

# The Rest of the Story

I was sorry to hear about the passing of Paul Harvey, whose radio commentary "The Rest of the Story" was heard on the radio for over 50 years. Paul Harvey brought daily into our lives stories of people who had overcome great odds in their lives. After hearing of Paul Harvey's death, I decided to write my column about a

young man I met years ago who indeed defied all odds.

It was about 1975 when I pulled into the housing project parking lot. I was a caseworker for the state, and had been assigned a new case I was going to see for the first time. Ironically enough, this particular housing project was located just beyond "the

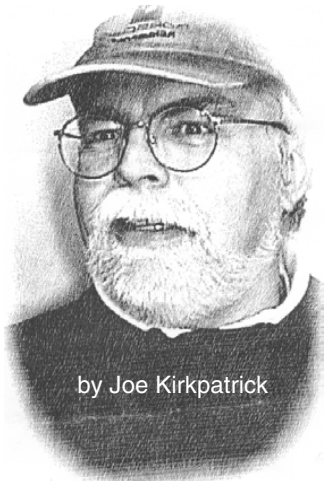
other side of the tracks." At the door of the apartment, I introduced myself to the mother, a pleasant middle aged woman. She said, "Let me get the boys up." Even though the younger brother was the one I was assigned to, she got them both up. They both sleepily came into the small living room, and sat down on the broken down

sofa, wearing nothing but their underwear. The younger boy was 15 and the older brother, Steve, was about 20. Through the months and years, I noticed the older brother was different than most I encountered in the projects. Many who lived in the projects had a dream, but their dream usually changed almost weekly. Steve was different-as he sat there time after time in his underwear talking to me, he told me his dream in life was to have an appliance store. Over the years, he would always talk about the appliance store he would open someday. In the meantime, he was a newspaper carrier for both a morning and afternoon paper, to support himself and his parents. At one point, he bought a wrecked, but drivable, 1967 Volvo for \$150 and drove it for several years on his paper routes.

In 1979, I left my job at the state, and for a couple of years, I lost track of Steve and his younger brother. In 1981, I ran into him at the grocery store, and he excitedly told me he had opened an appliance rental business on Central Avenue, just "across the tracks." Steve did quite well in his little appliance rental business. When I next saw him in 1983, I told him I heard he

was doing good. He teared up and said, "Joe, I can't believe it, I'm opening my 32nd store this month in Macon, Georgia. Steve went on to sell his chain of stores in 1988, and then went up north and started a new chain. In about 1993, I was raking leaves when he pulled in my driveway. "I sold out, I sold out again!" he exclaimed. I asked if he was going to retire and take it easy, and he told me no, he was going in the check cashing business. Over the next five years, he and his wife built the largest pay day advance company in America - they had over 500 stores from Miami to Seattle, reportedly to be worth between \$300 to \$500 million. One time at the airport, he was getting on his jet to fly to New York to meet with a group of 25 investors. He told me he had already met with them one time and said, "I was the only one in the room without a college degree, pretty good for an old boy from the projects, isn't it?"

In just over 20 years, the man who sat across from me in his underwear on that broken down couch in



by Joe Kirkpatrick

that housing project apartment had gone from newspaper boy to heading his own financial empire. What is Steve's full name? Steven A. "Toby" McKenzie - and as the late Paul Harvey would say, "And that is the rest of the story!"

Many of you have recently read of Steven A "Toby" McKenzie's current financial difficulties. Unfortunately, Toby, like thousands of others in the real estate development business, is experiencing extreme difficulties due to the depressed housing market. As unfortunate as that is, the fact remains that Toby McKenzie broke out of poverty and on to fulfill the American dream!

- Any comments? Contact Joe Kirkpatrick at: [tristateim@aol.com](mailto:tristateim@aol.com)

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