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Big changes are coming for Minnesota small businesses

Is your business ready for the new retirement mandate?

Starting January 2026, employers with five or more employees who don't offer a qualified retirement plan will be required to participate in the state-run Minnesota Secure Choice Retirement Program.

Don't wait until the deadline—get ahead now by learning your options, understanding your responsibilities under the new law, and building a retirement plan that fits your business and supports your team.

Here's what you need to know

- Participation is mandatory for employers with five or more employees who do not already offer a qualified retirement plan.
- Employers are required to withhold contributions from employee paychecks and submit them to the state-run program. Employees may opt out of the program.
- The proposed initial contribution rate is 5%, with automatic 1% annual increases, up to a maximum of 8%. Employees will be able to increase or decrease contributions.
- Employers cannot contribute—the program is funded solely by employee deferrals.

With more than 48,000 Minnesota employers expected to be affected, taking action early can give your business a strong advantage.



Contact us at 507-637-8139 or thrivent.com/redwood and let's create a plan that works for your business.

Redwood Falls

809 E. Bridge St., Redwood Falls, MN 56283 507-637-8139

Springfield

12 W. Central, Springfield, MN 56087 507-723-5454

Thrivent provides advice and guidance through its Financial Planning Framework that generally includes a review and analysis of a client's financial situation. A client may choose to further their planning engagement with Thrivent through its Dedicated Planning Services (an investment advisory service) that results in written recommendations for a fee.

Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent, the marketing name for Thrivent Financial for Lutherans. Thrivent.com/disclosures.



Springfield Area Community Center **ROOM RENTALS**

FIRESIDE ROOM \$250/DAY



Seats up to

250 People

GARDEN ROOM \$125/DAY



Seats up to



120 People

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Seats up to

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Seats up to

12 People

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Combination and Complete Center Rentals are also available!

507-723-3517

communitycenter@springfieldmn.org



Brown County Historical Society presents



Step back in time and learn about a typical day in the 1800s. Children will complete chores such as hand washing laundry, butter making, sewing, textile arts and more! The program will take place at the Kiesling House located on Minnesota Street in New Ulm, MN.

Our Aug. 14 camp is full, but we have added a new date on Sat., Sept. 13. To register, contact BCHS by emailing education@browncountyhistorymn.org or by calling 507-233-2621

Brown County Historical Society presents

Lunch and a Bite of History Funny Money

Guest Speaker
Julie Ferrell



Julie Ferrell, a retired U.S. Secret Service agent, will join us to share highlights from her career, explore the world of counterfeiting, and connect it all with stories from right here in Brown County.

Thursday, Sept. 25th | 12 p.m. – 1 p.m. Free Admission | Reservations Required

Brown County Historical Society Museum Annex 12 N. Broadway, New Ulm, Minnesota

Email: education@browncountyhistorymn.org

or call: 507-233-2616





NORTHWOOD

SPRINGFIELD

Sunday morning worship service at 10am

Prayer on Thursdays Noon - 1pm

Family Bible Study - Thursdays 6-7pm

Devoted to Christ, Declaring the Truth, Driven by Love

507-627-2514 Website: northwoodchurchrf.org

Northwood Church Springfield 702 W. Central St Springfield, MN



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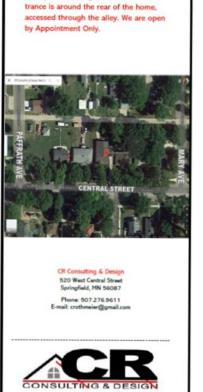
Construction Consultation & Design











Our Office is located on Central Street in Springfield. Parking and customer en-



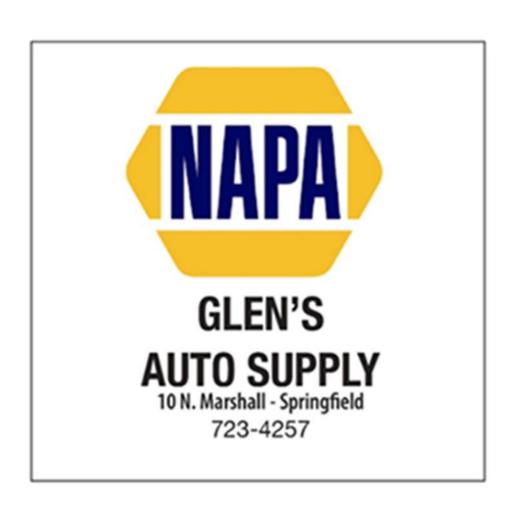
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Springfield, MN









Springfield Chamber of Commerce

33 South Cass Avenue *PO Box 134 Springfield, MN 56087 507-723-3508 spfdchamber@newulmel.net www.springfieldmnchamber.org

Denise Gicker Executive Director Monday- Friday 9 am – 1 pm



Chamber Chatter is a publication of the Springfield Chamber of Commerce. It is published monthly to keep members and friends informed on events, activities, and programs in and around the community.

<u>Mission Statement – The mission of the Springfield Area Chamber of Commerce/CVB is to</u> strengthen the business community and take a leadership role in promoting economic growth in a spirit of cooperation and team work.

<u>Vision Statement –</u> Promote economic growth through the recruitment and retention of quality businesses and industries that will contribute to the overall economic health of the community. Provide the membership networking opportunities, referrals, internet promotion and other membership services to promote and enhance their business.

Develop and nurture relationships with local government and other community sectors to help facilitate the needs and interests of the business community and enhance the overall quality of life within the community.

Chamber of Commerce General Board of Directors 2025

President - Mike Granda - Farmers & Merchants State Bank
Vice President- Wendy Krier - Springfield Advance-Press
Kayla Berberich - Farmers & Merchants State Bank
Amanda Frank - Reiner Real Estate
Rebecca Greiner - Runnings
Jill Riederer - Drs. Akre & Clark
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Christina Wagner - Springfield Veterinary Services LLC
Heidi Wersal - City of Springfield Representative