

Form Name:
Submission Time:

Citizens Commission
February 15, 2019 2:11 pm

Name	James Carr
Address	<div></div> <div></div>
Phone	<div></div>
Email	<div></div>
Citizenship Affirmation	I am a U.S. Citizen
Residency Affirmation	I am a resident of the Commonwealth of Massachusetts
Statement of Intent	I intend to comply with and advance the policy established by this Act.
Statement of Interest	I believe that corporations are entitled to free speech but they should not have the same rights as citizens, who literally have given their life for this country. I also feel strongly that there is too much money involved in politics, which skews democracy in the favor of the rich and powerful. For example, according to multiple sources, as much as \$5.7Bn was recently spent on the mid-term elections; this is the same amount of money that Pres. Trump requested to build his border wall! To me, spending this amount of money is an egregious example of a political system awash in cash and available to the highest bidder. We can and we must do better if we are to leave this country in good shape for future generations of Americans.
Résumé or Summary of Qualifications Upload	https://s3.amazonaws.com/files.formstack.com/uploads/3282862/71887710/478404255/71887710_james_f._carr_bio_04.25.18.docx
Political Party Affiliation, if any, over the previous five years	Unenrolled
City or Town where you reside	MANCHESTER BY THE SEA
Employment Status	Employed
Occupation	Banker
Employer	Berkshire Bank

James F. Carr Bio

James F. Carr is a Senior Vice President of Berkshire Bank's Asset Based Lending Division, a position he has held since joining the Bank in 2010. In this capacity, Jim is responsible for new business, underwriting, structuring and monitoring a diverse portfolio of asset based loans.

Mr. Carr's career in Asset Based Lending began in 1985 with Shawmut Bank and included positions in the Collateral Examination Department and Credit Department. From 1988 to 1993, he held positions as a Loan Officer and Assistant Vice President, responsible for managing an asset based portfolio. During that time, Mr. Carr also worked out of the Bank's Portland, Maine office and assisted in managing Shawmut's northern New England portfolio.

In 1993, Mr. Carr joined BayBank as a Vice President in the Asset Based Lending Division and was responsible for originating and managing a portfolio of asset based loans in New England. Shortly after the merger of BayBank and BankBoston, Mr. Carr was promoted to Director in the BankBoston Business Credit Group. While at BankBoston, he was involved in the origination and management of New England and national asset based loans, ranging in size from \$5.0 Million to \$150.0 Million. In 1999, Mr. Carr joined Peoples Heritage Bank, predecessor to TD Bank and, alongside a core team of lenders, formed TD's Asset Based Lending Group, which grew to over \$1BN in outstanding loans by 2008. In 2011, Mr. Carr and the core team joined Berkshire Bank and formed Berkshire's Asset Based Lending Group, which has since grown to over \$400 Million in asset based loans throughout the Northeast.

Mr. Carr is a member, Past President and former Chairman of the Board of Directors of the New England Commercial Finance Association (NECFA). He is also a member of the Northeast Turnaround Management Association (TMA).

In addition to professional responsibilities, Mr. Carr has served on the board of the Xaverian Brothers High School Alumni Association, the Manchester, MA Athletic Association and the Finance Committee for the town of Manchester, MA. Jim holds a bachelor's degree in Business Administration from the University of Massachusetts at Amherst, awarded in 1983 and a Master of Science in Finance from Boston College, awarded in 1989.

Mr. Carr has three children and lives in Manchester, Mass.