



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

RQ-2

Joseph E. Blair, Jr., Treasurer
American Council of Life Insurance
Life Insurance PAC
1001 Pennsylvania Avenue, NW
Washington, DC 20004

SEP 16 1998

Identification Number: C00147066

Reference: August Monthly Report (7/1/98-7/31/98)

Dear Mr. Blair:

This letter is prompted by the Commission's preliminary review of the report(s) referenced above. The review raised questions concerning certain information contained in the report(s). An itemization follows:

-Schedule B of your report (pertinent portion(s) attached) discloses a contribution(s) which appears to exceed the limits set forth in the Act. 2 U.S.C. §441a(a) precludes a multicandidate committee and its affiliates from making a contribution to a candidate for federal office in excess of \$5,000 per election.

If the contribution(s) in question was incompletely or incorrectly disclosed, you should amend your original report with clarifying information. If you have made an excessive contribution, you should notify the recipient and request a refund of the amount in excess of \$5,000 and/or notify the recipient in writing of your redesignation of the contribution. In the best interest of your committee, all refunds and redesignations should be made within sixty days of the treasurer's receipt of the contribution(s).

Please inform the Commission of your corrective action immediately in writing and provide a photocopy of the refund request sent to the recipient committee(s). In addition, any refunds should be disclosed on Schedule A supporting Line 16 of the report covering the period during which they are received. Any redesignations should be disclosed as memo entries on

Schedule B supporting Line 23 of the report covering the period during which the redesignation is made. 11 CFR §110.1(b)

Although the Commission may take further legal action regarding the excessive contribution(s), your prompt action in obtaining a refund and/or redesignating the contribution(s) will be taken into consideration.

-Schedule B of your report (pertinent portion(s) attached) discloses a contribution(s) which appears to exceed the limits set forth in the Act. 2 U.S.C. §441a(a) precludes a multicandidate committee from making a contribution to a national political party in excess of \$15,000 in a calendar year.

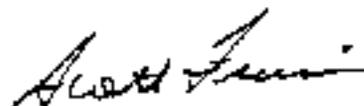
If the contribution(s) in question was incompletely or incorrectly disclosed, you should amend your original report with clarifying information. If you have made an excessive contribution, you should notify the recipient and request a refund of the amount in excess of \$15,000. In the best interest of your committee, all refunds should be made within sixty days of the treasurer's receipt of the contribution.

Please inform the Commission of your corrective action immediately in writing and provide a photocopy of the refund request sent to the recipient committee(s). In addition, any refunds should be disclosed on Schedule A supporting Line 16 of the report covering the period during which they are received.

Although the Commission may take further legal action concerning the excessive contribution(s), prompt action in obtaining a refund will be taken into consideration.

A written response or an amendment to your original report(s) correcting the above problem(s) should be filed with the Federal Election Commission within fifteen (15) days of the date of this letter. If you need assistance, please feel free to contact me on our toll-free number, (800) 424-9530. My local number is (202) 694-1130.

Sincerely,



Scott Francis
Reports Analyst
Reports Analysis Division

Schedule B

Itemized Expenditures

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for Line 23

Life Insurance PAC

Name	Purpose	Date	Amount
Jeff Sessions Sessions for Senate PO Box 4278 Montgomery, AL 36103	Contribution R AL Aggregate: 1000. Election: G	07/27/98	1000.

Name	Purpose	Date	Amount
Wesley Watkins Watkins for Congress 12 Brentwood Dr. Stillwater, OK 74075	Contribution R 3 OK Aggregate: 3000. Election: P	07/27/98	2000.

Name	Purpose	Date	Amount
NRSC Washington, DC 20510	Contribution R Aggregate: 15000. Election:	07/09/98	15000.

Name	Purpose	Date	Amount
NRCC Washington, DC 20515	Contribution R Aggregate: 16000. Election:	07/09/98	15000.

Total this period 59002.

Schedule B

Itemized Expenditures

Life Insurance PAC

Name	Purpose	Date	Amount
Ellen Tauscher Ellen Tauscher for Congress 1711 Almond Ave. Walnut Creek ,CA 94596	Contribution D 10 CA Aggregate: 2500. Election: P	05/11/98	2500.

Name	Purpose	Date	Amount
Don Young Alaskans for Don Young POB 100298 Anchorage ,AK 99510	Contribution R 1 AK Aggregate: 1000. Election: P	05/29/98	1000.

Name	Purpose	Date	Amount
The Freedom Project 111 C St. SE Washington ,DC 20003	Contribution R Aggregate: 2500. Election:	05/06/98	2500.

Name	Purpose	Date	Amount
New Republican Majority Fund 228 S. Washington St. #200 Alexandria ,VA 22314	Contribution R DC Aggregate: 5000. Election:	05/13/98	5000.

Name	Purpose	Date	Amount
NRCC Washington ,DC 20515	Contribution R Aggregate: 1000. Election:	05/13/98	1000.

Name	Purpose	Date	Amount
Adam Smith PAC POB 2392 Tampa ,FL 33601	Contribution Aggregate: 1000. Election:	05/29/98	1000.

Schedule B

Itemized Expenditures

Life Insurance PAC

Name	Purpose	Date	Amount
Richard Baker Baker for Congress 9132 Highland Garden Rd. Baton Rouge, LA 70811	Contribution R 6 LA Aggregate: 1000. Election: P	07/09/98	1000.

Name	Purpose	Date	Amount
Bob Barr Barr for Congress 631 Concord Rd. Smyrna, GA 30080	Contribution R 7 GA Aggregate: 500. Election: G	07/23/98	500.

Name	Purpose	Date	Amount
Evan Bayh Evan Bayh for Senate 4750 N. Meridian St. Indianapolis, IN 46208	Contribution D IN Aggregate: 1000. Election: G	07/27/98	1000.

Name	Purpose	Date	Amount
Gregory Becker Becker for Congress NY	Contribution R 21 NY Aggregate: 1. Election: P	07/23/98	1.

Name	Purpose	Date	Amount
Don Benton Benton for Congress WA	Contribution R 17 WA Aggregate: 1. Election: G	07/23/98	1.

Name	Purpose	Date	Amount
Brian Bilbray Bilbray for Congress 1307 9th St. Imperial Beach, CA 91932	Contribution R 49 CA Aggregate: 1000. Election: G	07/23/98	1000.

Schedule B

Itemized Expenditures

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for Line 23

Life Insurance PAC

Name	Purpose	Date	Amount
Richard Baker Baker for Congress 9132 Highland Garden Rd. Baton Rouge, LA 70811	Contribution R 6 LA Aggregate: 4500. Election: P	03/26/98	3500.
Mark Baker Baker for Congress 46 Lincoln Hill Sw Quincy, IL 62301	Contribution R 17 IL Aggregate: 1000. Election: P	03/26/98	1000.
Christopher Bond Missourians for Kit Bond 34 N. Brentwood Blvd St. Louis, MO 63105	Contribution R MO Aggregate: 1000. Election: G	03/26/98	1000.
Mary Bono Mary Bono Committee 294 Crestview Palm Springs, CA 92264	Contribution R 44 CA Aggregate: 2000. Election: S	03/18/98	2000.
Bob Clement Cong. Bob Clement 21 Belcaro Circle Nashville, TN 37215	Contribution D 5 TN Aggregate: 500. Election: P	03/26/98	500.
Phil English People for English 530 W. 6th St. Erie, PA 16507	Contribution R 21 PA Aggregate: 500. Election: P	03/13/98	500.

