NORTHERN LIGHTS

November 2026

BELTRAMI ELECTRIC'S MITTEN TREE: HELP KEEP LITTLE HANDS WARM THIS SEASON

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Beltrami Electric Cooperative Inc.
Your Touchstone Energy® Cooperative

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Energy and politics

by Jared Echternach, president and CEO

Electric cooperatives were born in politics as part of the Rural Electrification Act of 1936. Energy has become a key issue in elections and will continue to play a pivotal role in our economy. Your cooperative is engaged in energy conversations at the local, state and federal levels. We advocate tirelessly on your behalf and in the best interest of your cooperative, regardless of which party is in control.

WHY IT MATTERS

Legislative and regulatory decisions made at the local, state and federal levels have lasting impacts on energy policy and ultimately the price we pay at the pump and on our electric bill.

WINTER IS APPROACHING - TIME TO CHECK YOUR HEATING SYSTEM

With winter approaching, now is a good time to check your heating system to make sure it's operating in top form. Whether you are a do-it-yourselfer or you hire a contractor to inspect your system, the time and money are well spent to avoid a catastrophe during our long, cold winters. Please visit our website for information on maintaining your heating system at **https://www.beltramielectric.com/your-hvac-system-ready-winter**.

NEW WEBSITE

Speaking of websites, we are putting the finishing touches on our new site, and we expect to go live by January. We hope you find the new site more efficient and helpful with information you can use.

GIVING THANKS

This month we celebrate two of my favorite holidays – Veterans Day and Thanksgiving. To our veterans: Thank you for your service. You are not forgotten and we appreciate you. I wish everyone a safe and joyous Thanksgiving. I hope you are able to enjoy the holiday with family and friends.

BELTRAMI ELECTRIC COOPERATIVE BOARD MEETING HIGHLIGHTS

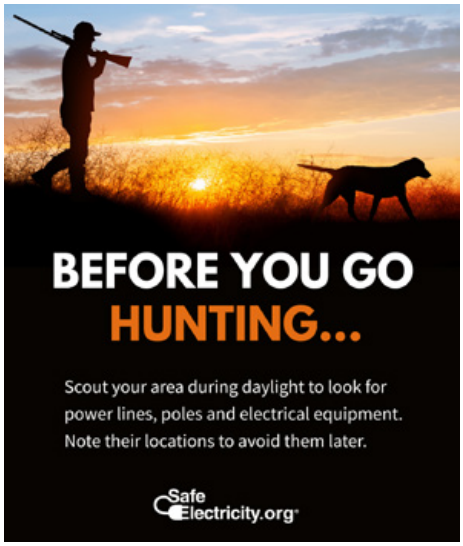
Beltrami Electric's board conducted its regular monthly meeting on **Friday, Sept. 25, 2026**. A quorum of directors was in attendance.

- President and CEO Echternach and the board discussed recent safety successes and observations.
- President and CEO Echternach made his monthly report, including energy sales, Minnesota Public Utilities Commission, economic development, large loads, EV Ride & Drive event, employee updates, Cooperative Family Fund fundraiser, artificial intelligence and the City of Bemidji's interim ordinance imposing a moratorium on data centers.
- Arlene Hogquist presented the August financial report.
- Arlene Hogquist reviewed the IRS Form 990 and 990-T.
- Obsolete equipment was discussed.
- President and CEO Echternach and the directors shared highlights of meetings attended on behalf of the cooperative and discussed upcoming meetings and events.

The following actions were taken:

- Approved the consent agenda.
- Approved Form 990 and 990-T.
- Approved a Cooperative Family Fund donation.
- Approved director and President and CEO expenses.

The next board meeting will be held Wednesday, Nov. 25, 2026.





Unclaimed capital credits notice

Scan the QR code to use the search feature on our website to determine if you have unclaimed capital credits.

SCAN ME!

In spite of our efforts to maintain current addresses for past members, some capital credit checks are returned to Beltrami Electric by the postal service without a forwarding address.

WHY IT MATTERS: Beltrami Electric has unclaimed capital credit checks for former members whose current addresses are unknown.

WHAT WE'RE DOING: We make multiple attempts to locate former members, research updated addresses, and maintain a searchable list of unclaimed capital credits.

WHAT YOU CAN DO:

- Check the unclaimed capital credit list on our website.
- If you recognize a name, please encourage that person to contact us.

IF YOUR NAME IS ON THE LIST: Contact Beltrami Electric at **218-444-2540** or **800-955-6083**, or email **info@beltramielectric.com** to claim your capital credits.

'TIS THE SEASON: DAILY CYCLING OF ELECTRIC STORAGE HEAT BEGINS SOON

Members heating with electric thermal storage on the off-peak program, such as thermal storage room units, thermal storage furnaces or slab/in-floor heating, should turn on their heating system prior to Nov. 15 to allow a heat reservoir to build up before daily cycling of loads begins. The actual date daily cycling begins varies each season. Thermal storage heating is controlled each day from 7 a.m. to noon and 5 p.m. to 11 p.m.

PROTECTING YOUR PRIVACY

Every year, millions of Americans fall victim to identity theft. To help protect consumers, the Federal Trade Commission created the **RED FLAGS RULE**, which requires businesses to take steps to detect, prevent and respond to potential identity theft.

At Beltrami Electric Cooperative, protecting your personal information is a top priority. To safeguard your data, we may ask you to verify your identity when you contact us about your account – such as confirming the last four digits of your Social Security number or providing other identifying details.



If you would like someone else to have access to your account information, you can complete an **Authorized Contact Agreement**. This allows a designated person to make inquiries on your behalf once they verify their own identity with their name, date of birth, and the last four digits of their Social Security number.

While these extra steps may seem inconvenient, they are essential safeguards designed to protect your privacy and prevent identity theft. Thank you for helping us keep your information secure.

THANKFUL TO SERVE MEMBERS LIKE YOU

BEING A COOPERATIVE MEANS MORE THAN JUST PROVIDING ELECTRICITY—IT'S ABOUT POWERING A CONNECTED, STRONG COMMUNITY. WE ARE DEEPLY THANKFUL FOR YOUR TRUST AND PROUD TO BE YOUR LOCAL ENERGY PROVIDER.

Beltrami Electric Cooperative Inc.

Beltrami Electric's Mitten Tree: Help keep little hands warm this season

The chill of winter is fast approaching, and Beltrami Electric is once again accepting donations for its **Mitten Tree**! We are seeking donations of **NEW** or **HOMEMADE mittens, gloves, hats, scarves and socks** for children ages 0-5 years old.



We are continually amazed by the generosity of our members, and this year, we're counting on that same spirit of giving to ensure every child receives the warmth and comfort they deserve. Whether you choose to purchase new items or craft them with your own hands, know that your kindness will have a lasting impact on a child's winter experience.

All items collected will be distributed to children throughout the Beltrami Electric service area. As the number of children in these programs continues to grow, we need your help to ensure every child receives a warm winter item. Every pair of mittens, every scarf and every cozy hat will go a long way in bringing warmth to a child's life this winter.

Donations will be accepted through ***Friday, Dec. 4, 2026***. If you would like to contribute, you can drop off your contributions in the collection bin located in the lobby of Beltrami Electric's office at: 4111 Technology Drive NW, Bemidji, MN.

WELCOME TO THE TEAM!



Meet Jordan Stearns, Communications Specialist

Jordan joined BEC in September as our new Communications Specialist. She brings a wealth of experience and community knowledge through her previous role at Lakeland PBS. She and her husband, Myles McDanel, own a farmstand that takes up most of their free time growing veggies and making delicious baked goods! When she does have a spare moment, Jordan enjoys curling, reading, volunteering and spending time with her black lab.



Meet Abby Kieson, Digital Marketing Specialist

Abby joined the BEC team in September as our new Digital Marketing Specialist. She brings 10 months of experience at the Bemidji Area Chamber of Commerce and a degree in Communications and Film Studies. You may recognize Abby from the Bemidji Town & Country Club where she has spent seven years managing the Halfway House/beverage cart and connecting with members. Most of her free time is spent traveling and going to concerts; but she loves to go golfing and run half marathons – even in the winter!

NOVEMBER READER'S CONTEST

For your chance to be entered in a drawing to **win a $10 credit** on your bill, correctly answer the questions and include with your payment or mail to: BEC, P.O. Box 488, Bemidji, MN 56619. Or email answers to **info@beltramielectric.com** with the subject line "Reader's Contest." Be sure to include your name and BEC account number. **Entries must be received by Nov. 25**.

1. _____ states were represented in the Cooperative Family Fund Virtual 5K Run/Walk.
2. BEC will be closed on Wednesday, Nov. 11th in honor of _____.
3. Mitten Tree donations are for children from _____ to _____ years old.

Member Name:	BEC Account Number:	Email address:

Congratulations to our Sept. contest winner, James D Kramer.



INCREDIBLE SUCCESS FOR THE INAUGURAL *COOPERATIVE FAMILY FUND VIRTUAL 5K!*

September kicked off Beltrami Electric Cooperative's **Inaugural Cooperative Family Fund Virtual 5K Walk/Run**, and the community support completely blew us away!

When we lace up our shoes for a cause like this, we are reminded of what the cooperative difference is truly all about. It goes far beyond keeping the lights on; it's about showing up for one another when life tests us the most.

The Final Numbers:

- **143 Participants**
- **13 States Represented**
- **31 Co-ops Participated**
- **$8,216.20 Raised**

A massive, heartfelt **THANK YOU** to every single walker, runner, donor and co-op partner who helped make our inaugural event such an extraordinary success!

All proceeds go directly to the **Cooperative Family Fund**, which provides vital support when families experience the loss of a loved one actively employed at an electric cooperative. This initiative highlights the incredible strength, unity and compassion of our cooperative network. It is a true testament to the power of cooperatives working together across state lines to make a lasting difference, wrapping our extended family in care during their greatest time of need.



Beltrami Electric Cooperative Board Chair John Lund got his steps in for the virtual 5K with his dog.



Kaylee Hansch from McLeod Cooperative Power and her dog Sig completed the virtual 5K together!



Bob Gregg, BEC Business Development Manager, and Lee Pemberton, BEC Operations Manager, joined their wives Brandy and Pam to complete their virtual 5K around Lake Bemidji.



A group from Norris Public Power District in Beatrice, NE enjoyed beautiful weather for their group walk of the virtual 5K.



Jared Echternach, President and CEO of Beltrami Electric Cooperative, completed his virtual 5K with his wife Penny and fellow BEC employees Amy Dahlke and Jennifer Veeser.





Left: Susan Anderson, a Director of the McLeod Cooperative Power Association, completed her virtual 5K at the Minnesota Landscape Arboretum. Right: Mary Preteau, Member Service Director at Roseau Electric Cooperative, and her husband Chuck completed their virtual 5K around the diversion ditch with their dogs.

Classifieds

Classified ads rules

- Ads are due by the following dates:
  - o **DECEMBER ISSUE:** Submit by Nov. 1.
- Please submit ads here: ***beltramielectric.com/submit-ad***.
- NO real estate, rental, personal or commercial ads will be accepted.
- All ads must be 50 words or less and typed or printed clearly.
- Editor reserves the right to edit or reject any ad.
- Ads are published at no charge as space permits on a first-received, first-printed basis, **with no guarantee your ad will appear**.

For Sale:

Flotec 1/4 hp. 1536 rpm submersible pump. Used once to drain swimming pool. No sand! $75. Contact Mike at 218-444-4767 land line, no text. Can send pics. Will meet in town.

1970 Cadillac Coup de Ville, 476 $8K. 2006 Solstice, FAST car! Speed-rated tires, very good condition. $7K. Both obo. 218-854-7219.

Kenmore staked washer and dryer (like new) $250. Dining room table w/4 chairs and 2 leaves (good condition) $75. Elliptical machine (like new) $100. Please call 612-418-2551 or 218-444-9794.

1992 Polaris Indy Trail snowmobile, 1,543 miles. Very good condition. Make offer. Text 612-619-5127, pics available upon request.

Browning Gold Fusion, 12ga, auto, Grade 3, 3-inch mag, 28-inch barrel, invector plus chokes. Hard case. Call 218-760-4679 leave message.

PAC-CLAD 22 gauge, 16" Snap Clad. Color is: Weathered Zinc. Sizes: 6@20' 4@21' 5@18' 2@17' 1@13' 5@12' 1@11' 2@10' 1@8' 19@6' asking $4,000. 651-503-8519.

Smith and Wesson M + P 15-22 Rifle 22 cal. 2-25 shot clips, red dot scope. N B F $450. 701-317-5011.

2021 Grand Design Reflection 31MB. Great condition. New roof and awning 2025. Transferable extended warranty until Oct 2027. Asking $28,500. Have 2014 Ram 2500 with hitch for sale to go with camper if needed $30,000. Camper must go first. Text 218-766-8503 for pics and info.

Brush Hog Tough 5-foot Razorback rotary cutter, 3 point for 540 pto. Works great and ready for fall cutting. Asking $1,500. 651-503-8519.

Burlap for deer stand, winter plant wrap, etc. 8' wide numerous yards $1 per yard. Anderson window 48"x24" crank handle for deer stand, fish house or building $50. Men's hooded winter jacket XL dark olive green, washable, manufactured by Red Wing Shoes, excellent condition $60. 218-536-1341.

DreamCloud king bed frame, 14" high, eliminating the need for box spring, $75. Ultra Comfort America power lift chair, excellent condition, $150. High-quality desk chair, very good condition, highly customizable, paid $700, asking $100. 218-368-1643.

Remington 30.06 Mountain Rifle with Leupold Scope and hard case. $450 cash. Remington 12 ga. pump-action shotgun. $250 cash. Ithaca lever-action single shot .22. $50 cash. 218 368-9320.

16' Water Fowler Alumacraft w/3 pedestal seats and bench cushions; Minn Kota V2 24V trolling motor; 54" shaft electric foot pedal. Very good shape, light use, running condition, stored indoors, on board battery charger. No trailer. $5,500. 218-368-2046.

JD L110 riding mower 17.5 Kolher 42" deck just rebuilt, engine tuned and serviced ready for next season bagger attachment 42" snow blower with weights and tire chains. Will deliver within 60 miles $1,100 or best offer. 320-583-4820.

8 hp 32" wide John Deere snow blower $100. In good condition. 218-586-2426.

2010 F150, 158,000 miles. Needs a bit of work but runs fine. Front coil springs on both sides are broken, a good bit of rust. $2,500. 213-429-5993, no texts.

Reloaders: Rifle brass once fired. Approximately 220 .308 casings, 125 .300 Weatherby casings and 120 .243 casings. Misc other. $25 for all. 218-556-1213.

Wood stove, heavy duty, 5/16 steel plate construction. Accepts a 6" stove pipe, draft vent on lower side. Box measures 32" wide, 32" deep, 24" high. 6" high legs. Latched door. Excellent for workshop, basement or garage. $250 you lift and haul. 218-760-3216.

Old record albums, make offer. Old scale from 1940s, used in a general store, $200. Surround sound system, $25. 218-766-8781.

Winter boots: Men size 12 Ranger 11" w/removeable thermolite liners $50. 2 pr size 11; Rocky 9"; leather uppers w/ reflective liner; $35. 8" Old Mill; $25. Ladies dress; Kamik 11" fur collar; paid $150. Asking $50 all obo; 218-444-5533. Leave message if nec.

Glass aquarium 52 gallon. 48"x12.5"x20". Asking $50 call 218-368-0406.

1973 Ford F100 XLT, $2,200. 1955 Chevy 1 ton PU, $8,400. 1957 Chevy Belair, $38,500. 218-368-4923.

Do you have an old kick chair that needs to be re-caned? If so, call Nate 218-407-0168.

For sale, 1974 Johnson 9.9 outboard, short shaft comes with 6-gallon tank and motor stand, $400, call or text 612-594-0118.

2" faux horizontal window blind (white) 71"W X 65"L, in good condition $75. DOT Certified ZR-Rise (XL) motorcycle helmet w/goggles, wore only once, excellent condition, paid $175 will sell for $150. Call 218-586-2962. Leave name and number if no answer. I'll return your call.

Remington Model 7 6mm rifle, 3x9 Buckhorn Bushnell scope, two boxes of shells, $900. Box of 30-06 Federal Premium 180 grain Nosler Partition $35. Original clip for Model 742 30-06 $50. One cord of birch firewood, cut and split, you haul $100. All items cash 218-556-8623.

2016 JD XUV590i w/warn winch. Soft top, custom cover. Approx. 1,700 miles. $7K or make reasonable offer. 218-766-9722.

All new items: Pfattzgraff/winter berry 12 place setting $420/$160; Black wool coat w/tag $220/$75; Red wool coat w/tag $215/$65; Emu black boots; $199/$70; Xmas quilt f/q/$200/$60; Columbia jacket ladies S $120/$50. Phone 218-368-4973 leave message.

Bushmaster AR .223/5 56. $800. Keltech 9mm pistol. $300. Remington Core-Lokt 7mm magnum ammo. Wolf Gold (Brass) .308 ammo. 218-368-9441.

Firewood $175/cord, oak/maple mix. 7-drawer dresser with large mirror, decent shape $50. 218-214-2014.

2008 Yamaha Grizzly 4x4, Ducks Unlimited Edition Camo, 700 cc fuel injection, power steering, winch, 5-ft county plow, handwarmers, thumb warmers, windshield, 2,990 miles, great shape, $6,250. 218-766-8389.

Receiver hitch cargo carrier with 5" alum. box. Box is fastened to carrier, can be removed to pick up, also has ramp. $250. 32' alum. extension ladder 29' max length. Med Duty Type II $95. Also available two 5th wheel hitches and RV accessories. 218-839-4641.

Wanted:

Male puppy 6 to 10 weeks old. 1/4 to all white mixed breed. To a good country home. Will be well taken care of. 218-335-6778.

Steel tub from an old round ringer washer. Call 218-243-3112.

Careful and selective logger to harvest ~14 acres/250 cords of mature aspen, birch and basswood while reserving other species and immature timber. Harvest to be completed after deer season and preferably while frozen. Located ~4 miles SW of Laporte with good access and staging areas. Call Jim 608-519-6478.

WWI/WWII through Vietnam Military Items: flags, helmets, uniforms, medals, bayonets, holsters, etc. 218-371-6259 leave message if no answer.

Free:

Wool clothing for repurposing 218-647-8553.

NEED HELP PAYING YOUR ELECTRIC BILL?

Energy assistance may be available!

The Energy Assistance Program (EAP) helps income-qualified households pay for home heating costs and furnace repairs. We urge you to contact them immediately to avoid disconnection if you feel you are eligible for aid. *(Eligibility is based on energy costs, household size and the most recent month of income.)*

BI-CAP IN BEMIDJI
6603 Bemidji Ave N
Bemidji, MN 56601
218-751-4631

BI-CAP IN WALKER
8245 Industrial Park Rd NW
Walker, MN 56484
218-547-3438

KOOTASCA
201 4th Street NW, Suite 130
Grand Rapids, MN 55744
218-999-0824

LEECH LAKE
115 6th St
Cass Lake, MN 56633
218-335-3783

MAHUBE-OTWA
120 North Central Ave
Park Rapids, MN 56470
218-847-1385

RED LAKE
15809 High School Dr
Red Lake, MN 56671
218-679-3350

SCAN ME

View EAP income guidelines and APPLY ONLINE.

HOLIDAY OPEN HOUSE

SAVE THE DATE!

FRIDAY, DEC. 11
9:00 A.M. - 3:00 P.M.

WE ARE LOOKING FOR YOU!

Beltrami Electric is looking for Ivan H. Sarmiento Jr. *(Bemidji, Minn.)*.

Please call 218-444-2540 if you have any information.



OPERATION ROUND UP®
Small Change, Big Impact

Beltrami Electric Cooperative's Operation Round Up® program continues to demonstrate the power of community giving. In October, the Beltrami Electric Cooperative Trust Board reviewed 38 grant applications totaling $118,721.61 in requests from area nonprofit and community organizations. With $40,858.44 in available funds, the board carefully selected which projects to support, awarding $40,858 to 20 deserving organizations.

WHAT IS OPERATION ROUND UP?

Through Operation Round Up, Beltrami Electric members voluntarily round up their monthly bills to the nearest dollar. That spare change – an average of 50 cents a month, or about $6 a year – adds up to make a meaningful difference. Even the maximum annual contribution of $11.88, when combined with thousands of others, becomes a powerful force for good.

Every dollar collected stays local and goes directly to nonprofits and community projects. A volunteer board of five cooperative members manages the program, ensuring funds are used to strengthen the communities we serve.

From youth programs to emergency services and healthcare initiatives, Operation Round Up continues to show that small change can make a lasting impact.

THE FOLLOWING ORGANIZATIONS WERE AWARDED OPERATION ROUND UP GRANTS IN OCTOBER:

ORGANIZATION	PROGRAM	GRANT
Bemidji High School Theater Department	Bemidji High School Fall Musical: The Wizard of Oz	$ 1,000
Bi-County Community Actions Programs, Inc.	YouthBuild Program	$ 1,200
Blackduck Area Churches Community Meal Ministry	Blackduck Area Churches Community Meal Ministry	$ 2,000
Blackduck Area Kids Ice Fishing Derby	Kids Ice Fishing Derby	$ 500
Cass Lake Area Food Shelf	Secure Storage to Secure Food Access	$ 2,350
Community Resource Connections	Addressing Barriers to Health Care	$ 5,000
Friends of North Country Dog Park	North Country Dog Park Fencing Project	$ 1,500
Great River Rescue	Great River Rescue Pet Fixers Technology	$ 1,000
Headwaters Music & Arts	Open Doors: Safer, More Accessible Shared Spaces	$ 1,000
Northern Lights Council – Scouting America	Provide Scouting to Youth in Beltrami County and Surrounding Areas	$ 1,000
Northern Minnesota Robotics Conference	Battery Boost Program	$ 3,486
Northwoods Caregivers	Thriving at Home	$ 4,272
Oak Hills Christian College	OHCC Student Attendance in 2026 MARCH Conference	$ 1,250
Red Lake Nation College	Medweganoonind Library – Science & Technology Book Replacement	$ 2,000
Shotley Township	Welcome to Shotley Township Sign with Reference to Respect of Public Lands	$ 800
St. Philip's Catholic School	Exploring Careers Program	$ 1,500
Society of St. Vincent de Paul, District Council of Crookston	Keeping the Lights On	$ 5,000
United Way of Bemidji Area	Blackduck Holiday Gifts for Kids (formerly Blackduck Area Toys for Kids)	$ 2,000
Ours to Serve House of Hospitality	Facility Upkeep	$ 2,000
Youth Emergency Shelter & Supports (YESS)	Laporte Closet & Beyond Backpacks	$ 2,000

NORTHERN LIGHTS

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OFFICERS AND DIRECTORS

Chair.....John Lund, *DISTRICT 7*
Vice Chair..... Sue Kringen, *DISTRICT 8*
Secretary..... Murl Nord, *DISTRICT 1*
Treasurer.....Sharon Lembke, *DISTRICT 9*
Directors: Charlie Perkins, *DISTRICT 2*; Kevin Geerdes, *DISTRICT 3*; Craig Gaasvig, *DISTRICT 4*; Robert Wallner, *DISTRICT 5*; Rick Coe, *DISTRICT 6*
President and CEO .....Jared Echternach
Editor.....Jordan Stearns

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Telephone: 218-444-2540 or 1-800-955-6083
Website: *www.beltramielectric.com*
Email: *info@beltramielectric.com*

MN STATE ELECTRICAL INSPECTORS

Any time you or an electrician does wiring or other electrical work at your home or farm, Minnesota state law requires a state wiring inspector to conduct a proper inspection of the work. A rough-in inspection must be made before any wiring is covered. A final inspection is also required. Find service territories for electrical inspectors here: ***https://workplace.doli.state.mn.us/jurisdiction/***

BELTRAMI & HUBBARD COUNTIES:
Wade Koons | 218-580-8589
wade.koons@state.mn.us

CASS & HUBBARD COUNTIES:
Tony Kohrs | 612-770-1938
tony.kohrs@state.mn.us

GOPHER STATE ONE CALL

1-800-252-1166 or 811
www.gopherstateonecall.org

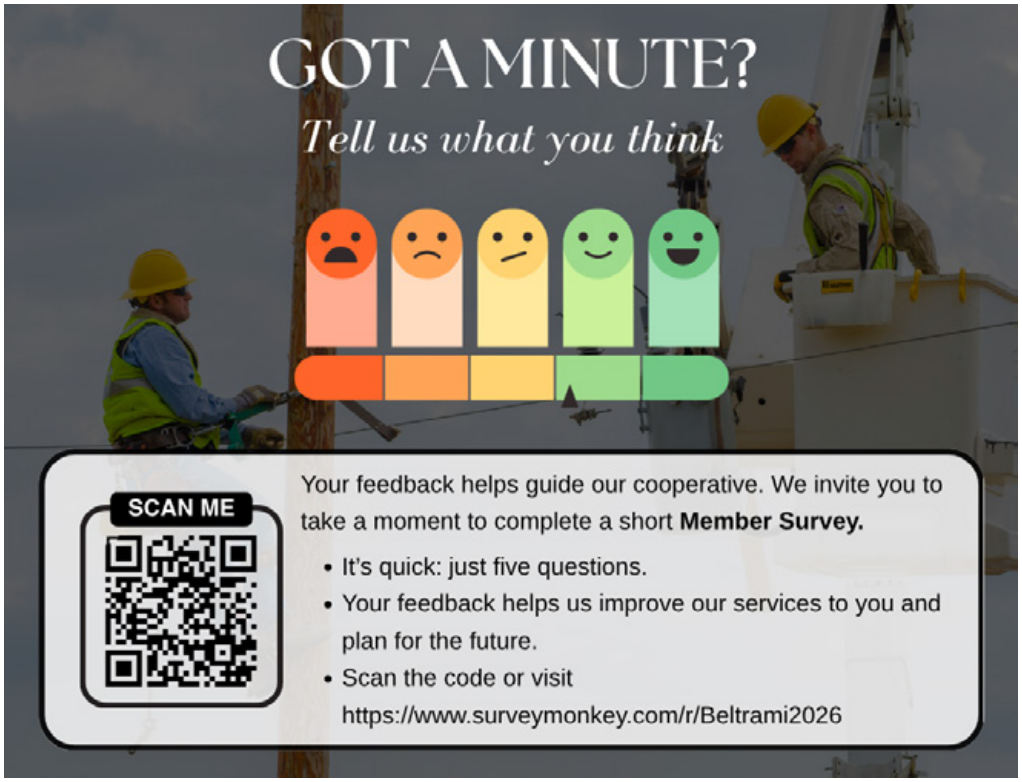
Anyone who plans to dig is required by law to notify the state of their intentions at least 48 hours in advance. All digging requires a 48-hour notification so that buried telephone lines, TV cable, pipelines, and utility electric lines can be located to ensure that none will be severed or damaged.

OUR MISSION STATEMENT

To provide excellent value to our members through the safe delivery of reliable electric service, excellent member service and innovative energy solutions at fair and reasonable prices.

This institution is an equal opportunity provider and employer.

Beltrami Electric Cooperative Inc.
Your Touchstone Energy® Cooperative
Connecting Communities. Powering Life.



Electric Car Show

ENERGIZES THE COMMUNITY

EV CAR SHOW
Beltrami Electric Cooperative

Drivers and EV-curious community members recently explored the road ahead at our 2026 EV Car Show/ Ride & Drive during National Drive Electric Month. Attendees explored the latest electric vehicles – from the powerful Chevy Silverado EV to the sleek Teslas – and experienced the smooth, quiet ride firsthand by taking EVs for a spin. Guests also chatted with our experts to learn about home charging options, off-peak rates and rebates, all while enjoying refreshments, snagging free T-shirts and meeting other EV enthusiasts. Thank you to everyone who came out to see, drive and discover what's next in transportation! *THANK YOU TO ALL OUR PARTNERS WHO HELPED MAKE THIS EVENT POSSIBLE*.



