A black and white photograph of a woman with short, dark, wavy hair, sitting on a wooden lounge chair. She is wearing a patterned, short-sleeved shirt and a chunky necklace. She is holding a pen in her right hand and a notepad in her left. The background is a pool of water with some people in the distance. The lighting is bright, suggesting an outdoor setting.

Before the Fall: Marjorie, by the family pool in 1992, claims she didn't know anything about the family finances—or that her husband's obsession with hitting the big time, as she told a friend, "bordered on a sickness."



For years, Marjorie Margolies-Mezvinsky's friends in Philadelphia, New York and Washington wondered how she could balance a national political career and 11 kids while husband Ed trotted around the globe making deals. Since the power couple declared bankruptcy, those same friends are wondering how they could have ignored the obvious ... and whether they'll get their money back

By Sabrina Rubin Erdely

The Crash

M

arjorie Margolies-Mezvinsky smiled warmly and reached out to shake yet another hand. Today she was attending a Main Line political fund-raiser; tomorrow she'd be in—California? New York? She could hardly keep her schedule straight any more. Her days were a blur of speeches and handshakes, of cars and trains and planes whisking her away to meet ever more potential donors to her Senate campaign. There was no time to slow down. It was October 1999, and with only six months until the Pennsylvania primary, she was anxious to add to her coffers. She'd spent a full day on the phone at her Bala Cynwyd campaign headquarters "dialing for dollars" before rushing to this suburban cocktail party. She hadn't had a good night's sleep in—how long? Her cheeks, which looked flushed with excitement, actually burned with a low-grade fever; the 10 hard months on the campaign trail were beginning to catch up with her. She'd confided to friends that she was worried about the declining health of her 87-year-old mother. But if anyone could put up a good front, it was Marjorie. Dressed in a dark suit and a jaunty scarf, her makeup and hair perfect as always, she steered with ease through the crowded living room of her friend, Dr. Marie Savard, enthusiastically greeting the 30 or so guests.

Photography by Bill Cramer

"How do you do it all?" several of those attending marveled. It was a question Marjorie heard virtually everywhere she went, and she responded with a practiced smile—gracious, modest, appreciative. An ambitious television reporter-turned-pol who had achieved national prominence as a Montgomery County congresswoman, Marjorie, 57, did seem to have it all: a wildly successful career; a 24-year marriage to former U.S. congressman Edward Mezvinsky; an astonishing number of children (11!); a \$2 million Narberth mansion; and a roster of friends that, in the words of one acquaintance, "read like a who's who of contemporary America," including Hillary Clinton, Gloria Steinem and Katie Couric. Her life was a whirlwind of world travel and star-studded galas; the Mezvinskys were familiar faces at Renaissance Weekend at Hilton Head and vacationed at the Arizona spa Canyon Ranch. Marjorie had the personality and intelligence to wow even her biggest skeptics, not to mention the media. So though the race for the Democratic nomination was crowded with contenders, her supporters felt confident she'd be chosen to face Republican Rick Santorum in the general election. Her campaign had already amassed nearly \$600,000 in contributions, and, as she proudly informed potential donors on that autumn evening, her newest poll numbers were excellent.

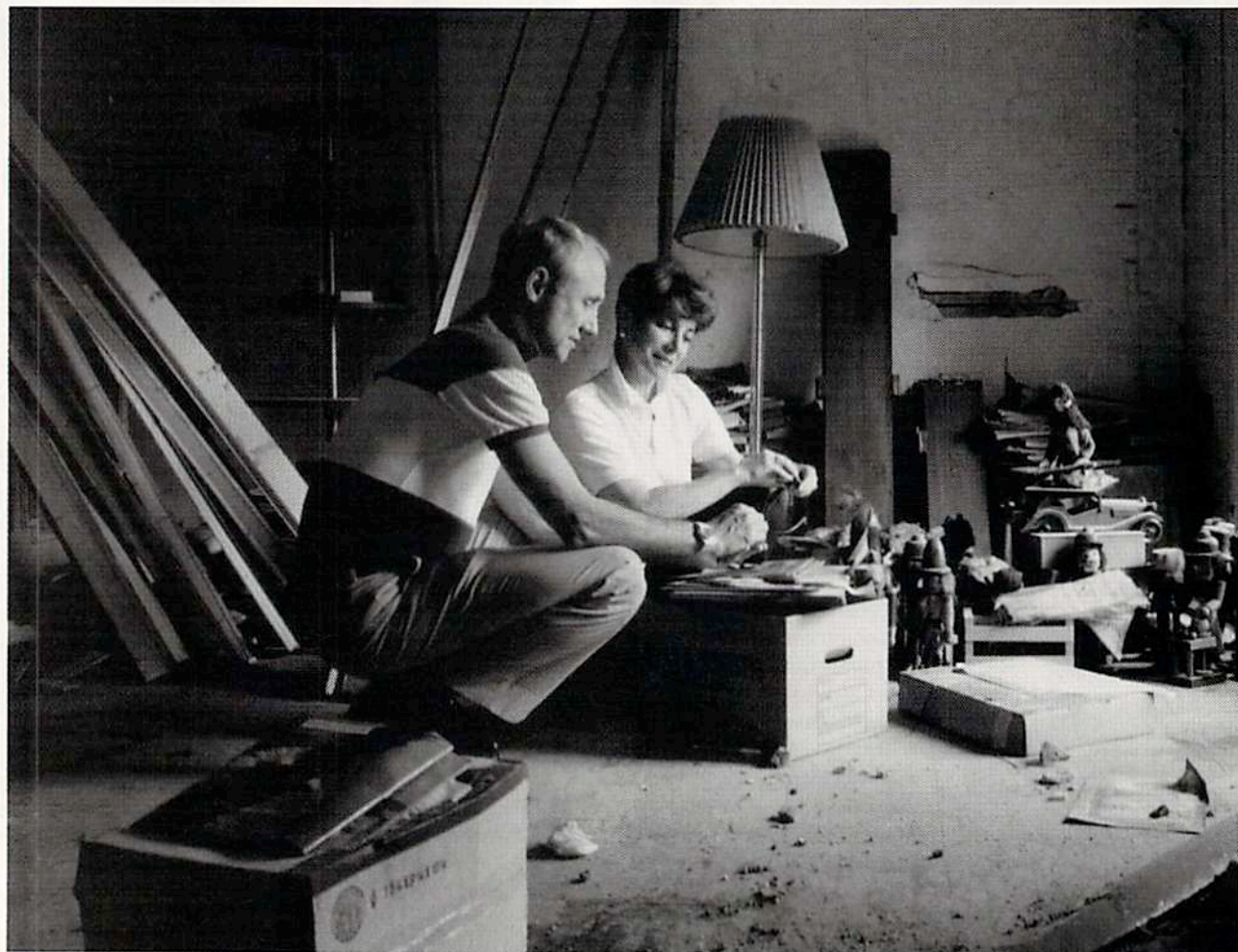
But despite appearances, the Mezvinskys were running their own desperate race for cash. Marjorie and Ed hadn't paid their mortgage in more than four years. They owed Jefferson Bank

over a million dollars. First Union had filed suit for \$1.5 million; PECO was suing for nearly \$14,000 in unpaid utility bills. Ed Mezvinsky, an international businessman, had been borrowing more and more money from friends and associates—\$25,000 here, \$100,000 there—explaining that he was on the verge of closing a big deal. No one suspected, as Ed flew off to Africa or Spain or South America, that he was engineering what many of his 50-odd creditors would later call an elaborate Ponzi scheme. And no one could have guessed the extent of the A-list couple's financial woes: Ed was personally in debt for over \$7 million.

"How do you do it all?" the guests at the Main Line fundraiser wanted to know, and Marjorie, wearing a suit she'd bought at a bargain-basement discount store, just smiled. She was three months away from losing everything.

When Marjorie Margolies-Mezvinsky withdrew from the U.S. Senate race in January, citing reasons "too personal to discuss," her supporters were surprised; the campaign was to have marked her triumphant return to politics after she was chased out of office following her controversial 1993 vote that decided the passage of President Clinton's Budget Reconciliation

"To get in this deep," says a friend, "Ed would have to be more



BILL CRAMER

Act. But they were stunned when she and her husband swiftly filed for bankruptcy—Ed under Chapter 11, due to the sheer size of his debts. (Both Ed and Marjorie declined to comment for this article.) What has since emerged is a vivid picture of Ed Mezvinsky's far-flung business deals and the furious creditors left in his wake. The best-selling author of *The Arthritis Cure*, for example, is suing Ed—his agent and attorney—for withholding royalties. An investor has accused him of fraud in a wild international scheme involving the fortune of the late Zairean president Mobutu Sese Seko. A Virginia federal judge has concluded that a Native American charitable organization that touted Ed as its chairman was actually a scam. And one of Ed's former business partners, who is now serving a prison term for perjury, has reportedly accused him of funneling funds from the scam organization into his wife's 1992 congressional campaign.

"That Ed Mezvinsky, he's a silver-tongued devil," says Paull Anderson, a Virginia businessman who is suing Ed for allegedly cheating him in a number of real estate deals, and who successfully sued the Native American foundation for \$1.5 million. "He's slick as a grease snake going through the grass. Mezvinsky has been defrauding people for years—who knows how many people he's taken for a ride?"

Ed's friends, who have long considered him a generous, good-hearted soul, offer a different explanation: that he him-

self was taken advantage of by unscrupulous businessmen. "From a business perspective, Ed was incredibly naive," says Rob McCord, Marjorie's former campaign treasurer, who is now president and CEO of the Eastern Technology Council. "I think he got scammed. He really thought he was going to hit the big time and pay everybody back." It's a sentiment shared by many of the Mezvinskys' friends, including some

who are owed vast sums of money. (Ed's creditors include such local bigwigs as State Representative Connie Williams and developer Ron Rubin.) But the range of Ed's legal troubles and the incredible extent of his debt have even close friends reevaluating him. "To get in this deep, Ed would have to be more than naive; he'd have to be plain stupid," says one. "And Ed is not stupid."

Marjorie now finds herself burdened with the embarrassing task of explaining her destitution to friends and campaign donors—and to President Clinton, who conveyed his sympathies in a 40-minute phone call shortly after the news broke. She tells people that Ed alone handled the household finances; busy with her career, she never knew the details of his business deals. If this is so, the scandal makes Marjorie the latest in a long line of political wives with wheeling-and-dealing spouses—Geraldine Ferraro, Dianne Feinstein, Enid Waldholtz. "Husbands and wives don't always know the intimate details of each other's jobs," points out Marjorie's personal attorney, Melissa Maxman, of Duane, Morris & Heckscher. "But when the man gets in trouble, the woman is tarred with the same brush."

Still, some campaign donors wonder whether Marjorie knew about her sinking financial situation even as she was garnering their support for her run against Santorum. She did co-sign on a number of loans, is named in several lawsuits, and

than naive. He'd have to be stupid. And Ed is not stupid."



Scorched: Ed and Marjorie sort through mementos, left, after the 1992 blaze that nearly destroyed their family home in Narberth. Above, the couple with daughter Lee Heb on her wedding day that same year.

self was taken advantage of by unscrupulous businessmen. "From a business perspective, Ed was incredibly naive," says Rob McCord, Marjorie's former campaign treasurer, who is now president and CEO of the Eastern Technology Council. "I think he got scammed. He really thought he was going to hit the big time and pay everybody back." It's a sentiment shared by many of the Mezvinskys' friends, including some

appeared at a deposition regarding the couple's unpaid mortgage loans as recently as last summer. "She probably didn't know the specifics," says one conflicted friend. "But when you're getting electric bills saying 'pay up' and you're being sued left and right and the sheriff is showing up at your house, you'd be a fool to not know something's terribly wrong. I think she knew not to ask questions, so she could truthfully say later, 'I don't know.'"

As the details of Ed's failed ventures emerge—and as the possibility of criminal charges looms—some friends are wondering how well they really know the political power couple, and drawing harsh conclusions. "If you look up 'sociopath' in a textbook, you'll find a description of Ed," says a longtime family friend. "Ed has no guilt, no sense of wrongdoing, no remorse. And as it turns out, Marjorie's not all that different. I think they're both con artists at the core."

Marjorie Margolies-Mezvinsky's life was an unbroken string of accomplishments. Growing up in Philadelphia, New York and Baltimore, she was both an honor student and head cheerleader, the kind of peppy overachiever who could never sit still long enough to do her homework yet managed to graduate from high school at 16. Her parents, engineering executive Herbert and artist Mildred Margolies, taught Marjorie and her older sister Phylis to be generous and socially aware—and led by example, hosting foreign exchange students and helping to bring families from Latin America and Southeast Asia to the States. After graduating from Penn in 1963, Marjorie began her television career at Philadelphia's WCAU. She distinguished herself early as a rising star and a pioneer, a female reporter when there were few others. She was gutsy and bright, and with

her hazel eyes, Barbie-doll figure and waist-length dark hair, she looked terrific on-camera. Before long, she had moved on to NBC in New York, then to its Washington affiliate.

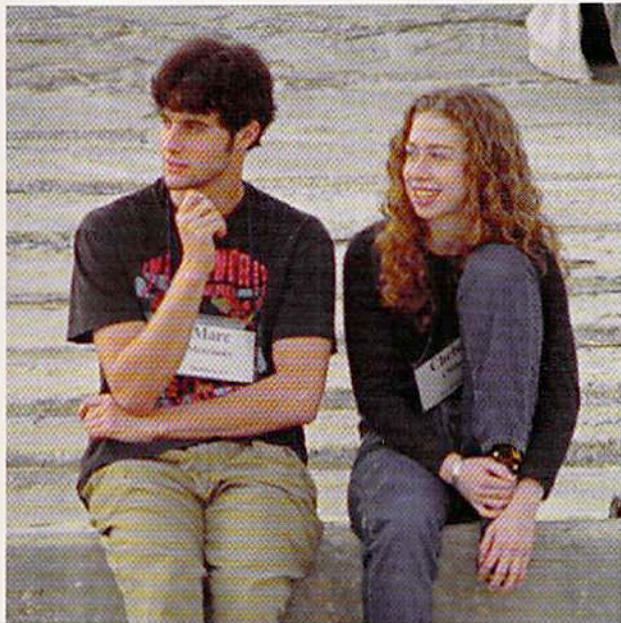
In D.C., Margolies was eternally harried yet always unflappable: Though she'd be applying mascara at stoplights, she always arrived at her destination relaxed and perfectly put-together. She credited her preternatural calm to the fact that she stayed focused on the big picture. "If it's not going to matter in a hundred years," she'd say with a shrug, "then it doesn't matter."

"The administrative details of life simply don't concern her," says friend Nancy Chasen, a D.C.-area attorney whose house has served as Marjorie's home away from home for 20

again," she gushed to a friend after the interview, "I'm going to marry him!" They wed five months later in Trappe, Maryland. Standing under the chuppah with Ed, Marjorie, Ed's four children, Marjorie's two kids and Lee Heh's visiting brothers, the rabbi cracked that it looked like *The King and I*.

An upbeat Democrat, Ed had come to Capitol Hill by way of Berkeley and the University of California law school, and had become well-known through his work on the committee that voted to impeach Nixon—he'd cast the deciding vote on the first article of impeachment. He was later appointed by President Carter to the U.N. Commission on Human Rights. A friendly, kind gentleman who'd never been heard to curse, Ed seemed sweetly gullible, and Marjorie loved to play little mis-

"If there's a word for them, it's 'entitlement.' They always



Friend of Bill: Marjorie's crucial (and seat-costing) 1993 vote for Clinton's Budget Reconciliation Act was repaid with a conference at Bryn Mawr College in 1994, left; her son Marc and First Daughter Chelsea are good buds at Stanford, right; Marjorie was there when Hillary came to Penn as commencement speaker in 1993, opposite page.

years. "That's one of her strong points, that she's able to clear out the mental space to do the big things that drive her forward. On the other hand," Chasen adds soberly, "it also turned out to be disastrous."

Her career gave Marjorie more than fulfillment and fame—it brought her children and a husband, in that order. A news segment she did on foreign adoptions inspired her: "I figured it would be such a great thing to do when I got married," she told a newspaper. "Then I thought, why wait until I get married?" In 1970, after a court battle, 28-year-old Marjorie Margolies became the first single mother in America to adopt a foreign child, bringing daughter Lee Heh home from Korea. Holly, from Vietnam, followed four years later. The feat earned Margolies a reputation as a feminist hero. But her peers were torn. The adoptions had the scent of a publicity stunt, especially after she wrote a book, *They Came to Stay*, about the experience—and Margolies seemed awfully busy to be raising children.

In 1975, while interviewing politicians for a piece on post-war Vietnam, Marjorie met Congressman Edward Mezvinsky, a tall, handsome divorcee from Iowa. "If I ever meet him

chievous tricks on him. Ed was always a good sport. He was also independently wealthy, thanks to his father, who owned a Midwest supermarket chain, Fruit & Grocery; he once told the media he had a net worth of \$3.9 million.

The couple moved into a sprawling 15-room home in Narberth with a greenhouse, a swimming pool and a three-car garage. Though the home exuded typical Main Line splendor from the outside, it was sparsely decorated, with antiques Marjorie bought at flea markets and sidewalk sales. Marjorie and Ed had a way of finding bargains—Ed even managed to buy their mansion for a song. Marjorie was always borrowing from friends and asking for favors, and it became a running joke that the Mezvinskys managed to get everything for free—even, eventually, their Canyon Ranch vacations, which they exchanged for speeches from Marjorie. "If there's a word that describes them, it's *entitlement*," says one friend. "They always assume everyone should give them or do for them. And everyone does."

Intimates understood, however, that the Mezvinskys needed to be relatively frugal, because of their massive family obligations. No one could keep track of how many people

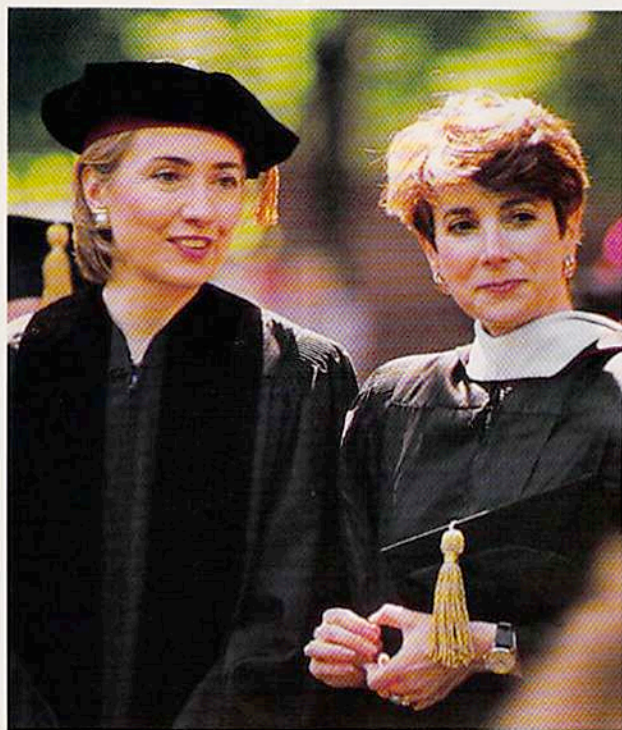
lived at their house at any given time—least of all Ed and Marjorie. Besides her two adopted children and the couple's biological sons, Marc and Andrew, Ed also had four daughters from his previous marriage—Margot, Vera, Elsa and Eve—who'd visit on weekends. Then there were the three Vietnamese children, Hai, Dang and Vu, for whom the Mezvinskys served as legal guardians so their families could stay in the United States, plus a smattering of extended family, housekeepers, baby-sitters and pets.

The Mezvinskys also had a habit of taking in refugee families from assorted countries, who would reside in the pool-house. People were constantly coming and going; someone was always sick; stocking the fridge and doing laundry were daily

out pretension—about wine, literature and, of course, politics.

Ed's ambitions remained focused on public office, though Pennsylvania voters were less than impressed with him. He ran for Senate in 1980 and lost, spending more than \$300,000 in the process. The laid-back Ed didn't sweat it—there was plenty more where that came from. He didn't worry about getting a full-time job, either. Instead, he dabbled. He was elected chairman of the Pennsylvania Democratic Party (an unpaid position) and was of counsel at the Center City law firm Blank Rome Comisky & McCauley, where he had a cushy corner office he visited on occasion. He spent most of his time cultivating a wide spectrum of business deals—in health insurance, entertainment, venture capi-

assume everyone should do for them. And everyone does.”



challenges. Ed grumbled good-naturedly that he had to race home for dinner each night before the food disappeared. “It was a circus,” remembers friend Toni Goldberg. “But it was a delight to be there. Joy just abounded in that house.”

For the most part, Marjorie managed her harried household from afar. She commuted to the capital during the week, often staying over at a friend's, but she accommodated her family as best she could. She worked a 12-hour day before giving birth to her first son, Marc. For the two years after Andrew was born, Marjorie sometimes brought him along to work; when she couldn't, she carried a breast pump on assignment, returning home at week's end with quarts of frozen breast milk. Even when at home, Marjorie and Ed were never idle; their leisure time was crammed with ferrying the kids here and there; being active in their synagogue, Har Zion; and exercising. (Ed ran; Marjorie walked.)

What little time was left for themselves was often spent socializing. Though Marjorie was the more outgoing of the pair, Ed was just as friendly and became known as an amicable, bright fellow who could speak with erudition—and yet with-

tal investments, agriculture—from his home office, the only quiet room in the house.

He was also initiating his family's financial ruin. The long, slow decline began in 1988, when he ran for state attorney general. His campaign looked promising at first. Though he never sought the endorsement of the Democratic Party, he sailed easily through the primary thanks to an expensive advertising campaign touting a single theme: his integrity. His primary victory launched him into an ugly race against Republican Ernie Preate that featured some of the most vicious TV ads Pennsylvania voters had ever seen. Ed's attack ads claimed (rightly, as it turned out) that Preate had accepted illegal donations. Preate had something juicy on Ed as well—making painfully public, for the first time, his questionable business sense.

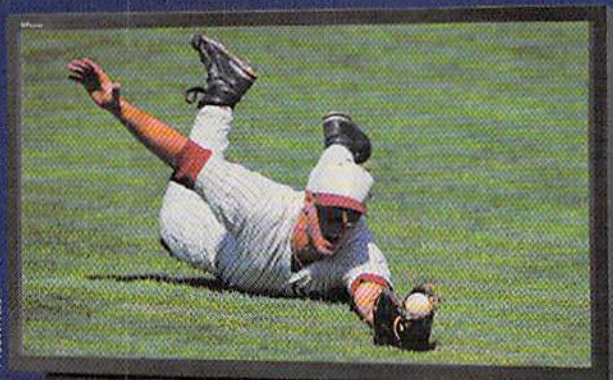
Preate's campaign revealed that in the early '80s, when Ed had first moved to Philly, he'd taken on three grain and soybean exporting ventures. (All eventually failed.) One of his partners was a big-time Iowa marijuana dealer, who had been busted with 500 pounds of pot just two months before going into business with Ed. Testifying in a federal lawsuit, Ed denied knowing about his partner's felony conviction; the judge, however, noted that he was a “reluctant” witness whose answers were “evasive.” (He was evasive outside the courtroom as well; when grilled by the media about a different export company, he claimed to have been only minimally involved as its legal adviser, even though the firm had listed his home as its corporate address.) Preate had a field day running ads about Ed's association with drug dealers. Ed's friends clucked their tongues at his naïvete; he needed to be more careful. After all, he wasn't in Iowa anymore.

As November approached, it became clear that the race was close. Ed pulled out all the financial stops, bringing his spending to \$2.2 million. Marjorie and her friend Toni Goldberg were getting ready to leave campaign headquarters one evening shortly before election day when Marjorie got a phone call. It was a campaign committeeman, advising her that one more prime-time TV commercial would give Ed's campaign the final push it needed. The price tag: \$150,000.

“My God!” Goldberg heard Marjorie exclaim. “Where am I supposed to get that *now*?” Toni's husband offered to lend Ed the money. “We were *assured* that the Democratic Party would pay the campaign back after the election was over, win or lose,” remembers Shep Goldberg, president of Cumberland Mortgage Corp. “We believed it to be a short-term loan. And now,” he adds, laughing, “it's 12 years later.”

Victory seemed certain on elec- (continued on page 134)

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THE CRASH

(continued from page 79)

tion night. Early returns from Philadelphia and Pittsburgh were so solidly in Ed's favor that it looked like a landslide. But as the night wore on, Preate's tally crept upward. In the end, Ed lost. The Democratic Party never repaid him. He had personally sunk \$1 million into his campaign.

Three years later, the Mezvinskys were kicking off another political campaign—this time, Marjorie's. She'd never considered entering politics before; her job, as she saw it, was to report on the subject. But she'd been approached by a group of Montgomery County Democratic women who wanted to present a female candidate for state representative. They acknowledged from the beginning that it might be a lost cause. No woman from Pennsylvania had ever been elected to Congress, except for three widows who'd succeeded their dead husbands. Montgomery County hadn't been represented by a Democrat since 1916; in Marjorie's district, registered Republicans outnumbered Democrats two to one. And Marjorie had zero legislative experience. But the more she thought about running for office, the more she liked the idea. She said yes.

Her friends called her crazy. But Marjorie pressed on, even when in January 1992, one month before she was to announce her candidacy, the family home was gutted by fire. No one was hurt in the blaze, which started when a space heater ignited a curtain. But the damage was extensive enough to render the house uninhabitable for the next year and a half. Marjorie moved the entire clan into the Adams Mark hotel and continued preparing for her campaign. The house fire wasn't her only distraction; she was planning her daughter Lee Heh's summer wedding. Friends marveled at her ability to keep it together. "Any one of those things would be enough to send most people over the edge," says Marie Savard with awe.

Marjorie announced her candidacy on the steps of the Norristown courthouse, her only prop a banner held by two of her children. "You will not hear a 20-point platform designed to cure all that ails our community," she declared, her voice nearly lost in the wind, her 30 or so supporters straining to hear. "I leave that speech to the politicians!" Across town, popular county commissioner Jon Fox was also announcing his campaign—at the Willow Grove Mall, with a band, refreshments,



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and a hundred cheering supporters. Marjorie's campaign looked like a sure loser; by the fall, Fox's staff had already started apartment-hunting in D.C.

On November 3rd, the day of the election, Marjorie arrived at campaign headquarters in a festive suit she'd borrowed from a friend: black, with gold-striped cuffs and stars on the epaulets. She brought nothing with her but a concession speech. When the final tally came, she was as shocked as anyone by the results: She'd won by a mere 1,373 votes. Two months later, wearing the same suit—her friend let her keep it—Marjorie was sworn in as a member of the 103rd Congress, with the reception afterward in the same House Judiciary Committee hearing room where her husband had voted to impeach Nixon 20 years earlier. As she raised her hand to take her vow, Marjorie looked at her mother sitting in the gallery and fought back tears. She would later write that she was thinking of her father, who had died in 1986.

Marjorie Margolies-Mezvinsky proved to be a political dynamo. She immediately displayed her networking prowess, securing a position on the prestigious Energy and Commerce Committee. In the halls of Congress, she and President Clinton (whose wife had helped boost Marjorie's campaign) greeted each other like old friends. She was one of 24 freshman women in Congress that year—dubbed "The Year of the Woman"—and her ascent was celebrated in such publications as *Newsweek* and *Vogue*. When she wrote a book about the experience, *A Woman's Place: The Freshman Women Who Changed the Face of Congress*, her friends just shook their heads and chuckled. It was pure Marjorie.

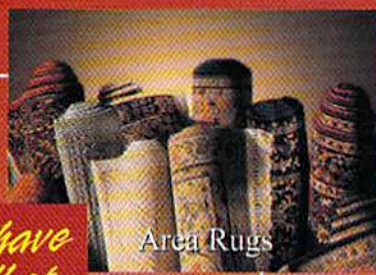
While she was taking Capitol Hill by storm, Ed was busy at home. He'd left Blank Rome after losing the attorney general's race—though some say he was ousted, and the firm says it has no record of him bringing in a single client. He had made one last, feeble stab at politics in 1990, when he announced his candidacy for lieutenant governor. With his wife's friend Gloria Steinem at his side, he promised an expensive campaign for the Democratic nomination against Mark Singel. Governor Casey responded by pouring a preemptive \$250,000 into Singel's campaign chest. But Ed's blitz never came; his candidacy was an empty threat. It was truly odd behavior, the pundits agreed. Some assumed he'd hoped to scare Singel into simply withdrawing from the race. Others, however, speculated that Ed just wanted to see Casey waste the Democratic Party's money, in retaliation for promises made during his last campaign.

With Marjorie in Congress, few knew

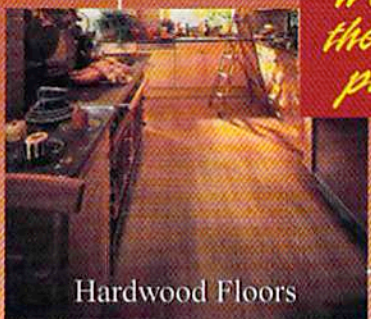
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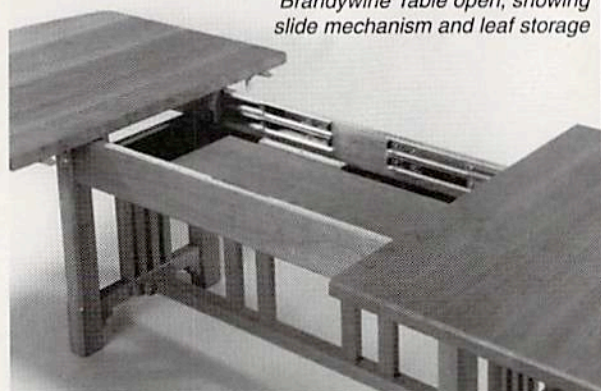
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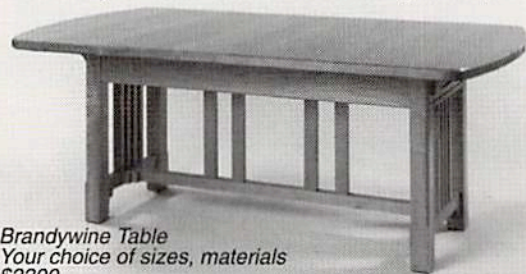
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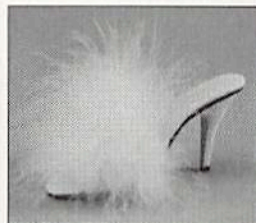
THE CRASH

what Ed did with his days. He was out of town a lot, and often asked people if they were interested in investing in his many businesses. He always seemed to have deals in the works. Among them was a surgical equipment company that was going sour—his business partner was getting ready to sue him for breach of contract, claiming that the year Ed ran for attorney general, he'd spent \$125,000 meant to finance the company. (The suit would be settled.) Ed was also busy settling a lawsuit brought by a Pottstown restoration company, accusing the Mezvinskys of not paying up for work done on their fire-damaged house.

A big pet project was the Tennessee-based not-for-profit Foundation for the Advancement, Education and Employment of American Indians (also called the American Indian Foundation, or AIF). Ed was its chairman; its president was a former congressman from Kentucky, Nicholas Johnson. The group solicited donations—real estate, mostly—the proceeds of which were supposed to fund Native American causes. It would collect all sorts of properties: nurseries, farmland, coal fields. Country singer Tanya Tucker donated a half-million-dollar lakefront property in Gallatin, Tennessee, which the group pledged to turn into a Native American school.

But Tucker's house was never converted to a school—instead, Nicholas Johnson, who'd once been convicted of mail fraud and the unlawful sale of unregistered securities (and who would be sentenced to prison for perjury in February 2000), moved in. The AIF's bookkeeper was a convicted embezzler, hired just two days after she was charged with stealing \$453,000 from elderly clients of the bank she'd worked for. (The AIF actually loaned her half a million dollars for her restitution.) Another AIF associate, North Carolina attorney Julius Wade, would soon be disbarred for embezzling from his clients to pay back old debts. Yet another associate was Chicago real estate developer and convicted tax evader Robert Krilich, who would be convicted on 15 counts of bank fraud and racketeering shortly after dealing with the AIF. The prestigious-sounding Pennsylvania Avenue address of the AIF's national headquarters turned out to be a mail drop a few blocks from the White House. And on its IRS forms, the AIF would declare it didn't receive a single contribution between 1992 and 1996 when, in that same period, donors using the foundation's tax identification number were claiming \$7 million in deductions.

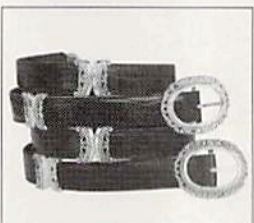
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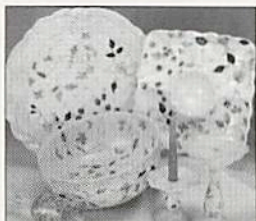
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Ed was a crucial part of the organization. "Mezvinsky gave credibility to this scam foundation," says Paull Anderson, who donated \$2,500 to the group, then entered into a contract with AIF to solicit real-estate donations in exchange for a finder's fee—a fee that, a federal judge would later find, was never paid. "They sent his bio along with the brochures," remembers Anderson. "It paints him as being a very astute and accomplished politician. Ex-congressman, Watergate committees, all kinds of credentials. Plus he's always bragging about how he's a friend of the Clintons."

It's unclear what Marjorie knew of all this, since she and Ed were essentially living separate lives. While he divided his time between his home office and being on the road, and a housekeeper attended to the needs of those children still at home (Marc and Andrew were 15 and 10), Marjorie was leading 18-hour days in Washington. Her weeks were furiously paced, crammed with meetings and debates and meals eaten on the go; after wearing a pedometer for a week, Marjorie discovered she was averaging five miles a day, in heels. She was so crazed that she once spoke at an elementary school without realizing that a price tag was dangling from her sleeve; another time, rushing into a reception at the home of a freshman colleague, Marjorie slammed face-first into a plate-glass door and spent the night at the hospital. But her life was about to become even more hectic, with the defining act of her short political career—one for which Republicans would blast her as dishonest but which James Carville would say earned her "a great and exalted place" in history. In August 1993, Marjorie Margolies-Mezvinsky was about to become a sensation.

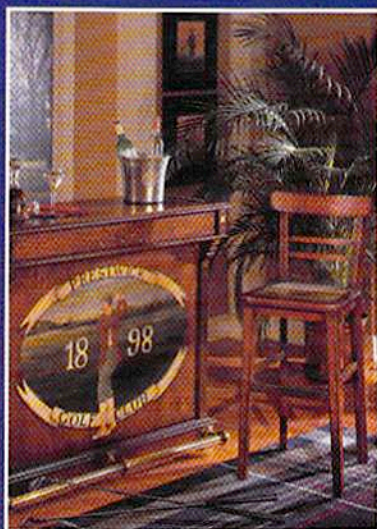
Throughout the year, she had sworn to oppose Bill Clinton's Budget Reconciliation Act, saying it had too many tax increases and too few spending cuts. The very afternoon of the vote, August 5, 1993, she restated her objections to the press. But that evening, just before the voting was to begin, she was called off the House floor for a phone call. It was Clinton.

"What would it take, Marjorie?" he asked point-blank. He implored her to vote in his favor, saying it was vital to the survival of his seven-month-old administration's credibility. "If this piece of legislation goes down, we all go down," he warned. Marjorie wavered. She *did* oppose the plan, but she realized he was right: Her "no" vote might bring down his entire agenda. She believed in his vision for America; plus, she liked Bill. On the phone with the President, Marjorie suggested that if he *really* wanted to balance the budget,

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THE CRASH

he should take a hard look at entitlement programs like Social Security, Medicare and welfare. Clinton readily agreed, promising to host a conference on the subject in her district. Still she hesitated. "I think I lose my seat on this one," she told him. "I think I fall on my sword."

She returned to the House floor and looked up at the electronic scoreboard. The vote was stuck at 217-217. Television cameras were rolling. All assembled watched as she walked down to the well and signed her name to a green "aye" card. The House exploded with cheering Democrats—and with Republicans singing, "Good-bye, Marjorie! Good-bye, Marjorie!"

"It was a very brave vote," Clinton would later say.

Bravery, however, doesn't get you re-elected, and in 1994, betrayed Montgomery County voters got their revenge, replacing Marjorie with Jon Fox. But by that time, she

giant fund-raisers for the group. She started Women's Campaign International, devoted to teaching women abroad how to get politically involved, for which she traveled to Bosnia, India and Kazakstan. And already she was being asked in excited whispers when she planned to run for office again.

Politically speaking, Ed Mezvinsky had been completely eclipsed by his wife. If he minded playing the role of the supportive spouse, however, he never let on; he simply redefined his own career. When people saw him at cocktail parties in the summer of 1997, he was as friendly as ever, full of gripping stories about his travels to war-torn African nations. And he would solicit investments for his business ventures—unbelievable opportunities, he'd say sotto voce, with bank-breaking payoffs. What few details he revealed, however, made people nervous.

One lawsuit claims Ed told an investor that he was helping to spirit the fortune of dead Zairean president Mobutu Sese Seko out of Africa.

had become a celebrity, her tongue-twisting surname sputtering off the tongue of every newscaster in America. She was richly rewarded for her sacrifice. True to his word, Clinton staged a conference on entitlements at Bryn Mawr College while she was still in office. She and Ed were invited to Renaissance Weekend at Hilton Head, which the Mezvinskys would continue to attend annually, and where their son Marc befriended Chelsea Clinton; years later, the kids would attend Stanford together, sparking rumors of romance (which they denied). In 1995, after her loss to Fox, Marjorie traveled with Hillary Clinton to China as deputy director of the U.S. delegation to the U.N. conference on women. "Connie Williams and I were treated like royalty in Beijing, because of Marjorie," recalls Marie Savard, who also spoke at the conference. "We would just follow her around, carrying her bags, collecting the business cards she'd be handed, just trying to bask in her glory, pick up some of the crumbs."

In 1996, Marjorie was chosen to head the Women's Campaign Fund, a political action committee that supports female pro-choice candidates, and began criss-crossing the country to give speeches and throw ele-

His schemes all seemed to involve overseas transactions, lots of promises, and countries with unstable economies.

"But Ed is so gentle, you'd worry you might hurt his feelings if you said, 'This is bone-headed, how could you possibly make any money doing this?'" says Rob McCord. "Instead, he'd say something about some crazy international deal, and you'd say, 'Have a nice trip!'"

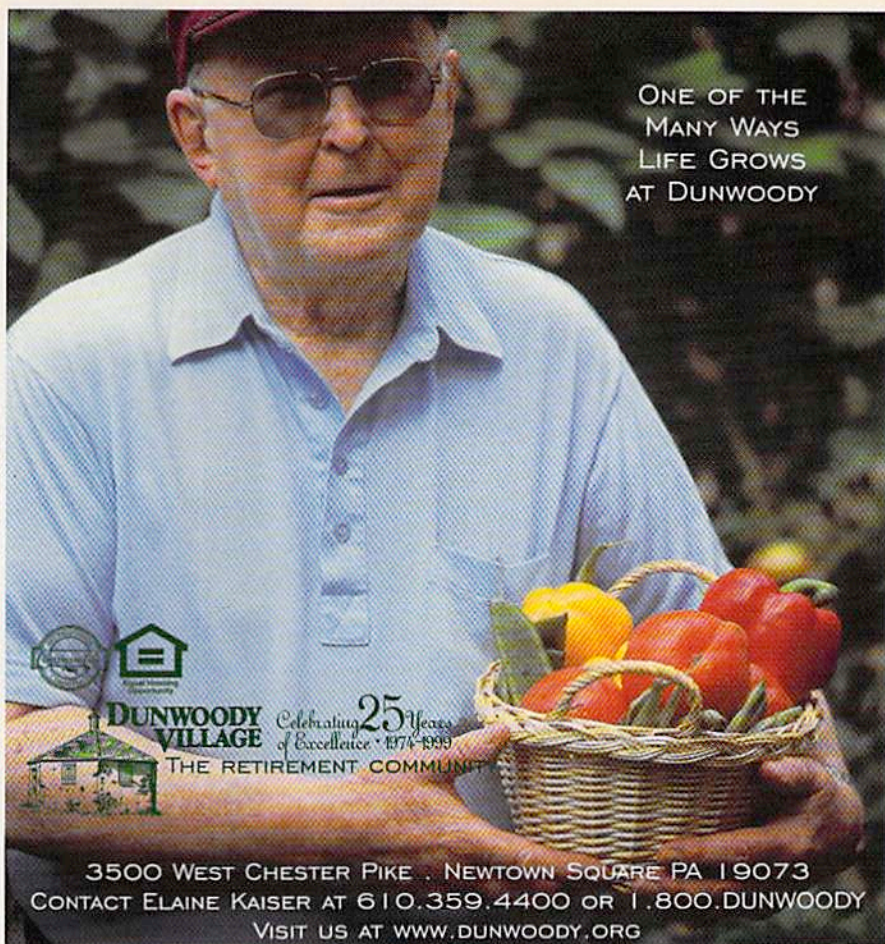
In fact, Ed had long since run out of money, and the facade he'd managed to sustain was collapsing. He'd started asking friends for personal loans, including \$100,000 he borrowed as security against the house—which he'd already used as collateral 18 times before. First Union had tried to foreclose on the house, but Ed twice talked them out of it by faxing assurances that he'd be getting paid shortly—the second time by supplying a letter from the Catenaga Corporation, a small Los Angeles-based gas brokerage firm co-owned by O.J. Simpson lawyer Johnnie Cochran. But when First Union's grace period was up, Ed had written the bank to say he'd discovered an error from 1992, and that First Union owed him \$207,000. First Union sued for \$1.3 mil-

lion in overdue payments, plus more than \$200,000 in fees. Ed countersued for the money he claimed was due him.


PECO had been suing the Mezvinskys for thousands in unpaid utilities for a year; Ed blamed a faulty meter for the misunderstanding. Penn was suing for the tuition of daughter Holly, who'd graduated in 1991. Ed was also fending off Jason Theodosakis, author of *The Arthritis Cure*, whom he'd met while vacationing at Canyon Ranch. Theodosakis, the spa's on-staff physician, retained Ed as his agent and attorney for his yet-unreleased book. *The Arthritis Cure* became a *New York Times* best-seller. But according to Theodosakis's lawsuit, his royalties were kept in a trust account held by Ed, who wouldn't pay up.

Ed was also flying down to Tennessee to testify in a case regarding the American Indian Foundation, brought by Paull Anderson. The case grew out of a successful lawsuit Anderson had brought against the AIF in Virginia federal court after the foundation refused to pay a finder's fee and commission on \$8.8 million in real estate he'd brought in. The Virginia judge ruled in Anderson's favor, awarding him \$4.3 million (later adjusted to \$1.5 million, which Anderson is still trying to collect), noting that he couldn't find "even one instance where they [the AIF] have helped American Indians, despite having received valuable donations." Ed, however, emerged unscathed—he was released from the case after his lawyer argued that he'd never set foot in Virginia at the time of the alleged acts. According to Paull Anderson, AIF president Nicholas Johnson, enraged at being left holding the bag, testified that Ed not only had been a major part of the organization, but also had been funding Marjorie's congressional campaign in 1992 with AIF proceeds. (Court records from this case have been sealed.)

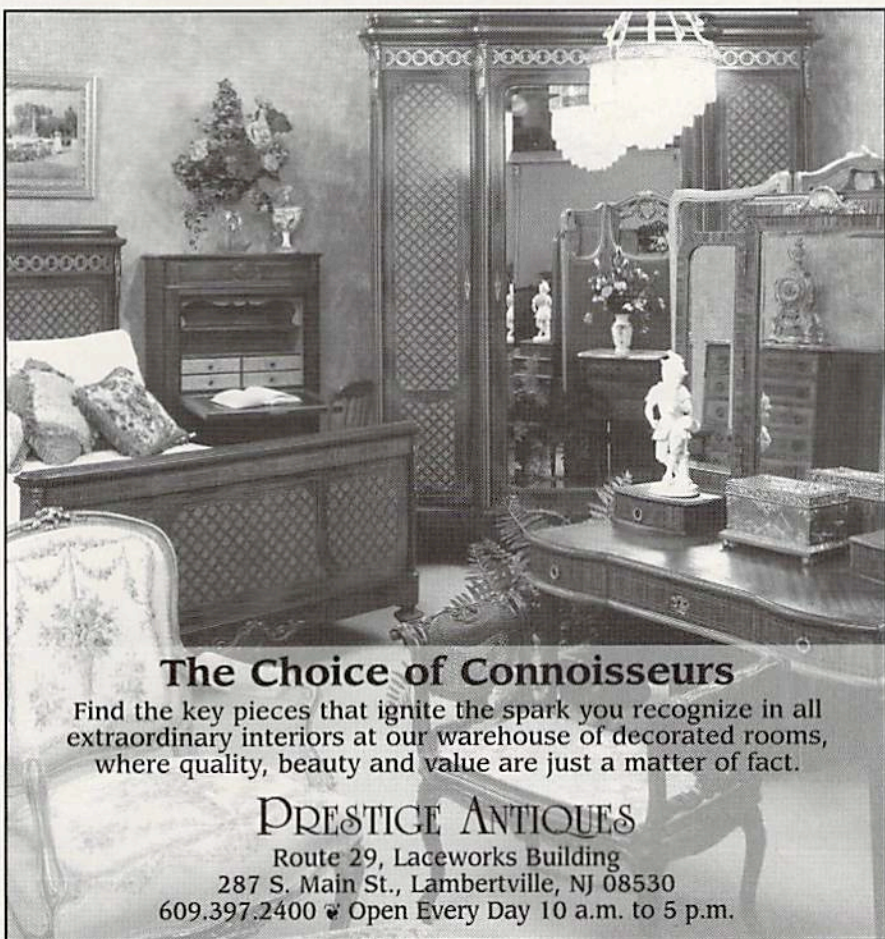
As a consequence of all this, Ed's Virginia lawyer sued him for \$15,000. And Anderson brought suit against him in Tennessee, a state he had set foot in. When this latter litigation began in the summer of 1997, Ed strenuously denied under oath that he'd ever been chairman of the AIF: "I am not the chairman of the board. I am not. I was not elected chairman, and I wasn't chairman." Then something derailed the proceedings—it isn't clear what, since the records in this litigation, too, were sealed—which ended with the judge declaring a mistrial and sentencing Johnson to 10 days in prison for contempt of court. "It was a calculated move," insists Anderson. "We'd already put our whole case out there; all of our witnesses testified; they knew exactly what we had. And then Johnson



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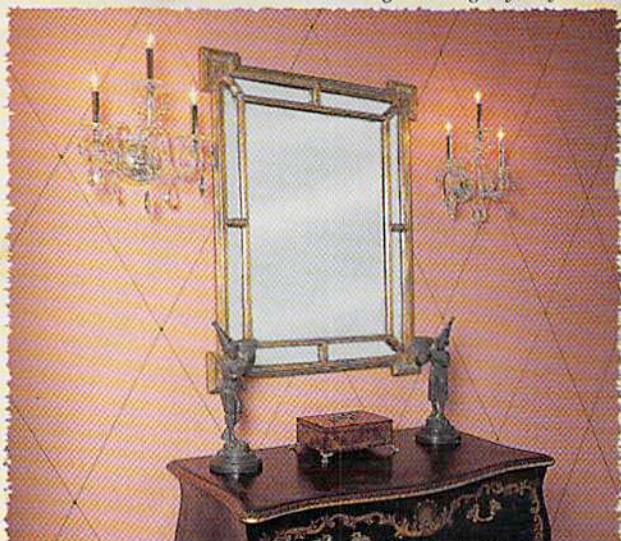
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THE CRASH

goes and corrupts the trial, and we have to start all over."

Nine months later, Ed took the stand again, represented by a different lawyer. This time around, he allowed that he *had* been designated the chairman of the AIF, and had signed documents as chairman. He also admitted that the organization was nothing but a scam—but he insisted that he, too, had been duped. He claimed to be another hapless victim of Nicholas Johnson, saying Johnson had engineered the whole scheme. The judge decided in Ed's favor.

While Ed was mournfully testifying in Tennessee in 1998, Marjorie was traveling all over Pennsylvania, enthusiastically running for lieutenant governor with gubernatorial candidate Ivan Itkin. Her campaign fully expected the duo would lose to Governor Tom Ridge and his running mate, Mark Schweiker—which was fine by them. Marjorie was merely hoping to boost her name recognition to pave the way for another race. She had her eye on the prize: the U.S. Senate.

By 1999, campaigning had become as natural to Marjorie Margolies-Mezvinsky as breathing. She flitted from fund-raiser to fund-raiser, enthusiastically reciting the same speech, jotting notes on the backs of business cards. This was her fourth time around; she knew the drill. But there was a difference in this campaign—people thought she might actually *win*. For a candidate so accustomed to being the underdog, the prospect was exhilarating.

Meanwhile, Ed was flying all over the globe. During his brief stops at home, he was stepping up requests for investments and personal loans. "He had some needs, and he came to me, and I responded," real estate developer Ron Rubin says simply, explaining why he lent Ed \$50,000. "He's a friend. We didn't get into detail."

Ed and Marjorie were being sued left and right. The Penn tuition lawsuit had been settled, but First Union and PECO were still suing, and Paull Anderson was appealing the Tennessee verdict. Between the Mezvinskys' debts and the interest owed—in the First Union case alone, \$9,500 in interest and fees was being tacked on each month—they were getting into deeper trouble by the day.


In July, the couple appeared for depositions in the First Union case, at the Wayne offices of the bank's lawyers, Stevens & Lee. Marjorie claimed to know nothing about the family finances—she couldn't

even say where they held bank accounts—and declared that if there had been cash-flow problems, she hadn't been aware of them. "I've left all of the financial decisions up to Ed," she said. When it was Ed's turn, First Union lawyers questioned him about the alleged \$207,000 banking error from 1992, asking why hadn't he mentioned it before 1996. "I deal with significant sums of money," he answered. "I don't want to minimize that amount of money ... But frankly, I had a lot on my plate. I had to take care of many matters."


At about this time, Ed procured \$500,000 from Virginia businessman David Sonders. According to Sonders's later-filed lawsuit, Ed told him he was closing a business deal in Africa's Ivory Coast and expected a whopping \$50 million payoff, which was already waiting for him in a Spanish bank. He just needed some extra cash to seal the deal, to show that he had \$500,000 available to pay a United Nations Economic Recovery Fund fee on the transaction. Sonders agreed to deposit the money into an escrow account in Ed's name, on the condition that it not be touched. In return, Sonders was promised he'd get back his \$500,000, plus a fee that Ed said might top a million dollars. Instead, Sonders's complaint says, the day the funds were deposited, Ed began withdrawing them—making payments "to himself, family members, overseas business associates and other bank accounts"—and altering Sonders's bank statements to make it seem the money was still there. In five weeks, the lawsuit claims, Ed had drained the account of all but \$69.97.

By early fall, the situation was dire. The Mezvinskys had been ordered to pay Jefferson Bank \$1,059,795.34 in mortgage payments; they'd agreed to pay First Union \$472,000 in its mortgage case. A week before Thanksgiving, Ed and Marjorie signed a contract for a \$1.15 million loan from Milford, Pennsylvania businessman Richard Snyder. The couple vowed to pay it back by New Year's Eve. In late November, Ed flew to Spain on business; according to friends, he told Marjorie the trip would make or break them.


At home one night, Marjorie was chatting on the phone with a friend after a long day of campaigning when she got a call-waiting beep. She was breathless when she came back on the line: "My mother just fell. I have to go." Her 87-year-old mother's health had been declining; now, hospitalized for broken ribs, Mildred Margolies was beset with grave lung complications. Marjorie was devastated. With Ed out of the country, she had no one to turn to; her sister lived in Baltimore and couldn't attend to their mother's



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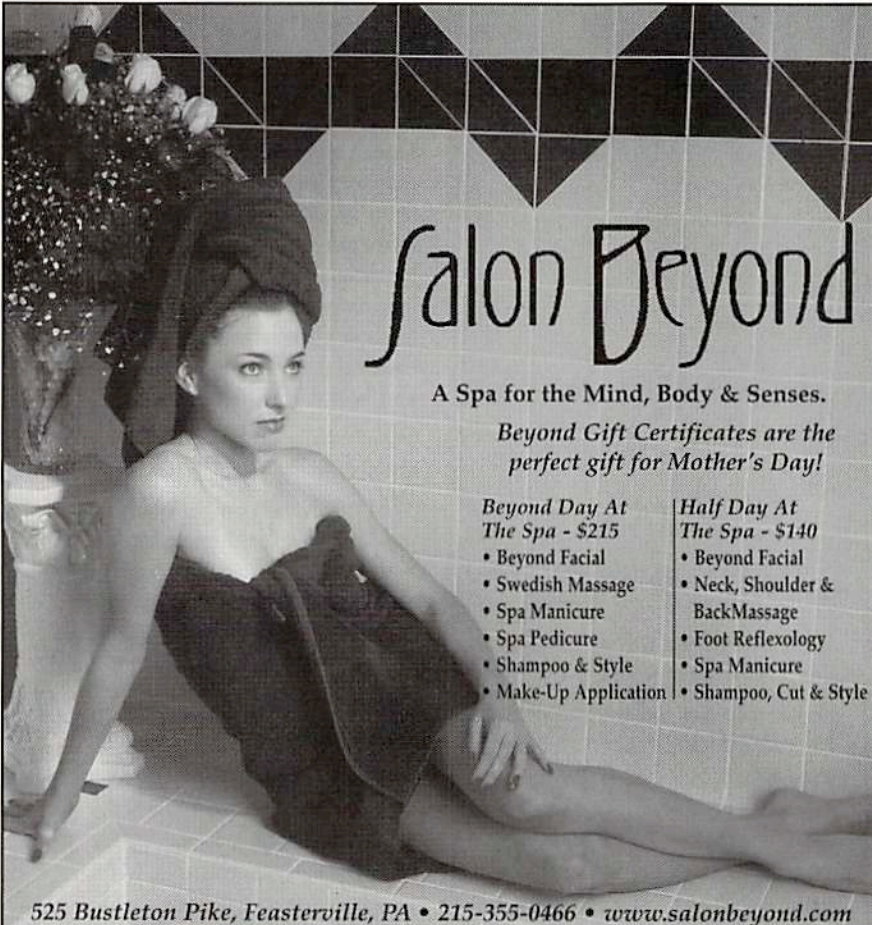
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day-to-day care. In Jefferson Hospital, watching her mother grow worse—and with the prospect of financial ruin on her mind—for the first time ever, Marjorie couldn't maintain her composure. She stopped campaigning altogether to sit at her mother's bedside.

While Mildred's life hung in the balance, Ed's plans were collapsing. David Sonders's money was more than a month overdue; when the paycheck date had arrived, according to Sonders's lawsuit, Ed told him that the bank needed another \$60,000. Sonders sent an associate, Jeff Webb, to discuss the matter with Ed in Spain, where, the suit says, Ed revealed the true nature of the deal. It didn't involve the Ivory Coast at all. Rather, while working for the Carter administration's Human Rights Commission in the late '70s, Ed explained, he'd befriended the then-leader of Zaire, Mobutu Sese Seko. Years later, after Mobutu had been chased out of Zaire by rebel armies, he asked Ed to help him secretly move \$500 million dollars out of the country. Ed asked Webb not to tell Sonders these details. (In court documents, Ed has denied this entire account, further stating that he never even met Mobutu.) Webb returned stateside and informed Sonders in no uncertain terms that he'd been scammed. Ed came home to find that Sonders had filed a suit charging him with fraud—the most serious suit yet, one with criminal implications. The day Sonders filed suit, *The Arthritis Cure* author sued as well, charging Ed with withholding royalties and also with legal malpractice.

The Mezvinskys spent December at Jefferson Hospital, where Mildred Margolies finally began to recover. Friends remember that Marjorie looked tired and, for once, old, her face showing lines they'd never seen before. They urged her to drop out of the Senate race. The hard truth was, her run was becoming a long shot; in a primary with so many Democratic hopefuls, taking an entire month off from fund-raising had badly hurt her chances.

There was no glamorous pre-New Year's Renaissance Weekend for the couple this time around. On New Year's Eve—the day the Mezvinskys were supposed to pay Richard Snyder back—they politely declined invitations to their friends' millennium bashes, instead spending a glum evening in Mildred's hospital room, watching the ball drop on TV. The New Year ushered in another lawsuit: Richard Snyder's, for \$1.15 million. In the Sonders case, the judge took the highly unusual step of freezing Ed's assets, and ordered him to appear for a deposition with all relevant financial docu-



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ments in hand. The couple's shame was about to become horribly public. Ed had no option but to declare bankruptcy; Marjorie had to withdraw from the Senate race.

One by one, she called her close friends. "I wanted you to hear this from me," she told them. "It's hit the fan."

Everyone agrees that the Mezvinskys' situation will get worse before it gets better. The question is, will it ever get better? They're more than \$7 million in debt. With lawyers for Ed's 50-plus creditors combing through his assets, the humiliation is far from over. The couple will lose their house. If the allegations by Sonders or Theodosakis prove true, Ed will probably be disbarred; criminal charges seem likely as well. According to friends, Ed is spending his days anxiously getting his paperwork together. In court, he's been pleading the Fifth.

Marjorie is standing by her husband, although the two have retained separate attorneys. Friends say she is distraught at having had to abandon her Senate campaign, and partly blames herself for not having paid closer attention to her husband's business dealings. "I've done *stories* about women who have turned a blind eye to their

husbands' financial decisions!" she recently wailed to a friend, adding that she realized too late that Ed's obsession with his business ventures "bordered on a sickness." She has far fewer confidantes now; many of her friends seem to have deserted her "like cockroaches when the light is turned on," says one disgusted pal. Some, however, have remained faithful, like Hillary Clinton, who called to offer her support. Marjorie still has the Presidential shoulder to cry on as well; Bill Clinton called her shortly after the news of her bankruptcy broke.

"Few people can speak about public humiliation with as much empathy as I can," Clinton quipped, and they laughed. He encouraged her to keep her chin up, telling her, "Half of this is how you take it, and the other half you just can't control."

True to form, Marjorie seems set on bouncing back. She has reportedly been to the White House to network and solicit the President's advice. She's been working the phones and traveling the country to give speeches, while telling her close friends with a pained smile, "I need to figure out how to make us some money!" She's trying to determine how to expand her leadership role at Women's Campaign International, and teaching a course on women in politics at Penn's Annenberg School for Communication. Friends speculate, only half joking, that

a book is probably in the works. Whether Marjorie has a political future remains to be seen. "Don't count her out," says her campaign adviser, Ken Smukler. "She was polling well for the Senate primary, and she's still young. She can overcome this."

"Are you kidding?" counters another political insider, asserting that although Marjorie might be able to remain an advocate for women's issues, "a political office is *not* in the cards."

Just weeks after the scandal became public, Marjorie Margolies-Mezvinsky made an appearance at a fund-raiser for the Senate campaign of Delaware governor Tom Carper. Heads turned, and furtive whispers followed her as she worked her way through the room at the Rittenhouse, perfectly coiffed as always, a confident smile shining on her face. She greeted people warmly, kissing cheeks and shaking hands as she had at countless other political events. Some embarrassed guests shied away from her. Others, she told friends later, expressed their sympathy even as glee shone in their eyes. Still others regarded her with concern, clapping her hand.

"Are you okay?" they wondered. It was the sort of question Marjorie had never had to field before. She squeezed their hands, her eyes glazing over with tears.

"We'll be fine," she said firmly.



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