far she would have had to stop but by balancing the pain so carefully she made me suffer far longer.

She teased me as well as sometimes between strokes she would run her fingernails lightly down my back, between my legs, and then across my balls. Although I knew another stroke would follow soon enough this sensual touching taught me how I must accept what this young woman was doing, sensual and painful, as both became part of the lesson.

What surprised me was the awareness I was getting more and more aroused, that I was not exactly enjoying the pain, well far from it, but I relished the challenge to increase the pain Zoe was making me endure.

By the end twenty four was the best number I had ever said, but also the worst as my punishment was over. I relaxed. That was until Zoe declared “don’t forget the one for luck which is always a hard one.”

I looked up at her and she was smiling. She winked at me as she lifted her arm. I turned away, watching her legs, again as she bent one, again as she lifted her skirt slightly giving me a glimpse of her knickers, so sexy, and then the swish and I dissolved again in to the pain, grabbing the stool one last time.

“OK Phil, I think you have learnt from this” Zoe said, still stern.

I looked up at her and was somehow deflated. I had been controlled by this young woman who took me to the edge of the level of pain I could take yet even now I realised I had a hard on. I was aroused, by the pain, not understanding why but certainly I was. Maybe that was it. Maybe I was aroused because of the pain and I knew I was certainly more alive than after one of the many women who had given me a blowjob had finished. My bottom was sore, I knew sitting would be hard for a while, but my erection told me that Zoe’s punishment had done more for me than any of those women.

“Stay there “she commanded as she went to her bag. I held my breath until I saw she took out a tub of cream. She removed the top, dunked her hand in and took out a clump of cream, and then slowly, deliberately, rubbed the cream in to my burning buttocks. A dream. So cool, so relaxing, her fingers and palm still so firm, commanding, but now delivering a quite satisfying relaxing feeling which I didn’t want ever to stop.
“OK, you can get up. You took your punishment well Phil.”
I stood and eyed her, still not sure, so asked “can I rub please Zoe?”
“She laughed and said “of course you can.”
I rubbed my bottom, still stinging, and will be sore for ages, but it felt satisfying.
“Thank you” I found myself saying.
“For the cream?” Zoe's asked, laughing.
“For everything. You have taught me a lot today.”
“Like?”
“That I must not to mistreat people.”
“How come?”
“Pain teaches a lot” I said,
“Good. So do you think you need any help in the future?”
“I don’t know. I suppose a reminder now and again wouldn’t do any harm What do you think?”
“She smiled and said “I am going away for a few months but when I come back you and I need to have a discussion. You need to prove to me you have improved, and if you haven’t then you will need some more discipline from me. How does that sound?”
I was about to answer when the phone rang. It was the girl moving in to her flat. There was a problem and Zoe wasn’t the type to just say tough, get on with it. She was going to sort it out.
“I have to go Phil but remember the lesson you learnt today.”
I looked once more at the beautiful Australian who had just taken me somewhere I had never been before. A lesson well taught, and one I hoped I would learn from.
“I will see you when you get back for that, erm, chat, Zoe.”
“Well certainly a chat, but your answers and whether I believe them will govern whether I will be thrashing your bottom again” she said laughing.
Zoe gave me a hug, a peck on the cheek, and was gone.
Tribute - Gone at least for several months. A wonderful girl, sincere, hard working, enjoying what she does and, intent on making sure others enjoy it as well. For those she has touched she has clearly given more than she probably realises. Zoe, good luck and best wishes for everything you do and wish for.