

Minnesota House State & Local Government Finance & Policy Committee

Rep. Ginny Klevorn

100 State Office Building

75 Rv. Dr. Martin Luther King Jr. Boulevard

St. Paul, MN 55155

Dear Members of the Committee:

My name is Mathew Graske, and I'm a co-owner of Caydence Records & Coffee, an exciting and eclectic Eastside small business located at 900 Payne Avenue in St. Paul. I have lived in St. Paul for eight years and am currently a resident of Saint Paul's Lowertown neighborhood. I'm writing to urge you to **pass the Minnesota Secure Choice Plan (HF 782-Rep. Becker-Finn)**, which would help small businesses like mine.

In 2016, three inspired 26-year-old artist-entrepreneurs set out on an adventure to create the Caydence Records & Coffee shop. We dreamed about making coffee, socializing, hosting art exhibits and live music, creating a memorable atmosphere, gathering, stocking and selling all sorts of music items to music heads like us. I blinked my eyes and almost seven years later we find ourselves here!

Our small business is more than just a coffee shop and record store. Our business serves as a communal arts and social hub for the Twin Cities - a conduit for the arts. We're constantly exploring artistic opportunities, promoting and selling the creations and wares of local makers, providing space for the neighborhood to gather and enjoy each other's company, spotlighting local music and supporting creative endeavors.

In seven years, we have grown. Caydence now has ten employees who perform a myriad of tasks, from making delicious drinks, serving cafe foods, engineering live sound for bands, booking events, and much more. We have sincerely enjoyed our creative staff team and admire their devotion, perseverance, kindness, their spirit of hospitality and how they represent our small business!

They deserve to retire comfortably. I would love for them to be able to continue working for our small business and to grow individually, sharing their skills to help grow the business collectively. My wish is that they can live with a lesser burden of wondering if they should find employment elsewhere because larger companies have the financial capability to offer benefits, whereas small businesses, us included, often could never afford to provide these programs to their staff.

Providing small businesses like Caydence with a no-cost program to access retirement benefits for their employees is a common-sense solution that will help small businesses attract and retain quality talent. The Secure Choice Plan could equally give entrepreneurs the confidence to strive to start their dream business, knowing that retirement and savings WOULD indeed be a possibility for them.

I urge you to pass the Secure Choice Plan. Minnesota's small businesses and workers are counting on you.

