



# The Communicator

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

October 2017 19th St. & Cyclone Ave., Harlan, IA 51537 • (712) 744-3131 • [fmctc@fmctc.com](mailto:fmctc@fmctc.com) • [www.fmctc.com](http://www.fmctc.com)

## Thinking about satellite TV? Think again!

**Myth 1: "Satellite TV offers a better HD channel lineup."**

### The Facts

Satellite providers may boast large numbers of HD channels but the numbers they are touting can be misleading. Trust FMCTV to give you HD channels at no additional programming charge – including those channels for which you might pay extra with satellite.

**Myth 2: "Satellite TV is less expensive than cable."**

### The Facts

On average, FMCTV customers pay less per month for cable service than do DirecTV or Dish Network subscribers for satellite service. Price comparisons often made by satellite companies strive to paint the picture that their service is less expensive often using bare bones satellite packages. The harsh reality of satellite is that there are extra costs tied to things like equipment that's required for every TV, advanced services like whole home dvr, multiple dishes to receive certain channels, and monthly HD programming fees. And often their prices are tied to you signing a contract. (654-4167)

**Myth 3: "Satellite beats cable on reliability and picture quality."**

### The Facts

According to satellite subscribers, their TV picture is subject to interference from rain, snow, wind or even when trees grow to obscure the view of the satellite and prevent the signal from reaching their TVs. And

while satellite companies often tout their 100 percent digital quality picture advantage over cable, they can't say that about FMCTV! Having invested heavily in our digital fiber-optic network, our Digital TV with FREE HD & Whole Home DVR service has the advantage of 100 percent digital picture on your favorite channels. And that fiber optic network means reliability you can count on, even in the worst of weather – reliability backed by service technicians that are a single call away and located in your neighborhood.

**Myth 4: "You get significantly more programming choices with satellite TV than with FMCTV."**

### The Facts

With our Digital TV with FREE HD & Whole Home DVR service, it's easy to get a lot of programming choices and more value for your money! Our Digital TV provides access up to 230 channels of TV and music. Plus, you'll have access to Omaha (3, 6, 7) and Des Moines channels (8,13) and our own local Channel 48/448HD. Satellite companies often lure subscribers by boasting hundreds more channels than cable, which is untrue when compared to our Digital TV with FREE HD & Whole Home DVR. So don't believe the hype. Read the fine print.

**Myth 5: "Satellite TV offers more for the sports fan."**

### The Facts

Our Digital TV with FREE HD & Whole Home DVR service offers a strong line-up of programming for the true sports fan including college and pro football games, NBA games, Major League Baseball games, and

pro soccer games - just to name a few! FMCTV offers some of your favorite match-ups in Hi Def on networks like ESPN, ESPN2, ESPNU, Fox Sports 1, Fox Sports 2, Fox Sports Midwest, NBC Sports, NFL Network, Big Ten Network, Golf Channel, TNT, and local broadcast stations.

Satellite doesn't cover local sports making FMCTV 'local like no other.' Our staple of FMCTV is Channel 48/448HD which covers teams from our local schools: Harlan, IKM-Manning, and AHSTW. We cover football, volleyball, boys/girls basketball, wrestling, boys/girls soccer, boys/girls track, baseball, and softball.

**Myth 6: "You can get local weather on the 24-hour weather channel with satellite TV."**

### The Facts

Because satellite TV is broadcast nationally, you don't always get the local weather updates around the clock on the national 24-hour weather channel. Many consumers aren't aware of that fact because they see the channel listed on the satellite TV channel lineup. What they don't understand is that satellite subscribers cannot always receive these local forecasts that are available to FMCTV customers.

FMCTV offers local weather information on our Channel 19: 24 hour live radar and current weather conditions like local temperatures, wind speed, wind chill, and rainfall. Digital TV with FREE HD & Whole Home DVR customers can access weather info instantly by pressing buttons on their remote which gives them a 5-day forecast and animated radar. (741-5469)

**Myth 7: "It's easy to install a satellite dish and all of the related equipment."**

### The Facts

Installation of satellite dishes can be tricky, time consuming, dirty and frustrating. For instance, do you know how to bolt a dish to your roof? And do you know where your receiver is? A satellite dish must point to a precise area to receive its signal, which limits the number of places that dishes can be installed and can lead to conspicuous dishes in your yard, or on your roof or deck. Whether you self-install or opt for professional installation, why bother with those ugly dishes? FMCTV, on the other hand, makes it easy with installation done by our professionals. And no ugly dishes.

**Myth 8: "Satellite TV is a one-stop shop for entertainment and communications services."**

### The Facts

FMCTC is a true one-stop shop for all of your communications and entertainment needs and offers great savings when you bundle services like Cable TV, High Speed Internet and Telephone.

**Thinking about satellite TV? Think again.**

### INSIDE THIS ISSUE

- Satellite TV myths
- Local cemetery project
- Who's stealing your bandwidth?
- Secure passwords
- Weather Plus on your TV
- Another BTN channel
- Blame it on the sun



Douglas Trustees Keith Fiscus and Terry Fiscus receiving a \$500 check from FMCTC Director Joel Berndt. Also pictured is Richard (Pete) Petersen of Kirkman, a volunteer who is working on the project at the Rose Hill Cemetery.

## FMCTC Matching Grant recipient

FMCTC recently awarded a \$500 check to support a local community improvement project.

The Douglas Township Trustees will use FMCTC's grant to help install a white, low-maintenance fencing around the Rose Hill Cemetery grounds. The new fence will enhance the appearance of the cemetery, clearly define property lines, improve safety, and enhance the cemetery for future generations.

The fence project will be completed as funds are raised.

The Rose Hill Cemetery is a 3.9 acre cemetery located in Douglas Township in Shelby County, west of the town of Kirkman. It sits high on a hill with beautiful panoramic views of farmsteads and farmland. It is clearly visible to anyone traveling to and from Kirkman. (766-3322)

It has served generations of families over the span of its 123 years. Today, it is an irreplaceable part of the Kirkman community. It is a place of history and honor for, to date, over 640 loved ones including 51 veterans (5 Civil



Brush and trees will be removed and the barbed wire fencing will be replaced with a new white fence as funds are raised.

War, 16 WWI, 13 WWII, 11 Korean, 2 Vietnam, 3 Peace Time, 1 National Guard), which have connections to or once lived in the Kirkman area.

## The Communicator

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**LOCAL LIKE  
NO  
OTHER**

**FMCTV Channel 48**

**FMCTC**

Your Total Communications Provider  
712-744-3131

## New rate for Federal Universal Service Charge

Effective October 1st, the Federal USF (Universal Service Fund) assessment is slightly higher and your monthly bill will reflect this increase.

The USF is now assessed at 18.8% of any Interstate charges, an increase from 17.1%. The USF charge is assessed on your telephone service and DSL Internet service.

The Universal Service Charge is not part of your local service rate. Instead, the charge goes to a relief fund that assists with the costs of providing telephone service in low income communities, and for rural health care, schools, and libraries.

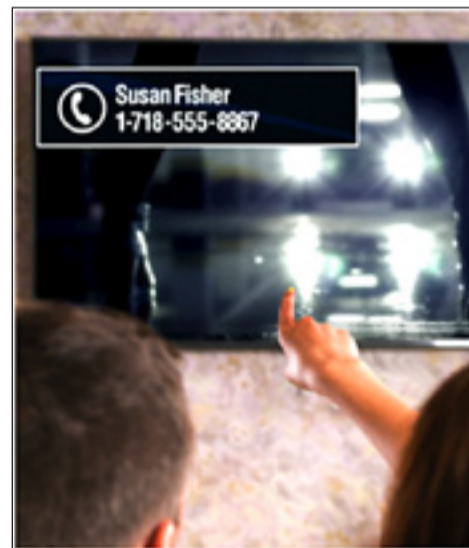
## Let us know if you have a concern about your service

If you have a question or concern about your service, or if you have a billing problem, please contact Farmers Mutual Cooperative Telephone Company at 801 19th Street, Harlan, Iowa. Our customer service representatives will see that the concern or problem is resolved.

You may call 712-744-3131 during or after regular business hours. If you leave a recorded message when the office is closed, FMCTC personnel will be alerted of your trouble.

You may also email us at [fmctc@fmctc.com](mailto:fmctc@fmctc.com) or write to PO Box 311, Harlan, IA 51537.

If we do not resolve your issue or problem, the issue may be subject to state regulation. You may contact the Iowa Utilities Division, Department of Commerce, 350 E Maple Street, Des Moines, IA 50319-6669. The telephone number is 877-565-4450.



## Know who's calling without missing a minute of your favorite show

For years Caller ID has made answering the phone—or not answering the phone—a lot simpler. With Caller ID we can see who's calling, and decide whether it's a call we want to take, avoid or postpone. (744-3302)

Now that same convenience is on a TV near you.

Caller ID on TV is available to our Digital TV with FREE HD & Whole Home DVR customers. It's a free feature if you have phone service with us. No phone – add \$4/mo.

Ask about all the details when you stop in or call.

## Authorize others on your FMCTC account

If you wish to authorize someone else to make inquiries and/or changes to your FMCTC account, you are required to complete an "Authorization to Release Information Form."

Forms are available at our business office in Harlan. You can also call us at 744-3131 and we will send a form to you.

If you have any questions, call or stop by. We will be happy to assist you.

## Hey, who stole my bandwidth?

Chances are it's someone you know, even someone in your own household – your own family – who's to blame. They may even be blaming you for the same occurrence. That's because the more devices you have running simultaneously on your network, the more divided or diluted the signal strength.

The average American home has seven devices connected to the Internet. Consider your home. How many computers, tablets, smartphones, TVs, game systems do you have connected to your Internet connection?

Generally speaking, devices added to the network divide the throughput to an equal degree. For example, a second device will cut bandwidth in half, while running four devices on the network will often restrict each device to just 25% of the available upstream and downstream bandwidth.

One way to eliminate or control

bandwidth degradation or falloff is by scheduling specific time windows for each device to be on the network, with video-intensive sessions running independent of one another, rather than concurrently. (747-3824)

Another would be to simply increase your bandwidth. Many customers are upgrading their Internet speed from 10Mb to 25Mb, 50Mb, or even 100Mb or more to keep streaming movies flowing, online gamers 'gaming,' and everyone sharing pictures and videos, downloading software, music, books and email, and surfing to their hearts content with no concerns.

To learn more about your bandwidth options, call one of our friendly Customer Service Representatives at our Internet Help Desk at 744-3131.

Sources: Federal Communications Commission; Butler Bremer

## May we help you?

### Internet Support Center and Help Desk

**HOURS:** Monday-Friday; 8AM-5PM  
**712-744-3131 • 800-469-3511**



### **TIP: More Internet speed is worth considering if you –**

- Have a large family or a shared house, with several people using the web simultaneously
- Have lots of connected devices—computers, laptops, tablets, smart phones, smart TVs, gaming consoles
- Regularly download movies, music and TV to watch
- Use movie and TV streaming sites like Netflix
- Download and play video games

### **Count up all of your Internet connected devices:**

Computer, laptop, tablet, gaming console, smartphone, smart TV, smart watch, smart security system, remotely controlled thermostat

**How many of them are sharing your bandwidth at the same time?**

### **OUR UNLIMITED INTERNET IS THE FASTEST AROUND!**

Depending on where you live, you can get 10Mb, 45Mb up to 250Mb Internet.

**10/1Mb - \$39.95/mo**

**25/3Mb - \$54.95/mo**

**45/6Mb - \$79.95/mo**

Not all speeds are available in all areas. Ala Carte pricing. Contact us for details.

## Be a Password Pro

With all of the recent data breaches online, the passwords "password" or "1234" are not sufficient. With the advanced technology available these days, simple passwords are easy to hack. It is important that you know how to create a secure password for each of your online accounts. (748-3676)

It is possible to choose a password that is hard to crack by using unlikely combinations of letters and numbers. Here are some tips for creating a strong password.

- ➔ Longer = Stronger. At least 12 characters long.
- ➔ Use a random sequence of words and/or letters
- ➔ Add numbers to the base word to make it more secure
- ➔ Use punctuation and symbols to complicate it further
- ➔ Create complexity with upper and lowercase letters
- ➔ Generate similar but altered passwords for each account, using similar base words.

### **How to make a password you can remember:**

#### **Use an Acronym**

1. **Think of a phrase** that is important to you, or a lyric of your favorite song. It should be something you'll be able to remember.

2. **Make your phrase or song lyric into an acronym** by taking the first letter of each word that makes up the phrase, or song lyric.

Mary had a little lamb its fleece was white as snow: Mhallifwwas

### **DO NOT...**

- ★ Use your name, spouse or child's name, or pet's name
- ★ Use obvious numbers like your birth date, phone number, or address
- ★ Use words found in a dictionary, in any language
- ★ Write your passwords in a public place that can be easily seen
- ★ Re-use an expired password

#### **3. Make simple substitutions**

- @ for "at"
- Number 1 for letters I and L
- ! for Number 1, 4 for "for"
- 0 (zero) for letter o
- Mix upper and lower case in random ways

4. **Customize** each site's password: Insert initials for the website in the password pattern. For your Bank of America login, your *Mary had a little lamb* password might become:

- bOamh@11ifwW@S or
- mh@11ifwW@SBOA or even
- \$BOA\$mh@11ifwW@S

These may seem impossibly difficult to remember, but after you choose your acronym and preferred formula it will become second nature with a little practice.

**Bundle your internet, tv, and phone on our fiber network and get 50MB, 100MB, 150MB even 250MB Internet! Ask us!**

# People like the Weather Plus on their TVs



You might be thinking, 'why go to my tv, there are already several sources I can use to get weather information'. But actually, we are regularly hearing from our *Digital TV with FREE HD & Whole Home DVR* customers how the local weather on their channels with the Weather Plus option buttons are a big deal among our customers. Here's an example.

## Weather App easy to use for small children

One of our customers states that in the hustle and bustle of a busy morning it's so easy for her small children to push a button on the TV remote and know how to dress for the upcoming school day.

This is just one comment of many from our Digital TV subscribers who say that FMCTC's tv service has a big advantage over other cable and satellite options. (755-2047)

## Weather information at your fingertips

The Weather Buttons on your remote give you the most current weather data for the Harlan or Denison areas. Pressing one of the buttons will instantly bring up an onscreen window:

- Press the RED button to see the current conditions window
- Press the GREEN button to see a 5 day forecast
- Press the YELLOW button to see the radar
- Press the BLUE button to animate the radar and show a looping

Call us at 744-3131 to get Digital TV with FREE HD and Whole Home DVR and this great local weather feature.



Customers can view the current conditions window by pushing the RED button on the remote. Customers can choose information for the Harlan or Denison area.



Customers can view the 5 day forecast by pushing the GREEN button on the remote.

# Another tv channel dedicated to Big Ten Network coverage

FMCTV customers have more ways to watch the Iowa Hawkeyes, Nebraska Cornhuskers and other Big Ten teams during this year's college football season. FMCTV has added one extra channel for the Big Ten Network.

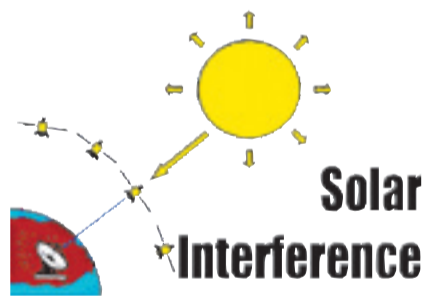
On some Saturdays, the Big Ten Network produces multiple games that air at the same time. The Big Ten Network designates one game as its primary game, and offers the other regional games as 'extra games.' (627-4234)

The extra Big Ten Network channel on FMCTV is 58/458HD and it will



only be available during the football season. (782-3105)

Fans can check FMCTC's weekly schedule of Big Ten Network games at [fmctc.com](http://fmctc.com) or Channel 48.



Believe it or not, the sun can impact your cable television service. The sun outages occur twice a year (in the fall and spring) and can take down a satellite's signal up to 15 minutes at a time.

If sun outages occur, you will most often experience brief signal degradation that starts as sparkles in your tv picture and may intensify to a total channel outage. The sun's interference

# The sun is messing with your TV again

occurs only on some channels. Sun spot interference will run through October for our geographical location. (799-4204)

There is nothing that can be done from a technical standpoint to prevent the sun outage effects. Although the sun is unavailable for comment, we apologize on its behalf for any frustration that you may experience.