**Friendly Fifth Friday News**

**January 20, 2023**

**Send all web posting info and calendar dates/events directly to our webmaster at** **inputd5@sonsofnorway5.com****. Feel free to share this with your lodge members!**

The Friendly Fifth Faces its Future

Hello, Members,

I am thrilled to report that the District 5 Board is nearly complete following some unexpected resignations after the June 2022 district lodge meeting. Thanks are extended to Duane Kittleson, who assumed the role of interim treasurer twice in the last calendar year.

Beginning January 1, 2023, Corey Olson from Norse Valley Lodge in Appleton, WI, assumed that position. Ken Johnson from Polar Star Lodge, Aurora, IL, is the treasurer alternate.

Bill Bultinck volunteered to serve as our alternate international director. Bill is a member of Shawnee Skogen Lodge near Carbondale, IL.

Lisa Rove-Williams is our youth director. Lisa's three sons are Masse Moro alumni, and she fully endorses the efforts of our camp. In addition, she has been busy updating the D5 website with scholarship information. Lisa's home lodge is Valhall Lodge in Rockford, IL.

A resolution was passed at the 2022 district lodge convention directing the district president to form a task force to:

1)  address the makeup of our zones.

2 )  identify ways that zone relations can be improved.

3)  learn how to garner more participation from zone lodges and increase representation.

4)  find ways we can better help individuals or groups trying to form new lodges within our boundaries and to

5)  identify ways to assist in the training and support of our current zone directors, district officers, and local lodge leaders as they work with membership issues.

The committee's makeup is to be as diverse as possible, including past and present board leaders, district members at large, younger and veteran members, representative genders, a wide age demographic, all zones, the Central Lodge, and the Spirit of the New Century Lodge. I have reached out to our members in all parts of our district. Finally, we will be able to review our current practices and plan for the future. I realize that all of our members are volunteers, and I cannot require anyone to participate. I do ask you to consider this as an opportunity to have your voice heard in matters that directly affect your zone as well as your lodge. Secretary Darlene Arneson and I will be selecting a Saturday morning to begin our discussions soon. We acknowledge that some of our members remain gainfully employed and cannot meet during the week. When the first date has been decided it will be communicated through the FFFNews.

Tusen takk, Cheryl Wille-Schlesser, cwschlesser200bc@gmail.com, 200 Beth Circle, Mt. Horeb, WI 53572-1645, 608-219-4464

**Barnebirkie Plans 2023**

Date: February 23, 2023 Location: Hayward, Wisconsin

D5 Sports Director: Robert Fossum-robertfossum@gmail.com, or 715.924.4111 or text me at 715.642.2872

WISCONSIN BARNEBIRKIE 2023 COOKIES AND VOLUNTEERS WANTED!
As of this date, the Hayward Birkie Foundation is planning a Barnebirkie that will look more usual with the event being held on Thursday, February 23, 2023. A Celebration Cookie Tent is in the plans with Sons of Norway District 5 providing cookies for the young skiers Thursday morning. Details below. We have also reserved a table in the Expo Center to provide cookies and coffee for the adult/attendees. We need volunteers for the tent Thursday morning and also for volunteers to keep coffee flowing in the Expo on Thursday and Friday during the day. We can divide the Expo into 2 shifts if necessary. If you are interested, please contact Robert Fossum at robertfossum@gmail.com, or 715.924.4111 or text me at 715.6422872 as soon as possible. We are asking Lodges to contribute cookies homemade or purchased without nuts to prevent nut allergies. Healthy oatmeal, lower-sugar or gluten free type cookies for the Barnebirkie and Expo are sometimes requested. They usually have over 900 Barnebirkie skiers so we need lots of cookies for the Barnebirkie and many cookies at the registration area at the EXPO Center. **If you are sending cookies, please email Robert Fossum the estimated number you will be sending up so he can plan accordingly.**

**To find a way to transport your cookies**, check with Robert Fossum to see who is going from your area and watch the FFFN for updates! Please put your lodge name and #dozen of cookies on each non-returnable container. We ask that none of the cookies have nuts please! Thank you!

Colleen Graham, Barnebirkie Finish Line Chief, knows that Sons of Norway will provide cookies and send a crew to serve cookies for the event. The details are as follows. Race day is Thursday, February 23.  The first of three waves starts at 11:30 so we would expect to start seeing skiers in the tent by 11:45. Most likely all will have been through the tent around 1:00 PM.

Volunteer cookie crew members must register in order to participate. The volunteer website can be found at <https://birkie.volunteerlocal.com/volunteer/?id=69124> and the password 23BarneFinish needs to be entered in order to see the Barnie slots. Please, if you plan to be on the cookie crew, enter your info and complete the waiver at your earliest convenience.  The Birkie office orders lunches based on volunteer sign-ups.

Robert Fossum: D5 Sports Director

**Barnebirkie Kjeks**

Remember that District 5 Sons of Norway lodges contribute cookies (kjeks) and volunteers during the Barne Birkie race on 23 Feb 2023 and during registration at the EXPO Center on 23 and 24 Feb. 2023.  How cookies will get to Hayward for the 23rd Feb will be announced later. Happy New Year.

Volunteer cookie crew members must register in order to participate. The volunteer website can be found at <https://birkie.volunteerlocal.com/volunteer/?id=69124> and the password 23BarneFinish needs to be entered in order to see the BarneBirkie slots. Please, if you plan to be on the cookie crew, enter your info and complete the waiver at your earliest convenience. The Birkie office orders lunches based on volunteer sign-ups.

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**To donate money** (instead of cookies): please send this form in to the (**check to SN District 5 Nordic Legacy Foundation**). Send to D5 Treasurer Corey Olson, W5907 Sweet William Drive, Appleton, WI 54915.

Name of Lodge\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_ of donation

Contact name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Phone \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**Need a room at Barnebirkie**?

In announcing Birkie things, Lucy and I have room for two women in our rental house. It's about 7 miles out of town. One double bed, one sofa.  Cost depends on contact with host after adding guests. Will share cost equally.  Full kitchen; one bath.

Judy Ghastin, District Cultural Director, judy62ghastin@gmail.com

**Update on SN Foundation’s Together We Are The Future Campaign Totals**

The preliminary total for 2023 TWAF is $195,451.34.

Unrestricted donations= $96,666.63

Restricted donations= $98,784.79

Donations from lodges=$87,918.92

Donations from individuals/members= $107,532.5

Will should have the final numbers and additional information early in February. Thanks for all you do to make the Together . . .  campaign a success.

Jon Tehven, Chair

**Important message from Headquarters- Jan 15, 2023 Email**

The surplus, a measure of solvency equal to the owner’s equity in accounting terms, for Sons of Norway has been reduced to a crucial level over the past several years. It will require immediate action to restore the surplus to a level that is required by the Minnesota Department of Commerce or MDOC, to continue as a viable carrier and ensure we have the capital to support future claims. We will need to make immediate changes to our current insurance product line to support growth and stability in our surplus level.

Sons of Norway recently announced the next step in our journey to profitability with the closure of sales of our guaranteed issue whole life product. This change was necessitated by several factors such as higher than expected claims and adverse economic and market conditions that ultimately caused higher than acceptable capital strain or cost to the organization. This strain, in conjunction with the immediate reduction of new sales due to this closure, has forced us to make some very difficult decisions.

* Regrettably, effective January 12, 2023, Sons of Norway has reduced our home office staff by 20%. The core team that remains will spend 2023 building a new normal for Sons of Norway that focuses on streamlined processes, steady but measured growth, and modernizing technologies.
* We will be eliminating some current positions and either eliminating the function of those roles or realigning the workload with other personnel.
* We will actively reprice current insurance products and limit sales to control growth, which in turn reduces expenses. We will develop a new product and file for its approval with the MDOC immediately with the goal of getting the new product available for sale during 2023.
* As an insurance carrier we need the products we offer to be profitable for the health and stability of the organization.

Other important steps have been taken to reduce our operating budget to support the growth of our surplus and ultimately ensure we are viable long term for our customers and members. We will evaluate our expenses and leverage technology to ensure we are operating as efficiently as possible.

**How will this impact the districts?**

* We will not be providing some of the materials that lodges have enjoyed in the past and some functions will move to the district level. We will communicate any changes once finalized.
* We will continue to ask for assistance in getting the proper reporting from your lodges: D17, 990 etc.
* With less staff we will ask the districts to help handle many of the questions related to lodge maintenance.
* Going forward we will further automate reporting processes and will no longer be able to accept paper versions of processes that are available online.

The good news is that we are quite optimistic about our future because we have been able to increase both our available surplus and risk based capital ratios via selected reinsurance and asset sale transactions which were completed prior to the end of 2022. These transactions increased our capital and will better position Sons of Norway’s current financial vitality and our prospects for future growth.

Every new beginning is hard, and this is no exception, but this isn’t the first time we have navigated difficult waters in our 127-year history, and we have the talent and perseverance to recapture success.

Respectfully and fraternally,
.
Ron Stubbings, International President, Sons of Norway


Chris Pinkerton, Chief Executive Officer, Sons of Norway

**As a follow-up, here is who to contact when you need help**

* You can email cbs@sofn.com for any member updates that need to be made.
* For anything fraternal- Connie O’Brien (COBrien@sofn.com) or Amy Tuchenhagen (ATuchenhagen@sofn.com). Sherry Gorse is no longer employed at Sons of Norway.
* For matter like submitting a death, a change to a members address or other info please email cbs@sofn.com
* For issues with passwords or website use ithelp@sofn.com.
* The 800 number to call in for member support is 800-945-8851
* If you need something related to sales, you can use sales@sofn.com

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| Local Lodge Bylaws and the CBPP  |

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| The Local Lodge Bylaws have been revised and posted on the website. Please use this template when updating Bylaws. When revisions are complete, please send to Lonna at LHanson@sofn.com. [Here is a link to the current template.](https://sonsofnorway.us17.list-manage.com/track/click?u=acc843e6627f1536c5a7088bf&id=c8e64a1456&e=04613c1423)  Related, the newly revised Constitution, Bylaws, Policies and Procedures (CBPP) was also posted on the website recently. [Here is a link to the Governance page on the website](https://sonsofnorway.us17.list-manage.com/track/click?u=acc843e6627f1536c5a7088bf&id=e1ec0aca0c&e=04613c1423).  |

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| The Lodge Directory is back!   |

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| There have been some improvements to the Lodge Directory, so take a moment to check it out from the “About Us” tab on the website. (See one of two “Lodge Directory” links under the “About Us” tab.) The updates make information available by selecting either a location on a map or from a list format. Please remember, it is strictly prohibited to use the lodge information for commercial or solicitation purposes.  <https://apps.sofn.com/service1/lodgedirectory/?_ga=2.269302838.617944179.1674142578-1969844536.1642644657>  |

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| The Events page is open again!  |

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| The Events page is back in action, ready for you to post about your upcoming activities. Be sure to gather all the important information so readers can have all their questions answered in one convenient spot. The Community Events information is listed under the Member Benefits tab on the website.  Of course, this is a great spot to check for interesting upcoming events too! <https://www.sofn.com/events/>  |

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| Upcoming deadlines  |

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| * Calling Lodge Treasurers! The deadline for the D17 report is quickly approaching on March 15. The D17 is a financial form that must be submitted by every lodge and district. Instructions were emailed to Treasurers on January 6, 2023 and submissions will be accepted online only, so please plan accordingly. Treasurers can access the form through their Profile page.
* The D18 Lodge Property forms are due from Treasurers on May 15. This requirement is for lodges that own properties. Treasurers can access the form through their Profile page.
* D64 Property Officer forms are due to Sons of Norway HQ on March 15. The form is available from the Forms section of the website.
* 990 tax forms are also due May 15 to the IRS. [You can access them from this link](https://sonsofnorway.us17.list-manage.com/track/click?u=acc843e6627f1536c5a7088bf&id=decbb2584d&e=04613c1423).
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| Lodge Achievement Program  |

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| Lodge Achievement (LA) and Family Lodge of the Year (FLOY) forms should be submitted to Sons of Norway Headquarters by March 15. Both of these forms can be completed electronically via links on this page: [https://www.sofn.com/lodge\_achievement\_form/](https://sonsofnorway.us17.list-manage.com/track/click?u=acc843e6627f1536c5a7088bf&id=f3f6550b0f&e=04613c1423).These forms are also available for download at the link as well. AFA year-end reporting - Community and fraternal events and volunteer hours totals are also due March 15. They must be submitted by either: * Recording events on Fraternalsgive.org (preferred) OR
* Downloading and submitting the [AFA year-end report form available on sofn.com](https://sonsofnorway.us17.list-manage.com/track/click?u=acc843e6627f1536c5a7088bf&id=cb700fe3e1&e=04613c1423).

Electronic submission is preferred, but all three forms can also be submitted either by fax: (612) 827-0658, by regular mail to Headquarters, or by email to Fraternal@sofn.com. Please state your lodge number and the type of form/s being submitted as the subject line of your email or on the second line of the address if being sent by postal mail.  |

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| If you have questions about any of the topics in this issue, or if you would like to share a programming/recruitment tool that your lodge uses, contact us at sonsofnorway@sofn.com. |

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**Deadlines and Dates! Changes in red!**

* February 5- Photo submissions for the Viking to LaVonne Wier at 2nor1rus@gmail.com
* February 11- Zone 3 meeting in Monroe
* March 1- Some SN Foundation Scholarships Due (see deadline list-[**https://www.sofn.com/foundation/scholarships/**](https://www.sofn.com/foundation/scholarships/))
* March 5- Photo submissions for the Viking to LaVonne Wier at 2nor1rus@gmail.com
* March 15-
	+ **D17 Financial Statements** are due to Sons of Norway Headquarters. Lodge Treasurers can file electronically from their profile page on [sofn.com](https://www.sofn.com/). An editable PDF is also available from the forms area of the website. **This can only be filed online this year- no hard copies or email versions!**
	+ **Lodge of the Year (LOY), Family Lodge of the Year (FLOY), and AFA Year End Reporting** forms are due to Sons of Norway Headquarters. Lodge secretaries can file the LOY and FLOY electronically via the forms section of [sofn.com](https://www.sofn.com/), where they can also download PDF versions of the LOY, FLOY and AFA Year End Reporting Forms. Note: lodges using [www.fraternalsgive.org](http://www.fraternalsgive.org/) don’t need to file an AFA Year End Reporting form.
	+ **D64 Property Officer Forms** are due to Sons of Norway Headquarters from lodges with property/building associations. These forms can be downloaded from the forms section. Online entry is not yet available.
* April 5- Photo submissions for the Viking to LaVonne Wier at 2nor1rus@gmail.com
* April 14-16- Spring District 5 Board Meeting in southern Illinois
* May 5- Photo submissions for the Viking to LaVonne Wier at 2nor1rus@gmail.com
* May 15-
	+ **D18 Lodge Property Association** forms are due to Sons of Norway Headquarters. They can be entered electronically via the lodge treasurer’s profile page. A PDF can be downloaded from [sofn.com](https://www.sofn.com/).
	+ **990**The 990 tax forms are due to the IRS by 5/15/2023. Lodges who fail to file a 990 three years in a row will lose their not-for-profit status and cease being a Sons of Norway lodge.
* June 5- Photo submissions for the Viking to LaVonne Wier at 2nor1rus@gmail.com
* July 5- Photo submissions for the Viking to LaVonne Wier at 2nor1rus@gmail.com
* July 16-21- Masse Moro Camp

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**Viking Chest / Immigrant Trunk Schedule**

Oct 2022 to Apr 2023:
     Chest--zone 1
     Trunk--zone 2

Apr 2023 to Oct 2023:
      Chest--zone 4
      Trunk--zone 3

Oct 2023 to Apr 2024:
      Chest--zone 6
      Trunk--zone 5

Apr 2024 to Oct 2024

       Chest--zone 2

       Trunk--zone 1

  Oct 2024 to April 2025

          Chest--zone 3

          Trunk--zone 4

**Note:**

* Check correspondence from the International and District and the International (www.sofn.com) and District (www.sonsofnorway5.com) websites for any updates and changes.
* Additional deadlines for the District 5 and International Conventions/Lodge Meetings will be added as those dates are established. Watch for future mailings and the District 5 website.

Compiled by Darlene Arneson, SN District 5 Secretary (arnesonfamily5@gmail.com or 608-873-7209)

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**FFFN Basics**

In an attempt to help our lodge leaders become more familiar with resources, changes, deadlines and other information, I will compile a weekly “Friendly Fifth Friday News” email to our leadership. Some of the information you might already have, but hopefully it will be a good reminder for all of us (me included) of all the great resources that Sons of Norway has to offer. **Please feel free to cut and paste any of this information for your lodge’s use!**

**Send all web posting info and calendar dates/events directly to our webmaster at** **inputd5@sonsofnorway5.com**With our new arrangement, I actually send the FFFN pdf to our webmaster on Thursday morning before I go to work. So if you have anything you’d like me to consider putting in, please send it by 4 am on Thursday morning. Please do not send pdf’s as I have a hard time cutting and pasting them. The Word Document works best for me. Don’t forget that lodge events should be submitted to inputd5@sonsofnorway.com as I have a hard time keeping track of all lodge activities. I’ll put some in but that is more the role of the website event calendar.

If you would like to get the MS Word document, just shoot me an email and I’ll add you to the list. I send it out right after I send the email to the large group.

Darlene Arneson – arnesonfamily5@gmail.com