



PO Box 156  
Chokio, MN 56221

PRESORTED  
STANDARD  
U.S. POSTAGE PAID  
CHOKIO, MN  
PERMIT NO. 4

Issue February 2017



*Inside This Issue*

- 50 Mbps Free Trial
- FRS Youth Trip
- Scholarships Available
- Credit & Disconnect Guidelines
- Capital Credit & Income Tax Forms
- Directory Additions

Local Commitment. Global Solutions.

## Directory additions

Kevin & Kim Johnson ..... 265-8053	Richard Piechowski ..... 265-6226
Klages Construction ..... 273-2188	Allyn Plattner ..... 585-7487
Mark Kleindl ..... 748-7726	Morgan & Cody Rinke ..... 265-8007
Z. Kohl ..... 839-2275	Dale W. Rook ..... 265-6379
Zac & Tara Kroells ..... 585-8719	Ronald Schliep ..... 839-9980
Dennis & Joan Kvatum ..... 265-6385	Greg Schmidt ..... 265-6278
Richard & Jean Kvols ..... 769-4483	Leroy Schoon ..... 265-6376
Darren Lang ..... 265-6299	Cory Schuerman ..... 668-2146
Amanda Lee ..... 585-4348	Cody Sibson ..... 265-8042
Kenneth Lindor ..... 585-1004	Clair & Ann Sibson (cabin) ..... 265-8551
Michael Little ..... 265-6979	William Stallman ..... 265-6221
Michael Loehr ..... 585-6991	Paul & Ruth Strong ..... 839-3385
Eric Lovgren ..... 839-2263	Jim & Andrea Swenson ..... 585-6067
Don Lundell ..... 839-2614	Shawn & Kristin Taffe ..... 657-1336
Matthew (Slim) Meyers ..... 265-6954	Mike & Sharon Trulson ..... 265-6136
Jolene Miller ..... 265-6375	Michael Vangsness ..... 748-8180
Zach Mithun ..... 394-2782	Jessica Velde ..... 585-1119
Anita Nelson ..... 585-1224	Jay & Janet Ward ..... 748-7322
Susie Nelson ..... 265-6220	Dallas E. Wentland ..... 265-6205
Charles Nieson ..... 265-6149	Jay Westra ..... 273-2473
Ryan O'Neill ..... 265-8464	Bob & Pam Williams ..... 265-6904

**Farmers Mutual**  
301 2nd Street South  
Bellingham, MN 56212  
320-568-2105  
[farmers@farmerstel.net](mailto:farmers@farmerstel.net)  
[www.farmerstel.net](http://www.farmerstel.net)

**Federated Telephone  
Main Office:**  
PO Box 156  
405 2nd Street East  
Chokio, MN 56221  
320-324-7111  
[emailftc@fedtel.net](mailto:emailftc@fedtel.net)  
[www.fedtel.net](http://www.fedtel.net)

**Satellite Office:**  
PO Box 107  
508 Atlantic Ave.  
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.

# The Home Page

*Current Topics*

### SmartHub

Our new billing system along with SmartHub, makes online credit card payments and receiving electronic bills even easier!

Check out our SmartHub Site at the Links below:

**Farmers Mutual:**  
[farmers.smarthub.coop](http://farmers.smarthub.coop)

**Federated Telephone:**  
[fedtel.smarthub.coop](http://fedtel.smarthub.coop)

### Calendar

Feb. 2:	Ground Hog Day
Feb. 14:	Valentine's Day
Feb. 20:	President's Day
Feb. 24:	Deadline for: FRS Tour FRS Scholarship MTA Scholarship

## Thinking about Upgrading to 50M Internet? Try it FREE for 1 Month

It used to be fairly simple to figure out how much speed you needed - the choices were dial up or high-speed. Today, knowing how much speed you need to keep everyone happy and productive on the Internet can be a lot more complicated.

Your Internet connection speed can have a significant impact on the quality of your Internet connection. A 20 Mbps speed is extremely fast for most home Internet connections but if your household has a lot of devices connected or does a lot of streaming at the same time, you may need more speed.

### Top 3 Reasons you may want to upgrade to 50 Mbps or 100 Mbps speeds:

- Multiple devices/users connected in the home that are all trying to download data at the same time.
- Multiple devices streaming video at the same time.
- Heavy online gaming households.

Give our office a call at 568-2105 or 324-7111 to try 50 Mbps for 1 month FREE.

After the FREE month offer, your account will be charged \$10 per month for the 50 Mbps upgrade. You can cancel the upgraded speed at any time. Must subscribe to a Residential 20 Mbps bundle to be eligible to upgrade to 50 Mbps or 100 Mbps and to be eligible to receive the free trial offer. Free trial offer ends March 31, 2017. 50 Mbps or 100 Mbps speeds may not be available in all areas.



# WANT A FREE TRIP TO WASHINGTON, D.C.?

Farmers Mutual and Federated Telephone will **EACH** sponsor one student from their Cooperative to attend the Foundation for Rural Service (FRS) 2017 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 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 February 24, 2017.

*The selected student will be asked to submit an article for publication in our newsletter describing their experiences at the 2017 Youth Tour.*

FRS YOUTH TOUR AGENDA ~ JUNE 3 - JUNE 7, 2017	
<b>Saturday, June 3:</b>	<ul style="list-style-type: none"> <li><b>Afternoon</b> - Arrive in Washington, D.C.</li> <li><b>Evening</b> - Buffet Dinner &amp; Orientation Activities</li> </ul>
<b>Sunday, June 4:</b>	<ul style="list-style-type: none"> <li><b>All Day</b> Touring D.C.</li> <li><b>Highlights Include:</b> A visit to Mount Vernon home to George Washington, Smithsonian Museums and more</li> </ul>
<b>Monday, June 5:</b>	<ul style="list-style-type: none"> <li>"The World of Telecommunications" Educational Session</li> <li><b>Afternoon Sightseeing</b> to include Arlington National Cemetery and a Special Evening of Entertainment</li> </ul>
<b>Tuesday, June 6:</b>	<ul style="list-style-type: none"> <li>"Looking Into the Legislative &amp; Government Process" Educational Session</li> <li><b>Afternoon Sightseeing</b> to Include Tour of U.S. Capitol</li> <li><b>Evening</b> - Dinner &amp; Dance</li> </ul>
<b>Wednesday, June 7:</b>	<ul style="list-style-type: none"> <li><b>Morning</b> - Return Home</li> </ul>

## 2 COLLEGE 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 2017, 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](http://www.frs.org). Eligible students must have at least one parent who is a member of Farmers Mutual or Federated Telephone 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 February 24, 2017**.

More information can be obtained from the FRS website above or by contacting our office. **NOTE:** The application requires the signature of the General Manager of Farmers Mutual or Federated Telephone. 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.

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

Eligible students must be a 2017 graduating senior and must have at least one parent who is a Farmers Mutual or Federated Telephone 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 24, 2017**.

A telecom alliance panel then reviews each application and selects the finalists based on 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!

# CREDIT & DISCONNECT GUIDELINES

*Farmers Mutual Telephone (Farmers) and Federated Telephone (Federated) value our subscribers. Your business is important to us. As with any business, NSF checks and non-payment accounts are difficult situations and must be carefully monitored so that all subscribers are treated fairly and consistently, Farmers and Federated have adopted the following guidelines:*

- These guidelines may be modified as necessary to comply with Minnesota Public Utilities Commission and/or public law.
- Monthly bills are mailed each month and are due upon receipt. Payment in full is expected in our business office by the due date each and every month.
- A deposit is required from any subscriber who has not established satisfactory credit/payment history with a utility company in the last six months, including Farmers or Federated. The deposit is held until the subscriber has established a satisfactory credit/payment history with Farmers or Federated, at which time the deposit is applied as a credit to the subscriber's account with interest.
- Satisfactory credit/payment history is defined as one year of consistent and complete monthly payments.
- If payment has not been received, a FINAL NOTICE will be sent advising the subscriber that unless payment in full is received on the past due balance or other suitable arrangements are made with our office before the time of disconnection, the subscriber's services will all be subject to disconnection. This will be the only notice sent before disconnection of some or all services.
- Farmers and Federated are willing to work with our subscribers 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 may also occur when a subscriber issues a NSF check. The subscriber will be mailed a notice of the receipt of the NSF check. The subscriber will have 5 business days to cover the check and NSF check charge with cash or money order. If payment has not been received, the subscriber's account will be subject to disconnection.
- Disconnection will not occur on a Friday, Saturday, Sunday, or legal holiday, but will occur on the next business day.
- Once service is disconnected, payment in full along with the reconnect and late fees must be paid before service is reconnected.
- If the disconnected nonpay account has not been reconnected or paid after 10 days, it becomes a permanent disconnect, removing the telephone number from the directory, closing the account, and turning the bill over to a collection agency.
- If the subscriber wishes to reconnect after 10 days, a new application must be completed, the old bill paid in full along with the service charges for a new subscriber and a deposit before service will be reinstated.
- Service charges, as listed in the Cooperative's tariff and approved by the Minnesota Public Utilities Commission, are assessed for reconnection of each service and/or upon the receipt of a NSF check.
- Subscribers must have established a satisfactory credit/payment history before additional services or features are provided.

## Capital Credit Refunds & Income Tax Forms

Customers who received a capital credit refund check from Farmers Mutual Telephone Company or Federated Telephone Cooperative in 2016 may be wondering if they will need to include it when completing their Federal Income Tax Forms.

In all cases, please consult a tax accountant for your specific requirements.

For General Refunds of Capital Credits, you do not need to report the income you received from your capital credit refund check if you use your telephone only for non-business purposes. The refund is subject to taxation if all or a portion of your telephone bill was deducted as a business expense the year the credit was allocated. The amount reported would be proportionate to the amount that was previously deducted as a business expense for the corresponding year.

For Estate Refunds of Capital Credits, please consult with a tax accountant for your specific requirements.

Farmers Mutual Telephone Company and Federated Telephone Cooperative are required to provide 1099 forms based on Internal Revenue Service regulations.

## Directory additions

Luis A. Altamirano.....	343-4753	Tim Giese .....	849-1718
Dale R. Anderson .....	849-1238	Clint & Carla Gilsdorf .....	657-1763
Arthur & Mary Arndt.....	839-2199	Carl & Carol Glander .....	265-6337
Marvin Arndt .....	265-6381	Lester W. Hanson .....	325-5556
David Blaesing.....	265-8712	Dakota Ryan Hartwig.....	265-8893
Stanley Blasey.....	585-9971	Tim & Stefanie Haugen .....	849-1778
Troy Blankenhagen .....	265-6336	Robert Haukos.....	265-6211
Doris Claeys .....	598-7436	Martin & Sharon Heck .....	265-6386
Paul Daline .....	752-4279	Kenneth & Julie Hendricks ....	265-6317
Dawson Engineering .....	769-2564	Bruce Herberg .....	265-6364
Gary Deutsch.....	265-8080	Danny & Susan Herberg.....	265-6333
Larry & Nancy Deutsch.....	265-6238	Vic & Val Hoffman.....	265-6984
Donald Diekmann .....	265-2388	Jerome & Helen Holker .....	265-6327
Doug & Theresa Diekmann ...	265-6127	Thomas & Juanita Holker .....	265-0124
Rachel Douville.....	265-8175	Anthony & Nicole Homan .....	265-8315
Travis Estling .....	312-2264	Keith Homan.....	265-6342
Dennis Fischer.....	265-8669	Kelly & Jessica Homan.....	265-8354
William Fuhrman.....	748-7559	Larry Hoy .....	585-4323
Sheridan Giese.....	289-8300	Mae Huebner.....	289-8012