



FEDERAL ELECTION COMMISSION
WASHINGTON D.C. 20463

Microfilm
 Public Records
 Press

THE FOLLOWING DOCUMENTATION IS ADDED TO

THE PUBLIC RECORD IN CLOSED MUR 3597.

2/17/94

94030962870

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RECEIVED
FEDERAL ELECTION COMMISSION
94 FEB 17 AM 9:31

To Whom it May Concern,

I am writing in Reference to Letters
I have been receiving for the last few
months. These letters were addressed
to a Mr. Gary Pearson or Parson. They
have now started to come Gary Parson c/o
Tony Parson. I work for Tony Parson and
he has no knowledge of anyone named Gary
Parson therefore we have been unable
to forward his mail.

If you have any questions please call

904-892-2222

Sincerely Yours,
J. Koarce
Parson auto Sales

RECEIVED
FEDERAL ELECTION COMMISSION
MAIL ROOM
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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

Gary Parson
c/o Tony Parson
P. O. Box 1044
DeFuniak, FL 32433

RE: MUR 3597
Gary Parson

Dear Mr. Gary Parson:

On February 9, 1993, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against you. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,

Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 09 1993

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**MUR 3597
KETCHEL FOR CONGRESS**

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

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FEDERAL ELECTION COMMISSION
WASHINGTON, DC 20461

THIS IS THE BEGINNING OF MUR # 3597

DATE FILMED 10/28/93 CAMERA NO. 2

CAMERAMAN MC

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RECEIVED
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COMMISSION
MAIL ROOM

AUG 31 12 45 PM '92

5545 Grande Lagoon Boulevard
Pensacola, Florida 32507
August 24, 1992

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

MUR 3597

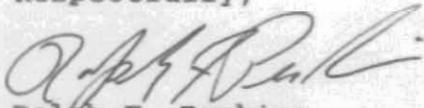
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FEDERAL ELECTION COMMISSION
OFFICE OF GENERAL COUNSEL
92 AUG 31 PM 3: 54

Dear Counsel:

Enclosed is a sworn affidavit reiterating my August 13, 1992 letter to the General Counsel. The purpose of this is to file my complaint in the proper format as required by the FEC.

If I can be of further assistance or provide information, please do not hesitate to call or write.

Respectfully,



Ralph F. Perkins
Telephone # (904) 492-1341

encl: Sworn affidavit.

93040990440

AFFIDAVIT

COMMONWEALTH OF _____)

STATE OF FLORIDA _____)

as:

COUNTY OF ESCAMBIA _____)

PARRISH _____)

I, Ralph F. Perkins, 5545 Grande Lagoon Boulevard, Pensacola, Florida 32507

hereby solemnly swear & affirm
(swear & affirm)

Reference: Terrance R. Ketchel, 13 Lake Lorraine Circle, Shalimar, Florida 32579. Republican candidate for the First Congressional Seat, District 1, Florida.

The purpose of this affidavit is to file a complaint against Terrance R. Ketchel and request an audit of his financial reports. I ask that this audit go back to 1990 when he was a congressional candidate running against Congressman Earl Hutto.

Upon examination you will find many disbursements that are quite vague. There are unusually large amounts of money being spent that are chronologically very close together such as his living expenses. It is odd that he pays himself for meals, travel, and lodging as well as living expenses. Numerous loan repayments are made that are identified simply as "loan repayment" without explanation. Identification of which loan and the amount paid are not noted. Furthermore, there are transposing errors where totals change from one page to another page.

Let's look at living expenses for 1990. Mr. Ketchel gives no explanation for these expenses other than listing these disbursements as "living expenses." Since July 31, 1990 no further living expenses are claimed. Why has he not listed expenses for 1991 & 1992? The following are living expenses for 1990.

6/3/90	\$1,500.00
6/13/90	\$1,500.00
7/18/90	\$1,900.00
7/31/90	\$1,933.75

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The total amount Mr. Ketchel paid himself for living expenses in 1990 is \$6,833.75.

There are simple mathematical errors throughout Mr. Ketchel's reports. For example, for the report covering 7/1/91 - 12/3/91 he shows on page 1 of 2 a total of \$9,394.33. The correct amount should be \$9,134.83; thus, there is a mathematical error of \$259.00. This error is carried over to page 2 of 2 and reflects a total of \$9,614.69. Subtracting the \$259.00 error the correct amount should be \$9,355.19. There are other mathematical errors throughout his reports.

A most unusual phenomenon that occurs in his financial reports. When one considers the errors it becomes even more interesting. In his campaign reports for the period from January 1, 1991 to June 30, 1992 he lists his debts as; \$40,667.55 for the period of January 1, 1991 to June 30, 1991; \$36,767.55 for the period covering July 1, 1991 to December 31, 1991; and \$32,242.55 for the period covering April 1, 1992 to June 30, 1992. What is so unusual is that he always ends up with 55 CENTS. If the errors were corrected this 55 cents would change. It just does not compute!

From 1991 to date Mr. Ketchel is showing interest payments on a \$32,000.00 loan with the Vanguard Bank, 300 Mary Ester Cut-Off, Mary Ester, Florida 32569 which was incurred 11/26/90 with a due date of 11/25/91. He continues to pay interest on this loan as noted in his reports.

We know he is paying interest payments on this \$32,000.00 loan and that there has been no reduction in the debt from the original loan. Upon examination his entire financial reports from 1990 to date we are looking at many thousands of dollars for "loan repayment" without explanation. This raises serious questions as to where all these monies are going.

In Mr. Ketchel's latest statement he pays his campaign manager twice on the same date with the same amount. His campaign manager/treasurer Mr. William A. Dossey, 508 Dracena Way, Gulf Breeze, Florida 32561 received \$1,555.00 on 4/1/92 as recorded on page 2 of 7 pages and again received \$1,555.00 on 4/1/92 as recorded on page 4 of 7 pages. Then Mr. Dossey received \$1,555.00 on 5/15/92. In two months time Mr. Dossey received three months pay.

It needs to be brought to your attention that Mr. Ketchel has not provided full financial disclosure in his financial statements for January 1, 1990 through December 1, 1990 and January 1, 1991

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through April 15, 1992. Mr. Ketchel failed to report Part I - Earned Income; Part IV - Liabilities; and Part V - Positions. Mr. Ketchel only list his law firm of "Terrance R. Ketchel, P.A.," Fort Walton Beach, Florida. He show no liabilities, yet he is carrying a \$32,000.00 loan with the Vanguard Bank - not to include his other campaign debts. He is the managing partner of Henry, Monroig, & Ketchel, Attorneys At Law and yet he shows no income from this position.

In a letter dated August 24, 1992 I have brought to the attention of Mr. Craig Donsanto, Director, Election Crime Branch, U.S. Justice Department the matter of Mr. Ketchel not filing full financial disclosure. I have also furnished documentation to Mr. Donsanto clearly showing Mr. Ketchel's failures to disclose, his debts, and proof of his position with the law firm of Henry, Monroig, & Ketchel. Other documentation has also be furnished...

I cannot list all the errors or discrepancies in Mr. Ketchel's financial statements. I have brought a few to your attention. Upon a full audit you will find many more problems with accountability in his financial reporting.

Mr. Ketchel's financial reports lists thousands of dollars for living expenses in 1990 without explanation. On top of this he receives payments for food and lodging. It makes me wonder what exactly does living expenses include? Since living expenses were only taken out in a two month period for 1990, why does he not need them for 1991 and 1992?

We must look at all these "loan repayments." There is no explanation as to what loans and what amounts were paid on these loans. Furthermore, double payments to his campaign manager/treasurer raises questions.

Just how many more mathematical and transposing errors are there? How does he keep carrying a 55CENT end on his financial debts? Mr. Ketchel's financial reports are rife with numerous errors and a lack of accountability and explanation.

After I had talked with your office I am informed that Mr. Ketchel has been sent three letters concerning his financial reports and am awaiting receipt of these along with other information. I have just sent for a copy of all documents in his file. I am also informed that the FEC does a "desk audit" which is nothing but a cursory review. Apparently this has not been adequate.

I request a full audit of Mr. Ketchel's financial reports. I ask

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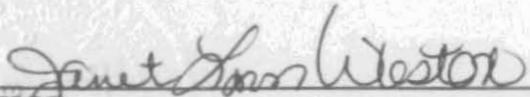
that they go as far back as his campaign against Congressman Earl Hutto in 1990.

I declare under penalty of perjury that this is a true statement of fact and correct.



AFFIRMANT'S SIGNATURE
Ralph Frank Perkins
FL dr lic P625726413090

Subscribed and sworn/affirmed to
before me at Pensacola, Florida,
on this 26, day August 1992.



NOTARY
Janet Lynn Weston
Comm# AA737614

NOTARY PUBLIC, STATE OF FLORIDA.
MY COMMISSION EXPIRES: JAN. 4, 1994.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

RECEIVED
FEDERAL ELECTION COMMISSION
OFFICE OF THE CLERK
92 AUG 31 PM 3:54

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

September 2, 1992

Ralph F. Perkins
5545 Grand Lagoon Boulevard
Pensacola, FL 32507

RE: MUR 3597

Dear Mr. Perkins:

This letter acknowledges receipt on August 31, 1992, of your complaint alleging possible violations of the Federal Election Campaign Act of 1971, as amended ("the Act"), by Terrance R. Ketchel, Ketchel for Congress '92 and William A. Dossey, as treasurer, Vanguard Bank & Trust, William A. Dossey, and Henry, Monroig & Ketchel. The respondents will be notified of this complaint within five days.

You will be notified as soon as the Federal Election Commission takes final action on your complaint. Should you receive any additional information in this matter, please forward it to the Office of the General Counsel. Such information must be sworn to in the same manner as the original complaint. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence. For your information, we have attached a brief description of the Commission's procedures for handling complaints.

Sincerely,

Lisa E. Klein
Assistant General Counsel

Enclosure
Procedures

93040990445



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

September 2, 1992

Terrance R. Ketchel
P.O. Box 5456
Fort Walton Beach, FL 32549

RE: MUR 3597

Dear Mr. Ketchel:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

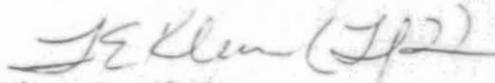
This matter will remain confidential in accordance with 2 U.S.C. § 437g(a)(4)(B) and § 437g(a)(12)(A) unless you notify the Commission in writing that you wish the matter to be made public. If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and authorizing such counsel to receive any notifications and other communications from the Commission.

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Terrance R. Ketchel
Page 2

If you have any questions, please contact Craig D. Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,


Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990447



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

September 2, 1992

William A. Dossey, Treasurer
Ketchel for Congress '92
P.O. Box 5456
Fort Walton Beach, FL 32549

RE: MUR 3597

Dear Mr. Dossey:

The Federal Election Commission received a complaint which indicates that Ketchel for Congress '92 ("Committee") and you, as treasurer, may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against the Committee and you, as treasurer, in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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 matter to be made public. If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and authorizing such counsel to receive any notifications and other communications from the Commission.

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William A. Dossey, Treasurer
Ketchel for Congress '92
Page 2

If you have any questions, please contact Craig D. Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,



Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

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FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

September 2, 1992

Vanguard Bank & Trust
300 Mary Ester Boulevard
Mary Ester, FL 32569

RE: MUR 3597

Dear Sir or Madame:

The Federal Election Commission received a complaint which indicates that Vanguard Bank & Trust may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against Vanguard Bank & Trust in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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 matter to be made public. If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and authorizing such counsel to receive any notifications and other communications from the Commission.

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Vanguard Bank & Trust
Page 2

If you have any questions, please contact Craig D. Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,


Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

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FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

September 2, 1992

William A. Dossey
508 Dracena Way
Gulf Breeze, FL 32561

RE: MUR 3597

Dear Mr. Dossey:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

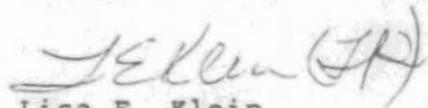
This matter will remain confidential in accordance with 2 U.S.C. § 437g(a)(4)(B) and § 437g(a)(12)(A) unless you notify the Commission in writing that you wish the matter to be made public. If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and authorizing such counsel to receive any notifications and other communications from the Commission.

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William A. Dossey
Page 2

If you have any questions, please contact Craig D. Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,



Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990453



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

Sepetember 2, 1992

Terrance R. Ketchel, Managing Partner
Henry, Monroig & Ketchel
26 N.W. Racetrack Road
Suite F
Fort Walten Beach, FL 32547

RE: MUR 3597

Dear Mr. Ketchel:

The Federal Election Commission received a complaint which indicates that Henry, Monroig & Ketchel may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against Henry, Monroig & Ketchel in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

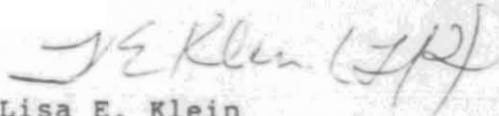
This matter will remain confidential in accordance with 2 U.S.C. § 437g(a)(4)(B) and § 437g(a)(12)(A) unless you notify the Commission in writing that you wish the matter to be made public. If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and authorizing such counsel to receive any notifications and other communications from the Commission.

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Terrance R. Ketchel, Managing Partner
Henry, Monroig & Ketchel
Page 2

If you have any questions, please contact Craig D. Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,


Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

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Vanguard Bank
 & Trust Company

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 FEDERAL ELECTION
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SEP 24 10 17 AM '92

23 S JOHN SIMS PARKWAY VALPARAISO, FL 32580 (904) 678-4141
 New Telephone Number (904) 729-5500
 Mary Esther Office (904) 664-9562
 Facsimile (904) 664-9590

September 23, 1992

Federal Election Commission
 Office of General Counsel
 Attn: Mr. Craig D. Reffner
 999 "E" Street, N.W.
 Washington, D.C. 20463

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 FEDERAL ELECTION COMMISSION
 OFFICE OF GENERAL COUNSEL
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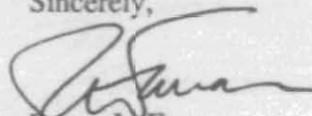
Re: MUR 3597

Dear Mr. Reffner:

We received the letter from the Federal Election Commission concerning the above referenced matter on September 9, 1992, and are currently in the process of investigating this matter. Our records indicate that a bank loan was made by Vanguard Bank & Trust Company to the candidate in the ordinary course of business, and was not a contribution. Therefore, we believe that no action should be taken by the Federal Election Commission against Vanguard Bank & Trust Company in this matter.

If you would like additional information, please contact Garilou Page at 901 Front Avenue, Suite 301, Columbus, Georgia 31902, (706) 649-4793.

Sincerely,


 Roger L. Farrar
 President

RLF:mmm

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Terry KETCHEL

★ ★ ★ ★ u.s. congress

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FEDERAL ELECTION
COMMISSION
MAIL ROOM

SEP 25 10 03 AM '92

P.O. Box 5456 • Ft. Walton Beach, FL 32549 • (904) 862-6988

September 24, 1992

Via Federal Express

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

Attention: Lisa E. Klein, Assistant General Counsel

Re: Response to Matter MUR3597

Dear Ms. Klein:

The following is the response to the above-referenced Federal Election Commission Complaint filed by Mr. Ralph Perkins. Although I am by profession an attorney, this response in my capacity as a Candidate for the United States Congress will be entirely factual in nature because I believe that the allegations raised are superficial in nature and are easily explained by providing a factual account and reasoning for the items listed in the Complaint. It is my intention to fully explain all relevant details surrounding the questions raised by Mr. Perkins, but I want you to know that I am very willing to provide any and all further information and/or data that is necessary for you to fully understand the FEC Reports that were submitted by my Campaigns in 1990 and 1992.

While I understand that the Federal Election Commission is acting appropriately and within the rules and regulations promulgated by Congress in seeking a response to any and all FEC Complaints, I believe that it is also important for the FEC to realize in evaluating this particular Complaint that the individual filing the Complaint was actively and integrally involved with the campaign of my primary opponent, Tom Banjanin. In fact, he has repeatedly sent information similar to this FEC Complaint to media outlets around the First Congressional District of Florida in an attempt to gain political points for my opponent. He even went so far as to file an ethics complaint against a fellow Republican Supervisor of Elections in Okaloosa County, Florida (which was summarily dismissed) in an effort to make headlines in the above-

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COMMISSION
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referenced Primary campaign. These attempts were without merit on their face and as a result have never been published in any fashion in any media outlet in Northwest Florida. Although you must review the Complaint based solely on the merit of the information provided to you, I thought that this additional background information on the Complainant would be helpful to you.

First, let me begin with the last allegation presented by Mr. Perkins--that involving the allegation that I have "not provided full financial disclosure in my Financial Statement for January 1, 1990 through December 1, 1990 and January 1, 1991 through April 15, 1992."

(1) Allegation: No liabilities shown involving \$32,000 loan with Vanguard Bank.

Response: The loan carried with Vanguard Bank (see attached Exhibit "A") is a debt of my campaign Committee, not an individual debt. I have, however, co-signed this debt personally in accordance with the Federal Election Commission rules, but this guarantee of another debt, campaign or otherwise, is specifically excluded under the guidelines for the Financial Disclosure Report provided to me.

(2) Allegation: My Financial Disclosure does not include "other campaign debts".

Response: Likewise as noted above, any debts owing under the current campaign are debts to the campaign and not debts to Terrance R. Ketchel, individually. Again, the instructions listed for the Financial Disclosure Report state that I am to list all individual debts, not debts owing for campaign or other unrelated entities.

(3) Allegation: "[Terry Ketchel] is a Managing Partner of Henry, Monroig & Ketchel, Attorneys At Law, and yet he shows no income from this position."

Response: As noted in the attached Exhibit "B", the law firm of Henry, Monroig & Ketchel is a partnership of professional corporations. The "partner" of which I am affiliated with as the Fort Walton Beach branch office of Henry, Monroig & Ketchel is the individual professional association whose legal name is Terrance R. Ketchel, P.A., a professional corporation

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incorporated under the laws of the State of Florida. This entity, Terrance R. Ketchel, P.A., is technically my employer and all salaries and/or distributions received by me in my practice of law are obtained from Terrance R. Ketchel, P.A., not Henry, Monroig & Ketchel. Please note my 1990 and 1991 tax returns (Exhibit "C") clearly highlight the fact that my income is received solely from Terrance R. Ketchel, P.A. which is a partner (in the partnership of Henry, Monroig & Ketchel). Henry, Monroig & Ketchel does submit a partnership tax return as required under the tax laws of the United States, but this partnership shows no income and is merely an administrative entity serving as a vehicle to share business and legal information between three financially independent branch offices. Therefore, it would be incorrect to list any income derived by me from Henry, Monroig & Ketchel when I receive none.

As an historic note, Terrance R. Ketchel, P.A. formally severed its relationship with Henry, Monroig & Ketchel earlier this year, but all income and/or distributions received from my practice of law continue to be derived from Terrance R. Ketchel, P.A.

Next, I will attempt to decipher the allegations made with regard to my FEC Reports filed in 1990 through 1992, where such allegations provide sufficient factual basis to be able to determine a response.

(1) Allegation: The first allegation centers around my disbursements in 1990 for living expenses, and Complainant's questioning these disbursements as well as why no "living expenses" were listed in 1991 or 1992.

Response: The "living expenses" correctly listed by Complainant in June and July, 1990 were payroll paid to Terry Ketchel from the campaign as allowed under Federal Election Commission rules. This payroll was counted as income on my 1990 federal tax return (see Exhibit "C"), on which I paid federal taxes and FICA withholding. No further payroll disbursements were made to me in any of the FEC reporting periods submitted by my campaign up to and including the last FEC report submitted in August, 1992. Therefore, the reason no living expense disbursements were listed for 1991 and 1992 are that no such disbursements were made. I wish that a more substantial explanation could be provided but I can only say that the campaign made a financial decision to no longer provide any living expenses to the Candidate and to reserve all limited funds to be utilized directly for campaign expenditures.

(2) Allegation: Complainant cites a \$259 mathematical error in computation in the FEC report covering 7/1/91-12/3/91.

Response: While some minor mathematical errors have occurred in preparing various FEC reports, the FEC administrative staff has always outlined these errors, which were immediately corrected.

(3) Allegation: Complainant questions why debts listed on the FEC reports from January 1, 1991 to June 30, 1992 "always ends up with \$0.55". Complainant also states that "if errors were corrected, this \$0.55 would change", without apparently stating what error he is referring to.

Response: The January 1, 1991 through June 30, 1992 FEC reports filed by the Ketchel for Congress campaign show gradually lessening debts for each of these reporting periods due to the fact that debts accrued prior to these reporting periods were paid back in these reporting periods. One of these debts, a personal loan by the Candidate on 9/10/90 was in the amount of \$3,259.55. The fact that the debts always "end up with \$0.55" merely indicate the fact that repayments of debt made during this 18 month period cited by Complainant were all made in even dollar increments, thereby creating debt totals always ending up with \$0.55.

Complainant's comment that "It just does not compute" can be overcome with a mere cursory review of the loan repayments made during this 18 month period cited by Complainant and the fact that all of the loan repayments were made in even dollar amounts during the reporting periods cited.

(4) Allegation: Complainant correctly states that the due date of the original promissory note which is the basis for the \$32,000.00 debt to Vanguard Bank shown by the campaign in the FEC reports is 11/25/91, and questions why such debt has not been paid and continues to be listed as a debt.

Response: What Complainant is not aware of is that this debt was renegotiated as of February 26, 1992 and continues as an interest only debt with a one year balloon which is due on February 26, 1993 (see Exhibit "D" for renegotiated promissory note to Vanguard Bank). The Ketchel for Congress '92 Committee continues to pay quarterly interest on this note to Vanguard Bank, but has made no reduction in the principal of this debt as of the

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last reporting period.

(5) Allegation: Complainant states that the Ketchel for Congress FEC reports cite "many thousand of dollars for 'loan repayment' without explanation".

Response: On each FEC report submitted during the last two campaign cycles, each disbursement made as a "loan repayment" is listed on the Schedule B, Itemized Disbursements, along with a corresponding reduction in various loans on the Schedule C, Individual Loans. Therefore, Complainant's allegation that the disbursements listed as "loan repayments" were made without explanation is on its face false and incorrect. All of the loan repayments made were for personal loans made by the Candidate and were distributed among the various personal loans listed on Schedule C.

(6) Allegation: Complainant alleges that the disbursement to Mr. William H. Dossey as Campaign Manager, for his payroll creates an improper transaction due to the fact that Mr. Dossey received two individual monthly pay checks of \$1,550.00 both on 4/1/92.

Response: Complainant is correct in the allegation made but incorrect as to this allegation's impropriety. In fact, Mr. Dossey was paid two month's salary on a single date, but this was due to the fact that Mr. Dossey had not been paid for the previous month's work as the Campaign Manager. As you well know, campaigns often must delay payment of salaries to key personnel when cash flow is tight, and this simple explanation is the reason why Mr. Dossey was paid two month's salary on 4/1/92. Even if Mr. Dossey had not missed a previous month's salary and the campaign paid him an extra month's salary, this fact would in no way constitute an improper disbursement under any Federal Election laws or rules.

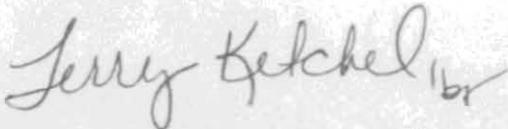
The last part of Page 3 of Mr. Perkins' Complaint reallege in generalities the specific allegations made earlier in the Complaint which are answered above. These summary allegations lack specific facts and serve merely to attempt to create doubt as to the impropriety of the FEC reports filed by my campaign without having any basis upon which to make such an allegation.

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General Counsel
Federal Election Commission
September 24, 1992
Page 6

I would respectfully request that this Complaint be dismissed based upon lack of merit, and I am certainly open for any further request for information that may be necessary to clarify any of the allegations raised in this Complaint. Thank you for your assistance with this matter and I look forward to your response.

Sincerely,

Handwritten signature of Terry Ketchel in cursive script, with a small 'br' at the end of the signature.

Terry Ketchel

Enclosures

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TERRY KETCHEL FOR CONGRESS
13 LAKE LORRAINE
SIRIYAMA, FL. 32500

AMEBA BANK & TRUST COMPANY
23 S. W. 4th SIMS PARKWAY
VALPARAISO, FL. 32580

Date: 11-26-1990
Maturity: NOVEMBER 25, 1991
Loan Amount \$ 32,131.04
Revised 01/02/90

BORROWER'S NAME AND ADDRESS
"I" includes each borrower jointly and severally

LENDER'S NAME AND ADDRESS
"We" means the lender, its successors and assigns.

I promise to pay to you, or your order, at your address listed above the
PRINCIPAL sum of THIRTY TWO THOUSAND ONE HUNDRED THIRTY ONE AND 04/100 Dollars \$ 32,131.04

Single Advance: I have received all of this principal sum. No additional advances are contemplated under this note.
 Multiple Advances: The principal sum shown above is the maximum amount of principal I can borrow under this note. As of today I have received the amount of \$ _____ and future principal advances are contemplated.

Conditions: The conditions for future advances are _____

Open-End Credit: You and I agree that I may borrow up to the maximum amount of principal more than one time. This feature is subject to all other conditions and expires no later than _____
 Closed-End Credit: You and I agree that I may borrow up to the maximum only one time (and subject to, all other conditions).

URPOSE: The purpose of this loan is BUSINESS/ CAMPAIGN EXPENSE
INTEREST: I agree to pay interest on the unpaid balance(s) owing from time to time as stated in this section. Interest will be calculated on a _____ basis.

Fixed Rate: I agree to pay interest at the fixed, simple rate of 10.000 % per year.
 Variable Rate: I agree to pay interest at the initial simple rate of _____ % per year. This rate may change as stated below:

Index Rate: The future rate will be _____ the following index rate: _____

No Index: The future rate will not be subject to any internal or external index, it will be entirely in your control.
 Frequency and Timing: The rate on this note may increase as often as _____ An increase in the interest rate will take effect _____

Limitations: The rate on this note will not at any time (and no matter what happens to any index rate used) go above or below these limits:
 Maximum Rate: The rate will not go above _____
 Minimum Rate: The rate will not go below _____

POST-MATURITY RATE: I agree to pay interest on the unpaid balance owing after maturity and until paid in full as stated below:
 on the same fixed or variable rate basis in effect before maturity (as indicated above).
 at a rate equal to 18.00

ADDITIONAL CHARGES: In addition to interest, I have paid agree to pay the following additional charges: _____
DOC STAMPS - \$103.04 RECORDING - \$78.00

PAYMENTS: I agree to pay this note as follows:
 Interest: I agree to pay accrued interest QUARTERLY BEGINNING FEBRUARY 25, 1991

Principal: I agree to pay the principal NOVEMBER 25, 1991

Installments: I agree to pay this note in _____ payments. The first payment will be in the amount of \$ _____ and will be due on _____ A payment of \$ _____ will be due on the _____ day of each _____ thereafter. The final payment of the entire unpaid balance of principal and interest will be due _____

Effect of Variable Rate: An increase in the interest rate will have the following effect on the payments:
 The amount of each scheduled payment will be increased. The amount of the final payment will be increased.

ADDITIONAL TERMS: A LATE FEE OF 5% WILL BE CHARGED ON PAYMENTS MADE MORE THAN 10 DAYS LATE.

SECURITY: I give you a security interest in the following:
(1) any property of mine, whether I own it now or in the future, which is in your possession (This includes, but is not limited to, property I give you for salesleasing, collection, or exchange, and all dividends and distributions from the property);
(2) the property described below, together with all parts, accessories, repairs, improvements and acccessions to the property, and all proceeds and products from the property:

Inventory: All inventory wherever it is located which I own now or may own in the future, which I will sell or lease, or which has been or will be supplied under contracts of service, or which are raw materials, work in process, or materials used or consumed in my business.

Equipment: All equipment which I own now or may own in the future including, but not limited to, all machinery, vehicles, furniture, fixtures, manufacturing equipment, farm machinery and equipment, shop equipment, office and recordkeeping equipment, and parts and tools. Any equipment described in a list or schedule which I give to you will also be included in the secured property, but such a list is not necessary for a valid security interest in my equipment.

Farm Products: All farm products which I own now or may own in the future including, but not limited to:
(a) all poultry and livestock and their young, along with their products and produce;
(b) all crops, annual or perennial, and all products of the crops; and
(c) all feed, seed, fertilizer, medicines, and other supplies used or produced in my farming operations.

Accounts, Instruments, Documents, Chattel Paper and Other Rights to Payment: All rights I have now or may have in the future to the payment of money including, but not limited to:
(a) payment for goods sold or leased or for services rendered, whether or not I have earned such payment by performance; and
(b) rights to payment arising out of all present and future debt instruments, chattel paper and lease and other obligations receivable. The above include any rights and interests (including all liens and security interests) which I may have by law or agreement against any account debtor or obligor of mine.

General Intangibles: All general intangibles I own now or may own in the future including, but not limited to, tax refunds, applications for patents, patents, copyrights, trademarks, trade secrets, goodwill, trade names, customer lists, permits and franchises, and the right to use my name.

Additional Property: Described as follows:
SECURITY INTEREST IN CAMPAIGN CONTRIBUTIONS TO TERRY KETCHEL FOR CONGRESS CAMPAIGN.
PERSONAL GUARANTY OF TERRANCE R. KETCHEL

description of real estate if the above property is crops, timber, minerals including oil or gas or fixtures: _____
I will use the property listed as security above for: farming operations business purposes _____
If checked, this note is secured by a separate _____
_____ 11/26/90 (Failure to list a prior security agreement here does not mean that the agreement does not secure this note.)

Name of record owner, if not me: _____
 If checked, this security agreement should be filed in the real estate records.

Any person who signs within this box does so to give you a security interest in the property described above. This person does not promise to pay the note.
Signed _____ Date _____
SIGNATURES: I AGREE TO THE TERMS SET OUT ON THE FRONT AND BACK OF THIS AGREEMENT. I have received a copy of this document on today's date.

TERRY KETCHEL FOR CONGRESS
X _____
BY: Terrance R. Ketchel
TERRANCE R. KETCHEL, CANDIDATE
X _____

1988 BANKERS SYSTEMS, INC., ST. CLOUD, MN 56301 FORM UN5-PL 1/1388

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TERRE KETCHEL FOR CONGRESS 13 LAKE LOBBAIN ORLANDO, FL	YANGU BANK & TRUST COMPANY 23 S. JOHN SIMS PARKWAY PALM BEACH, FL 33480	Date MAY 26, 1992 Maturity FEBRUARY 26, 1993 Loan Amount \$ 32,131.09 Revised 01/08/79/91
BORROWER'S NAME AND ADDRESS "You" includes each borrower shown jointly and severally.	LENDER'S NAME AND ADDRESS "You" means the lender, its successors and assigns.	

I promise to pay to you, or your order, at your address listed above the PRINCIPAL sum of **THIRTY TWO THOUSAND ONE HUNDRED THIRTY ONE AND 08/100** Dollars \$ **32,131.09**

Single Advance: I have received all of this principal sum. No additional advances are contemplated under this note.
 Multiple Advances: The principal sum shown above is the maximum amount of principal I can borrow under this note. As of today I have received the amount of \$ _____ and the future principal advances are contemplated.

Conditions: The conditions for future advances are _____
 Open-End Credit: You and I agree that I may borrow up to the maximum amount of principal more than one time. This feature is subject to all other conditions and expires no later than _____
 Closed-End Credit: You and I agree that I may borrow up to the maximum only one time (and subject to all other conditions).

PURPOSE: The purpose of this loan is **BUSINESS: EXTENSION OF LOAN**

INTEREST: I agree to pay interest on the principal balance(s) owing from time to time as stated in this section. Interest will be calculated on a _____ basis.

Fixed Rate: I agree to pay interest at the fixed, simple rate of **8.500** % per year.
 Variable Rate: I agree to pay interest at the initial simple rate of _____ % per year. This rate may change as stated below.
 Index Rate: The future rate will be _____ the following index rate: _____
 No Index: The future rate will not be subject to any internal or external index. It will be entirely in your control.
 Frequency and Timing: The rate on this note may increase as often as _____ An increase in the interest rate will take effect _____
 Limitations: The rate on this note will not at any time (and no matter what happens to any index rate used) go above or below these limits.
 Maximum Rate: The rate will not go above _____
 Minimum Rate: The rate will not go below _____
 Post-Maturity Rate: I agree to pay interest on the principal owing after maturity and until paid in full as stated below:
 on the same fixed or variable rate basis in effect before maturity (as indicated above).
 at a rate equal to **18.0**

ADDITIONAL CHARGES: In addition to interest, I have paid agree to pay the following additional charges _____
ADDITIONAL 5% OF PAYMENT IF MORE THAN 10 DAYS LATE.

TERMS: I agree to pay this note as follows:
 Interest: I agree to pay accrued interest **QUARTERLY BEGINNING MAY 26, 1992**

Principal: I agree to pay the principal **FEBRUARY 26, 1993**

Installments: I agree to pay this note in _____ payments. The first payment will be in the amount of \$ _____ and will be due on _____ A payment of \$ _____ will be due on the _____ day of each _____ thereafter. The final payment of the entire unpaid balance of principal and interest will be due _____

Effect of Variable Rate: An increase in the interest rate will have the following effect on the payments:
 The amount of each scheduled payment will be increased. The amount of the final payment will be increased.

ADDITIONAL TERMS:

SECURITY: I give you a security interest in the following:
 (1) any property of mine, whether I own it now or in the future, which is in your possession (This includes, but is not limited to, property I give you for safekeeping, collection, or exchange, and all dividends and distributions from the property);
 (2) the property described below, together with all parts, accessories, repairs, improvements and additions to the property, and all proceeds and products from the property.

- Inventory: All inventory wherever it is located which I own now or may own in the future, which I will sell or lease, or which has been or will be supplied to me under contracts of service, or which are raw materials, work in process, or materials used or consumed in my business.
- Equipment: All equipment which I own now or may own in the future including, but not limited to, all machinery, vehicles, furniture, fixtures, manufacturing equipment, farm machinery and equipment, shop equipment, office and recordkeeping equipment, and parts and tools. Any equipment described in a list or schedule which I give to you will also be included in the secured property, but such a list is not necessary for a valid security interest in my equipment.
- Farm Products: All farm products which I own now or may own in the future including, but not limited to:
 (a) all poultry and livestock and their young, along with their products and produce;
 (b) all crops, annual or perennial, and all products of the crops; and
 (c) all feed, seed, fertilizer, medicines, and other supplies used or produced in my farming operations.
- Accounts, Instruments, Documents, Chattel Paper and Other Rights to Payment: All rights I have now or may have in the future to the payment of money including, but not limited to:
 (a) payment for goods sold or leased or for services rendered, whether or not I have earned such payment by performance; and
 (b) rights to payment arising out of all present and future debt instruments, chattel paper and leases and obligations receivable. The above include any rights and interests (including all liens and security interests) which I may have by law or agreement against any account debtor or obligor of mine.
- General Intangibles: All general intangibles I own now or may own in the future including, but not limited to, tax refunds, applications for patents, patents, copyrights, trademarks, trade secrets, good will, trade names, customer lists, permits and franchises, and the right to use my name.

Additional Property: Described as follows:
SECURITY INTEREST IN CAMPAIGN CONTRIBUTIONS TO TERRE KETCHEL FOR CONGRESS CAMPAIGN AND PERSONAL GUARANTY OF TERRANCE B KETCHEL.

description of real estate if the above property is crops, timber, minerals including oil or gas) or fixtures: _____
 I will use the property listed as security above for: farming operations business purposes _____
 if checked, this note is secured by a separate UCC 1

dated **NOV. 26, 1990** (Failure to list a prior security agreement here does not mean that the agreement does not secure this note.)

Signature: I AGREE TO THE TERMS SET OUT ON THE FRONT AND BACK OF THIS AGREEMENT. I have received a copy of this document on today's date.

X **TERRE KETCHEL FOR CONGRESS**
 X *Terrance B. Ketchel*
TERRANCE B KETCHEL, CANDIDATE
 X _____
 X _____

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PARTNERSHIP AGREEMENT
OF
HENRY & MONROIG

THIS AGREEMENT, is made and entered into effective as of the 1st day of June, 1988, by and among those professional corporations which have executed this Agreement (hereinafter sometimes collectively referred to as the "Partners").

ARTICLE I
GENERAL PROVISIONS

1.1 Establishment of Partnership. The Partners hereby enter into this Partnership Agreement ("Agreement") effective as of June 1, 1988.

1.2 Firm Name, Location and Purpose. The name of the Partnership is Henry & Monroig which shall continue to be the Firm name until changed in accordance with the provisions of this Agreement. The names of the Partners shall be listed alphabetically in all documents requiring such listing. The name of any person will be deleted from the Partnership name upon the expulsion, withdrawal or dissolution of that Partner. The offices of the Firm during the term of its existence shall be at the following locations together with such other place or places as the Partners may from time to time agree:

- A. 2300 M. Street N.W.
Suite 800
Washington, D.C. 20037
- B. 315 W. Huron Street
Suite 320
Ann Arbor, Michigan 48103

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C. 99 Racetrack Road, N.W.
3rd Floor
Ft. Walton Beach, Florida 32548

The Partners are severally engaged in the practice of law for their individual accounts, and no sharing of revenues derived from the practice of law is contemplated by this Agreement. Each Partner agrees to save and hold each other Partner and the Partnership harmless at all times from the debts and obligations of said Partner, and no Partner is authorized to procure goods or services, or any other thing of value, in the name, or upon representation of the financial condition, of any other Partner or of the Partnership, except as herein otherwise expressly provided with regard to certain Partnership expenses.

The purpose of the Partnership is to act as a business consultant to its Partners, to provide facilities for marketing legal services, to form a group of primary insureds for the procurement of professional liability insurance, and to form a pool of professional skills from which attorneys and counselors at law may draw as they provide services to their respective clients.

Each and every Partner agrees to comply at all times during the term of this Agreement with the Canons and Disciplinary Rules of the Supreme Court of each state in which it conducts the practice of law, the State Bar of each state in which it conducts the practice of law, and the rules of practice and other regulations applicable in any court or administrative agency before which the Partners or employees of the Partners shall be admitted to practice.

1.3 Term. The Partnership shall continue from the effective date of this Agreement until dissolved in accordance with the provisions of this Agreement. The Partnership will not automatically dissolve on the expulsion, withdrawal, or dissolution of a Partner.

1.4 Fiscal Year. The fiscal year of the Partnership shall be the calendar year.

1.5 Partnership Books and Records. The Fiscal Agent shall keep full and accurate books and records of account for and on behalf of the Partnership following the cash receipts and cash disbursements method, according to generally accepted accounting principles, and such books and records shall be available for inspection by all Partners or copies thereof shall be made available to any Partner upon request and at the expense of that Partner. The Fiscal Agent shall prepare, quarter annually, written summary reports of the assets and liabilities of the Partnership and of its profits and losses, if any, and shall furnish such reports to all Partners not later than the 15th day of the month next following the last day of each calendar quarter. The Fiscal Agent shall prepare, quarterly, (i) an itemized written statement showing all receipts and disbursements of the Partnership, cash on hand at the beginning of the period and cash on hand at the conclusion thereon; and (ii) a six (6) month cash forecast showing all funds required to pay authorized expenses of the Partnership (estimated as necessary) as they become due over the ensuing six (6) month period, cash on hand at the beginning of the forecast period, amounts

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expected to be received from sources other than the Partners, the amount of cash (estimated as necessary) required to be contributed by the Partners at specified dates in order to pay the expenses of the Partnership, and the balance of cash, if any, forecast to remain on hand at the conclusion of the forecast period. The first of such reports, described in (i) and (ii) above, shall be due on July 15, 1989. Thereafter such reports shall be due on the fifteenth (15th) day of the month following the end of each calendar quarter. Such statements may be delivered by mail, facsimile, computer modem, or any other means calculated to complete actual delivery of such written information. Nothing herein shall be deemed to authorize the Partnership as such to have or retain net taxable income for federal income tax reporting purposes. The foregoing notwithstanding, it shall be the duty of the Fiscal Agent to prepare and file all Partnership tax returns when due as required by law.

1.6 Individual Books and Records. The books and records of each Partner may be kept on a cash or accrual basis, as such Partner may elect; provided, each Partner agrees to keep individual full and accurate books and records of account, and to provide all Partners, no less often than once each calendar quarter, a written summary statement of such Partner's assets and liabilities, and a written summary statement of such Partner's profits and losses derived from the practice of law, beginning as of the effective date of this Agreement. The first such reports shall be due on the first (1st) day of April, 1989, and shall include reports as herein above described for 1988 and the first quarter of 1989.

ARTICLE II
CAPITAL OF THE PARTNERSHIP

2.1 Capital Accounts. The interest of each Partner of the Partnership therein shall be evidenced by a capital account which shall be maintained for each Partner.

2.2 Cash Capital Contributions. The Partners each agree to contribute capital to the Partnership as may be necessary from time to time to defray certain Partnership expenses as they become due. Partnership expenses shall include the cost of organizing the Partnership, the cost of keeping its books and records of account and preparing its reports and tax returns, the cost of procuring and maintaining in force a policy or policies of professional liability insurance, and such other expenses as the Partners shall approve and deem to be Partnership expenses. As of the date of this Agreement, the initial capital contributions of the current Partners of the Firm shall be in the amounts set forth in the Schedule of Capital Contributions attached hereto as Schedule A (the "Capital Schedule"). The Capital Schedule shall be amended from time to time to reflect the initial capital contributions of Partners hereafter admitted, if any.

2.3 Disproportionate Capital Contributions. Each Partner agrees to make such capital contributions to the Partnership, disproportionate to those contributions of the other Partners, as may be required to defray any disproportionate expenses of the Partnership incurred in such Partner's behalf, including (but not necessarily limited to) any increase in professional liability insurance premiums incurred to cover a primary insured who is

engaged in an area of practice for which a higher rate is imposed by the insurer.

2.4 Withdrawal of Capital. Except as herein expressly provided, no Partner shall have the right to withdraw his capital interest in the Partnership.

ARTICLE III
PROFITS AND LOSSES OF THE PARTNERSHIP

3.1 Definition. The net profits (or net losses, as the case may be) of the Partnership shall consist of the gross income of the Partnership from all sources less all Partnership expenses, but shall not include any profits or losses of the individual Partners. For purposes of this Agreement, all capital contributions of the Partners shall be considered as income to the Partnership.

3.2 Sharing of Profits or Losses. The net profits or net losses of the Partnership each fiscal year will be shared among the Partners, prorata, in proportion to their capital contributions.

ARTICLE IV
PARTNERS

4.1 Signatories. The Partners shall consist of those professional corporations which are initial signatories to this Agreement.

4.2 Admission of Partners. No person or entity may be admitted as a Partner except a professional corporation engaged in the practice of law, which is elected a Partner by an affirmative vote of two-thirds (2/3) of the then existing Partners, and which shall accept, execute and agree to be bound by the terms and

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conditions of this Agreement (including amendments, if any) prior to such Partner's admission.

ARTICLE V
PARTNERSHIP MEETINGS

5.1 Regular Meetings. There shall be a regular meeting of the Partnership at 6:00 o'clock p.m., Eastern Standard Time, on the 3rd Tuesday in each calendar month. Attendance at such meetings may be in person or by teleconference initiated by the Fiscal Agent or by any Partner; provided, all meetings and all proceedings taken must be open to communication and participation by all Partners.

5.2 Special Meetings. Special meetings of the Partnership may be called by any Partner from time to time, upon not less than 24 hours notice communicated to all Partners. Notice of all special meetings must state the purpose thereof and disclose any motion or other matter to be submitted for decision. Attendance at such meetings may be in person or by teleconference initiated by the Fiscal Agent or by the Partner calling the same; provided, all meetings and all proceedings taken must be open to communication and participation by all Partners.

5.3 Partnership Decisions. Partnership action may be taken only (i) by vote of the Partners by their respective Partner Representatives attending a regular or special meeting of the Partnership held in accordance with this Agreement, (ii) without a Partnership meeting, by unanimous written consent of the Partners by their respective Partner Representatives, or (iii) by the Fiscal Agent within the ordinary course of his duties set forth in this

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agreement or within the confines of a further specific authorization granted by the Partners in conformity with (i) or (ii) above. The following actions taken at a meeting of the Partnership shall require a majority of the total votes authorized under Section 5.4 of this Agreement:

- A. Admission of a new shareholder in any Partner;
- B. Approval of expenses of the Partnership to be incurred;
- C. Change of the Partnership name; provided, any change of the Partnership name not necessitated by the application of ethical standards, the expulsion of a Partner, or the withdrawal of a Partner in compliance with this Agreement, shall require unanimous consent;
- D. Opening of any new office by any Partner;
- E. Adoption of accounting methods and procedures;
- F. Resolution of issues regarding conflicts of interest and professional ethics;
- G. Resolution of issues regarding docket and deadline controls and reminders;
- H. Selection of the Fiscal Agent; and
- I. All other business to come before the Partners, in furtherance of the purposes of the Partnership as herein set forth, except as provided in Sections 4.2, 6.1 and 7.1 hereof.

5.4 Voting. Each Partner shall be authorized to cast the following number of votes on each matter requiring or permitting a vote of the Partners:

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- A. Robert L. Henry, Jr., P.C. -two (2) votes;
- B. Terrance R. Ketchel, P.A. -two (2) votes;
- C. Anthonio Monroig, P.C. -two (2) votes.

If David A. Dopsovic, P.C. is admitted at any time, the Antonio Monroig, P.C. shall have one (1) vote and the David A. Dopsovic, P.C. shall have one (1) vote. Upon the expulsion, withdrawal or dissolution of a Partner, or the admission of a new Partner, this Section 5.4 may be amended by appropriate addendum, referred to as Exhibit "C" and incorporated herein by reference for all purposes. Such addendum shall be attested by the Fiscal Agent.

5.5 Who May Vote. No Partner may cast its vote(s) except by and through its Partner Representative, designated in accordance with this Agreement. The initial Partner Representative of each Partner is designated in Exhibit "B" to this Agreement. Any Partner may amend its designation or appoint a new Partner Representative at any time and from time to time; provided written notice of such amendment or appointment must be delivered to all Partners before any action may be taken by any new representative. A Partner may designate one or more than one person to act as its Partner Representative; provided, only one such representative may act at any one time and the order of substitution of such representatives must be clearly stated in such designation. No person may serve as a Partner Representative who is not either an officer or employee of such Partner, or the holder of its signed proxy, and no person may serve as a Partner Representative who is not engaged in the practice

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of law. No proxy shall be valid which rests in whole or in part in parole.

5.6 Minutes. Minutes of actions taken at all meetings shall be kept by the Fiscal Agent, or, if the Fiscal Agent be absent, by any Partner Representative appointed by those in attendance, and such minutes shall be recorded and kept in the permanent records of the Partnership. Copies of the minutes shall be distributed to all Partners forthwith. Any Partner shall have the right to make objection thereto and move for correction of the same at all reasonable times.

ARTICLE VI
EXPULSION, WITHDRAWAL AND DISSOLUTION OF PARTNERS

6.1 Expulsion. Any Partner may be expelled from the Partnership at a meeting held for that purpose if at least two-thirds (2/3) of the total votes authorized in Section 5.4 are cast in favor of such expulsion. Upon expulsion, the expelled Partner's interest in the Partnership shall terminate, and such Partner shall be entitled, in liquidation of its Partnership interest, to (a) the return of any surplus remaining in its capital account after payment of all Partnership expenses incurred to the date of expulsion, and (b) within sixty (60) days after the close of the fiscal year of the Partnership in which its expulsion took place, its share of the net profits of the Partnership to the date of its expulsion, if any, less any portion thereof already received, such share to be determined by the Fiscal Agent in accordance with generally accepted accounting principles.

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6.2 Withdrawal. A Partner may voluntarily withdraw from the Partnership at any time upon giving sixty (60) days prior written notice to the Fiscal Agent and to the other Partners; provided, if by reason of such withdrawal the Partnership name need be changed in order to comply with such cannon(s) of ethics or disciplinary rule(s) as shall apply in any jurisdiction in which a remaining Partner is engaged in the practice of law, the withdrawing Partner agrees to pay all costs of such change incurred by the Partnership and the remaining Partners, including (but not necessarily limited to) the cost to replace all stationery, signage, printed forms and promotional materials. Any such withdrawal shall terminate the withdrawing Partner's interest in the Partnership.

The withdrawing Partner shall be entitled, in liquidation of its Partnership interest, to (a) the return of any surplus remaining in its capital account after payment of all Partnership expenses incurred to the date of withdrawal, and (b) within sixty (60) days after the close of the fiscal year of the Partnership in which its withdrawal took place, (i) its share of the net profits of the Partnership to the date of its withdrawal, if any, less any portion thereof already received, such share to be determined by the Fiscal Agent.

6.3 Dissolution. If a Partner elects to wind up its affairs and dissolve its corporate entity, or if a Partner files a petition for relief under the United States Bankruptcy Code or suffers an involuntary petition for relief under the United States Bankruptcy Code to be filed against it and such petition is not dismissed

within sixty (60) days of the date of filing, then in any such event, such Partners' interest in the Partnership shall terminate and such Partner shall be deemed to have withdrawn from the Partnership, and the provisions of Section 6.2 shall apply. In the event such withdrawal results from a proceeding in bankruptcy, notice of withdrawal shall be deemed given by filing of the petition for relief, whether filed by the Partner or its creditor.

ARTICLE VII
TERMINATION, DISSOLUTION AND LIQUIDATION

7.1 Termination of Partnership. The Partnership may be terminated at a meeting held for that purpose if at least two-thirds (2/3) of the total votes authorized in Section 5.4 are cast in favor of termination; provided, no vote to terminate the Partnership shall take effect until the expiration of ten (10) calendar days after the date the Partners shall have appointed a Fiscal Agent for the purpose of liquidation of the Partnership. The prohibition contained in Section 9.4 notwithstanding, a Fiscal Agent may succeed himself for the purpose of liquidation, if he or she shall consent to such succession.

7.2 Liquidation of Assets. The Fiscal Agent on the effective date of the termination of the Partnership shall become the agent of the terminated Partnership and of the Partners thereof for purposes of winding up its business and affairs, liquidating and distributing its assets. The Fiscal Agent shall continue to serve in such capacity until the completion of the winding up of the business and

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affairs of the Partnership and the liquidation and distribution of its assets.

7.3 Distribution of Proceeds from Liquidation. After payment of any reasonable expenses incurred in the winding up of the business and affairs of the Partnership and the liquidation of its assets, the remaining assets thereof and the proceeds of such liquidation shall be applied in the following order:

- A. To the payment of the debts and liabilities of the Partnership owing to creditors other than Partners;
- B. To the payment of debts and liabilities of the Partnership to the Partners other than for:
 - (i) capital cash contributions;
 - (ii) shares of the profits of the Partnership to the date of termination; and
 - (iii) any amounts yet to be paid on account of the expulsion, withdrawal, or dissolution of a Partner.
- C. To the payment of any amounts yet to be paid on account of the expulsion, withdrawal, or dissolution of a Partner; and
- D. To the payment of the capital accounts of the Partners.

If the assets of the Partnership and the proceeds from the liquidation thereof are insufficient to pay all of the items referred to in Paragraphs A through C above, then the Fiscal Agent shall make an assessment against the Partners based on their Partnership interests as herein specified, to satisfy any such unsatisfied items.

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ARTICLE VIII
INSURANCE

8.1 Coverage. The Partnership may carry and maintain in force at all times a policy or policies of Lawyer's Professional Liability Insurance insuring the Partnership and all Partners, as primary insureds, against errors, omissions, negligence or other malpractice on the part of any Partner, its shareholders, members, associates or employees, occurring during the term of this Agreement, regardless of the time any claim for loss or damage resulting from such malpractice may be made, in such amounts, including such additional coverages and exceptions, as the Partners may approve pursuant to Section V of this Agreement, and the premium cost of such insurance shall be payable by the Fiscal Agent when due out of Partnership funds. Premiums payable for such insurance may be financed on terms approved by the Partners. If a Partner is expelled, withdraws or is dissolved, coverage shall continue as to such Partner for claims made subsequent to the termination of its Partnership interest, based upon acts or omissions committed while still a Partner.

8.2 Indemnification. The Partners individually shall indemnify the Partnership and all other Partners for all losses which would be insured under the Partnership's professional liability insurance policy but for the fact that such loss is uninsured or is less than the retention limit or deductible set forth in such policy, or exceeds the policy limit.

ARTICLE IX
FISCAL AGENT

9.1 Initial Fiscal Agent. The initial Fiscal Agent of the Partnership shall be:

Robert L. Henry, Jr.

9.2 Qualification. Until such time as approved by the Partners, no person may serve as Fiscal Agent of the Partnership except a natural person who is an officer or employee of one of the Partners.

9.3 Vacancy. Upon the death of the Fiscal Agent, or if the Fiscal Agent shall cease to be the employee of any Partner, or if the Fiscal Agent shall fail or refuse for any reason to carry out the duties of the Fiscal Agent as set forth in this Agreement, or if the Partners shall vote to remove the Fiscal Agent, then, and in any of such events, the office of Fiscal Agent shall be deemed vacant, and the Partners shall forthwith meet and select a successor as provided in Article V.

9.4 Succession. The Partners shall meet for the purpose of selecting a new Fiscal Agent at intervals to be agreed upon by the Partners, but no less often than once in each calendar year. No Fiscal Agent shall succeed himself. Every new Fiscal Agent shall be entitled possession of and in good faith to rely upon (i) the books and records, financial statements and reports of the Partnership made, kept or maintained by all previous Fiscal Agents and (ii) the last previous audit report (if any) made by a certified public

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accountant employed by the Partnership to examine such books and records.

9.5 Removal. The Fiscal Agent shall serve at the pleasure of the Partners consistent with the terms and provisions of this Partnership Agreement, and may be removed by action of the Partners in accordance with Article V.

9.6 Compensation. The Fiscal Agent shall be entitled to reimbursement for all costs and expenses incurred in connection with the performance of his/her duties as such; and, as compensation for his/her services the sum of \$50.00 per hour payable monthly from Partnership funds.

ARTICLE X
MISCELLANEOUS PROVISIONS

10.1 Binding Effect and Benefit of this Agreement. This Agreement shall be binding upon and shall inure to the benefit of the parties hereto and their respective successors and assigns; provided, the duties of a Partner hereunder, and the Partnership interest of a Partner in the Partnership, shall be non-transferable; and further provided, no transferee shall obtain the right to vote upon any matter effecting the Partnership or its affairs except in accordance with Article V of this Agreement.

10.2 Entire Agreement. This instrument represents the entire agreement of the Partners with respect to the subject matter hereof. No termination, revocation, waiver, modification or amendment of this Agreement, or of the terms and provisions hereof, shall be

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binding unless in writing and signed by two-thirds (2/3) of the then existing Partners.

10.3 Interpretation and Construction. As used in this Agreement, the masculine gender shall include the feminine or neuter gender and the plural shall include the singular wherever appropriate. The titles of the Articles and Sections herein have been inserted as a matter of convenience of reference only and shall not control or affect the meaning or construction of any of the terms or provisions hereof.

10.4 Arbitration. Any controversies or claims arising out of or relating to this Agreement or any part thereof shall be settled by arbitration in accordance with the rules of the American Arbitration Association then in effect. Any award rendered therein shall be final and binding upon the parties thereto, and judgment thereon may be entered in any court having jurisdiction thereof.

10.5 Notice. All notices, certificates or other communications hereunder shall be sufficiently given and shall be deemed given when delivered in person, by facsimile, or mailed by registered mail, return receipt requested, postage prepaid to the individual Partners at the addresses designated by them for such purpose.

10.6 Implementation. The parties hereto agree that each of them will execute all further instruments and perform all further acts which are or may become necessary to effectuate each and all of the terms and provisions hereof.

10.7 Counterparts. The parties hereto may execute this Agreement in any number of counterparts, each of which, when executed and

delivered, shall be an original; but all such counterparts shall constitute one and the same instrument.

IN WITNESS WHEREOF, the parties hereto have duly executed this Agreement as of the day and year first above written.

Date of Execution:

"PARTNERS"

ROBERT L. HENRY, JR., P.C.

By: Robert L. Henry, Jr.
Robert L. Henry, Jr.

TERRANCE R. KETCHEL, P.A.

By: _____
Terrance R. Ketchel

ANTONIO MONROIG, P.C.

By: _____
Antonio Monroig

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delivered, shall be an original; but all such counterparts shall constitute one and the same instrument.

IN WITNESS WHEREOF, the parties hereto have duly executed this Agreement as of the day and year first above written.

Date of Execution:

"PARTNERS"

ROBERT L. HENRY, JR., P.C.

By: _____
Robert L. Henry, Jr.

TERRANCE R. KETCHEL, P.A.

By: Terrance R. Ketchel
Terrance R. Ketchel

ANTONIO MONROIG, P.C.

By: _____
Antonio Monroig

6/14/89

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EXHIBIT A

CAPITAL SCHEDULE

HENRY & MONROIG

<u>Partnership</u>	<u>Contribution</u>
Robert L. Henry, Jr., P.C.	\$200.00
Antonio Monroig, P.C.	\$200.00
Terrance R. Ketchel, P.A.	\$200.00

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EXHIBIT B

The Partner Representative for the individual Partnerships involved in Henry & Monroig are as follows:

Robert L. Henry, Jr., P.C.

Robert L. Henry, Jr.

Antonio Monroig, P.C.

Antonio Monroig

Terrance R. Ketchel, P.A.

Terrance R. Ketchel

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STATE OF FLORIDA
DEPARTMENT OF REVENUE

TALLAHASSEE, FLORIDA 32399-0100

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J. THOMAS HERNDON
Executive Director

Post Office Box 5139
Tallahassee, Florida
32314-5139

October 27, 1992

MUC 3597

Mr. Ralph F. Perkins
5545 Grande Lagoon Boulevard
Pensacola, Florida 32507

Re: Information Concerning Possible Campaign Irregularities

Dear Mr. Perkins:

We acknowledge receipt of your letter dated October 19, 1992, in which you express concern regarding possible campaign contribution irregularities in the Congressional race in the First District of Florida.

Since this appears to be a federal matter, I am referring your letter to the Federal Election Commission, 999 E Street, N.W., Washington D.C. 20463. Because Florida has no state income tax on individuals, we do not foresee a violation of any Florida Revenue law.

We appreciate your concern for good government and welcome any information which you may care to submit concerning violations of Florida Statutes.

Sincerely,

Jonathan E. Swift

Jonathan E. Swift
Tax Audit Specialist
Division of Audits

cc: Federal Election Commission
Glenn Bedonie
Bob Livingston

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5545 Grande Lagoon Boulevard
Pensacola, Florida 32507
October 19, 1992

Lisa E. Klein
Assistant General Counsel
Federal Election Commission
999 E. Street, N.W.
Washington, D.C. 20463

RE: MUR3597

Dear Ms. Klein:

Enclosed you will find an addendum to my previous affidavit concerning Terrance R. Ketchel, 13 Lake Lorraine Circle, Shalimar, Florida 32579. Mr. Ketchel is the Republican candidate for the First Congressional Seat, District 1, Florida. My affidavit is self-explanatory.

The reason for the update is because I am now in possession of Mr. Ketchel's entire financial reports from the Federal Election Commission as well as other documents. There is much more, but I feel at this time this is sufficient. Hopefully it will open the Federal Election Commission's eyes and cause them to do a thorough audit.

It appears that Mr. Ketchel took out a bank loan for \$32,000.00 on November 26, 1990 from the Vanguard Bank & Trust, Mary Ester Cut-Off, Mary Ester, Florida 32569. It is my understanding from looking at the records that the due date of this loan is November 25, 1991, it appears to date to still be carried with the due date of November 25, 1991.

As far as I can determine Mr. Ketchel has only made interest payments which in my opinion are not sufficient for the amount borrowed. He has followed no payment schedule or amortization schedule.

Apparently an errant loan is picked up by Bank Regulators in 90 days. If this is the case, then why is it the Bank Regulators did not detect this loan? Furthermore, why is it the FEC did not detect this?

Stephen Ruckel the President of the Vanguard Bank made two \$500.00 contributions to Mr. Ketchel. The first was May 17, 1990 and the second was November 2, 1990.

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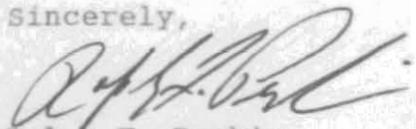
Lisa E. Klien
Assistant General Counsel
October 19, 1992
Page 2

As a citizen I am concerned about campaign contribution fraud and I question whether taxes or other revenues are being evaded by this practice. In this era of failing banks this loan appears questionable.

Mr. Ketchel's Law Firm represents several banks (see Martindale-Hubble Law Directory 1992, FL242B).

I will cooperate in any way I can. If there is any additional information or questions I will accommodate you as best I can. I would appreciate acknowledgement of receipt of this letter and attached material.

Sincerely,



Ralph F. Perkins
(904) 492-1341

encl: Affidavit dtd. October 15, 1992.

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AFFIDAVIT

COMMONWEALTH OF _____)

STATE OF FLORIDA _____)

as:

COUNTY OF ESCAMBIA _____)

PARRISH _____)

I, Ralph F. Perkins, 5545 Grande Lagoon Boulevard, Pensacola, Florida 32507

hereby solemnly swear & affirm
(swear & affirm)

Reference: MUR 3597, Terrance R. Ketchel, 13 Lake Lorraine Circle, Shalimar, Florida 32579. Republican candidate for the First Congressional Seat, District 1, Florida.

The following is an addendum to my initial affidavit dated August 26, 1992. Since I now have Mr. Ketchel's entire financial reports from the Federal Election Commission as well as other documents I will up date my complaint. Again, I urge an audit of his financial reports. I request that this audit go back to 1990 when he was a congressional candidate running against Congressman Earl Hutto. Mr. Ketchel is now making his second bid against Congressman Hutto.

Stephen Ruckel, President, Vanguard Bank & Trust, Mary Ester Cut-Off, Mary Ester, Florida 32569 contributed \$1,000.00 to Mr. Ketchel's campaign in 1990. The first contribution for \$500.00 was made May 17, 1991, recorded in his Report of Receipts & Disbursements dated July 13, 1990, for the period covering April 1, 1990 through June 30, 1990. Mr. Ruckel's second contribution to Mr. Ketchel's campaign for \$500.00 was made November 2, 1990, recorded in his Report of Receipts & Disbursements dated December 5, 1990, for the period covering September 18, 1990 through November 26, 1990.

On November 26, 1990 Mr. Ketchel incurred a \$32,000.00 loan from the Vanguard Bank & Trust with a due date of November 25, 1991. This information is reported in his Report of Receipts & Disbursements, Schedule C, dated December 5, 1990, for the period covering September 18, 1990 through November 26, 1990. To date his due date on this loan is still carried as November 25, 1991.

On March 8, 1991 Mr. Ketchel made a \$792.27 interest payment to the

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Vanguard Bank on this \$32,000.00 loan. This is recorded in his Report of Receipts & Disbursements dated July 31, 1991, for the period covering January 1, 1991 through June 30, 1991. In this report he carried this interest payment as a loan. Mr. Ketchel was corrected by the Federal Election Commission in a letter dated September 20, 1991 by Elfi Blum-Page that this interest payment was to be carried as a disbursement - not a loan. This error was corrected in his Report of Receipts & Disbursements dated January 30, 1992, for the period covering January 1, 1991 through June 30, 1991.

In his Report of Receipts & Disbursements dated January 30, 1992, for the period covering July 1, 1991 through December 31, 1991 Mr. Ketchel reports three interest payments on this \$32,000.00 loan. They were \$862.25 on June 11, 1991; \$809.88 on September 9, 1991; and \$850.25 on December 6, 1991.

In Mr. Ketchel's Report of Receipts & Disbursements dated April 15, 1992, for the period covering January 1, 1992 through March 31, 1992 he shows an interest payment of \$785.62 on February 27, 1992. Then in his Report of Receipts & Disbursements dated July 15, 1992, for the period covering April 1, 1992 through June 30, 1992 he shows an interest payment of \$735.30 on June 2, 1992 on this \$32,000.00 loan.

To date Mr. Ketchel has paid a total of \$4,853.69 in interest payments on his \$32,000.00 loan. The second anniversary date of this loan is November 25, 1992. Mr. Ketchel is obviously not keeping up with interest payments. Furthermore, it is evident that he is not following any sort of amortization or payment schedule. The due date of November 25, 1991 has since past, yet he continues to carry this due date in his latest reports. The pattern of this loan is not in keeping with the Federal Election Commission Regulation 100.7 (b) (11).

All documents and pertinent data concerning this \$32,000.00 loan need to be reviewed and verified. The front and back of all canceled checks concerning these interest payments should be produced to verified if these loans were indeed paid on the dates shown in his reports.

Now in what I can only call a most unusual phenomenon in Mr. Ketchel's Reports of Receipts & Disbursements is that he has six consecutive statements with Debts & Obligations all ending in 55 Cents. When one considers the numerous errors, corrections, dealing with odd and even numbers, etcetera, the odds of this

occurrence are highly unlikely. Also, we are dealing with two different sources. Debts from Schedule C & Obligations from Schedule D. Schedule C & D are combined to give a total for Debts & Obligations on the cover page, line 10. The Debts & Obligations are as follows:

January 1, 1990 through August 15, 1990	0
July 1, 1990 through September 30, 1990	\$10,000.00
August 16, 1990 through September 30, 1990	\$20,658.28
September 1, 1990 through September 17, 1990	\$23,976.04
November 18, 1990 through November 26, 1990	\$48,959.55*
November 27, 1990 through December 31, 1990	\$42,959.55*
January 1, 1991 through June 30, 1991	\$40,667.55*
June 1, 1991 through December 31, 1991	\$36,767.55*
January 1, 1992 through March 31, 1992	\$36,442.55*
April 1, 1992 through June 30, 1992	\$32,242.55*
July 1, 1992 through August 12, 1992	\$32,000.00

55 Cents does not compute. These statements need to be corrected to show the correct Debts & Obligations on line 10.

For example: In Mr. Ketchel's Report of Receipts & Disbursements dated September 22, 1990, for the period covering September 1, 1990 through September 17, 1990 he shows the following obligation transactions in Schedule D. Outstanding Balance Beginning This Period, \$9,398.73. Plus the Amount Incurred This Period = \$14,294.49. Minus Payment This Period of \$4,778.00 = \$9,516.49. In the Report of Receipts & Disbursements dated December 5, 1990, for the period covering September 18, 1990 through November 26,

1990 in Schedule D Mr. Ketchel shows an Outstanding Balance Beginning This Period of \$9,398.73. If we subtract the balance from the last period of \$9,516.49 from this balance of \$9,398.73 there will remain a balance of \$117.76. This alone will carry on throughout the rest of the statements unless corrected - which it has not been corrected; hence, there can be no 55 Cents at the end of this and the following five consecutive statements, etcetera...

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Another interesting transaction in Mr. Ketchel's Obligations is the one he shows in his Report of Receipts & Disbursements dated September 15, 1990, for the period covering August 16, 1990 through September 30, 1990. In his Schedule D he shows for Outstanding Balance Beginning This Period \$8,399.54. In his previous statements there is no record of this \$8,399.54. He does not tell us when he incurred this obligation.

In Mr. Ketchel's Report of Receipts & Disbursements dated July 15, 1992, for the period covering April 1, 1992 through June 30, 1992 he shows a disbursement of \$141.30 for Petition fees to the Okaloosa County Supervisor of Elections. In his following Report of Receipts & Disbursements dated August 18, 1992, for the period covering July 1, 1992 through August 12, 1992 Mr. Ketchel shows no payments for petition fees.

5,625 petitions are required to be certified as a congressional candidate in the First Congressional District of Florida. More petitions are turned in above the required number that are rejected for various reasons. Just the same they are counted in the cost to process the petitions. I do not know the total number of petitions Mr. Ketchel turned in, but I do know that at least 5,625 had to be certified. At a cost of 10 cents per petition for processing the petition cost to Mr. Ketchel would be at least \$562.50 plus. \$562.50 minus \$141.30 equals \$421.20 not accounted for in his disbursements. Additional fees were owed in Okaloosa County above the \$141.30. Fees were also owed in Escambia County, Santa Rosa, Walton, Bay County, and Holmes County. There were also several other counties outside the First Congressional District where Mr. Ketchel submitted petitions. Mr. Ketchel says he paid these fees, yet he shows no disbursements for petitions other than Okaloosa County. The deadline for paying the fee was July 10, 1992. Where are Mr. Ketchel's disbursements? It would be interesting to see the canceled checks - front and back. This needs to be documented.

Mr. Ketchel has apparently failed to file full financial disclosure in his Financial Disclosure Statements for the periods covering January 1, 1990 through December 1, 1991, and January 1, 1991 through April 15, 1992 as a congressional candidate in the First Congressional District, Florida. I submit copies of these statements for your perusal and possible civil and criminal sanctions under 5 U.S.C. app. 6 & 104 and 18 U.S.C. & 1001.

Attached to this affidavit you will find a copy of letter dated

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September 21, 1992 from Joseph E. Gangloff, Acting Deputy Chief, Public Integrity Section, Criminal Division, U.S. Department of Justice, Washington, D.C. 20530. As the Federal Elections Commission is the proper recipient the Justice Department will not take further action with regard to this matter at the present time. It is within the purview of the Federal Election Commission to put it together and then submit it to the Justice Department if it is deemed the law has been violated. Therefore, I add this to my affidavit to put this complaint in the proper format required.

As pertains to Part I - Earned Income: Mr. Ketchel fails to list his position as the Managing Partner of Henry, Monroig & Ketchel, Attorneys At Law, located at 26 Northwest Racetrack Road, Fort Walton Beach, Florida 32548-1638. Consequently, he list no income as the Managing Partner.

As pertains to Part IV - Liabilities: Mr. Ketchel fails to list his \$32,000.00 loan with the Vanguard Bank & Trust, Mary Ester Cut-Off, Mary Ester, Florida 32569. This loan was incurred on November 26, 1990 and to date Mr. Ketchel is in arrears in his payments and still owes \$32,000.00. This loan is recorded in his Report of Receipts & Disbursements, Schedule C to the Federal Election Commission.

Lastly, Part V - Positions: Mr. Ketchel fails to list himself as the Managing Partner of Henry, Monroig & Ketchel, Attorneys At Law.

In Mr. Ketchel's Report of Receipts & Disbursements dated July 13, 1990, for the period covering April 1, 1990 through June 30, 1990 he shows two disbursements for "Living Expenses" amounting to \$3,000.00. The first disbursement was made June 3, 1990 for \$1,500.00 and the second disbursement was made June 13, 1990 for \$1,500.00. In Mr. Ketchel's Report of Receipts & Disbursements dated August 20, 1990, for the period covering July 1, 1990 through August 15, 1990 he makes two disbursements for "Living Expenses" for \$2,933.75. The first disbursement was made July 18, 1990 for \$1,900.00 and the second disbursement was made July 31, 1990 for \$1,933.75. His total for "Living Expenses" from June 3, 1990 through July 31, 1990 is \$6,833.75.

During the above period Mr. Ketchel did take out expenses for meals once. Since these four disbursements for "Living Expenses" Mr. Ketchel has not listed any "Living Expenses" for the rest of 1990, all of 1991, and none to date in 1992. For these periods he does list expenses for food, lodging, etcetera. These disbursements come nowhere near his disbursements for "Living Expenses."

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Mr. Ketchel's Statement of Candidacy is dated April 9, 1990. This means for a period covering April 9, 1990 through July 31, 1990 (112 days) he spent \$6,833.75 for "Living Expenses." When the population distribution and boundaries of the First Congressional District are taken into account it is hard to fathom his "Living Expenses." Mr. Ketchel lives in the Southern Central part of the district. One can drive from this point to any part of the district in a matter of minutes to an hour and a half for the extremities East, West, and North. A maximum distance of no more than 100 miles either way.

Mr. Ketchel lists thousands of dollars for "Living Expense" without explanation. Just what do "Living Expenses include? Since "Living Expenses were only taken out for this short period for 1990, why does he not need them for the rest of 1990, all of 1991, and for 1992?

Even though there is no limit on living expenses for a candidate, the fact that he drew "Living Expenses" for this one period only raises questions why not throughout his entire campaigns? An examination of his receipts for the period he drew "Living Expenses" will show where these monies went.

There are numerous mathematical errors. There are transposing errors throughout Mr. Ketchel's reports where totals change from one page to another page. Illegal contributions in excess of the \$1,000.00 limit for individuals and families. Vague disbursements for large amounts that are chronologically very close together such as "Living Expenses." There are double payments and receipts on the same date, but on different pages. For example his campaign manager/treasure Mr. William A. Dossey being paid \$1,555.00 on April 21, 1992 on page 2 of 7 pages and \$1,500.00 again for April 21, 1992 on page 4 of 7 pages in his Report of Receipts & Disbursements dated July 15, 1992, for the period covering April 1, 1992 through June 30, 1992. There is much more, but I hope this is an eye opener to the Federal Elections Commission that a full audit of Mr. Ketchel's Reports is in order. Apparently the Federal Election Commission has missed a lot.

Copies of this affidavit will be sent to the Public Integrity Section, Criminal Division, U.S. Justice Department, Washington, D.C.; Internal Revenue, Atlanta, Georgia; and Banking Regulatory Agencies - Federal & State.

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I declare under penalty of perjury that this is a true statement of fact and correct.

Ralph F. Perkins

AFFIRMANT'S SIGNATURE
FDL # P 625-726-41-309-0

Subscribed and sworn/affirmed to before me at Pensacola, Florida, on this , day .

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OCT 26 1992

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Sworn to and subscribed before me this 19th October 1992 by Ralph F. Perkins who has produced FLDL#P625-726-41-309 as identification and who did take an oath.

Susan S. Stephenson

Susan S. Stephenson
Notary Public
State of Florida
Commission #AA707907

NOTARY PUBLIC, STATE OF FLORIDA.
MY COMMISSION EXPIRES: OCT. 17, 1993.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

RP



U.S. Department of Justice

Washington, D.C. 20530

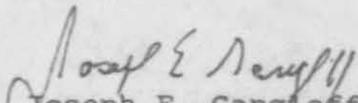
SEP 21 1992

Mr. Ralph F. Perkins
5545 Grande Lagoon Boulevard
Pensacola, Florida 32507

Dear Mr. Perkins:

Thank you for your recent letter to Election Crimes Branch Director Craig C. Donsanto in which you allege certain omissions in Financial Disclosure Statements filed by Congressional candidate Terrance R. Ketchel. Your letter indicates that you have provided a copy of your allegations to the Federal Election Commission. As that agency is the proper recipient of such complaints, the Department of Justice will not take any further action with regard to this matter at the present time.

Sincerely,


Joseph E. Gangloff
Acting Deputy Chief
Public Integrity Section
Criminal Division

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5545 Grande Lagoon Boulevard '92
Pensacola, Florida 32507
October 24, 1992

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MUR 3597

Mr. Lyle V. Helgerson
Regional Director, FDIC
245 Peachtree Center Avenue, N.E.
Atlanta, Georgia 30303

Dear Mr. Helgerson:

This is an addendum to my previous letter dated October 19, 1992. The enclosed Financial Disclosure Statements for Terrance R. Ketchel clearly show a continuing pattern of omission and possible deception. Following my recent telephone conversation with Ms. Dickens from the Legal Department of your office, as per our conversation, I am enclosing these reports for your perusal.

The reports cover the periods from January 1, 1990 through December 1, 1991, and January 1, 1991 through April 15, 1992. Mr. Ketchel's \$32,000.00 loan was incurred November 26, 1990 with the Vanguard Bank & Trust, Mary Ester Cut-Off, Mary Ester, Florida 32569. Obviously the time frame of these reports cover his loan period, yet, in Part IV - Liabilities of both reports he fails to show this loan.

Coupled with Mr. Ketchel's \$32,000.00 Vanguard Bank loan there are two shareholder loans totaling \$106,417.00 which are recorded in Part I - Earned Income. Just as the \$32,000.00 is a liability, so too should the shareholder loans be listed as a liability. The total combined liabilities that should be recorded in Part IV - Liabilities is \$138,417.50.

Mr. Ketchel also fails to show his position as the Managing Partner of Henry, Monroig & Ketchel, Attorneys At Law (see campaign flyer). Furthermore, he does not list any income as the Managing Partner in Part I - Earned Income. Certainly Mr. Ketchel should receive some form of compensation as the Managing Partner of a substantial law firm?

Mr. Ketchel's income shown in his Financial Disclosure Statements is not compatible with the amounts he is borrowing. On such a small amount of income as shown in Part I - Earned Income, how can he possibly meet his loan repayment schedule? The appearance is that he may not be reporting his full income...

I am concerned about campaign contribution fraud with possible taxes and other revenues being evaded by this practice. This bank loan appears highly questionable concerning banking practices which

93040990499

Lyle V. Helgerson
Regional Director, FDIC
October 24, 1992
Page 2

would be under the purview of the FDIC.

If you have any questions or I can be of any assistance, please do not hesitate to contact me.

Sincerely,



Ralph F. Perkins
(904) 492-1341

encl: Financial Disclosure Statements for January 1, 1990 through
December 1, 1991 and January 1, 1991 through April 15,
1992.

Copy Campaign flyer used in both of Mr. Ketchel's campaigns.

cc: Department of the Treasury, Internal Revenue Service,
Atlanta, Georgia 39901.
Federal Election Commission.

93040990500

LETTERS

Candidates' resumes take on a shine

the has. I voted by absentee ballot.
— Robert L. Wilson
Pensacola

We're for Ketchel

I met Terry Ketchel in 1987 when Panhandle Republicans were working to successfully elect George Bush as president. It was a pleasure to work with him then. Later in 1990 I supported him in his first congressional race, which he nearly won.

Now he's again seeking the privilege of representing the people of the 1st Congressional District in Washington. I have closely watched as he and his wife Carolyn have campaigned all over the district, and have seen a fine example of a man who preaches and practices family values.

There are some disgruntled Republicans trying to imply that a majority of the Republicans are not supporting Terry Ketchel for Congress. The truth is simply sour grapes because their man did not win. The truth also is that without exception the majority of the Republican Executive Committee in this district has supported Ketchel for the past two years.

I am in a position to know of what I speak, since I am the vice chairman of the Republican Executive Committee in Escambia County.

— Andre Dyar
Pensacola

Tell us the rest

Terry Ketchel's list of accomplishments always includes his graduation from Choctawhatchee in 1973, his graduation from Duke University in 1977 and his service to Congressman Guy Vander Jagt

from 1983 to 1986.

What he has conveniently not told people is that after leaving Vander Jagt's payroll he became a Washington lobbyist for a Florida law firm. This firm apparently organized a series of financial institutions for its business clients, including Coral Savings and Loan. The senior partner of Ketchel's firm was chairman of the board of Coral Savings and Loan. Coral eventually failed, costing taxpayers over \$5 million.

Terry Ketchel has tried to present himself a Florida boy who wants to serve the people. A close inspection of his record indicates he has lived outside the district he wants to represent for over a dozen years. He has worked and lobbied in Washington and is beholden to special interest and the national Republican Party. What Terry Ketchel wants is for us to send him back home to Washington.

I wonder what else he isn't telling us?

— Lance Ross
Panama City

I'm for the eagle

There have been many flying birds during the political campaign for president. Some swoop, some sweep, some shriek, some soar, some rip and tear, some attack by night, some make songs, some only do small things to show that they are there.

So let's decide which birds of pride should fill our skies with promise. Can we go with the unrelenting eagle of the Persian Gulf? Can we swoop over Moscow by night with the owl of Oxford? Can we run with the roadrunner chasing the tumbleweeds in Texas and across our land?

The most important thing is to

by Garry Trudeau

keep all those birds flying over America, and to make sure the soft and universal voice of the sparrow gives substance to the swoops and soars and rips and tears so the song can come through.

In case you want to know, I am for the eagle of the Persian Gulf.

— Dave Oleson
Pensacola

Voting for Benson

I am a teacher and support Lois Benson for state Representative, District 2, because I know she is the best person to advance education issues in the state House.

Lois is a former teacher. She does not just talk about problems confronting the classroom teacher, she understands them.

Lois Benson is committed to the children of this state and their brighter future. They need her to represent their interests in Tallahassee. And their best interests are ours as well.

I'll vote for Lois because they cannot.

— Jane Keegan Hardman
Pensacola

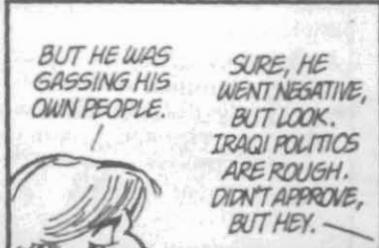
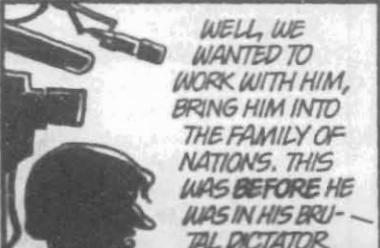
It's shameful

President Bush's statement that he'd "do anything to get re-elected" should have been interpreted as a shameful statement for any responsible person to make. This should have alerted his supporters to distance themselves from him and cause everyone to pause and think.

He's proving it by using a deceitful ploy. Veterans, some senators and congressmen have been urging Bush to remove VA Secretary Edward J. Derwinski since 1989 when he became a thorn in the side of everyone dependent on veterans issues.

Bush stood by while many veterans died in poorly run hospitals and nursing homes because of inept care.

We read with elation on Sept. 27 that Derwinski had resigned to take a job in Bush's campaign to court support among ethnic voters. Good timing, huh? Our elation quickly turned to caution. If anyone reading this is so



93040990501



Office of Thrift Supervision

NEWS

1700 G Street, N.W., Washington, D.C. 20062 Telephone (202) 906-6677

FOR RELEASE at 4 p.m. EST
Friday, January 25, 1991
OTS 91-19

For further information
Contact: Paulette Odum
404/888-8549
Gwendolyn Gregg
202/906-6677

OTS PLACES CORAL SAVINGS UNDER GOVERNMENT CONTROL

WASHINGTON, D.C., Jan. 25, 1991 -- The Office of Thrift Supervision (OTS) today placed Coral Savings and Loan Association, Coral Springs, Fla., in receivership and chartered a new federal mutual institution to take its place.

The new institution, Coral Savings and Loan Association, F.A., will assume certain assets and liabilities of the old thrift, and will operate in conservatorship under the oversight of the Resolution Trust Corporation.

The receivership did not result in any interruption of Coral Savings' day-to-day operations. The institution will remain open for business as usual. Holders of insured accounts are not affected by the action, which was taken by OTS to protect insured depositors and the interests of the thrift insurance fund. Deposits remain insured to the \$100,000 legal limit.

-more-

93040990502

OTS initiated the action because Coral Savings was operating in an unsafe and unsound condition in that it had insufficient capital, with no prospect of replenishment without federal assistance.

The institution had been reporting operating losses since March 1987. The deterioration was due to inadequate policies and procedures for the classification of assets, real estate appraisals and the management of interest rate risk. Coral Savings had been operating under regulatory loan and investment restrictions since July 31, 1990, and had been experiencing average monthly losses of \$58,000.

Coral Savings and Loan Association was a state-chartered stock association. Shareholders will retain no interest in the new institution.

As of Sept. 30, 1990, Coral Savings and Loan Association reported assets of \$36.12 million, liabilities of \$35.93 million and tangible capital of \$189,000, for a tangible capital-to-assets ratio of 0.52 percent.

93040990503

RECEIVED
FEDERAL ELECTION
COMMISSION
MAIN COPY ROOM

Nov 5 11 05 AM '92

5545 Grande Lagoon Boulevard
Pensacola, Florida 32507
November 2, 1992

Lisa E. Klein
Assistant General Counsel
Federal Election Commission
999 E Street, N.W.
Washington, D.C. 20463

RE: MUR3597

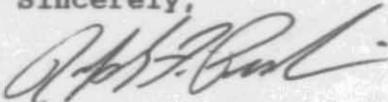
Dear Ms. Klein:

Enclosed for your perusal please find a copy of my letter dated November 2, 1992 with attachments to Mr. Lyle V. Helgeson, Regional Director, Federal Deposit Insurance Corporation, Atlanta, Georgia 30303. The letter and attachments are self-explanatory.

I am not impressed with the Federal Election Commission's failure to detect Mr. Ketchel's errant bank note with a due date of November 25, 1991. Mr. Ketchel's interest payments are obviously far short of being current. The fact that he is not following any sort of payment schedule or amortization schedule coupled with the many other obvious items of errors should have caught the attention of the FEC.

I urge a thorough investigation. This should also include the FEC's failures. I will keep you apprised, I am

Sincerely,



Ralph F. Perkins
(904) 492-1341

encl: Letter with attachments dated November 2, 1992 to Mr. Lyle V. Helgeson, Regional Director, FDIC, Atlanta, Georgia.

92 NOV -5 PM 3:21

RECEIVED
FEDERAL ELECTION COMMISSION

93040990504



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

November 9, 1992

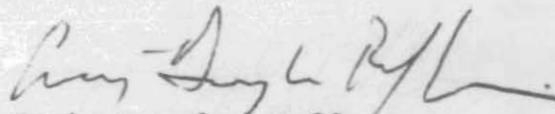
Ralph F. Perkins
5545 Grand Lagoon Boulevard
Pensacola, Florida 32507

RE: MUR 3597

Dear Mr. Perkins:

This letter acknowledges receipt on October 26, October 29, and November 5, 1992, of the supplements to the complaint you filed on August 31, 1992, against Terrance R. Ketchel, Ketchel for Congress '92 and William A. Dossey, as treasurer, Vanguard Bank & Trust, William A. Dossey, and Henry, Monroig & Ketchel. The respondents will be sent copies of the supplements. You will be notified as soon as the Federal Election Commission takes final action on your complaint.

Sincerely,


Craig Douglas Reffner
Attorney

93040990505



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

November 9, 1992

Terrance R. Ketchel
P. O. Box 5456
Fort Walton Beach, Florida 32549

RE: MUR 3597

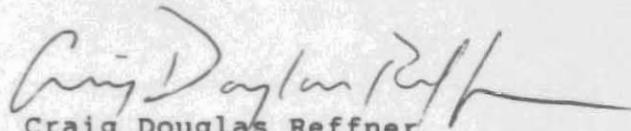
Dear Mr. Ketchel:

On September 2, 1992, you were notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification.

On October 26, October 29, and November 5, 1992, the Commission received additional information from the complainant pertaining to the allegations in the complaint. Enclosed are copies of this additional information.

If you have any questions, please contact me at (202) 219-3690.

Sincerely,


Craig Douglas Reffner
Attorney

Enclosures

93040990506



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

November 9, 1992

Terrance R. Ketchel, Managing Partner
Henry, Monroig & Ketchel
26 N.W. Racetrack Road, Suite F
Fort Walton Beach, Florida 32547

RE: MUR 3597

Dear Mr. Ketchel:

On September 2, 1992, you were notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification.

On October 26, October 29, and November 5, 1992, the Commission received additional information from the complainant pertaining to the allegations in the complaint. Enclosed are copies of this additional information.

If you have any questions, please contact me at (202) 219-3690.

Sincerely,

Craig Douglas Reffner
Attorney

Enclosures

93040990507



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

November 9, 1992

William A. Dossey
508 Dracena Way
Gulf Breeze, Florida 32561

RE: MUR 3597

Dear Mr. Dossey:

On September 2, 1992, you were notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification.

On October 26, October 29, and November 5, 1992, the Commission received additional information from the complainant pertaining to the allegations in the complaint. Enclosed are copies of this additional information.

If you have any questions, please contact me at (202) 219-3690.

Sincerely,

A handwritten signature in black ink, appearing to read "Craig Douglas Reffner", is written over the typed name.

Craig Douglas Reffner
Attorney

Enclosures

93040990508



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

November 9, 1992

Roger L. Farrar, President
Vanguard Bank & Trust
300 Mary Ester Boulevard
Mary Ester, Florida 32569

RE: MUR 3597

Dear Mr. Farrar:

On September 2, 1992, Vanguard Bank & Trust Company was notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time Vanguard Bank & Trust Company was given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification.

On October 26, October 29, and November 5, 1992, the Commission received additional information from the complainant pertaining to the allegations in the complaint. Enclosed are copies of this additional information.

If you have any questions, please contact me at (202) 219-3690.

Sincerely,

Craig Douglas Reffner
Attorney

Enclosures

93040990509



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

November 9, 1992

William A. Dossey, Treasurer
Ketchel for Congress '92
P. O. Box 5456
Fort Walton Beach, Florida 32549

RE: MUR 3597

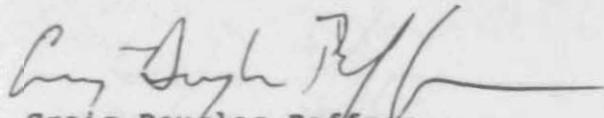
Dear Mr. Dossey:

On September 2, 1992, you were notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification.

On October 26, October 29, and November 5, 1992, the Commission received additional information from the complainant pertaining to the allegations in the complaint. Enclosed are copies of this additional information.

If you have any questions, please contact me at (202) 219-3690.

Sincerely,


Craig Douglas Reffner
Attorney

Enclosures

93040990510



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

November 12, 1992

Jonathan E. Swift
Tax Audit Specialist
Division of Audits
Department of Revenue
State of Florida
Tallahassee, Florida 32399-0100

RE: MUR 3597

Dear Mr. Swift:

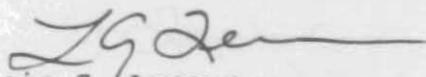
This is to acknowledge receipt of a copy of your letter to Ralph F. Perkins dated October 27, 1992, advising us of the possibility of a violation of the Federal Election Campaign Act of 1971, as amended ("the Act"). We are currently reviewing the matter and will advise you of the Commission's determination.

If you have any questions or additional information, please call Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. Our file number for this matter is MUR 3597.

Pursuant to 2 U.S.C. § 437g(a)(4)(B) and § 437g(a)(12)(A), the Commission's review of this matter shall remain confidential until the file has been closed.

Sincerely,

Lawrence M. Noble
General Counsel

BY: 
Lois G. Lerner
Associate General Counsel

93040990511

RECEIVED
FEDERAL ELECTION
COMMISSION
MAIN COPY ROOM

Nov 13 9 24 AM '92

OGC 7464

5545 Grande Lagoon Boulevard
Pensacola, Florida 32507
November 10, 1992

The Honorable Henry Gonzalez
Chairman, House Banking Committee
MC, U.S. House of Representatives
Washington, D.C. 20515

MUR 3597

92 NOV 13 AM 10:40

FEDERAL ELECTION COMMISSION
RECEIVED

Dear Chairman Gonzalez:

The purpose of this letter is to request your assistance to determine why the Federal Deposit Insurance Corporation and the Florida Comptroller's Office of Banking & Finance Regulators failed to detect an errant loan with the Vanguard Bank & Trust Company, Valparaiso, Florida. This loan was incurred by Terrance R. Ketchel, 13 Lake Lorraine Circle, Shalimar, Florida 32579 who is the defeated Republican candidate for the First Congressional District of Florida.

Enclosed please find excerpts from Mr. Ketchel's Reports of Receipts & Disbursements to the Federal Election Commission, Washington, D.C., which give account of this loan's history. On November 26, 1990 Mr. Ketchel incurred a \$32,000.00 loan from the Vanguard Bank & Trust Company of Valparaiso, Florida. The due date on this loan is November 25, 1991. This date is still carried as the due date on his reports to the Federal Election Commission to date. The interest is listed as 10%.

The Federal Election Commission reports show Mr. Ketchel has only made interest payments to date. Mr. Ketchel's "Interest Payments" to date are as follows:

March 8, 1991	\$792.27
July 11, 1991	\$862.25
September 9, 1991	\$809.88
December 6, 1991	\$850.37
February 27, 1992	\$785.62
June 2, 1992	<u>\$753.30</u>
Total	\$4,853.69

The history clearly shows that this loan does not follow a payment schedule or amortization schedule. In fact, the loan is in arrears and way past its due date! A loan that is errant for 90 days is picked up by the regulators and should be reported by the bank in its quarterly reports. The question is why this loan has not been detected?

93040990512

Congressman Henry Gonzalez
Chairman, House Banking Committee
November 10, 1992
Page 2

The enclosed excerpts of Mr. Ketchel's reports show that Stephen Ruckel the President of the Vanguard Bank made two \$500.00 contributions to his campaign. The first was on May 17, 1990 and the second was November 2, 1990.

Furthermore, Mr. Ketchel's bank loan does not meet the criteria set forth in 11 CFR Ch. I (1-1-92 Edition) 100.7(b)(11); i.e., it is a prohibited contribution. The Federal Election Commission has even failed to pick up on this errant loan, too. Had I not been monitoring Mr. Ketchel's reports this loan would have gone completely undetected by the bank regulators and the Federal Election Commission.

Mr. Ketchel is an attorney with a concentration in Real Estate Law; Corporate Law; Commercial Law; and Franchise Law. His law firm represents several banks (see Martindale - Hubble Law Directory 1992, FL242B).

The reason I have not approached Congressman Earl Hutto of the First Congressional District, Florida is because he was Mr. Ketchel's Democratic opponent who won reelection. I feel contacting Mr. Hutto would smack of partisanship politics, or sour grapes. Consequently, I feel it only appropriate that I contact you because of your position as Chairman of the House Banking Committee that has oversight on such matters.

There are serious questions as to why the bank regulators failed to detect this loan and do something about it. I am further concerned that this whole matter may be covered up by confidential banking laws (this was one of the major reason for the S&L crisis). Also, there are questions about possible campaign contribution fraud and taxes as concerns a prohibited campaign contribution.

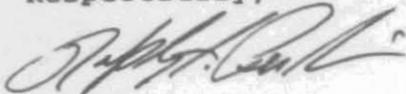
Again, I request your assistance to get to the truth of the matter and not allow it to be covered up by some guise or confidentiality law etcetera. Being that Mr. Ketchel was a congressional candidate and filed with the Federal Election Commission his records should be a matter of public record and subject to the Freedom of Information Act. As a candidate he relinquished confidentiality.

If there are any questions or additional information needed, please do not hesitate to contact me. I will cooperate in any way I can.

93040990513

Congressman Henry Gonzalez
Chairman, House Banking Committee
November 10, 1992
Page 3

Respectfully,



Ralph F. Perkins
Telephone # (904) 492-1341

encl: Excerpts from Terrance R. Ketchel's Reports of Receipts &
Disbursements to the Federal Election Commission.

cc: Federal Deposit Insurance Corporation, Atlanta, Georgia.
State Comptroller's Office of Banking & Finance, Tallahassee,
Florida.
Department of the Treasury, Internal Revenue Services,
Atlanta, Georgia.
Federal Election Commission, Washington, D.C.

93040990514



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

November 18, 1992

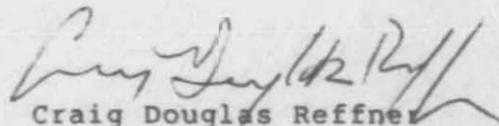
Ralph F. Perkins
5545 Grand Lagoon Boulevard
Pensacola, Florida 32507

RE: MUR 3597

Dear Mr. Perkins:

This letter acknowledges receipt on November 13, 1992, of your letter to the Honorable Henry Gonzalez, Chairman, House Banking, Finance and Urban Affairs Committee, concerning the complaint you filed on August 31, 1992, against Terrance R. Ketchel, Ketchel for Congress '92 and William A. Dossey, as treasurer, Vanguard Bank & Trust, William A. Dossey, and Henry, Monroig & Ketchel. The respondents will be sent a copy of this letter. You will be notified as soon as the Federal Election Commission takes final action on your complaint.

Sincerely,


Craig Douglas Reffner
Attorney

93040990515



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

November 18, 1992

Terrance R. Ketchel
P. O. Box 5456
Fort Walton Beach, Florida 32549

RE: MUR 3597

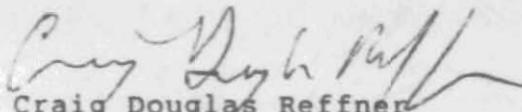
Dear Mr. Ketchel:

On September 2, 1992, you were notified that the Federal Election Commission ("Commission") received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification. Subsequently, on November 9, 1992, you were notified that the Commission received additional information from the complainant pertaining to the allegations in the complaint. Copies of this additional information were given to you at that time.

On November 13, 1992, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information.

If you have any questions, please contact me at (202) 219-3690.

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

93040990516



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

November 18, 1992

William A. Dossey, Treasurer
Ketchel for Congress '92
P. O. Box 5456
Fort Walton Beach, Florida 32549

RE: MUR 3597

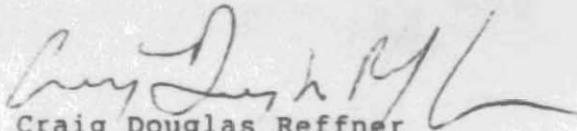
Dear Mr. Dossey:

On September 2, 1992, you were notified that the Federal Election Commission ("Commission") received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification. Subsequently, on November 9, 1992, you were notified that the Commission received additional information from the complainant pertaining to the allegations in the complaint. Copies of this additional information were given to you at that time.

On November 13, 1992, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information.

If you have any questions, please contact me at (202) 219-3690.

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

93040990517



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

November 18, 1992

Roger L. Farrar, President
Vanguard Bank & Trust
300 Mary Ester Boulevard
Mary Ester, Florida 32569

RE: MUR 3597

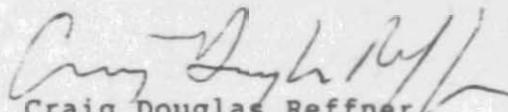
Dear Mr. Farrar:

On September 2, 1992, Vanguard Bank & Trust was notified that the Federal Election Commission ("Commission") received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time Vanguard Bank & Trust was given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification. Subsequently, on November 9, 1992, you were notified that the Commission received additional information from the complainant pertaining to the allegations in the complaint. Copies of this additional information were given to you at that time.

On November 13, 1992, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information.

If you have any questions, please contact me at (202) 219-3690.

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

93040990518



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

November 18, 1992

Terrance R. Ketchel, Managing Partner
Henry, Monroig & Ketchel
26 N.W. Racetrack Road, Suite F
Fort Walton Beach, Florida 32547

RE: MUR 3597

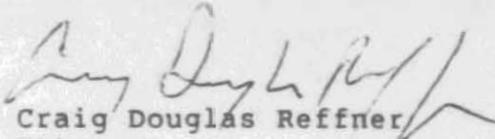
Dear Mr. Ketchel:

On September 2, 1992, you were notified that the Federal Election Commission ("Commission") received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification. Subsequently, on November 9, 1992, you were notified that the Commission received additional information from the complainant pertaining to the allegations in the complaint. Copies of this additional information were given to you at that time.

On November 13, 1992, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information.

If you have any questions, please contact me at (202) 219-3690.

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

93040990519



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

November 18, 1992

William A. Dossey
508 Dracena Way
Gulf Breeze, Florida 32561

RE: MUR 3597

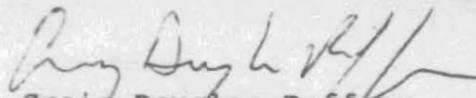
Dear Mr. Dossey:

On September 2, 1992, you were notified that the Federal Election Commission ("Commission") received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification. Subsequently, on November 9, 1992, you were notified that the Commission received additional information from the complainant pertaining to the allegations in the complaint. Copies of this additional information were given to you at that time.

On November 13, 1992, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information.

If you have any questions, please contact me at (202) 219-3690.

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

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RECEIVED
FEDERAL ELECTION
COMMISSION
MAIN COPY ROOM

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FEDERAL ELECTION COMMISSION

COMMONWEALTH OF _____)

STATE OF FLORIDA _____)

as:

COUNTY OF ESCAMBIA _____)

PARRISH _____)

I, Ralph F. Perkins, 5545 Grande Lagoon Boulevard, Pensacola, Florida 32507

hereby solemnly swear & affirm
(swear & affirm)

Reference: MUR 3597, Terrance R. Ketchel, 13 Lake Lorraine Circle, Shalimar, Florida 32579. Defeated 1992 Republican candidate for the First Congressional Seat, District 1, Florida.

The following is an addendum to my affidavits dated August 26, 1992 and October 19, 1992. I have acquired new information that was not available before; hence, the reason for this update. Again, due to the numerous irregularities and errors in Mr. Ketchel's Reports of Receipts & Disbursements to the Federal Election Commission I strongly urge a full audit of his financial reports. I request that this audit go back to 1990 when he was a congressional candidate running against Congressman Earl Hutto.

It is during this campaign against Mr. Hutto that Mr. Ketchel incurred on November 26, 1990, his errant \$32,000.00 Loan from the Vanguard Bank & Trust, 300 Mary Ester Cut-Off, Mary Ester, Florida 32569. The due date on this loan is listed in his Schedule C as November 25, 1991 with an interest rate of 10.0%. Mr. Ketchel lists himself as the guarantor of this loan. Furthermore, he lists as his employer "Henry, Monroig & Ketchel."

The history of this loan as shown in his Disbursements shows that he is only making interest payments. I reiterate the record as follows:

March 8, 1991	\$792.27
July 11, 1991	\$862.25
September 9, 1991	\$809.88
December 6, 1991	\$850.37
February 27, 1992	\$785.62
June 2, 1992	<u>\$735.30</u>
Total Interest	\$4,853.69

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In Mr. Ketchel's Reports of Receipts & Disbursements up to the period covering from July 1, 1992 through August 12, 1992 he still continues to list in Schedule C the following as concerns his Vanguard Bank Loan for \$32,000.00.

Date Incurred: November 26, 1990
Due Date: November 25, 1992
Interest: 10.0%

In Mr. Ketchel's latest Reports of Receipts & Disbursement to the Federal Election Commission for the periods covering from August 13, 1992 through September 30, 1992 and October 1, 1992 through October 14, 1992 he shows the following on his \$32,000.00 loan from the Vanguard Bank in his Schedule C.

Date Incurred: November 26, 1991
Due Date: February 26, 1993
Interest: 8.5%
Renegotiated: February 26, 1992

It is interesting to note that Mr. Ketchel did not list his renegotiated loan in his Schedule C of his Report of Receipts & Disbursements covering the period from January 1, 1992 through March 31, 1992 and other previous reports. Why did he wait until his Report of Receipts & Disbursements covering the period from August 13, 1992 through September 30, 1992 to list in his Schedule C that he had renegotiated this loan as of February 26, 1992? This report was dated October 15, 1992.

What is even more interesting is that Mr. Ketchel had no idea that I was pursuing his loan difficulties and other matters in his Reports of Receipts & Disbursements until he was notified by the Federal Election Commission. I received a letter from Ms. Lisa E. Klein, Assistant General Counsel, Federal Election Commission, Washington, D.C. 20463 in regards to my initial affidavit dated August 26, 1992 stating the following:

"This letter acknowledges receipt on August 31, 1992, of your complaint alleging possible violations of the Federal Election Campaign Act of 1971, as amended ("the Act"), by Terrance R. Ketchel, Ketchel for Congress '92 and William A. Dossey, as treasurer, Vanguard Bank & Trust, William A. Dossey, and Henry, Monroig & Ketchel. The respondents will be notified of this complaint within five days."

The earliest Mr. Ketchel could have known about my complaint would be September 7, 1992. Is Mr. Ketchel acting after the fact trying to cover for himself?

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The due date on this loan was originally November 25, 1991. Mr. Ketchel by his hand shows that he did not renegotiate this loan until February 26, 1992 which is 91 days after the due date of November 25, 1991.

Mr. Ketchel's \$32,000.00 Vanguard Bank loan does not meet the criteria set forth in 11 CFR Ch. I (1-1-92 Edition) 100.07(b)(11); i.e., it is a prohibited contribution. Even with the renegotiation of this loan on February 26, 1992 the history clearly shows that this loan does not follow a payment schedule or amortization schedule. This loan still continues to be an errant loan!

Since Mr. Ketchel renegotiated his loan he has now gone 5 months without making any payment on this loan since June 2, 1992. He last made an "Interest Payment" of \$735.30 on June 2, 1992.

The rules of banking that Mr. Ketchel is following and that the Vanguard Bank & Trust is allowing defy logic. I doubt that this sort of monkeyshines is allowed by the banking industry. I, too, would like a loan that anytime I felt like throwing a nickel at it I could, and not have to worry if I did not. The bank regulators have missed their cue on this one, just as the Federal Election Commission has.

Mr. Ketchel has run for Congress twice. He was a congressional aide to Congressman Guy Vander Jagt who headed up the National Republican Committee for Congress (NRCC). He has worked in other congressional elections. Also, consider the fact that Mr. Ketchel is an attorney with a concentration in Real Estate Law; Corporate Law; Commercial Law; and Franchise Law. His law firm represents several banks (see Martindale - Hubble Law Directory 1992, FL242B). One would expect Mr. Ketchel to be very knowledgeable in Banking and Federal Election Campaign rules by now.

I urge the Commission to subpoena the entire bank files as concerns Mr. Ketchel's \$32,000.00 loan with the Vanguard Bank & Trust. This should include all checks - front and back. This information should be shared with banking regulators both State and Federal. Furthermore, the Department of Treasury, Internal Revenue Services, Atlanta, Georgia should also be appraised for taxation purposes... It appears that more than just the Federal Election Commission laws have been violated!

The Commission needs to examine Mr. Ketchel's Disbursements vs. his Schedule C account concerning loans and the repayment thereof. Mr. Ketchel's record on disbursements as of his last report I have received covering the period from October 1, 1992 through October 14, 1992 shows the following "Loan Repayments."

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8/16/90	\$2,000.00
1/31/91	\$2,292.00
3/12/91	\$250.00
8/10/91	\$750.00
7/1/91	\$200.00
12/16/91	\$2,700.00
12/23/91	\$250.00
2/3/92	\$500.00
2/20/92	\$325.00
6/9/92	\$100.00
6/25/92	\$100.00
5/20/92	\$1,000.00
5/11/92	\$1,000.00
6/1/92	\$1,000.00
6/5/92	\$1,000.00
7/1/92	\$50.00
7/12/92	\$900.00
7/17/92	\$100.00
7/24/92	\$100.00

Total "Loan Repayment" listed in Mr. Ketchel's disbursements is \$14,617.00.

In Mr. Ketchel's Schedule C up to the period covering from October 1, 1992 through October 14, 1992 he lists the following loans.

Date Incurred: 6/29/90	\$10,000.00
Date Incurred: 9/10/90	\$3,259.55
Date Incurred: 10/15/90	\$2,200.00
Date Incurred: 10/17/90	\$1,000.00
Date Incurred: 11/9/90	\$2,500.00
Date Incurred: 11/26/90	\$32,000.00
Date Incurred: blank	\$1,000.00
Date Incurred: 3/8/91	\$250.00
Date Incurred: 11/26/90	\$3,259.55
Date Incurred: 11/8/90	\$2,500.00
Date Incurred: 3/2/92	\$500.00
Date Incurred: 7/8/92	\$900.00

Total loans listed in Schedule C amount to \$56,869.10 in Mr. Ketchel's Reports of Receipts & Disbursements for the period covering from July 1, 1992 through September 12, 1992. He shows a debt balance of \$32,000.00 at this time.

If you take Mr. Ketchel's total loans of \$56,869.10 minus his \$32,000.00 debt balance shown in his last statement you will have a balance of \$24,869.10. Of this debt balance Mr. Ketchel paid \$14,617.00 in "Loan Repayments" as shown in his disbursements.

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This will still leave Mr. Ketchel owing \$10,252.10 on top of his \$32,000.00 Vanguard Bank loan.

The numbers do not compute. Mr. Ketchel must show a resolution to this debt still owed of \$10,252.10. What happened to these monies?

Other interesting points are that Mr. Ketchel list loans and for the Endorsers or Guarantor he lists "N/A." He also has a \$1,000.00 loan in which he does not list a date incurred, due date, or interest rate...

The following is a phenomenon that defies mathematical logic and the odds of probability concerning his Debts & Obligations. I raised this issue earlier in my previous affidavit. To have 6 consecutive statements end in 55 cents does not compute.

When you examine further Mr. Ketchel's Disbursements and his Schedule C as concerns his loans and amounts paid on these loans the odds become even greater and the mathematical probability even more far fetched!

When one considers the numerous errors and dealing with odd and even numbers etcetera the gap grows greater. We must also take into consideration that these numbers are coming from two different sources. One source is his debts from Schedule C and the other is obligations from Schedule D. The combination of Schedule C & Schedule D added together give us his total Debts & Obligations on the cover page of his Reports of Receipts & Disbursements on Line 10.

The following is a list of all the statements I have to date on Mr. Ketchel listing his Obligations & Debts on Line 10 of his Reports of Receipts & Disbursements:

<u>STATEMENT COVERING PERIOD</u>	<u>DEBTS & OBLIGATIONS</u>
January 1, 1990 through August 15, 1990	0
July 1, 1990 through September 30, 1990	\$10,000.00
August 16, 1990 through September 30, 1990	\$20,658.28
September 1, 1990 through September 17, 1990	\$23,976.05
November 18, 1990 through November 26, 1990	\$48,959.55*

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November 27, 1990 through December 31, 1990	\$42,959.55*
January 1, 1991 through June 30, 1991	\$40,667.55*
June 1, 1991 through December 31, 1991	\$36,767.55*
January 1, 1992 through March 31, 1992	\$36,442.55*
April 1, 1992 through June 30, 1992	\$32,242.55*
July 1, 1992 through August 12, 1992	\$32,000.00
August 13, 1992 through September 30, 1992	\$32,000.00
October 1, 1992 through October 14, 1992	\$32,000.00

In my previous affidavit I brought to your attention a simple mathematical error in Mr. Ketchel's Schedule D, Obligations that in itself would negate the 55 Cents ending balance. This is one of many.

Let us look at Mr. Ketchel's Schedule C, Debts. All his loans end in 0 Cents except two. These loans are both in the amount of \$3,259.55. One was incurred on September 10, 1990 and the other was incurred on November 26, 1990. The Cents ending of these two loans would end in 10 Cents which in turn would negate a 55 Cent ending.

To further negate this 55 Cent ending one must take into account that Mr. Ketchel still has yet to pay off \$10,252.10 as shown in his Disbursements for the amount paid out for loans to date. Mr. Ketchel has yet to bring to a resolution the matter of settling up his debts.

How in Mr. Ketchel's last three Reports of Receipts & Disbursements does he now end up with a balance of \$32,000.00 for Debts & Obligations, Line 10? The odds and probability are against Mr. Ketchel!

Another unusual phenomena in Mr. Ketchel's innovative accounting that I question are his draws on "Living Expenses." Upon examination you will find many disbursements that are quite vague (What are "Living Expenses?"). They are for unusually large and even amounts of money that are chronologically very close together. For example: All Mr. Ketchel's "Living Expenses" were drawn in a two month time frame. It is odd that he pays himself for meals, travel, and lodging as well as living expenses.

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I gave you Mr. Ketchel's "Living Expenses" for 1990. They were as follows:

6/3/90	\$1,500.00
6/13/90	\$1,500.00
7/18/90	\$1,900.00
7/31/90	\$1,933.75

For this period only Mr. Ketchel drew a total of \$6,833.75 for "Living Expenses." Mr. Ketchel made no further draws for "Living Expenses" until August 17, 1992. I question why?

Now in Mr. Ketchel's Reports of Receipts & Disbursements for the period covering from August 13, 1992 through September 9, 1992 again makes draws for "Living Expenses." They are as follows:

8/17/92	\$500.00
8/25/92	\$400.00
9/8/92	\$500.00
9/10/92	\$500.00
9/15/92	\$155.00
9/17/92	\$250.00
9/22/92	\$1,000.00
9/28/92	\$1,000.00

Total draws for "Living Expenses" this period is \$4,305.00

In Mr. Ketchel's Reports of Receipts & Disbursements for the period covering from October 1, 1992 through October 14, 1992 he made the following draws for "Living Expenses." They are as follows:

10/7/92	\$700.00
10/9/92	\$600.00
10/14/92	\$100.00

Total draws for "Living Expenses" this period is \$1,400.00

Mr. Ketchel's draws on "Living Expenses" for 1992 to date are \$5,705.00. Again, even if he goes up to the General Election he will be drawing "Living Expenses" over a two month period.

Mr. Ketchel's combined total of "Living Expenses" for 1990 and 1992 to date are \$12,538.75.

When the population distribution and boundaries of the First Congressional District are taken into account it is hard to fathom his need for thousands of dollars in living expenses. Mr. Ketchel lives in the Southern Central part of the district. One can drive

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from one point to any part of the district in a matter of minutes to an hour and a half for the extremities East, West, and North. A maximum distance of no more than 100 miles either way.

Even though there is no limit on living expenses for a candidate, the fact that he drew living expenses for only these two short periods in 1990 and 1992 raises questions as to why not throughout his entire campaigns? An examination of his receipts for these periods will show where his monies went. The Federal Election Commission needs to look at these disbursements more closely...

The Commission needs to look more closely at Mr. Ketchel's Financial Disclosure Statements for the period covering January 1, 1990 through December 1, 1991 and January 1, 1991 through April 15, 1992. I have brought this matter to your attention before, now there is additional information to be brought out.

Mr. Ketchel fails to lists his loans of \$10,000.00 or more as required in Part IV - Liabilities. There is his \$10,000.00 loan as of June 29, 1990. A \$32,000.00 loan from the Vanguard Bank as of November 26, 1990. Plus there are two shareholder loans for \$53,284.50 and \$53,133.00 which are listed as income in his Financial Disclosure Statement. A loan is a liability, not income. None of these loans are listed in liabilities.

In Part I - Income Mr. Ketchel indicates to us a very modest income by the amounts shown. For the Statement of January 1, 1990 through December 1, 1991 he shows salary for the "Current Year to Filing" of \$3,750.00 and for the "Preceding Year" a salary of \$28,456.00. Now for the period covering from January 1, 1991 through April 15, 1992 he shows a salary for the "Current Year to Filing" of \$5,250.00 and for the "Preceding Year" a salary of \$4,500.00. On this small amount of income how can he possibly even meet his loan repayments on his many debts?

One other item. Mr. Ketchel fails to list himself as the Managing Partner of Henry, Monroig & Ketchel Attorneys At Law (see campaign flyers). Certainly he must receive some compensation as the managing partner of a substantial law firm... Furthermore, Mr. Ketchel fails to list his position of managing partner in Part V - Positions.

We cannot discount his other debts throughout his campaigns which amounted to a total of \$24,869.10. Add this to all his other debts and loans his total would be \$163,286.60. His savings amount to approximately \$18,000.00 to \$33,000.00 as shown in Part II and III -Assets and "Unearned Income."

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The appearance is that Mr. Ketchel is not reporting all. I cannot say whether Mr. Ketchel has any other debts, but if he does, it can only compound the differentiation of income and liabilities already listed!

The above appear to be in violation of 5 U.S.C. app. 6 & 104 and 18 U.S.C. & 1001. The Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended (5 U.S.C. app. 6 & 101 et seq.).

Mr. Ketchel qualified as a congressional candidate by petition. He made a big issue about his qualifying by petition. Now I brought to your attention in my previous affidavit the fact that Mr. Ketchel shows in his Reports of Receipts & Disbursements that he paid \$141.30 for petition fees to the Okaloosa County Supervisor of Elections, Crestview, Florida. Mr. Ketchel fails to show any payments to other Supervisors of Elections for petitions and any additional payments to the Okaloosa Supervisor of Elections for petitions in his disbursements.

Mr. Ketchel turned in 4008 petitions to the Supervisor of Elections in Okaloosa County, Florida. Of this number turned in only 3749 were certified. 259 were rejected giving a rejection rate of 6% which is unusually low.

The cost per petition is 10 Cents for processing. Having turned in 4008 petition in Okaloosa County Mr. Ketchel would owe \$400.80 for processing. Having only paid \$141.30 out of \$400.80 owed he comes up short \$259.50.

The following is a list of petitions certified for Mr. Ketchel from the Florida Director of Elections, Tallahassee, Florida:

<u>COUNTY</u>	<u>CERTIFIED</u>	
Escambia	834	
Santa Rosa	625	
Okaloosa	3,749	Turned in 4008 Petitions
Walton	200	
Holmes	1	
Bay	125	
Pasco	2	
Alachua	53	
Hernando	2	
Columbia	1	
Duval	60	

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Lafayette	1
Suwannee	<u>2</u>
Total Certified	5,655

5625 petitions are needed to qualify as a congressional candidate. Mr. Ketchel was 30 petitions over the qualifying number. Based on the total number certified only, Mr. Ketchel would have to pay \$565.50. Having paid only \$141.30 for petitions as shown in his disbursements he is short \$424.20. This number should be greater because I have not included the total number of petitions Mr. Ketchel has turned in.

Mr. Ketchel says he paid the petition fees, yet he shows no disbursement of funds for petitions other than Okaloosa County. The deadline for paying the petition fees was July 10, 1992 to be certified. Now if Mr. Ketchel wishes to he can still pay these fees even to date if he has not yet paid them. Where are Mr. Ketchel's disbursements? It would be interesting to see the canceled checks - front and back, plus documentation from the various Supervisors of Elections as to whether he paid or not. This needs to be documented.

To date I have copies of thirteen letters to Mr. Ketchel from the Reports Analysis Division of the Federal Election Commission. The dates of these letters is as follows:

- August 21, 1990
- September 13, 1990
- September 18, 1990
- October 11, 1990
- November 27, 1990
- December 7, 1990
- December 20, 1990
- January 2, 1991
- January 24, 1991
- September 20, 1991
- March 24, 1992
- July 7, 1992
- July 30, 1992

The Federal Election Commission has found time to write Mr. Ketchel on many what I would call trivia matter. In my conversations with the Federal Election Commission I have been given excuses ranging from they have to deal with thousands upon thousands of reports, short on personnel, etcetera. Yet, they find time to deal with trivia... After seeing Mr. Ketchel's reports to the Federal

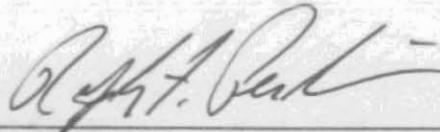
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Election Commission and other agencies, I am appalled at what has been missed or overlooked. When I look at the numerous errors, omissions, mathematical mistakes, transposing errors, double entries, illegal contributions, and other gross oversights, I cannot help but wonder why even have a Federal Election Commission.

Mr. Ketchel's records are sloppy at best. Is this inadvertent, intentional, stupid, or what? Apparently the Federal Election Commission has missed a lot! More will follow...

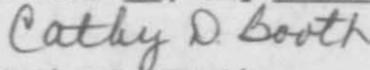
Copies of this affidavit will be sent to the appropriate parties.

I declare under penalty of perjury that this is a true statement of fact and correct.



AFFIRMANT'S SIGNATURE
Ralph F. Perkins
FDL # P625726413090

Subscribed and sworn/affirmed to
before me at Pensacola, Florida.
on this 23, day November, 1992.



Cathy D. Booth
AA690681

NOTARY PUBLIC, STATE OF FLORIDA.
MY COMMISSION EXPIRES: JULY, 12, 1993.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

December 10, 1992

Ralph F. Perkins
5545 Grande Lagoon Boulevard
Pensacola, Florida 32507

RE: MUR 3597

Dear Mr. Perkins:

This letter acknowledges receipt on December 1, 1992, of the supplement to the complaint you filed on August 31, 1992, against Terrance R. Ketchel, Ketchel for Congress '92 and William A. Dossey, as treasurer, Vanguard Bank & Trust, William A. Dossey, and Henry, Monroig & Ketchel. The respondents will be sent copies of the supplement. You will be notified as soon as the Federal Election Commission takes final action on your complaint.

Sincerely,

A handwritten signature in cursive script, appearing to read "Craig Douglas Reffner".

Craig Douglas Reffner
Attorney

93040990532



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

December 10, 1992

Terrance R. Ketchel, Managing Partner
Henry, Monroig & Ketchel
26 N.W. Racetrack Road, Suite F
Fort Walton Beach, Florida 32547

RE: MUR 3597

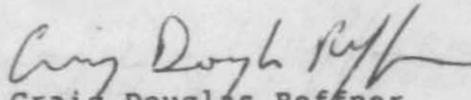
Dear Mr. Ketchel:

On September 2, 1992, you were notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification.

On December 1, 1992, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information.

If you have any questions, please contact me at
(202) 219-3400.

Sincerely,


Craig Douglas Refner
Attorney

Enclosure

93040990533



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

December 10, 1992

William A. Dossey, Treasurer
Ketchel for Congress '92
P. O. Box 5456
Fort Walton Beach, Florida 32549

RE: MUR 3597

Dear Mr. Dossey:

On September 2, 1992, you were notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification.

On December 1, 1992, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information.

If you have any questions, please contact me at
(202) 219-3400.

Sincerely,

Craig Douglas Reffner
Attorney

Enclosure

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20461

December 10, 1992

Terrance R. Ketchel
P. O. Box 5456
Fort Walton Beach, Florida 32549

RE: MUR 3597

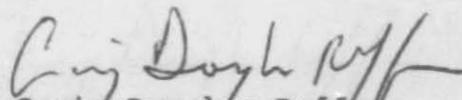
Dear Mr. Ketchel:

On September 2, 1992, you were notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification.

On December 1, 1992, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20461

December 10, 1992

Roger L. Farrar, President
Vanguard Bank & Trust
300 Mary Ester Boulevard
Mary Ester, Florida 32569

RE: MUR 3597

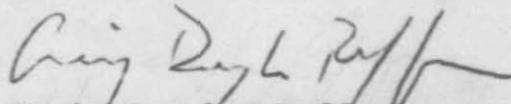
Dear Mr. Farrar:

On September 2, 1992, Vanguard Bank & Trust Company was notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time Vanguard Bank & Trust Company given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification.

On December 1, 1992, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information.

If you have any questions, please contact me at
(202) 219-3400.

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

93040990536



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

December 10, 1992

William A. Dossey
508 Dracena Way
Gulf Breeze, Florida 32561

RE: MUR 3597

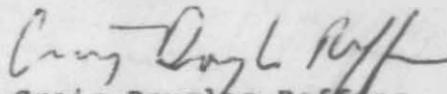
Dear Mr. Dossey:

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On December 1, 1992, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information.

If you have any questions, please contact me at
(202) 219-3400.

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

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Dec 18 2 38 PM '92

AFFIDAVIT

COMMONWEALTH _____)

STATE OF FLORIDA _____)

as:

COUNTY OF ESCAMBIA _____)

PARRISH _____)

I, Ralph F. Perkins, 5545 Grande Lagoon Boulevard, Pensacola, Florida 32507

hereby solemnly swear & affirm
(swear & affirm)

Reference: MUR 3597, Terrance R. Ketchel, 13 Lake Lorraine Circle, Shalimar, Florida 32579. Mr. Ketchel is the defeated Republican candidate for the First Congressional Seat, District 1, Florida.

The following is an addendum to my previous affidavit of October 19, 1992. Due to the lack of clarity and consistency in Mr. Ketchel's "Report of Receipts & Disbursements" it is most difficult to make any determination as to aggregate amounts contributed toward a particular election. It is impossible to determine whether the contributions are from individuals, a committee or group, multicandidate committee, or whatever. It appears that many of Mr. Ketchel's contributors have exceeded the \$1,000.00 limit per separate election. I am bringing to the attention of the FEC what I believe are individual contributions that have exceeded the \$1,000.00 limit.

On the Republican side Mr. Ketchel ran unopposed in 1990. "A primary election which is not held because the candidate was nominated by a caucus or convention with authority to nominate is not a separate election for the purposes of limitations on contributions of this section" 110.1(j)(4). In 1990 there was only a General Election. The significance here is that this would place even greater financial restraints on Mr. Ketchel's contributions. All contributions would apply toward the general election.

The following appear to me to have exceeded the \$1,000.00 contribution limit per separate election:

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FEDERAL ELECTION COMMISSION

A. Full Name, Mailing Address & Zip	Name of Employer	Date	Amount
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 1990

Tom Walton P.O. Box 122 Shalimar, Fl. 32579	Self Occupation - Sec. - Treas.	4/16/90	\$500.00
	Aggregate year to date		\$1,000.00

Tom Walton P.O. Box 122 Shalimar, Fl. 32579	Okaloosa Asphalt Sec. - Treas.	5/17/90	\$500.00
	Aggregate year to date		\$1,000.00

Tom Walton P.O. Box 122 Shalimar, Fl. 32579	Self Occupation - Investor	8/14/90	\$1,000.00
---	-------------------------------	---------	------------

The math is not right here. If on 4/16/90 Mr. Ketchel shows a Aggregate year to date balance of \$1,000.00, then by adding Mr. Walton's \$1,000.00 Aggregate year to date balance May 17, 1990 would give an Aggregate year to date balance of \$2,000.00. On top of this we add his \$1,000.00 contribution for 8/14/90 which will give an aggregate year to date balance of \$3,000.00. This means he is \$2,000.00 over the \$1,000.00 limit per individual per separate election.

Furthermore, there is no designation for the contribution dated May 17, 1990. The contributions for April 16, 1990 and August 14, 1990 are designated for the primary election. Since there was no primary election the limitations on contributions is for the general election only (see 110.1(j)(4).

Felix A. Beukenkamp 101 Baywind Drive Niceville, Fl. 32578	Self Occupation - Developer	4/30/90	\$1,000.00
	Aggregate year to date		\$1,450.00

The Aggregate year to date balance of \$1,450.00 clearly shows Mr. Beukenkamp is \$450.00 over the \$1,000.00 limit per individual per separate election - the General Election.

Felix Beukenkamp 101 Baywind Dr. Niceville, Fl. 32578	Self-Employed Occupation Developer	5/23/90	\$450.00
	Aggregate year to date		\$1,430.00

Mr. Beukenkamp's Aggregate year to date balance of \$1,430.00 places

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shown for the Aggregate year to date balance dated 11/2/90. There is a \$55.00 error.

All Mr. Johnson's contributions are designated for the primary election.

From the above it appears that we are looking at thousands of dollars in excessive contributions over the \$1,000.00 limit per individual per separate election.

Mr. Ketchel throughout his "Report of Receipts & Disbursements" fails to keep up with his aggregate amounts. In most cases he never lists an aggregate amount - it's a hit and miss affair. Many of his aggregate numbers are in error. This makes checking his total contributions per individual very difficult to determine. Because of the many errors the only sure way is to go through his reports page by page and do your own math.

A contribution must be deposited within 10 days of the treasurer's receipt, otherwise returned within 10 days to the contributor. Redesignation or reattribution must be accomplished within 60 days, or the committee must refund the excessive portion of the contribution and disclose the refund on its next report (see 103.3(b)(3) and 104.8(d)(4)). The FEC encourages the committee treasurer to make a determination within 30 days as to whether a contribution exceeds the contributor's limit or the campaign's net outstanding debts. This is to allow the committee sufficient time to act within the 60 day time limit. All of Mr. Ketchel's excessive contributions I have listed above exceed the 60 day limit for redesignations and reattributions!

When excessive contributions that may exceed the contribution limits or net debts outstanding to the campaign are deposited, the committee must make sure that the funds are not spent since they may have to be refunded. These monies may be kept either in the campaign depository or a separate account used solely for the deposits of possible illegal contributions (see 103.3(b)(4)). It appears that Mr. Ketchel may not have had sufficient funds available in some of his statements to cover the many excessive contributions.

Every time I talk with the FEC they always seem to be short of personnel and are swamped with an overload, especially during an election year. Concerning Mr. Ketchel's "Financial Disclosure Statement," the Committee on Standards of Official Conduct told me that they accept the report based on a candidate's word. They only

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do a desk top cursory review. The reason for this, they say, is they have neither the resources nor personnel to verify these statements.

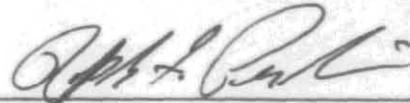
"A primary election which is not held because a candidate was nominated by a caucus or convention with authority to nominate is not a separate election for the purposes of the limitations on contributions of this section." (110.1(j)(4). Knowing this I cannot help but wonder if the FEC verifies all its facts. Does it check the elections it oversees as to whether or not there is a primary, a run-off, or a general election? Did the FEC know there was no primary election and only a general election in the First Congressional District of Florida in 1990?

Must the FEC depend upon the candidate's word as to how many separate elections there are? I cannot help but wonder if the FEC knew there was not a congressional primary in the First Congressional District of Florida in 1990. It appears they do not know what was going on. Mr. Ketchel designated contributions to both the primary and general election in his "Report of Receipts & Disbursements."

Mr. Ketchel is an attorney with a concentration in Real Estate Law; Corporate Law; Commercial Law; and Franchise Law. His law firm represents several banks (see Martindale - Hubble Law Directory 1992, FL242B). Mr. Ketchel worked several years as a legislative assistant to Congressman Guy Vander Jagt (R), Michigan. Mr. Vander Jagt headed the National Republican Congressional Committee (NRCC). Mr. Ketchel's wife Carolyn also worked for Congressman Vander Jagt. Aside from his past two campaigns for congress against Congressman Earl Hutto (D), Panama City, Florida, he has worked in other congressional elections.

Mr. Ketchel appears to have rather extensive knowledge in finance through his background in law. He also seems to be a person who should be well versed in congressional campaigns considering his political background. Are these mistakes inadvertent or by design? I would appreciate the FEC looking into this matter and taking appropriate measures.

I declare under penalty of perjury that this is a true statement of fact and correct.



AFFIRMANT'S SIGNATURE
Ralph F. Perkins
FDL # P625726413090

Subscribed and sworn/affirmed to
before me at Pensacola, Florida.
on this 14th day December 1992.

Oath taken, ID above
Page 7 of 7 Pages

Hellon Anderson notary public
Hellon Anderson CC#083881, expires 2/14/95

Affiant's Initials RF

93040990544



Vanguard Bank & Trust Company

FEDERAL ELECTION COMMISSION
OFFICE
92 DEC 21 PM 3:42

23 S JOHN SIMS PARKWAY VALPARAISO, FL 32580 (904) 678-4141
New Telephone Number (904) 729-5500
Mary Esther Office (904) 664-9562
Facsimile (904) 664-9590

December 17, 1992

RECEIVED
FEDERAL ELECTION
COMMISSION
MAIN OFFICE ROOM
DEC 21 12 23 PM '92

EXPRESS MAIL

Mr. Craig Douglas Reffner
Federal Election Commission
Office of General Counsel
999 E Street N.W.
Washington, DC 20463

MUR 3597

Re: MUR 3597

Dear Mr. Reffner:

This letter is in response to your letter dated November 18, 1992, concerning the above-referenced complaint filed against a candidate for federal office in connection with a loan from Vanguard Bank & Trust Company to that candidate.

The loan in question was made in the ordinary course of business and is current. Although the borrower has made no principal payments on the loan, he is current on the interest payments, which are due and payable quarterly.

The loan was renewed on February 26, 1992; the maturity date for the renewed loan is February 26, 1993.

The loan officer responsible for renewal of the loan has discussed with the borrower plans for reduction of the principal indebtedness. It is currently anticipated and has been communicated by the loan officer to the borrower that in the event that the loan is not paid off at maturity on February 26, 1993, the loan will be placed on a scheduled repayment plan.

Sincerely,

Roger L. Farrar
President

RLF:mrm

23040990545



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20461

December 24, 1992

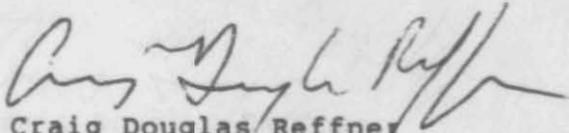
Mr. Ralph F. Perkins
5545 Grande Lagoon Boulevard
Pensacola, Florida 32507

RE: MUR 3597

Dear Mr. Perkins:

This letter acknowledges receipt on December 18, 1992, of the amendment to the complaint you filed on August 31, 1992, against Terrance R. Ketchel, Ketchel for Congress '92 and William H. Dossey, as treasurer, Vanguard Bank & Trust, William H. Dossey, and Henry, Monroig & Ketchel. These respondents as well as the other Respondents identified in your amendment, Tom Walton, Felix A. Beukenkamp, Hugh E. Jones, Jim Harris, Amanda Harris, Ron Yirigoyen, Vickie Hughes, Darren Shields, Gary Pearson, William A. Pullman, and Allyn C. Donaldson, will be sent copies of the amendment. You will be notified as soon as the Federal Election Commission takes final action on your complaint.

Sincerely,


Craig Douglas Reffner
Attorney

93040990546



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20461

December 24, 1992

Terrance R. Ketchel, Managing Partner
Henry, Monroig & Ketchel
26 N.W. Racetrack Road
Suite F
Fort Walton Beach, Florida 32547

RE: MUR 3597

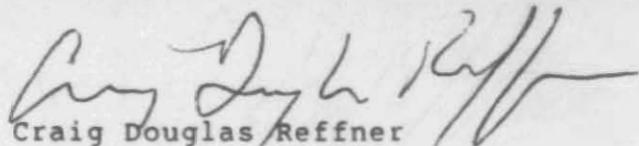
Dear Mr. Ketchel:

On September 2, 1992, Henry, Monroig & Ketchel was notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time Henry, Monroig & Ketchel was given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification.

On December 18, 1992, the Commission received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information. As this new information is considered an amendment to the original complaint, Henry, Monroig & Ketchel is hereby afforded an additional 15 days in which to respond to the allegations.

If you have any questions, please contact me at
(202) 219-3400

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

93040990547



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

December 24, 1992

William H. Dossey, Treasurer
Ketchel for Congress '92
508 Dracena Way
Gulf Breeze, Florida 32561

RE: MUR 3597

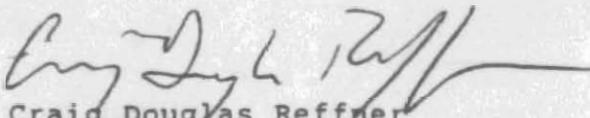
Dear Mr. Dossey:

On September 2, 1992, you were notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification.

On December 18, 1992, the Commission received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information. As this new information is considered an amendment to the original complaint, you are hereby afforded an additional 15 days in which to respond to the allegations.

If you have any questions, please contact me at
(202) 219-3400

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

93040990548



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20461

December 24, 1992

Terrance R. Ketchel
c/o Ketchel & Brown
26 N. W. Racetrack Road, Suite F
Ft. Walton Beach, Florida 32547

RE: MUR 3597

Dear Mr. Ketchel:

On September 2, 1992, you were notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification.

On December 18, 1992, the Commission received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information. As this new information is considered an amendment to the original complaint, you are hereby afforded an additional 15 days in which to respond to the allegations.

If you have any questions, please contact me at
(202) 219-3400

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

93040990549



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20461

December 24, 1992

Roger L. Farrar, President
Vanguard Bank & Trust
300 Mary Ester Boulevard
Mary Ester, Florida 32569

RE: MUR 3597

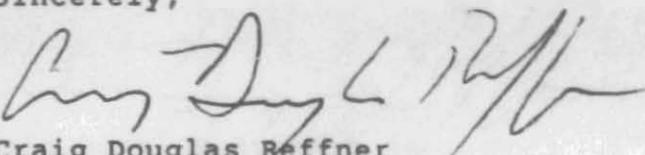
Dear Mr. Farrar:

On September 2, 1992, Vanguard Bank & Trust was notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time Vanguard Bank & Trust was given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification.

On December 18, 1992, the Commission received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information. As this new information is considered an amendment to the original complaint, Vanguard Bank & Trust is hereby afforded an additional 15 days in which to respond to the allegations.

If you have any questions, please contact me at
(202) 219-3400

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

93040990550



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20461

December 24, 1992

William H. Dossey
508 Dracena Way
Gulf Breeze, Florida 32561

RE: MUR 3597

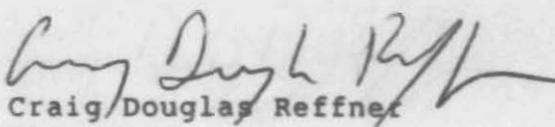
Dear Mr. Dossey:

On September 2, 1992, you were notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification.

On December 18, 1992, the Commission received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information. As this new information is considered an amendment to the original complaint, you are hereby afforded an additional 15 days in which to respond to the allegations.

If you have any questions, please contact me at
(202) 219-3400

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

93040990551



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20461

December 24, 1992

Allyn C. Donaldson
Rt. 1, Box 3560
Santa Rosa Beach, Florida 32459

RE: MUR 3597

Dear Ms. Donaldson:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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 matter to be made public. If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and authorizing such counsel to receive any notifications and other communications from the Commission.

If you have any questions, please contact Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,

Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990552



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

December 24, 1992

William A. Pullman
Rt. 1, Box 5
Mary Ester, Florida 32569

RE: MUR 3597

Dear Mr. Pullman:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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If you have any questions, please contact Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,



Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990553



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20461

December 24, 1992

Darren Shields
4117 S. W. 20th Avenue, #351
Gainesville, Florida 32607

RE: MUR 3597

Dear Mr. Shields:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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If you have any questions, please contact Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,

Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990554



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20461

December 24, 1992

Vickie Hughes
1100 Crosswinds Landing, #2
Ft. Walton Beach, Florida 32548

RE: MUR 3597

Dear Ms. Hughes:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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 matter to be made public. If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and authorizing such counsel to receive any notifications and other communications from the Commission.

If you have any questions, please contact Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,


Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990555



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20461

December 24, 1992

Ron Yirigoyen
9034 Gulf Breeze Parkway
Gulf Breeze, Florida 32569

RE: MUR 3597

Dear Mr. Yirigoyen:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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If you have any questions, please contact Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,

Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990556



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20461

December 24, 1992

Amanda Harris
121 Edwards Lane
Ft. Walton Beach, Florida 32548

RE: MUR 3597

Dear Ms. Harris:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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 matter to be made public. If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and authorizing such counsel to receive any notifications and other communications from the Commission.

If you have any questions, please contact Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,

Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990557



FEDERAL ELECTION COMMISSION
WASHINGTON, DC 20463

December 24, 1992

Jim Harris
121 Edward Lane
Ft. Walton Beach, Florida 32548

RE: MUR 3597

Dear Mr. Harris:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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If you have any questions, please contact Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,

Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990558



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

December 24, 1992

Hugh E. Jones
4212 W. Fairfield Drive
Pensacola, Florida 32505

RE: MUR 3597

Dear Mr. Jones:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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 matter to be made public. If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and authorizing such counsel to receive any notifications and other communications from the Commission.

If you have any questions, please contact Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,

Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990559



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20461

December 24, 1992

Felix A. Beukenkamp
101 Baywind Drive
Niceville, Florida 32578

RE: MUR 3597

Dear Mr. Beukenkamp:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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 matter to be made public. If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and authorizing such counsel to receive any notifications and other communications from the Commission.

If you have any questions, please contact Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,

Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

23040990560



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20461

December 24, 1992

Tom Walton
P. O. Box 122
Shalimar, Florida 32579

RE: MUR 3597

Dear Mr. Walton:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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 matter to be made public. If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and authorizing such counsel to receive any notifications and other communications from the Commission.

If you have any questions, please contact Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,

Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990561



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

December 29, 1992

Gary Pearson
Pearson's Auto
West Highway 90
DeFuniak Springs, Florida 32433

RE: MUR 3597

Dear Mr. Walton:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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 matter to be made public. If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and authorizing such counsel to receive any notifications and other communications from the Commission.

If you have any questions, please contact Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,

Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990562

AFFIDAVIT

JAN 4 11 29 AM '93

JAN -4 PM 1:38

RECEIVED
FEDERAL ELECTION COMMISSION

COMMONWEALTH _____)

STATE OF FLORIDA _____)

as:

COUNTY OF ESCAMBIA _____)

PARRISH _____)

I, Ralph F. Perkins, 5545 Grande Lagoon Boulevard, Pensacola, Florida 32507

hereby solemnly swear & affirm
(swear & affirm)

Reference: MUR 3597, Terrance R. Ketchel, 13 Lake Lorraine Circle, Shalimar, Florida 32579. Mr. Ketchel is the defeated Republican candidate for the First Congressional Seat, District 1, Florida.

In the 1990 congressional election Mr. Ketchel ran unopposed on the Republican ticket; therefore, there was no primary election. Enclosed you will find excerpts from the "1990 Calendar and Election Dates" compiled by the Division of Elections, Florida Department of State, Jim Smith, Secretary of State, Tallahassee, Florida. It list the First Primary as September 4, 1990, the Second Primary as October 2, 1990, and the General Election as November 6, 1990.

This calendar lists "DATES FOR CANDIDATES TO QUALIFY." For Federal Candidates (Congressional Candidates) it lists the last date and time for filing as "Noon May 11, 1990." Mr. Ketchel according to his "ITEMIZED DISBURSEMENTS, SCHEDULE B" on page 1 of 4 pages lists his "Candidate Filing" date as May 7, 1990. The amount of this disbursement is for \$5,370.00 to the Division of Elections, State of Florida, Tallahassee, Florida. The disbursement is marked for the Primary.

Mr. Ketchel's "Report of Receipts And Disbursements" (see reports for periods covering April 1, 1990 through June 30, 1990 and July 1, 1990 through August 15, 1990) are clearly marked "Primary Election." His disbursements and contributions received are also clearly marked "Primary." In these reports he shows total contributions of \$73,228.51. His net operating expenditures were

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\$71,281.67. I find these amounts to be exorbitant for a primary election that never was!

Terry Ketchel's expenses for a primary that never occurred in 1990 defy logic. Mr. Ketchel needs to give a full accounting of his contributions and disbursements. There appears to be a lot of loose money floating around that needs to be accounted for. Because of his past performance he should be required to produce canceled checks, receipts, itineraries, etc.

I declare under penalty of perjury that this is a true statement of fact and correct.

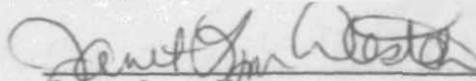


AFFIRMANT'S SIGNATURE
Ralph F. Perkins
FDL # P265726413090

Subscribed and sworn/affirmed to
before me at Pensacola, Florida.
on this 31, day December 1992.

State of Florida
County of Escambia

Notary



Janet Lynn Weston
Comm# AA737614

NOTARY PUBLIC, STATE OF FLORIDA.
MY COMMISSION EXPIRES: JAN. 4, 1994.
BONDED THRU NOTARY PUBLIC UNDERWRITERS

93040990564

DEADLINE FOR FILING

Reports shall be filed not later than 5 p.m. of the day designated; however, any report postmarked by the U.S. Postal Service no later than midnight of the day designated shall be deemed to have been filed in a timely manner. A Certificate of Mailing, or receipt from an established courier service, obtained from and dated by the U.S. Postal Service at the time of mailing, which bears a date on or before the date on which the report is due, shall be proof of mailing in a timely manner.

WAIVER OF REPORT § 106.07(7), F.S.

In any reporting period when there has been no activity in the account (no funds expended or received) the filing of the required report is waived. **HOWEVER, THE FILING OFFICER MUST BE NOTIFIED IN WRITING ON THE PRESCRIBED REPORTING DATE THAT NO REPORT IS BEING FILED.** Any candidate, political committee or committee of continuous existence failing to file this notice on time will be subject to a fine for each late day. **FORM DE2E04309-87**

FILING OFFICER

All reports shall be filed with the officer before whom the candidate qualifies. All candidates for other than statewide office who qualify with the Secretary of State shall file a duplicate copy of their report at the same time with the Supervisor of Elections in the county in which the candidate resides.

Reports for Political Committees shall be filed with the officer before whom such committee registers.

Reports for Committees of Continuous Existence shall be filed with the Division of Elections and at the same time a duplicate copy filed with the Supervisor of Elections in the county in which the committee maintains its books and records, except for all such committees located in Leon County only need file with the Division of Elections.

PENALTY FOR LATE FILING

Any candidate, political committee or committee of continuous existence failing to file a report on the designated due date shall be subject to a fine of \$50 per day for each late day, not to exceed 25 percent of the total receipts for the period covered by the late report.

Compiled by
Division of Elections
Department of State
Jim Smith
Secretary of State

1990

Calendar

and

Election Dates



First Primary — September 4, 1990

Second Primary — October 2, 1990

General Election — November 6, 1990

9 3 0 4 0 9 9 0 5 6 5

**1990
REPORTING DATES FOR CANDIDATES,
POLITICAL COMMITTEES AND
COMMITTEES OF CONTINUOUS EXISTENCE**

AN ANNUAL REPORT IS DUE DURING THE MONTH OF JANUARY FOR COMMITTEES OF CONTINUOUS EXISTENCE COVERING THE PERIOD OF JANUARY 1, 1989 THROUGH DECEMBER 31, 1989.

QUARTERLY REPORTS FOR 1990

DUE DATES	PERIOD COVERED
January 10, 1990	October 1 -- December 31, 1989
April 10, 1990	January 1 -- March 31, 1990
July 10, 1990	April 1 -- June 30, 1990

Reports shall be filed on the 10th day following the end of each calendar quarter from the time the campaign treasurer is appointed, s. 106.07(1)(a), F.S.

If a candidate is unopposed after qualifying, a 90 day report is due October 25, 1990.

FIRST PRIMARY

DUE DATES	PERIOD COVERED
August 3, 1990	July 1 -- July 27, 1990
August 17, 1990	July 28 -- August 10, 1990
August 31, 1990	August 11 -- August 30, 1990

The following are dates for the 90 day reports:

First Primary	December 3, 1990
Second Primary	December 31, 1990
General Election	February 4, 1991

SECOND PRIMARY

DUE DATES	PERIOD COVERED
September 14, 1990	August 31 -- September 7, 1990
September 28, 1990	September 8 -- September 27, 1990

NOTE

Registered Political Committees and Committees of Continuous Existence file reports on all dates listed under QUARTERLY REPORTS, FIRST PRIMARY, SECOND PRIMARY and GENERAL ELECTION with the Exception of the 90 day reports.

GENERAL ELECTION

DUE DATES	PERIOD COVERED
October 19, 1990	September 26 -- October 12, 1990
November 2, 1990	October 13 -- November 1, 1990

Each candidate shall, within 90 days after having become unopposed, withdrawn his candidacy, been eliminated or elected to office, dispose of funds in his campaign account and file a final report.

DATES FOR CANDIDATES TO QUALIFY

Federal Candidates	Noon May 7, 1990 -- Noon May 11, 1990
Candidates for State, Multi-County, County, District and Nonpartisan Judicial Offices	Noon July 16, 1990 -- Noon July 20, 1990
Write-in Candidates	Noon July 16, 1990 -- Noon July 27, 1990

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FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

January 12, 1993

Ralph F. Perkins
5545 Grand Lagoon Boulevard
Pensacola, Florida 32507

RE: MUR 3597

Dear Mr. Perkins:

This letter acknowledges receipt on January 4, 1993, of the amendment to the complaint you filed on August 31, 1992, against Terrance R. Ketchel, Ketchel for Congress '92 and William A. Dossey, as treasurer, Vanguard Bank & Trust, William A. Dossey, and Henry, Monroig & Ketchel. Terrance R. Ketchel and Ketchel for Congress '92 and William A. Dossey, as treasurer, will be sent a copy of the amendment. You will be notified as soon as the Federal Election Commission takes final action on your complaint.

Sincerely,

Craig Douglas Reffner
Attorney

93040990567



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

January 12, 1993

William A. Dossey, Treasurer
Ketchel for Congress '92
P. O. Box 5456
Fort Walton Beach, Florida 32549

RE: MUR 3597

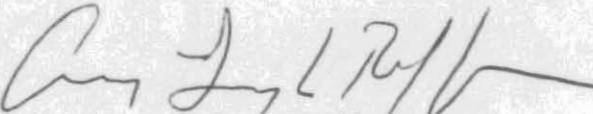
Dear Mr. Dossey:

On September 2, 1992, you were notified that the Federal Election Commission ("Commission") received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification. Subsequently, on November 9, November 18, and December 10, 1992, you were notified that the Commission received additional information from the complainant pertaining to the allegations in the complaint. Copies of this additional information were given to you at that time. You were also notified on December 24, 1992, that the Commission received an amendment to the original complaint. A copy of this information was given to you and you were afforded an additional 15 days to respond to the allegations.

On January 4, 1993, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information. As this new information is considered an amendment to the original complaint, you are hereby afforded an additional 15 days in which to respond to the allegations.

If you have any questions, please contact me at (202) 219-3690.

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

93040990568



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

January 12, 1993

Terrance R. Ketchel
P. O. Box 5456
Fort Walton Beach, Florida 32549

RE: MUR 3597

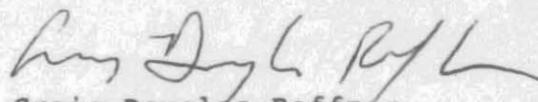
Dear Mr. Ketchel:

On September 2, 1992, you were notified that the Federal Election Commission ("Commission") received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification. Subsequently, on November 9, November 18, and December 10, 1992, you were notified that the Commission received additional information from the complainant pertaining to the allegations in the complaint. Copies of this additional information were given to you at that time. You were also notified on December 24, 1992, that the Commission received an amendment to the original complaint. A copy of this information was given to you and you were afforded an additional 15 days to respond to the allegations.

On January 4, 1993, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information. As this new information is considered an amendment to the original complaint, you are hereby afforded an additional 15 days in which to respond to the allegations.

If you have any questions, please contact me at (202) 219-3690.

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

93040990569

OGC 8235

RECEIVED
FEDERAL ELECTION
COMMISSION
MAIN COPY ROOM

JAN 15 9 24 AM '93

WILLIAM F. STONE
ATTORNEY AT LAW

POST OFFICE BOX 2230
FORT WALTON BEACH, FLORIDA 32549-2230

TELEPHONE
(904) 243-5451

January 12, 1993

Federal Election Commission
Attn: Craig Douglas Reffner, Esquire
Washington, D.C. 20463

RE: MUR 3597

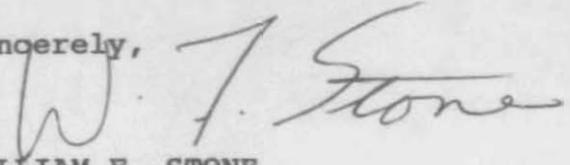
Dear Mr. Reffner:

Please be advised that I represent Felix A. Beukenkamp in the above referenced matter.

I am requesting an extension of time in which to respond to the complaint against Mr. Beukenkamp. I have requested documentation from Mr. Ketchel as evidenced by the enclosure, and need time to review the requested records.

Please contact me immediately if there is any difficulty in granting this request for an extension of 45 days.

Sincerely,



WILLIAM F. STONE

WFS:bd

Encl.

cc: Ralph F. Perkins
Mr. Felix A. Beukenkamp

93040990570

RECEIVED
FEDERAL ELECTION
COMMISSION
93 JAN 15 AM 10:53

WILLIAM F. STONE
ATTORNEY AT LAW

POST OFFICE BOX 2230
FORT WALTON BEACH, FLORIDA 32549-2230

TELEPHONE
(904) 243-5451

January 12, 1993

TERRANCE R. KETCHEL, ESQUIRE
26 N.W. Racetrack Rd., Suite F
Ft. Walton Beach, FL 32547

RE: Federal Election Campaign Funds
Felix A. Beukenkamp
WFS No. 93-003

Dear Mr. Ketchel:

Please be advised that I represent Felix A. Beukenkamp in the above matter. Mr. Beukenkamp has been contacted by the Federal Election Commission regarding an alleged violation of the Federal Election Commission Act of 1971 with respect to his contributions to your campaign. Enclosed please find a copy of the Affidavit by Ralph Perkins which contains the allegations.

Please provide us with copies of your reports of receipts and disbursements so that we may investigate the allegations made against Mr. Beukenkamp.

If you should have any questions, please do not hesitate to call.

Very truly yours,

WILLIAM F. STONE

WFS:bd

cc: Mr. Felix A. Beukenkamp
Federal Election Commission

93040990571

RECEIVED
FEDERAL ELECTION
COMMISSION
MAIN COPY ROOM

JAN 21 12 45 PM '93

OGC 8260
Route 1, Box 3560
Santa Rosa Beach, FL 32459
January 13, 1993

93 JAN 21 PM 1:43

RECEIVED
FEDERAL ELECTION COMMISSION

Lisa E. Klein, Assistant General Counsel
Federal Election Commission
999 E Street, NW
Washington, D. C. 20463

Re: MUR 3597

Dear Ms. Klein,

I am in receipt of your letter of December 24, 1992 concerning a complaint bearing the subject number.

First, I am astounded to learn that the Federal Election Commission would forward a complaint to those accused of violating a Federal Statute, without even determining that the complaint is based on a violation of the Statute. In this case, this Perkins person erroneously quotes the Statute to state that a contributor is limited to a total contribution of \$1,000 to a congressional candidate who is unopposed in the primary election. The Federal Election Campaign Act of 1971 states:

- 110.1 (B)(1) - "No person shall make contributions to any candidate, his or her authorized political committee or agents with respect to any election for Federal office which, in the aggregate, exceeds \$1,000."
- 110.1 (J)(2) - "An election in which a candidate in unopposed is a separate election for the purposes of the limitation on contributions of this section."
- 110.1 (J)(3) - "A primary or general election which is not held because a candidate is unopposed or received a majority of votes in a previous election is a separate election for the purposes of the limitations on contributions of this section."

Based on the language in the Act, a cursory review of the complaint, by anyone in your office, should have led to a return of this complaint to the complainer with appropriate remarks. I am, of course, assuming that your office staff is familiar with the statutes under which it operates.

Second, I am Mr. Allyn C. Donaldson. Mrs. Blanche S. Donaldson is my wife and all contributions are made on a joint basis.

Therefore, under "Perkins Law", our contribution limit is \$2,000, and under the "Act", our limit is \$4,000 and the aggregate year to date contribution of \$1,355 is well under both.

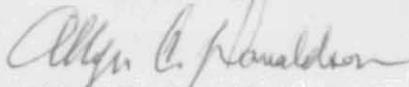
If you had reviewed this complaint, particularly the next to last paragraph, it should have been obvious to you, as it is to me, that Parkins is on some

93040990572

sort of vendetta to discredit Terry Ketchel. He or she should be told to go away and quit wasting the taxpayers money.

Your comments will be most appreciated.

Very truly yours,



Allyn C. Donaldson

att. Affidavit

cc: Terry Ketchel
Senator Connie Mack

93040990573

AFFIDAVIT

We, Allyn C. Donaldson and Blanche S. Donaldson, do hereby solemnly swear and affirm that all contributions to the 1990 campaign to elect Terry Ketchel to the Florida First Congressional District seat were made on a joint basis, and are, therefore, well within the limit of \$2,000 per individual, or \$4,000 per married couple, as stated in S 110.1 (B)(1), (J)(2) and (J)(3) of the Federal Election Campaign Act of 1971, as amended.

Allyn C. Donaldson
Allyn C. Donaldson

Blanche S. Donaldson
Blanche S. Donaldson

RECEIVED
93 JAN 21 PM 1:43

93040990574

Laurie P. Guymon 1/14/93



Notary Public, State of Florida at Large
My Commission Expires Nov. 18, 1995
Bonded thru Agent's Notary Brokerage

JAMES W. HARRIS
P.O. Box 1048
FORT WALTON BEACH, FLORIDA 32549

(904) 243-3105

06-2293

RECEIVED
FEDERAL ELECTION
COMMISSION
MAIL ROOM

Jan 25 9 10 AM '93

January 14, 1993

Federal Election Commission
Washington, D.C. 20463

RE: MVR 3597

ATTENTION: Craig Douglas Reffner

Dear Sir:

In regard to the letters dated December 24, 1992 sent to myself and my wife, Amanda A. Harris, regarding the above referenced complaint, please see the attached correspondence. I feel that the attached properly addresses the situation and that no further action needs to be taken.

Please review this and if you do not request further information, I will assume that the matter is closed. This letter is written on behalf of myself and my wife, Amanda A. Harris.

Sincerely,

James W. Harris
James W. Harris

93040990575

93 JAN 25 11:10:04

RECEIVED
FEDERAL ELECTION
COMMISSION

KETCHEL & BROWN
ATTORNEYS AT LAW

26 N.W. RACETRACK ROAD, SUITE F
FT. WALTON BEACH, FLORIDA 32547
TELEPHONE (904) 862-6988
TELECOPIER (904) 864-2069

Terrance R. Ketchel
John T. Brown
Bryan J. Kiefer

January 8, 1993

Mr. and Mrs. James Harris
121 Edward Lane
Fort Walton Beach, Florida 32548

Re: Ralph E. Perkins/FEC Contributions Letter

Dear Jim and Amanda:

9 3 0 4 0 9 9 0 5 7 6
On Monday of this week I was more than a little surprised to receive correspondence from the Federal Election Commission stating that a complaint had been filed against me by a top campaign worker of my 1992 primary opponent, Tom Banjanin, claiming that FEC laws and regulations had been violated because I received campaign contributions from individuals in my 1990 campaign in excess of \$1000. I became even more upset when I realized that the FEC had mailed similar notices to major supporters of that campaign indicating they also may have been in violation of Federal campaign expenditure laws. The purpose of this letter, although I have spoken with many of you by phone already, is to explain in detail and with documentation why absolutely no election laws were violated by your making a contribution in a Federal election of over \$1000.

First, to explain the allegations. Quite simply, Mr. Perkins alleges that you and others exceeded individual campaign contribution limits by contributing in excess of \$1000 to my 1990 congressional campaign. He arrives at this erroneous conclusion by misapplying FEC Reg. 110.1(j)(4) to my 1990 campaign.

Federal Election Law allows a maximum contribution of \$1000 for each "Federal Election" (see enclosed Reg. 110.1(b)(1)). In practical terms, this means that an individual may contribute \$2000 per Congressional election, \$1000 each for the primary "election"

AREAS OF PRACTICE

Civil Litigation, Corporate, Real Estate, Collection,
Commercial and Franchise Law

Mr. and Mrs. James Harris
January 8, 1993
Page 2.

and for the general "election." This system is utilized even if a candidate is unopposed in a primary election as long as a primary election was held (see the heading in the Federal Election Commission Campaign Guide titled "Unopposed Candidates; Elections Not Held" as well as the enclosed FEC Reg. 110.1(j)(3)).

This, of course, is exactly the situation in my 1990 campaign. I confirmed that the \$2000 limit applied to my 1990 campaign by contacting the general counsel of the National Republican Congressional Campaign Committee, Sue Waddell, who not only reiterated that our interpretation was correct, but also faxed a copy of a U.S. Attorney Advisory Opinion 1978-61 (which coincidentally involved another Florida Congressional campaign) that conclusively backs up our interpretation of the Federal campaign contribution limitations.

I might add that this limitation rule for Federal campaigns is well known among campaign workers and those involved in Congressional fund raising. I honestly question whether Mr. Banjanin's top campaign aide was so seriously misinformed about Federal law so as to file an official FEC complaint, or whether other political motives were present. I guess some people do not realize that the campaign is over.

The section cited by Mr. Perkins in his affidavit, 110.1(j)(4), is the paragraph that immediately follows the paragraph applying to the situation at hand. (j)(4) deals with the situation not found in Florida in which candidates are chosen via caucus or convention. In Florida candidates are chosen, as we are all well aware, by primary, not by caucus or convention.

In closing, let me state how sorry I am that you were dragged into a political action where my 1992 Primary opponent is for some reason attempting to create problems even after the General election is concluded. I am particularly disappointed this type of petty, obviously incorrect (and easily explainable) action is being undertaken by a fellow Republican.

The information and documentation provided in this letter may be utilized by you if you desire to respond formally to FEC. In any event, please know that I will pass this information along to the FEC who will undoubtedly dismiss this matter as the Florida Ethics Commission dismissed the complaint that this same individual filed against our Okaloosa Supervisor of Election, Pat Hollarn during the last part of this 1992 election.

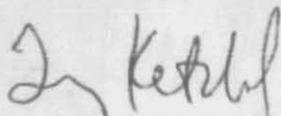
Finally, I want to reassure you that the FEC staff attorney that I spoke with earlier this week was clear that the FEC's action in informing you of this complaint in no way implies any wrongdoing and was merely FEC mandated procedure.

93040990577

Mr. and Mrs. James Harris
January 8, 1993
Page 3.

Please do not hesitate to contact me for any reason if I can further explain this matter or provide you any additional information. Thank you.

Sincerely,



Terrance R. Ketchel

TRK:myt\FEC.L05

enclosures

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CAMPAIGN GUIDE



**FOR CONGRESSIONAL
CANDIDATES AND
COMMITTEES**

9 3 0 4 0 9 9 5 7 9

Political committees established, financed, maintained or controlled by the same person, organization or group are affiliated and therefore operate under the same limits on contributions they receive and give. 110.3(a)(1)(i). This definition applies to all types of political committees, including *nonconnected committees*, party committees, corporate/labor PACs and authorized committees.

Party Political Committees

Although a *State party committee* operates under its own contribution limit, *local party committees* within a State are presumed to be affiliated with the State party committee.³ This means that contributions from local party committees count against the State committee's limit. 110.3(b)(1)(ii) and (2)(ii).

Note, however, that the national committee, the House campaign committee and the Senate campaign committee are considered separate committees, with separate contribution limits (except for the special \$17,500 limit for Senate candidates, as explained above). 110.3(b)(2)(i) and (4).

Corporate/Labor PACs

All *separate segregated funds* (also called political action committees or PACs) established, financed, maintained or controlled by the same corporation or labor organization are affiliated. For example:

- PACs established by a parent corporation and its subsidiaries are affiliated.
- PACs established by a national or international union and its local unions are affiliated.
- PACs established by a federation of national or international unions and the federation's State and local central bodies are affiliated.
- PACs established by an incorporated membership organization and its related State and local entities are affiliated. 100.5(g)(2)(i) and 110.3(a)(1)(ii).

2. How Limits Work

The \$1,000 and \$5,000 limits on contributions to candidates apply separately to each Federal election in which the candidate participates. A primary election, general election, *runoff election* and *special election* are each considered a separate election with a separate contribution limit.⁴ 100.2. In some cases, a party caucus or convention is considered a primary election, as explained below.

Party Caucus or Convention

A party caucus or convention constitutes a primary election only if it has the authority under relevant State law to select a nominee for Federal office. Otherwise, there is no separate limit for a caucus or convention; it is considered part of the primary process.⁵ 100.2(c)(1) and (e). See also, for example, *Advisory Opinions* (AOs) 1986-21 and 1986-17.

Candidates Not Running in Election

A candidate is entitled to an election limit only if he or she seeks office in that election. Thus, a candidate who loses the primary (or otherwise does not participate in the general election) does not have a separate limit for the general. 110.1(b)(3)(i) and 102.9(e). See also "Designated and Undesignated Contributions," below, and "Contributions to Retire Debts," page 8.

Primary vs. General Election

Campaigns must adopt an accounting system to distinguish between contributions made for the primary election and those made for the general election, as discussed on page 20. 102.9(e). Nevertheless, the campaign of a candidate running in the general election may spend unused primary contributions for general election expenses. The contributions would continue to apply toward the donors' limits for the primary. 110.3(a)(2)(iii). The campaign of a candidate running in the general election may use general election contributions for primary debts; the contributions would still count against the general election limits. 110.1(b)(3)(iv).

Unopposed Candidates; Elections Not Held

A campaign is entitled to a separate contribution limit even if:

- The candidate is unopposed in an election;
- A primary or general election is not held because the candidate is unopposed;⁶ or
- The general election is not held because the candidate received a majority of votes in the previous election.

(The date on which the election would have been held is considered the date of the election.) 110.1(j)(2) and (3). The campaign must file a pre-election report and,

in the case of a general election, a post-election report. AO 1986-21. See also "When to Report," page 24.

3. Contributions to Unauthorized Committees

If a contributor makes a contribution to a committee not authorized by any candidate and knows that a substantial portion of the contribution will be contributed to or spent on behalf of a particular candidate, the contribution counts against the donor's election limit for that candidate. 110.1(h).

4. Designated and Undesignated Contributions

The Commission strongly recommends that campaigns encourage contributors to designate their contributions. Contributors designate contributions by indicating in writing the specific election to which they intend a contribution to apply. Contributors may make this written designation on the check (or other written instrument) or in a signed statement accompanying the contribution. 110.1(b)(4). The contribution then counts against the donor's limit for the designated election.

An undesignated contribution, on the other hand, automatically counts against the limit for the candidate's upcoming election. 110.1(b)(2).

Designated contributions ensure that the contributor's intent is conveyed to the candidate's campaign. In the case of contributions from political committees, written designations also promote consistency in reporting and thereby avoid the possible appearance of excessive contributions on reports.

³ A local party committee may be considered independent of the State party committee if it can meet certain standards. See 110.3(b)(2)(i)(A) and (B).

⁴ Presidential campaigns should note that all Presidential primary elections held during the election year are considered one election for purposes of the contribution limits. 110.1(j)(1).

⁵ There are rare exceptions to this rule. See AOs 1982-49 and 1976-58.

⁶ A primary election that is not held because the candidate was nominated by a caucus or convention with authority to nominate is not a separate election with a separate contribution limit. 110.1(j)(4).

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a partnership shall
 limitations on contribu-
 110.1 (b), (c), and (d).
 such contribution may
 the profits of a corpora-
 partner.

utions to candidates for
 ne Federal office. If an in-
 candidate for more than
 office, a person may make
 s which do not exceed
 e candidate, or his or her
 political committees for
 n for each office, as long

contribution is designated
 / the contributor for a par-
 ticular candidate.

andidate maintains separ-
 ate organizations, including
 principal campaign commit-
 tee accounts; and
 principal campaign committee
 authorized political commit-
 tee candidate for one election
 federal office transfers funds
 to, makes contributions
 or expenditures on behalf of
 principal campaign committee
 authorized political commit-
 tee candidate for another elec-
 tion Federal office, except
 in 11 CFR 110.3(c)(4).

Contributions to retire pre-1975
 contributions made to retire
 debts from elections held
 January 1, 1975 are not sub-
 ject to the limitations of 11 CFR part
 110.1 as contributions and solicited
 to retire these debts are designat-
 ed and used for that purpose.
 Contributions made to retire
 debts from elections held
 after December 31, 1974 are subject to
 the limitations of 11 CFR part 110.

Contributions to committees sup-
 porting same candidate. A person
 may contribute to a candidate or his
 authorized committee with re-
 spect to a particular election and also
 to a political committee
 supporting, or anticipates
 supporting, the same candidate in the
 election, as long as—
 (1) The political committee is not
 the candidate's principal campaign
 committee or other authorized politi-
 cal committee or a single candidate

(2) The contributor does not give
 with the knowledge that a substantial
 portion will be contributed to, or ex-
 tended on behalf of, that candidate
 for the same election; and

(3) The contributor does not retain
 control over the funds.

(i) *Contributions by spouses and
 minors.* (1) The limitations on contribu-
 tions of this section shall apply sep-
 arately to contributions made by each
 spouse even if only one spouse has
 income.

(2) Minor children (children under
 18 years of age) may make contribu-
 tions to any candidate or political com-
 mittee which in the aggregate do not
 exceed the limitations on contribu-
 tions of this section, if—

(i) The decision to contribute is
 made knowingly and voluntarily by
 the minor child;

(ii) The funds, goods, or services con-
 tributed are owned or controlled ex-
 clusively by the minor child, such as
 income earned by the child, the pro-
 ceeds of a trust for which the child is
 the beneficiary, or a savings account
 opened and maintained exclusively in
 the child's name; and

(iii) The contribution is not made
 from the proceeds of a gift, the pur-
 pose of which was to provide funds to
 be contributed, or is not in any other
 way controlled by another individual.

(j) *Application of Limitations to elec-
 tions.* (1) The limitations on contribu-
 tions of this section shall apply sep-
 arately with respect to each election as
 defined in 11 CFR 100.2, except that
 all elections held in a calendar year
 for the office of President of the
 United States (except a general elec-
 tion for that office) shall be consid-
 ered to be one election.

(2) An election in which a candidate
 is unopposed is a separate election for
 the purposes of the limitations on con-
 tributions of this section.

(3) A primary or general election
 which is not held because a candidate
 is unopposed or received a majority of
 votes in a previous election is a sep-
 arate election for the purposes of the
 limitations on contributions of this
 section. The date on which the elec-
 tion would have been held shall be
 considered to be the date of the elec-
 tion.

(4) A primary election which is not
 held because a candidate was nominat-
 ed by a caucus or convention with au-
 thority to nominate is not a separate
 election for the purposes of the limita-
 tions on contributions of this section.

(k) *Joint contributions and reattri-
 butions.* (1) Any contribution made by
 more than one person, except for a
 contribution made by a partnership,
 shall include the signature of each
 contributor on the check, money
 order, or other negotiable instrument
 or in a separate writing.

(2) If a contribution made by more
 than one person does not indicate the
 amount to be attributed to each con-
 tributor, the contribution shall be at-
 tributed equally to each contributor.

(3)(i) If a contribution to a candidate
 or political committee, either on its
 face or when aggregated with other
 contributions from the same contribu-
 tor, exceeds the limitations on contribu-
 tions set forth in 11 CFR 110.1 (b),
 (c) or (d), as appropriate, the treasurer
 of the recipient political committee
 may ask the contributor whether the
 contribution was intended to be a joint
 contribution by more than one person.

(ii) A contribution shall be consid-
 ered to be reattributed to another con-
 tributor if—

(A) The treasurer of the recipient
 political committee asks the contribu-
 tor whether the contribution is intend-
 ed to be a joint contribution by more
 than one person, and informs the con-
 tributor that he or she may request
 the return of the excessive portion of
 the contribution if it is not intended to
 be a joint contribution; and

(B) Within sixty days from the date
 of the treasurer's receipt of the contribu-
 tion, the contributors provide the
 treasurer with a written reattribution
 of the contribution, which is signed by
 each contributor, and which indicates
 the amount to be attributed to each
 contributor if equal attribution is not
 intended.

(l) *Supporting evidence.* (1) If a po-
 litical committee receives a contribu-
 tion designated in writing for a par-
 ticular election, the treasurer shall
 retain a copy of the written designa-
 tion, as required by 11 CFR 110.1(b)(4)
 or 110.2(b)(4), as appropriate. If the
 written designation is made on a check

- Sec.
 110.7 Party committee expenditure limitation (2 U.S.C. 441a(d)).
 110.8 Presidential candidate expenditure limitations.
 110.9 Miscellaneous provisions.
 110.10 Expenditures by candidates.
 110.11 Communications; advertising (2 U.S.C. 441d).
 110.12 Honoraria (2 U.S.C. 441i).
 110.13 Nonpartisan candidate debates.
 110.14 Contributions to and expenditures by delegates and delegate committees.

AUTHORITY: 2 U.S.C. 431(8), 431(9), 432(6)(2), 437d(a)(8), 438(a)(8), 441a, 441b, 441d, 441e, 441f, 441g, 441h and 441i.

§ 110.1 Contributions by persons other than multicandidate political committees (2 U.S.C. 441a(a)(1)).

(a) *Scope.* This section applies to all contributions made by any person as defined in 11 CFR 100.10, except multicandidate political committees as defined in 11 CFR 100.5(a)(3) or entities and individuals prohibited from making contributions under 11 CFR 110.4 and 11 CFR parts 114 and 115.

(b) *Contributions to candidates; designations; and redesignations.*

(1) No person shall make contributions to any candidate, his or her authorized political committees or agents with respect to any election for Federal office which, in the aggregate, exceed \$1,000.

(2) For purposes of this section, with respect to any election means—

(i) In the case of a contribution designated in writing by the contributor for a particular election, the election so designated. Contributors to candidates are encouraged to designate their contributions in writing for particular elections. See 11 CFR 110.1(b)(4).

(ii) In the case of a contribution not designated in writing by the contributor for a particular election, the next election for that Federal office after the contribution is made.

(3)(i) A contribution designated in writing for a particular election, but made after that election, shall be made only to the extent that the contribution does not exceed net debts outstanding from such election. To the extent that such contribution exceeds net debts outstanding, the candidate or the candidate's authorized political committee shall return or de-

posit the contribution within ten days from the date of the treasurer's receipt of the contribution as provided by 11 CFR 103.3(a), and if deposited, then within sixty days from the date of the treasurer's receipt the treasurer shall take the following action, as appropriate:

(A) Refund the contribution using a committee check or draft; or

(B) Obtain a written redesignation by the contributor for another election in accordance with 11 CFR 110.1(b)(5); or

(C) Obtain a written reattribution to another contributor in accordance with 11 CFR 110.1(k)(3).

If the candidate is not a candidate in the general election, all contributions made for the general election shall be either returned or refunded to the contributors or redesignated in accordance with 11 CFR 110.1(b)(5), or reattributed in accordance with 11 CFR 110.1(k)(3), as appropriate.

(ii) In order to determine whether there are net debts outstanding from a particular election, the treasurer of the candidate's authorized political committee shall calculate net debts outstanding as of the date of the election. For purposes of this section, *net debts outstanding* means the total amount of unpaid debts and obligations incurred with respect to an election, including the estimated cost of raising funds to liquidate debts incurred with respect to the election and, if the candidate's authorized committee terminates or if the candidate will not be a candidate for the next election, estimated necessary costs associated with termination of political activity, such as the costs of complying with the post-election requirements of the Act and other necessary administrative costs associated with winding down the campaign, including office space rental, staff salaries and office supplies, less the sum of:

(A) The total cash on hand available to pay those debts and obligations, including: currency; balances on deposit in banks, savings and loan institutions, and other depository institutions; traveler's checks; certificates of deposit; treasury bills; and any other committee investments valued at fair market value; and

Disclosure on the contents of this telecopied information is strictly prohibited. If you received a telecopy in error, please immediately notify us by telephone to arrange for return of the original document to us.

41 11-1-78

Opinions

10,363

Dated: October 10, 1978.

/ The letters indicate that as of June 30, 1978, 39 of the 75 Jerry's restaurants and 464 of the 998 Long John Silver's Seafood Shoppes are operated directly by Jarrico or LJS, its wholly owned subsidiary. It is clear that the executive and administrative personnel who operate restaurants owned and operated by Jarrico or LJS may be solicited for contributions to Jarrico's separate segregated fund. 2 U.S.C. 8441b (b)(4); 11 CFR 114.5(g)(1).

DISSENTING OPINION

OF

COMMISSIONER THOMAS E. HARRIS

AND

COMMISSIONER NEIL STABLER

TO ADVISORY OPINION 1978-61

We dissent for the reasons stated in our Dissenting Opinion to Advisory Opinion 1977-70, dated March 28, 1978.

Dated: October 5, 1978.

[45360] AO 1978-61: Requirements for Unopposed Candidate in General Election

[A general election is still considered an election for purposes of contribution limitations and reporting requirements even though the candidate is unopposed and his name will not appear on the ballot. Answer to G. G. HOFF, Treasurer, Andy Ireland Campaign Committee, P. O. Box 550, Winter Haven, Florida 32990.]

This responds to your letter of August 15, 1978, requesting an advisory opinion concerning application of the Federal Election Campaign Act of 1971, as amended ("the Act"), to the reporting status of the Andy Ireland Campaign Committee.

Your letter states that Mr. Ireland, a candidate for the United States House of Representatives from the 8th Congressional District of Florida, is unopposed in the 1978 Primary and General Elections, and that you have been advised that under present Florida State law a candidate who is unopposed will not have his name printed on either the primary or general election ballots. Your campaign committee has accepted contributions and made expenditures in anticipation of a 1978 campaign before learning that Mr. Ireland was unopposed. However, your campaign committee continues to have obligations and commitments for campaign expenses through November. You have asked four questions:

- 1) "Since the candidate's (Andy Ireland) name will not appear on either ballot and no write-in votes will be cast, do we file our reports as receipts and expenditures for a November 7, 1978 general election.
- 2) Once we have paid all the expenses incurred for an anticipated 1978 campaign, do we then report the excess as contributions for a 1980 primary election.
- 3) How do we apply the contribution limitations in this situation, and the reporting of aggregates for 1978.

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- 4) Are we required to file pre-and post-general election reports as well as quarterly reports."

Although Mr. Ireland's name will not appear on the general election ballot he is a participating candidate for purposes of disclosure in that election, since under Florida statutes^{1/} he will not receive a certificate of election until after the date of the general election. Accordingly, in answer to your first and fourth questions the Andy Ireland Campaign Committee will be required to file a ten day pre-general election report and a thirty day post-general election report as prescribed by 2 U.S.C. §434(a)(1)(A)^{2/}. The Committee will also be required to file an October 10 quarterly report if the Committee has received or expended more than \$1,000 in the period from July 1 through September 30, 1978. (If the Committee has received or expended less than \$1,000 during the third quarter of 1978 a post-card, in lieu of a report, may be filed.) Additionally, a year end report covering November 28 through December 1978 is required to be filed by January 31, 1979, if the Committee receives contributions or makes expenditures in the fourth quarter which exceed \$1,000. See 11 CFR 104.1(a)(1) (i) and 104.4(d).

In answer to your second question, under 110.3(a)(2)(iv) of the regulations, surplus funds from the 1978 campaign committee may be transferred or carried over to Mr. Ireland's campaign committee for 1980. To avoid application of the 1980 limits to each contribution comprising the transferred surplus, all funds transferred must have been received as of the date of the 1978 general election (rather than subsequent to that election). Except to the extent that there are outstanding debts from a 1978 election, each "contribution" after the date of the general election in 1978 is charged against the contribution limits of the original contributor with respect to a future election. Excess 1978 funds retained by the Committee would not have to be separately reported as a transfer or in any other manner if the contributors of those funds were previously disclosed, as required, on reports filed in 1978.

In answer to your third question, the contribution limits in 2 U.S.C. §441a apply with respect to each election in which a congressional candidate seeks nomination or election. 2 U.S.C. §441a(a)(6). Regulations of the Commission further explain that an election in which a candidate is unopposed is a separate election and if a primary election is unnecessary because a candidate is unopposed, the date on which that primary would have been held is deemed to be the date of the primary for purposes of the contribution limits. See 11 CFR 110.1 (j). Thus as a candidate for nomination and a candidate for the general election you may receive \$1,000 with respect to the primary and \$1,000 with respect to the general election from the same individual. 2 U.S.C. §441a(a). Commission regulations further provide that, as a general rule, contributions made after the date of the primary election are considered as made for the general election. 11 CFR 110.1(a)(2).

The reporting of calendar year aggregates for contributions received in 1978 is not affected in the situation presented. Under 2 U.S.C. §434(b)(2) a contribution in one calendar year is aggregated with other contributions from the same donor in that same year. For example, a contribution by check made in December 1978 is aggregated for reporting purposes with other contributions made and received in 1978 even though the contribution for limit purposes may count against the contributor's primary election limit for 1980.

This response constitutes an advisory opinion concerning the application of a general rule of law stated in the Act, or prescribed as a Commission regulation, to the specific factual situation set forth in your request. See 2 U.S.C. §437f.

Dated: October 17, 1978.

^{1/} Certificates of election to the United States Congress are issued by the Florida Department of State after the "State canvass" of the vote. The Florida Election Code §98.331. The canvass is held after the closing of the polls and not later than noon on the day after the election. Id. §102.141; see also §102.071, 102.111, 102.121, and 102.131.

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RECEIVED
FEDERAL ELECTION
COMMISSION
MAIL ROOM

WILLIAM F. STONE
ATTORNEY AT LAW

FEB 2 11 56 AM '93

POST OFFICE BOX 2230
FORT WALTON BEACH, FLORIDA 32549-2230

TELEPHONE
(904) 243-5451

January 28, 1993

Federal Election Commission
Attn: Craig Douglas Reffner, Esquire
Washington, D.C. 20463

RECEIVED
FEDERAL ELECTION
COMMISSION
93 FEB -2 PM 3:30

RE: MUR 3597

Dear Mr. Reffner:

Enclosed please find the original executed Statement of Designation
of Counsel regarding the above matter.

Please do not hesitate to call if you should have any questions.

Sincerely,

W F Stone
WILLIAM F. STONE

WFS:bd *by bd*

Encl.

93040990585

STATEMENT OF DESIGNATION OF COUNSEL

MUR 3597

NAME OF COUNSEL: William F. Stone, Esquire

ADDRESS: P. O. Box 2230

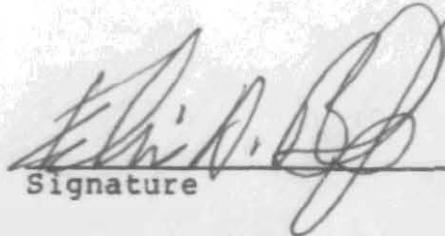
Fort Walton Beach, Florida 32549

TELEPHONE: 904-243-5451

RECEIVED
93 FEB -2 PM 3:30
COMMISSION

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.

27 January '93
Date


Signature

RESPONDENT'S NAME: Felix Beukenkamp

ADDRESS: 101 Baywind Drive

Niceville, Florida 32578

HOME PHONE: 904-897-2226

BUSINESS PHONE: 904-651-8673

93040990586



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

February 3, 1993

William F. Stone, Esq.
P. O. Box 2230
Fort Walton Beach, Florida 32549-2230

RE: MUR 3597
Felix A. Beukenkamp

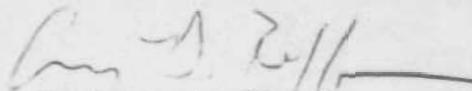
Dear Mr. Stone:

This is in response to your letter dated January 12, 1993, requesting an extension of 45 days to respond to the complaint in the above-referenced matter.

Considering the Federal Election Commission's responsibilities to act expeditiously in the conduct of investigations, the Office of the General Counsel cannot grant your full request, but can only agree to a 30 day extension. Accordingly, the response is due by close of business on February 11, 1993.

If you have any questions, please contact me at (202) 219-3690.

Sincerely,


Craig D. Reffner
Attorney

93040990587

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OGC 8385

FEB 4 12 18 PM '93

5545 Grande Lagoon Boulevard
Pensacola, Florida 32507
January 30, 1993

93 FEB -4 PM 3:32

Craig Douglas Reffner, Attorney
Federal Election Commission
999 E Street, N.W.
Washington, D.C. 20463

RE: MUR 3597

Dear Mr. Reffner:

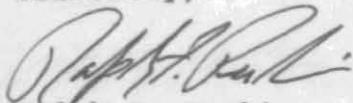
The enclosed letter to Congressman Henry Gonzalez, Chairman, U.S. House Banking Committee, Washington, D.C. is for your perusal, and is self-explanatory.

I wish to clarify a second reference to a Mr. Tom Walton, P.O. Box 122, Shalimar, Florida 32579 concerning possible excessive contributions. In essence both affidavits say the same about Mr. Walton. The more recent statement presents itself more clearly.

At this juncture I do not intend to send anymore complaints as concerns Terrance R. Ketchel. Even though there is more, I trust the Federal Election Commission has sufficient material now and is capable of rooting them out and dealing with them. Through other channels I do intend to continue pursuing Mr. Ketchel's errant bank loan and why the bank regulators failed to pick up on this. There is an indication by Mr. Ketchel's latest reports to the Federal Election Commission that no action has been taken by the bank regulators.

If I can be of any assistance or provide further information, please do not hesitate to contact me.

Sincerely,



Ralph F. Perkins
Telephone Number (904) 492-1341

encl: Ltr. to Congressman Henry Gonzalez, Chairman, U.S. House
Banking Committee, Washington, D.C.
Three Affidavits/Terrance R. Ketchel, MUR 3597.

cc: Ltr. to Alan Greenspan, Chairman, Board of Governors
of The Federal Reserve system, Washington, D.C.

93040990588

RECEIVED
FEDERAL ELECTION
COMMISSION

5545 Grande Lagoon Boulevard
Pensacola, Florida 32507
January 30, 1993

The Honorable Henry Gonzalez
Chairman, House Banking Committee
MC, U.S. House of Representatives
2129 Rayburn House Office Building
Washington, D.C. 20515-6050

Dear Chairman Gonzalez:

Thank you for your letter dated January 11, 1993 in response to my letter to you dated November 10, 1992 as regards Mr. Terrance R. Ketchel's campaign finances, and his loan from the Vanguard Bank & Trust Company. Basically, your response is the same as those I have received from Mr. Lyle V. Helgerson, Regional Director, Federal Deposit Insurance Corporation, 245 Peachtree Center Avenue, N.E., Atlanta, Georgia 30303 and Mr. Terrance M. Straub, Director, Division of Banking, Suite 1401, The Capitol, Tallahassee, Florida 32399-0350.

The question is, where do we draw the line in protecting individual privacy, covering up questionable banking practices, failure by the regulators, vs. protecting the public and their right to know? The Savings & Loan Crisis is an excellent example of questionable practices being covered up by confidentially laws and regulators not doing their jobs.

I am also pursuing this and other matters through the Federal Election Commission (Mr. Ketchel's case number is MUR 3597). I view this with a jaundice eye because they missed this loan from its very beginning. Had I not brought this to their attention I doubt that they would have discovered it. This is also the case with the Florida Comptroller's Office which oversees State bank regulators.

Enclosed you will find a copy of my affidavit to the Federal Election Commission addressing the latest activity on Mr. Ketchel's bank loan. Mr. Ketchel in his "Report of Receipts & Disbursements" dated October 15, 1992 that covers the period from August 13, 1992 through September 30, 1992 shows he renegotiated this loan. The following is the history on this loan:

Date Incurred: November 26, 1990
Due Date: November 25, 1991
Interest: 10.0%

Date Incurred: November 26, 1990
Due Date: February 26, 1993

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Congressman Henry Gonzalez
Chairman, House Banking Committee
January 30, 1993
Page 2

Interest: 8.5%
Renegotiated: February 26, 1992

Mr. Ketchel went from November 26, 1991 to February 26, 1992 (3 months) past his due date on his bank loan that was due November 25, 1991. He then shows he renegotiated this loan on February 26, 1992. An interesting question is why Mr. Ketchel did not report this to the Federal Election Commission in his "Report of Receipts & Disbursements" dated April 15, 1992, which covered the period from January 1, 1992 through February 31, 1992? In the meantime, what did the Vanguard bank do? Where were the bank regulators?

There are three previous financial reports to the Federal Election Commission that Mr. Ketchel could have (should have) reported the renegotiation of his bank loan, yet, he waited until his report dated October 15, 1992 that covers the period from August 13, 1992 through September 30, 1992. Where was the Federal Election Commission?

Not only is Mr. Ketchel late to report the renegotiation of his bank loan, but he is also late in reporting his September 23, 1992 interest payment on this loan. He does not report this disbursement until his "Report of Receipts & Disbursements" dated December 3, 1992 that covers the period from October 15, 1992 through November 23, 1992. The interest payment should have been reported in the same statement he reported his loan renegotiation.

The following are his current payments to date as of his December 3, 1992 report. * marks his last two payments that were reported in this report.

March 8, 1991	\$792.27
July 11, 1991	\$862.25
September 9, 1991	\$809.88
December 6, 1991	\$850.37
February 27, 1992	\$785.62
June 2, 1992	\$735.30
September 23, 1992	\$720.85 *
October 18, 1992	<u>\$686.52</u> *
Total Interest	\$6,261.06

Mr. Ketchel's reports show that he continues to make only interest payments at a hit and miss pace. From the very beginning this was a troubled loan. His first payment after taking out this loan on

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Congressman Henry Gonzalez
Chairman, House Banking Committee
January 30, 1993
Page 3

November 26, 1990 was on March 8, 1991. This equates to 3.5 months (102 days). Then his second payment on July 11, 1991 was 4.1 months (125 days), and so it goes. On top of these hit and miss payments he fails to pay off the loan on its due date of November 25, 1991. Three months after the due date he shows that he renegotiated this loan on February 26, 1992. The funny thing is that he did not show this in his reports to the Federal Election Commission until his report dated October 15, 1992 covering the period from August 13, 1992 through September 30, 1992. It appears that Mr. Ketchel is reacting to my complaints to the Federal Election Commission and others.

Looking at Mr. Ketchel's latest "Report of Receipts & Disbursements" dated December 3, 1992 one cannot help but wonder if the bank regulators have done anything about this loan. It appears to be business as usual. If the bank regulators did take any action on this loan, then Mr. Ketchel should have reported it to the Federal Election Commission. His failure to do so may very well be a violation of campaign law.

Recently I heard from what I consider a reliable source that the First Union National Bank of Florida is considering buying the Vanguard Bank & Trust Company. If this is the case, a bank planning to buy another bank should be fully appraised of errant loans of this nature? If the regulators are not aware of this, then how are others to know?

Being aware of the bank confidentially laws that prohibit me (the public) from finding out actions taken by the bank regulators if any, I feel compelled to request an appearance before a State Grand Jury which is my right to do so. In the meantime I hope that the Federal Election Commission will vigorously pursue this and other matters concerning Mr. Ketchel's campaign finances. I, too, would like a loan that anytime I felt like throwing a nickel at it I could, and not to worry if I did not.

Mr. Ketchel's \$32,000.00 loan from the Vanguard Bank & Trust Company certainly does not follow the criteria set forth in 11 CFR 1 (1-1-92 Edition) 100.07(b)(11).

"A bank loan is not a contribution by the bank if it is made according to applicable banking laws in the ordinary course of business. This means that a bank loan must:

* Bear the bank's usual and customary interest rate for the

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Congressman Henry Gonzalez
Chairman, House Banking Committee
January 30, 1993
Page 4

category of loan involved;

- * Be made on a basis which assures repayment;
- * Be evidenced by a written instrument; and
- * Be subject to a due date or an amortization schedule.
100.7(b)(11).

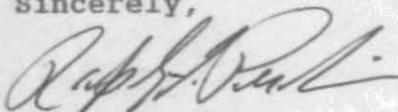
A bank loan that does not meet the above criteria is a prohibited contribution 114.2."

"Prohibited Sources - Those entities that are prohibited from making contributions or expenditures in connection with, or for the purpose of influencing, a Federal election. 110.4 and 114.2."

Stephen Ruckel, President, Vanguard Bank & Trust Company contributed \$1,000.00 to Mr. Ketchel's campaign in 1990. The first contribution for \$500.00 was made May 17, 1990, and the second contribution for \$500.00 was made November 2, 1990. This information comes from Mr. Ketchel's "Reports of Receipts & Disbursement" filed with the Federal Election Commission.

I appreciate your interest in this matter and thank you. If there is any further assistance you may be it would be greatly appreciated. If I can be of any help in this matter or provide additional information, please do not hesitate to contact me.

Sincerely,



Ralph F. Perkins
Telephone Number (904) 492-1341

encl: Affidavit to FEC.
Ltr. to Craig Reffner, Attorney, Federal Election
Commission.

cc: The Honorable Donald Riegle, Chairman, Senate Banking
Committee, Washington, D.C.
Alan Greenspan, Director, Federal Reserve, Washington, D.C.
Lyle V. Helgeson, Regional Director, Federal Deposit
Insurance Corporation, Atlanta, Georgia.
Department of The Treasury, Internal Revenue Services,
Atlanta, Georgia.

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Congressman Henry Gonzalez
Chairman, House Banking Committee
January 30, 1993
Page 5

Craig Douglas Reffner, Attorney, Federal Election
Commission, Washington, D.C. MUR 3597
The Honorable Bolley "BO" Johnson, Speaker of The House,
Tallahassee, Florida.
Gerald Lewis, Comptroller Of Florida, The Capitol,
Tallahassee, Florida 3299.
State Comptroller's Office of Banking & Finance,
Tallahassee, Florida.
Terrance M. Straub, Director of Banking, Tallahassee,
Florida.

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AFFIDAVIT

COMMONWEALTH OF _____)

STATE OF FLORIDA _____)

as:

COUNTY OF ESCAMBIA _____)

PARRISH _____)

93 FEB -4 PM 3:33

RECEIVED
FEDERAL ELECTION COMMISSION

I, Ralph F. Perkins, 5545 Grande Lagoon Boulevard, Pensacola, Florida 32507

Hereby solemnly swear & affirm
(swear & affirm)

Reference: Terrance R. Ketchel, 13 Lake Lorraine Circle, Shalimar, Florida 32579. Mr. Ketchel is the defeated 1992 Republican candidate for the First Congressional Seat, District 1, Florida.

The following is an addendum to my previous affidavits concerning Mr. Ketchel and his finances. I wish to raise a few additional concerns about his campaign finances.

There are some contributions that appear to exceed the \$1,000.00 limit per individual per separate election that I feel need closer scrutiny by the Federal Election Commission. The following are some contributions that appear to be excessive.

Primary

Tom Walton P.O. Box 122 Shalimar, Fl. 32579	Okaloosa Asphalt Sect. - Treas. Aggregate Year-to-date	4/16/90 \$500.00 \$1,000.00
Tom Walton Post Office Box 122 Shalimar, Fl. 32579	Self Investor Aggregate Year-to-date	8/14/90 \$1,000.00 0

On 4/16/90 Mr. Walton is shown as having contributed \$500.00 with an aggregate Year-to-date balance of \$1,000.00. Some where there had to be another contribution for \$500.00 to get an aggregate of \$1,000.00, yet Mr. Ketchel does not show this in his reports. Where did this \$500.00 come from?

On 8/14/90 Mr. Walton is shown as having contributed \$1,000.00 with an aggregate Year-to-date balance of \$1,000.00. Mr. Ketchel fails to carry forward his previous aggregate balance of \$1,000.00 recorded on 4/16/90. This aggregate plus the \$1,000.00

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contribution on 8/14/90 equal an aggregate Year-to-date balance of \$3,000.00. This will place Mr. Walton \$2,000.00 over the \$1,000.00 contribution limit per individual per separate election. The aggregate Year-to-date amounts are incorrect and make no sense what-so-ever.

No Designation

Tom Walton	Okaloosa Asphalt	5/17/90
P.O. Box 122	Sect. - Treas.	\$500.00
Shalimar, Fl. 32579	Aggregate Year-to-date	\$1,000.00

There is no designation marked in Mr. Ketchel's report; therefore, is this to be attributed to the Primary or the General election? If it goes to the primary, then his aggregate Year-to-date of \$1,000.00 recorded 5/17/90 will have to be added to the total aggregate for the Primary. This would place Mr. Walton \$3,000.00 over the \$1,000.00 contribution limit per individual per separate election.

If this is attributed to the General election, then the Year-to-date aggregate amount will have to be changed to reflect this. Mr. Ketchel's Year-to-date aggregates make no sense what-so-ever.

Primary & General

Hugh E. Jones	Urinette	4/13/90
4212 West Fairfield	Self	\$1000.00
Pensacola, Fl. 32505	Year-to-date aggregate	\$2,000.00

On 4/13/90 Mr. Jones is shown as having contributed \$1,000.00 with an aggregate Year-to-date balance of \$2,000.00. Somewhere there has to be another \$1,000.00 contribution to get an aggregate balance of \$2,000.00, yet Mr. Ketchel does not show this in his reports. Where did this other \$1,000.00 come from?

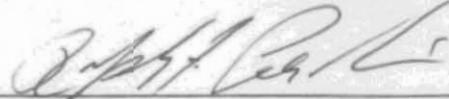
Hugh E. Jones	Urinette	6/28/90
4212 West Fairfield	Self	\$1,000.00
Pensacola, Fl. 32505	Year-to-date aggregate	\$2,000.00

On 6/28/90 Mr. Jones is shown as having contributed \$1,000.00 with an aggregate Year-to-date balance of \$2,000.00. Mr. Ketchel fails to carry forward his previous aggregate balance of \$2,000.00 recorded on 4/13/90. This aggregate plus the \$2,000.00 contribution on 6/28/90 equal an aggregate Year-to-date balance of \$4,000.00. This will place Mr. Jones \$1,000.00 over the \$1,000.00 contribution limit per individual per separate election in both the Primary and the General. The aggregate Year-to-date amounts are incorrect and make no sense what-so-ever.

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The above are some of the contributions that appear to be excessive...Throughout Mr. Ketchel's reports he fails to keep accurate aggregate amounts, designates a contribution to the primary and general election, but fails to give us a breakdown as to what amounts go to each election, fails to show the origin of some contributions (they just appear out of nowhere), and so on...

I declare under penalty of perjury that this is a true statement of fact and correct.

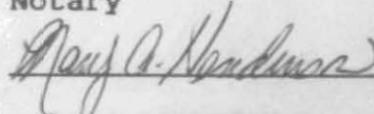


AFFIRMANT'S SIGNATURE
Ralph F. Perkins
FDL # P265726413090

Subscribed and sworn/affirmed to
before me at Pensacola, Florida.
on this 27, day January 1993.

State of Florida
County of Escambia

Notary



MARY A. HENDERSON
"Notary Public—State of Florida"
My Commission Expires 7/14/95
Commission # CC117019
Bonded Thru Notary Public Underwriters

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RECEIVED
FEDERAL ELECTION COMMISSION
93 FEB -4 PM 3:33

AFFIDAVIT

COMMONWEALTH OF _____)

STATE OF FLORIDA _____)

as:

COUNTY OF ESCAMBIA _____)

PARRISH _____)

I, Ralph F. Perkins, 5545 Grande Lagoon Boulevard, Pensacola, Florida 32507

Hereby solemnly swear & affirm
(swear & affirm)

Reference: MUR 3597, Terrance R. Ketchel, 13 Lake Lorraine Circle, Shalimar, Florida 32579. Mr. Ketchel is the defeated 1992 Republican candidate for the First Congressional Seat, District 1, Florida.

The following is an addendum to my previous affidavits concerning Mr. Ketchel and his finances. I wish to raise a few additional concerns about his campaign finances.

There are some contributions that appear to exceed the \$1,000.00 limit per individual per separate election that I feel need closer scrutiny by the Federal Election Commission. The following are some contributions that appear to be excessive.

Primary

Kimberly L. Wright	Retired	3/11/92
P.O. Box 20081		\$1,000.00
Panama City Beach, Fl. 32407	Aggregate Year-to-date	\$1,000.00

Primary & General

Kimberly L. Wright	Housewife	4/22/92
P.O. Box 20081		\$1000.00
Panama City Beach, Fl. 32407	Aggregate Year-to-date	\$2000.00

Mr. Ketchel does not give us a break down of the contribution

Affiant's Initials *RF*

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designated for both the Primary and the General Election. No matter, from \$0.01 up to \$999.99 would place this contribution that much over the \$1,000.00 limit per individual, per separate election. The aggregate year-to-date amounts are incorrect and make no sense what-so-ever.

Primary

Alex Wright	AW & Associate	3/11/92
P.O. Box 20081	Certified General	\$1,000.00
	Contractor	
Panama City Beach, Fl. 32407	Aggregate Year-to-date	\$1,000.00

Primary & General

Alex Wright	A & W Assoc.	4/22/92
P.O. Box 20081	Owner	\$1,000.00
Panama City, Fl. 32407	Aggregate Year-to-date	\$2,000.00

Mr. Ketchel does not give us a break down of the contribution designated for both the Primary and the General Election. No matter, from \$0.01 up to \$999.99 would place this contribution that much over the \$1,000.00 limit per individual, per separate election. The aggregate Year-to-date amounts are incorrect and make no sense what-so-ever.

I make note of differences in how Mr. Ketchel lists addresses etc. for Alex Wright. I have noticed these differences in other listings. In the address for Alex Wright Mr. Ketchel shows "Panama City Beach, Fl. 32407" and "Panama City, Fl. 32407." For Name of Employer he lists "AW & Associate" and "A & W Assoc." For Occupation he lists "Certified General Contractor" and "Owner." Above Mr. Ketchel lists Kimberly L. Wright as "Retired" and as a "Housewife."

The above are some of the contributions that appear to be excessive...Throughout Mr. Ketchel's reports he fails to keep accurate aggregate amounts, fails to list employers, fails to list occupations, sometimes fails to mark designation for primary or general elections or mixes them up as he has done above. Seemly mixes up the Name of Employer or Occupation, list names and addresses somewhat differently and so on... All these listings as with others he has done in this fashion may be correct, but they lend an appearance of possible deception.

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I declare under penalty of perjury that this is a true statement of fact and correct.

Ralph F. Perkins

AFFIRMANT'S SIGNATURE
Ralph F. Perkins
FDL # P265726413090

Subscribed and sworn/affirmed to
before me at Pensacola, Florida
on this 27, day January 1983.

State of Florida
County of Escambia

Notary

Mary A. Henderson

MARY A. HENDERSON
Notary Public—State of Florida
Commission Expires 7/14/95
Commission # CC117019
Bonded Thru Notary Public Underwriters

93040990599

AFFIDAVIT

COMMONWEALTH OF _____)

STATE OF FLORIDA _____)

as:

COUNTY OF ESCAMBIA _____)

PARRISH _____)

93 FEB -4 PM 3:33

RECEIVED
FEDERAL ELECTION COMMISSION

I, Ralph F. Perkins, 5545 Grande Lagoon Boulevard, Pensacola, Florida 32507

hereby solemnly swear & affirm
(swear & affirm)

Reference: MUR 3597, Terrance R. Ketchel, 13 Lake Lorraine Circle, Shalimar, Florida 32579. Mr. Ketchel is the defeated 1992 Republican candidate for the First Congressional Seat, District 1, Florida.

The following is an addendum to my previous affidavits concerning Mr. Ketchel. I am in receipt of Mr. Ketchel's "Report of Receipt And Disbursements" covering the period from October 15, 1992 through November 23, 1992, and would like to raise a few additional concerns about his campaign finances.

In my affidavit dated November 23, 1992 I addressed concerns about Mr. Ketchel's errant \$32,000.00 loan from the Vanguard Bank & Trust, 300 Mary Ester Cut-Off, Mary Ester, Florida 32569. In Mr. Ketchel's latest statement he shows that he continues to make interest payments. Including his two latest payments, they are as follows:

March 8, 1991	\$792.27
July 11, 1991	\$862.25
September 9, 1991	\$809.88
December 6, 1991	\$850.37
February 27, 1992	\$785.62
June 2, 1992	\$735.30
September 23, 1992	\$720.85 *
October 18, 1992	<u>\$686.52</u> *
Total Interest	\$6,261.06

Mr. Ketchel continues to make only interest payments on this loan. He keeps acting after the fact. Just as he showed in his "Report Of Receipt And Disbursements" for the period covering from August 13, 1992 through September 30, 1992 that he renegotiated his \$32,000.00 Vanguard Bank loan back in February 26, 1992 after the

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fact. He now shows two interest payments after the fact in his latest report dated December 3, 1993 (This date as shown on Mr. Ketchel's report cannot be for we have just started the New Year for 1993). I have reservations about Mr. Ketchel seemingly playing catch-up and acting afterwards to my complaints.

Simply, the interest payment for September 23, 1992 for \$720.85 should have been in his report for the period covered during that time frame, and so to for the October 18, 1992 interest payment of \$686.52. The disbursements should be accounted for at the times they are made, not after a challenge has been made. Mr. Ketchel's loan continues to be a hit and miss affair.

The following is quoted from a letter I received from Mr. Terrance M. Straub, Director, Division of Banking, Office of The Comptroller, Tallahassee, Florida:

"We have taken your inquiry seriously and are reviewing the situation which could result in the payment of the loan, the reduction of the loan by a new loan agreement, or possibly a loss to the institution."

I will be furnishing Mr. Straub a copy of this affidavit with excerpts of Mr. Ketchel's latest report to document the interest activity on his loan. The Federal Deposit Insurance Corporation and others will also be advised...

Being aware of banking confidentially laws that prohibit me from finding out the actions taken concerning Mr. Ketchel's loan, I did discuss with Mr. Straub the possibility of going before a grand jury. His response was that the State would have to comply with the requests of a grand jury...

It is interesting that Mr. Ketchel in his latest "Report Of Receipt And Disbursements" dated "December 3, 1993" in his Schedule C continues to carry this \$32,000.00 loan. For his "TOTALS This Period" he shows a balance of \$32,000.00. On the cover page, line "10. Debts and Obligations Owed BY the Committee (Itemize all on Schedule C and/or Schedule D) Mr. Ketchel does not show this \$32,000.00 debt. He shows no debt. Is this a transposing error or what? What is the current status of this debt?

Mr. Ketchel's \$32,000.00 Vanguard Bank loan still appears not to meet the criteria set forth in 11 CFR 1 (1-1-92 Edition) 100.07(b)(11). The appearance is that he is receiving preferential treatment from the bank.

Again, I urge the Federal Election Commission to subpoena the entire bank files as concerns Mr. Ketchel's \$32,000.00 loan with the Vanguard Bank & Trust, including all checks to verify when

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payments were made...

Back at the beginning of the General Election Congressman Guy Vander Jagt (R) paid two visits to the First Congressional District to show support for Mr. Ketchel and was quoted in the Pensacola News Journal as saying the National Republican Congressional Committee (NRCC) was going to give Mr. Ketchel "...\$1,000.00 to be used as "seed money." In the second news article Mr. Vander Jagt "...said the party is so encouraged about Ketchel's chances that it is funneling \$50,000.00 into the final days of the campaign (see enclosed Pensacola News Journal article)." I cannot see anything in Mr. Ketchel's "Report Of Receipt And Disbursements" following Mr. Vander Jagt's visits showing record for the \$50,000.00. I am a bit muddled here on how to account for this money from the NRCC. Should it not be a part of his campaign reports?

There are some contributions that appear to exceed the \$1,000.00 limit per individual per separate election that I feel need closer scrutiny by the Federal Election Commission. The following are some contributions that appear to be excessive:

Edna Cotton
616 N. Beal Parkway
Fort Walton Beach, Florida 32547

Primary

<u>Date</u>	<u>Contribution</u>	<u>Aggregate</u>
3/24/92	\$1,000.00	\$1,000.00
4/1/92-6/30/92	\$637.00	\$686.00
7/1/92-8/12/92	\$301.00	\$987.00

Total contributions \$1,938.00. This will place Ms. Cotton \$938.00 over the \$1,000.00 limit for the primary election. The aggregate year-to-date amounts make no sense what-so-ever. The math is all wrong and does not keep in line with the contributions.

General

<u>Date</u>	<u>Contribution</u>	<u>Aggregate</u>
3/24/92	\$1,000.00	\$1,000.00
8/13/92-9/30/92	\$343.00	\$1,330.00
10/1/92-10/14/92	\$18.00	\$1,428.00

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10/15/92-11/23/92 \$161.00

\$1,589.00

Total contributions \$1,522.00. This will place Ms. Cotton \$522.00 over the \$1,000.00 limit for the general election. The aggregate year-to-date amounts make no sense what-so-ever. The math is all wrong and does not keep in line with the contributions.

The combined excess over the \$1,000.00 limit for both the primary and the general election for Ms. Cotton is \$1,460.00.

FOOTNOTE:

In reference to the enclosed letter from Elfi Blum-Page, Reports Analyst, Reports Analysis Division, Federal Election Commission, Washington, D.C. 20463, dated July 7, 1992 to William Dossey, Treasurer, Ketchel for Congress '92, P.O. Box 5456, Fort Walton Beach, Florida 32549, I cannot find any refund to Edna Cotton, 616 N. Beal Parkway, Fort Walton Beach, Florida 32547 in the "Detailed Summary Page" reports and "Schedule A" for 1992.

The only refund Mr. Ketchel shows was made to Almut E. Flentge, 623 West Sunset Boulevard, Fort Walton Beach, Florida 32547 on October 2, 1992 (see Schedule B). This \$1,000.00 refund is also listed on Line 20 of the "Detailed Summary Page for the "Report of Receipts And Disbursements" for the covering period of October 1, 1992 through October 14, 1992. There is no memo for this refund, and it does not appear on Schedule A.

A curious refund for \$1,000.00 that Mr. Ketchel makes is recorded on Line 20 of the "Detailed Summary Page" of his "Report of Receipts And Disbursements for the Covering Period of October 15, 1992 through November 23, 1992. Other than being recorded on the summary page there is no account of this refund on his Schedule A or anywhere else in his report. He does not identify who this refund is to. What happened to this money? This transaction may effect the outcome of his totals.

In Mr. Dossey's letter dated July 30, 1992 to Ms. Blum-Page he states the following:

"...an amended July Quarterly Report will reflect this schedule and appropriate values of contributions as well as Aggregate Year-to-date. It is understood and intended that if an in-kind of this nature were to exceed \$1,000.00, the committee would pay the value of the remaining use so as to avoid receipt of any excess contribution."

In Mr. Ketchel's reports I cannot see where this was done.

William F. Stone

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204 N.E. Buck Drive
Fort Walton Beach, Florida 32548

Primary

<u>Date</u>	<u>Contribution</u>	<u>Aggregate</u>
3/18/92	\$600.00	\$600.00
4/1/92-6/30/92	\$346.00	\$416.00
7/1/92-8/12/92	\$172.00	\$588.00

Total contributions \$1,118.00. This will place Mr. Stone \$118.00 over the \$1,000.00 limit for the primary election. The aggregate year-to-date amounts make no sense what-so-ever. The math is all wrong and does not keep in line with the contributions.

General

<u>Date</u>	<u>Contribution</u>	<u>Aggregate</u>
3/18/92	\$600.00	\$600.00
8/13/92-9/30/92	\$196.00	\$784.00
10/1/92-10/14/92	\$56.00	\$840.00
10/15/92-11/23/92	\$92.00	\$932.00

Total contributions \$944.00. Mr. Stone does not exceed the \$1,000.00 limit for the general election. The aggregate year-to-date amounts make no sense what-so-ever. The math is all wrong and does not keep in line with the contributions.

Mr. Stone is \$118.00 over the \$1,000.00 limit.

Michael Tarpley
5343 Morgan Horse Drive
Jacksonville, Florida 32257

Primary

<u>Date</u>	<u>Contribution</u>	<u>Aggregate</u>
3/8/92	\$900.00	\$1,000.00
4/1/92-6/30/92	\$364.00	\$456.00
7/1/92-8/12/92	\$172.00	\$628.00

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Total contributions \$1,418.00. This will place Mr. Tarpley \$418.00 over the \$1,000.00 limit for the primary. The aggregate year-to-date make no sense what-so-ever. The math is all wrong and does not keep in line with the contributions.

General

<u>Date</u>	<u>Contribution</u>	<u>Aggregate</u>
3/18/92	\$900.00	\$900.00
8/13/92-9/30/92	\$196.00	\$824.00
10/1/92-10/14/92	\$56.00	\$880.00
10/15/92-11/23/92	\$92.00	\$972.00

Total contributions \$1,244.00. This will place Mr. Tarpley \$244.00 over the \$1,000.00 limit for the general election. The aggregate year-to-date make no sense what-so-ever. The math is all wrong and does not keep in line with the contributions.

The combined excess over the \$1,000.00 limit for both the primary and the general election for Mr. Tarpley is \$662.00.

The above are some of the contributions that appear to be excessive... Throughout Mr. Ketchel's reports he fails to keep accurate aggregate amounts, fails to list employers, fails to list occupations, sometimes fails to mark designation for primary or general elections and so on... His records are a hit and miss affair.

Even though there is no limit on "Living Expenses" for a candidate, I am amazed at the amounts Mr. Ketchel is spending in comparison to others.. Mr. Ketchel not only spends large amounts for living expenses, but also for travel, food, and lodging. Travel, food, and lodging I believe are living expenses. If we combine "Living Expenses" with travel, food, and lodging we are looking at a substantial amount.

The population distribution and boundaries of the First Congressional District are at the most 60 miles or less from where Mr. Ketchel lives, and his campaign headquarters were located. Mr. Ketchel is pretty much centrally located in the District. From Mr. Ketchel's home and campaign headquarters one can drive to any part of the District in a matter of minutes to an hour and a half for the extremities. No great distances were involved in District travel (see enclosed District 1 map from the Supervisor of Election's Office).

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In the 1990 election there was no primary election. Mr. Ketchel was unopposed. Yet, he managed to spend \$6,833.75 for "Living Expenses" and \$1,447.71 for travel, food and lodging in a primary that never was. In the general election for 1990 Mr. Ketchel took out no "Living Expenses" and only drew \$392.50 for travel, food and lodging.

Mr. Ketchel filed as a congressional candidate on May 7, 1990. The deadline for filing was noon, May 11, 1990. So, as of noon, May 11, 1990 Mr. Ketchel should have known that he had no primary opposition.

In a primary that never was I have difficulty understanding Mr. Ketchel's "Living Expenses." He drew no "Living Expenses" for the general election. In fact, Mr. Ketchel did not draw any "Living Expenses" until the primary in 1992 where it was a very dirty and contested primary election. Even then, he only made two draws for "Living Expenses" in the 1992 primary. The two draws were made on August 17, 1992 in the amount of \$500.00, and on August 25, 1992 for \$400.00. We have a total of \$900.00 in "Living Expenses" in the 1992 primary.

How do you explain in a primary that never was in 1990 spending \$6,833.75 for "Living Expenses," and in a hotly contested primary for 1992 spending only \$900.00 for "Living Expense?"

In the off year for 1991 Mr. Ketchel drew no "Living Expenses." Now from September 20, 1991 through December 3, 1991 Mr. Ketchel drew \$595.36 for travel, food, and lodging.

For 1992 Mr. Ketchel pays himself \$14,170.00 for "Living Expenses." He also pays himself \$5,287.42 for travel, food, and lodging. The combined total is \$19,997.42.

By combining 1990 and 1992 Mr. Ketchel has a total expenditure of \$21,003.75 for "Living Expenses." For these periods including 1991 now, travel, food and lodging amount to a total of \$7,722.99 in expenditures. By combining both "Living Expenses" and travel, food and lodging we have a total expenditure of \$28,726.74.

The time frames of his draws for "Living Expenses" follows no rational. "Living Expenses," travel, food, and lodging are one and the same. His draws for "Living Expenses" are unusually large, even amounts, and are chronologically very close together. He spends large sums in a primary that never was for 1990, and none in a general election for 1990. In the hotly contested primary for 1992 he only spends \$900.00 for "Living Expenses." Unlike the general election for 1990 where Mr. Ketchel spent \$0 for "Living Expenses," he now spends \$13,270.00 for the 1992 general election.

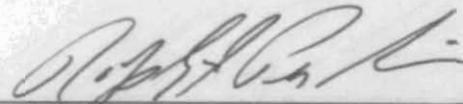
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The draws that I have noted are either made out to "Terrance R. Ketchel, 13 Lake Lorraine Circle, Shalimar, Florida 32579" or "Cash." There are additional draws that I have not included. For example: David Welch Associates ("Travel Expenses"), 4/23/92 for \$544.51, Ketchel & Brown ("Reimburse Airline travel"), 10/28/92 for \$750.00, Republican National Committee ("V.P. Trip to Pensacola"), 10/29/90 for \$12,000.00, Scott Steele ("Reimburse for travel & misc. expense"), for \$600.00, Aileen Webb ("Travel expenses"), 10/90 for \$25.00 and so on...

Mr. Ketchel's disbursements for "Living Expenses," travel, food, and lodging need to be closely scrutinized to determine where these monies went. The First Congressional District of Florida is a small district and probably one of the least expensive, if not the cheapest congressional district to run in. I find Mr. Ketchel's disbursements rather high for this area.

The definitions and amounts of money as to how they were used raises questions of propriety. Mr. Ketchel should be required to produce all records including canceled checks, receipts, travel plans, itineraries, etc.

I declare under penalty of perjury that this is a true statement of fact and correct.

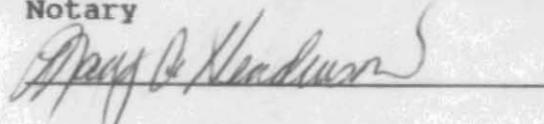


AFFIRMANT'S SIGNATURE
Ralph F. Perkins
FDL # P265726413090

Subscribed and sworn/affirmed to
before me at Pensacola, Florida
on this 27th day January 1993.

State of Florida
County of Escambia

Notary



MARY A. HENDERSON

Notary Public—State of Florida

Commission Expires 7/14/95

Commission # CC117019

Bonded Thru Notary Public Underwriters

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FEDERAL ELECTION COMMISSION

RO-2

WASHINGTON, D.C. 20463

JUL 7 1992

William Dossey, Treasurer
Ketchel for Congress '92
P.O. Box 5456
Fort Walton Beach, FL 32549

Identification Number: C00244053

Reference: April Quarterly Report (1/1/92-3/31/92)

Dear Mr. Dossey:

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 A of your report (pertinent portion attached) discloses a contribution(s) which appears to exceed the limits set forth in the Act. An individual or a political committee other than a qualified multi-candidate committee may not make a contribution to a candidate for federal office in excess of \$1,000 per election. The term "contribution" includes any gift, subscription, loan, advance, or deposit of money or anything of value made by any person for the purpose of influencing any election for federal office. (2 U.S.C. §441a(a) and (f); 11 CFR §110.1(b), (e) and (k))

Please note that contributions designated in writing by the contributor for a particular election must be attributed to that election. Contributions not designated in writing by the contributor will be considered made for the next election for that Federal Office (Primary) (11 CFR §110.1(b)(2)(i) and (ii)).

Any contribution drawn on a joint checking account will be considered made by both individuals only if the check is signed by both or is accompanied by a written document noting the amount attributable to each individual and is signed by each individual. (11 CFR §110.1(k)(1) and (2))

If the contribution(s) in question was incompletely or incorrectly disclosed, you should amend your original report with the clarifying information. If the contribution(s) you received exceeds the limits, you should either refund to the donor the amount in excess

22037624002

of \$1,000 or get the donor to redesignate and/or reattribute the contribution in writing. All refunds, redesignations, and reattributions must be made within sixty days of the treasurer's receipt of the contribution. Copies of refund checks and copies of letters reattributing or redesignating the contributions in question may be used to respond to this letter. Refunds are reported on Line 20 of the Detailed Summary Page and on Schedule B of the report covering the period in which they are made. Redesignations and reattributions are reported as memo entries on Schedule A of the report covering the period in which the authorization for the redesignation and/or reattribution is received. (11 CFR §104.8(d)(2), (3) and (4))

Although the Commission may take further legal steps, prompt action by you to refund or seek redesignation and/or reattribution of the excessive amount will be taken into consideration.

-Please provide a separate Schedule A or B for each line number of the Detailed Summary Page requiring itemization.

-Line 11(e), Columns A and B, of the Detailed Summary Page does not equal the sum of Lines 11(a) through 11(d). Please amend your report(s) to clarify this discrepancy. (11 CFR 104.3(a)) Any changes will affect Lines 6(a), 6(c), 16, Columns A and B and 24-22, of the Summary Page and Detailed Summary Page.

-Line 17, Column A, of the Detailed Summary Page discloses \$19,994.74 in operating expenditures. The total on the last page of Schedule B supporting this Line equals \$19,475.98; however, the sum of all entries itemized equals \$19,275.98. Please explain this discrepancy and amend your report(s). It appears as though Page 2 of 3 includes a mathematical discrepancy.

A written response or an amendment to your original report(s) correcting the above problem(s) should be filed with the Clerk of the House of Representatives, 1036 Longworth House Office Building, Washington, DC 20515 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) 219-3580.

Sincerely,

Elfi Blum-Page
Reports Analyst
Reports Analysis Division

9.30.89 206039

PLAN - 309

The Orange circle to the left as one looks at the map is Pensacola which is located in Escambia County Florida.

The Pink circle in the middle as one looks at the map is Fort Walton Beach which is located in Okaloosa County Florida.

The Red circle to the right as one looks at the map is Panama City which is located in Bay County Florida.

Not in a strait line, but as one would drive on Highway 98 from Pensacola to Panama City is 100 miles (this may be verified through AAA or by other sources if you wish). It is about a three hour drive from Pensacola to Panama City.

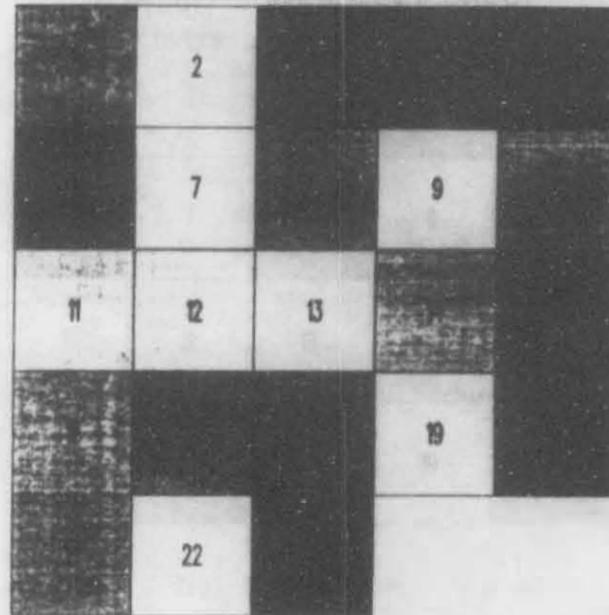
Terrance R. Ketchel lives in Shalimar which is in the Fort Walton Beach area. This would be the Pink circle on the map. As one can see Mr. Ketchel is centrally located in the South central part of the First Congressional District.

CENSUS REPORT

Not included in the Census Report is Panama City. There are nine precincts in Panama City which are in the First Congressional District. They are Precincts 2, 5, 7, 7B, 10, 11, 11B, 18, & 18B. The total registered voters in these nine precincts to date is 14,530 (this information comes from the Supervisor of Elections, Panama City, Florida. Telephone number (904) 784-6100). The three pivotal counties are Escambia, Okaloosa, and Santa Rosa. As a result of redistricting Bay County no longer plays an important roll in the outcome of congressional elections. Not to be discounted, but by virtue of numbers.

93040990610

PLAN 309 - INDEPENDENT EXPERT



—— County Boundary

—— Tract Boundary

- - - - - District Boundary

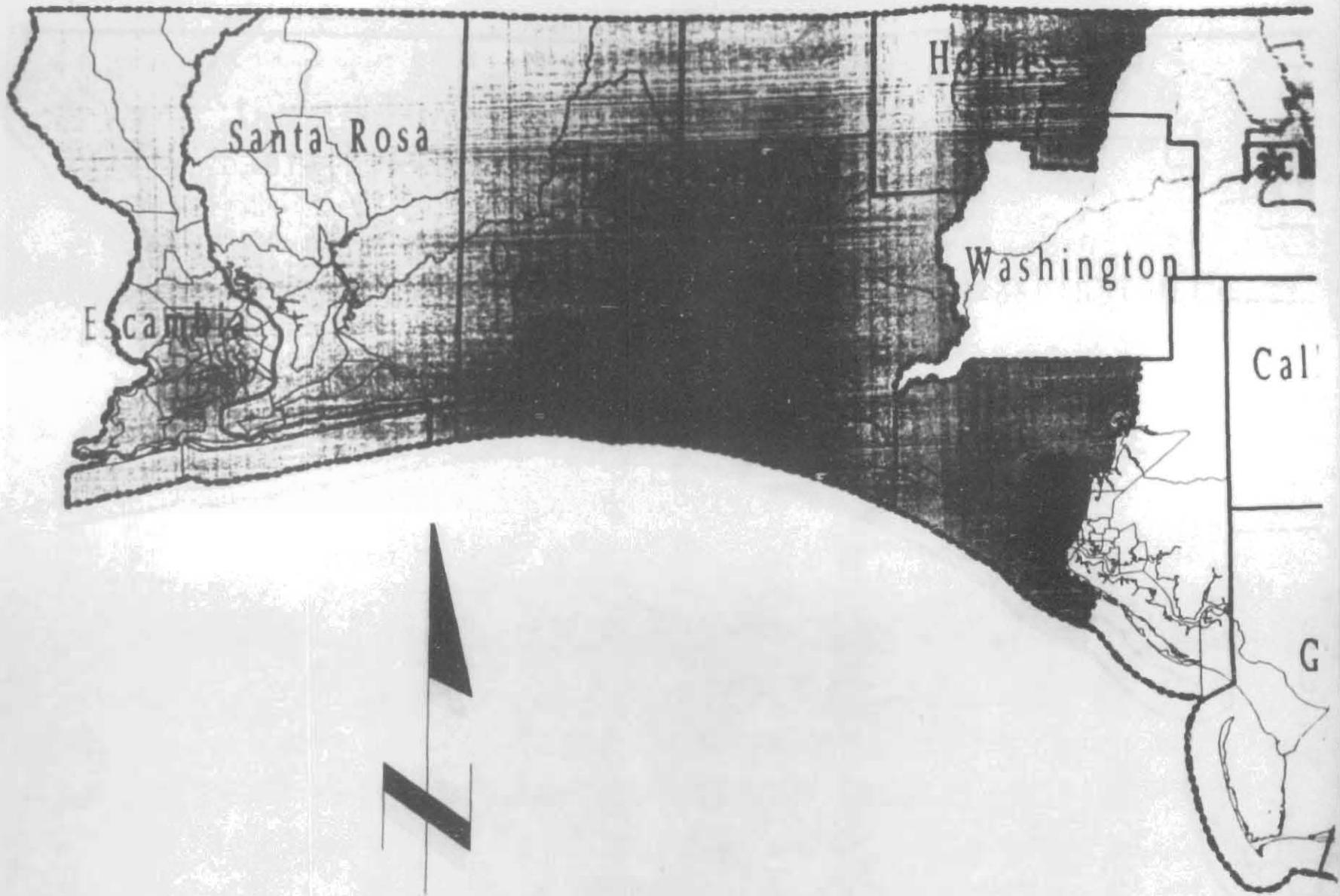
Florida Senate Committee on Reapportionment

Source: U.S. Bureau of the Census TIGER/Line files.

Albers equal-area projection. May 14, 1992

PLAN 309 - CONGRESSIONAL (M. David Gelfand, Independent Expert)

2 3 0 4 0 9 0 9 0 6 1 1



Scale 1:948,018

(Insets 1:400,000)

9 3 0 4 0 9 9 0 6 1 2



Supervisor of Elections Escambia County

JOE OLDMIXON

SUPERVISOR OF ELECTIONS

JULY 15, 1992

Room 400, County Courthouse
Post Office Box 12601
Pensacola, Florida 32574-2601
(904) 436-5796
(SUNCOM) 682-5799

CONGRESSIONAL DISTRICT 1

ALL OF ESCAMBIA COUNTY
ALL OF SANTA ROSA COUNTY
ALL OF OKALOOSA COUNTY
ALL OF HOLMES COUNTY
ALL OF WALTON COUNTY
PORTION OF BAY COUNTY

STATE SENATE DISTRICT 1

PORTION OF ESCAMBIA COUNTY
PORTION OF SANTA ROSA COUNTY
PORTION OF OKALOOSA COUNTY
PORTION OF WALTON COUNTY
PORTION OF BAY COUNTY
ALL OF HOLMES COUNTY
ALL OF WASHINGTON COUNTY

STATE SENATE DISTRICT 7

PORTION OF ESCAMBIA COUNTY
PORTION OF SANTA ROSA COUNTY
PORTION OF OKALOOSA COUNTY
PORTION OF WALTON COUNTY
PORTION OF BAY COUNTY

STATE REPRESENTATIVE DISTRICT 1

PORTION OF ESCAMBIA COUNTY
PORTION OF SANTA ROSA COUNTY
PORTION OF OKALOOSA COUNTY

STATE REPRESENTATIVE DISTRICT 2

PORTION OF ESCAMBIA COUNTY

STATE REPRESENTATIVE DISTRICT 3

PORTION OF ESCAMBIA COUNTY

STATE REPRESENTATIVE DISTRICT 4

PORTION OF ESCAMBIA COUNTY
PORTION OF SANTA ROSA COUNTY
PORTION OF OKALOOSA COUNTY

93040990613

CENSUS REPORT

The following are population figures for Northwest Florida cities and counties as reported by the U.S. Census Bureau on Friday. The figures show the 1980 and 1990 populations and the percentage change:

COUNTY	1980	1990	CHANGE
Escambia	233,794	262,798	12.4
Okaloosa	109,920	143,776	30.8
Santa Rosa	55,988	81,608	45.8
Walton	21,300	27,760	30.3
CITY/TOWN	1980	1990	CHANGE
Century	2,394	1,989	-16.9
Cinco Bayou	202	322	59.4
Crestview	7,617	9,886	29.8
DeFuniak Springs	5,563	5,120	-8.0
Destin	3,913	8,080	106.5
Fort Walton Beach	20,829	21,471	3.1
Freeport	669	843	26.0
Gulf Breeze	5,478	5,530	0.9
Jay	633	666	5.2
Laurel Hill	610	543	-11
Mary Esther	3,530	4,139	17.3
Milton	7,206	7,216	0.1
Niceville	8,624	10,507	21.8
Paxton	659	600	-9
Pensacola	57,619	58,165	0.9
Shalimar	390	341	-12.6
Valparaiso	6,142	4,672	-23.9

93040990614

Defeated incumbent campaigns for Ketchel

Republicans target Hutto for defeat

By William Rabb
News Journal

A longtime incumbent congressman who was booted out by Michigan voters this summer says his defeat should be an inspiration to Republican Terry Ketchel, who is challenging Democratic U.S. Rep. Earl Hutto.

U.S. Rep. Guy Vander Jagt, R-Mich., who is chairman of the national GOP committee in charge of electing Republicans to Congress, made three stops Monday with Ketchel in Northwest Florida, including one at the Pensacola Regional Airport.

He said the party is so encouraged about Ketchel's chances that it is funneling \$50,000 into the final days of the campaign.

"I am living proof and an inspiration that challengers like Terry Ketchel can beat incumbents," said Vander Jagt, who is finishing his 26th year in Congress. The congressman, a ranking member of the House Ways and Means Committee, lost in the August primary to a 39-year-old political rookie.

"In this case, the incumbent (Hutto) is not even a strong candidate," Vander Jagt said. "He is wounded and weakened. It ought to be a slam-dunk for Terry."

Ketchel, a Fort Walton Beach lawyer, said Vander Jagt's loss

shows how volatile the election process is this year.

"Even good congressmen are getting thrown out," Ketchel said.

After railing against Democrats for bouncing checks in the House banking scandal, Vander Jagt and his GOP committee were criticized for endorsing U.S. Rep. Bob Davis, R-Mich., who was the third-worst check bouncer in Congress.

Davis withdrew from the race this summer during the banking controversy.

"The people want incumbents out," the congressman said Monday. "In '92, it's 'Throw the rascals out.'"

Ketchel said the \$50,000 will be used for extensive radio and television ads.

Ketchel took nearly 48 percent in 1990 to Hutto's 52 percent. Since then, Democratic voter registration has declined while Republican has grown.

Ketchel, whom Vander Jagt said has been assured a spot on the House Armed Services Committee, said Hutto is not as conservative as the Republican mainstream.

Hutto responded that he likely would support reappointment of



Steve Mawyer/News J

U.S. Rep. Guy Vander Jagt, R-Mich., left, visited Pensacola on Monday to endorse U.S. House candidate Terry Ketchel.

some House officers, like House Speaker Tom Foley, D-Wash.

"But that doesn't mean I'll go along with everything they say," said Hutto, who said he does not follow party lines on many votes.

Hutto, reached in Fort Walton Beach, also took issue with Ketchel's charge that Hutto voted to eliminate 10,000 Navy jobs as a result of the Tailhook scandal.

The Defense reduction bill ill-timed but had nothing to do with the Navy scandal, H said.

"Guy Vander Jagt voted for bill. . . (House Republican Lee Bob Michel voted for that, and President signed that bill," H said.

PARALEGAL PLUS, INC

NON-ATTORNEY LEGAL SELF HELP

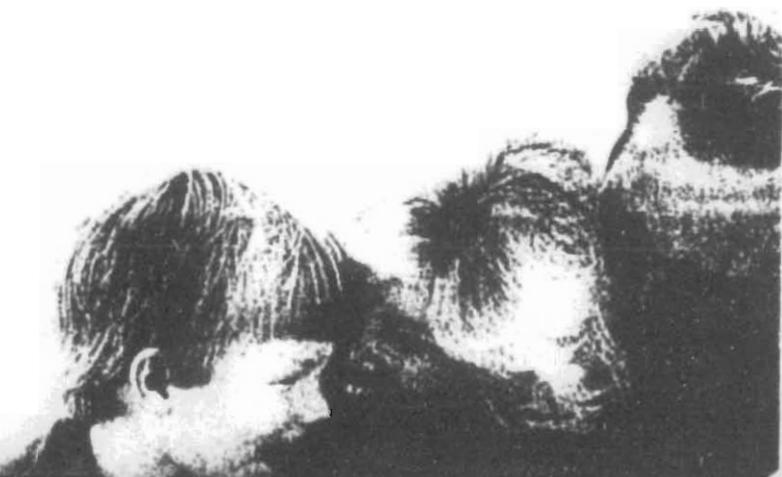
ADOPTION *70 932-8855 DIVORCE *
CUSTODY *70 BUSINESS WILLS *50
BANKRUPTCY *150 NAME CHANGE *
CORPORATIONS *

2737 Gulf Breeze Pkwy.

NOTARY SERVICE - CERT. PROCESS SERV

BUSINESS CARDS
\$945
PER 1,000
mayer
477-1111

LOVIN MOOD
Sassy Halloween
Costumes & Accessories
Mariner Eastgate
Mall Plaza
4125 W. Fairfield 9th St. Crossings
455-0821 476-1817



KETCHEL & BROWN
ATTORNEYS AT LAW

26 N.W. RACETRACK ROAD, SUITE F
FT. WALTON BEACH, FLORIDA 32547
TELEPHONE (904) 862-6988
TELECOPIER (904) 864-2069

OGC 8357
RECEIVED
FEDERAL ELECTION
COMMISSION
MAIL ROOM

FEB 8 11 30 AM '93

Terrance R. Ketchel
John T. Brown
Bryan J. Kiefer

January 18, 1993

Mr. Craig Douglas Reffner
Attorney
Federal Election Commission
Washington, D.C. 32547

RE; MUR 3597

Dear Mr. Reffner:

On January 4, 1993, I received notification from you of additional information that had been received from Mr. Ralph Perkins in the form of an affidavit alleging possible violations of Federal Election laws in my 1990 Congressional campaign.

Specifically, Mr. Perkins alleged my campaign exceeded the individual campaign contribution limit that is applied to each "Federal election" pursuant to 11 CFR 100.2. Mr. Perkins arrives at this violation by mistakenly applying Section 110.1(j)(4) to the facts of my 1990 campaign.

Section 110.1(j)(4) applies to Congressional nominations that take place through either a "caucus or convention". In these situations no "Federal election" takes place and no additional \$1,000 contribution is allowed for individuals. However, this situation absolutely has no application to the determination of Congressional nominees in the state of Florida. In Florida, Congressional nominees are chosen through an election Primary. Florida Congressional campaign contribution limits are governed by the two (2) preceding subparagraphs, 110.1(j)(2) & (j)(3).

AREAS OF PRACTICE

Civil Litigation, Corporate, Real Estate, Collection,
Commercial and Franchise Law

93FEB-8 PM12:30

RECEIVED
FEDERAL ELECTION
COMMISSION

93040990616

These two subparagraphs outline what is well-known in Congressional campaign finance circles, namely, that a Primary is considered a "Federal election" for purposes of the limitations on contributions even if the candidate is unopposed [(j)(2)], and/or the Primary is not held [(j)(3)]. In other words, in the situation such as my 1990 Congressional campaign in which I was unopposed in my Congressional nominating Primary election, contributors may contribute up to the \$1,000 contribution limit for both the Primary and the General election, or a total of \$2,000 for the each individual contributor assuming that \$1,000 was attributed for each "election".

This analysis of the Federal election limitations for Congressional candidates running unopposed in a Primary election is confirmed in Advisory Opinion 1978-65 titled Requirements for unopposed Candidate in General Election (see enclosure), in which Section 110.1(j) is applied to a Florida Congressional candidate.

As can be observed by a review of Mr. Perkins' alleged contributions listed for my 1990 Congressional campaign, no individual contributed in excess of the \$2000 legal limit for my 1990 campaign.

Although the allegations presented in Mr. Perkins' affidavit are easily refutable, I must note that the Section on which Mr. Perkins bases his allegation immediately follows the applicable Section dealing with unopposed Primary elections. Mr. Perkins obviously put a great deal of time and energy researching the regulations as well as my FEC reports, and it appears apparent that Mr. Perkins' oversight of the obvious applicable section indicates that Mr. Perkins is engaged in a harassment campaign rather than a sincere inquiry of possible wrongdoing.

Therefore, I would like to inquire as to whether any protections exist from the constant stream of wildly false applications of the law and the facts involving my campaign which have been received by the FEC from Mr. Perkins. This individual, who is a well-known campaign worker for my Primary opponent in my 1992 campaign, has now sent inquiries to not only the FEC, but also to the Justice Department, the FDIC, and even Committees of Congress itself. Is there no end? Please inform me of any recourse that I might have to stop this harassment.

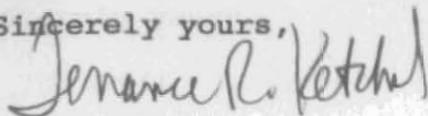
Finally, in closing, I would like to again offer my assistance and cooperation in your efforts to make a determination of this inquiry. I understand that you are only attempting to do your job in this inquiry, and although Mr. Perkins may have unearthed some minor mathematical errors in his extensive evaluation of my FEC reports, the fact is clear that the major allegations suggested by Mr. Perkins (such as those stated above) have been obvious

93040990617

January 18, 1993
Page 3

misapplication of law and fact designed to harass a political opponent. I know that the FEC laws written by Congress were not designed for this end and I sincerely hope your review of this file will indicate such. Thank you.

Sincerely yours,



Terrance R. Ketchel

93040990618





FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

February 10, 1993

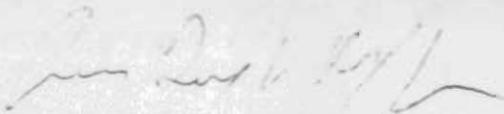
Mr. Ralph F. Perkins
5545 Grande Lagoon Boulevard
Pensacola, Florida 32507

RE: MUR 3597

Dear Mr. Perkins:

This letter acknowledges receipt on February 4, 1993, of the third amendment to the complaint you filed on August 31, 1992, against Terrance R. Ketchel, Ketchel for Congress '92 and William H. Dossey, as treasurer, Vanguard Bank & Trust, William H. Dossey and Henry, Monroig & Ketchel. In your earlier amendments, you identified Tom Walton, Felix A. Beukenkamp, Hugh E. Jones, Jim Harris, Amanda Harris, Ron Yirigoyen, Vickie Hughes, Darren Shields, Gary Pearson, William A. Pullman, and Allyn C. Donaldson as additional respondents. In all, Terrance R. Ketchel, Ketchel for Congress '92 and William H. Dossey, as treasurer, Vanguard Bank & Trust, Tom Walton and Hugh E. Jones as well as the Respondents you have most recently identified, Edna Cotton, William F. Stone, Michael Tarpley, Kimberly L. Wright and Alex Wright, will be sent copies of your latest amendment. You will be notified as soon as the Federal Election Commission takes final action on your complaint.

Sincerely,


Craig Douglas Reffner
Attorney

93040990619



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

February 10, 1993

Tom Walton
P.O. Box 122
Shalimar, Florida 32579

RE: MUR 3597

Dear Mr. Walton:

On December 24, 1992, you were notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification.

On February 4, 1993, the Commission received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information. As this new information is considered an amendment to the original complaint, you are hereby afforded an additional 15 days in which to respond to the allegations.

If you have any questions, please contact me at
(202) 219-3400

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

93040990620



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

February 10, 1993

Hugh E. Jones
4212 West Fairfield
Pensacola, Florida 32505

RE: MUR 3597

Dear Mr. Jones:

On December 24, 1992, you were notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification.

On February 4, 1993, the Commission received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information. As this new information is considered an amendment to the original complaint, you are hereby afforded an additional 15 days in which to respond to the allegations.

If you have any questions, please contact me at
(202) 219-3400

Sincerely,

A handwritten signature in cursive script, appearing to read "Craig Douglas Reffner".

Craig Douglas Reffner
Attorney

Enclosure

93040990621



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

February 10, 1993

Roger L. Farrar, President
Vanguard Bank & Trust
300 Mary Ester Boulevard
Mary Ester, Florida 32569

RE: MUR 3597

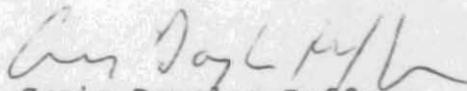
Dear Mr. Farrar:

On September 2, 1992, Vanguard Bank & Trust was notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time Vanguard Bank & Trust was given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification. On November 9, 1992, November 18, 1992, December 10, 1992, and December 24, 1992, you were notified that the complainant had submitted additional information pertaining to the allegations in the complaint. In each instant, the additional information was forwarded to you.

On February 4, 1993, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information. As this new information is considered an amendment to the original complaint, Vanguard Bank & Trust is hereby afforded an additional 15 days in which to respond to the allegations.

If you have any questions, please contact me at
(202) 219-3400

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

93040990622



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

February 10, 1993

William H. Dossey, Treasurer
Ketchel for Congress '92
508 Dracena Way
Gulf Breeze, Florida 32561

RE: MUR 3597

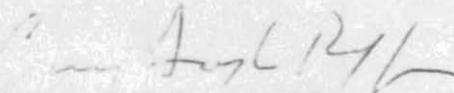
Dear Mr. Dossey:

On September 2, 1992, you were notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification. On November 9, 1992, November 18, 1992, December 10, 1992, December 24, 1992, and January 12, 1993, you were notified that the complainant had submitted additional information pertaining to the allegations in the complaint. In each instant, the additional information was forwarded to you.

On February 4, 1993, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information. As this new information is considered an amendment to the original complaint, you are hereby afforded an additional 15 days in which to respond to the allegations.

If you have any questions, please contact me at
(202) 219-3400

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

93040990623



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

February 10, 1993

Terrance R. Ketchel
c/o Ketchel & Brown
26 N. W. Racetrack Road, Suite F
Ft. Walton Beach, Florida 32547

RE: MUR 3597

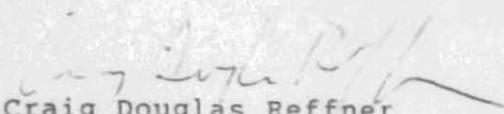
Dear Mr. Ketchel:

On September 2, 1992, you were notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification. On November 9, 1992, November 18, 1992, December 10, 1992, December 24, 1992, and January 12, 1993, you were notified that the complainant had submitted additional information pertaining to the allegations in the complaint. In each instant, the additional information was forwarded to you.

On February 4, 1993, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information. As this new information is considered an amendment to the original complaint, you are hereby afforded an additional 15 days in which to respond to the allegations.

If you have any questions, please contact me at
(202) 219-3400

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

93040990624



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

February 10, 1993

William F. Stone
204 N.E. Buck Drive
Fort Walton Beach, Florida 32547

RE: MUR 3597

Dear Mr. Stone:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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 matter to be made public. If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and authorizing such counsel to receive any notifications and other communications from the Commission.

If you have any questions, please contact Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,

A handwritten signature in cursive script, appearing to read "Lisa E. Klein".

Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990625



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20461

February 10, 1993

Alex Wright
P.O. Box 20081
Panama City Beach, Florida 32407

RE: MUR 3597

Dear Mr. Wright:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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 matter to be made public. If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and authorizing such counsel to receive any notifications and other communications from the Commission.

If you have any questions, please contact Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,

Disa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990626



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

February 10, 1993

Kimberly L. Wright
P.O. Box 20081
Panama City Beach, Florida 32407

RE: MUR 3597

Dear Ms. Wright:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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If you have any questions, please contact Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,

Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990627



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

February 10, 1993

Michael Tarpley
5343 Morgan Horse Drive
Jacksonville, Florida 32257

RE: MUR 3597

Dear Mr. Tarpley:

The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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 matter to be made public. If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and authorizing such counsel to receive any notifications and other communications from the Commission.

If you have any questions, please contact Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,

Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990628



FEDERAL ELECTION COMMISSION
WASHINGTON D.C. 20463

February 10, 1993

Edna Cotton
616 N. Beal Parkway
Fort Walton Beach, Florida 32547

RE: MUR 3597

Dear Ms. Cotton:

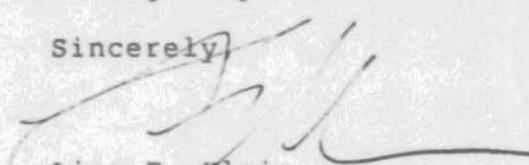
The Federal Election Commission received a complaint which indicates that you may have violated the Federal Election Campaign Act of 1971, as amended ("the Act"). A copy of the complaint is enclosed. We have numbered this matter MUR 3597. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate in writing that no action should be taken against you in this matter. Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath. Your response, which should be addressed to the General Counsel's Office, must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

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 matter to be made public. If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and authorizing such counsel to receive any notifications and other communications from the Commission.

If you have any questions, please contact Craig Douglas Reffner, the attorney assigned to this matter, at (202) 219-3400. For your information, we have enclosed a brief description of the Commission's procedures for handling complaints.

Sincerely,


Lisa E. Klein
Assistant General Counsel

Enclosures

1. Complaint
2. Procedures
3. Designation of Counsel Statement

93040990629

WILLIAM F. STONE
ATTORNEY AT LAW

POST OFFICE BOX 2230
PORT WALTON BEACH, FLORIDA 32549-2230

TELEPHONE
(904) 243-5451

****transmitted via facsimile to 202-219-3923****

February 11, 1993

Federal Election Commission
Attn: Craig Douglas Reffner, Esquire
Washington, D.C. 20463

RE: MUR 3597
Felix A. Beukenkamp
WFS No. 93-003-0

Dear Mr. Reffner;

I write this letter in response to your correspondence of 24 December 1992 and the complaint filed by Mr. Ralph Perkins.

Unfortunately Mr. Beukenkamp has been unable to get complete copies of his bank records in time for this response. These will be provided at a later date, as available from his bank. As I told you before, copies of these checks must be obtained from the bank, which is a time consuming process.

The thrust of the complaint filed by Perkins is that the aggregate of contributions made by Mr. Beukenkamp is over the limit allowed.

Perkins mis-states the applicability of the FEC regulation.

FEC Reg. 110.1(j)(3) applies in this case and provides, in short, that even in the event that there is no primary because the candidate is unopposed, the primary is still counted as an "election" for the purposes of the limitations on contributions.

This issue was specifically addressed in U.S. Attorney Advisory Opinion AO 1978-65 [17 October 1978].

Mr. Beukenkamp contributed less than the allowed amount for both the 1990 and the 1992 campaigns.

Sincerely, *W F Stone*
William F. Stone

(Dictated by Mr. Stone and signed in his absence)

cc: Felix Beukenkamp *by ba*

RECEIVED
FEDERAL ELECTION COMMISSION
93 FEB 12 AM 9:32

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RECEIVED
FEDERAL ELECTION
COMMISSION
MAIL ROOM

LAW OFFICES

CHESSEY, WINGARD, BARR, WHITNEY,
FLOWERS & FLEET, P. A.

MAR 1 9 35 AM '93

D. MICHAEL CHESSEY
J. D. WINGARD, JR.
HARRY E. BARR
BOBBY L. WHITNEY, JR.
MICHAEL A. FLOWERS
H. BART FLEET

1201 EGLIN PARKWAY
SHALIMAR, FLORIDA 32579
(904) 651-9944
FAX (904) 651-6084

FIRST NATIONAL BANK OF CRESTVIEW BUILDING
SUITE 300
POST OFFICE BOX 327
CRESTVIEW, FLORIDA 32536
(904) 682-2011

23 February 1993

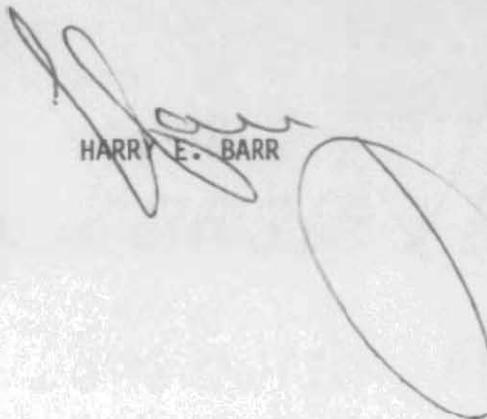
Craig Douglas Reffner
Federal Elections Commission
Washington, D.C. 20463

Re: Edna Cotton
MUR 3597

Dear Mr. Reffner:

Enclosed please find a Statement of Designation of Counsel signed by Edna Cotton. I will get a response to Ms. Klein's letter in the form of an affidavit from Ms. Cotton shortly.

Very truly yours,


HARRY E. BARR

HEB/fhn

enclosure

93040990631

RECEIVED
FEDERAL ELECTION COMMISSION
OFFICE OF ASSISTANT COMMISSIONER
93 MAR -1 AM 10:45

STATEMENT OF DESIGNATION OF COUNSEL

MUR 3597
NAME OF COUNSEL: Harry E. Barr
ADDRESS: 1201 Eglin Parkway
Shalimar, Florida 32579
TELEPHONE: 904-651-9944

RECEIVED
FEDERAL ELECTION COMMISSION
OFFICE OF GENERAL COUNSEL
93 MAR - 1 AM 10:45

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.

2/17/93
Date

Edna L. Cotton
Signature

RESPONDENT'S NAME: Edna Cotton
ADDRESS: 616 N. Beal Parkway
Fort Walton Beach, Florida 32548
HOME PHONE: _____
BUSINESS PHONE: 904-862-7415

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06c 8531
RECEIVED
FEDERAL ELECTION
COMMISSION
MAIL ROOM

MAR 2 9 51 AM '93

March 1, 1993

Via Federal Express

Ms. Lisa E. Klein
Assistant General Counsel
Federal Election Commission
999 East Street, NW
Washington, DC 20463

RE: MUR 3597

Dear Ms. Klein:

Enclosed, in affidavit form, is verification of the amount of funds I contributed to the campaign of Mr. Terry Ketchel for Congress, District 1, Florida. I hope this will clarify any seemingly inadequate records kept by Mr. Ketchel.

If any further information is necessary, please contact me at (904) 784-9443.

Sincerely,

Alex Wright

AW/ps

Enclosures

RECEIVED
FEDERAL ELECTION COMMISSION
OFFICE OF ASSISTANT GENERAL COUNSEL
93 MAR -2 AM 10:14

93040990633

Designers and Builders
of Government,
Commercial and
Industrial Construction

Certified General Contractors State License CGC 025860

P.O. Box 437, Panama City, Florida 32402
459 Grace Avenue, Panama City, Florida 32401
(904) 784-9443 FAX (904) 784-9442

AFFIDAVIT

STATE OF FLORIDA)
COUNTY OF BAY)

COMES the Affiant, Alex Wright, and after being duly sworn, swears and avers as follows:

- 1. My name is Alex Wright and I reside at 428 Wahoo Drive, Panama City Beach, Florida. My mailing address is P. O. Box 20081, Panama City Beach, Florida 32407.
- 2. I own 100% of the stock of A. W. & Associates, Inc. The physical address of the corporation is 459 Grace Avenue, Panama City, Florida 32401 and the mailing address is P. O. Box 437, Panama City, Florida 32401.
- 3. I personally contributed the sum of \$2,000.00 to the campaign of Mr. Terry Ketchel for the First Congressional seat in District 1, Florida.
- 4. \$1,000.00 of my contribution was earmarked and indicated as being for the Primary and the second \$1,000.00 contribution was earmarked and indicated as being a contribution for the General Election.

Further the Affiant saith naught.

Alex Wright
Alex Wright

SWORN TO and subscribed before me this 1st day of March, 1993, in the County and State last aforesaid.

Patricia R. Smotherman
Notary Public State of Florida
My commission expires: 9-23-94
Personally known or Produced Identification
Type of Identification Produced n/a

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RECEIVED
FEDERAL ELECTION
COMMISSION
MAIL ROOM

MAR 2 9 51 AM '93

March 1, 1993

Via Federal Express

Ms. Lisa E. Klein
Assistant General Counsel
Federal Election Commission
999 East Street, NW
Washington, DC 20463

RE: MUR 3597

Dear Ms. Klein:

Enclosed, in affidavit form, is verification of the amount of funds I contributed to the campaign of Mr. Terry Ketchel for Congress, District 1, Florida. I hope this will clarify any seemingly inadequate records kept by Mr. Ketchel.

If any further information is necessary, please contact me at (904) 784-9443.

Sincerely,

Kimberly L. Wright

KLW/ps

Enclosures

RECEIVED
FEDERAL ELECTION COMMISSION
GENERAL COUNSEL
93 MAR -2 AM 10:14

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of Government,
Commercial and
Industrial Construction

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P.O. Box 437, Panama City, Florida 32402
459 Grace Avenue, Panama City, Florida 32401
(904) 784-9443 FAX (904) 784-9442

9304090635

AFFIDAVIT

STATE OF FLORIDA)
COUNTY OF BAY)

COMES the Affiant, Kimberly L. Wright, and after being duly sworn, swears and avers as follows:

1. My name is Kimberly L. Wright and I reside at 428 Wahoo Drive, Panama City Beach, Florida. My mailing address is P. O. Box 20081, Panama City Beach, Florida 32407.

2. I am an employee of A. W. & Associates, Inc. The physical address of the company is 459 Grace Avenue, Panama City, Florida 32401 and the mailing address is P. O. Box 437, Panama City, Florida 32401.

3. I personally contributed the sum of \$2,000.00 to the campaign of Mr. Terry Ketchel for the First Congressional seat in District 1, Florida.

4. \$1,000.00 of my contribution was earmarked and indicated as being for the Primary and the second \$1,000.00 contribution was earmarked and indicated as being a contribution for the General Election.

Further the Affiant saith naught.

Kimberly L. Wright
Kimberly L. Wright

SWORN TO and subscribed before me this 1st day of March, 1993, in the County and State last aforesaid.

Pamela R. Smuterman
Notary Public State of Florida
My commission expires: 9-23-94
Personally known or Produced Identification
Type of Identification Produced n/a

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RECEIVED
FEDERAL ELECTION
COMMISSION
MAIL ROOM

LAW OFFICES

CHESSEY, WINGARD, BARR, WHITNEY,
FLOWERS & FLEET, P. A.

MAR 3 12 10 PM '93

D. MICHAEL CHESSEY
J. D. WINGARD, JR.
HARRY E. BARR
BOBBY L. WHITNEY, JR.
MICHAEL A. FLOWERS
H. BART FLEET

1201 EGLIN PARKWAY
SHALIMAR, FLORIDA 32579
(904) 651-9944
FAX (904) 651-6084

FIRST NATIONAL BANK OF CRESTVIEW BUILDING
SUITE 300
POST OFFICE BOX 327
CRESTVIEW, FLORIDA 32536
(904) 682-2011

25 February 1993

Federal Elections Commission
999 E Street NW
Washington, D.C. 20463

Attention: Craig Douglas Reffner

Re: Edna Cotton
MUR 3597

Dear Mr. Reffner:

Enclosed please find an Affidavit signed by Ms. Cotton regarding Mr. Ketchel's campaign.

Very truly yours,



HARRY E. BARR

HEB/fhn

enclosure

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RECEIVED
FEDERAL ELECTION COMMISSION
OFFICE OF LEGAL COUNSEL
93 MAR -3 PM 3:11

STATE OF FLORIDA
COUNTY OF OKALOOSA

RE: MUR 3597, Terrance R. Ketchel

AFFIDAVIT

BEFORE ME, the undersigned authority, personally appeared EDNA COTTON, who being first duly sworn, deposes and says:

1. That my name is Edna Cotton, 616 N. Beal Parkway, Fort Walton Beach, Florida 32548.
2. That during the federal election for Congress in 1992, I knew Terry Ketchel as a friend of the family.
3. At no time during the course of his campaign (either primary or general elections) did I ever give any contribution to Mr. Ketchel in the form of money. I gave him no cash and no checks.
4. That prior to the campaign, I agreed to lease a building I owned to Mr. Ketchel for his campaign headquarters. The building had previously been vacant for approximately one year. It previously was a Kentucky Fried Chicken store and was still painted in such a fashion that it was obviously a Kentucky Fried Chicken store. Mr. Ketchel agreed to repaint the store and remodel it at his expense. In return, I agreed to lease him the building for six months at \$1.00 for the six month period. In addition to getting the building refurbished and repainted, I was then able to insure the building which was previously uninsurable because it was unoccupied.
5. After the election, Mr. Ketchel left the building and I was able to rent the building promptly thereafter due in part to the renovations to the building and the repainting.

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6. While I leased the building for a nominal sum, I received the benefit of Mr. Ketchel's work and I am not sure who received the most benefit.

I declare under penalty of perjury that this is true statement of fact and correct.

Edna Cotton

EDNA COTTON, AFFIANT

The foregoing instrument was acknowledged before me this 25th day of February, 1993, by Edna Cotton, who is personally known to me and who did take an oath.

Francis H. Nowak

NOTARY PUBLIC



My Commission Expires: _____

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OAC 8575
RECEIVED
FEDERAL ELECTION
COMMISSION
MAIL ROOM

MAR 8 12 52 PM '93

AFFIDAVIT

RECEIVED
FEDERAL ELECTION COMMISSION
OFFICE OF THE CLERK
93 MAR - 8 PM 2:26

COMMONWEALTH _____)
STATE OF FLORIDA _____)
as:
COUNTY OF ESCAMBIA _____)
PARISH _____)

I, Ralph F. Perkins, 5545 Grande Lagoon Boulevard, Pensacola, Florida 32507

hereby solemnly swear & affirm
(swear & affirm)

Reference: MUR 3597, Terrance R. Ketchel, 13 Lake Lorraine Circle, Shalimar, Florida 32579. Mr. Ketchel is the defeated Republican candidate for the First Congressional District 1 Seat, Florida for 1990 & 1992.

I preface this statement by making the Federal Election Commission aware of some facts concerning Mr. Terrance R. Ketchel's background (ref: Martindale - Hubble Law Directory 1992).

"TERRANCE R. KETCHEL, (P.C.), born St. Paul Minnesota; admitted to bar, 1986, Florida; 1987, District of Columbia. Education: Duke University (B.S., 1977), University of Florida (J.D., 1981). Legislative Director and Counsel to Congressman Guy Vander Jagt, 1983 - 1986. Member; The Florida Bar. CONCENTRATION; Real Estate Law; Corporate Law; Commercial Law; Franchise Law.

REPRESENTATIVE CLIENTS: First National Bank & Trust; Ready Bank of Fort Walton Beach; First Federal Savings Bank of DeFuniak Springs; B & B Realty, Inc; Crosswinds Homeowners Association, Inc; Florida Industrial Machinery, Inc; Doubles Pizza Internal, Inc."

Furthermore, Mr. Ketchel's wife Carolyn also worked for Congressman Guy Vander Jagt. Mr. Vander Jagt is the head of the National Republican Congressional Committee (NRCC). Mr. Ketchel has worked for the Republican National Committee. Aside from Mr. Ketchel's failed 1990 and 1992 congressional campaigns, Mr. Ketchel served as the Field Director in the Warren Briggs Congressional Campaign in

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1987 (ref: 1985 Congressional Staff Directory and campaign literature for 1990 & 1992).

Mr. Ketchel appears to have a rather extensive knowledge in finance (banking) through his background in law and by the clients he represents. He also seems to be a person with a wide and varied political background. Complimented with his failed 1990 and 1992 congressional campaign it appears Mr. Ketchel should be well versed in campaign reporting and campaign laws.

Mr. Ketchel in his "Report of Receipts & Disbursements" dated January 26, 1993 for the period covering from November 24, 1992 through December 31, 1992 has filed this as his "Termination Report." He list on his Schedule C, Loans, the following:

"A. Full Name, Mailing Address and ZIP Code of Loan Source.
Vanguard Bank & Trust
302 Mary Esther Blvd.
Ft. Walton Bch Fl

Election _ Primary General _ Other (specify)

Original Amount of Loan	Cumulated Payment To Date	Balance Outstanding at Close of This Period
\$32,000.00	0	\$32,000.00

Terms: Date Incurred 11-26-90 Date Due 26 Feb 93 Interest Rate 8.5 % (apr) _ Secured"

In this report Mr. Ketchel does not "List All Endorsers or Guarantors (if any) to item A." He does not list a Guarantor & Indorser, list no occupation, and does not list the amount guaranteed Outstanding.

In Mr. Ketchel's previous reports of his "Report of Receipts & Disbursements" he has listed the "Loan Source" as:

Vanguard Bank
300 Mary Esther Cut-Off
Mary Esther, FL 32569

For his "Termination Report" he list the "Loan Source" as:

Vanguard Bank & Trust
302 Mary Esther Blvd.
Ft Walton Bch, FL (no zip code listed)

These are two distinct and different addresses. Which is the

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correct address?

On Mr. Ketchel's "Summary Page" (Front Page) of this "Report of Receipts & Disbursements, line "10. Debts and Obligations Owed BY the Committee (Itemize all on Schedule C and or Schedule D)" he shows no debts or obligations. This cannot be for he still has a \$32,000.00 bank loan from the Vanguard Bank & Trust Company outstanding.

In Mr. Ketchel's previous "Report of Receipts & Disbursements" dated December 12, 1992 (Mr. Ketchel list 12/3/93 - this is in error) for the period covering from October 15, 1992 through November 23, 1992, line "10. Debts and Obligations Owed BY the Committee (Itemize all on Schedule C and or Schedule D)" he again shows no debts or obligations. In his Schedule C, Loan, Mr. Ketchel leaves blank the "Amount Guaranteed Outstanding". This cannot be for he still has a \$32,000.00 bank loan from the Vanguard Bank & Trust Company outstanding.

In Mr. Ketchel's "Report of Receipts & Disbursements" dated October 19, 1992 for the period covering from October 1, 1992 through October 14, 1992 on line "10. Debts and Obligations Owed BY the Committee (Itemize all on Schedule C and or Schedule D) is the last time he shows his \$32,000.00 bank loan from the Vanguard Bank & Trust Company. Yet, for the "Amount Guaranteed Outstanding" on his Schedule C, Loans, he left this blank.

I find the above activity I have outlined curious!

In my checks with public documents section of the Federal Election Commission they have not advised me of, nor have provided me with a copy of Mr. Ketchel's "FEC Form 3 or a letter containing the same information" that he has filed a "Termination Report." There is no indication he has filed such a report.

"The Termination Report must disclose:

- * All receipts and disbursements not previously reported, including an accounting of debt retirement; and
- * The disposition of all residual funds. 102.3(a)."

Furthermore, as long as Mr. Ketchel has outstanding debts or obligations, and continues to receive contributions or make expenditures he is not eligible to terminate. He still has an outstanding \$32,000.00 bank loan from the Vanguard Bank & Trust Company. 102.3(a).

Mr. Ketchel has not resolved his debt problem, or his many other problems that I have filed affidavits on to the Federal Election Commission. Until these matters are brought to a resolution, Mr.

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Ketchel CANNOT terminate his reports to the Federal Election Commission.

It is not clear at this point and time, but it appears that there are possible violations of Federal and State Banking Laws as concerns Mr. Ketchel's \$32,000.00 bank loan from the Vanguard Bank & Trust Company. There may also be tax consequences the Federal Internal Revenue Services may want to look at. Also, violation of 100.7(b)(11). The apparent result was influencing the outcome of the 1992 Congressional Election for the First Congressional District of Florida.

There has been a failure by the Federal Election Commission, Federal Deposit Insurance Corporation, and the Florida Division of Banking to detect Mr. Ketchel's \$32,000.00 errant bank loan from the Vanguard Bank & Trust Company. Had I not discovered this in Mr. Ketchel's reports of his "Reports of Receipts & Disbursements" and reported it to the Federal Election Commission they would have not known. The same goes for the banking regulatory agencies whose purview this bank comes under.

Banking confidentiality laws conceal questionable banking practices, failure by bank regulators, and bank failures from the public. The Savings & Loan Crisis and the state of our banking industry today are clear examples of questionable practices being covered up by confidentiality laws and the failure of the bank regulators.

An interesting point that was brought to my attention by the Office of Thrift Supervision is that sometimes banks will cover for themselves by concealing information from the regulators. If this is done it would be next to impossible for the bank regulators to detect errant bank loans, illegal dealings, and other improprieties.

What is interesting is that in Mr. Ketchel's reports to the Federal Election Commission he provides us with a thorough account of his bank loan. In his "Financial Disclosure Statements" filed with the United States House of Representatives, Washington, D.C. he provides us another window into his finances.

I imply nothing here, but I feel it important that the Federal Election Commission be aware that Stephen Ruckel, President, Vanguard Bank & Trust Company contributed \$1,000.00 to Mr. Ketchel's campaign in 1990. The first contribution for \$500.00 was made May 17, 1990 and the second contribution for \$500.00 was made November 2, 1990 (ref: "Reports of Receipts & Disbursements" filed with the Federal Election Commission for 1990).

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The following terms are the terms of Mr. Ketchel's \$32,000.00 bank loan taken from his "Report of Receipts & Disbursements" dated December 5, 1990 for the period covering from September 18, 1990 through November 26, 1990:

Date Incurred:	November 26, 1990
Due Date:	November 25, 1991
Interest:	10.0%
Guarantor & Indorser:	Terrance R. Ketchel, 13 Lake Lorraine Circle, Shalimar, Florida 32579.
Name of Employer:	Henry, Monroig & Ketchel
Occupation:	Attorney
Amount Guaranteed Outstanding:	\$32,000.00

Mr. Ketchel in his "Report of Receipts & Disbursements" to the Federal Election dated October 15, 1992 for the period covering from August 13, 1992 through September 30, 1992 shows that he renegotiated this loan. The following are the renegotiated terms of this loan:

Date Incurred:	November 26, 1990
Due Date:	February 26, 1993
Interest:	8.5%
Renegotiated:	February 26, 1992
Guarantor & Endorser:	Terrance R. Ketchel, 13 Lake Lorraine Circle, Shalimar, Florida 32579.
Name of Employer:	Ketchel & Brown
Occupation:	Attorney
Amount Guaranteed Outstanding:	\$32,000.00

An interesting point here is that instead of renegotiating this bank loan prior to its due date, Mr. Ketchel renegotiates this loan over three months (November 26, 1991 to February 26, 1992) after its due date has passed. The renegotiation of this bank loan should have been reported when it occurred in his "Report of Receipts & Disbursements" to the Federal Election Commission dated April 15, 1992 for the period covering from January 1, 1992 through March 31, 1992.

I fail to understand why Mr. Ketchel did not report the renegotiation of this \$32,000.00 bank loan in the reporting period it occurred in. There were four "Reports of Receipts & Disbursements" that Mr. Ketchel should (could) have reported this in. they are as follows:

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April 15, 1992
July 15, 1992
August 3, 1992
August 18, 1992

Up until Mr. Ketchel's report dated August 18, 1992 he continued to report the original terms of this \$32,000.00 bank loan with the due date of November 25, 1991. It was not until his fifth "Report of Receipts & Disbursements" dated October 15, 1992 for the period covering from August 13, 1992 through September 30, 1992 that he reported the renegotiation of this loan. To renegotiate a loan three months or more after its due date is not a normal banking practice. This is eleven months after the original Due Date of November 25, 1991 had passed, and eight months after the renegotiation of this loan!

Upon examining the reports of Mr. Ketchel's "Reports of Receipts & Disbursements" for 1990, 1991 and 1992 he never had the cash on hand to pay for his \$32,000.00 bank loan from the Vanguard Bank & Trust Company. This is evident from examining line "8. Cash on Hand at Close of Reporting Period (from line 27)" of the summary page of his reports.

Mr. Ketchel's ending report for 1991 covering from July 1, 1991 through December 31, 1991 show that he only took in an aggregate year-to-date amount of \$13,131.97. Minus his disbursements he ends up with a cash balance of \$55.78. Obviously he did not take in enough money to pay off his \$32,000.00 bank loan. His cash balance ending for 1990 was \$2,417.92. Even carry this over he did not have sufficient funds to pay off his loan.

Mr. Ketchel's "Report of Receipts & Disbursements" dated April 15, 1992 for the covering period from January 1, 1992 through March 31, 1992 shows he only took in \$15,233.98. Minus his disbursements he is left with a cash balance of \$91.02. Again, Mr. Ketchel still does not have sufficient funds to pay off his \$32,000.00 bank loan. In fact, Mr. Ketchel ended all his "Reports of Receipts & Disbursements" with very little cash on hand for 1991 and 1992. There was no viable way he could have paid off this \$32,000.00 loan and kicked off his primary election bid for 1992 according to his reports.

Mr. Ketchel not having to pay off his \$32,000.00 bank loan from the Vanguard Bank & Trust Company on its due date of November 25, 1991 had the effect of an infusion of funds into a campaign that was very short on money. Had Mr. Ketchel had to pay off his \$32,000.00 bank loan he would have had no funds to launch his primary campaign in 1992. By not paying off this loan it had an effect on the outcome of the primary and the general election. It cannot be

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discounted the effect a \$32,000.00 infusion may have!

Mr. Ketchel is only making "Interest Payments." The following is the history of this bank loan as reported in his reports to the Federal Election Commission:

<u>Payment Date</u>	<u>Interest Paid</u>
March 8, 1991	\$792.27
July 11, 1991	\$862.25
September 9, 1991	\$809.88
December 6, 1991	\$850.37
February 27, 1992	\$785.62
June 2, 1992	\$753.30
September 18, 1992	\$720.85
October 18, 1992	<u>\$686.52</u>
Total Interest Paid	\$6,243.06

Mr. Ketchel's \$32,000.00 bank loan from the Vanguard Bank & Trust Company from its very beginning was a troubled loan. His interest payments have not followed a payment schedule or amortization schedule, they have been a hit and miss affair. The history of this loan clearly shows that it does not follow the criteria set forth in 100.7(b)(11). If a bank loan does not meet the criteria in 100.7(b)(11) it is a "Prohibited Contribution 114.2."

I find it unusual that after my affidavit filed with the Federal Election Commission dated August 26, 1992 that Mr. Ketchel should show the renegotiation of his bank loan. The following is what I said in my affidavit:

"From 1991 to date Mr. Ketchel is showing interest payments on a \$32,000.00 loan with the Vanguard Bank, 300 Mary Ester Cut-Off, Mary Ester, Florida 32569 which was incurred 11/26/90 with a due date of 11/25/91. He continues to pay interest on this loan as noted in his reports.

We know he is paying interest payments on the \$32,000.00 loan and that there has been no reduction in the debt from the original loan..."

Then it is only after my affidavit dated October 19, 1992 to the Federal Election Commission when I challenged his payments that he after the fact showed other payments. Mr. Ketchel failed to report his September 23, 1992 interest payment in his "Report of Receipts & Disbursements" dated October 15, 1992 for the period covering from August 13, 1992 through September 30, 1992. He also failed to report this payment in his "Report of Receipts & Disbursements" dated October 19, 1992 for the period covering from October 1, 1992

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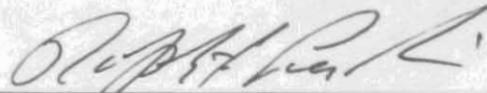
through October 14, 1992. His October 18, 1992 interest payments was made in the reporting period it occurred in.

I find these after the fact and after I brought it to the attention of the Federal Election Commission reporting highly unusual. Why not at the time they occurred? Is Mr. Ketchel reacting? The canceled checks and banking records will tell the truth.

If there is a failure to pay a debt in a timely fashion consistent with normal practices it in effect becomes a contribution made by the creditor, unless the creditor has made a reasonable attempt to collect the debt. 100.7(a)(4). The question here is did the Vanguard Bank & Trust Company take reasonable steps? Just what did the bank do? Aside from the guidelines set forth by the Federal Election Commission, was the bank following normal and legal banking practices? According to Mr. Ketchel's reports outlining the history of this loan the answer would have to be no!

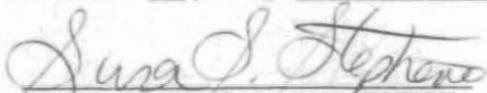
Federal Election Commission and the bank regulators need to delve into this entire affair and thoroughly investigate whether campaign and banking laws were violated. There may also be tax consequences that the Federal Internal Revenue Services need to be made aware of. Was there an attempt to influence the outcome of an election whether it be intentional or inadvertent? After having talked to people in the banking business and those in banks that I have personal dealings with, I know I could never secure a loan on the terms Mr. Ketchel is receiving (my credit is excellent). One remark given sums it up: "It is known as a know your banker loan." Lastly, Mr. Ketchel cannot terminate his reports to the Federal Election Commission until there is a resolution to his \$32,000.00 debt, and his many other problems that have been brought to the attention of the Federal Election Commission. Very serious questions have been raised that may have grave consequences... The people deserve to know the truth!

I declare under penalty of perjury that this is a true statement of fact and correct.



AFFIRMANT'S SIGNATURE
Ralph F. Perkins
FDL # P625-726-41-309-0

Subscribed and sworn/affirmed to
before me at Pensacola, Florida
on this 1st day March 1993.



Susan S. Stephenson - NOTARY
#AA707907
MY COMMISSION EXPIRES: OCT. 17, 1993.
BONDED THRU NOTARY PUBLIC UNDERWRITERS,

Affiant's Initials 

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

March 23, 1993

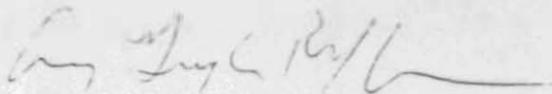
Mr. Ralph F. Perkins
5545 Grande Lagoon Boulevard
Pensacola, Florida 32507

RE: MUR 3597

Dear Mr. Perkins:

This letter acknowledges receipt on March 8, 1993, of the fourth supplement to the complaint you filed on August 31, 1992, against Terrance R. Ketchel, Ketchel for Congress '92 and William H. Dossey, as treasurer, Vanguard Bank & Trust, William H. Dossey and Henry, Monroig & Ketchel. In your earlier amendments, you identified Tom Walton, Felix A. Beukenkamp, Hugh E. Jones, Jim Harris, Amanda Harris, Ron Yirigoyen, Vickie Hughes, Darren Shields, Gary Pearson, William A. Pullman, and Allyn C. Donaldson as additional respondents. In all, Terrance R. Ketchel, Ketchel for Congress '92 and William H. Dossey, as treasurer, and Vanguard Bank & Trust, will be sent copies of your latest supplement. You will be notified as soon as the Federal Election Commission takes final action on your complaint.

Sincerely,


Craig Douglas Reffner
Attorney

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

March 23, 1993

William H. Dossey, Treasurer
Ketchel for Congress '92
508 Dracena Way
Gulf Breeze, Florida 32561

RE: MUR 3597

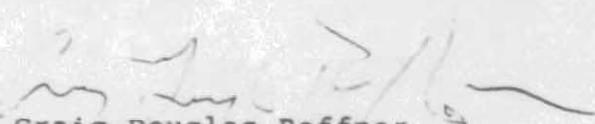
Dear Mr. Dossey:

On September 2, 1992, you were notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification. On November 9, 1992, November 18, 1992, December 10, 1992, December 24, 1992, January 12, 1993, and February 10, 1993, you were notified that the complainant had submitted additional information pertaining to the allegation the complaint. In each instant, the additional information was forwarded to you.

On March 8, 1993, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information.

If you have any questions, please contact me at
(202) 219-3400

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

March 23, 1993

Terrance R. Ketchel
c/o Ketchel & Brown
26 N. W. Racetrack Road, Suite F
Ft. Walton Beach, Florida 32547

RE: MUR 3597

Dear Mr. Ketchel:

On September 2, 1992, you were notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time you were given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification. On November 9, 1992, November 18, 1992, December 10, 1992, December 24, 1992, January 12, 1993, and February 10, 1993, you were notified that the complainant had submitted additional information pertaining to the allegation the complaint. In each instant, the additional information was forwarded to you.

On March 8, 1993, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information.

If you have any questions, please contact me at
(202) 219-3400

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

March 23, 1993

Roger L. Farrar, President
Vanguard Bank & Trust
300 Mary Ester Boulevard
Mary Ester, Florida 32569

RE: MUR 3597

Dear Mr. Farrar:

On September 2, 1992, Vanguard Bank & Trust was notified that the Federal Election Commission received a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended. At that time Vanguard Bank & Trust was given a copy of the complaint and informed that a response to the complaint should be submitted within 15 days of receipt of the notification. On November 9, 1992, November 18, 1992, December 10, 1992, and February 10, 1993, you were notified that the complainant had submitted additional information pertaining to the allegation the complaint. In each instant, the additional information was forwarded to you.

On March 8, 1993, the Commission again received additional information from the complainant pertaining to the allegations in the complaint. Enclosed is a copy of this additional information.

If you have any questions, please contact me at
(202) 219-3400

Sincerely,


Craig Douglas Reffner
Attorney

Enclosure

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KETCHEL & BROWN, P.A.
ATTORNEYS AT LAW
26 N.W. RACETRACK ROAD, SUITE F
FT. WALTON BEACH, FLORIDA 32547

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FEDERAL ELECTION
COMMISSION
MAIL ROOM
MAR 29 12 15 PM '93

Terrance R. Ketchel
John T. Brown
Bryan J. Kiefer

Telephone (904)862-6988
Telecopier (904)864-2069

March 25, 1993

Douglas Reffner
Federal Election Commission
Washington, DC 20463

RE: MUR 3597

Dear Mr. Reffner:

Enclosed please find the responses of Ketchel For Congress 92 Campaign to the allegations made by Mr. Ralph Perkins on December 10, 1992, January 12, 1993 and February 10, 1993. Although many of the allegations contained therein are repetitive in nature to the previously submitted filings by Mr. Perkins, I will attempt to provide you with a point by point explanation of the issues raised by Mr. Perkins in these most recent filings.

Although I hope that by now it is transparent that the repeated filings by Mr. Perkins amount to a serious misuse of the Federal Election Commission's resources, especially in light of the fact that he worked on the campaign staff of my primary opponent, I sincerely hope that when this review is completed by the FEC that some steps could be taken to stop this type of abusive activity in the future.

I stand ready to provide any further documentation that may be necessary to clarify any of the answers that I may provide herein. Please do not hesitate to contact me by telephone or in writing concerning any of the responses that I have raised herein.

Sincerely yours,

Terrance R. Ketchel
Terrance R. Ketchel

terry\reffner.ltr

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FEDERAL ELECTION COMMISSION
93 MAR 29 PM 2:02

AREAS OF PRACTICE

Civil Litigation, Corporate, Real Estate, Collection,
Commercial, Franchise Law, Criminal and Family Law

Responses to January 27, 1993 Affidavits

I. 8 page Affidavit

Issue Number 1 (Pages 1-3) Vanguard Bank & Trust Loan

Mr. Perkins continues to allege that the Vanguard Bank & Trust Loan that is listed on my FEC reports is an "errant" loan. This is a totally unsubstantiated and false characterization of this loan. As I outlined in my previous correspondence to the FEC, this loan is a standard business loan with quarterly paid interest, and is personally guaranteed by myself. This type of loan arrangement, in which the candidate personally guarantees a loan of the campaign, is completely within the guidelines of the FEC regulations, and appears to be the type of loan contemplated if a bank loan is obtain by a campaign committee.

With regards to the payment schedule referenced by Mr. Perkins, this loan has never seriously been in arrears and is and remains within the guidelines of 11CFR 100.7(b)11. Specifically, this loan was made in the ordinary course of business in that it (a) bears the usual and customary interest rate of the lending institution for the category of the loan involved; (b) was made on a basis which assures repayment (note the personal guarantee); (c) was evidenced by a written instrument (previously provided); and (d) is subject to a due date (see previously provided Promissory Note).

Issue Number 2 (Page 3) NRCC Contribution

Mr. Perkins correctly asserts that the contribution provided by the national republican Congressional Committee to my campaign in the amount of approximately \$50,000.00 has not been included in my FEC report of receipt and disbursements. During the campaign, upon not receiving any notification from the NRCC of the exact amount of the contribution that needed to be listed on our FEC report, my campaign staff contacted the NRCC to make inquiry. We were told that this contribution need not be recorded on the FEC report as it was being reported directly to the FEC by the NRCC. If this direction from the NRCC was incorrect, please inform me immediately and I will endeavor to determine the exact amount of the contribution by the NRCC in order to amend my earlier report.

Issue Number 3 (Pages 3-6) "Excessive" Contributions.

Mr. Perkins apparently has misread my FEC report of receipts and disbursements in order to arrive at the conclusion that the following individuals made contributions in excess of the \$1,000.00 per election campaign limit during the 1992 election:

Edna Cotton
William F. Stone
Michael Tarply

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All of these individuals made substantial in-kind contributions to my campaign which were reported in the aggregate in my initial FEC report of 4-15-92. Mr. Perkins correctly lists the 3-24-92 contributions for Edna Cotton of \$1,000.00 in-kind contribution for the primary and \$1,000.00 in-kind contribution for the general election; William F. Stone with a 3-18-92 contribution of \$600.00 for the primary and \$600.00 for the general election; and Michael Tarply for a 3-8-92 contribution of \$900.00 for the primary and \$900.00 for the general election.

We were informed by the FEC that in-kind contributions should only be listed as contributions for the period in which the goods/services were utilized by the campaign, for any individual report, rather than the aggregate in-kind contributions for a given product/service as was originally provided by my campaign. Therefore, my campaign provided an amended report dated 8-3-92 which changed the above referenced in-kind contributions to only include that per diem contribution relative to the amount of time that these goods/services were utilized. Because none of these new in-kind contribution figures exceeded \$200.00, none of the in-kind contributions for these three individuals were listed on the 8-3-92 amended report for the first quarter of 1992. However, on the 8-7-92 amended report for the second quarter of 1992 these three individuals in-kind contributions were included, again on a per diem basis. As you can note, the aggregate year-to-date were slightly larger than the contributions listed in this second quarter amended report due to the fact that each of the in-kind contributions were previously counted on the first quarter of 1992 amended report although they were not itemized due to the fact that they were less than the \$200.00 reporting requirement. Thereafter throughout the remainder of the primary and the general election, each of these three individuals in-kind contributions were itemized on a per diem basis for each day in which the in-kind contribution of goods was provided.

Therefore to correct Mr. Perkins misinformed allegations contained on these pages for the above referenced individuals, the March aggregate in-kind contribution should be deleted as was accomplished in the amended reports. Mr. Perkins allegations therefore have no merit with the correct reading of the FEC reports.

Issue 4 (page 4) Refund

In the middle of page 4 of Mr. Perkins's Affidavit, he references the refund made to Mrs. Almute Flentge of \$1,000.00 listed in the October 1, 1992 - October 14, 1992 FEC report. Mr. Perkins references that this contribution does not appear on schedule A (itemized receipts) of this October 1 - October 14, 1992 report.

This statement is technically correct, but Mr. Perkins fails to note that this contribution from Mrs. Flentge was listed on schedule A of the previous FEC report for August 13, 1992 - September 30, 1992.

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In addition, the "curious refund" comment for \$1,000.00 that the Ketchel for Congress 92 Committee listed on the October 15, 1992 through November 23, 1992 also references the previously explained refund to Mrs. Flentge that was reported in the previous report. Again, Mr. Perkins apparently does not understand the reporting requirements.

Issue Number 5 (pages 6-8) Living Expenses

As previously noted in my correspondence to the Federal Election Commission, the "living expenses" that Mr. Perkins repeatedly references in his allegations are none other than the salary for living expenses paid by the campaign committee to the candidate as allowed under FEC regulations. These living expenses are different from the specific travel food and lodging expenses incurred by the campaign during the campaign and are listed separately. All such travel, food and lodging expenses are appropriately recorded and receipted, while the living expense/salary to the candidate is listed as income by the candidate and has been duly recorded on his tax returns as previously provided to the FEC, and will be recorded again in the 1992 tax returns of the candidate.

Mr. Perkins repeatedly states his amazement at the disparate amounts of "living expenses" that were paid to the candidate at various times during the election. These disparate figures paid for living expenses can be found quite simply in the fact that most of the living expenses of the candidate were paid for out of the candidate's personal resources. At various time during the campaign when the personal resources were insufficient or for other reasons, the candidate received a salary as allowed under FEC regulations and was duly reported. The size of the Congressional District and/or the relative periods with which these living expense/salary were drawn by the candidate are not at issue due to the fact that this is an appropriate expenditure of the campaign under FEC regulations. In addition, the total aggregate living expenses provided by the campaign are quite small compared to the complete expenses incurred by the candidate. Mr. Perkins raising questions of "propriety" with regards to these living expenses as well as other clearly defined and appropriate expenses recorded in the FEC reports is another example of unsubstantiated claims that have no merit.

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II. Three page Affidavit dated January 27, 1993

This Affidavit issued by Mr. Perkins attempts to question the contribution limits of Tom Walton and Hugh Jones during my 1990 campaign. The issue raised by Mr. Perkins apparently results from an incorrect aggregate year-to-date listed for Mr. Walton and Mr. Jones on separate FEC reports. These aggregate year-to-dates were incorrect, and due to the fact that aggregates are not totaled overall, some minor aggregate year-to-dates mistakes were made. In the instances provided by Mr. Perkins, neither of the individuals exceeded the aggregate \$2,000.00 per individual contribution limit for the general and primary election of 1990 and therefore no substantial violation occurred except that the initial aggregate year-to-dates for these individuals were incorrectly listed too high. The actual contributions listed for these individuals, however, are correct. Mr. Perkins assumes that because these initial aggregate year-to-dates were incorrectly listed, that there is some missing extra contribution that was made that was not listed. That was not the case, only the initial aggregate year-to-date was incorrectly reported and no contribution limit violations occurred.

III. Three Page Affidavit dated January 27, 1993.

This affidavit relates to contributions made by Kimberly Wright and Alex Wright during the 1992 election. Mr. Perkins correctly asserts that contributions in excess of the \$1,000.00 per election limit were made during the 1992 primary cycle for these two individuals. This fact was discovered, and instructions were provided for a refund to be given to Kimberly Wright and Alex Wright with corresponding contributions to be made after the primary election to be counted correctly for the contribution limits in the general election. However, this instruction was not followed and therefore this over-contribution in the primary election was correctly asserted. However, due to the fact that the overall contribution limit was not exceeded for the campaign including the general and the primary, by these two individuals, the violation did not cause a contribution to be made in excess of the overall limit. If further adjustments to this report need to be made as a result of these reported errors, please inform me of such changes that need to be made.

IV. Affidavit of December 31, 1992

This affidavit of Mr. Perkins reports to make the ludicrous allegation that the expenditures made during my unopposed 1990 primary campaign were questionable and should be reviewed due to the fact that no such campaign ever took place. Mr. Perkins is technically correct that all of my expenditures and contributions collected prior to the 1990 primary were listed as primary contributions and expenditures. However, the fact that these expenditures were made in the context of an overall general campaign makes the questioning of these expenditures ludicrous at best. Mr. Perkins obvious misunderstanding of the use of the FEC

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report to outline expenditures made during unopposed primaries illustrates the extreme length that Mr. Perkins will rise to to attempt to call into questions my FEC reports. Obviously, these 1990 primary expenditures were made in the context of an overall general election, and could have been listed as a general election expenditure following the filing period in which I was unopposed in the primary election. However, due to the fact that there are no expenditure limits for campaigns as long as such expenditures are appropriate, leads me to wonder why Mr. Perkins is raising this issue, if not to just raise doubts about any issue of reporting that he does not correctly understand. All such expenditures were correctly made and listed during this period.

V. Affidavit dated November 23, 1992

Issue Number 1 (pages 1-3) Vanguard Bank & Trust Loan

Mr. Perkins is again raising the issue of the propriety of the \$32,000 bank loan listed by my campaign along with the scheduled interest payments made by the campaign on this loan.

Although I have provided actual documentation of such loans and previous correspondence to the FEC, I can only reiterate that this loan is a standard interest only quarterly payment loan with a balloon payment and a personal guarantee by the candidate individually. This loan was negotiated in a standard format and has been kept current throughout the term of the loan was renegotiated approximately a year after its inception in the Fall of 1990. The interest rates charged under this loan are standard and this is a traditional business type signature loan and is not out of the ordinary in any way as contended by Mr. Perkins.

Issue Number 2 (pages 3-5) Loan Repayments.

All of the loans incurred by the Ketchel for Congress campaigns both in 1990 and 1992, other than the single Vanguard Bank & Trust loan discussed above, were made by the candidate Terrance R. Ketchel. All such repayments other than the Vanguard Bank & Trust interest payments made in both the 1990 and 1992 campaigns, were also made back to the candidate without interest being paid. The repayments of the loans made by the candidate equal the loans made by the candidate. These candidate loans are standard practice in campaigns in order to allow for flexible cash flow, and all such loans made by the candidate were duly listed and repaid according to the FEC regulations. If any further clarification of these candidate loans is necessary please let me know and I will attempt to work with the FEC to clarify this area.

Mr. Perkins also makes a major point of the fact that a number of the listed debt aggregates equaled a number which ended in .55 cent over a period of campaign reports. As referenced in my earlier correspondence to the FEC this fact is explained very simply because over the period of these reports the only debt reductions made were repayments in equal dollar amounts made to the

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candidate. Only when the last small amount of debt owed to the candidate was repaid was the .55 cent last figure eliminated.

Issue Number 3 (pages 6-8) Living Expenses

Mr. Perkins makes an effort to call into question the timing of living expenses made during my reporting periods. As I have mentioned previously in correspondence to the FEC all such living expenses were in fact salary drawn from the campaign and taxes have been reported and on the candidate individual tax return as required by the FEC regulations. The differences in the living expenses listed relate only to the availability or lack of availability of personal funds of the candidate to make such expenses as necessary to meet the living expenses of the candidate. Obviously, late in the campaign such living expenses were required from the campaign due to the length of the campaign being involved.

Issue Number 4 (pages 8-9) Financial Disclosure Statements

Mr. Perkins incorrectly asserts that the \$32,000 loan from the Vanguard Bank & Trust should be listed as a liability on my financial disclosure statement. In fact, this Vanguard Bank & Trust loan is a loan of the campaign itself and not of Terrance R. Ketchel individually. However, as mentioned previously this Vanguard Bank & Trust loan is guaranteed by Terrance R. Ketchel, however, such guarantees are not required to be listed on the financial disclosure statement.

Next, Mr. Perkins misinterprets the contents of the financial disclosure report to create a misimpression of the liability and income contained in such disclosure statement. The shareholder "loans" listed of \$53,284.50 and \$53,133.00 are the technical account name for shareholder distributions (i.e. salary) of my law firm corporation. That is why these shareholder loans are listed as income and not as a liability. These are also listed as such on my tax returns previously provided to you.

Also relayed to you previously is the explanation of Mr. Perkins erroneous assumption that the fact that no income was listed for Henry, Monroig & Ketchel indicates that some income was improperly left off of the financial disclosure report. In fact, the income listed for Terrance R. Ketchel, P.A. is the income for the law firm of Henry, Monroig & Ketchel. As previously explained Terrance R. Ketchel P.A. was one of the "partners" of Henry, Monroig & Ketchel, attorney's at law. All of these incomes comport exactly with such incomes listed on my tax returns and further provision of any documentation regarding income would be easily provided.

Issue Number 5 (pages 9 & 10) Petition fees.

Mr. Perkins correctly asserts the amounts of certified petitions listed in the Counties in Florida for petition qualifying fees. Along with these petitions being filed, each petition was

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accompanied with a .10 cent filing fee. As is readily seen from the counties in which petitions were filed only one county, Okaloosa County, had sufficient petitions submitted in order to allow for the expenditure to be listed on the FEC report (for expenditures in excess of \$200.00). For instance, a \$92.40 check was written to Escambia County on June 15, 1992 (check #519) for the 924 petitions that were submitted to Escambia County, of which 835 were certified as correct. In another example, a check in the amount of \$66.80 (check #533) was made out to the Supervisor of Elections of Santa Rosa County for the 668 petitions submitted to Santa Rosa County, of which 625 were certified. Other similar expenditures were made by the campaign for petitions that were submitted in other counties, but were not listed on the expenditure schedule due to the fact that none of the aggregate totals for these recipients were greater than \$200.00.

With regards to the Okaloosa County petitions that were submitted, Mr. Perkins correctly asserts that 4,008 petitions were submitted to Okaloosa County. Unfortunately, a mistake was made in that only one of the two checks submitted to Okaloosa County was listed separately on the FEC report, that being \$141.30. An additional check of \$259.80 was issued on June 26, 1990 and was issued on a separate money market fund that was inadvertently overlooked when our FEC report was submitted. The aggregate totals for our expenditures were correct in this report and all reports, but the individual check from this bank account was not individually listed as an expenditure. I have enclosed a copy of this additional check which was made out for \$259.80, which check and receipt are corroborated in a memorandum that was sent out by the Supervisor of Elections of Okaloosa County to (guess who) a response from Mr. Ralph Perkins. This memorandum confirms that all the checks and monies paid for the petition filing fees were accounted for. If this oversight of a single check was not listed as an expenditure needs to be corrected through an amended FEC report at this time, please inform me as such and an amended FEC report will be produced to you.

terry\fec

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Ketchel for Congress '72

P.O. Box 5456
Ft. Meade Bul, FL 32519

0098

6/26 1972

83-104/632

PAY TO THE ORDER OF Chalmer Ferguson of Florida OS 07803259 D

Two hundred & fifty nine & 80/100 DOLLARS



999
80 Race Track Road
Ft. Walton Beach, Florida 32548

FOR Publicity film fee

077:15 07-02 3025
J. Ketchel

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PATRICIA M. HOLLARN
Supervisor of Elections
Okaloosa County Courthouse
Crestview, Fla. 32536

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FIRST FEDERAL BANK
OF CRESTVIEW
1002 CRESTVIEW, FL 32536
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524534002 02-02-92

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06 007115 07-02-92



DIRECT INQUIRY TO
 OCEAN CITY-WRIGGINS OFFICE
 P.O. BOX 2947
 FORT WALTON BEACH, FL 32548
 904 678-6380

STATEMENT DATE
 07-31-92

KETCHEL FOR CONGRESS - 92
 26 F RACETRACK ROAD
 FT WALTON BCH FL 32547-1640

ONEY MARKET INVESTMENT ACCOUNT SUMMARY
 6-30-92 THRU 07-31-92

 YEAR TO DATE INTEREST PAID 12.10

BALANCE LAST STATEMENT 1,011.74
 DEPOSITS AND CREDITS TOTALING .00
 CHECKS AND DEBITS TOTALING 1,001.97
 INTEREST THIS PERIOD .36
 SERVICE CHARGE 10.00
 AVERAGE COLLECTED BALANCE 239.60
 CURRENT BALANCE .13

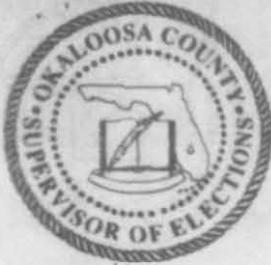
ONEY MARKET INVESTMENT ACCOUNT TRANSACTIONS

DATE	AMOUNT	DESCRIPTION	DATE
7-31	.36	INT. PAID 7/01 THRU 7/31	07-02
7-31	10.00	SERVICE CHARGE	07-09
7-02	259.80	CHECK 98	07-31
7-09	700.00	CHECK 99	
7-31	42.17	CHECK 100	

0 OF ENCLOSURES 3

FOR YOUR INFORMATION, A NOTICE IS ENCLOSED OUTLINING PRICING
 CHANGES EFFECTIVE SEPTEMBER 1, 1992. FOR ADDITIONAL INFORMATION,
 CONTACT YOUR BARNETT BANKER.

93



Patricia M. Hollarn
Okaloosa County Supervisor of Elections

February 25, 1993

TO: Ralph F. Perkins

FROM: Patricia M. Hollarn, Supervisor of Elections
Okaloosa County, Florida *pmh*

RE: Terry Ketchel Petitions

Mr. Ketchel qualified through the Division of Elections office in Tallahassee, and I am not aware if, at any time, he filed an Oath of Undue Burden with his qualifying officer. He did not submit a copy of such an oath to this office, did not ever mention it, and his petitions for his qualifying requirements were paid for in a timely manner.

Mr. Ketchel submitted 4008 petitions to this office, of which 3749 were certified as valid. We were reimbursed by his campaign account in the amount of \$401.10. (The 30¢ overpayment was credited to him on another invoice.) A check for \$141.30 was received on 6/2/92, and a check for \$259.80 was received on 6/26/92.

Between January and June of 1992, we received petitions from candidates in other congressional and legislative districts throughout Florida. Because the law permits us to charge no more than 10¢ per signature, when we would receive fewer than 10 from any candidate in another part of the state by mail, we did not charge them. The cost to us for handling and mailing would far exceed the 20¢ or 30¢ we would have to bill them for. Our \$1.00 minimum for mail orders could not apply to the petition process, so it was our policy to waive it in that case, which is permitted by law. I know other supervisors have similar policy.

All of Mr. Ketchel's petitions from Okaloosa County voters were delivered to our office and were paid for by the above-referenced checks when our certification was ready.

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Vanguard Bank
 & Trust Company

OAC 8839

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 MAIL ROOM

APR 5 10 42 PM '93

23 S JOHN SIMS PARKWAY VALPARAISO, FL 32580 (904) 678-4141
 New Telephone Number (904) 729-5500
 Mary Esther Office (904) 664-9562
 Facsimile (904) 664-9590

April 2, 1993

EXPRESS MAIL

Mr. Craig Douglas Reffner
 Federal Election Commission
 Office of General Counsel
 999 E Street N.W.
 Washington, DC 20463

Re: MUR 3597

Dear Mr. Reffner:

This letter is in response to your letter dated March 23, 1993, concerning the above-referenced complaint filed against a candidate for federal office in connection with a loan from Vanguard Bank & Trust Company (the "Bank") to that candidate.

As has been previously communicated to your office, the loan in question was made in the ordinary course of business and is current. Although the borrower has been unable to make principal payments on the loan, he continues to remain current on the interest payments.

The loan officer responsible for renewal of the loan has discussed with the borrower repayment plans for reduction of the principal indebtedness. The loan was renewed on March 9, 1993 for six months. It is currently anticipated that the principal indebtedness will be reduced on or before September 15, 1993, the maturity date of the renewed loan.

Sincerely,

Roger L. Farrar
 President

RLF:mmm

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MUR # 3597

ADDITIONAL DOCUMENTS WILL BE ADDED TO THIS FILE AS THEY
BECOME AVAILABLE. PLEASE CHECK FOR ADDITIONAL MICROFILM
LOCATIONS.

93040990665



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

THIS IS THE END OF MJR # 3597

DATE FILMED 10/28/93 CAMERA NO. 2

CAMERAMAN MC

93040990666



FEDERAL ELECTION COMMISSION
WASHINGTON DC 20463

Microfilm
 Public Rcds
 Press

THE FOLLOWING DOCUMENTATION IS ADDED TO

THE PUBLIC RECORD IN CLOSED MUR 3597.

12/10/93

93043543105



Vanguard Bank & Trust Company

RECEIVED
FEDERAL ELECTION
COMMISSION
MAIL ROOM

OGC 0459

Nov 18 11 16 AM '93

23 S JOHN SIMS PARKWAY VALPARAISO, FL 32580 (904) 678-4141
New Telephone Number (904) 729-5500
Mary Esther Office (904) 664-9562
Facsimile (904) 664-9590

November 16, 1993

CLOSED

RECEIVED
FEDERAL ELECTION COMMISSION
OFFICE OF GENERAL COUNSEL
93 NOV 28 AM 3:49

Mr Craig Douglas Reffner
Federal Election Commission
Office of General Counsel
999 E. Street, N. W.
Washington, DC 20463

Re: MUR 3597 - Terrance R. Ketchel

Dear Mr. Reffner:

The purpose of this letter is to update the Federal Election Commission ("FEC") concerning the above-referenced complaint in connection with a loan from Vanguard Bank & Trust Company (the "Bank") to Terrance R. Ketchel.

On September 15, 1993, the loan matured. Mr. Ketchel did not pay the loan nor did he make any principal reduction. In accordance with the Bank's policy, his failure to do either was considered an event of default. Once the loan was in default, the Bank initiated proceedings to collect the loan through the court system. The Bank filed suit to collect the loan, with a principal balance owed of \$32,131.04 plus interest and late fees, on September 29, 1993 in the Circuit Court of Okaloosa County, Florida, a copy of which Complaint was served on Mr. Ketchel on October 6, 1993. Mr. Ketchel did not file a response to this Complaint.

The Bank will keep you advised as to the progress of this matter through the court system.

The Bank intends to continue to vigorously pursue its efforts to collect this loan, as it would, in the normal course of business, pursue collection efforts with respect to any other loan under similar circumstances.

If you have questions concerning the information contained in this letter, or with respect to the Bank's loan to Mr. Ketchel, please contact me.

Sincerely,

Roger L. Farrar
President / CEO

RLF:mmm

23043543106

**THE READER IS REFERRED TO ADDITIONAL MICROFILM LOCATIONS
FOR THE FOLLOWING DOCUMENTS PERTINENT TO THIS CASE**

1. Memo, General Counsel to the Commission, dated September 22, 1992, Subject: Priority System Report. See Reel 354, pages 1590-94.
2. Memo, General Counsel to the Commission, dated April 14, 1993, Subject: Enforcement Priority System. See Reel 354, pages 1595-1620.
3. Certification of Commission vote, dated April 28, 1993. See Reel 354, pages 1621-22.
4. General Counsel's Report, In the Matter of Enforcement Priority, dated December 3, 1993. See Reel 354, pages 1623-1740.
5. Certification of Commission vote, dated December 9, 1993. See Reel 354, pages 1741-1746.

93043543107



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

Jonathan E. Swift
Tax Audit Specialist
Division of Audits
Department of Revenue
State of Florida
Tallahassee, FL 32399-0100

RE: MUR 3597

Dear Mr. Swift:

This is in reference to the matter involving a complaint from Ralph F. Perkins alleging violations of certain sections of the Federal Election Campaign Act of 1971, as amended, which your office referred to the Federal Election Commission on November 2, 1992.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against Terrance R. Ketchel, Ketchel for Congress '92 and William A. Dossey, as treasurer, Felix A. Beukenkamp, Edna Cotton, Allyn C. Donaldson, William A. Dossey, Amanda A. Harris, James W. Harris, Henry, Monroig & Ketchel, Vickie Hughes, Hugh E. Jones, Gary Parson, William A. Pullman, Darren Shields, William F. Stone, Michael Tarpley, Vanguard Bank & Trust, Tom Walton, Alex Wright, Kimberly L. Wright, and Ron Yirigoyen.

Accordingly, the Commission closed its file in this matter. This matter will become a part of the public record within 30 days.

We appreciate your cooperation in helping the Commission meet its enforcement responsibilities under the Federal Election Campaign Act of 1971, as amended.

93043543108

Jonathan E. Swift
Page 2

If you have any questions, please contact Craig D. Reffner,
the attorney assigned to this matter, at (202) 219-3400.

Sincerely,

Lawrence M. Noble
General Counsel



BY: Lois G. Lerner
Associate General Counsel

Date the Commission voted to close the file: DEC 09 1993

93043543109



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Ralph F. Perkins
5545 Grande Lagoon Boulevard
Pensacola, FL 32507

RE: MUR 3597

Dear Mr. Perkins:

On August 31, 1992 the Federal Election Commission received your complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended ("the Act"). Thereafter, on October 26, 1992, October 29, 1992, November 5, 1992, November 13, 1992, December 1, 1992, December 18, 1992, January 4, 1993, and February 4, 1993 the Commission received additional information related to your complaint.

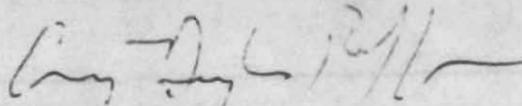
After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against Terrance R. Ketchel, Ketchel for Congress '92 and William A. Dossey, as treasurer, Felix A. Beukenkamp, Edna Cotton, Allyn C. Donaldson, William A. Dossey, Amanda A. Harris, James W. Harris, Henry, Monroig & Ketchel, Vickie Hughes, Hugh E. Jones, Gary Parson, William A. Pullman, Darren Shields, William F. Stone, Michael Tarpley, Vanguard Bank & Trust, Tom Walton, Alex Wright, Kimberly L. Wright, and Ron Yirigoyen. See attached narrative. Accordingly, the Commission closed its file in this matter. This matter will become part of the public record within 30 days.

93043543110

Ralph F. Perkins
Page 2

The Act allows a complainant to seek judicial review of the Commission's dismissal of this action. See 2 U.S.C. § 437g(a)(8).

Sincerely,



Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 09 1993

9 3 0 4 3 5 4 3 1 1 1

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

93043543112



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

Terrance R. Ketchel
c/o Ketchel & Brown
26 N. W. Racetrack Road, Suite F
Ft. Walton Beach, FL 32547

RE: MUR 3597

Dear Mr. Ketchel:

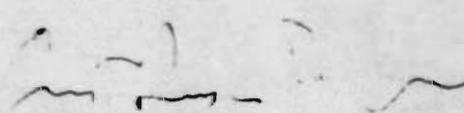
On September 2, 1992, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification. Thereafter, on November 9, 1992, November 18, 1992, December 10, 1992, December 24, 1992, January 12, 1993, and February 10, 1993, you were notified of and provided with additional allegations made by the complainant.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against you. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,


Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 09 1993

93043543113

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

93043543114



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

William F. Stone, Esq.
P. O. Box 2230
Fort Walton Beach, FL 32549-2230

RE: MUR 3597
Felix A. Beukenkamp

Dear Mr. Stone:

On December 24, 1992, the Federal Election Commission notified your client of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against Felix A. Beukenkamp. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,

Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 09 1993

93043543115

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

93043543116



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

William A. Dossey, Treasurer
Ketchel for Congress '92
26 N. W. Racetrack Road, Suite F
Ft. Walton Beach, FL 32547

RE: MUR 3597

Dear Mr. Dossey:

On September 2, 1992, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification. On November 9, 1992, November 18, 1992, December 10, 1992, December 24, 1992, January 12, 1993, and February 10, 1993, you were notified of and provided with additional allegations made by the complainant.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against Ketchel for Congress '92 and you, as treasurer. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,

Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file:

DEC 08 1993

93043543117

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

93043543118



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

Harry E. Barr, Esq.
Chesser, Wingard, Barr, Whitney
Flowers & Fleet, P.A.
1201 Elgin Parkway
Shalimar, FL 32579

RE: MUR 3597
Edna Cotton

Dear Mr. Barr:

On February 10, 1993, the Federal Election Commission notified your client of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against Edna Cotton. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,

Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 09 1993

930.43543119

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

93043543120



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

Allyn C. Donaldson
Rt. 1 Box 3560
Santa Rosa Beach, FL 32459

RE: MUR 3597

Dear Mr. Donaldson:

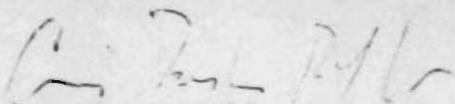
On December 24, 1992, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against you. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,


Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 10 1993

93043543121

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

William A. Dossey
508 Dracena Way
Gulf Breeze, FL 32561

RE: MUR 3597

Dear Mr. Dossey:

On September 2, 1992, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification. On November 9, 1992, November 18, 1992, December 10, 1992, and December 24, 1992, you were notified of and provided with additional allegations made by the complainant.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against you. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,

Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: _____

93043543123

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1992

James W. Harris
Amanda A. Harris
P. O. Box 1048
Fort Walton Beach, FL 32549

RE: MUR 3597

Dear Mr. and Mrs. Harris:

On December 24, 1992, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against you. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,

Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file:

DEC 02 1992

93043543125

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

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FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

DEC 10 1993

Terrance Ketchel, Managing Partner
Henry, Monroig & Ketchel
26 N. W. Racetrack Road, Suite F
Ft. Walton Beach, FL 32547

RE: MUR 3597
Henry, Monroig & Ketchel

Dear Mr. Ketchel:

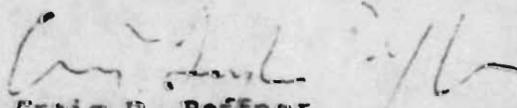
On September 2, 1992, the Federal Election Commission notified Henry, Monroig & Ketchel of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification. On November 9, 1992, November 18, 1992, December 10, 1992, and December 24, 1992, Henry, Monroig & Ketchel was notified of and provided with additional allegations made by the complainant.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against Henry, Monroig & Ketchel. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,


Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 9 1993

93043543127

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

9 3 0 4 3 5 4 3 1 2 8



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

Vickie Hughes
1100 Crosswinds Landing, #2
Ft. Walton Beach, FL 32548

RE: MUR 3597

Dear Ms. Hughes:

On December 24, 1992, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against you. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,

Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 10 1993

93043543129

**MUR 3597
KETCHEL FOR CONGRESS**

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

93043543130



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

Hugh E. Jones
4212 West Fairfield
Pensacola, FL 32505

RE: MUR 3597

Dear Mr. Jones:

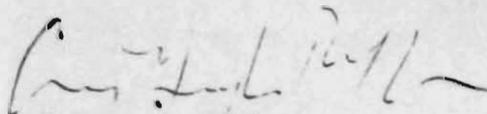
On December 24, 1992, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification. On February 10, 1993, you were notified of and provided with additional allegations made by the complainant.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against you. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,


Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 10 1993

93043543131

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 16 1993

Gary Parson
c/o Tony Parson
P. O. Box 1044
DeFuniak, FL 32433

RE: MUR 3597
Gary Parson

Dear Mr. Gary Parson:

On February 9, 1993, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against you. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,

Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file:

DEC 16 1993

93043543133

**MUR 3597
KETCHEL FOR CONGRESS**

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

William A. Pullman
Rt. 1 Box 5
Mary Ester, FL 32569

RE: MUR 3597

Dear Mr. Pullman:

On December 24, 1992, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against you. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,

Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 10 1993

93043543135

**MUR 3597
KETCHEL FOR CONGRESS**

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

Darren Shields
4117 S. W. 20th Avenue, #351
Gainesville, FL 32607

RE: MUR 3597

Dear Mr. Shields:

On December 24, 1992, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against you. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,

Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 09 1993

93043543137

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

William F. Stone
204 N. E. Buck Drive
Fort Walton Beach, FL 32547

RE: MUR 3597

Dear Mr. Stone:

On February 10, 1993, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against you. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,

Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 08 1993

93043543139

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

93043543140



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 16 1993

Michael Tarpley
5343 Morgan Horse Drive
Jacksonville, FL 32257

RE: MUR 3597

Dear Mr. Tarpley:

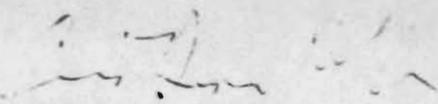
On February 10, 1993, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against you. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,


Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 16 1993

93043543141

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

93043543142



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

Roger L. Farrar, President
Vanguard Bank & Trust Company
23 S. John Sims Parkway
Valparaiso, FL 32580

RE: MUR 3597

Dear Mr. Farrar:

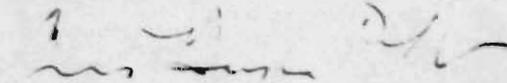
On September 2, 1992, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification. On November 9, 1992, November 18, 1992, December 10, 1992, December 24, 1992, and February 10, 1993, you were notified of and provided with additional allegations made by the complainant.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against Vanguard Bank & Trust Company. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,


Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 09 1993

93043543143

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

Tom Walton
P. O. Box 122
Shalimar, FL 32579

RE: MUR 3597

Dear Mr. Walton:

On December 24, 1992, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification. On February 10, 1993, you were notified of and provided with additional allegations made by the complainant.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against you. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,


Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 10 1993

93043543145

**MUR 3597
KETCHEL FOR CONGRESS**

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

Alex Wright
P. O. Box 20081
Panama City Beach, FL 32407

RE: MUR 3597

Dear Mr. Wright:

On February 10, 1993, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against you. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,

Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file:

DEC 09 1993

93043543147

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

Kimberly L. Wright
P. O. Box 20081
Panama City Beach, FL 32407

RE: MUR 3597

Dear Ms. Wright:

On February 10, 1993, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against you. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,

Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 09 1993

93043543149

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

This case presents no significant issues relative to the other issues pending before the Commission, does not involve a substantial amount of money, had little impact on the process and evidences no serious intent to violate the FECA.

93043543150



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

DEC 10 1993

Ron Yirigoyen
9034 Gulf Breeze Parkway
Gulf Breeze, FL 32569

RE: MUR 3597

Dear Mr. Yirigoyen:

On December 24, 1992, the Federal Election Commission notified you of a complaint alleging certain violations of the Federal Election Campaign Act of 1971, as amended. A copy of the complaint was enclosed with that notification.

After considering the circumstances of this matter, the Commission has determined to exercise its prosecutorial discretion and to take no action against you. See attached narrative. Accordingly, the Commission closed its file in this matter.

The confidentiality provisions of 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 prior to receipt of your additional materials, any permissible submissions will be added to the public record when received.

If you have any questions, please contact me at (202) 219-3400.

Sincerely,

Craig D. Reffner
Attorney

Attachment
Narrative

Date the Commission voted to close the file: DEC 09 1993

93043543151

MUR 3597
KETCHEL FOR CONGRESS

In this complaint, which includes numerous amendments and supplements, Ralph Perkins challenges Respondents' receipt of a \$32,000 bank loan as well as numerous contributions designated for the 1990 primary election in Florida's First Congressional District, where the candidate ran unopposed. Complainant also questions the accuracy of disclosure reports filed by the Committee as well as various expenditures made to the candidate for living expenses and loan repayments. Respondents assert that the loan was made in the ordinary course of business, noting that it is guaranteed by the candidate, and that they have made quarterly interest payments on time. Respondents further maintain that the living expenses are permissible campaign expenditures and that the loan repayments relate to loans made by the candidate. Respondents acknowledge various mathematical inaccuracies in disclosure reports, but explain that they have filed amendments in an attempt to correct the errors.

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