

risk management MATTERS

A Risk Management Newsletter for NTCA Members

2014 Annual Risk Management Conference Nashville, TN from June 29-July 1

IN THIS ISSUE

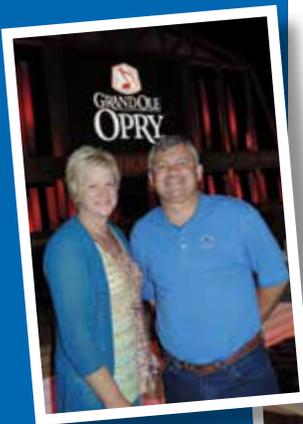
Presidential Matters	2
Claims Matters	3
Safety Matters	4 & 10
Fire Safety Art Contest	5
Fun Facts	7
Underwriting Matters	8
Telcom Matters	12

With “Music City” as the backdrop, *Telcom Insurance Group’s business insurance and risk management solutions...music to your ears...* was the theme of TIG’s 2014 RMC. The speakers were educational and gave practical tips, the session times were just right, the location was incredible (as was the live music anywhere around the hotel—in your free time), and the new concepts that were presented opened everyone’s eyes to exposures and solutions for those exposures for today’s rural telecommunications company...at least that’s what the survey’s said.

In addition to our whole staff who attended, we would like to give a special thanks to Les Greer and Janet Cloyde of NTCA, Mike Mock of Great American Insurance, and Craig Rapp of Utilicom Safety for their lively and spirited presentations. In addition to two days of rural telecom-specific insurance and risk management training, we also had the chance to do some bonding/networking and managed to sneak in a little fun too.

We thank all of you, our Telcom family, for joining us for the RMC and invite you back again next year. It’s at the Edgewater Hotel in Seattle, WA from June 28-30, 2015 and Key West, FL was the city this year’s group voted on for June 2016.

Check out the photo evidence:



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6301 Ivy Lane, Suite 506
Greenbelt, MD 20770

Presidential Matters

By Peter J. Elliott, CPCU

The phrase “it is a win-win situation”, can be frequently heard in business meetings thrown about between buyers and sellers. “I see the outcome as a win-win for everyone!” It is used to imply a moment where there is mutual benefit for both parties. Is it possible to have a “win-win” with an insurance transaction? If so, what are the factors that make the buyer and seller feel like they are both getting a benefit and can there ever be a true partnership that lasts longer than the moment where both parties are temporarily happy?

At the core of feeling satisfaction at the point of sale, a buyer might recognize equal coverage with better pricing as getting a benefit. Or possibly better coverage for the same or lesser premium. And there is also a group that focuses on coverage that feels good when they secure it to eliminate risk. That is a small list, but it is a fair representation of the factors of what an insurance buyer works through to determine their feeling about the positive or negative outcome from the purchase of a policy.

For this example to be a “win-win” the seller needs to have benefited as well. What drives the feeling of a win for them? For true sales people closing a sale defines success and also for this group it is how they earn income. Closing and getting paid should definitely qualify as a win. And while that makes this list even shorter than that of the definition of win for a buyer, it too is fair.

For a true long-term partnership to exist there has to be more. To get to that point you have to understand a few things. Do you know what drives your insurance representative and are you comfortable with the reason they do what they do? There are plenty of reasons to ask yourself this question but the most apparent one is that you want to be at ease that a salesperson is working with you for more than just the income

because insurance policies are complex in construction and in the way they are written as legal contracts between you and the insurer. Errors in coverage interpretation or placement can lead to disastrous repercussions. Again, the insurance policy is a contract between you and the insurer. There are probably only a few contracts where you do not utilize a lawyer to review the document for acceptability. Normally those instances are when the agreement is simple or you feel comfortable in your own knowledge or that of the seller. So, there is one factor you can appreciate and one that could make an insurance salesperson feel like they “won”, the ability to dig deep into a policy and explain coverage terms and conditions. With thousands of pages to a policy portfolio it could or would be easy for a salesperson to misinterpret or make an error so really digging in to ask them questions on coverage is pretty important to knowing whether they understand and can be your trusted representative. Plenty of businesses pay for legal or consulting advice and that is a big part of what the insurance salesperson should be compensated for also. The only way you will know if you are paying too much or need additional support beyond your agent is by asking them questions. Just because a salesperson represents a certain company and sells their products, it does not make them a valued advisor. So to get to a long-term mutually beneficial relationship that is a win-win you will work with the most knowledgeable person that has equally strong support behind them.

The Telcom Insurance Group is a known leader in the insurance market for the telecommunications sector because we hire staff based on knowledge and we seek those that care for their customers as if they were family or friends. Are motives and satisfaction is transparent. It is a matter of trust and we will continue to focus in what counts-the people, those we hire and work for.



We seek those
that care for their
customers as if
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Claims Matters

Cheri L. Condee, AU

Auto Claims: Backing-up Accidents!

The National Safety Council reports that one out of every four accidents can be blamed on poor backing-up skills and the cost of a typical backing accident is presently estimated at an average of \$7,400 per occurrence. The Telcom Insurance Group Book-of-Business, over a five year period, average is approximately \$2,700 per backing accident with there being 98 backing claims. Backing accounts for 15% of the auto frequency and 10% of the auto incurred cost of all Auto claims for our group.

We know that backing-up isn't easy: The driver's seat faces forward, making it tough to turn to look and see behind the vehicle; many trucks have oversized beds that create giant blind-spot areas, and mirrors (even TV camera systems) while helpful, can distort views and don't cover every area unless positioned properly. The following are key areas which, if overlooked, can cause collisions during backing operations:

- Failure to look before backing
- Failure to check blind spots
- Failure to conduct a walk-around
- Backing at an unsafe speed
- Failure to check mirrors often for potential hazards

Backing accidents, generally involve minor vehicle damage or other property damage (guardrails, mailboxes, poles, garage doors, trees), but they can lead to very serious injuries or even tragic fatalities. The following are just a few examples of claims from Telcom's policyholders:

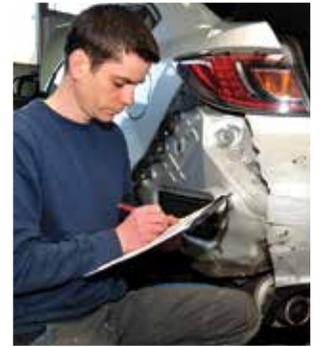
- Insured driver, backing into a parking space hit a pedestrian (Total claim paid: \$105,102; this is our largest paid claim for a backing accident)
- Insured driver, backed into one of the Insured's trailers (Total claim paid: \$6,633)

- Insured driver entered an intersection to make a turn, the light turned red and he backed-up, not realizing a vehicle was behind him (Total claim paid: \$2,696)

To prevent backing accidents, safety in backing must be a "mindset". The following safety tips are worth sharing with your employees over and over again. These practices are key steps to preventing backing accidents and are reminders that "backing is a danger zone"; no one wants to be the victim or the cause of a backing accident:

- Foremost is a cone policy. Let us know if you need a sample
- Continuously check all mirrors
- Back-up slowly, watch for trouble signs
- Try to not have to back-up; pull through, if you can
- If you don't have any choice in your parking position, it is better to back in to begin with, than to back out when you leave
- Take a visual walk-around of the vehicle to check for maneuvering room...and most important, pedestrians, before you back up. It's called the GOAL system...get out and look
- If you have a passenger, use them to guide your during backing operations

Backing accidents are 100 percent avoidable, but it takes a commitment to slow-down and practice safe driving techniques. To help with your company's commitment to safe driving practices, visit Telcom Insurance Group's website (www.TelcomInsGrp.com) for risk management tools offered to our insureds or contact Tina Wynter (TMW@telcominsgrp.com) or Marilyn. Finally, when an accident does occur, or for any claims related matter, please feel free to contact us: Cheri Condee (clc@TelcomInsGrp.com) or Marilyn Blake (MAB@TelcomInsGrp.com).



Backing accidents
are 100 percent
avoidable

Safety Matters

By Tina M. Wynter

Emergency Preparedness in the Workplace

Disasters happen to small organizations, as well as large ones. Because even a small emergency can have big consequences if your staff isn't prepared, every organization needs to be ready for the unthinkable.

Emergency preparedness planning for the workplace isn't always about preparing for an earthquake, a hurricane, or some other catastrophe. It's also about planning for countless other lesser incidents, such as gas leaks, fires, and so on. The main thing is to create a well-rounded plan capable of responding to ANY incident, regardless of size, extent, or complexity. After the basic plan is in place, you should test it frequently (annually and when there are major changes in personnel or operations), and then improve the plan based on how it worked (or didn't). Arguably, a test may not be totally complete unless the plan fails during the test; that's how you learn.

Above all else, safety should be first in your mind when crafting a plan. Having proper procedures, equipment, and supplies in your workplace will ensure that your response orchestrates flawlessly during a disaster in your place of employment.

Create the Emergency Preparedness Plan

Begin your plan by creating a checklist of possible hazards in your workplace. Walk through the building, creating an analysis from top to bottom. Use some of these questions to get started:

- Is your buildings wiring up to code?
- How many fire extinguishers do you have? Are your employees trained to use them?
- Are shelves stacked properly, so that books or equipment won't fall on people?
- Are hazardous chemical stored in the kitchen or supply areas?

Hallways, Stairwells, Etc.

When considering safety issues, it's easy to forget about passageways that people use to travel from one room to another. Housekeeping is important to maintain and could mean life or death when trying to evacuated. Ask yourself these questions:

- Is lighting adequate in stairways and hallways?
- Do you have a backup generator onsite, which light hallways and stairwells?
- Are walkways clear of boxes and debris?
- If you're in an area that's prone to tornadoes or earthquakes, do you have a safe room where no glass can fall or blow in?

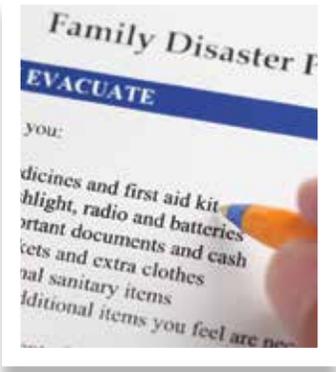
Evacuation Plan

Whether at home or work, an evacuation plan should include two escape routes for every room, if possible. Make sure that your plan also addresses the following:

- Who knows if there are visitors and who gets them out of the building to the meeting place?
- How and when you will practice evacuations drills?
- Where is your meeting place? (Your plan should specify a place near your building or across the street)
- Who will train workers on safety procedures, and when/how will training take place?

Tip: Draw a map to scale (or have one made) of your office building, showing escape routes, exit doors, fire extinguishers, etc. Post copies of the map at various places around the building.

continued on page 7



**Above all else,
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crafting a plan**

Telcom Insurance Group's 11th Annual Fire Safety Art Contest



Fire Prevention Week is October 5-11, 2014. This year's theme is, Help us Sound the Alarm... Working Smoke Alarms Save Lives. Did you know that many people don't test their smoke alarms as often as they should? When there is a fire, smoke spreads fast. You need working alarms to give you time to get out. Remind your parents to test yours every month, which is the recommended practice!

It is important to get fire safety information out in our communities. Telcom wants to help you do just that. We're holding a Fire Safety Art Contest and inviting kids in your communities and of your employees to participate. The specific details are below, but the premise is for kids (14 and younger) to draw something depicting "Working Smoke Alarms Save Lives" on an 8 ½ x 11 piece of paper and send it to Telcom by **October 24, 2014** for the judging. Prizes are available and the winning entry/entries may be used in our next advertising/marketing materials. For additional information on fire safety for kids, visit www.sparky.org.

Contest Entry Rules:

- Must be 14 years old or younger and must represent a customer/employee of a telecommunications company represented by NTCA and/or be insured by Telcom Insurance Group.
- All entries must be on a flat medium no larger than 8.5" x 11" and must depict preventing kitchen fires.
- Entry form must be submitted with picture, entry form can be found on the back side of this page.
- All entries become the property of Telcom Insurance Group and may be used in any communications/media known or hereafter developed for non-commercial and commercial purposes.
- After the schools have had time to promote fire safety, we encourage entries to be received by **Friday, October 24, 2014**, at the Telcom office.
- Telcom staff members will be the judges of the contest and all decisions are final.
- In each age category, prizes are: \$100 first place/\$75 second place/\$50 third place
- Age groups are: Under 8/8-10/11-14

Send Entries To:

Telcom Insurance Group
Attn: Fire Safety Art Contest
6301 Ivy Lane, Suite 506
Greenbelt, MD 20770

If you have questions, please contact Tina Wynter at TMW@TelcomInsGrp.com or 301-220-3206.



11th Annual October Fire Safety Art Contest
“Working Smoke Alarms Save Lives”
Entry Form

Name: _____

Address: _____

Parent/Guardian’s Name: _____

Age: _____

Telecommunication’s Company Represented: _____

What is your picture about? _____

Parent/Guardian Signature: _____

All entries become the property of Telcom Insurance Group and may be used for communication/ media known or hereafter developed for non-commercial and commercial use.

Safety Matters

continued from p.4

Needs of the Physically Challenged

Preparing physically challenged workers for a disaster event will help ensure their safety. Make sure that workers have emergency contact numbers and a list of medications nearby. Make sure that desks or tables are positioned to allow workers to get under them in the event of an earthquake or tornado. Keep an emergency kit with extra medications near workers who need them. Store a spare wheelchair, walker, or cane in the work area. Hang a whistle on the wall so that workers trapped inside by debris can be found easily. These tips are good for everyone to incorporate - not just handicapped workers.

Communications

Are emergency numbers posted clearly, and are they up-to-date? Do you know your co-workers' cell phone number? In case of a large-scale disaster, do you have a point of

contact that's not in the area, so that you can alert people that you're okay? Do you have this listing on your personal phone, in paper form, or on your network? Keeping your emergency numbers up-to-date and having more than one way and one person who can access it is essential... if you're a Telcom Insurance Group policyholder, our number should be on this list as well.

These are just a few talking points when creating or updating your Emergency Preparedness Plan. You know your business better than anyone, so think about all of your operations when creating it. If you are a policyholder and need assistance in creating an Emergency Preparedness Plan, please contact Marilyn Blake (MAB@telcominsgrp.com) for our template Emergency Plan or if you would like a video on the topic, please contact Tina Wynter at TMW@TelcomInsGrp.com or 301.220.3206.

Fun Facts: National Grandparents Day - September 7, 2014

In 1970, a West Virginia housewife, Marian Lucille Herndon McQuade, initiated a campaign to set aside a special day just for Grandparents. Her primary motivation was to champion the cause of lonely elderly people in nursing homes. She also hoped to persuade grandchildren to tap the wisdom and heritage their grandparents could provide. Through concerted efforts on the part of civic, business, church, and political leaders, this campaign expanded statewide. Senator Jennings Randolph (D-WV) was especially instrumental in the project. The first Grandparents Day was proclaimed in 1973 in West Virginia by Governor Arch Moore. Also in 1973, Senator Randolph introduced a Grandparents Day resolution in the United States Senate. The resolution languished in committee.

Mrs. McQuade and her team turned to the media to garner support. They also began contacting governors, senators, congressmen in every state. And they sent letters to churches, businesses, and numerous national organizations interested in senior citizens. In 1978, five years after its West Virginia inception, the United States' Congress passed legislation proclaiming the first Sunday after Labor Day as National Grandparents Day. It all sounded so official, with words and phrases like "whereof" and "hereunto" and "joint



resolution." But when President Jimmy Carter signed the proclamation creating a National Grandparents Day, little did anyone know how it would grow. At the time, Carter said the holiday would recognize "the importance and worth of the 17 million grandparents in our nation." The proclamation was signed by President Jimmy Carter. (September was chosen for the holiday, to signify the "autumn years" of life.) Today this event, begun by only a few, is observed by millions throughout the United States.

This year, we celebrate Grandparents Day on Sunday, September 7th. We urge everyone to show their appreciation for their grandparents everyday but to take this day as a special celebration of grandparents.

Underwriting Matters

By Todd N. Travis, AU

“It was Johnson Sir...Johnson Your Fired!”

Thus begins what can be a long and possibly legal journey down the road of wrongful termination. Susan M. Heathfield a noted and published Human Resources Professional describes wrongful termination in her article on About.com as an employee whose employment is ended for reasons that are discriminatory and unlawful. Wrongful termination also occurs when an employer fails to follow their written procedures for employee termination.

In just about every state there is what is known as “employment at will”. This defines the relationship between employers and employees as that the company does not offer a tenured or guaranteed employment for any period of time to any employee without an employment contract or written direction from the CEO/President. In this arrangement, the company or the employee can terminate employment at any time with or without cause or with or without notice. This does not, however, allow a Wild West type of environment for the employer. There are certain laws in effect that protect employees from wrongful termination. There are a host of situations that are protected and overseen by the EEOC, the Equal Employment Opportunity Commission, regardless of the “at will” status in the various states.

The Equal Employment Opportunity Commission was born out of the Civil Rights Act of 1964 and officially began its operations July 2, 1965. The EEOC is responsible for enforcing federal laws that make it illegal to discriminate against a job applicant or employee because of the person’s race, color, religion, sex (including pregnancy) national origin, age (40 or older) disability or genetic information. It is also illegal to discriminate against a person because they

complained about discrimination, filed a charge of discrimination, or participated in an employment discrimination investigation or lawsuit. These laws apply to all types of work situations, including hiring, firing, promotions, harassment, training, wages and benefits. The EEOC is headquartered in Washington D.C. and has 53 field offices serving every part of the United States, and has the authority to investigate charges of discrimination against employers who are covered by the law. Their role in an investigation is to fairly and accurately assess the allegation of the charge and then make a finding. If they find that discrimination has occurred, they will try to settle the charge. If they are not successful they have the authority to file a lawsuit to protect the rights of individuals and the interests of the public. The EEOC also serves as an educational and technical resource to prevent discrimination before it occurs.

In the early days of the EEOC it was sometimes referred as the “toothless tiger” by many civil rights groups because of its lack of enforcement powers. However, in recent years their reach has improved and if one were to receive a notice of complaint from the EEOC it would be prudent to respond swiftly and try to rectify the situation. It’s also a trigger for you should file a potential claim with your Employment Practices Liability (often part of the Executive Liability/D&O policy) carrier.

Federal law is but one way to warrant a wrongful termination, there are others which may include the following:

1. **Breach of Contract:** The employer has a legal obligation to uphold all components of an employment contract, union-negotiated

continued on page 9



The EEOC is responsible for enforcing federal laws that make it illegal to discriminate

Underwriting Matters

continued from p.8

or otherwise. You will find that the majority of these contracts has specified employment termination clauses that must be honored by the employer.

2. Breach of implied contract: The employer must take care that they do not imply in writing or verbally that any employment is protected or guaranteed. This is where a good employee handbook comes into play. A through employee handbook will outline the guidelines and expectations of employment and that it is not a contract and most employers have their employees sign off on an employee handbook receipt and understanding statement. If you have employees and you do not have an employee handbook in place, you are just asking for trouble.

3. Breach of covenant of good faith and fair dealings: A terminated employee will try to prove that their termination was unfair, that they were fired for no reason. If the employer follows their own guidelines outlined in their handbook, this will be very difficult to prove if the employer has kept good documentation regarding the employees job performance, annual reviews, performance problems and managerial counseling, and probation warnings and periods.

Other areas of public policy that bring with them the possibility of wrongful termination are the FMLA the Family Medical Leave Act of 1993, which requires employers to provide job protection and unpaid leave for qualified medical and family reasons. These include, personal or family illness, pregnancy,

adoption, or foster care placement of a child. Also included in this act a situation that has become very prevalent in the last 10 years, family military leave with so many of our reservists and national guard being call back into active duty status to serve in our nations recent conflicts. Also a person also cannot be fired because they were injured on the job and are currently under a workers compensation program.

Now that we have reviewed some of the many areas where wrongful termination can occur and as an employee you have followed the law, make sure to have a good employee handbook, and taken all the steps necessary to avoid a wrongful termination you can still be accused and have a suit filed against you. The one thing I noticed while I was doing my research for this article was that whenever I searched the internet for information about wrongful termination the first items that appeared were lists or attorneys and Law firms that handle wrongful termination cases.

You, as an employer, can obtain some protection in the form of an EPL or Employment Practices Liability policy. These polices can be obtained on a standalone basis or as part of an Executive Liability or Directors & Officers Liability package policy. Telcom Insurance Group is NTCA's only endorsed D&O provider. Contact your Telcom Insurance Group's Account Executive that services your area to learn more about these valuable products and to find out to put this protection in place or contact us at 800-222-4664 or TIG@TelcomInsGrp.com and we would be happy to work towards a solution to this exposure.

Telcom Outside Plant Safety Webinar

August 28, 2014 at 11a-Noon EDT

Most all telecommunication companies have outside plant employees whose jobs and exposures differ significantly from the administrative/office staff. **Craig Rapp**, of Utilicom Safety, will present a session to address several specific areas of safety for this group. It will include policies for entering customers' homes, addressing the flu in the winter, hot summer temperatures, personal safety, and what to do if they see abuse or illegal activities, and beware of dogs. It'll be a "rapp session". So, we want everyone to share their ideas—what has worked and what hasn't worked and we'll all gain some helps going forward.

Contact Marilyn at MAB@telcominsgrp.com, if you'd like an invitation to attend



Safety Matters

Hearing Protection

Unfortunately, many workers can suffer from significant hearing loss after 15 or 20 years of being subjected continually to noise from machinery, day-to-day activities, tools, and traffic. Hearing loss has a dramatic impact on quality of life and also can pose safety problems on the job and off.

The two most common types of hearing loss that occurs in adults are Sensorineural and Conductive

Sensorineural hearing loss is the result of damage to the inner ear and accounts for over 90% of hearing loss in adults. This type of hearing loss is generally permanent. Causes of Sensorineural hearing loss include:

- Deterioration of hair cells due to exposure to loud sounds or aging
- Deterioration of nerves pathways that transmit signals to the brain
- Infection that reaches the inner ear
- Heredity

Sensorineural hearing loss that is irreversible, and unnecessary is caused by loud, sudden noises and are more damaging to hearing than regular and extended exposure to loud sounds over a period of time. It is generally thought that loud noises in excess of 90 decibels are harmful to hearing over prolonged exposure. Using the correct ear protection can prevent needless and permanent damage to hearing.

Conductive hearing loss occurs when there is damage or blockage in the outer or middle ear, preventing sound from traveling normally through the ear canal to the inner ear. This type of loss can often be corrected. Causes of Conductive hearing loss include:

- Fluid build up, often due to ear infections
- Ear wax
- Perforated ear drum

Temporary and Permanent Hearing Loss

Temporary hearing loss can occur and normal hearing will usually return after a rest period away from all sources of intense

or loud noise. The recovery period may be minutes, hours, a day or perhaps even longer. It is believed that a temporary hearing loss occurs when hair cells in the inner ear have been bent by vibrations and need time to bounce back, or when the fluid in the inner ear has changed chemically because of overstimulation, and needs time to revert to its original composition. Permanent hearing loss is the result of hair cells or nerve destruction within the cochlea. Once these important parts of the hearing process are destroyed, they can never be restored or regenerated. The resulting permanent hearing loss, also referred to as permanent threshold shift (PTS), can range from slight to total hearing loss

The following factors determine the degree and extent of hearing loss:

- Type of noise - continuous, intermittent, impact, high or low frequency
- Intensity of noise - level of loudness
- Duration of exposure - length of time subjected to noise and over time how often subjected to noise
- Type of noise environment - enclosed, open, reflective surfaces
- Distance from ears to the source of noise - earphones in the ear; distance from the ear
- Physical position/posture relative to the noise source
- Age of listener
- General health of listener
- Individual susceptibility
- Number of other exposures to noise - at home, in the workplace, during recreational/leisure activities

Fortunately, hearing loss from continuous exposure to noise at work can be prevented through the use of hearing protection. Hearing protection, as part of PPE, is regulated by OSHA, and, during specific exposures, should be provided by the employer. Please visit www.OSHA.gov for more information.



Hearing loss
has a dramatic
impact on
quality of life



Our Position in Your Company: CWO (CHIEF WORRY OFFICER)

**We worry about insurance and risk management matters.
So, you don't have to worry about:**

- Sending your employees home safely to their families every day
- Finding the right coverages for your evolving liabilities. So, you aren't left unprotected
- Getting the best coverage at the most affordable price
- Having peace of mind that at the time of a claim, you KNOW you'll be protected



www.ntca.org/



www.telcominsgrp.com

"Because it's always been a matter of trust"

Telcom Matters

We would like to welcome the following new members to our Telcom P&C and/or D&O family: **Citizens Telephone Co.** (GA); **Bulloch Telephone Coop.** (GA); **WISP Services** (MN); **Fishers Island Utility Co.** (NY); **ND Long Distance** (ND); **West Texas Rural Telephone Coop.** (TX); **ACRS 2000 Corp.** (OK); **Communications Management Group, LLC** (WI); **PECOS SS, LLC** (TX); **Johnson City Fiber Network** (IN); **Little Peeps Daycare** (MN), **Central Transport Fiber Ring** (MN), and **Pembroke Telephone Co.** (GA).

Upcoming Holidays: Our offices will be closed on **Monday, September 1st** for Labor Day. Please report all claims directly to the carrier. If you need claims reporting phone/fax numbers, please dial our main line at 301-220-3200 for a complete listing.

We offer our Congratulations to the following Telcom family members:

- Congrats to Shane and Heather Goldsby (Great American Loss Prevention) on the arrival of their baby girl, Tyler Marie, on July 13th. He got the "pass" from RMC...for a good reason.
- Congrats to Emily Pollack (Harron Communications) and her husband, who welcomed a healthy baby girl, Sadie Alexandra, on July 10th.
- Raymond Fisher (Sandhills Telephone) and his wife are proud grandparents to Aria Grace and Mica Jacob Fisher born on June 2nd.

- Lonnie and Debbie Pederson (Hanson Communications) who are new grandparents to Lillian Raye Pedersen born on June 9th.
- Congrats to Harlon Parker on his retirement and Randy Grogan (Ballard Rural Telephone) on his new job as GM.
- Darby McCarty, President/CEO of Smithville Telephone (IN) who was recently awarded the Lifetime Achievement Award at the Indiana Telecommunications Association's annual meeting.

We offer condolences to the following Telcom family members:

- The family of Thomas Charles Smith (Citizen's Telephone Coop-GA), who passed away on July 11th.
- The family of Mary Ackley (Industry Telephone) on her sudden passing on July 19th.
- Danny Johnson's (Etex Telephone) family with the passing of his Mother on July 23rd.