REPORT OF RECEIPTS AND DISBURSEMENTS

For Other Than An Authorized Committee

(Summary Page)

USE FEC MAILING LABEL OR TYPE OR PRINT

1. NAME OF COMMITTEE (in full)
International Bank of Commerce for the Improvement and Betterment of the Country

ADDRESS (number and street) [ ] Check if different than previously reported
1200 San Bernardo

CITY, STATE and ZIP CODE
Laredo, Texas 78041

RECEIVED FEDERAL ELECTION COMMISSION 1998

2. FEC IDENTIFICATION NUMBER
DEC 3 3 16 AM '98
C00276592

3. [ ] This committee qualified as a multicandidate committee DURING THIS Reporting Period on _____ (date)

4. TYPE OF REPORT

(a) [ ] April 15 Quarterly Report

[ ] July 15 Quarterly Report

[X] October 15 Quarterly Report

[ ] January 31 Year End Report

[ ] July 31 Mid Year Report (Non-election Year Only)

[ ] Termination Report

Monthly Report Due On:

[ ] February 20	[ ] June 20	[ ] October 20
[ ] March 20	[ ] July 20	[ ] November 20
[ ] April 20	[ ] August 20	[ ] December 20
[ ] May 20	[ ] September 20	[ ] January 31

[ ] Twelfth day report preceding _____ (Type of Election) election on _____ in the State of _____.

[ ] Thirtieth day report following the General Election on _____ in the State of _____.

(b) Is this Report an Amendment? [X] YES [ ] NO

SUMMARY	COLUMN A This Period	COLUMN B Calendar Year-to-Date
5. Covering Period 07-01-98 through 09-30-98		
6. (a) Cash on Hand January 1, 1998		$ 17481.25
(b) Cash on Hand at Beginning of Reporting Period	$ 12612.09	
(c) Total Receipts (from line 19)	$ 19921.15	$ 78551.99
(d) Subtotal (add Lines 6(b) and 6(c) for Column A and Lines 6(a) and 6(c) for Column B)	$ 32533.24	$ 96033.24
7. Total Disbursements (from Line 30)	$ 12050.00	$ 75550.00
8. Cash on Hand at Close of Reporting Period (subtract Line 7 from Line 6(d))	$ 20483.24	$ 20483.24
9. Debts and Obligations Owed TO the Committee (Itemize all on Schedule C and/or Schedule D)	$ -0-	
10. Debts and Obligations Owed BY the Committee (Itemize all on Schedule C and/or Schedule D)	$ -0-	

For further information contact:
Federal Election Commission
999 E Street, NW
Washington, DC 20463
Toll Free 800-424-9530
Local 202-376-3120

I certify that I have examined this Report and to the best of my knowledge and belief it is true, correct and complete.

Type or Print Name of Treasurer
Jorge Haynes

Signature of Treasurer
Jorge Haynes

Date
12-3-98

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. §437g.

FEC FORM 3X
(revised 1/1/91)

DETAILED SUMMARY PAGE
OF RECEIPTS AND DISBURSEMENTS
PAGE 2, FEC FORM 3X

(revised 1/1/91)

NAME OF COMMITTEE: International Bank of Commerce for the Improvement and Betterment of the Country

REPORT COVERING PERIOD FROM 07-01-98 TO: 09-30-98

	COLUMN A Total This Period	COLUMN B Calendar Year
I. Receipts		
11. Contributions (other than loans) From:		
a. Individuals/Persons Other Than Political Committees		
i. Itemized (use Schedule A)	10300.00	49400.00
ii. Unitemized	9621.15	29151.99
iii. Total (add i and ii)	19921.15	78551.99
b. Political Party Committees		
c. Other Political Committees (such as PACs)		
d. Total Contributions (add a iii, b and c)	19921.15	78551.99
12. Transfers From Affiliated/Other Party Committees		
13. All Loans Received		
14. Loan Repayments Received		
15. Offsets To Operating Expenditures (Refunds, Rebates, etc.)		
16. Refunds of Contributions Made to Federal Candidates and Other Political Committees		
17. Other Federal Receipts (Dividends, Interest, etc.)		
18. Transfers from Nonfederal Account for Joint Activity		
19. Total Receipts (add 11d, 12, 13, 14, 15, 16, 17, and 18)	19921.15	78551.99
20. Total Federal Receipts (subtract line 18 from line 19)	19921.15	78551.99
II. Disbursements		
21. Operating Expenditures:		
a. Shared Federal/Non-Federal Activity (from Schedule H4)		
i. Federal Share		
ii. Non-Federal Share		
b. Other Federal Operating Expenditures	-0-	
c. Total Operating Expenditures (Add a i, a ii, and b)	-0-	
22. Transfers to Affiliated/Other Party Committees		
23. Contributions to Federal Candidates/Committees and Other Political Committees	1250.00	6750.00
24. Independent Expenditures (use Schedule E)		
25. Coordinated Expenditures Made by Party Committees (2 U.S.C 441a(d)) (use Schedule F)		
26. Loan Repayments Made	-0-	-0-
27. Loans Made		
28. Refunds of Contributions To:		
a. Individuals/Persons Other Than Political Committees		
b. Political Party Committees	-0-	-0-
c. Other Political Committees (such as PACs)		
d. Total Contribution Refunds (Add a, b and c)	-0-	-0-
29. Other Disbursements	10800.00	68800.00
30. Total Disbursements (add 21c, 22, 23, 24, 25, 26, 27, 28d, and 29)	12050.00	75550.00
31. Total Federal Disbursements (subtract line 21 a ii from line 30)	12050.00	75550.00
III. Net Contributions/Operating Expenditures		
32. Total Contributions (other than loans)(from line 11d)	19921.15	78551.99
33. Total Contribution Refunds (from line 28d)	-0-	-0-
34. Net Contributions (other than loans)(subtract line 33 from 32)	19921.15	78551.99
35. Total Federal Operating Expenditures (add 21 a i and 21 b)	-0-	
36. Offsets to Operating Expenditures (from line 15)		
37. Net Operating Expenditures (subtract line 36 from 35)	-0-	

SCHEDULE A ITEMIZED RECEIPTS

Use separate schedule for each category of the Detailed Summary Page

PAGE OF

FORM LINE NUMBER

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NAME OF COMMITTEE (In Full)
International Bank of Commerce for the Improvement and Betterment of the Country

FEC ID No. C00276592

Full Name, Mailing Address and ZIP Code	Name of Employer / Occupation	Date (month, day, year)	Amount of Each Receipt this Period
A. ROY R. BARRERA, JR. 424 E. NUEVA SAN ANTONIO, TX. 78205 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Self-Employed / ATTORNEY Aggregate Year-To-Date >$ 1000.00	07-08-98	1000.00
B. JOHN E. FITZGIBBON P.O. BOX 577 LAREDO, TX. 78042-0577 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Self-Employed / Attorney Aggregate Year-To-Date >$ 500.00	08-06-98	500.00
C. REYNALDO RODRIGUEZ 111 SUNSET DR. LAREDO, TX.78041-2729 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Pepsi Co. of Laredo / Businessman Aggregate Year-To-Date >$ 700.00	08-03-98	700.00
D. JUDSON TWISS P.O. BOX 462 LAREDO, TX. 78042-0462 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	J.C. Twiss Hardware & Supply / Business Owner Aggregate Year-To-Date >$ 250.00	08-04-98	250.00
E. ROB R. JENNINGS 308 HUISACHE LAREDO, TX. 78041-2619 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Self-Employed / Rancher Aggregate Year-To-Date >$ 900.00	08-05-98	900.00
F. RAFAEL B. GARCIA P.O. BOX 451 LAREDO, TX. 78042-0451 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Retired / Occupation Aggregate Year-To-Date >$ 200.00	08-06-98	200.00
G. HAROLD E. RUHLMAN 416 MANOR RD. LAREDO, TX. 78041-2747 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Pepper's Convienience Stores / Businessman Aggregate Year-To-Date >$ 700.00	08-07-98	700.00

SUBTOTAL of Receipts This Page (optional)	4250.00
TOTAL This Period (last page this line number only)	

SCHEDULE A **ITEMIZED RECEIPTS**

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PAGE DF

FORM LINE NUMBER

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FEC ID No. C00276592

Full Name, Mailing Address and ZIP Code	Name of Employer / Occupation	Date (month, day, year)	Amount of Each Receipt this Period
A. SAM JORRIE P.O. BOX 691288 SAN ANTONIO, TX. 78269 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Name of Employer: Re-tired Occupation: Aggregate Year-To-Date >> $	08-09-98 300.00	300.00
B. ANDRES RAMOS, JR. 606 TAYLOR LAREDO, TX. 78041-5060 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Name of Employer: Self-Employed Occupation: Water Distribution S Aggregate Year-To-Date >> $	08-09-98 500.00	500.00
C. SYLVAN K. BARRY 13826 SHAVANO GLEN SAN ANTONIO, TX. 78230 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Name of Employer: Retired Occupation: Aggregate Year-To-Date >> $	08-11-98 500.00	500.00
D. HENRY B. FERNANDEZ, JR. 2319 GARFIELD ST. LAREDO, TX. 78043-3027 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Name of Employer: Asash Pest Control Occupation: Owner Aggregate Year-To-Date >> $	08-05-98 1500.00	1500.00
E. RICHARD P. THOMAS P.O. BOX 1140 SINTON, TX. 78387-1140 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Name of Employer: Hamilton Interest Occupation: Oil & Gas Investment Aggregate Year-To-Date >> $	07-02-98 250.00	250.00
F. DENNIS O'MALLEY 13906 BLUFF LANE SAN ANTONIO, TX. 78216 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Name of Employer: HALO DISTRIBUTING Occupation: PRESIDENT Aggregate Year-To-Date >> $	08-20-98 1000.00	1000.00
G. ALLAN E. AARONSON 119 COTERIE PLACE BOERNE, TX. 78006 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Name of Employer: Retired Occupation: Aggregate Year-To-Date >> $	08-19-98 200.00	200.00

SUBTOTAL of Receipts This Page (optional) 4250.00

TOTAL This Period (last page this line number only) . . . . . .

SCHEDULE A **ITEMIZED RECEIPTS**

Use separate schedule for each category of the Detailed Summary Page

PAGE OF

FORM LINE NUMBER

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FEC ID No. C00276592

Full Name, Mailing Address and ZIP Code	Name of Employer / Occupation	Date (month, day, year)	Amount of Each Receipt this Period
A. GUADALUPE MARTINEZ P.O. BOX 10 SAN YGNACIO, TX. 78067 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Self-Employed / Rancher Aggregate Year-To-Date >$ 300.00	08-13-98	300.00
B. SHERRE C ERNSTER 211 TRAYLOR BLVD. ROCKPORT, TX. 78382 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Re-tired / Re-tired Investor Aggregate Year-To-Date >$ 200.00	08-10-98	200.00
C. GEORGE J PERSON 602 E CALTON RD. LAREDO, TX. 78041 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	PERSON WHITWORTH RAMOS BORCHERS & MOR ATTYS / ATTORNEY Aggregate Year-To-Date >$ 200.00	08-19-98	200.00
D. JAMES R. CHAMPION 215 EBONY AVE. BROWNSVILLE, TX. 78520 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Retired / Occupation Aggregate Year-To-Date >$ 200.00	08-27-98	200.00
E. ROBERT A. FREEMAN 1620 SANTA URSULA LAREDO, TX. 78040 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	FREEMAN & CASTILLON ATTYS / ATTORNEY Aggregate Year-To-Date >$ 200.00	08-27-98	200.00
F. RICHARD E. HAYNES 1303 SEYMOUR AV LAREDO, TX. 78040 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	RICHARD E HAYNES ATTY & PROPERTIES / ATTORNEY Aggregate Year-To-Date >$ 500.00	08-13-98	500.00
G. FERNANDO A. DE LLANO 2615 MIER LAREDO, TX. 78040 Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Retired / Occupation Aggregate Year-To-Date >$ 200.00	09-01-98	200.00

SUBTOTAL of Receipts This Page (optional)	1800.00
TOTAL This Period (last page this line number only)	

SCHEDULE B **ITEMIZED DISBURSEMENTS**

Use separate schedule for each category of the Detailed Summary Page. PAGE OF FOR LINE NUMBER

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NAME OF COMMITTEE (in Full)
International Bank of Commerce for the Improvement and Betterment of the Country

Full Name, Mailing Address and ZIP Code	Purpose of Disbursement / Disbursement for: Primary General / Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
A. INT'L BANK OF COMMERCE FOR THE BETTERMENT OF THE COUNTR 1200 SAN BERNARDO LAREDO, TX 78041	TRANSFER TO STATE PAC	07-21-98	2000.00
B. INT'L BANK OF COMMERCE FOR THE BETTERMENT OF THE COUNTR 1200 SAN BERNARDO LAREDO, TX 78041	TRANSFER TO STATE PAC	07-28-98	4000.00
C. INT'L BANK OF COMMERCE FOR THE BETTERMENT OF THE COUNTR 1200 SAN BERNARDO LAREDO, TX 78041	TRANSFER TO STATE PAC	09-03-98	1500.00
D. INT'L BANK OF COMMERCE FOR THE BETTERMENT OF THE COUNTR 1200 SAN BERNARDO LAREDO, TX 78041	TRANSFER TO STATE PAC	09-14-98	800.00
E. INT'L BANK OF COMMERCE FOR THE BETTERMENT OF THE COUNTR 1200 SAN BERNARDO LAREDO, TX 78041	TRANSFER TO STATE PAC	09-17-98	1500.00
F. INT'L BANK OF COMMERCE FOR THE BETTERMENT OF THE COUNTR 1200 SAN BERNARDO LAREDO, TX 78041	TRANSFER TO STATE PAC	09-28-98	1000.00
G.			
H.			
I.			

SUBTOTAL of Receipts This Page (optional) 10800.00

TOTAL This Period (last page this line number only) . . . . . .

SCHEDULE B **ITEMIZED DISBURSEMENTS**

Use separate schedule(s) for each category of the Detailed Summary Page

PAGE OF

FOR LINE NUMBER

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	Purpose of Disbursement / Disbursement for	Date (month, day, year)	Amount of Each Disbursement This Period
A. Full Name, Mailing Address and ZIP Code LOY SNEARY P.O. BOX 187 BAY CITY, TX 77404	CONTRIBUTION Disbursement for: [ ] Primary [ ] General [X] Other (specify)	09-21-98	1000.00
B. Full Name, Mailing Address and ZIP Code KOLBE 98 1661 N SWAN RD. TUSON, AZ. 85712	CONTRIBUTION Disbursement for: [ ] Primary [ ] General [ ] Other (specify)	09-23-98	250.00
C. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: [ ] Primary [ ] General [ ] Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
D. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: [ ] Primary [ ] General [ ] Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
E. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: [ ] Primary [ ] General [ ] Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
F. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: [ ] Primary [ ] General [ ] Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
G. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: [ ] Primary [ ] General [ ] Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
H. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: [ ] Primary [ ] General [ ] Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
I. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: [ ] Primary [ ] General [ ] Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period

SUBTOTAL of Receipts This Page (optional)	1250.00
TOTAL This Period (last page this line number only)	

Federal Election Commission

ENVELOPE REPLACEMENT PAGE FOR INCOMING DOCUMENTS

The Commission has added this page to the end of this filing to indicate how it was received.

☑	Hand Delivered	Date of Receipt 12/9/98
☐	First Class Mail	POSTMARKED
☐	Registered/Certified Mail	POSTMARKED
☐	No Postmark	
☐	Postmark Illegible	
☐	Received from the House office of Records and Registration	Date of Receipt
☐	Received from the Senate Office of Public Records	Date of Receipt
☐	Other (Specify):	Postmarked _____ and/or Date of Receipt
☐	Electronic Filing	

PREPARER

12/9/98
DATE PREPARED

(4/98)