



Robert Love

Merchants Savings Bank

Manchester, N.H.

Management staffs of the banking community are well known for their leadership in community volunteer work and Robert Love, vice president and mortgage department manager of Merchants Savings Bank in Manchester, N.H., is setting a record of involvement that few can match.

Under his management Merchants Savings Bank mortgage loan portfolio has grown to over \$120 million.

The bank holds mortgages on more New Hampshire land than any other savings institution in the state.

Love believes the future of New Hampshire must be accomplished through sensible legislation which will require serious attention and input from bankers, builders and environmentalists, coupled with the guidance available to them from professional planners.

He is currently president of the Land Use Foundation, a Concord membership, non-profit, public service corporation where he has the opportunity to further his ideals.

In an article Love wrote for 'Forest Notes,' quarterly publication of the Society for Protection of N.H. Forests, he stated: "Environmental issues are the subject of daily conversations with all of us. Land use planning is probably the most critical of all the environmental issues."

He believes firmly that New Hampshire can have both reasonable growth and a green, scenic, open environment - the kind of place that encourages healthy living, a productive economy and a sense of community.

The prescription, he says, is sound land use practices by private enterprises, individual landowners and government. "Spoliation of the countryside and cityscape is bad business in every sense," he states.

Love has been in banking for close to a quarter of a century, starting after his release from active duty in the U.S. Air Force. He became a branch manager for Merchants Acceptance Corp. in Worcester, Mass., at age 21 and stayed with them for 15 years, managing offices in New Hampshire, Vermont and Massachusetts.

In 1966 he joined Claremont Savings Bank in Claremont, N.H., and set up a new installment loan department for them. He soon rose to senior vice president there, overseeing and coordinating all departments. The installment loan department outpaced two competitive commercial banks which had been in the business for over 20 years.

Since 1970 when he left Claremont for the new challenge Merchants Savings offered in Manchester, Love has been faced with all the problems that a tight money market and every escalating prime rate can bring to the mortgage man.

Nevertheless he has continued to find the time and energy for community volunteer work well beyond his "fair share."

Besides the Land Use Foundation presidency, he is treasurer of the American Cancer Society of New Hampshire and chairman of their administrative committee, a director of the N.H. Assn. of Savings Banks, United Fund division chairman, assistant treasurer of the Baptist Assn. and a deacon of his church.

He has served as chairman of Urban Renewal and Housing Authority, school board member, ward moderator, Lions Club president, March of Dimes and Salvation Army county chairman, president and founder of Twin State Lenders Exchange, president of N.H. Consumer Finance Assn.

Yes, he has been Man of the Year for the Junior Chamber of Commerce.

Love and his wife, Diana, a New Hampshire native, have four children.

His hobbies tend to be seasonal, he said, varying from woodworking to hunting, fishing and gardening.