

I was out window shopping when I saw the dress. It was in the window of an expensive dress shop and was in the sale. It was reduced from a silly price to just expensive. It was gorgeous. A white sleeveless, strapless cocktail dress with a boned, beaded bodice and a knee length full skirt covered in a layer of chiffon. I couldn't resist going in and trying it on. Unfortunately it fitted perfectly and I had to buy it. It just had to be the perfect dress to get messy.

I wondered how it should meet its demise for some time until I hit upon the perfect plan. About once a month my husband, Clive, goes to a country pub for a drink with a good friend. I normally drop him off and collect him as he can't drive with a drink inside him. The pub was right by the river and the bank was always muddy so perfect for my plan. On the day in question I dropped him off and drove home after agreeing to collect him about four in the afternoon.

We are very lucky to have a small camper van and I planned to use this to collect him. This is because I was expecting to have some washing to do and the van has a small shower. Therefore I spent some time covering the inside in plastic before going in to change. Apart from the dress I put on a white silk thong, white hold-up stockings and some brand new white ankle strap stilettos which I had bought a long time ago but were now coming back into fashion.

Just on four I arrived at the car park near the pub with my heart beating. As I sat waiting I looked along the bank to see, to my horror, loads of fishermen sitting all along the edge of the river. It was too late to back out now so I sat and waited for Clive.

He crossed the bridge just after four and waved when he saw the van. Taking a deep breath I opened the door and stepped out to greet him. He did a double take as he saw what I was wearing. I explained I had to go out later but thought we might take a stroll along the river at it was such a nice afternoon. I think he had some idea of what I was planning but he went along with my story and we set off along the river bank.

The ground was hard which was just as well as my thin heels would have sunk if the earth had been any softer. We walked for about ten minutes before we came to a section where there were no fishermen. I stopped and walked to the edge of the grass bank. The waters edge was about four feet below me and about six feet out. Between the bank and the water was what looked like black mud but I had no idea whether it was hard or soft. I was to find out sooner than expected as the edge of the bank crumbled, probably from the point of my heels. I slid down on my backside with my dress out behind me and the cheeks of my bottom scraping the earth pushing the mud where it shouldn't go. As my feet hit the mud I sank in to my ankles in the smelly black river mud. I sat for a second as my husband asked if I was all right. I was a little shaken as I hadn't expected to go in quite so abruptly but apart from a scratched bum I seemed to be okay and told him so.

Slowly I got to my feet and was rewarded by sinking lower in the mud. Slowly I turned round making sure I kept my shoes which, even with the ankle strap, were being pulled from my feet. Each step I made caused me to sink lower until the hem of the dress was lying on the mud. Now was the moment of no return and I lifted one leg so high I had no choice than to topple over. I landed with a sort of thud on the ooze and felt the whole side of my body sink in. I then made a great play of trying to get free when in fact I was just getting more and more covered. It was very hard work but in the end I was fairly well covered including my face and hair. After a moment to recover my breath I got to my feet and really struggled to keep the dress from slipping down. In fact I was quite pleased as my muddy tits were exposed briefly but didn't let on!

I then waded out into the water to wash off and enjoyed the cool water on my body as I stood waist deep in the river. Ducking down I submerged and washed my self off as best I could before walking along the river until I came to a low section of the bank where I could walk out. In the process I had no option but to walk through the mud re-coating my shoes

and legs in mud but I eventually regained the bank to be greeted with a big hug and kisses from Clive.

We then walked back arm in arm with me in my black, wet dress and mud caked legs. As we walked past the fishermen they all stared and I felt good.

Once in the van the dress came off and we made love on the bed with me still dirty.

Superb!