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Issue March 2011



For the Members of Farmers Mutual Telephone and Federated Telephone

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Local Commitment. Global Solutions.

Directory additions

Big Bend

Jennifer S. Berven..... 793-6659

Chokio

Kayla Hawkinson Office..... 324-7184

Hancock

Cheryl Hamre..... 392-5181

Wayne Gillespie..... 392-3166

Anthony Thole..... 392-2541

Morris

Iva Akkerman..... 589-4420

V. Bratton..... 589-1375

Coby & Jessica Bruns..... 589-0138

Cassandra Burns..... 585-6365

Matthew & Marisa Carlson..... 585-5038

Dusty & Kristen Demarais..... 585-4005

Farah Gilanshah..... 589-3720

Wayne & Rane Grunklee..... 589-3480

Hair Expressions..... 585-4247

Rindon Hargrove..... 585-6730

Michelle Lopez..... 585-6665

Tucker McCannon..... 585-6611

Donald McKee..... 585-6469

Jeremy & Sarah Petersen..... 585-6247

Drew Rankin..... 585-6475

Melinda Robertson..... 585-6463

Dennis Wulf..... 585-5890

Odessa

Guy Dittel..... 273-2316

Farmers Mutual
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farmers@farmerstel.net
www.farmerstel.net

Federated Telephone
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PO Box 156
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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

Residential Customers

Increase Your Internet Speed!

There are so many devices in your household today that use your High-Speed Internet. You can have multiple devices using the connection at the same time which can cause your Internet to seem slow at times. We have a solution for you! Upgrade to 5M or 10M Internet service to get the most from our Internet connection.

5M Upgrade = \$10

- In addition to your current monthly 1.5M HSD rate.

* Speed Upgrade may not be available in all areas. Upgrade applies to Residential service only. Please contact our office for details.

Calendar

- March 13: Daylight Savings
- March 17: St. Patrick's Day
- March 20: First Day of Spring
- April 12: Farmers Mutual Annual Meeting

Annual Meeting to be held April 12, 2011

Farmers Mutual Telephone Company's Annual Meeting is scheduled for Tuesday, April 12, 2011, at the Bellingham City Hall, Bellingham, Minnesota. Registration begins at 12:30 p.m. The meeting will begin at 1:30 p.m.

Voting for three directors will take place at the Annual Meeting. The terms of Lloyd Hanson, District #2, Lyle Dahle, District #3, and Orman Street, District #4 will expire. Members may vote at the Annual Meeting. The 2011 Nominating Committee will meet the morning of March 10, 2011. Please contact a member of the nominating committee or a director if you are interested in becoming a director for your district.

In other business, the President's report by Orman Street and the General Manager's report by Kevin Beyer will be presented. Kris Radermacher will give the financial report. There will be door prizes and free gifts. Lunch will be served following the meeting.

Due to privacy laws mandated by the FCC, members will now receive a postcard in the mail prior to the Annual Meeting. This postcard is your Member Registration Card, which will automatically register you for the meeting, provide you with a ballot and your capital credit check. Capital credit checks cannot be given to anyone other than the member. If you are not in attendance at the meeting, your check will be mailed. Postcards will also serve as your registration for the door prizes.

MARK YOUR CALENDARS!

Tuesday, April 12, 2011

Registration Begins at 12:30 p.m.

**Farmers Mutual Telephone Company's
2011 Annual Meeting**

2011 Nominating Committee

Gerald Eidem
1132 220th Street
Marietta, MN 56257
320-668-2538

Steve Eidem
2369 111th Avenue
Marietta, MN 56257
320-668-2347

Robert Hiepler
3235 171st Avenue
Bellingham, MN 56212
320-568-2543

Duane Jurgens
PO Box 34
Marietta, MN 56257
320-668-2568

Leonard Kerkaert
3134 Hwy 75
Bellingham, MN 56212
320-568-2128

Delton Sorenson
3071 211th Avenue
Bellingham, MN 56212
320-568-2184

Ted Trojahn
2882 141st Avenue
Nassau, MN 56257
320-568-2480

Steve Trost
PO Box 7
Marietta, MN 56257
320-668-2313

Fiber Fast Internet

- Always On
- Bundle with Your Other Services
- Doesn't Tie Up Your Phone Line
- Fiber Fast Speeds
- 24 Hour - 7 Days a Week Help Desk
- Virus Protection Available Only \$4.95 /month
- Local Customer Service



It's **Cold** Outside...

but the **Internet Deals** are **Heating Up!**

Fiber Optic Internet Service is the #1 Choice for High-Speed Internet. It's fast, doesn't tie up your phone line and you can bundle with your other services.

**Sign Up for Fiber Fast Internet
before March 31, 2011 and get one month
of 1.5M Internet FREE**

* Offer applies to new residential 1.5M High-Speed Internet customers only. You must sign up during the promotion to receive credit. Promotion ends 3/31/11. High-Speed Internet may not be available in all areas. Please contact our office for details.

Bearly Hot Chocolate Snack Mix

- 12 Cups Popped Popcorn
- 2 Cups Miniature Marshmallows
- 2 Cups Teddy Grahams Chocolate Graham Snack
- 1 Envelope (1 oz.) Hot Cocoa Mix



Toss popcorn, marshmallows, and Teddy Grahams in a large bowl. Sprinkle hot cocoa mix over popcorn mixture; toss to coat. Serve immediately or store in an airtight container at room temperature for up to 1 week.

“Top Talkers”

High-Volume Peer to Peer/File Sharing Users

Farmers Mutual and Federated Telephone routinely monitors Internet traffic as part of our quality assurance. We've recently noticed an unusually high amount of peer-to-peer traffic associated with the IP addresses on our network.

Many of our subscribers may not realize they are running a file sharing, or peer-to-peer application and we felt it's important to make you aware of this unusual activity.

Peer-to-peer services are useful and beneficial but they also provide an opportunity to easily exchange copyrighted music or movies and may lead you to inadvertently break copyright laws.

Several of our Internet subscribers have found themselves in legal trouble due to file sharing and some didn't even know the software was installed and running on their computers.



Successful Audit at Farmers Mutual & Federated Telephone



Olson Thielen & Co. LTC of St. Paul, MN specializing in telecommunications accounting and auditing, conducted an annual financial audit of Farmers Mutual Telephone and Federated Telephone in January. The annual audit is required by RUS, our lending institution.

Pictured: (back) Dan Owens & Pat Hall. (front) Stacey Hinrichs, Christine Schuneman, Megan Mahn, and Pat Knutson.

Understanding & Navigating Your Phone Bill

Carefully reviewing your phone bill can ensure accuracy of the charges. The following is an explanation of the charges you will see on your monthly telephone bill from Farmers Mutual (FMTC) and Federated Telephone (FTC).

- **Local Line Charge:** This is the basic monthly charge for dial tone service from FMTC or FTC.
- **Optional Services:** These are charges for added services such as inside wire maintenance, voice mail, caller ID, etc. They are listed with a description or simply as Features. A brief description of the feature can be found on the last page of the statement.
- **Long Distance/Direct Dial:** These are charges from your selected long distance company. Some long distance companies may add “carrier” or “minimum usage” charges. Please contact your long distance provider for an explanation of these charges.

“State & Federal Surcharges”

- **Subscriber Line Charge (FSLC):** This is a charge created and regulated by the Federal Communications Commission (FCC) that allows local phone companies to recover a portion of the costs associated with interstate access to the local phone network.
- **Federal Universal Service Surcharge:** The Universal Service Fund (USF) is a federal government program that helps bring affordable basic phone service to all Americans. The program also assists schools, libraries, and rural health care providers in obtaining phone service. Some long distance companies add a USF charge onto their bill to recover their support requirements for this program.
- **Local Number Portability Charge:** The FCC requires that local phone companies make telephone numbers portable from carrier to carrier, allowing customers who switch their local carrier to maintain the same phone number. While such a service may not be available in all areas, the FCC has allowed companies to apply the charge in order for them to recover their investment in the necessary equipment upgrades to make local number portability technically possible.

“Taxes”

- **Federal Tax:** This is a three-percent tax that is mandated by the federal government.
- **State & Local Tax:** This charge is levied by the state, local or municipal governments on goods and services.
- **State 911 Charge:** This charge is levied by local governments to help pay for emergency services such as fire and rescue.

- **Tele-Relay (TAM) Surcharge:** This funds the relay center which transmits and translates calls for the hearing and speech impaired persons.
- **Telephone Assistance Plan (TAP) Surcharge:** This is a fee assessed by state and federal regulators on local telephone customers to assist low-income telephone customers.

“Cramming”

- **Cramming:** Is the illegal practice of adding misleading, bogus and wrongful charges to a consumer's phone bill for services that the customer did not order. With so many new entrants to the telecommunications marketplace, it is difficult for the local telephone company to verify the legitimacy of every charge that the other companies may include. The local phone company is not required to verify the charges of other companies. Therefore, it is important that customers be aware of what services they order and for which they are being charged.
- **What to do if you have been crammed:** If you discover a charge on your phone bill for a service you did not authorize, contact your local phone company immediately. If your local phone company is unable to remove the charge and you still feel you are wrongly charged, the FCC offers steps on its website www.fcc.gov on what to do to resolve the problem.

“Slamming”

- **Slamming:** Is the illegal practice of changing a customer's service to another long distance company without the subscriber's consent or knowledge.
- **What to do if you have been slammed:** Contact either your local telephone company or the unauthorized long distance company to explain that you did not authorize any change, and request to be switched back to your original calling plan.

Demand that any charges for switching be removed from your bill. Under the FCC's slamming rules, you are not required to pay for the first 30 days of any service after being slammed. If you have already paid, you can seek a reimbursement by filing a complaint. Contact the FCC for information on how to request a reimbursement.

- **Log on** to the FCC website at www.fcc.gov/slamming for more information and guidelines on what to do if you have been slammed.