

REPORT OF RECEIPTS AND DISBURSEMENTS

For Other Than An Authorized Committee
(Summary Page)

USE FEC MAILING LABEL OR TYPE OR PRINT

RECEIVED
FEDERAL ELECTION
COMMISSION

DEC 3 1 21 PM '98

1. NAME OF COMMITTEE (in full)
Associated Credit Bureaus, Inc.
Political Action Committee

ADDRESS (number and street) Check if different than previously reported
1090 Vermont Avenue, NW, Suite 200

CITY, STATE and ZIP CODE
Washington, DC 20005

2. FEC IDENTIFICATION NUMBER
C00030593

3. This committee has qualified as a multicandidate committee. (see FEC FORM 1M)

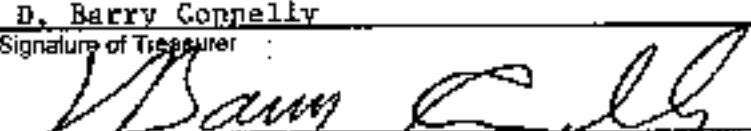
4. TYPE OF REPORT

- (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 Nov. 3 in the State of D.C.
- (b) Is this Report an Amendment? YES NO

SUMMARY		COLUMN A This Period	COLUMN B Calendar Year-to-Date
5. Covering Period	10/15/98 through 11/23/98		
6. (a)	Cash on Hand January 1, 1998		\$ 39,353.54
(b)	Cash on Hand at Beginning of Reporting Period	\$ 7,708.50	
(c)	Total Receipts (from Line 19)	\$ 1,605.00	\$ 8,335.00
(d)	Subtotal (add Lines 6(b) and 6(c) for Column A and Lines 6(a) and 6(c) for Column B)	\$ 9,313.50	\$ 47,688.54
7.	Total Disbursements (from Line 30)	\$ 500.00	\$ 38,875.04
8.	Cash on Hand at Close of Reporting Period (subtract Line 7 from Line 8(d))	\$ 8,813.50	\$ 8,813.50
9.	Debts and Obligations Owed TO the Committee (itemize all on Schedule C and/or Schedule D)	\$ 0.00	For further information contact: Federal Election Commission 888 E Street, NW Washington, DC 20463 Toll 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)	\$ 0.00	

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
D. Barry Connelly

Signature of Treasurer  Date
12/2/98

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

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FEC FORM 3X
(revised 9/93)

DETAILED SUMMARY PAGE

OF RECEIPTS AND DISBURSEMENTS

PAGE 2, FEC FORM 3X

(revised 1/1/91)

	REPORT COVERING PERIOD	
NAME OF CANDIDATE: Democratic Credit Bureaus, Inc.	FROM: 10/13/98	TO: 11/23/98
	COLUMN A Total This Period	COLUMN B Calendar Year
I. Receipts		
11. Contributions (other than loans) From:		
a. Individual/Persons Other Than Political Committees	620.00	5,945.00
i. Itemized (use Schedule A)	985.00	2,390.00
ii. Unitemized		
iii. Total (add i and ii) >	1,605.00	8,335.00
b. Political Party Committees	0.00	0.00
c. Other Political Committees (such as PACs)	0.00	0.00
d. Total Contributions (add a ii, b and c) >	1,605.00	8,335.00
12. Transfers From Affiliated/Other Party Committees	0.00	0.00
13. All Loans Received	0.00	0.00
14. Loan Repayments Received	0.00	0.00
15. Offsets To Operating Expenditures (Refunds, Rebates, etc.)	0.00	0.00
16. Refunds of Contributions Made to Federal Candidates and Other Political Committees	0.00	0.00
17. Other Federal Receipts (Dividends, Interest, etc.)	0.00	0.00
18. Transfers from Nonfederal Account for Joint Activity	0.00	0.00
19. Total Receipts (add 11d, 12, 13, 14, 15, 16, 17, and 18) >	1,605.00	8,335.00
20. Total Federal Receipts (subtract line 18 from line 19) >	1,605.00	8,335.00
II. Disbursements		
21. Operating Expenditures:		
a. Shared Federal/Non-Federal Activity (from Schedule H4)		
i. Federal Share	0.00	0.00
ii. Non-Federal Share	0.00	0.00
b. Other Federal Operating Expenditures	0.00	0.00
c. Total Operating Expenditures (add a i, a ii, and b) >	0.00	0.00
22. Transfers to Affiliated/Other Party Committees	0.00	0.00
23. Contributions to Federal Candidates/Committees and Other Political Committees	500.00	38,036.98
24. Independent Expenditures (use Schedule E)	0.00	0.00
25. Coordinated Expenditures Made by Party Committees (2 U.S.C. 441a(d)) (use Schedule F)	0.00	0.00
26. Loan Repayments Made	0.00	0.00
27. Loans Made	0.00	0.00
28. Refunds of Contributions To:		
a. Individual/Persons Other Than Political Committees	0.00	0.00
b. Political Party Committees	0.00	0.00
c. Other Political Committees (such as PACs)	0.00	0.00
d. Total Contribution Refunds (add a, b and c) >	0.00	0.00
29. Other Disbursements	0.00	832.08
30. Total Disbursements (add 21c, 22, 23, 24, 25, 26, 27, 28d, and 29) >	500.00	38,875.04
31. Total Federal Disbursements (subtract line 21 a ii from line 30) >	500.00	38,875.04
III. Net Contributions/Operating Expenditures		
32. Total Contributions (other than loans) (from line 11d)	1,605.00	8,335.00
33. Total Contribution Refunds (from line 28d)	0.00	0.00
34. Net Contributions (other than loans) (subtract line 33 from 32)	1,605.00	8,335.00
35. Total Federal Operating Expenditures (add 21 a i and 21 b) >	0.00	0.00
36. Offsets to Operating Expenditures (from line 15)	0.00	0.00
37. Net Operating Expenditures (subtract line 36 from 35) >	0.00	0.00

SCHEDULE A ITEMIZED RECEIPTS

Contributions from Individuals

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 for such committee.

NAME OF COMMITTEE (in Full)
ACBPAC

Full Name, Mailing Address & Zip Code	Name of Employer	Date(month day, year)	Amount of Each Receipt this period
Bonnie Luce 1265 East Jordan Road Mount Pleasant, MI 48858	CBC Credit Services, Inc.	11/13/98	250.00
Receipt for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Occupation Manager		
	Aggregate Year To Date > \$	250.00	
Bonnie Luce 1265 East Jordan Road Mount Pleasant, MI 48858	CBC Credit Services, Inc.	11/13/98	50.00
Receipt for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Occupation Manager		
	Aggregate Year To Date > \$	300.00	
B. Mark Neal 3045 Monticello Drive Port Huron, MI 48060	Credit Bureau of Port Huron, Inc.	11/13/98	250.00
Receipt for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Occupation President		
	Aggregate Year To Date > \$	500.00	
B. Mark Neal 3045 Monticello Drive Port Huron, MI 48060	Credit Bureau of Port Huron, Inc.	11/13/98	70.00
Receipt for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Occupation President		
	Aggregate Year To Date > \$	570.00	

SUBTOTAL of Receipts This Page (optional)----->	620.00
TOTAL This Period(last page this line number only)---->	620.00

SCHEDULE B ITEMIZED DISBURSEMENTS

Use separate schedule(s) for each category of the Detailed Summary Page Page 1 of 1
For Line Number 23

Contributions to Federal Candidates/Committees and Other Political Committees

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NAME OF COMMITTEE (In Full)
ACBPAC

Full Name, Mailing Address & Zip Code	Purpose of Disbursement	Date (month, day, year)	Amount of Each Disb. this period
Committee to Reelect LaFalce 2310 Rayburn HOB Washington, DC 20515 3229	John LaFalce (D-29th-NY) Disb for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	11/14/98	500.00

SUBTOTAL of Disbursement This Page (optional)-----> 500.00
TOTAL This Period (last page this line number only)---> 500.00

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>10-3-98</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>RC</i> PREPARER	<i>10-3-98</i> DATE PREPARED