



United Electric Cooperative, Inc.

A Touchstone Energy® Cooperative 



One of 14 electric cooperatives serving Pennsylvania and New Jersey

UNITED ELECTRIC COOPERATIVE, INC.

P.O. Box 688
DuBois, PA 15801-0688
Customer Service: 888-581-8969
www.unitedpa.com
Outage: 800-262-8959
Office Hours: M - F 8 a.m. - 4:30 p.m.

BOARD OF DIRECTORS

Chairman

Stephen A. Marshall, District 5
1030 Donahue Road
Luthersburg, PA 15848
814-583-7320

Vice Chairman

Timothy D. Burkett, District 6
5059 Hamilton Markton Road
Punxsutawney, PA 15767
814-592-5190

Secretary/Treasurer

Eileen Pisaneschi, District 2
1964 River Hill Road
Frenchville, PA 16836
814-263-4491

DIRECTORS

Terry L. Rapp, District 1
609 Pinoak Road
Mayport, PA 16240
814-229-8627

Richard P. Owens, District 7
4044 Gillingham Road
Frenchville, PA 16836
814-592-2825

Richard Petrosky, District 3
P.O. Box 612
DuBois, PA 15801
814-371-8672

David W. Walker, District 4
631 Olanta Road
Olanta, PA 16863
814-236-3321

President & CEO
Len Hawkins

COO, HR Manager & Consumer Advocate
Lauren Gustafson, Ext. 8501

COOPERATIVE CONNECTION

Cooperatives Build Stronger Communities



LEN HAWKINS

BEING PART OF A COOPERATIVE means being part of something meaningful. In October, United Electric Cooperative joins more than 40,000 cooperative businesses nationwide in celebrating National Cooperative Month and the more than 120 million people those cooperatives serve.

Unlike most businesses, which are driven by profit, cooperatives focus on the needs of their members. United Electric is a not-for-profit organization that's dedicated to providing essential electric service at the lowest possible cost. Across rural America, more than 800 electric cooperatives serve communities like ours. Most were formed in the 1930s and 1940s to bring electricity to farms and rural areas that large, investor-owned utilities were unwilling to serve because of the higher costs of reaching low-density populations.

Today, electric cooperatives continue to serve an important role in the nation's energy landscape. They provide power to millions of people across 48 states, serving homes, farms, schools, churches and businesses in thousands of communities. Because cooperatives are owned by the members they serve, decisions are made with local needs and long-term reliability and affordability in mind.

Cooperatives build trust

Most cooperatives follow seven core principles that help build trust with their members and the community. The first principle, "Voluntary and Open Membership," means cooperatives are open to all people who want to use their services and accept the responsibilities of membership. The second principle, "Democratic Member Control," gives members a voice in cooperative policies and decisions. Each member has one vote and the opportunity to elect fellow members to represent their interests on the cooperative's board of directors.

One of the seven, "Education, Training and Information," emphasizes keeping members, directors, CEOs, employees and the public informed about cooperative benefits, products, and services. It also helps ensure members understand matters related to co-op operations. Each month, United Electric provides members with *Penn Lines*, which shares cooperative updates as well as information about local, state and national issues that may affect our ability to provide safe, reliable, and affordable electric service to our members.

Another important principle, "Members' Economic Participation," reminds members that they share in the responsibility and benefits of cooperative ownership. In a cooperative, revenue beyond the cost of providing service helps strengthen operations, maintain infrastructure, support system improvements and, when possible, return value to members. This member-centered approach keeps the cooperative accountable to the community it serves.

Cooperatives build connections

The sixth cooperative principle, "Cooperation Among Cooperatives," encourages cooperatives to work together through local, regional, statewide and national organizations. By sharing resources, training, ideas, and mutual aid, cooperatives can better serve their members and respond more effectively to challenges. This spirit of cooperation is especially important during major outages, when crews from neighboring cooperatives often assist one another to restore service as safely and quickly as possible.

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Rustic Views

Nature Always Has the Last Word

GLENN SCHUCKERS

IF YOU THOUGHT I WOULD use this space in the month of October to write about apples, you would have been correct. After all, I spent about 25 years of my life growing, harvesting, and selling apples so they were and are a large part of my life. I never claimed to be any kind of expert about apples — only that I had seen a lot of trees, asked a lot of questions and tried to remember as much as I could about the fruit.

So, this month, as we celebrate National Apple Month, bear with me as I share some of what I've learned and remembered through trial and error, talking to actual experts, and reading to find some answers to questions that came up during that time. If nothing else, the most important thing I have learned is that apples are a part of nature, and nature always has the last word.

A good alternative

Dwarf and semi-dwarf trees were just becoming available when we had the orchard, so my knowledge about them was limited. Since that time, we have undergone some pretty radical changes. One of those changes was having to give up the orchard as a commercial business. There were a lot of factors involved in that decision, but as the song goes, "The times they are a changing." It was not easy to leave the farm business behind, and for many years, I spent hours mowing the orchards and even pruning some of the trees to keep them healthy.

But running a commercial orchard, even a smaller one,

is an expensive and time-consuming undertaking. As Dr. Ritter once observed, no man should plant more trees than his wife can take care of. Even a couple hundred trees are more than one person can manage, and hiring and teaching someone to properly trim trees, especially full-size apple trees, and determine their ages can be a full-time job.

Pruning a full-size apple tree is a physically demanding job, and no one should do it if he or she is not able to climb a ladder. It's also a job for people who have the strength to cut off fair-sized tree limbs and pull them to the ground — and perform this task up to 10 hours a day. In my prime, I could count on pruning four or five trees a day, and people who say they do more than that are not really pruning. As a result, the alternative is to plant dwarf or semi-dwarf trees.

Full-size apple trees typically top out at about 15 feet tall, which means some of the pruning and picking requires a ladder. They have a spread of 8 to 10 feet, which means they should be at least 20 to 25 feet apart. Dwarf trees are less than half that size and semi-dwarf trees mature at about 10 feet high with a spread of 5 to 6 feet. I have planted a dozen semi-dwarf trees that are 12 feet apart, and now with them at 7 years of age, it is still easy to work around them. Pruning my trees takes about 20 minutes each, and I can do it all from the ground.

This year's reminders

I have a spot that gets full sun all day, a requirement for apple trees, and they get good air circulation, also a requirement for apples. Three years ago, we had a good "crop." The trees were only 4 years old, but two years ago, it rained every day they were in blossom and all the pollen was washed from the blooms. Meanwhile, this year, temperatures in the low 20s froze the buds before they even opened. Both of those years were reminders that no matter how ambitious or serious a person is about his or her trees, it is ultimately nature that is in charge.

This year was also a reminder of that fact. Even large, prosperous commercial orchards lost between 50% and



CELEBRATING APPLES: October is National Apple Month and it serves as a strong reminder that apple trees can often teach us patience.

100% of their apple and peach harvests. Anyone with a backyard “orchard” like mine will be disappointed when frost ruins a crop.

Patience is key

One lesson that apple trees teach is patience, but that is not to say that we cannot help nature along.

Fruit trees all tend to outgrow their own roots. That is why it’s necessary to prune them. Trees will develop limbs and branches that outgrow the root system’s ability to support them. Pruning is just a way to keep what’s above ground in balance with what is underground, but how much should be pruned?

There is no rule of thumb. Generally speaking, however, unless a person cuts the trunk 6 inches above the ground, he or she will not prune away too much. Also generally speaking, most people do not prune away enough. Fruit trees are not for shade so if you sit under an apple tree in June and are comfortable, you have not cut away enough. Both sunlight and air should be able to reach all the limbs in a tree.

There is one other question I have heard often: “I have a 10-year-old tree that has never had a blossom, let alone an apple, what do I do?”

If it’s in a shady place, do one of two things — remove the buildings that are causing the shade (unless that leaves you sleeping in a tent!) or remove the fruit tree. The simple answer is that a tree that is in the shade won’t produce fruit. You can move the tree, if it is young, or resign yourself to having a purely ornamental fruit tree. Fruit trees need sunlight and nothing is going to break that rule.

On the other hand, if you have a fruit tree, such as a Northern Spy, which normally doesn’t bear fruit for 10 years, and it’s 12 years old and has never had a blossom, it may need a “shock.” You need to make the tree “think” it is injured.

Once upon a time, horticulturists advised driving six or eight brass nails into the trunk. That may be OK until you have to cut the tree down and ruin a good saw when hitting the nails. A better way is to take a sharp knife and make a spiral cut around the trunk. Because the ends do not meet, this kind of cut will not kill the tree, but it will injure the tree enough that it will produce blossoms the next year.

Nature has a system that ensures a species will survive. All we have to do is look at places that have been destroyed. Whole forests have been burned; however, in a few years, the trees are growing again. Even in our own areas, whole hillsides and valleys have been cut away — but within a generation, trees have begun to regrow. That is why when a tree is injured, nature kicks in to encourage the species to survive, and in the case of a fruit tree, it will produce seeds.

Of course, some species are more resilient than others. I once had a grape vine that had climbed a fruit tree where

I did not want it to be. I cut it off at ground level for three years, and each year it grew back. I finally gave up and accepted that the grape vine belonged in the tree.

No matter whether it is a grape vine, cold weather or rain, we all learn the lesson that no matter how hard we try, nature is going to have the last word. 🍷

FROM THE PRESIDENT & CEO

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Cooperatives build community

The final cooperative principle is “Concern for Community.” Cooperatives support the sustainable development of their communities through employee involvement in local organizations, charity events, community initiatives and area schools. United Electric participates in local events and offers programs that teach area youth about energy efficiency and electrical safety.

Cooperatives also build community by showing up when members need them most. Whether restoring power after severe weather, sharing safety information, investing in technology or helping members better understand their energy use, United Electric’s work is rooted in service. These efforts reflect the cooperative difference: local people working together to meet local needs.

Cooperatives build jobs

Cooperatives also create jobs, support local payrolls and pay local taxes that help fund community services. United Electric employees live in the communities we serve. Our families attend the same schools, belong to the same clubs and churches, and take part in many of the same local activities as our members do. Because we share these communities, we are invested in making this area a great place to live and work. Nationwide, cooperatives provide more than 850,000 jobs that help strengthen the economies of the communities they serve.

United Electric members are invited to join more than 120 million cooperative members nationwide in celebrating October as National Cooperative Month. It is a time to recognize the value of working together, the strength of member ownership and the important role cooperatives continue to play in building stronger rural communities. 🍷

Until next time,

LEN HAWKINS
PRESIDENT & CEO

4 Best Bets to Stay Cyber Safe

October is National Cybersecurity Awareness Month

COREY KELSO, INFORMATION TECHNOLOGY & FACILITIES MANAGER

PROTECTING YOURSELF ONLINE doesn't have to be complicated or expensive. A few simple habits can dramatically reduce your risk of falling victim to cybercrime. While you can never be "hackproof," you can become resilient in the online world.

At the heart of online safety, there are four essential strategies we should all remember. These simple steps will help shield your personal information, protect your online accounts and keep your devices secure.

1. Use long, unique and complex passwords. Your passwords are the first line of defense between a criminal and your sensitive information. Here's how to have effective passwords:

- ▶ **Make it hard to crack.** Nowadays, every password should be at least 16 characters long, which significantly overwhelms password-cracking programs. Use a random mix of letters, numbers and symbols.
- ▶ **Don't reuse passwords.** Every account needs a unique password. Unfortunately, making small changes, such as adding numbers or switching an S with a \$, doesn't count as a unique password.
- ▶ **Use a password manager to store and generate strong passwords.** If you're wondering how to manage so many unique, long passwords, the answer is a password manager. There are many free, secure options. Password managers are the safest way to store your passwords. If you prefer to keep a password notebook, treat it like cash — and protect it.

2. Enable multifactor authentication (MFA). Multifactor authentication (sometimes called 2FA) adds an extra security layer by requiring something more than just your password to log in. Think of it as using two locks on your digital door, instead of one. This could be:

- ▶ A one-time code sent to your phone
- ▶ A biometric scan of a fingerprint scan or FaceID
- ▶ A physical security key

Enable MFA on your accounts, especially email, banking and social media. It's a simple way to supercharge their security. Also, never share MFA codes with anyone, including over the phone, through texts or via email. Only scammers will ask for MFA codes.

3. Keep software updated. Software updates don't just bring new features, they often fix security flaws that criminals exploit. It usually takes a few minutes, but updates are worth it. Here are some tips:

- ▶ Turn on automatic updates, when possible, for your devices and apps. You can usually find these options in your "Settings" menu.
- ▶ Install updates promptly for your operating systems, browsers, anti-virus tools and apps.
- ▶ Don't click "Remind Me Later" — the security is worth it.
- ▶ Remember your phones, smartwatches and tablets are computers, so keep these devices updated, too.

4. Look out for phishing and scams. Phishing remains the most common online threat. Criminals send fake emails, texts, or social media messages to trick you into revealing sensitive information or clicking malicious links. These messages aim to get you to click before you think by playing with your emotions. Here's how to look out for phishing and scams:

- ▶ Be highly skeptical of unexpected messages, especially those urging immediate action or asking for personal details.
- ▶ Phishing emails can light up positive emotions ("You've won our sweepstakes!") or negative ones ("You've been hacked!").
- ▶ Don't click suspicious links or download unexpected attachments.
- ▶ Report phishing attempts to your email provider, social media platform or IT department.
- ▶ If you're unsure if a message is legit, ask a friend, co-worker or family member. A second set of eyes can be invaluable in spotting scams.

Please remember to stay vigilant and call our office at 888-581-8969 if you feel anything is suspicious with your electric account or service. United Electric Cooperative employees and contractors carry cooperative identification and use clearly marked vehicles with the co-op's logo. 🚚

