

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

RECEIVED
FEDERAL ELECTION
COMMISSION MAIL ROOM

APR 22 12 00 PM '98

Gus B. Denton
Chairman
Charles A. Neale
Treasurer

April 15, 1998

Federal Election Commission
999 E. Street NW
Washington, DC 20463

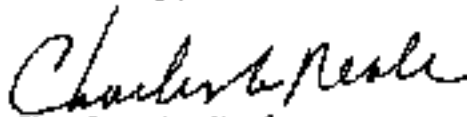
Re: FEC Identification No. C00095786

Gentlemen:

Enclosed is the April 15 Quarterly Report.

This report covers the period January 1, 1998 through March 31, 1998.

Sincerely,



Charles A. Neale
Treasurer

Enclosure

REPORT OF RECEIPTS AND DISBURSEMENTS

For Other Than An Authorized Committee
(Summary Page)

RECEIVED
FEDERAL ELECTION
COMMISSION MAIL ROOM

APR 22 12 00 PM '98

USE FEC MAILING LABEL
OR
TYPE OR PRINT

1. NAME OF COMMITTEE (see Form 700)
 C00095786 030498 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. 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 <u>January 1, 1998</u> through <u>March 31, 1998</u>		
B. (a) Cash on Hand January 1, 1998		\$ 23,090.00
(b) Cash on Hand at Beginning of Reporting Period	\$ 23,090.00	
(c) Total Receipts (from Line 19)	\$ 2,624.48	\$ 2,624.48
(d) Subtotal (add Lines 6(b) and 6(c) for Column A and Lines 6(a) and 6(c) for Column B)	\$ 25,714.48	\$ 25,714.48
7. Total Disbursements (from Line 30)	\$ 4,506.50	\$ 4,506.50
8. Cash on Hand at Close of Reporting Period (subtract Line 7 from Line 6(d))	\$ 21,207.98	\$ 21,207.98
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 999 E Street, NW Washington, DC 20483 Toll Free 800-424-9530 Local 202-219-3420
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

Charles A. Neale

Date

4-15-98

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

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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 Jan 1, 1998 to March 31, 1998	
		COLUMN A Total This Period	COLUMN B Calendar Year
I Receipts			
11. Contributions (other than loans) From:			
a. Individual/Persons Other Than Political Committees			
i. Itemized (use Schedule A)	739.98	23739298	11(d)
ii. Unitemized	1,884.50	1,884.50	11(e)
iii. Total (add i and ii) >	2,624.48	2,624.48	11(f)
b. Political Party Committees			11(g)
c. Other Political Committees (such as PACs)			11(h)
d. Total Contributions (add a ii, b and c) >	2,624.48	2,624.48	11(i)
12. Transfers From Affiliated/Other Party Committees			12
13. All Loans Received			13
14. Loan Repayments Received			14
15. Offsets To Operating Expenditures (Refunds, Rebates, etc.)			15
16. Refunds of Contributions Made to Federal Candidates and Other Political Committees			16
17. Other Federal Receipts (Dividends, Interest, etc.)			17
18. Transfers from Nonfederal Account for Joint Activity			18
19. Total Receipts (add 11d, 12, 13, 14, 15, 16, 17, and 18) >	2,624.48	2,624.48	19
20. Total Federal Receipts (subtract line 18 from line 19) >			20
II Disbursements			
21. Operating Expenditures:			
a. Shared Federal/Non-Federal Activity (from Schedule HM)			21(a)
i. Federal Share			21(b)(1)
ii. Non-Federal Share			21(b)(2)
b. Other Federal Operating Expenditures			21(c)
c. Total Operating Expenditures (add a i, a ii, and b) >			21
22. Transfers to Affiliated/Other Party Committees			22
23. Contributions to Federal Candidates/Committees and Other Political Committees	3,106.50	3,106.50	23
24. Independent Expenditures (use Schedule E)			24
25. Coordinated Expenditures Made by Party Committees (2 U.S.C. 441a(d)) (use Schedule F)			25
26. Loan Repayments Made			26
27. Loans Made			27
28. Refunds of Contributions To:			
a. Individuals/Persons Other Than Political Committees			28(a)
b. Political Party Committees			28(b)
c. Other Political Committees (such as PACs)			28(c)
d. Total Contribution Refunds (add a, b and c) >			28(d)
29. Other Disbursements	1,400.00	1,400.00	29
30. Total Disbursements (add 21c, 22, 23, 24, 25, 26, 27, 28d, and 29) >	4,506.50	4,506.50	30
31. Total Federal Disbursements (subtract line 21 a ii from line 30) >			31
III Net Contributions/Operating Expenditures			
32. Total Contributions (other than loans) (from line 11d)	2,624.48	2,624.48	32
33. Total Contribution Refunds (from line 28d)	.00	.00	33
34. Net Contributions (other than loans) (subtract line 33 from 32)	2,624.48	2,624.48	34
35. Total Federal Operating Expenditures (add 21 a i and 21 b) >	.00	.00	35
36. Offsets to Operating Expenditures (from line 15)	.00	.00	36
37. Net Operating Expenditures (subtract line 36 from 35) >	.00	.00	37

SCHEDULE A

ITEMIZED RECEIPTS

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

PAGE 1 OF 1
FOR LINE NUMBER 16 thru

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 Thomas M. Garrett 4001 S. Galloway Memphis, TN 38111 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 > \$ 249.99	Date (month, day, year) Monthly Payroll Deduction	Amount of Each Receipt this Period 249.99 3 @ 83.33
B. Full Name, Mailing Address and ZIP Code Lewis Holland 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 > \$ 249.99	Date (month, day, year) Monthly Payroll Deduction	Amount of Each Receipt this Period 249.99 3 @ 83.33
C. Full Name, Mailing Address and ZIP Code Doug Ferris 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 > \$ 240.00	Date (month, day, year) Monthly Payroll	Amount of Each Receipt this Period 240.00 3 @ 80.00
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)

\$ 739.98

TOTAL This Period (last page this line number only)

\$ 739.98

SCHEDULE B

ITEMIZED DISBURSEMENTS

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

PAGE 1 OF 1
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	Date (month, day, year)	Amount of Each Disbursement This Period
Bill Frist for Senate, Inc. 4205 Hillsboro Rd, Ste 306 Nashville, TN 37215-3336	U. S. Senate - 1994 Gen Elect Debt Retirement Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify) 1994	1-23-98	1,900.00
Bill Frist for Senate, Inc. 4205 Hillsboro Rd, Ste 306 Nashville, tn 37215-3336	1994 Primary Elect Debt Retirement - US Senate Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) 1994	1-23-98	956.50
John Duncan for Congress P. O. Box 2646 Knoxville, TN 37901	U. S. House Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	1-29-98	250.00
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)

3,106.50

TOTAL This Period (last page this line number only)

3,106.50

SCHEDULE B

ITEMIZED DISBURSEMENTS

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 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
Comte to Elect Chancellor Floyd Peete 208 St. Albans Fairway Memphis, TN 38111	Shelby County Chancery Court Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	1-23-98	250.00
B. Full Name, Mailing Address and ZIP Code Elect Judge Benhan Campaign 6000 Poplar, Ste 401 Memphis, TN 38119	Probate Court Judge Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	2-18-98	200.00
C. Full Name, Mailing Address and ZIP Code Committee to Return Commissioner Morris Fair 5241 Lexington Rd Memphis, TN 38120	Shelby County Commissioner Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	3-16-98	500.00
D. Full Name, Mailing Address and ZIP Code Committee to Elect Pat VanderSchaat 850 Ridge Lake Blvd, Ste 101 Memphis, TN 38120	Memphis City Council Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	3-16-98	200.00
E. Full Name, Mailing Address and ZIP Code Funds to Re-Elect Judge Robilio P. O. Box 181005 Memphis, TN 38181	Circuit Court Judge Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	3-16-98	250.00
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)	1,400.00
TOTAL This Period (last page this line number only)	1,400.00

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 type="checkbox"/> Hand Delivered	Date of Receipt
<input type="checkbox"/> First Class Mail	POSTMARKED
<input checked="" type="checkbox"/> Registered/Certified Mail	POSTMARKED 4/16/98
<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	
 J.A.G. PREPARER	 4/22/98 DATE PREPARED