



FARMERS MUTUAL
Telephone Company

PO Box 368
Bellingham, MN 56212

Federated
TELEPHONE

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE PAID
BELLINGHAM, MN
56212
PERMIT NO. 1

Issue January 2011

FARMERS MUTUAL
Telephone Company

Federated
TELEPHONE



Putting the Gears in Motion for a Stronger Future.

Inside This Issue

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- Free Trip to Washington D.C.
- Scholarships Available
- Do Not Call List
- Notice of Customer Rights
- Directory Additions

Local Commitment. Global Solutions.

Directory additions

Bellingham

Nathan Heinrich 568-2494

Cerro Gordo

Paul Daline 752-4512

Chokio

Howey Farm 324-7396

Danvers

Nathan Klucas 567-5460

Jason & Monica Olson 567-2389

Patrick Wersinger 567-2414

Hancock

Ross & Myra Koehn 392-5173

Morris

Mildred Asmus 589-3421

Cheryl Cook 585-6445

Shane & Deb Decker 585-2663

Michael & Pilar Eble 585-5460

Matthew Enderle 585-6438

Elmer Madison 585-7285

Corrine Mattson 585-4230

Craig & Joenne Schmidgall 585-2430

Roger & Kay Tollakson 585-6452

Clint & Stephanie Warzecha 589-3622

Odessa

Scott & Lorraine Conroy 273-2210

West Marietta

Jeff & Kari Nelson 678-2693

Farmers Mutual
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Bellingham, MN 56212
320-568-2105
farmers@farmerstel.net
www.farmerstel.net

Federated Telephone
Main Office:
PO Box 156
405 2nd Street East
Chokio, MN 56221
320-324-7111
emailftc@fedtel.net
www.fedtel.net

Satellite Office:
PO Box 107
508 Atlantic Ave.
Morris, MN 56267
320-585-4875
morrisftc@fedtel.net
www.fedtel.net

Office Hours:
Monday - Friday
8:00 a.m. - 4:30 p.m.

Current Topics

CONGRATS
Holiday Open House Winners!

Ipod Shuffle

Steve Schuster Donavan Hanson

Gloria Sorenson

Turkey Winners

Harvey Vogt Hazel Olson

Nick Daly Robert McHone

Lynn Farwell Becca Gerken

Pat Adelman Wally Norby

Arwilda Taylor Glena Reinke

Merlyn Munsterman

Calendar

Jan 1: Happy New Year!

Jan 17: Martin Luther King Day

ATTENTION PARENTS & STUDENTS

Don't miss these great opportunities!

Win a FREE Trip to Washington, D.C. ~ June 4-8 2011

Farmers Mutual and Federated Telephone will each sponsor one student from their Cooperative to attend the Foundation for Rural Service (FRS) 2011 Youth Tour. Farmers Mutual and Federated Telephone will be responsible for payment of the student's registration fees and airline transportation.

What Participants will See and Do:

- Participants will learn about regulatory and legislative processes, the telecommunications industry, visit the U.S. Capitol and U.S. Department of Agriculture. While there, the group will visit such sites as the Lincoln and Jefferson Memorials, Mount Vernon, Smithsonian Museums, and much more.

Eligibility:


- Student must be age 16 or 17 years old at the time of the Youth Tour.
- Student must have at least one parent who is a Farmers Mutual or Federated Telephone Cooperative Member at the time they submit their application and at the time of the trip.

Selection Process:


- Each student is required to submit an essay of 500 words or less explaining why they would like to attend the Youth Tour and why they are interested in learning more about the telephone industry.
- Essay must include the student's name, their parent's name and telephone number.
- Essay must be received at Farmers Mutual or Federated Telephone by March 1, 2011.

The selected student will be asked to submit an article for publication in Farmers Mutual/Federated Telephone's newsletter describing their experiences at the 2011 Youth Tour.

Youth Tour Agenda June 4-8, 2011

Saturday, June 4	Sunday, June 5	Monday, June 6	Tuesday, June 7	Wednesday, June 8
	MORNING Review of Youth Tour Activities & Sightseeing	MORNING "The World of Telecommunications" Educational Session	MORNING "Looking Into the Legislative and Governmental Process" Educational Session	MORNING Return Home 
AFTERNOON Arrive in Washington, D.C.	AFTERNOON Sightseeing	AFTERNOON Sightseeing	AFTERNOON Sightseeing	
EVENING BBQ Dinner & Orientation Activities	EVENING Beautiful Night Tour of Washington, D.C.	EVENING Special Entertainment	EVENING Dinner & Dance	

2 Scholarship Opportunities for Seniors


 The Foundation for Rural Service (FRS), through its partnership with the National Telecommunications Cooperative Association (NTCA) promotes, educates, and advocates to the public, rural telecommunications issues in order to sustain and enhance the rural way of life throughout America. Through its various programs the foundation strongly supports the continuing education of rural youth.

\$75,000 available to Rural High School seniors! In 2011, FRS will be awarding 30 \$2,500 scholarships to rural high school seniors, one per geographical region of the NTCA membership and one to a student sponsored by a NTCA associate member. The remaining 19 awards will be distributed proportionate to the number of applications received per region. FRS will fund \$2,000 of each scholarship. Should a student from Farmers Mutual or Federated Telephone Cooperative's service area be selected, Farmers Mutual/Federated will supply an additional \$500, bringing the total scholarship award to \$2,500.

Interested seniors may obtain an application from their high school or download an application from the FRS website at www.frs.org. Eligible students must have at least one parent who is a Member of Farmers Mutual or Federated Telephone Cooperative at the time they submit their application and at the time they attend college. Completed applications need to be signed by Kevin Beyer, General Manager, and sent directly to FRS, postmarked no later than March 1, 2011.

More information can be obtained from the FRS website or by contacting our office. NOTE: The application requires the signature of the General Manager of Farmers Mutual or Federated Telephone Cooperative. Please plan to obtain this signature in advance of the deadline since his schedule does not allow him to be in the office at all times.

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 Farmers Mutual Telephone and Federated Telephone, in cooperation with the Minnesota Telecom Alliance, has begun a search for scholarship candidates.

Eligible students must be a 2011 graduating senior and must have at least one parent who is a Farmers Mutual or Federated Telephone Cooperative Member at the time they submit their application and at the time they attend college.

Contact your school counselor for an application. Completed applications need to be returned to Farmers Mutual or Federated Telephone no later than February 5, 2011.

A telecom alliance panel then reviews each application and selects the finalists based on applicants' grades, academic achievements and extra-curricular activities. Preference to receive the scholarships is given to students who have an interest in telecommunications technology and rural communities.

If selected, candidates will receive a one-time \$2,000 scholarship from the Minnesota Telecom Alliance Foundation.

Farmers Mutual & Federated Telephone are thrilled to make an investment in our communities by helping young people participate in these WONDERFUL OPPORTUNITIES.

We Urge ALL Eligible Students to Apply!

Oreo Cookie Salad

1/4 cup Butter
1 cup Powdered Sugar
8 oz. Cream Cheese
12 oz. Cool Whip
2 - 3oz. Instant Vanilla Pudding
3 1/2 cups Milk
1 package Oreos, crushed



1. Crush a package of Oreo cookies in a plastic bag with rubber mallet or hammer and set aside.
2. Beat butter, powdered sugar, and cream cheese together and set aside.
3. Mix pudding and milk together with a wire whisk until it thickens.
4. Add Cool Whip to Pudding Mixture.
5. Fold in Cream Cheese Mixture.
6. Layer in a bowl. Crushed Oreos, Pudding Mixture, Oreos, Pudding Mixture, Oreos, Pudding Mixture, and Oreos. (You should have 4 layers of Oreos and 3 layers of Pudding.)



Know the Road
Dial Up or Log on
for Weather Conditions
at Your Fingertips.

Call 511 from any phone, including cellular phones, by dialing 511 or log onto www.511mn.org. It's a FREE Service.

Weather Related Road Conditions
Congestion Levels
Traffic Incidents

Federal Universal Service Charge (FUSC)

The Federal Communications Commission (FCC) Universal Service Fund (USF) contribution factor increased for the first quarter of 2011 from 12.9% to 15.5% effective January 1, 2011.

How do I get Telemarketers to STOP calling me?



To register or get more information:

www.donotcall.gov
or 1-888-382-1222

from the phone you want to register.

Notice of Customer Rights

The following is a summary of your rights and obligations as defined by the State of Minnesota.

Billing Questions: You are billed monthly. Charges include local service (billed one month in advance), long distance calls, optional services, federal and state taxes, and any past due amounts. Your bill may also include charges for installation and partial charges or credits for services connected or disconnected during the billing period.

Check your bill for accuracy when you receive it. You are responsible for all long distance charges made from your telephone number. You are also responsible for all authorized charges on your calling card. The due date for your payment is shown on your bill. Payment not received by the due date is considered late. Repeated late payments can damage your credit rating and result in disconnection.

Payment locations:
Farmers Mutual

- PO Box 368, Bellingham, MN 56212
- In person at 301 2nd St. S., Bellingham
- In person at The State Bank of Marietta 201 3rd Ave. N., Marietta
- Automatic Bank Payment
- Credit Card Payment, or
- At our drop box located:
- South side of Building by front door

Federated Telephone

- PO Box 156, Chokio, MN 56221
- PO Box 107, Morris, MN 56267
- In person at 405 2nd St. East, Chokio
- In person at 508 Atlantic Ave., Morris
- Automatic Bank Payment
- Credit Card Payment, or
- At any one of our drop boxes located:
- East side of 405 2nd St E, Chokio
- 600 block of 6th Street, Hancock
- 508 Atlantic Ave, Morris

Please use the return envelope enclosed with your bill. Enclose the remittance section of your bill with your payment. Do not send cash. If you cannot pay your bill by the due date, please contact our office to arrange payment.

Payment Arrangements: We are willing to work with our members to establish suitable payment arrangements, who because of an emergency cannot pay their bill in full. Suitable payment arrangements are not intended to exceed a 60-day time period or be allowed more than 2 times in a calendar year. The account will become subject to disconnection, if scheduled payments are not received.

Disconnection of Service: As your local telephone carrier, we want to provide you with superior service. However, there are a few instances when a phone may have to be disconnected. The following are possible reasons:

*If a customer tampers with telephone company equipment, we reserve the right to disconnect the customer.

*If there is any condition that would be hazardous to our customers or to our employees or our equipment, the customer can be disconnected.

*In the event that the customer misuses the telephone company's equipment in a way that adversely affects the equipment or the service to other customers, the customer can be disconnected.

*If a customer fails to live up to a payment agreement, the customer can be disconnected. If a customer refuses to honor deposit or credit arrangements, the customer can be disconnected.

*If a customer has received written notice to cease using the telephone for obscene, threatening or profane calls, the customer can be disconnected.

*If a customer refuses to pay the local telephone bill after receiving a written notice, the customer can be disconnected.

Timing of the Disconnection: Should a customer need to be disconnected from their telephone service; it would be during normal business hours Monday through Thursday. A disconnection is not made on weekends or legal holidays or after business hours unless there is an emergency.

Complaint Process: If you have a complaint about your telephone service, please discuss the problem with a customer service representative. Customer service representatives are available during business hours. If your customer service representative cannot solve your problem, ask to speak with a supervisor or manager. After a complaint notification has been given, we will investigate your claim. You will be notified of the status of the investigation until the complaint is mutually resolved. No collection activity for disputed charges will occur while the charges are being investigated. If it is determined that the disputed charge is legitimate, payment must be made. If there is an error, your account will be adjusted appropriately.

You may also contact the Minnesota Public Utilities Commission at 1-800-657-3782, for further review of unresolved complaints or disputes.



Billing Questions:

If you have Billing Questions, please contact Farmers Mutual Telephone or Federated Telephone by dialing 611 from your Farmers Mutual or Federated served phone or by dialing one of our local offices.