



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

THIS IS THE BEGINNING OF MUR # 4619

DATE FILMED 7-11-97 CAMERA NO. 4

CAMERAMAN JML

9704382373C

LAW OFFICES
MAXEY, WANN & BEGLEY PLLC

SUITE 1900, DEPOSIT GUARANTY PLAZA
210 EAST CAPITOL STREET
POST OFFICE BOX 3977
JACKSON, MISSISSIPPI 39207-3977

RECEIVED
FEDERAL ELECTION
COMMISSION
OFFICE OF GENERAL
COUNSEL

SEP 3 10 02 AM '96

JOHN L. MAXEY II
S. MARK WANN
SAMUEL L. BEGLEY
MARCIE FYKE
PHILIP C. HEARN
JOHN F. HAWKINS

OF COUNSEL:
JOHN L. QUINN
PEYTON D. PROSPERE

TELEPHONE
(601) 355-8855

TELECOPIER
(601) 355-8881

August 30, 1996

VIA OVERNIGHT MAIL

CONFIDENTIAL

Office of General Counsel
Federal Elections Commission
999 E Street, N.W.
Washington, D.C. 20463

Re: Tower Loan of Mississippi, Inc.

Dear Sir or Madam:

Pursuant to 11 C.F.R. Part III I am notifying you of a possible violation of the Federal Election Campaign Act of 1971, as amended, by my client, Tower Loan of Mississippi Inc., a corporation organized under the laws of the State of Mississippi. The possible violation involves the corporation reimbursing officers who made individual contributions to the political campaign committee of a candidate for Congress of the United States.

Please contact me at your earliest opportunity to instruct me as to what additional information you will need for the corporation to assist your office in the resolution of this matter.

Sincerely yours,

MAXEY, WANN & BEGLEY PLLC

By:

Sam Begley
Samuel L. Begley

SLB/sl

cc: Tower Loan of Mississippi, Inc.

97043823731

LAW OFFICES
MAXEY, WANN & BEGLEY PLLC

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(601) 355-8855

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September 9, 1996

Pre Mur 341

CONFIDENTIAL

Lois Lerner, Esquire
Office of General Counsel
Federal Elections Commission
999 E Street, N.W.
Washington, D.C. 20463

Re: Tower Loan of Mississippi, Inc.

Dear Ms. Lerner:

Pursuant to our telephone conversation I am supplementing my letter to your office dated August 30, 1996, concerning Tower Loan of Mississippi, Inc.

I am providing you with relevant pages of a Nexis printout showing contributions and expenditures for the congressional campaign committee that I previously referenced. The highlighted entries are those that pertain to Tower Loan reimbursing its officers who made individual contributions to the political campaign.

Based on my inquiries, I do not believe that any one associated with the political campaign committee was aware that Tower Loan reimbursed its officers for these contributions.

Please feel free to contact me should you have any questions concerning this matter.

Sincerely yours,

MAXEY, WANN & BEGLEY PLLC

By: 

Samuel L. Begley

SLB/sl
Enclosure
cc: Tower Loan of Mississippi, Inc.

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RECEIVED
FEDERAL ELECTION
COMMISSION
OFFICE OF GENERAL
COUNSEL

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INDIVIDUAL CONTRIBUTIONS REPORT -- FORD, TIMOTHY ALAN (DEM-MS)

01/20/94 (Contribution; Primary Election) \$ 500
 HENRY, DAVID MR -- HENRY TIRE -- AMORY, MS
 05/27/94 (Contribution; Runoff Election) \$ 1,000
 HENRY, DAVID MRS -- HENRY TIRE -- AMORY, MS
 05/27/94 (Contribution; Runoff Election) \$ 1,000
 HENSON, ROBERT M JR -- SYCAMORE HILL -- TUPELO, MS
 02/26/94 (Contribution; Primary Election) \$ 1,000
 HERRIN, CARL -- HERRIN GEAR AUTO -- JACKSON, MS
 04/11/94 (Contribution; Primary Election) \$ 500
 HERRINGTON, MC MR -- RETIRED -- OLIVE BRANCH, MS
 11/12/93 (Contribution; Primary Election) \$ 1,000
 HERRINGTON, MC MRS -- UNAVAILABLE -- OLIVE BRANCH, MS
 11/12/93 (Contribution; Primary Election) \$ 1,000
 HERSHFELT, DON -- ADVANCE PLASTICS -- SHERMAN, MS
 05/20/94 (Contribution; Primary Election) \$ 300
 HEYER, RICHARD L JR -- PHYSICIAN -- TUPELO, MS
 11/26/93 (Contribution; Primary Election) \$ 500
 HICKMAN, DENNY -- UNAVAILABLE -- GORDO, AL
 05/05/94 (Contribution; Primary Election) \$ 500
 HILLEN, W REED -- HOLLAND RAY AND UPCHURCH -- TUPELO, MS
 06/06/94 (Contribution; Runoff Election) \$ 500
 HILLEN, W REED -- HOLLAND, RAY, UPCHURCH -- TUPELO, MS
 01/30/94 (Contribution; Primary Election) \$ 500
 HINDS, CHARLES -- RETIRED -- GUNTOWN, MS
 04/22/94 (Contribution; Primary Election) \$ 1,000
 HINDS, DON -- TOMBIGBEE ELECTRIC POWER -- GUNTOWN, MS
 04/22/94 (Contribution; Primary Election) \$ 500
 HINSON, FAY -- RETIRED -- HERNANDO, MS
 12/14/94 (Contribution; General Election) \$ 250
 HINSON, J R -- RETIRED -- HERNANDO, MS
 12/14/94 (Contribution; General Election) \$ 250
 HISK, JOHN D -- N MISS MEDICAL CENTER -- TUPELO, MS
 06/24/94 (Contribution; Primary Election) \$ 500
 HOLDEN, JOHN W JR -- BANKING & FINANCE -- CLEVELAND, TN
 11/21/94 (Contribution; General Election) \$ 500
 HOLDER, SAMUEL W -- MERCHANT -- ORANGE BEACH, AL
 09/26/94 (Contribution; Primary Election) \$ 250
 HOLDER, SAMUEL W -- BEAR POINT MARINA & REAL ESTATE -- ALMA, AL
 03/10/94 (Contribution; Primary Election) \$ 1,000
 HOLLOWAY, HAL -- UNAVAILABLE -- AMORY, MS
 05/27/94 (Contribution; Runoff Election) \$ 1,000
 HOLLOWAY, J L -- STEEL PLEX -- JACKSON, MS
 02/25/94 (Contribution; Primary Election) \$ 1,000
 HOLLOWAY, J L MRS -- HOUSEWIFE -- JACKSON, MS
 04/11/94 (Contribution; Primary Election) \$ 500
 HOOD, DAVID J -- TOWER LOANS -- JACKSON, MS
 11/21/94 (Contribution; General Election) \$ 750
 HOOD, DAVID J MRS -- TOWER LOANS -- JACKSON, MS
 11/21/94 (Contribution; General Election) \$ 750
 HOPPER, FRANK -- W G YATES CONSTRUCTION -- WEST POINT, MS
 06/28/94 (Contribution; Primary Election) \$ 1,000
 HUDSON, JARRY -- ATTORNEY -- OLIVE BRANCH, MS
 11/12/93 (Contribution; Primary Election) \$ 1,000
 HUGHES, THOMAS I -- AMERICAN SAND & GRAVEL -- HATTIESBURG, MS

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INDIVIDUAL CONTRIBUTIONS REPORT -- FORD, TIMOTHY ALAN (DEM-MS)

Page 14

04/25/94 (Contribution; Primary Election) \$ 500
HUNT, ALVIS T -- RETIRED -- JACKSON, MS
06/20/94 (Contribution; Primary Election) \$ 500
HUNT, ALVIS T -- TRUST MARK BANK -- JACKSON, MS
04/04/94 (Contribution; Primary Election) \$ 500
IRONS, ROY DR -- PHYSICIAN -- GULFPORT, MS
02/21/94 (Contribution; Primary Election) \$ 250
IRWIN, DAVID DR -- IMA CLINIC -- TUPELO, MS
01/14/94 (Contribution; Primary Election) \$ 500
JENKINS, MARSHALL -- JENKINS & JENKINS -- TUPELO, MS
04/27/94 (Contribution; Primary Election) \$ 500
JERNIGAN, FREEMAN -- CENTRAL INSURANCE CO -- JACKSON, MS
05/25/94 (Contribution; Runoff Election) \$ 500
JOHNSON, BOBBY H -- JOHNSON TRUCKING -- BURNSVILLE, MS
06/10/94 (Contribution; Primary Election) \$ 500
JOURDAN, D O III -- JOURDAN LUMBER CO -- IUKA, MS
04/08/94 (Contribution; Primary Election) \$ 250
JOYNER, E L -- RETIRED -- TUPELO, MS
02/26/94 (Contribution; Primary Election) \$ 250
KEATING, HUGH -- DUKES, DUKES, KEATING, & FANCA -- GULFPORT, MS
02/21/94 (Contribution; Primary Election) \$ 250
KEETON, JERRY M -- NATIONAL GUARD -- SALTILLO, MS
02/28/94 (Contribution; Primary Election) \$ 500
* KENNEDY, JOSEPH M -- TOWER LOANS -- TERRY, MS
11/21/94 (Contribution; General Election) \$ 750
* KENNEDY, JOSEPH M MRS -- TOWER LOANS -- TERRY, MS
11/21/94 (Contribution; General Election) \$ 750
KOPF, GABE -- REAL ESTATE DEVELOPER -- BILOXI, MS
04/22/94 (Contribution; Primary Election) \$ 250
KOPF, GABE -- UNAVAILABLE -- BILOXI, MS
02/21/94 (Contribution; Primary Election) \$ 250
KREUZ, E W MRS -- RETIRED -- MADISON, MS
11/21/94 (Contribution; General Election) \$ 750
KREUZ, E W SR -- RETIRED -- MADISON, MS
11/21/94 (Contribution; General Election) \$ 750
LAMPTON, LEE C -- ERGON INC -- JACKSON, MS
04/13/94 (Contribution; Primary Election) \$ 500
LAMPTON, LESLIE B -- ERGON INC -- JACKSON, MS
05/04/94 (Contribution; Primary Election) \$ 1,000
LAMPTON, WILLIAM W -- ERGON INC -- JACKSON, MS
04/25/94 (Contribution; Primary Election) \$ 1,000
LANGFORD, ROGER SR -- LANGFORD LUMBER -- NEW ALBANY, MS
04/18/94 (Contribution; Primary Election) \$ 400
LAZARUS, BOB -- WATKINS, LEDLAM, STENNIS -- JACKSON, MS
02/28/94 (Contribution; Primary Election) \$ 250
LEACH, HOWARD O -- ATTORNEY -- JACKSON, MS
05/20/94 (Contribution; Primary Election) \$ 500
LEDLOW, JIMMY -- CHOCTAW INC -- BRANDON, MS
04/25/94 (Contribution; Primary Election) \$ 500
* LEE, F C MR -- FIRST TOWER CORP -- RAYMOND, MS
11/21/94 (Contribution; General Election) \$ 750
* LEE, F C MRS -- FIRST TOWER CORP -- RAYMOND, MS
11/21/94 (Contribution; General Election) \$ 750
* LEE, JACK R -- TOWER LOANS INC -- RAYMOND, MS

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INDIVIDUAL CONTRIBUTIONS REPORT -- FORD, TIMOTHY ALAN (DEM-MS)

09/08/94 (Contribution; Runoff Election) \$ 500
 * LEE, JACK R -- TOWER LOANS INC -- RAYMOND, MS
 09/08/94 (Contribution; Runoff Election) \$ 1,000
 * LEE, JACK R MRS -- HOUSEWIFE -- RAYMOND, MS
 09/08/94 (Contribution; Runoff Election) \$ 1,000
 LEE, JOE -- LEE & GRENFELL -- JACKSON, MS
 04/07/94 (Contribution; Primary Election) \$ 500
 LEECH, STEPHAN H -- PHELPS DUNBAR -- JACKSON, MS
 02/27/94 (Contribution; Primary Election) \$ 500
 LINGENFELDER, DENNIS -- RETIRED -- BRANDON, MS
 11/21/94 (Contribution; General Election) \$ 750
 LINGENFELDER, PEGGY -- RETIRED -- BRANDON, MS
 11/21/94 (Contribution; General Election) \$ 750
 LONG, ALDRIDGE -- ATTORNEY -- ATLANTA, GA
 12/24/93 (Contribution; Primary Election) \$ 250
 LONG, ERST JR -- LONG WHOLESALE -- CORINTH, MS
 11/30/93 (Contribution; Primary Election) \$ 500
 LONG, LORENE -- RETIRED -- BLUE SPRINGS, MS
 05/27/94 (Contribution; Primary Election) \$ 400
 LONG, NORMAN -- ATTORNEY -- ATLANTA, GA
 12/24/93 (Contribution; Primary Election) \$ 250
 LONG, RANDALL G -- LONG WHOLESALE -- CORINTH, MS
 11/30/93 (Contribution; Primary Election) \$ 500
 LONG, RAY N JR -- LONG WHOLESALE -- MERIDIAN, MS
 11/30/93 (Contribution; Primary Election) \$ 500
 LONG, SAM E III -- UNAVAILABLE -- MERIDIAN, MS
 09/15/94 (Contribution; Runoff Election) \$ 500
 LONG, SAM E III -- LONG WHOLESALE -- MERIDIAN, MS
 11/30/93 (Contribution; Primary Election) \$ 500
 LOVORN, JOHN M JR -- CONSULTATION -- TUPELO, MS
 06/10/94 (Contribution; Primary Election) \$ 300
 LOWE, ERNEST B JR MD -- PHYSICIAN -- OXFORD, MS
 11/12/93 (Contribution; Primary Election) \$ 500
 LOWERY, ROGER DR -- PHYSICIAN -- TUPELO, MS
 01/27/94 (Contribution; Primary Election) \$ 250
 LOWREY, DANNY -- ATTORNEY -- CORINTH, MS
 03/05/94 (Contribution; Primary Election) \$ 250
 LOWREY, DANNY L -- UNAVAILABLE -- CORINTH, MS
 12/30/93 (Contribution; Primary Election) \$ 500
 * MACON, JODY -- TOWER LOANS -- BRANDON, MS
 11/21/94 (Contribution; General Election) \$ 750
 * MACON, SUSAN -- TOWER LOANS -- BRANDON, MS
 11/21/94 (Contribution; General Election) \$ 750
 MALONE, WM EARL DR -- OD -- MCCOMB, MS
 12/31/93 (Contribution; Primary Election) \$ 500
 MALONEY, EDWARD C -- COWBOY MALONEY'S ELECTRIC CITY -- JACKSON, MS
 02/15/94 (Contribution; Primary Election) \$ 1,000
 MALSKI, MIKE -- CARNATHAN & MALSKI -- AMORY, MS
 06/20/94 (Contribution; Primary Election) \$ 1,000
 MALSKI, MIKE -- CARNATHAN & MALSKI -- AMORY, MS
 05/27/94 (Contribution; Runoff Election) \$ 1,000
 MARSH, JOSEPH DAVID III -- BENCH MARK CONSTRUCTION -- JACKSON, MS
 06/28/94 (Contribution; Primary Election) \$ 500
 MARSH, JOSEPH DAVID III -- BENCH/MARK CONST -- JACKSON, MS

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INDIVIDUAL CONTRIBUTIONS REPORT -- FORD, TIMOTHY ALAN (DEM-MS)

04/25/94 (Contribution; Primary Election) \$ 250
 ATWOOD, BILLY -- ATWOOD FENCE CO -- KOSCIUSKO, MS
 04/25/94 (Contribution; Primary Election) \$ 1,000
 AUSTIN, LYNDIA T -- TOLLISON, TURFARL & AUSTIN -- LAKE CORMORANT, MS
 11/12/93 (Contribution; Primary Election) \$ 1,000
 AYERS, BUDDY -- AYERS CONSTRUCTION -- CORINTH, MS
 12/24/93 (Contribution; Primary Election) \$ 500
 BAILEY, H C JR -- REAL ESTATE DEVELOPER -- JACKSON, MS
 04/14/94 (Contribution; Primary Election) \$ 500
 BARKLEY, TOMMY -- PHYSICIAN -- NEW ALBANY, MS
 04/09/94 (Contribution; Primary Election) \$ 500
 BARNES, CHUCK OD -- SELF-EMPLOYED -- MCCOMB, MS
 11/14/93 (Contribution; Primary Election) \$ 500
 BARNES, THOMAS -- TOWER LOANS -- MONROE, LA
 11/21/94 (Contribution; General Election) \$ 750
 BARNES, THOMAS MRS -- TOWER LOANS -- MONROE, LA
 11/21/94 (Contribution; General Election) \$ 750
 BARNETT, JIM C DR -- PHYSICIAN -- BROOKHAVEN, MS
 03/10/94 (Contribution; Primary Election) \$ 250
 BARTON, DAVID C -- BARTON MACHINERY -- RAYMOND, MS
 04/25/94 (Contribution; Primary Election) \$ 250
 BASS, ROBERT -- MOORE & POWELL -- GULFPORT, MS
 02/21/94 (Contribution; Primary Election) \$ 250
 BIGLANE, DENTON B -- UNITED MS BANK -- NATCHEZ, MS
 03/30/94 (Contribution; Primary Election) \$ 1,000
 BIGLANE, JAMES M -- UNITED MS BANK -- NATCHEZ, MS
 03/30/94 (Contribution; Primary Election) \$ 1,000
 BIGLANE, JAMES M MRS -- HOUSEWIFE -- NATCHEZ, MS
 03/30/94 (Contribution; Primary Election) \$ 1,000
 BILLUPS, TOM DR -- SURGERY CLINIC -- TUPELO, MS
 01/14/94 (Contribution; Primary Election) \$ 500
 BLAIN, WALTER W -- N E BLAIN & SONS INC -- MOUNT OLIVE, MS
 04/25/94 (Contribution; Primary Election) \$ 500
 BLESSEY, GERALD -- GILLESPIE & BLESSEY -- BILOXI, MS
 02/21/94 (Contribution; Primary Election) \$ 250
 BLOSSMAN, JOHN R -- BLOSSMAN GAS -- OCEAN SPRINGS, MS
 02/21/94 (Contribution; Primary Election) \$ 250
 BLOUNT, JOE -- ENTERGY -- JACKSON, MS
 09/08/94 (Contribution; Primary Election) \$ 250
 BLOUNT, ROSALIE -- ENTERGY -- JACKSON, MS
 09/08/94 (Contribution; Primary Election) \$ 250
 BRAND, GREG -- INSURANCE -- JACKSON, MS
 06/28/94 (Contribution; Primary Election) \$ 1,000
 BRASFIELD, DAN L DR -- PHYSICIAN -- TUPELO, MS
 01/27/94 (Contribution; Primary Election) \$ 500
 BRATA, DJ -- UNAVAILABLE -- TUNICA, MS
 12/08/93 (Contribution; Primary Election) \$ 250
 BREVARD, DAVID E -- B & B CONCRETE -- TUPELO, MS
 06/21/94 (Contribution; Primary Election) \$ 350
 BROWN, DOUGLAS R -- TOWER LOANS -- PASCAGOULA, MS
 11/21/94 (Contribution; General Election) \$ 750
 BROWN, DOUGLAS R MRS -- TOWER LOANS -- PASCAGOULA, MS
 11/21/94 (Contribution; General Election) \$ 750
 BROWN, RONALD A -- MS STATE UNIVERSITY -- MISS STATE, MS

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INDIVIDUAL CONTRIBUTIONS REPORT -- FORD, TIMOTHY ALAN (DEM-MS)

02/15/94 (Contribution; Primary Election) \$ 500
DENNIS, DAVE -- SPECIALTY CONTRACTORS & ASSOC -- GULFPORT, MS
02/21/94 (Contribution; Primary Election) \$ 250
DENT, GEORGE -- SOPER, DENT & LOGAN -- TUPELO, MS
04/17/94 (Contribution; Primary Election) \$ 250
DENTON, JULIE M -- PROCTOR & GAMBLE -- GULF BREEZE, FL
06/01/94 (Contribution; Runoff Election) \$ 1,000
DEWS, THOMAS A -- SELF-EMPLOYED -- HATTIESBURG, MS
05/27/94 (Contribution; Primary Election) \$ 250
DITTMAN, CRYMES G -- DITTMAN, GERMANY, ROBERTS & WELSH -- JACKSON, MS
01/27/94 (Contribution; Primary Election) \$ 1,000
DOBB, JOHN C -- DOBBS BROS LEASING -- MEMPHIS, TN
06/10/94 (Contribution; Primary Election) \$ 1,000
DOBBS, JOHN -- DOBBS BROTHERS -- MEMPHIS, TN
03/31/94 (Contribution; Primary Election) \$ 1,000
DOBBS, SARA -- HOUSEWIFE -- MEMPHIS, TN
03/31/94 (Contribution; Primary Election) \$ 1,000
DOMINO, SAL -- HANCOCK BANK -- GULFPORT, MS
02/21/94 (Contribution; Primary Election) \$ 250
DOWNS, THOMAS -- BULLFROG AMOCO -- HORN LAKE, MS
06/24/94 (Contribution; Primary Election) \$ 250
DRAPER, JOHNNA -- RETIRED -- BRANDON, MS
11/21/94 (Contribution; General Election) \$ 750
DRAPER, R L -- RETIRED -- BRANDON, MS
11/21/94 (Contribution; General Election) \$ 750
DUNN, CHARLES O -- MISS CHEMICAL -- JACKSON, MS
06/24/94 (Contribution; Primary Election) \$ 500
DUNN, CHARLES O -- MISSISSIPPI CHEMICAL -- JACKSON, MS
03/03/94 (Contribution; Primary Election) \$ 250
DURBIN, MARSHALL JR -- MARSHALL DURBIN INC -- TUPELO, MS
05/06/94 (Contribution; Primary Election) \$ 500
DYE, SPENCE M -- MS RETAIL MERCHANTS ASSOC -- JACKSON, MS
05/03/94 (Contribution; Primary Election) \$ 500
EBBERS, BERNARD J -- LDDS COMMUNICATIONS -- JACKSON, MS
05/27/94 (Contribution; Runoff Election) \$ 1,000
ELMORE, THOMAS S -- EUTAW CONST CO INC -- ABERDEEN, MS
04/25/94 (Contribution; Primary Election) \$ 1,000
ENGLAND, H PAUL -- RETIRED -- BALDWIN, MS
05/27/94 (Contribution; Runoff Election) \$ 250
ERVIN, JOHNNY -- MISS POWER & LIGHT DEPT -- MADISON, MS
09/08/94 (Contribution; Runoff Election) \$ 250
ERVIN, SYLVIA -- MISS POWER & LIGHT DEPT -- MADISON, MS
09/08/94 (Contribution; Runoff Election) \$ 250
ETHERIDGE, VICK -- ETHERIDGE FURNITURE -- TUPELO, MS
04/29/94 (Contribution; Primary Election) \$ 500
FERGUSON, SCOTT MD -- PHYSICIAN -- WEST MEMPHIS, AK
12/31/93 (Contribution; Primary Election) \$ 500
FITCH, W O -- 1ST NATIONAL LOANS -- HOLLY SPRINGS, MS
12/14/94 (Contribution; General Election) \$ 500
FOOSE, KENNETH -- RETIRED -- JACKSON, MS
11/12/93 (Contribution; Primary Election) \$ 1,000
FORD, JOHN M JR -- WINGATE FORD & HENSON -- GREENWOOD, MS
06/21/94 (Contribution; Primary Election) \$ 1,000
FORD, JOHN M JR -- WINGATE, FORD & HENSON -- GREENWOOD, MS

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FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

September 19, 1996

Samuel L. Begley, Esq.
Maxey, Wann, & Begley
Suite 1900, Deposit Guaranty Plaza
210 East Capitol Street
P.O. Box 3977
Jackson, M.S. 39207-3977

RE: Pre-MUR 341

Dear Mr. Begley:

This is to acknowledge receipt of your letter dated September 9, 1996, advising us of a possible violation of the Federal Election Campaign Act of 1971, as amended, by Tower Loan of Mississippi, Inc. We will review the matter and notify you as soon as the Federal Election Commission takes action on your submission.

If you have any questions, please contact the Central Enforcement Docket at (202) 219-3400. For your information, we have attached a brief description of the Commission's procedures for handling matters such as this.

Sincerely,

Colleen Sealander, Attorney
Central Enforcement Docket

Enclosure
Procedures

97043823738

RECEIVED
FEDERAL ELECTION
COMMISSION
SECRETARIAT

FEB 4 11 13 AM '97

FEDERAL ELECTION COMMISSION
999 E Street, N.W.
Washington, D.C. 20463

SENSITIVE

FIRST GENERAL COUNSEL'S REPORT

PRE-MUR 341
DATE PRE-MUR RECEIVED: 9/12/96
DATE ACTIVATED: 10/28/96

STAFF MEMBER: Tonda M. Phalen

COMPLAINANT: Samuel L. Begley, Counsel for Tower Loan
of Mississippi, Inc.

RESPONDENT: Tower Loan of Mississippi, Inc.

RELEVANT STATUTES: 2 U.S.C. § 441b(a)
2 U.S.C. § 441f
2 U.S.C. § 441a

INTERNAL REPORTS CHECKED: Disclosure Reports

FEDERAL AGENCIES CHECKED: None

I. GENERATION OF MATTER

This matter was generated from a *sua sponte* submission filed by Samuel L. Begley, attorney for Tower Loan of Mississippi, Inc. ("Tower Loan"). Mr. Begley states that his client, a Mississippi corporation, reimbursed seven corporate officers (and their spouses) for their personal contributions to the Tim Ford for Congress Committee (the "Committee") during the 1994 primary run-off and general elections.

97043823739

II. FACTUAL AND LEGAL ANALYSIS

Pursuant to Section 441f of the Federal Election Campaign Act of 1971, as amended (the "Act"), no person shall make a contribution in the name of another or knowingly permit his [or her] name to be used to effect such a contribution; and no person shall knowingly accept a contribution made by one person in the name of another person. 2 U.S.C. § 441f. Further, it is unlawful for any corporation to make a contribution or expenditure in connection with a Federal election, or for any candidate, political committee, or other person knowingly to accept or receive any prohibited contribution, or for any corporate officer or director to consent to any such contribution or expenditure. 2 U.S.C. § 441b(a). The Act broadly defines a contribution or expenditure by a corporation to cover "any direct or indirect payment, distribution, loan, advance, deposit, or gift of money, or any services, or anything of value" made to any candidate, campaign committee, or political party or organization, in connection with any federal election. 2 U.S.C. § 441b(b)(2).

The Respondent's *sua sponte* submission admits to a total of \$ 11,500 in corporate reimbursements to the following individuals for their contributions to the Committee:

<u>NAME</u>	<u>AMOUNT/ELECTION</u>	<u>DATE</u>
Mr. and Mrs. David J. Hood	\$750 (G)/\$750 (G)	11/21/94
Mr. and Mrs. Joseph M. Kennedy	\$750 (G)/\$750 (G)	11/21/94
Mr. and Mrs. F.C. Lee	\$750 (G)/\$750 (G)	11/21/94
Jack R. Lee	\$500 and \$1,000 (Run-off)	9/08/94 ¹

¹ These contributions appear to be in excess of the Act's contribution limitation per election. 2 U.S.C. § 441a(a)(1)(A) (No person shall make contributions to any candidate or authorized political committees with respect to any election for federal office which, in the aggregate, exceed \$1,000). However, as Mr. Lee was reimbursed by the corporation, the contribution was actually made by the corporation and the corporation's making of a

Mrs. Jack R. Lee	\$1,000 (Run-off)	9/08/94
Jody and Susan Macon	\$750 (G)/\$750 (G)	11/21/94
Mr. and Mrs. Thomas Barnes	\$750 (G)/\$750 (G)	11/21/94
Mr. and Mrs. Douglas R. Brown	\$750 (G)/\$750 (G)	11/21/94

Because the corporation reimbursed these individuals for their contributions to the Committee, the contributions were actually made by the corporation. As such, the corporation's actions were in violation of the Act's prohibitions on contributions made in the name of another and corporate contributions.

Contributor indices show that those contributors disclosed in the *sua sponte* submission were the only contributions made to the Committee by Tower Loan employees. Contributor indices further show that no other contributions were made in the 1993-94 cycle by those contributors, except for a \$1,000 contribution by Jack R. Lee on April 29, 1993 to Trent Lott for Mississippi. Nevertheless, several facts suggest that the additional contribution by Mr. Lee was not a part of the reimbursement scheme -- the timing of the contribution, a contribution to that committee was made by only one individual of Tower Loan, and the contribution was not included in the *sua sponte* submission. Thus, this Office believes that this sole additional contribution does not warrant further investigation.

Therefore, this Office recommends that the Commission find reason to believe that Tower Loan of Mississippi, Inc., violated 2 U.S.C. §§ 441b(a) and 441f.²

prohibited contribution in violation of 2 U.S.C. § 441b supersedes the excessive violation in this instance.

² This Office makes no recommendation against the recipient Committee, as the *sua sponte* complainant maintains that he "do[es] not believe that any one associated with the political campaign committee was aware that Tower Loan reimbursed its officers for these contributions," and there is no evidence to the contrary.

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III. DISCUSSION OF CONCILIATION AND CIVIL PENALTY

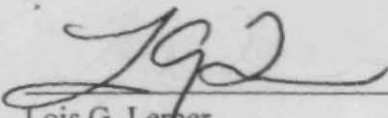
IV. RECOMMENDATIONS

1. Open a MUR.
2. Find reason to believe that Tower Loan of Mississippi, Inc. violated 2 U.S.C. §§ 441b(a) and 441f.
3. Enter into conciliation with Tower Loan of Mississippi, Inc., prior to a finding of probable cause to believe.
4. Approve the attached Factual and Legal Analysis, the attached proposed Conciliation Agreement, and the appropriate letter.

Lawrence M. Noble
General Counsel

2/4/97

Date

BY: 
Lois G. Lerner
Associate General Counsel

Attachments:

1. Factual and Legal Analysis
2. Proposed Conciliation Agreement

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of)

Tower Loan of Mississippi, Inc.)

Pre-MUR 341 MUR 4619

CERTIFICATION

I, Marjorie W. Emmons, Secretary of the Federal Election Commission, do hereby certify that on February 7, 1997, the Commission decided by a vote of 5-0 to take the following actions in Pre-MUR 341:

1. Open a MUR.
2. Find reason to believe that Tower Loan of Mississippi, Inc. violated 2 U.S.C. §§ 441b(a) and 441f.
3. Enter into conciliation with Tower Loan of Mississippi, Inc., prior to a finding of probable cause to believe.
4. Approve the Factual and Legal Analysis, the proposed Conciliation Agreement, and the appropriate letter, as recommended in the General Counsel's Report dated February 4, 1997.

Commissioners Aikens, Elliott, McDonald, McGarry, and Thomas voted affirmatively for the decision.

Attest:

February 7, 1997
Date

Marjorie W. Emmons
for Marjorie W. Emmons
Secretary of the Commission

Received in the Secretariat: Tues., Feb. 04, 1997 11:13 a.m.
Circulated to the Commission: Tues., Feb. 04, 1997 4:00 p.m.
Deadline for vote: Fri., Feb. 07, 1997 4:00 p.m.

bjr

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

February 12, 1997

Samuel L. Begley, Esq.
Maxey, Wann & Begley
Suite 1900, Deposit Guaranty Plaza
210 East Capitol Street
Post Office Box 3977
Jackson, Mississippi 39207-3977

RE: MUR 4619
(Formerly Pre-MUR 341)

Dear Mr. Begley:

On February 7, 1997, the Federal Election Commission found that there is reason to believe that Tower Loan of Mississippi, Inc. violated 2 U.S.C. §§ 441b(a) and 441f, provisions of the Federal Election Campaign Act of 1971, as amended ("the Act. The Factual and Legal Analysis, which formed a basis for the Commission's finding, is attached for your information.

You may submit any factual or legal materials that you believe are relevant to the Commission's consideration of this matter. Please submit such materials to the General Counsel's Office within 15 days of your receipt of this letter. Where appropriate, statements should be submitted under oath. In the absence of additional information, the Commission may find probable cause to believe that a violation has occurred and proceed with conciliation.

In order to expedite the resolution of this matter, the Commission has also decided to offer to enter into negotiations directed towards reaching a conciliation agreement in settlement of this matter prior to a finding of probable cause to believe. Enclosed is a conciliation agreement that the Commission has approved.

If you are interested in expediting the resolution of this matter by pursuing preprobable cause conciliation, and if you agree with the provisions of the enclosed agreement, please sign and return the agreement, along with the civil penalty, to the Commission. In light of the fact that conciliation negotiations, prior to a finding of probable cause to believe, are limited to a maximum of 30 days, you should respond to this notification as soon as possible.

Celebrating the Commission's 20th Anniversary

YESTERDAY, TODAY AND TOMORROW
DEDICATED TO KEEPING THE PUBLIC INFORMED

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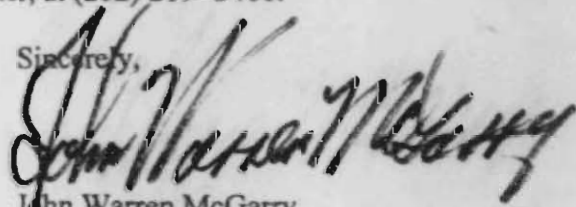
Requests for extensions of time will not be routinely granted. Requests must be made in writing at least five days prior to the due date of the response and specific good cause must be demonstrated. In addition, the Office of the General Counsel ordinarily will not give extensions beyond 20 days.

Also, as part of our procedure, please have your client complete the enclosed form authorizing you to receive any notifications and other communications from the Commission.

This matter will remain confidential in accordance with 2 U.S.C. §§ 437g(a)(4)(B) and 437g(a)(12)(A), unless you notify the Commission in writing that you wish the investigation to be made public.

For your information, we have attached a brief description of the Commission's procedures for handling possible violations of the Act. If you have any questions, please contact Tonda M. Phalen, the attorney assigned to this matter, at (202) 219- 3400.

Sincerely,


John Warren McGarry
Chairman

Enclosures
Factual and Legal Analysis
Procedures
Designation of Counsel Form
Conciliation Agreement

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FEDERAL ELECTION COMMISSION

FACTUAL AND LEGAL ANALYSIS

RESPONDENT: Tower Loan of Mississippi, Inc. MUR: MUR 4619
(Formerly Pre-MUR 341)

This matter was generated from a *sua sponte* submission filed by Samuel L. Begley, attorney for Tower Loan of Mississippi, Inc. ("Tower Loan"). Mr. Begley states that his client, a Mississippi corporation, reimbursed seven corporate officers (and their spouses) for their personal contributions to the Tim Ford for Congress Committee (the "Committee") during the 1994 primary run-off and general elections.

Pursuant to Section 441f of the Federal Election Campaign Act of 1971, as amended (the "Act"), no person shall make a contribution in the name of another or knowingly permit his [or her] name to be used to effect such a contribution; and no person shall knowingly accept a contribution made by one person in the name of another person. 2 U.S.C. § 441f. Further, it is unlawful for any corporation to make a contribution or expenditure in connection with a Federal election, or for any candidate, political committee, or other person knowingly to accept or receive any prohibited contribution, or for any corporate officer or director to consent to any such contribution or expenditure. 2 U.S.C. § 441b(a). The Act broadly defines a contribution or expenditure by a corporation to cover "any direct or indirect payment, distribution, loan, advance, deposit, or gift of money, or any services, or anything of value" made to any candidate, campaign committee, or political party or organization, in connection with any federal election. 2 U.S.C. § 441b(b)(2).

The Respondent's *sua sponte* submission admits to a total of \$ 11,500 in corporate reimbursements to the following individuals for their contributions to the Committee:

<u>NAME</u>	<u>AMOUNT/ELECTION</u>	<u>DATE</u>
Mr. and Mrs. David J. Hood	\$750 (G)/\$750 (G)	11/21/94
Mr. and Mrs. Joseph M. Kennedy	\$750 (G)/\$750 (G)	11/21/94
Mr. and Mrs. F.C. Lee	\$750 (G)/\$750 (G)	11/21/94
Mr. Jack R. Lee	\$500 and \$1,000 (Run-off)	9/08/94
Mrs. Jack R. Lee	\$1,000 (Run-off)	9/08/94
Jody and Susan Macon	\$750 (G)/\$750 (G)	11/21/94
Mr. and Mrs. Thomas Barnes	\$750 (G)/\$750 (G)	11/21/94
Mr. and Mrs. Douglas R. Brown	\$750 (G)/\$750 (G)	11/21/94

Because the corporation reimbursed these individuals for their contributions to the Committee, the contributions were actually made by the corporation. As such, the corporation's actions were in violation of the Act's prohibitions on contributions made in the name of another and corporate contributions.

Therefore, there is reason to believe that Tower Loan of Mississippi, Inc., violated 2 U.S.C. §§ 441b(a) and 441f.

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STATEMENT OF DESIGNATION OF COUNSEL

MUR

4619

NAME OF COUNSEL:

Samuel L. Begley

ADDRESS:

Maxcy, Wann & Begley PLLC
210 E. Capitol Street, Suite 1900
Post Office Box 3977
Jackson, Mississippi 39207

TELEPHONE:

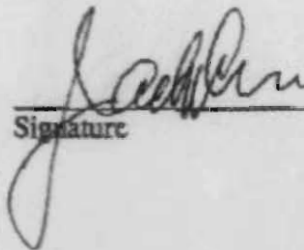
(601) 355-8855

The above-named individual is hereby designated as my counsel and is authorized to receive any notifications and other communications from the Commission and to act on my behalf before the Commission.

Date

3/3/97

Signature



RESPONDENT'S NAME: Tower Loan

ADDRESS:

ATTN: Mr. Jack Lee, Chairman & President
Post Office Box 6000
Jackson, Mississippi 39288-6000

HOME PHONE: _____

BUSINESS PHONE:

(601) 664-1000

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

May 16, 1997

TWO WAY MEMORANDUM

TO: OGC Docket

FROM: Leslie D. Brown
Disbursing Technician

SUBJECT: Account Determination for Funds Received

We recently received a check from **Tower Loan**, check number **19868**, dated **May 13, 1997**, for the amount of **\$6,500.00**. A copy of the check and any correspondence is being forwarded. Please indicate below which account the funds should be deposited and give the MUR/Case number and name associated with the deposit.

=====

TO: Rosa E. Swinton Leslie D. Brown
Accounting Technician Disbursing Technician

FROM: OGC Docket

SUBJECT: Disposition of Funds Received

In reference to the above check in the amount of \$6,500.00, the
(MUR) Case number is 4619 and in the name of Tower Loan
of Mrs.. Place this deposit in the
account indicated below:

- ☒ Budget Clearing Account (OGC), 95F3875.16
- ☐ Civil Penalties Account, 95-1099.160
- ☐ Other: _____

Retha L. Nifon
Signature

5/19/97
Date

MAY 19 10 36 AM '97

FEDERAL ELECTION COMMISSION
OFFICE OF THE CLERK

97043823749

JUN 10 4 47 PM '97

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of)
Tower Loan of Mississippi, Inc.) MUR 4619

SENSITIVE

GENERAL COUNSEL'S REPORT

I. BACKGROUND

This matter was generated from a *sua sponte* submission filed by Samuel L. Begley, attorney for Tower Loan of Mississippi, Inc. ("Tower Loan"), a corporation which reimbursed seven corporate officers (and their spouses) for their personal contributions to the Tim Ford for Congress Committee (the "Committee") during the 1994 primary run-off and general elections.

By letter dated February 12, 1997, the Commission offered the Respondent an initial conciliation agreement with a civil penalty

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III. RECOMMENDATIONS

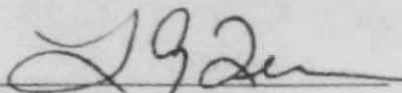
1. Accept the attached conciliation agreement with Tower Loan of Mississippi, Inc.
2. Close the file.
3. Approve the appropriate letters.

Lawrence M. Noble
General Counsel

Date

6/10/97

BY:


Lois G. Lerner
Associate General Counsel

Attachment

1. Letter requesting conciliation; copy of check; signed conciliation agreement.

Staff Assigned: Tonda M. Phalen

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of)
Tower Loan of Mississippi, Inc.) MUR 4619

CERTIFICATION

I, Marjorie W. Emmons, Secretary of the Federal Election Commission, do hereby certify that on June 16, 1997, the Commission decided by a vote of 4-0 to take the following actions in MUR 4619:

1. Accept the conciliation agreement with Tower Loan of Mississippi, Inc., as recommended in the General Counsel's Report dated June 10, 1997.
2. Close the file.
3. Approve the appropriate letters, as recommended in the General Counsel's Report dated June 10, 1997.

Commissioners Aikens, Elliott, McGarry, and Thomas voted affirmatively for the decision; Commissioner McDonald did not cast a vote.

Attest:

6-14-97
Date

Marjorie W. Emmons
Marjorie W. Emmons
Secretary of the Commission

Received in the Secretariat: Tues., June 10, 1997 4:47 p.m.
Circulated to the Commission: Wed., June 11, 1997 11:00 a.m.
Deadline for vote: Mon., June 16, 1997 4:00 p.m.

bjr

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

June 25, 1997

Samuel L. Begley, Esq.
Maxey, Wann & Begley
Suite 1900, Deposit Guaranty Plaza
210 East Capitol Street
Jackson, MS 39207-3977

RE: MUR 4619
Tower Loan of Mississippi, Inc.

Dear Mr. Begley:

On June 16, 1997, the Federal Election Commission accepted the signed conciliation agreement and civil penalty submitted on your client's behalf in settlement of a violation of 2 U.S.C. §§ 441b(a) and 441f, provisions of the Federal Election Campaign Act of 1971, as amended. Accordingly, the file has been closed in this matter.

The confidentiality provisions at 2 U.S.C. § 437g(a)(12) no longer apply and this matter is now public. In addition, although the complete file must be placed on the public record within 30 days, this could occur at any time following certification of the Commission's vote. If you wish to submit any factual or legal materials to appear on the public record, please do so as soon as possible. While the file may be placed on the public record before receiving your additional materials, any permissible submissions will be added to the public record upon receipt.

Information derived in connection with any conciliation attempt will not become public without the written consent of the respondent and the Commission. 2 U.S.C. § 437g(a)(4)(B). The enclosed conciliation agreement, however, will become a part of the public record.

Enclosed you will find a copy of the fully executed conciliation agreement for your files. If you have any questions, please contact me at (202) 219-3400.

Sincerely,

Tonda M. Phalen
Attorney

Enclosure
Conciliation Agreement

Celebrating the Commission's 20th Anniversary

YESTERDAY, TODAY AND TOMORROW
DEDICATED TO KEEPING THE PUBLIC INFORMED

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BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of)
) MUR 4619
Tower Loan of Mississippi, Inc.)

RECEIVED
FEDERAL ELECTION
COMMISSION
OFFICE OF GENERAL
COUNSEL
MAY 22 10 10 AM '91

CONCILIATION AGREEMENT

This matter was initiated by a *sua sponte* submission filed by Samuel L. Begley, attorney for Tower Loan of Mississippi, Inc. ("Tower Loan" or the "Respondent"). The Federal Election Commission ("Commission") found reason to believe that Tower Loan violated 2 U.S.C. §§ 441f and 441b(a).

NOW, THEREFORE, the Commission and the Respondent, having participated in informal methods of conciliation, prior to a finding of probable cause to believe, do hereby agree as follows:

I. The Commission has jurisdiction over the Respondent and the subject matter of this proceeding, and this agreement has the effect of an agreement entered pursuant to 2 U.S.C. § 437g(a)(4)(A)(i).

II. Respondent has had a reasonable opportunity to demonstrate that no action should be taken in this matter.

III. Respondent enters voluntarily into this agreement with the Commission.

IV. The pertinent facts in this matter are as follows:

1. The Respondent is incorporated in the state of Mississippi.

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2. The Respondent reimbursed seven corporate officers (and their spouses) for their personal contributions to the Tim Ford for Congress Committee (the "Committee") during the 1994 primary run-off and general elections.

3. Pursuant to Section 441f of the Federal Election Campaign Act of 1971, as amended (the "Act"), no person shall make a contribution in the name of another or knowingly permit his [or her] name to be used to effect such a contribution; and no person shall knowingly accept a contribution made by one person in the name of another person. 2 U.S.C. § 441f.

4. It is unlawful for any corporation to make a contribution or expenditure in connection with a Federal election, or for any candidate, political committee, or other person knowingly to accept or receive any prohibited contribution, or for any corporate officer or director to consent to any such contribution or expenditure. 2 U.S.C. § 441b(a). The Act broadly defines a contribution or expenditure by a corporation to cover "any direct or indirect payment, distribution, loan, advance, deposit, or gift of money, or any services, or anything of value" made to any candidate, campaign committee, or political party or organization, in connection with any federal election. 2 U.S.C. § 441b(b)(2).

5. The Respondent reimbursed the following individuals for their contributions to the Committee totaling \$11,500:

<u>NAME</u>	<u>AMOUNT/ELECTION</u>	<u>DATE</u>
Mr. and Mrs. David J. Hood	\$750 (G)/\$750 (G)	11/21/94
Mr. and Mrs. Joseph M. Kennedy	\$750 (G)/\$750 (G)	11/21/94
Mr. and Mrs. F.C. Lee	\$750 (G)/\$750 (G)	11/21/94
Mr. Jack R. Lee	\$500 and \$1,000 (Run-off)	9/08/94
Mrs. Jack R. Lee	\$1,000 (Run-off)	9/08/94
Jody and Susan Macon	\$750 (G)/\$750 (G)	11/21/94
Mr. and Mrs. Thomas Barnes	\$750 (G)/\$750 (G)	11/21/94
Mr. and Mrs. Douglas R. Brown	\$750 (G)/\$750 (G)	11/21/94

6. Because the corporation reimbursed these individuals for their contributions to the Committee, the contributions were actually made by the corporation. As such, the corporation's actions were in violation of the Act's prohibitions on contributions made in the name of another and corporate contributions.

V. Respondent reimbursed individuals for a total of \$11,500 in contributions to the Committee, in violation of 2 U.S.C. §§ 441f and 441b(a).

VI. Respondent will pay a civil penalty to the Federal Election Commission in the amount of six thousand five hundred dollars \$6,500 pursuant to 2 U.S.C. § 437g(a)(5)(A).

VII. The Commission, on request of anyone filing a complaint under 2 U.S.C. § 437g(a)(1) concerning the matters at issue herein or on its own motion, may review compliance with this agreement. If the Commission believes that this agreement or any requirement thereof has been violated, it may institute a civil action for relief in the United States District Court for the District of Columbia.

VIII. This agreement shall become effective as of the date that all parties hereto have executed same and the Commission has approved the entire agreement.

IX. Respondent shall have no more than 30 days from the date this agreement becomes effective to comply with and implement the requirement contained in this agreement and to so notify the Commission.

X. This Conciliation Agreement constitutes the entire agreement between the parties on the matters raised herein, and no other statement, promise, or agreement, either written or oral,

made by either party or by agents of either party, that is not contained in this written agreement shall be enforceable.

FOR THE COMMISSION:

Lawrence M. Noble
General Counsel

BY: *L G Lerner*
Lois G. Lerner
Associate General Counsel

6/24/97
Date

FOR THE RESPONDENT:

Samuel Lee Boff
(Name)
(Position) *Attorney for*

5/21/97
Date

Tower Loan of Mississippi, Inc

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

THIS IS THE END OF MUR # 4619

DATE FILMED 9-11-97 CAMERA NO. 4

CAMERAMAN JM L

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