



Headwaters

Wellness & Counseling

250 Cushman, Suite 5A
Fairbanks, AK 99701
907-456-2256
headwatersfairbanks.com

To the Alaska State Legislature

My name is Liz Pawelko and I am the owner of Headwaters Wellness and Counseling in Fairbanks. I am writing in support of the Alaska Work and Save proposed legislation.

Headwaters Wellness and Counseling is a private mental health practice that provides individual and family counseling to people struggling in Fairbanks for more than 10 years. The benefit of being in private practice is that a broader swath of people can be served—lower and upper income, all ethnicities, veterans and active duty, and insured or noninsured. A significant downside of working in a solo private mental health practice is no or limited capacity for a workplace retirement savings option.

A secure retirement is out of reach for thousands of Alaskans today, especially those who work for themselves and for small businesses. More than half of Alaskan employees do not have access to a workplace retirement savings option, and the majority of small businesses do not have the financial means or administrative capacity to provide one. While Social Security is critical for retirement, it is not enough to depend on. The average Social Security benefits for a 65+ Alaska family are about \$19,368 per year, while average spending totals \$21,000 per year for food, utilities, and health care alone. This discrepancy shows that many future retirees won't be able to meet the costs of basic needs and healthcare.

Workplace retirement savings accounts are needed to fill the gap, but many small businesses are unable to offer retirement plans because of the time and costs to set up and administer them. That's why I support Alaska Work and Save, to help more small businesses be able to offer a retirement savings program to more Alaskans to save for their futures.

Please introduce and support the Alaska Work and Save legislation into committee.

Sincerely,

Liz Pawelko
Licensed Professional Counselor

To the Alaska Legislature

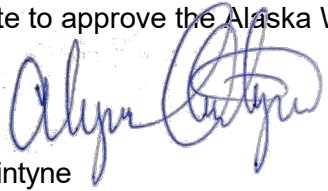
My name is Alyssa Quintyne, owner of AQ Creates here in Fairbanks. I am writing in support of the Alaska Work and Save legislation.

AQ Creates is a creative business that supports community arts programming, events, commission services in the Interior and statewide. As a business owner, I believe that supporting employees is a top priority. If they are going to give up their time and labor help me run my business in ways that I can't alone, than the very least I can do is support that time and labor by improving their well being and livelihoods. Conducting business in my view, is supposed to be a relationship rather than a transaction. And I believe that supporting and improving any employee's quality of live is the price of running a business. This includes full inclusive healthcare, PTO and sick leave, 401Ks and retirement. If I cannot afford to support my employees with those full benefits, then I simply cannot afford to have employees. I believe this is something the majority of small business owners and employers strive to do. At the same time, our systems really do not allot services and education specifically for small businesses and employers to learn about and implement most employee benefits. So it's understandable why many of us can't. Not because we don't want to – because we don't know how, can't figure it out without help, can't afford it, and if we can we don't have the capacity or staff to implement and manage those systems to provide that benefit.

The Alaskan workforce as a whole, struggles to be competitive and equitable. Many of industries either don't or chooses not to prioritize employees over profit. It's all too common to here people leave our state because they can't find work that will pay them enough and provide the benefits needed for someone to be able to be stable and thrive. And that is really hard to here and feel; like the reality of me staying the place that raised me is getting harder and harder we can't afford to work here and plan for our futures here. Too many people are leaving our state because of this. If Alaska is to stop that cycle, then the Alaskan legislature needs to do something to fix it. I think the Alaska Work and Save program provides a simple solution that was consulted by Alaskan business owners. It doesn't cost the state or employers much, if anything at all, to implement this program. Plus, the program can help me run my businesses that supports my values of supporting my employees better.

Please vote to approve the Alaska Work and Save legislation.

Sincerely,


Alyssa Quintyne
533 Ookpik Way
Fairbanks, AK

To the Office of Senator Bill Wielechowski,

My name is Michael Miller. I run an Alaska technology company called Out of a Jam Solutions. We help schools and businesses manage their Apple fleets, and we're also building a SaaS product called Spruce. I hire ex Amazon and Apple employees, and they really like their benefits.

Running a small business teaches you a lot about how things actually work in the real world. One of those lessons is that retirement plans are great in theory and a giant administrative pain in practice. Most small businesses simply don't have the time, staff, or expertise to set one up properly, even when they want to do right by their employees.

That's why I support Alaska Work and Save (SB21). Programs like this give workers a simple way to save through payroll without turning small businesses into accidental financial services companies. From what I've seen running a small tech firm in Alaska, anything that makes it easier for people to save for retirement without adding another compliance nightmare for employers is a good thing.

Please support SB21 and move it forward.

Sincerely,

Michael Miller

Owner, Out of a Jam Solutions www.outofajam.net

Creator, Spruce - www.sprucetools.com

Palmer, Alaska

To the Alaska Legislature,

My name is Savannah Fletcher and I am the Owner of Solstice Books, an independent bookstore in downtown Fairbanks. I am writing in support of the Alaska Work and Save legislation.

Our bookstore is new: we just opened in the summer of 2025. And since then we've seen an outpouring of support from the community, a growing enthusiasm over literature, and the opportunity to employ 5 women part-time from high school age to their forties. It's been such a delight to discuss books with readers of all ages and interests and I hope you stop in the next time you're in Fairbanks.

But for my employees, and for many Alaskans, secure retirement is out of reach. This is especially those who work for themselves and for small employers like my team. More than half of Alaskan employees do not have access to a workplace retirement savings option, and places like my bookstore do not have the financial means or administrative capacity to provide one. I'm a one-woman show who still isn't even paying myself while I get my business up and running. While Social Security is critical for retirement, it is not enough to depend on. The average Social Security benefits for a 65+ Alaska family are about \$19,368 per year, while average spending totals \$21,000 per year for food, utilities, and health care alone. This discrepancy shows that many future retirees won't be able to meet the costs of basic needs and healthcare.

A perfect example of someone falling into this conundrum is my employee and friend, H. She is a working mother of two boys, with a husband who is currently deployed. She cannot work a full time job due to her parenting responsibilities, but piece-mealing work through multiple small businesses in town means she is left with no retirement plan from any of them. This puts her in the scary territory of someone who will work hard for decades of her life, but still have insufficient retirement funds in older age.

Workplace retirement savings accounts can fill that gap, but many small businesses are unable to offer retirement plans because of the time and costs to set up and administer them. That's why I support Alaska Work and Save, to help more small businesses like mine be able to offer a retirement savings program to more Alaskans to save for their futures. I want my hard-working employees, like H., to be able to save up and know that they'll be secure in older age.

Please vote to approve the Alaska Work and Save legislation.



SOLSTICE
BOOKS

Sincerely,

Savannah Fletcher
Owner
Solstice Books
721 2nd Ave.
Fairbanks, AK 99701



To the Alaska State Legislature,

My name is Allan Lee Mesina, and I am the owner of Technology Group of the North, LLC, based in Fairbanks, Alaska. I am writing to express my support for the proposed Alaska Work and Save legislation..

I have operated my business since 2006, providing secure IT services to organizations across our community. As a small business owner, I understand firsthand the challenges small employers face in offering meaningful retirement benefits to their employees. Many small businesses simply do not have the financial resources or administrative capacity to establish and manage traditional retirement plans.

A secure retirement is increasingly out of reach for many Alaskans. In Alaska's private sector, about 105,000 workers, approximately 47 percent of the workforce, do not have access to a retirement savings plan through their jobs. While Social Security remains an essential foundation for retirement income, it is not sufficient on its own. Without additional savings options, many future retirees will struggle to meet even their most basic needs in retirement.

Workplace retirement savings accounts are critical to closing this gap. However, many small businesses are unable to offer such plans due to cost and administrative complexity. Alaska Work and Save would provide a practical and accessible solution, enabling more small businesses to offer retirement savings opportunities and helping more Alaskans build long-term financial security.

I respectfully urge you to support Alaska Work and Save, and move it forward through committee.

Thank you for your leadership and consideration.

Sincerely,

Allan Lee Mesina
Owner, Technology Group of the North, LLC
PO Box 81621
Fairbanks, AK 99708



betsy@coraxuas.com
PO Box 407
Sutton, AK 99674
907-242-9707

To the Alaska Legislature,

I submit this letter in support of the Alaska Work and Save program and legislation.

A secure retirement is out of reach for thousands of Alaskans today, especially small those who are self employed and work for small businesses like mine. More than half of Alaskan employees do not have access to a workplace retirement savings option, but financial and administrative costs of providing one is a significant barrier for a business like mine. While Social Security is critical for retirement, it is not enough to depend on. The average Social Security benefits for a 65+ Alaska family are about \$19,368 per year, while average spending totals \$21,000 per year for food, utilities, and health care alone. This discrepancy shows that many future retirees won't be able to meet the costs of basic needs and healthcare.

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Please vote to approve the Alaska Work and Save legislation.

Sincerely,

A handwritten signature in black ink, appearing to read "Betsy Young".

Betsy Young
Managing Director
Corax Ilc, Glacierview, Alaska

To the Alaska Legislature,

My name is Elvie Mapote and I am the Loan officer of Guild Mortgage in The Filipino American Chamber of commerce -Alaska . I am writing in support of the Alaska Work and Save legislation.

Helping community pre qualify for home loans

A secure retirement is out of reach for thousands of Alaskans today, especially those who work for themselves and for small employers. More than half of Alaskan employees do not have access to a workplace retirement savings option, and the majority of small employers do not have the financial means or administrative capacity to provide one. While Social Security is critical for retirement, it is not enough to depend on. The average Social Security benefits for a 65+ Alaska family are about \$19,368 per year, while average spending totals \$21,000 per year for food, utilities, and health care alone. This discrepancy shows that many future retirees won't be able to meet the costs of basic needs and healthcare.

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Please vote to approve the Alaska Work and Save legislation.

Sincerely,

Elvie Mapote
Loan officer
Guild Mortgage
205 E Benson Blvd Ste 101, Anchorage AK 99503

To the Alaska Legislature,

My name is Josh Horst and I am the President of Horst Expediting & Remote Operations in Fairbanks. I am writing in support of the Alaska Work and Save legislation.

I started my company in 2008 out of a tent in the back yard of my rental cabin as a "guy and his truck". The company has grown to employ about 15 people +/- seasonal help. We provide remote logistics services to companies engaged in minerals exploration, mining, construction, telecommunications, alternative energy, research, village governance and more. I have worked very hard over the years to commit to higher and higher wages and I see the results of these efforts. I see employees upgrading their cars, purchasing their first homes, and starting families. They're putting down roots in Alaska. However, comparative to large employers and government agencies, our benefits offerings are minimal, which hurts our employee retention.

Small businesses suffer greatly from employee turnover. We don't have the depth in our teams to keep work on track when one or two people leave. Onboarding and training is hard when everyone who you have is already fully utilized. This is why I think the Alaska Work and Save program is a big step in the right direction for employers and employees of small businesses. We need to retain our employees, and our employees need to know they have a bright future here in Alaska.

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Please vote to approve the Alaska Work and Save legislation.

Sincerely,

Josh Horst
President
Horst Expediting & Remote Operations

3540 Holt Road, Fairbanks AK 99701

To the Alaska Legislature,

My name is Mary Douglas and I am the Owner/Managing Director of Vertex Solutions AK in Anchorage community. I am writing in support of the Alaska Work and Save legislation.

I started my business in 2025 and I am in the process of building up my clientele. However, my experience as a pension supervisor at a private employer made me realize how much of a retirement gap we have. This is one of the biggest elephants in the room that only a few people care to address and talk about. For over a year now, I have been helping the community help protect their assets and wealth and even their family's resources for when life happens by securing a life insurance policy while they are still working. Some get a policy for retirement purposes which I help them get educated about. I helped secure 99 families in total in the year of 2025 and I am aggressively aiming to help more in the coming years.

I support Alaska Work and Save because of its vision to help provide retirees with a more comfortable retirement by encouraging individuals to prepare and save beyond what current public programs may provide. This initiative helps open the eyes of working-class individuals to the financial realities they may face after reaching retirement age. I have personally met many people who are realizing that their retirement funds are not enough to cover their living expenses during retirement. Therefore, programs that focus on education and support—such as Alaska Work and Save—can significantly improve financial preparedness and overall well-being in retirement.

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Please vote to approve the Alaska Work and Save legislation.

Sincerely,

Mary Douglas
Owner/Managing Director
Vertex Solutions AK
815 Merlin Loop Anchorage AK 99518