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Local Commitment. Global Solutions.

Directory additions

Marilyn Jensen 568-2496	Methodist Church 265-6923
Andy & Bridget Johnson 301-5032	Andrew Myers..... 312-2223
Edward & Kathy Johnson 855-3024	Darrell & Joan Myhre..... 265-6302
Jason & Sara Johnson 265-8012	Jillyn Nelson 265-6230
Donald & Janet Kellen 265-6301	Darin & Amy Plessner..... 769-2105
Nicholas Kleindl 265-8020	Roger Nosbusch..... 748-7737
Mark & Dorothy Korstad 849-1107	John Nosbusch..... 657-1967
Stacey Lea..... 734-4502	Randall Schoon 849-1100
Charles Lewis 839-9991	Marlyn Schumacher..... 839-2243
Lismore Colony Farms 325-5485	David Schuttoff 265-6277
Lismore Colony School..... 325-5583	Dongnan Shi..... 585-0273
Kathleen Long 568-2195	Sibson Gravel Josh Sibson ... 265-6216
Richard Martens 265-6218	Murray Smart..... 265-6917
Elvia Martinez Velazquez 324-2602	James & Tara Stotesbery 748-7274
Kent McCormack..... 265-8010	Mark Thompson..... 849-1001
	USDA - ARS - NSCRL 589-3411

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www.fedtel.net

Satellite Office:
PO Box 107
508 Atlantic Ave.
Morris, MN 56267
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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

Federated Telephone:
fedtel.smarthub.coop

Calendar

- March 13: Daylight Savings
- March 17: St. Patrick's Day
- March 20: First Day of Spring

Another Benefit of a Fiber Fast Internet Connection

Faster Upload Speeds!

Internet users are most likely aware of the download speed they are receiving from their Internet provider. However, Internet users may not be aware of the fast upload speed they also receive by having a Fiber-to-the-Home connection and why it is important. Download speed refers to the pace at which data is transferred from another source to your device. Farmers Mutual and Federated Telephone currently offer residential speeds of 20M in bundles that include local and long distance telephone service.



Upload speed is the speed at which you can upload information to the Internet. Upload speed importance is starting to see a boost with more and more people using the Internet to back up their computer, telemedicine, distance learning and sharing videos and pictures online.

Why do I need a fast Internet upload speed?

Online Computer Backup - While it's not a bad idea to simply back your files up to an external hard drive, an online backup service offers the advantage of securely storing your files at an off-site server location, so your data stays intact and available even if your computer is stolen or damaged. The faster your upload speed the less time it will take to backup your computer.

Online gaming - When you play a high-quality online game, either on your PC or through a console, your connection will need to send information to the computers of your competitors via the Internet. If you play online games with a slow upload speed, you might find the image freezing or slowing down.

File Sharing - If you share music or movie files online, a fast Internet upload speed will reduce the time it takes to do this, and if you work from home using a remote network, your work files will transfer a lot quicker.

Social Networking - If you use sites like Facebook or Flickr to share photos, you'll be familiar with the wait between finding the right photos and having them appear on your profile, especially if you're uploading lots of pictures at once. A fast Internet upload speed will improve this dramatically.

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.
- **Tele-Relay (TAM) Surcharge:** This funds the relay center which transmits and translates calls for the hearing and speech impaired persons.
- **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.
- **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.

- **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.

Cramming

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 healthcare providers in obtaining phone service. Some long distance companies add a USF charge onto their bill to recover their support requirements for this program.

- **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.

- **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.

- **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

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.

- **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.

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.



Tired of Writing Checks?

We know how busy life can be so here are some options to help:

Autopay

Sign up for Autopay & have your payments deducted from your bank or credit card. No more worrying about due dates! You will continue to receive a monthly bill every month letting you know the amount that will be deducted from your account.

Pay Online

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
 Federated Telephone: fedtel.smarthub.coop



Congratulations to Jason & Julie Evink on the birth of their baby boy, Koert Jason, born on February 15, 2017.

Koert Jason - 8 lbs. 13 oz. & 21.5 inches long

Julie is a Service Coordinator for Farmers Mutual and Federated Telephone. Congrats & Welcome to the Acira Family!



Directory additions

Keith Anderson	849-1121	Mike & Mary Folk	265-8411
Scott Andrews.....	748-7591	Dawn & Darin Gibson	265-6908
Scott Andrews Nursery	748-7593	Wayne & Sarah Goodhart	265-8021
Tom Arens.....	748-7101	Dan & Laura Hagelin	325-5118
Andrew Bauler	598-7401	Doug & Sue Haugen.....	769-2603
Steve Bednarek.....	752-4314	Haugen Insurance Agency, Inc	
Mark Berg	849-1483	598-3332
Jon & Marcy Bork	265-6340	Gerald & Peggy Heck	265-6316
Michelle Botker	849-1101	Jeannie Hills	265-0116
Caryl A Burgess.....	265-0000	Robbie (Boo) Hills.....	265-6953
J Coover	265-8103	Ralph Hoffman.....	289-8024
Mary Eastman	265-6293	Delois Irwin	657-1020