

Alliance Bank officer in Rockwall helps bring the Christmas spirit to woman down on her luck

Written by Bruce Alsobrook
Friday, 24 December 2010 13:46

I don't usually promote another newspaper's reporting, but I'll make an exception when it has ties to Sulphur Springs. And when it's the kind of story that restores your faith in mankind — even bankers.

The Dallas Morning News' excellent columnist Steve Blow's article on Friday dealt with a repo man who took a 50-year-old out-of-work woman's car back after she could no longer pay for it, then turned around and found her another vehicle and raised the money to pay for it. In the end, the used car dealer who offered up the 1990 Chevy Lumina simply donated the car and said to give the money to the woman.

One of the people the repo man contacted for help turns out to be Corky Randolph, his banker at Alliance Bank in Rockwall. "He's a really tough guy who apparently has a soft heart," Randolph told Blow when he contacted the columnist about the story.

Alliance Bank, City National Bank and Guaranty Bank have all displayed gracious generosity for our community. It's nice to know that this kind of attitude can spread beyond our hometown, too.

Here's the column, which can also be found at the [DallasNews.com site](http://DallasNews.com) :

What possessed repo man? 'A God thing'

By Steve Blow

Maybe it was holiday cheer. Or maybe it was the tears.

Whatever the cause, it's certainly not the way most repo cases go.

Scott Kelley of Rockwall builds custom swimming pools for a living. At least he does when the economy is good.

But work has been slow. So about a year and a half ago, he also got into the car-repossession business. And he's tough enough to be good at it.

One morning last week, he headed out to Crandall, southeast of Dallas, to pick up a vehicle for a used car lot client.

He usually avoids trouble by simply grabbing the car and going. "It's easier work if you don't get caught," he said.

And safer, no doubt.

"It's not very often that I go to the front door and knock," he said.

But when he arrived at the mobile-home community outside Crandall, something made him knock first.

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Connie Henderson wasn't expecting a repo man that morning. But she wasn't surprised either.

She lost her job as an accounting clerk in November. And she informed the car dealer that she couldn't make payments until she got a job.

Connie, 50, lives with her mom. And though she had never had a car repossessed before, she tried to be brave about it.

"I was upset about it. I knew it was going to be a lot harder to look for a job without a car," she said.

As she removed her things from the vehicle, she told Scott about her predicament.

He was struck by how polite she was. That's not a thing repo men see a lot of.

"I was really touched," he said. "Most of the people I deal with bring problems on themselves. That didn't seem to be the case with her."

As he was pulling out of the driveway, he saw Connie standing there, watching her car go, with big tears in her eyes.

He had never done it before. But Scott knew he had to help her.

He called his friend Bob Gruner, who owns a car lot in Dallas, R&B Finance Co. Scott asked if he had a good used car that he could sell on the cheap.

Bob just happened to have a 1990 Chevy Lumina in excellent shape. And he agreed to sell it at cost.

Then Scott started calling other friends to raise the money to buy the car for Connie.

One of those was his banker, Corky Randolph of Alliance Bank Rockwall, who saw a side of Scott he hadn't known before.

"He's a really tough guy who apparently has a very soft heart," Corky said.

It was Corky who called me with this unusual repo saga.

In a couple of hours, Scott had raised \$1,100. And that's when Bob, his car-dealer friend, called him back.

"He said, 'I've been thinking about it, and I'll just let you have that car. Just give the money you have raised to the lady to help with Christmas.' "

Well, imagine Connie's surprise when the repo man, of all people, soon called back with astounding news. She couldn't believe her ears.

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"Never in my life did I think they were going to give me this car," she said. "And when he handed me a check, too... . Who expects that?"

A matter of holiday cheer? Something about those tears?

Actually, Scott now believes it was a case of God whispering in his ear.

"God just put it on my heart to help her," he said.

Connie can see no other explanation. "It was definitely a God thing," she said.

Scott was reluctant to let me tell this story. "It's not about me," he said.

But finally he agreed, hoping others might be inspired to act when they hear a whisper.

Oh, and Connie got called for a job interview next week.

She'll drive there.