

# The Two Blessed Sisters

By Gary Chartier

## Chapter 1

1969

The young twelve-year-old dark haired, black eyed and olive skinned beauty was thrilled to the top of her head. Her name was Adali Alliante and her eyes glistened as she was so happy that she was close to tears. It was going to be her birthday tomorrow and it had coincided with her best dress day and best shoe day.

She and her best friend Paca Rendino shared shoes. They had one pair apiece. The one pair that Adali would get to wear tomorrow, and by their agreed rule would wear for one whole week, was the good pair. Those pretty shoes were a purple pair of penny loafers. Neither girl knew that the beautiful purple leather shoes were actually made of fake leather, called pleather. But they were still beautiful and Paca and Adali had purchased them almost a year ago. They had placed a medal in each shoe. One was a Saint Nicholas medallion and the other was from the Saint Philomena.

That medal, together with a nasty piece of cloth, had been the only items that had been with Adali when the sisters of the SCCE Orphanage found her wailing at the top of her lungs on their front porch one day almost thirteen years ago now.

Paca and she swapped the shoes for a week at a time. Each of the children had three sets of clothing, a dress and two skirts with two white blouses. The pair she had on right at that moment was the old pair. Those shoes were brown colored leather sandals.

But tomorrow she would turn thirteen and she would get to wear her good dress, as well as the beautiful shoes that she and Paca shared. Paca had even told her that she was happy for Adali.

It would be a wonderful day and Paca was truly her great friend. They had been very close and inseparable for almost eight years now. Both never knew their parents and had just drifted to each other's sincere friendship, thanks to the orphanage. They actually were thrilled to be living at the orphanage as it had

allowed them to meet and to become best friends. You might even say, loving sisters. They would do anything for each other. The money they had saved to buy the special shoes had been received from a town doctor who paid them to clean his clinic once every two weeks. He would pick them up and bring them to his office. While the girls cleaned, the doctor would do paper work in his tiny office. The work, dusting and vacuuming the entire office, took only a couple of hours.

Paca was wearing ‘their’ purple shoes on one of the work visits to the medical office when Doctor Silvo noticed only the single shiny gold medal coin placed in the penny slot of one of the shoes. “Where is your other coin?” asked the doctor.

“We have only the single coin,” answered Paca at the very moment Adali came into the room carrying the vacuum cleaner. “The medal is from when Adali was dropped off at the orphanage. It is hers.”

“I still think the shoes are beautiful, Paca”, admired the doctor.

“Adali and I share our shoes. We wear the same size and this is my week to have the pretty ones,” told Paca.

“Do you plan to get another medal or coin?” inquired Doctor Silvo.

“We just don’t have another one yet. We are saving our money and getting closer,” Adali said. “The medallion that we keep in our right shoe is from Saint Philomena, who watches over both of us. We plan to buy another medallion for the left shoe soon,” she added.

“Well, please allow me to finish your plans for those beautiful shoes,” said Doctor Silvo.

The physician returned to his office, disappearing for a minute, but came back quickly to the two girls with a bright smile.

“Please accept this medallion. It is from Saint Nicholas and should be put in your other shoe. This is a gift to you both. Maybe together, the two medallions will protect you always and make you strong and happy adults as well as allow you to return many of the blessings you have already received.”

Both girls were stunned but thrilled with the new and pretty medallion. They put it in the shoe slot immediately. The shoes looked absolutely perfect. The girls shyly

hugged Dr. Silvo.

The friends then finished cleaning Dr. Silvo's office and were taken back to the orphanage by the Doctor. Not before they stopped in town and bought ice cream on cones to eat on the return trip to the orphanage however. Plus they were both paid for the work and given the new beautiful medallion.

What a great man Dr. Sylvo was.

## **Chapter 11**

1960's

Pecar had selected a young thirteen-year-old child named Adali. She was going to be his guest for the weekend. He had been doing this weekend trip practice for over two years. He had had twenty-two young females from the orphanage stay with him now for a weekend. A monthly cash arrangement had been agreed upon with Father Malo and two of the Board Members. There were five members on the orphanage's board of directors. Mr. Pecar therefore had no problem running the children to his mansion for any weekends he wanted them and for keeping that information very quiet. He tried to not hurt them but three had gone to the Orphanage's physician after their return. Doctor Silvo was usually the physician on duty and he had very bad feelings for Mr. Pecar.

After the weekend was over with the young Adali, a truly beautiful child, she had had to go see Doctor Silvo. That doctor hated Mr. Pecar, as this was the fourth young woman that Pecar had damaged. This young lady would probably never have children now that Pecar had taken her to his home. The kind doctor kept a copy of all of the medical work he had performed on the girls that Pecar had injured. He had a very large file but it would get even bigger.

Mr. Pecar was a sadistic and evil sexual predator. Nobody could even turn him in for any kind of police intervention, as his power was broad and strong. He had many relatives in the Honduran government. He was a wealthy man in a very poor country. He also gave the Chief of Police a monthly stipend to 'cover his back'.

The Church ownership group had received rumors of possible sexual activities but had never been able to clarify the truth of the rumors or collect any proof. Father Malo had been interviewed several times but nothing came from him regarding the

innuendos they had received. The religious group also had repeatedly asked to buy the property but needed Mr. Pecar to finance their purchase. For that to happen, Mr. Pecar would have had to be a caring, kind and thoughtful man.

He was not.

## **Chapter 26**

2005

The two officers at Premium Life looked at their claim file again. They'd been advised that morning by the Alabama Insurance Department that a petition had arrived suing the company for bad faith on a death claim on one Adali Alliente Chacon. She had died out of the country and had filled out her application saying she did not travel out of the USA.

Their private investigator's report had shown them Adali Alliente's passport. She went from Miami, Florida, to La Ceiba, Honduras, every seven to eight weeks. She earlier had even traveled several times from Atlanta, Georgia, to Honduras. The application clearly showed a NO as being the answer to international travel or not.

His report further reported that she was buying used clothing at yard and garage sales in the USA and reselling that merchandise in Honduras. She apparently took the maximum amount of clothing with her on each trip. She always traveled carrying along with her two large suitcases.

She must have been a shrewd and clever businesswoman. They sent the file to their legal division for a defense.

They would prepare for the upcoming battle.

## **Chapter 27**

2006

The Plaintiff team had filed the petition and they were now in the process of collecting information from many fronts. Several insurance company manuals and treatise material provided to them, the plaintiffs, stated clearly that they would not exclude travel to Honduras. They added that they would not insure someone living

there, but no exclusions existed for travel to any countries other than Afghanistan, Iraq, Iran and Somalia.

The actuarial memorandum also came back for their review after many objections from the defense's team. It was considered a proprietary item. Both the attorney and the expert witness had to sign not to show it to anyone else.

Nothing was listed in the actuarial memorandum in arriving at the premiums for the plan and form that had been Adali's policy. No increase in premiums or reduction in coverage existed, regarding excluding Honduran travel. No exclusions existed in fact on any traveling on this form. Only a person's mortality, the plan's expected persistency, and interest on received premiums were calculated. No plus or minus was used for travel plans or events outside the United States.

They had several co-workers of Adali's and a couple of her neighbors that had volunteered to testify should they have to go to trial. A Father Alberto Lopez was also ready to come to Miami's Federal Court and testify as well. The Father was from Atlanta, Georgia.

Attorney Bolanos together with Tim Wrigley's help had listed their subjects and witnesses that would be needed and that they wanted to bring before the jury.

Adali had committed misrepresentation in answering the question of traveling NO, but it was not material to the risk. In other words, it did not matter and would not stop an insurance company from issuing the policy on a normal or standard basis had they known of her visits to Honduras.

They were ready for the upcoming battle.