



FEDERAL ELECTION COMMISSION  
WASHINGTON, D.C. 20463

RQ-2

Lonnie L. Bone, Treasurer  
Michigan Credit Union League Legislative  
Action Fund  
15800 N. Haggerty  
Plymouth, MI 48170

JAN 30 2002

Identification Number: C00139279

Reference: Mid-Year Report (1/1/01-6/30/01)

Dear Treasurer:

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 supporting Line 21(b) discloses refunds made to "Dow Chemical ECU", "Ottawa County School ECU", "CPFCU", and "Frankenmuth Credit Union"; however, it appears that the receipts for these contributions have not been reported by your committee. Please provide the original date of the receipts of the contributions. In addition, you must amend the report covering the period during which the contributions were received to disclose the receipt on Schedule A supporting the appropriate line of the Detailed Summary Page. 11 CFR §103.3(b)(1)

-Please amend your report by providing the full address and purpose for each disbursement itemized on Schedule B supporting Line(s) 21(b).

-Records at the Commission indicate that your committee and your affiliates may have made contributions which exceed the limits set forth in the Act (pertinent portions attached). 2 U.S.C. §441a(a) prohibits multicandidate committees and their affiliates from making contributions to a candidate for federal office which, when combined, exceed \$5,000 per election.

If any apparently excessive contribution in question was incompletely or

incorrectly disclosed, you should amend your original report with clarifying information.

If you have made an excessive contribution, you must request a refund of the excessive amount or provide a written authorization for a redesignation of the contribution pursuant to 11 CFR §110.2(b) within 60 days of the treasurer's receipt.

If the foregoing conditions for redesignations were not met within 60 days of the treasurer's receipt, your committee must obtain a refund.

If your committee is not an affiliated committee, then your committee must demonstrate its independence from party committees within its state, by petitioning the Commission in the form of an Advisory Opinion to determine if it satisfies the criteria of independence described in 11 CFR. §110.3(b).

Please inform the Commission of your corrective action immediately in writing and provide a photocopy of the refund or redesignation request sent to the recipient committee(s). Refunds are reported on Line 16 of the Detailed Summary Page and on Schedule A of the report covering the period during which they are received. Redesignations are reported as memo entries on Schedule B of the report covering the period during which the redesignation is made. 11 CFR §110.2(b)

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

-Your report disclosed a category of financial activity that has been reflected on the wrong line of the Detailed Summary Page. Other disbursements (for example, contributions to a non-federal account/committee) should be properly disclosed on a separate Schedule B, supporting Line 29 of the Detailed Summary Page. Please refer to the instructions contained on the forms to determine the proper categorization when preparing your next filing.

A response or 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. Electronic filers must file amendments in an electronic format and must submit an amended report in its entirety, rather than just those portions of the

MICHIGAN CREDIT UNION LEAGUE LEGISLATIVE ACTION FUND  
PAGE 3

report that are being amended. If you need assistance, please feel free to contact me on our toll-free number, (800) 424-9530 (at the prompt press 1, then press 2 to reach the Reports Analysis Division). My local number is (202) 694-1130.

Sincerely,

A handwritten signature in black ink, appearing to read "Colleen Manning", with a long, sweeping flourish extending to the right.

Colleen Manning  
Reports Analyst  
Reports Analysis Division

**SCHEDULE B (FEC Form 3X)  
ITEMIZED DISBURSEMENTS**

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

FOR LINE NUMBER:  
(check only one)

PAGE 15 / 17

<input type="checkbox"/> 21a	<input type="checkbox"/> 22	<input checked="" type="checkbox"/> 23	<input type="checkbox"/> 24	<input type="checkbox"/> 25
<input type="checkbox"/> 26	<input type="checkbox"/> 27	<input type="checkbox"/> 28a	<input type="checkbox"/> 28b	<input type="checkbox"/> 28c
<input type="checkbox"/> 29				

Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committee

NAME OF COMMITTEE (In Full)  
Michigan Credit Union League Legislative Action Fund

**A. Michigan Democratic Party**

Full Name (Last, First, Middle Initial)  
Michigan Democratic Party

Date of Disbursement  
02 / 05 / 2001

Mailing Address  
606 Townsend

City State Zip Code  
Lansing MI 48933

Purpose of Disbursement

Candidate Name

Office Sought: House Senate President  
Disbursement For: Primary General  
 Other (specify) ▼

State: District:

Amount of Each Disbursement this Period  
150.00

24K Category Type

Transaction ID: 1000000122500024 *CM*

**B. Abraham Senate 2000**

Full Name (Last, First, Middle Initial)  
Abraham Senate 2000

Date of Disbursement  
03 / 30 / 2001

Mailing Address  
P.O. Box 700859

City State Zip Code  
Plymouth MI 48170

Purpose of Disbursement  
YTD: \$1000.00 Spencer Abraham, U.S. SENAT

Candidate Name  
Spencer Abraham

Office Sought: House Senate President  
Disbursement For: Primary General  
 Other (specify) ▼

State: MI District:

Amount of Each Disbursement this Period  
1000.00

24K Category Type

Transaction ID: 1000000131400025

**C. Michigan Democratic Party**

Full Name (Last, First, Middle Initial)  
Michigan Democratic Party

Date of Disbursement  
04 / 27 / 2001

Mailing Address  
606 Townsend

City State Zip Code  
Lansing MI 48933

Purpose of Disbursement  
April 21 fundraiser

Candidate Name

Office Sought: House Senate President  
Disbursement For: Primary General  
 Other (specify) ▼

State: District:

Amount of Each Disbursement this Period  
25.00

011 Category Type

Transaction ID: 1000000138000026

SUBTOTAL of Disbursements This Page (optional) ..... 1175.00

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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NAME OF COMMITTEE (in full)

Michigan Credit Union League Legislative Action Fund

A. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement	Date (month, day, year)	Amount of Each Disbursement This Period
Abraham Senate 2000 P.O. Box 700859 Plymouth, MI 48170	Spencer Abraham, U.S. SENATE MI Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input checked="" type="checkbox"/> Other (specify) X	04/04/00	430.00
Dave Camp For Congress 2000 5901 Woodview Pass Midland, MI 48640	Dave Camp, U.S. HOUSE 4th MI Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input checked="" type="checkbox"/> Other (specify) X	04/27/00	700.00
Knollenberg For Congress Comm. 1130 Park Place Ct Bloomfield Hills, MI 48302	Joe Knollenberg, U.S. HOUSE 11th MI Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input checked="" type="checkbox"/> Other (specify) X	04/27/00	1,000.00
Knollenberg For Congress Comm. 1130 Park Place Ct Bloomfield Hills, MI 48302	Joe Knollenberg, U.S. HOUSE 11th MI Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	05/17/00	500.00
Knollenberg For Congress Comm. 1130 Park Place Ct Bloomfield Hills, MI 48302	Joe Knollenberg, U.S. HOUSE 11th MI Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify)	08/15/00	2,500.00
F. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> 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: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> 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: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> 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: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period

SUBTOTAL of Disbursements This Page (optional)

5,130.00

TOTAL This Period (last page this line number only)

5,130.00

**SCHEDULE B**

**ITEMIZED DISBURSEMENTS**

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

PAGE 1 OF 1  
FORM LINE NUMBER 33

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NAME OF COMMITTEE (in Full)  
Michigan Credit Union League Legislative Action Fund

A. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement	Date (month, day, year)	Amount of Each Disbursement This Period
John DiNapoli 13512 Michigan Ave. Dearborn, MI 48126	CONTR. BUDGET Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	5/14/99	300.00
Lynn Rivers P.O. Box 6293 Ann Arbor, MI 48107	Purpose of Disbursement contribution Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	4/5/99	1,500.00
Dave Camp P.O. Box 423 Midland, MI 48640	Purpose of Disbursement contribution Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	6/8/99	500.00
Abraham Senate 2000 P.O. Box 1957 Royal Oak, MI 48068	Purpose of Disbursement contribution Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify)	6/23/99	1,277.34
The Klions for Congress Committee P.O. Box 3340 Grand Rapids, MI 49501	Purpose of Disbursement contribution Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	6/25/99	250.00
	Purpose of Disbursement Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
	Purpose of Disbursement Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
	Purpose of Disbursement Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
	Purpose of Disbursement Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period

GROTTOTAL of Disbursements This Page (optional)

TOTAL This Period (on page this line number only)

4,027.34

SCHEDULE B

ITEMIZED DISBURSEMENTS

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

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FOR LINE NUMBER 23

Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, rather than using the name and address of any political committee to solicit contributions from such committee.

NAME OF COMMITTEE (in Full)  
Credit Union Legislative Action Council of CUNA

Full Name, Mailing Address and ZIP Code	Purpose of Disbursement	Date (month, day, year)	Amount of Each Disbursement This Period
Stephanie Tubbs Jones for Congress 2201 Stokes Blvd Cleveland, OH 44106	Stephanie Tubbs Jones, U.S. HOUSE 11th OH Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) 2000	05/12/99	500.00
Tammy Baldwin for Congress P.O. Box 696 Madison, WI 53701	Tammy Baldwin, U.S. HOUSE 2nd WI Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) 2000	05/12/99	1,000.00
Abraham for Senate P.O. Box 1488 Royal Oak, MI 48068	Spencer Abraham, U.S. SENATE MI Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) 2000	05/12/99	2,000.00
Abraham for Senate P.O. Box 1488 Royal Oak, MI 48068	Spencer Abraham, U.S. SENATE MI Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify) 2000	05/12/99	3,000.00
Gary Miller for Congress 721 S Bras Canyon Road Suite 7 Diamond Bar, CA 91789	Gary G. Miller, U.S. HOUSE 41st CA Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) 2000	06/12/98	500.00
Grace P. Napolitano for Congress 555 Capitol Mall Suite 1426 Sacramento, CA 95814	Grace P. Napolitano, U.S. HOUSE 34th CA Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) 2000	05/12/98	1,000.00
Blade Gorton for Senate 2366 Eastlake Avenue E., #314 Seattle, WA 98102	Blade Gorton, U.S. SENATE WA Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) 2000	05/12/99	1,000.00
Friends of Roy Blunt P.O. Box 278 Stratford, MO 65757	Roy Blunt, U.S. HOUSE 7th MO Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) 2000	06/12/98	1,000.00
Charles A. Gonzalez Congressional Campaign 134 Schreiner Place San Antonio, TX 78212	Charles Gonzalez, U.S. HOUSE 20th TX Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) 2000	05/14/99	1,000.00

SUBTOTAL of Disbursements This Page (optional) .....

11,000.00

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

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry, no matter how small, should be recorded to ensure the integrity of the financial statements. This includes not only sales and purchases but also expenses, income, and any other financial activity. The document also highlights the need for regular reconciliation of accounts to identify any discrepancies early on.

Next, the document covers the process of budgeting and forecasting. It explains how a well-defined budget can help in controlling costs and maximizing profits. The author provides a step-by-step guide on how to create a budget, starting with identifying all sources of income and then listing all expenses. The document also discusses the importance of monitoring the budget regularly and making adjustments as needed.

The third section of the document focuses on the management of receivables and payables. It provides strategies for improving cash flow by speeding up the collection of receivables and negotiating better terms with suppliers. The author also discusses the importance of maintaining accurate records of all invoices and payments to avoid any disputes.

Finally, the document concludes with a summary of the key points discussed. It reiterates the importance of accurate record-keeping, budgeting, and effective management of receivables and payables. The author encourages the reader to implement these practices to achieve financial success and stability.