



## Rags to Riches and Back Again

by Kimberly Horg-Webb / photos by Robert Jesse

Margarite Roberta Alvarez' parents were both newcomers to this country, but her father had an addiction to gambling that left Margarite and her mother to fend for themselves. Margarite's mother worked as a cleaner at a lodge for 15 years to support her young child and to pay for room and board. As a young girl, Margarite spent much of her childhood cleaning floors to help her mother, but later would become rich, then poor again before attaining her own fortune.

Robert Alvarez left Spain to escape the war and after the death of his first wife, he met Margarite Balha, a young Austrian woman, and the two moved to America. The family first lived in New York, but after an unexpected visit by men to whom Robert owed a gambling debt, the family had to pack what they could carry on a train and headed west to Carmel, California.

Margarite grew up thinking she was like most of her classmates, but she had a rude awakening when a boy she liked told her that he couldn't date her because she

lived on the wrong side of the tracks. "I was always a loner," she says. "I never went with what the trend was and I am the same way today."

After graduating from Carmel High she enrolled in junior college, then transferred to UC Davis where she earned a degree in political science. Margarite then moved to Lake Tahoe where she worked as a successful cocktail waitress and card dealer. After seeing how her father's gambling affected her family, Margarite did not gamble, but instead spent her time learning to ski, and eventually moved to Reno, Nevada with friends. It was there that her life changed forever.

One night while she was dealing for a high stakes card game, a player gave her a \$20 tip and told her he was going to marry her. She laughed at the time, but the next day her boss told her that same man wanted to have dinner with her. She refused the request several times until his persistence wore her down.

After getting to know him, Margarite found out that he was the co-owner of the El Dorado Casino. His charming mannerisms eventually led her to the altar as he had predicted. Margarite says that even though he was a millionaire, she did not marry him for his money. She signed a prenuptial agreement prior to the wedding, and when she left him six years later, it was with only her belongings and her new knowledge of the business world. "He let me do whatever I wanted to, but never spent time with me and I needed more," she says.

After her divorce, she became a stockbroker, but never enjoyed that line of work. Later, she met a nurse's aide, and became interested in health care when her father was put in a residential nursing home. Renting an office with only a typewriter and chairs, Margarite made brochures for assisted living caregivers. Within six months she was able to quit her other job. The next year she was making a six figure salary. She had a partner in that business for 11 years, but left after the two developed different attitudes toward health care.

Margarite started another business with a new partner, Marla Robinson, who was a nurse in her previous business. Together, they opened Choice Home Health Care in 1994, which is a state certified home agency. Next, she opened Community Caregivers, which deals with personal caregivers, and opened Community Care, which offers staffing agencies. "I did it based on my value system which is based on integrity, honesty, and patient care," she says.

Margarite met her current husband, Werner Papenhoefer, 16 years ago and now lives happily in Carmel Valley with him and their four cats. She says she wouldn't be where she is today without his love and emotional support.