

**National Bank of Commerce
Committee on Political Affairs
One Commerce Square
Memphis, Tennessee 38150**

RECEIVED
FEDERAL ELECTION
COMMISSION
OCT 20 9 50 AM '98

Gus B. Denton
Chairman
Charles A. Neale
Treasurer

October 15, 1998

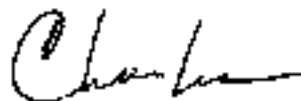
Federal Election Commission
999 E Street NW
Washington, DC 20463

Re: FEC Identification No. C00095786

Gentlemen:

Enclosed is the October 15 quarterly report which covers the period July 1 through September 30, 1998.

Sincerely,



Charles A. Neale
Treasurer

ps

Enclosures

REPORT OF RECEIPTS AND DISBURSEMENTS

For Other Than An Authorized Committee
(Summary Page)

RECEIVED
FEDERAL ELECTION
COMMISSION
OCT 20 9 50 AM '98

USE FEC MAILING LABEL
OR
TYPE OR PRINT

1. C00093786 081898 P 219 CHARLES A NEALE NATIONAL BANK OF COMMERCE COMM ITTEE ON POLITICAL AFFAIRS ONE COMMERCE SQUARE MEMPHIS TN 38150		2. FEC IDENTIFICATION NUMBER C00095786
		3. <input type="checkbox"/> This committee has qualified as a multicandidate committee. (see FEC FORM 1M)

4. TYPE OF REPORT

- (a) April 15 Quarterly Report
 July 15 Quarterly Report
 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

- 12-Day Pre-Election Report for the _____
(Type of Election)
election on _____ in the State of _____
- 30-Day Post-Election Report following the General Election
on _____ in the State of _____

(b) Is this Report an Amendment? YES NO

SUMMARY		COLUMN A This Period	COLUMN B Calendar Year-to-Date
6. Covering Period July 1, 1998 through September 30, 1998			
6. (a)	Cash on Hand January 1, 19 98		\$ 23,090.00
(b)	Cash on Hand at Beginning of Reporting Period	\$ 19,173.46	
(c)	Total Receipts (from Line 19)	\$ 2,363.48	\$ 7,453.44
(d)	Subtotal (add Lines 6(b) and 6(c) for Column A and Lines 6(a) and 6(c) for Column B)	\$ 21,536.94	\$ 30,543.44
7.	Total Disbursements (from Line 30)	\$ 3,750.00	\$ 12,756.50
8.	Cash on Hand at Close of Reporting Period (subtract Line 7 from Line 6(d))	\$ 17,786.94	\$ 17,786.94
9.	Debts and Obligations Owed TO the Committee (itemize all on Schedule C and/or Schedule D)	\$.00	For further information contact: Federal Election Commission 990 E Street, NW Washington, DC 20463 Tel Free 800-424-9530 Local 202-694-1100
10.	Debts and Obligations Owed BY the Committee (itemize all on Schedule C and/or Schedule D)	\$.00	
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 Charles A. Neale			
Signature of Treasurer <i>Charles A. Neale</i>		Date 10-15-98	

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. 5437g.

FEC FORM 3X
(revised 8/93)

DETAILED SUMMARY PAGE

OF RECEIPTS AND DISBURSEMENTS

PAGE 2, FEC FORM 3X

(revised 1/1/91)

NAME OF COMMITTEE NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS		REPORT COVERING PERIOD	
		FROM 7-1-98	TO: 9-30-98
		COLUMN A Total This Period	COLUMN B Calendar Year
I. Receipts			
11. Contributions (other than loans) From:			
a. Individuals/Persons Other Than Political Committees			11(a)(i)
i. Itemized (use Schedule A)	1,225.98	3,201.94	11(a)(ii)
ii. Unitemized	997.50	4,111.50	11(a)(iii)
iii. Total (add i and ii) >	2,223.48	7,313.44	11(b)
b. Political Party Committees			11(c)
c. Other Political Committees (such as PACs)			11(d)
d. Total Contributions (add a iii, b and c) >			12
12. Transfers From Affiliated/Other Party Committees			13
13. All Loans Received			14
14. Loan Repayments Received			15
15. Offsets To Operating Expenditures (Refunds, Rebates, etc.)			16
16. Refunds of Contributions Made to Federal Candidates and Other Political Committees	140.00	140.00	17
17. Other Federal Receipts (Dividends, Interest, etc.)			18
18. Transfers from Nonfederal Account for Joint Activity			19
19. Total Receipts (add 11d, 12, 13, 14, 15, 16, 17, and 18) >	2,363.48	7,453.44	20
20. Total Federal Receipts (subtract line 18 from line 19) >			
II. Disbursements			
21. Operating Expenditures:			
a. Shared Federal/Non-Federal Activity (from Schedule H4)			21(a)(i)
i. Federal Share			21(a)(ii)
ii. Non-Federal Share			21(b)
b. Other Federal Operating Expenditures			21(c)
c. Total Operating Expenditures (add a i, a ii, and b) >			22
22. Transfers to Affiliated/Other Party Committees			23
23. Contributions to Federal Candidates/Committees and Other Political Committees	1,000.00	4,106.50	24
24. Independent Expenditures (use Schedule E)			25
25. Coordinated Expenditures Made by Party Committees (2 U.S.C. 441a(d)) (use Schedule F)			26
26. Loan Repayments Made			27
27. Loans Made			
28. Refunds of Contributions To:			28(a)
a. Individuals/Persons Other Than Political Committees			28(b)
b. Political Party Committees			28(c)
c. Other Political Committees (such as PACs)			28(d)
d. Total Contribution Refunds (add a, b and c) >	2,750.00	8,650.00	29
29. Other Disbursements			30
30. Total Disbursements (add 21c, 22, 23, 24, 25, 26, 27, 28d, and 29) >	3,750.00	12,756.50	31
31. Total Federal Disbursements (subtract line 21 a ii from line 30) >			
III. Net Contributions/Operating Expenditures			
32. Total Contributions (other than loans)(from line 11d)	2,363.48	7,313.44	32
33. Total Contribution Refunds (from line 28d)			33
34. Net Contributions (other than loans)(subtract line 33 from 32)	2,363.48	7,313.44	34
35. Total Federal Operating Expenditures (add 21 a i and 21 b) >			35
36. Offsets to Operating Expenditures (from line 15)			36
37. Net Operating Expenditures (subtract line 36 from 35) >			37

SCHEDULE A

ITEMIZED RECEIPTS

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

PAGE 1 OF 2

FOR LINE NUMBER 11a-i

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)
NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS (COPA)

A. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Thomas M. Garrott 4001 S. Galloway Memphis, TN 38111	National Bank of Commerce One Commerce Square Memphis, TN 38150	Monthly Payroll Deduction	3 @ 83.33 249.99
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation Banker	Aggregate Year-to-Date > \$ 749.97	
Lewis Holland c/o National Bank of Commerce One Commerce Square Memphis, TN 38150	National Bank of Commerce One Commerce Square Memphis, TN 38150	Monthly Payroll Deduction	3 @ 83.33 249.99
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation Banker	Aggregate Year-to-Date > \$ 749.97	
Gus B. Denton c/o National Bank of Commerce One Commerce Square Memphis, TN 38150	National Bank of Commerce One Commerce Square Memphis, TN 38150	Monthly Payroll Deduction	3 @ 60.00 180.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation Banker	Aggregate Year-to-Date > \$ 540.00	
Paul A. Calame 326 S. Goodlett Memphis, TN 38117	National Bank of Commerce One Commerce Square Memphis, TN 38150	Monthly Payroll Deduction	3 @ 36.00 108.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation Banker	Aggregate Year-to-Date > \$ 324.00	
Charles A. Neale 2467 Turpins Glen Memphis, TN 38138	National Bank of Commerce One Commerce Square Memphis, TN 38150	Monthly Payroll Deduction	3 @ 36.00 108.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation Banker	Aggregate Year-to-Date > \$ 324.00	
William R. Reed 1801 Forrest Memphis, TN 38112	National Bank of Commerce One Commerce Square Memphis, TN 38150	Monthly Payroll Deduction	3 @ 60.00 180.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation Banker	Aggregate Year-to-Date > \$ 540.00	
Ron Reddin c/o National Bank of Commerce One Commerce Square Memphis, TN 38150	National Bank of Commerce One Commerce Square Memphis, TN 38150	Monthly Payroll Deduction	3 @ 25.00 75.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Occupation Banker	Aggregate Year-to-Date > \$ 225.00	

SUBTOTAL of Receipts This Page (optional) 1,150.98

TOTAL This Period (last page this line number only)

SCHEDULE A

ITEMIZED RECEIPTS

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

PAGE 2 OF 2

FOR LINE NUMBER 11.9.1

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NAME OF COMMITTEE (In Full)

NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS (COPA)

A. Full Name, Mailing Address and ZIP Code Connie Hammons c/o National Bank of Commerce One Commerce Square Memphis, TN 38150 Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Name of Employer National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation Banker Aggregate Year-to-Date > \$ 225.00	Date (month, day, year) Monthly Payroll Deduction	Amount of Each Receipt this Period 3 @ 25.00 75.00
B. Full Name, Mailing Address and ZIP Code Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Name of Employer National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation Banker Aggregate Year-to-Date > \$	Date (month, day, year) Monthly Payroll Deduction	Amount of Each Receipt this Period
C. Full Name, Mailing Address and ZIP Code Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Name of Employer Occupation Aggregate Year-to-Date > \$	Date (month, day, year)	Amount of Each Receipt this Period
D. Full Name, Mailing Address and ZIP Code Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Name of Employer Occupation Aggregate Year-to-Date > \$	Date (month, day, year)	Amount of Each Receipt this Period
E. Full Name, Mailing Address and ZIP Code Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Name of Employer Occupation Aggregate Year-to-Date > \$	Date (month, day, year)	Amount of Each Receipt this Period
F. Full Name, Mailing Address and ZIP Code Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Name of Employer Occupation Aggregate Year-to-Date > \$	Date (month, day, year)	Amount of Each Receipt this Period
G. Full Name, Mailing Address and ZIP Code Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Name of Employer Occupation Aggregate Year-to-Date > \$	Date (month, day, year)	Amount of Each Receipt this Period

SUBTOTAL of Receipts This Page (optional) 75.00

TOTAL This Period (last page this line number only) 1,225.98

SCHEDULE A

ITEMIZED RECEIPTS

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

PAGE 1 OF 1
FOR LINE NUMBER 16

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NAME OF COMMITTEE (In Full)

NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS (COPA)

A. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Elect Judge Benham Campaign 850 Ridgeland Blvd, Ste 101 Memphis, TN 38120-0413	Partial Refund on 2/18/98 Contribution "Probate Court"	8/10/98	140.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General	Occupation	Aggregate Year-to-Date	\$
<input type="checkbox"/> Other (specify):	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
B. Full Name, Mailing Address and ZIP Code	Occupation	Aggregate Year-to-Date	\$
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
<input type="checkbox"/> Other (specify):	Occupation	Aggregate Year-to-Date	\$
C. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General	Occupation	Aggregate Year-to-Date	\$
<input type="checkbox"/> Other (specify):	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
D. Full Name, Mailing Address and ZIP Code	Occupation	Aggregate Year-to-Date	\$
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
<input type="checkbox"/> Other (specify):	Occupation	Aggregate Year-to-Date	\$
E. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General	Occupation	Aggregate Year-to-Date	\$
<input type="checkbox"/> Other (specify):	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
F. Full Name, Mailing Address and ZIP Code	Occupation	Aggregate Year-to-Date	\$
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
<input type="checkbox"/> Other (specify):	Occupation	Aggregate Year-to-Date	\$
G. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General	Occupation	Aggregate Year-to-Date	\$
<input type="checkbox"/> Other (specify):	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period

SUBTOTAL of Receipts This Page (optional)	
TOTAL This Period (last page this line number only)	\$140.00

SCHEDULE B

ITEMIZED DISBURSEMENTS

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

PAGE 1 OF 1
FOR LINE NUMBER 27

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NAME OF COMMITTEE (in Full)

NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS (COPA)

A. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement	Date (month, day, year)	Amount of Each Disbursement This Period
Committee to Re-Elect State Senator Bob Rochelle 109 Castle Heights Ave. N Lebanon, TN 37087	TN State Senate Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify)	9/11/98	\$ 500.00
B. Full Name, Mailing Address and ZIP Code Friends of Joe Brown c/o Homer Branam 2000 One Commerce Square Memphis, TN 38103	Purpose of Disbursement Memphis City Councilman Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify)	9/23/98	250.00
C. Full Name, Mailing Address and ZIP Code Committee to Re-Elect Councilman Brent Taylor 736 N. Ericson Cordova, TN 38018	Purpose of Disbursement Memphis City Councilman Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify)	9/23/98	250.00
D. Full Name, Mailing Address and ZIP Code Friends of Rep. Joyce Hassell 700 S. White Station Rd Memphis, TN 38103	Purpose of Disbursement TN House of Representatives Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify)	9/25/98	300.00
E. Full Name, Mailing Address and ZIP Code Friends of Sen. Curtis Person 5863 Garden Reach Memphis, TN 38152	Purpose of Disbursement TN State Senate Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify)	7/21/98	500.00
F. Full Name, Mailing Address and ZIP Code Friends of Irma Merrill P. O. Box 40897 Memphis, TN 38174	Purpose of Disbursement Shelby County Commissioner Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	7/21/98	500.00
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)

2,300.00

TOTAL This Period (last page this line number only)

2,300.00
\$1,300.00

SCHEDULE B

ITEMIZED DISBURSEMENTS

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

PAGE 06
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, other than using the name and address of any political committee to solicit contributions from such committee.

NAME OF COMMITTEE (In Full)

NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS (COPA)

A. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement U. S. Senate Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify)	Date (month, day, year) 8/4/98	Amount of Each Disbursement This Period \$ 500.00
B. Full Name, Mailing Address and ZIP Code Faircloth for Senate 4205 Hillsboro, Ste 306 Nashville, TN 37215	Purpose of Disbursement U. S. Senate Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify)	Date (month, day, year) 9/11/98	Amount of Each Disbursement This Period 500.00
C. 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
D. 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
E. 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
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)

TOTAL This Period (last page this line number only)

\$1,000.00

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.

<input checked="" type="checkbox"/> Hand Delivered	Date of Receipt <i>10-20-98</i>
<input type="checkbox"/> First Class Mail	POSTMARKED
<input type="checkbox"/> Registered/Certified Mail	POSTMARKED
<input type="checkbox"/> No Postmark	
<input type="checkbox"/> Postmark Illegible	
<input type="checkbox"/> Received from the House office of Records and Registration	Date of Receipt
<input type="checkbox"/> Received from the Senate Office of Public Records	Date of Receipt
<input type="checkbox"/> Other (Specify):	Postmarked and/or Date of Receipt
<input type="checkbox"/> Electronic Filing	
<i>KMT</i> PREPARER	<i>10-20-98</i> DATE PREPARED