



# The Communicator

Your Complete Communication Services Provider  
Telephone, Long Distance, Wireless, Cable Television, Paging, Internet, Web Hosting

March 2010

19th St. & Cyclone Ave., Harlan, IA 51537 • (712) 744-3131 • fmctc@fmctc.com • www.fmctc.com

## Winter storms affect FMCTC

On Christmas Eve and again during an unforgettable period in January, severe weather hit the FMCTC service area. Mother Nature unleashed an unprecedented punch of ice, snow, freezing fog, and especially high winds that iced the roads and drifted them shut. Power lines and poles burdened with heavy ice buckled under the demands of the wind, and some communities lost power, some for several days. (627-3643)

### Network and equipment

Electricity is required for the switching equipment and cabinets which allow our telecommunications network to function and to get telecom services to you. When the recent winter storms caused power outages in our service areas, this equipment was at risk. Battery backup took over immediately, but this power was limited and batteries needed replaced or recharged. FMCTC technicians were tasked with deploying portable generators to the affected units. Our techs worked digging out equipment from snow drifts, repairing equipment, shuffling generators, and replacing electronics to ensure service to our customers. A huge bank of gas and propane-powered generators were

used to keep the batteries charged, and the network functioning.

### Phone service over copper

The landline telephone service which is carried over copper lines continued to work when the power outages occurred. This network is built with backup power through the system and sends a small electrical current to each phone, allowing the phone to continue operating. Therefore, corded phones that plugged directly into the wall phone jack worked during the power outages. Where phones did fail, the cause was more likely a cordless phone. Cordless phones will not work without power.

### Phone service over fiber

In Irwin, however, landline phone service was interrupted during the power outages. In Irwin, telephone service comes over a fiber optic line, not copper. There is no conductor for powering options. Fiber does not carry electricity, only light, so this phone service needs power at both ends of the connection for it to work (FMCTC's RST cabinet equipment and the customer's home). When the power is interrupted, there is a risk that the service is interrupted. FMCTC fiber-to-the-home

**TIP:** Corded phones that plug directly into the wall phone jack will work during a power outage, so make sure you have a corded telephone for emergencies.

provides a rechargeable battery backup unit free with installation of the service, but its battery life is only 8-12 hours, depending on usage. During the power outage, the battery pack supported the equipment at the home/business for 8-12 hours, but after that, the customer no longer had telephone service until the power was restored at the home or business.

FMCTC is investigating its fiber system with a focus on improved backup for our fiber phone service. FMCTC recommends that if you have a generator or alternate power source, to make sure that the battery backup located inside the home is connected to the generator or alternate power source.

### Internet & Cable TV

Meanwhile, other communications systems including cable television and internet service, held up relatively well—at least on the network side—thanks in part to the reliance on batteries and backup generators. When would-be users encountered problems, it was probably because they had no electricity for the television or computers.

The damage from the winter storms cost FMCTC approximately \$23,000.



## Make a corded phone part of your storm plan

When bad weather hit this winter, was your family prepared? This winter demonstrated what can happen when severe storms and heavy winds disrupt electrical service. One item to be sure and have on hand is a corded landline phone, since it does not require electricity and could be your backup method of communication during and after a storm.

It's important for you to know:

- Cordless phones require electricity and will not continue to work during a power outage.
- Cellular systems and towers are not required to provide backup power, so cell phones may not operate during a power outage either.
- Keep your cell phone battery charged at all times. Have an alternative plan to recharge your battery in case of a power outage, such as charging your cell phone by using a car charger or having extra charged mobile phone batteries. Car charges and cell phone batteries are available for purchase at our wireless store.

For safety's sake, FMCTC urges you to always have at least one corded phone in your home. (654-4167)



## Join us at the 2010 Annual Membership Meeting

On behalf of the board of directors and employees, we wish to extend a special invitation to our members to attend the Annual Meeting, Tuesday, March 30th, at the Veterans Memorial Auditorium in Harlan.

The doors will open and registration will begin at 10:30AM. You will enjoy the festivities including:

- ★ **Free dinner** – a meal catered by Mickels will be served at 11AM
- ★ **Entertainment**
- ★ **Registration gifts**
- ★ **Enter to win fabulous grand prizes**

The business meeting will begin at 12:15PM and will include the election of four people to the board of directors. College scholarship and Washington D.C. Youth Tour winners will be announced.

Please plan now to attend, participate, and enjoy your annual meeting.

## SAVE SOME GREEN ON A WIRELESS PHONE!

This is your lucky day! FMCTC is offering a great deal to lucky customers like you!

Get a Kyocera Deco Phone during March and save \$5 plus get FREE activation.

**\$4.99/MO & FREE ACTIVATION**

- Kyocera Deco phone with camera & Bluetooth®
- 150 local minutes
- 4¢ texting with 10 FREE
- Unlimited m2m
- Pay-As-U-Go Travel

Regular rate applies 04-01-10



# Your questions answered!



This month's topic:

## Patronage Dividends

**Q: Can I apply my patronage dividends check to my phone bill?**

**A:** Yes, the amount may be applied as a payment to your account. Simply submit payment by endorsing the check and either bring it in to the FMCTC business office or send it in the mail.

**Q: Can I remove someone else's name from an account?**

**A:** FMCTC does not remove names from an account. In case of a death or divorce, FMCTC will refund the account and then issue a new membership. Legal documentation such as a death certificate or divorce decree may be required.

**Q: A deceased family member received a patronage dividends check, what can I do about that?**

**A:** Please contact FMCTC customer service and a representative will be happy to assist you.



Westley Walker



Eugene Juhl



Harold Peters



James Rasmussen

Your board of director nominees

## Nominating Committee meets and selects candidates

The members appointed to the 2010 Nominating Committee met December 1, 2009, with the purpose of nominating candidates for four director positions that will expire this year at the FMCTC annual meeting. (799-4750)

FMCTC members that were appointed to serve on the 2010 Nominating Committee were:

Harold Schwery, Westphalia  
Dallas Klindt, Rural Harlan  
Robert Finken, Earling  
Terry McDowell, Kirkman  
Edward Andersen, Jacksonville  
Verl Arentson, Harlan Town  
Robert Kloewer, Defiance  
Lee Ann Leinen, Irwin  
Roger Georgius, Manilla  
Darrell Jacobsen, Hancock

This committee nominated four candidates, one each from the Defiance Exchange, Irwin Exchange, Rural-Harlan Exchange, and Manilla Exchange.

The nominations made by the committee, along with any nominations from the floor at the annual meeting, and any nominations by petition from the members in accordance with the Cooperative Bylaws, will be voted on by the members present at the annual meeting to be held on Tuesday, March 30th, 2010, at the Veterans Memorial Auditorium, Harlan, Iowa.

The minutes of the Nominating Committee will be mailed to all cooperative members prior to the annual meeting.



## What's new in our wireless store? Casio G'zOne Rock

\$139 after a \$50 Mail-in Rebate  
1 Year Contract

- Military Certified resistant to shock, dust, immersion, vibration, & extreme temps
- Rugged Flip Phone w/ 1-touch open button
- Compass & thermometer
- 2.0 MP Camera
- Stereo Bluetooth



verizon

## Who can I contact if I have questions about my FMCTC services?

- Call 712.744.3131 or 800-469-3511
- Email: fmctc@fmctc.com
- Internet Help Desk: support@fmctc.com
- Stop at our office at 801 19th Street, Harlan

KEEP YOUR FMCTC TELEPHONE LINE...

KEEP YOUR FMCTC MEMBERSHIP...

KEEP ENJOYING FMCTC PATRONAGE DIVIDENDS...



## The Communicator

Published monthly by FMCTC  
19th St. & Cyclone Ave., Harlan, Iowa 51537

**Directors**  
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Vice-Pres ..... Roger Schmitz  
Secretary/  
Treasurer ..... Ted Chamberlain  
Director ..... Kenneth Martin  
Director ..... Joel Berndt  
Director ..... Eugene Juhl  
Director ..... Harold Peters  
Director ..... Rex G. Adams  
Director ..... Westley Walker  
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(712) 744-3131

## Patronage Dividends

Perhaps the single most noticeable advantage to belonging to a cooperative like FMCTC is patronage dividends.

### What are patronage dividends?

They are the difference between your cooperative's operating cost and revenues. This amount is allocated to all members based on their business (patronage) with FMCTC. (741-5767)

Your patronage includes the services and products that are billed on your monthly FMCTC bill, such as

- FMCTC Long Distance
- FMCTC 800 Service
- FMCTC Wire Maintenance
- FMCTC telephone service
- FMCTC High Speed Internet
- FMCTC Dial Up Internet
- FMCTC Web Hosting
- FMCTC Community Phone
- Calling features
- Voice Mail
- Purchased equipment

### How & when are patronage dividends allocated?

FMCTC maintains an individual patronage dividends record for each member. Every year, in the late fall, we determine the amount of patronage dividends we will allocate to our members. The allocation percentage can vary each year according to the revenues and expenses of the cooperative. (782-3269)

Your allocation amount will vary from other members since it is based on the services you used during the year. The patronage dividends allocations remain assigned to each member even if they no longer receive telephone service from FMCTC and have moved away from the area. Therefore, it is important for current and past members to keep FMCTC informed if their address changes. Until the patronage dividends are paid to members, FMCTC uses member allocations for day-to-day business operations and capital equipment investments.

### When are patronage dividends paid?

Our board of directors determines the schedule for returning patronage dividends to our members each year. We currently pay patronage dividends in mid-December that were allocated to members eleven years ago. Plus, the last few years, we've returned a small portion (usually 13 percent) of a special allocation for the Rural Telephone Bank stock redemption.

What other companies providing telephone service, Internet access, or wireless service send money back to their customers? **Receiving patronage dividends prove the value of belonging to your cooperative – FMCTC.**





## Internet Corner Spoofing – the art of fooling and deceiving

Spoofing refers to fooling or deceiving. In telecommunications, spoofing refers to the practice of altering one's identity to appear as someone else. Caller ID spoofing and email spoofing are on the rise and something everyone needs to be aware of.

**Caller ID spoofing** is the practice of making a call appear to come from any phone number the caller chooses, rather than from the number the call originated. Caller ID spoofing is often used for fraud or prank calls. Fraudulent callers are able to get personal information using Caller ID spoofing because consumers believe the call is coming from the number that appears on their Caller ID and believe they know who they are talking to. (744-3162)

FMCTC wants all of our members to be aware that Caller ID spoofing is prevalent and to be very careful giving any information out to someone who calls you. If you ever doubt the identity of a caller, offer to call them back and verify who you are speaking to. Caller ID spoofing also allows prank callers to

make calls without their identity being given or blocked.

**Email spoofing** is the practice of sending an email that appears to originate from a different source. This is usually used for spam email or phishing. Spam email is the sending of unsolicited bulk messages. The sender of these emails use email spoofing to make the messages appear to be sent from an email address other than their own. Normally the address the email messages appear to come from is an unsuspecting individual that has been the victim of a phishing scam.

Phishing is attempting to acquire sensitive information such as username, password, social security numbers or credit card information by masquerading as a trustworthy entity. These emails appear to originate from a legitimate company informing the receiver there is a problem with his account and he must email back personal information, often a username and password, in order to resolve the issue. **Never respond to these emails.**

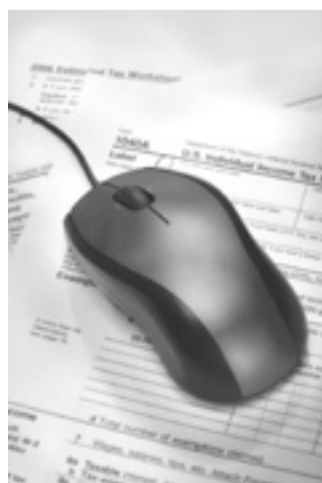


## What should I do if I lose my internet connection?

**Question:** Every once in awhile, I lose my Internet connection at home. Do you have any troubleshooting tips for me? What can I do to get back online?

**Answer:** In the event of a temporary service outage or if you lose connectivity, you may need to reboot your modem. If your network features a router, it will need to be rebooted as well. Since the sequence in rebooting is important, we'll review the procedure one step at a time:

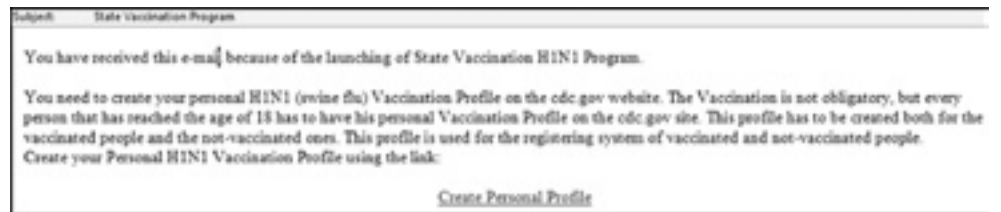
1. Check to make sure your modem has power.
2. If your modem has power, go ahead and disconnect the power to the modem and leave the power off for about 20 seconds.
3. Reconnect the power and allow the modem time to receive a new Internet connection. When the "link" light becomes active, your modem is connected (rebooted) to the network.
4. If you are using a router, disconnect the power to the router and leave the power off for about 20 seconds. Restart the router and your Internet connection should be restored.
5. If you are still not getting a connection, you may also want to try restarting your computer. Sometimes a quick computer reboot does the trick.



## Filing tax returns

Filing tax returns online is more popular than ever. 95 million people filed their taxes online last year.

Source: [www.irs.gov](http://www.irs.gov)



An example of the phishing email.

## Warning! Fraudulent emails referencing CDC-sponsored state H1N1 vaccination program

Keep an eye on your inbox. If you receive an e-mail that appears to be from the Centers for Disease Control and Prevention (CDC) asking you to create a personal H1N1 vaccination profile, it's a scam. Ignore the e-mail and do not respond, or you may put your computer at risk for a virus.

These fraudulent e-mails talk about a CDC-sponsored state vaccination program, and tell recipients that they need to create a personal H1N1 vaccination profile on the CDC's website whether they're vaccinated or not. A link is provided for this "registration process" that leads to a fake webpage that looks similar to the CDC's. Once there, recipients are asked to download

instructions on creating their profile. If they click on the link to download, they're in danger of getting a computer virus and giving scammers access to their personal information.

To avoid becoming a victim of such phishing attacks:

- ✓ Do not follow unsolicited links and do not open or respond to unsolicited e-mails.
- ✓ Use caution when visiting un-trusted websites.
- ✓ Be suspicious of any unsolicited e-mail that asks for personal information.

If you need accurate and current information on the H1N1 virus, visit [www.cdc.gov](http://www.cdc.gov) or [www.flu.gov](http://www.flu.gov).



## Be prepared when calling technical support

If you ever need to call FMCTC for help resolving an issue with your Internet service, you'll want to be prepared to answer several key questions. By having this information handy before you call, we'll be able to serve you more efficiently:

1. Your user name.
2. Your password.
3. Your email address.
4. The brand and model of your computer, and the version of your operating system (such as Windows XP or Windows Vista).
5. The name of the Web browser you're using (such as Internet Explorer or Firefox).
6. The name of your email software program (such as Outlook Express or Mozilla Thunderbird).
7. Your modem's brand name and model.
8. The exact error messages that are appearing, if any. Write them down if necessary. If possible, it's best to have your computer on and running when you call as well.

And remember, our Internet Help Desk is available Monday through Friday, 8AM-5PM at 744-3131.



## Are you a sports fanatic?

[www.fmctc.com/zone.htm](http://www.fmctc.com/zone.htm)  
[www.baseballhalloffame.org](http://www.baseballhalloffame.org)  
[www.collegehoopsnet.com](http://www.collegehoopsnet.com)  
[www.football.com](http://www.football.com)  
[www.maxpreps.com](http://www.maxpreps.com)

[www.socceramerica.com](http://www.socceramerica.com)  
[www.masters.org](http://www.masters.org)  
[www.takemefishing.org](http://www.takemefishing.org)  
[www.bowl.com](http://www.bowl.com)  
[www.coolrunning.com](http://www.coolrunning.com)  
[www.softball.org](http://www.softball.org)  
[www.formula1.com](http://www.formula1.com)  
[www.scedaily.com](http://www.scedaily.com)  
[www.thehockeynews.com](http://www.thehockeynews.com)

# The winter issue of *Website Compass* is packed with useful information

Did you receive the Winter 2010 issue of our Website Compass magazine in the mail? We send you this free quarterly publication as a value-added bonus for choosing us as your Internet Service Provider. It contains helpful articles and tutorials to enhance your online activities. (766-3210)

Here's what you can find inside the Winter 2010 issue:

- **Feature Article:** Lots to Love at USA.gov
- **Internet Connections:** Windows 7
- **Browser Basics:** Boost Your Browser "Tool Belt" With Add-ons
- **E-mail Basics:** Exchange Contact Info With vCards
- **Back To Basics:** Evaluating Website Reliability

- **Beyond the Basics:** Digging Deep Online
  - **Dr. Webbie Answers Frequently Asked Internet Questions**
- Website Compass magazine is available online**

Not only do you receive the Winter 2010 issue of Website Compass magazine in the mail, but you can also access the online version and back issues by visiting our website at [www.fmctc.com](http://www.fmctc.com) and clicking on the **Website Compass** link.

Whether you're an Internet "newbie" or an experienced veteran, you're sure to find information that you can use about Internet tips, trends, troubleshoot-

ing, and terms. Website Compass is an invaluable resource for virtually anything you do online, both at home and in the workplace. Learn about some of today's most popular websites and online activities, see answers to "Frequently Asked Questions" about Internet-related topics, and get step-by-step instructions on dozens of common tasks.

Included in the Winter 2010 issue are tutorials on:

- Creating a vCard
  - Including Your vCard
  - Opening/Saving a vCard
  - Installing SiteAdvisor Add-on
  - Installing Adblock Plus Add-on
- It's a little like having a computer



pro on call for you 24/7. We hope you find Website Compass to be a welcome resource.



## New 2010 telephone directories mailed out

FMCTC publishes a telephone directory every year. The Boyer Valley Regional Directory should have arrived in your mailbox last month. If you did not receive the new 2010 lime-green colored directory, or if you need an extra copy, please stop by our office in Harlan and pick one up.

The new telephone directory provides you with telephone listings for 47 western-Iowa communities. The front cover lists those communities. (747-6392)

The directory also includes helpful information like how to activate/deactivate telephone features such as Call Waiting, Call Forwarding, and Three-

Way Calling (pages 18-22); a listing of Iowa zip codes (pages 13-15); a listing of Iowa, national and Canadian area codes (pages 11-12); and tips on how to make an International telephone call (pages 23-24). The directory's Yellow Pages are a helpful buyer's guide to products and services.

We hope you find the telephone directory helpful.



## There's a reason why we're picky

If you've called our office lately and have been told that we can't give you any information because you're not authorized on the account, you might think we're just being picky. We're a small company serving small town customers, right? Absolutely! We don't want to lose that small town touch, but we are obligated to comply with certain laws that make our interactions more challenging.

Federal laws require stringent protection of customer account information, including the services you purchase and how you use them. For general account information, such as the amount you owe, what services you buy, and how your services are set up, we are required to authenticate that you are an authorized person on the account by:

- Asking for your password if you're calling us, or
- By viewing your valid photo ID if you're at our office.

If you or someone else calls us wanting details, we will only give out the information by:

1. Calling you back at the phone number listed on the account, or
2. Mailing the information to the billing address on file, or
3. Providing the information to you in person after viewing your valid photo ID.

If the account is listed only in your spouse's name and you are trying to get information, your spouse will have to complete an authorization form with a signature in order to add you as an authorized user on the account. You can pick up a copy of this form at our Harlan Office.

These requirements may seem burdensome but they were put in place to protect you and your confidential account information. We appreciate your patience and cooperation. (755-2170)

**Please remember to be friendly to our environment and recycle your old telephone directories by replacing them with the rest of your recycling.**



## You have options in how you are listed in the phone book

Generally your name, address, and telephone number appear in the White Pages listing of telephone directories. You can ask for a change, though, such as listing just your name and telephone number, or using an initial instead of your first full name. (748-7810)

You will be listed once in the White Pages free-of-charge.

You may also choose the following options:

**Additional Listing:** You can request an additional directory listing. For example, other family members' names can be added to your listing. Additional Listing Charge: 50¢/month

**Non-Published:** For privacy, you can omit your listing from the White Pages and Directory Assistance records. Non-Published Charge: \$1/month

Please call us at 744-3131 if you have questions or you'd like to change your directory listing.



## 2 Ways to Save

### BAKERS DOZEN SPECIAL

Pay for your Internet service 1 year in advance and receive the 13th month FREE.

### REFER-A-FRIEND

Get your friends, family or neighbors to sign up for High Speed Internet and you get one month of High Speed Internet service FREE.