FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

RQ-2

Richard Gunderson, Treasurer
American Council of Life Insurance,
Life Insurance PAC
1001 Pennsylvania Avenue, NW
Washington, DC 20004

AUG 26 1998

Identification Number: C00147066

Reference: July Monthly Report (6/1/98-6/30/98)

Dear Mr. Gunderson:

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 supporting Line 23 of your report discloses a contribution(s) to a candidate(s) for the Ohio Primary election; however, the funds were disbursed after the election date(s) (pertinent portion(s) attached). Please note that contributions may not be designated for an election which has already occurred unless the funds are to be used to reduce a candidate committee's debts incurred during that election campaign. Please clarify the contribution(s) and disclose any redesignations or refunds as necessary on the appropriate schedules.

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 A. Francis
Reports Analyst
Reports Analysis Division

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Life Insurance PAC

Name	Purpose	Date	Amount
Cass Ballenger Ballenger for Congress ,NC	Contribution R 10 NC Aggregate: 500. Election: G	06/11/98	500.
Christopher Bond Missourians for Kit Bond 34 N. Brentwood Blvd St. Louis ,MO 63105	Contribution R MO Aggregate: 4500. Election: G	06/18/98	3500.
Jim Bunning Citizens for Bunning 1717 Dixie Hwy #180 Ft. Wright ,KY 41011	contribution R 4 KY Aggregate: 3000. Election: G	06/18/98	3000.
Ben Campbell Campbell Victory Fund Box 639 Ignacio ,CO 81137	Contribution R CO Aggregate: 1500. Election: G	06/18/98	1500.
Steve Chabot Chabot for Congress 3025 Daytona Ave. Cincinnati ,OH 45211	Contribution R 1 OH Aggregate: 500. Election: G	06/25/98	500.
Paul Coverdell Coverdell Campaign Comm. 200 Russell Washington ,DC 20510	contribution R GA Aggregate: 1000. Election: G	06/22/98	2000.

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: 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.

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Life Insurance PAC

Name	Purpose	Date	Amount
Doug Bereuter Bereuter for Congress 2348 Rayburn Washington ,DC 20515	contribution R 1 NE Aggregate: 500. Election: G	09/29/94	500.
Thomas J. Bliley Bliley for Congress 2241 Rayburn Washington ,DC 20515	contribution R 3 VA Aggregate: 1000. Election: G	09/06/94	1000.
Kit Bond Missourians for Kit Bond 293 Russell Washington ,DC 20510	contribution R MO Aggregate: 1000. Election: G	09/30/94	1000.
Henry Bonilla Texans for Henry Bonilla 1529 Longworth Washington ,DC 20515	contribution R 23 TX Aggregate: 1000. Election: G	09/06/94	1000.
David E. Bonior Bonior for Congress 2207 Rayburn Washington ,DC 20515	contribution D 10 MI Aggregate: 1000. Election: G	09/15/94	1000.
Bill Brewster Brewster for Congress 1727 Longworth Washington ,DC 20515	contribution D 3 OK Aggregate: 900. Election: G	09/30/94	900.

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Life Insurance PAC

Name	Purpose	Date	Amount
Alfonse D'Amato Friends of D'Amato 520 Hart Washington ,DC 20510	contribution R NY Aggregate: 5000. Election: P	06/01/98	2000.
Alfonse D'Amato Friends of D'Amato 520 Hart Washington ,DC 20510	contribution R NY Aggregate: 5000. Election: G	06/01/98	1000.
Tom Daschle People Supporting Tom Daschl PO Box 1656 Sioux Falls ,SD 57101	contribution D SD Aggregate: 5000. Election: G	06/26/98	3000.
Jennifer Dunn Friends of Jennifer Dunn PO Box 70513 Washington ,DC 20024	contribution R 8 WA Aggregate: 2000. Election: P	06/09/98	1000.
Matt Fong Matt Fong US Senate Committe ,CA	Primary Debt R CA Aggregate: 5000. Election: P	06/25/98	4000.
Matt Fong Matt Fong US Senate Committe ,CA	Contribution R CA Aggregate: 1000. Election: P	06/01/98	1000.

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Life Insurance PAC

Name	Purpose	Date	Amount
Alfonse D'Amato Florida House 520 Hart Washington ,DC 20510	contribution R NY Aggregate: 5000. Election: P	11/03/95	1000.
Alfonse D'Amato Friends of D'Amato 520 Hart Washington ,DC 20510	contribution R NY Aggregate: 4000. Election: P redesignated 'G' on 3/2/96	11/30/95	2000.
Chris Dodd Friends of Chris Dodd 444 Russell Washington ,DC 20510	contribution D CT Aggregate: 4000. Election: P	11/30/95	1000.
Phil English English Campaign Comm. 1721 Longworth Washington ,DC 20515	contribution R 21 PA Aggregate: 1000. Election: P	11/02/95	500.
John Ensign Ensign for Congress 414 Cannon Washington ,DC 20515	contribution R 1 NV Aggregate: 1500. Election: P	11/28/95	500.
Vic Fazio Fazio for Congress 2113 Rayburn Washington ,DC 20515	contribution D 3 CA Aggregate: 1000. Election: P	11/28/95	500.

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Life Insurance PAC

Name	Purpose	Date	Amount
Philip Crane Crane for Congress 233 Cannon Washington ,DC 20515	contribution R 8 IL Aggregate: 1500. Election: P	02/16/95	1500.
Randy Cunningham Comm. to Elect Duke Cunningh 117 Cannon Washington ,DC 20515	contribution R 51 CA Aggregate: 500. Election: P	02/09/95	500.
Alfonse D'Amato Friends of D'Amato 520 Hart Washington ,DC 20510	contribution R NY Aggregate: 4000. Election: P	02/02/95	2000.
Mike DeWine DeWine ReElection Comm. 512 Cannon Washington ,DC 20515	contribution R OH Aggregate: 4000. Election: G	02/09/95	4000.
John Dingell Dingell for Congress 2328 Rayburn Washington ,DC 20515	contribution D 16 MI Aggregate: 1000. Election: P	02/16/95	1000.
Robert Dole Dole for President 141 Hart Washington ,DC 20510	contribution R KS Aggregate: 1000. Election: P	02/28/95	1000.

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Life Insurance PAC

Name	Purpose	Date	Amount
John Ashcroft Warner Nickles 1994 Comm. Washington ,DC	contribution R MO Aggregate: 3000. Election: P	05/19/94	1000.
Mike Bilirakis Bilirakis for Congress 2240 Rayburn Washington ,DC 20515	contribution R 9 FL Aggregate: 500. Election: P	05/05/94	500.
Conrad Burns Warner-Nickles 94 Comm. 183 Dirksen Washington ,DC 20510	contribution R MT Aggregate: 3000. Election: P	05/19/94	2000.
John H. Chafee Warner-Nickles 94 567 Dirksen Washington ,DC 20510	contribution R RI Aggregate: 5000. Election: P	05/19/94	500.
Alphonse D'Amato Friends of Sen. D'Amato 520 Hart Bldg. Washington ,DC 20510	contribution R NY Aggregate: 2000. Election: P	05/19/94	2000.
Norm Dicks Dicks for Congress 2467 Rayburn Washington ,DC 20515	contribution D 6 WA Aggregate: 1500. Election: P	05/12/94	1000.

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Life Insurance PAC

Name	Purpose	Date	Amount
Delbert Hosemann Hosemann for Congress ,MS	Contribution R 4 MS Aggregate: 2500. Election: O	06/19/98	2500.
Nancy Johnson Re-elect Nancy Johnson 141 S. Mountain Dr. New Britain ,CT 06052	contribution R 6 CT Aggregate: 5000. Election: P	06/09/98	1000.
Bob Kerrey Kerrey for US Senate 1103 N. 93d Omaha ,NE 68114	Contribution D NE Aggregate: 3000. Election: P	06/11/98	2000.
John Larson Larson for Congress ,CT	Contribution D 1 CT Aggregate: 500. Election: P	06/25/98	500.
Steve LaTourette Latourette for Congress ,OH	Contribution R 19 OH Aggregate: 500. Election: P OH Primary: 5/5/98	06/11/98	500.
Robert Livingston Friends of Bob Livingston ,LA	Contribution R 1 LA Aggregate: 1000. Election: P	06/18/98	1000.

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Life Insurance PAC

Name	Purpose	Date	Amount
Jon Fox Fox for Congress ,PA	Contribution R 13 PA Aggregate: 500. Election: P	06/18/98	500.
Paul Gillmor Citizens for Gillmor ,OH	Contribution R 5 OH Aggregate: 500. Election: P	06/09/98	500.
Rod Grams Grams for US Senate ,MN	Contribution R MN Aggregate: 1000. Election: P	06/09/98	1000.
Charles Grassley Grassley Committee PO Box 6192 Alexandria ,VA 22306	Contribution R IA Aggregate: 1500. Election: G	06/11/98	1500.
Judd Gregg Judd Gregg Committee PO Box 1812 Concord ,NH 03302	contribution R NH Aggregate: 2000. Election: P	06/18/98	1000.
Rick Hill Hill for Congress Box 1256 Helena ,MT 59624	Contribution R 1 MT Aggregate: 1000. Election: G	06/25/98	1000.

OH Primary: 5/5/98