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Local Commitment. Global Solutions.

For the Members of Farmers Mutual Telephone and Federated Telephone

# The Home Page

## 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

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[farmers@farmerstel.net](mailto:farmers@farmerstel.net)  
[www.farmerstel.net](http://www.farmerstel.net)

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Chokio, MN 56221  
320-324-7111  
[emailftc@fedtel.net](mailto:emailftc@fedtel.net)  
[www.fedtel.net](http://www.fedtel.net)

**Satellite Office:**  
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Morris, MN 56267  
320-585-4875  
[morrisftc@fedtel.net](mailto:morrisftc@fedtel.net)  
[www.fedtel.net](http://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**  
**10M Upgrade = \$20**

*- 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 1: Deadline for FRS Youth Tour
- March 13: Daylight Savings
- March 17: St. Patrick's Day
- March 20: First Day of Spring
- April 12: Farmers Mutual Annual Meeting

### Federated Telephone Cooperative is Moving Forward with The Recovery Act Broadband Grant and Loan

Federated Telephone Cooperative recently received notification of being selected to receive Recovery Act Grant and Loan dollars for the following projects:

**Federated Telephone Cooperative** - \$1.2 Million for building a fiber to the premise (FTTP) network for rural Appleton, MN residents. This project will cover 77 square miles with 108 miles of fiber optic cable connecting 160 homes and businesses. The proposed primary service area is in Swift County with small portions of Big Stone and Chippewa Counties will benefit from the \$630,289 in grant dollars and \$630,289 in low-interest loan funding.

**Federated Telephone Cooperative** - \$2.9 Million for building a fiber to the premise (FTTP) network for rural Morris, MN residents. This project will cover 136 square miles with 215 miles of fiber optic cable connecting 430 homes and businesses. The \$2.9 Million consists of \$1.49 Million in grant dollars and \$1.49 Million in low-interest loan funding.

All combined, these projects total \$4.1 Million with 323 miles of fiber optic cable covering 213 square miles providing 590 homes and businesses with a fiber to the premise connection.

Construction will begin in the spring of 2011 and is anticipated to complete in 2012. We are working to complete required documentation for the Federal Government which will affect the construction time frame.

Federated Telephone was the first rural cooperative in the nation to complete a fiber to the premise (FTTP) network for all our members. The services offered to our members over the advanced fiber network have been a drastic difference to the services available to our neighbors living sometimes only fractions of a mile away.

With these dollars, rural families and businesses will now have a fiber connection allowing them the opportunity to access news, entertainment, check the markets, place orders, or allow students access to educational platforms.

“Federated is thrilled for the opportunity to expand our existing fiber networks to our friends and neighbors in rural Appleton and rural Morris,” said Kevin Beyer, general manager of Federated Telephone. “We are pleased the USDA selected us to provide this fiber connectivity to under served rural customers in Minnesota, allowing them the ability to receive exceptional broadband services for years to come.”



## 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.
- **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](http://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](http://www.fcc.gov/slamming) for more information and guidelines on what to do if you have been slammed.

### "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.