

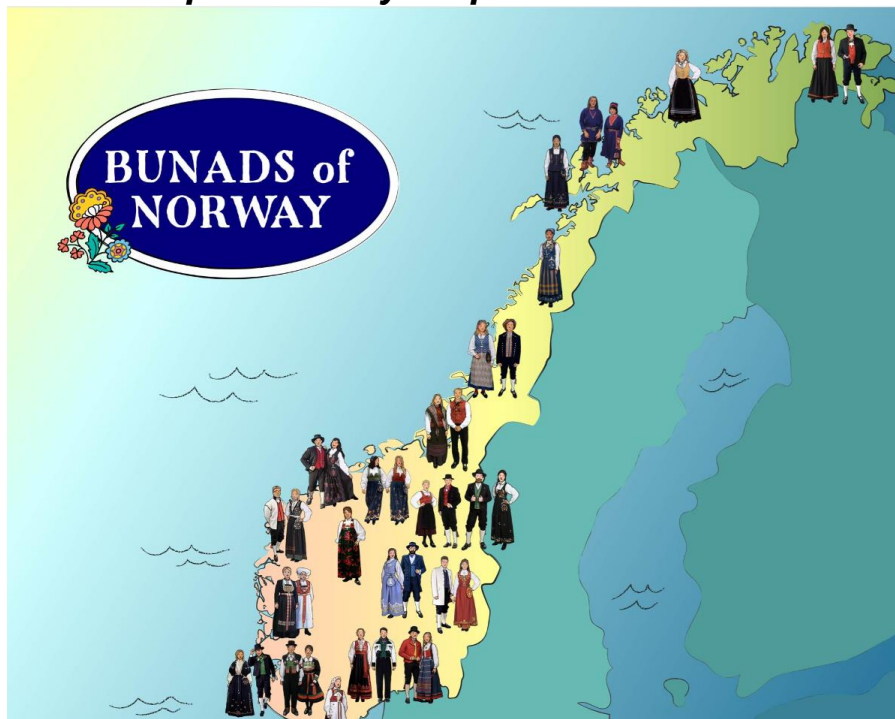
## Friendly Fifth Friday News

June 9, 2023

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

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**Bunad Map of Norway-** <https://www.sofn.com/bunad-map/>



**Viking Photo Time-** it's always the 5<sup>th</sup> of each month!

I would love to see photos from more than just a few lodges. Let's see pictures of your fun activities. I can't guarantee they will all go in the Viking, but they might possibly be featured in the Happenings section of the Sons of Norway website.

If you are not computer savvy, you can send the photo and the photo submission form to me via snail mail. I have figured out how to get them on the computer and submitted to the Viking. My mailing address is: LaVonne Wier, N17625 Hammond Lane, Galesville, WI 54630.

I hope you and your lodge have a wonderful summer! This e-mail will also be sent to your lodge editor.

LaVonne Wier  
D5 Publicity

## 2023 District 5 Lodge New Member Recruitment Contest

Sons of Norway District 5 is pleased to announce the launch of our 2023 recruitment campaign. Starting August 1, 2023, all lodge members are asked to recruit new members to their local lodge. For every new member (not Heritage Member) recruited, the lodge will receive \$10 for an individual or \$20 for a family membership. This does not include adding adults to an existing Adult Family membership. The money awarded will be sent to the local lodge of the recruiting member to be used as the lodge would like.

This campaign is an opportunity for all members to get involved and support their local lodge in meeting their membership goals. As well, it helps continue to grow the Sons of Norway organization. The contest will begin August 1, 2023 and go until October 31, 2023.

Please turn in all paper membership applications to Headquarters by October 31, 2023. This will ensure that they are processed by the deadline. New members who are signed up online via <http://www.sofn.com> should also be entered by October 31, 2023.

If you sign up a new member online, please email District VP, Wendy Winkelman, advising of that new membership ([wendyathadeland@yahoo.com](mailto:wendyathadeland@yahoo.com)). Contact [wendyathadeland@yahoo.com](mailto:wendyathadeland@yahoo.com) with any questions.

Wendy K Winkelman  
District 5 Vice President

## Stoughton High School Norwegian Dancers Norway Tour Schedule

If you have friends or family in Norway (or maybe you are going to Norway this month!), here is the schedule of public performances for the SHS Norwegian Dancers. Please share it with your Norway friends so they can attend!

### NORWEGIAN DANCER PERFORMANCES WHILE IN NORWAY

Sunday 6/18	2:00 pm	Performance at Norske Folkemuseum	Museumsveien 10 0287 Oslo
Monday 6/19	3:30 – 4:00 pm	Performance in the town square	Torget 2 N - 3660 Rjukan
Monday 6/19	5:30 - 6:15 pm	Performance at Skinnarbu Hotel	Møsvannsvegen 1145 3660 Rjukan
Wednesday 6/21	11:00 am	Performance outside of Kafe Olea- Next to Heddal Stav Kirke	Heddalsvegen 412 3676 Notodden
Wednesday 6/21	5:00 pm	Performance at Haugtun nursing home	Storgata 33 2821 Gjøvik
Thursday 6/22	1:30 pm	Performance at Hunderfossen Adventure Park In front of the Fairytale Castle (Eventyr Slottet)	Fossekroevgen 22 2625 Fåberg
Thursday 6/22	4:00 pm	Performance outside Town Hall at Sigrid Unset Place, Downtown Lillehammer	Storgata 49 2609 Lillehammer
Friday 6/23	7:00 pm	Performance at Eikunet Open Air Museum	Øverbyveien 108 2821 Gjøvik
Monday 6/24	12:00 Noon	Performance outside Nidaros Cathedral	Kongsgårdsgata 2 7013 Trondheim
Monday 6/24	7:00 pm	LAST Performance in the Kimen Kulturhus (Performing Arts Center)	Sandgata 15 7500 Stjørdal

***We are a Fraternal Organization- check out SN Products such as Life Insurance-*** Frequently Asked Questions

**Life insurance products help protect what matters most. Sons of Norway has a variety of products to help you protect your family's financial future.**

[https://www.sofn.com/financial\\_products/frequently\\_asked\\_questions/](https://www.sofn.com/financial_products/frequently_asked_questions/)

## ***Life Insurance***

Shopping for life insurance can be confusing and sometimes described in terms that we just don't understand. To help you with your journey, here are answers to questions people often ask and an explanation about what certain terms mean.

### **What is a death benefit?**

The money the beneficiaries of the policy receive when the insured dies

### **What is cash value?**

Part of the premium payments that grow tax-deferred over time. If your policy earns dividends these funds can also be added to the cash value and earn interest. If you need to access your cash value funds you can either take a loan or withdraw a portion.

### **How do riders work?**

Riders are used to customize your policy and add additional value, and provide ways to get more death benefit or future access to the death benefit if you become terminally ill.

### **What is a dividend?**

This is how an insurance company shares part of the profit with you. Dividends are not guaranteed and most often they are paid annually.

## ***Annuities***

### **What is an annuity?**

An Annuity is an investment designed for protection from market risk while offering you a guaranteed rate of return. An Annuity is a contract between you and an insurance company. Annuities give you the option to simply let your money grow with interest, ability to access free withdrawals, or take systematic payments over a set number of years; there are even life time payment options. Annuities have many advantages:

- Tax Deferral
- Protection from Market Risk
- Diversification
- Guaranteed Interest Rate

- Access to Free Withdrawals

With the right Annuity, Sons of Norway can help you reach your long-term financial goals.

*Any distributions are subject to ordinary income and tax, if taken prior to age 59 1/2, a 10% federal additional tax.*

*All guarantees are backed by the claims-paying ability of the issuing company.*

*Sons of Norway and its distributors and representatives do not provide tax, accounting, or legal advice. Please consult your own attorney or accountant.*

## Products We Offer

[https://www.sofn.com/financial\\_products/products\\_we\\_offer/](https://www.sofn.com/financial_products/products_we_offer/)

**Life insurance products help protect what matters most. Sons of Norway has a variety of products to help you protect your family's financial future.**

[Home](#)>[Financial Products](#)>Products We Offer

### ***Life Insurance***

A wide variety of life insurance products are available in today's marketplace. However, they basically fall into two categories, either temporary coverage or permanent coverage. Let's take a look at how they differ.

#### **Term**

We understand that everyone's situation is different; maybe you need insurance coverage while you are paying off a 30-year mortgage or for just a few years to ensure the college years are a reality if something should happen to you. Sons of Norway offers a guaranteed level term insurance policy in durations of 10, 15, 20 or 30 years. You can decide what works best for your situation and add riders to customize your coverage.

Should your situation change and you need to keep the coverage after the term expires, you can convert your policy to a permanent type of coverage or extend the time annually by simply continuing the premium payments that will be recalculated for you.

#### **Permanent**

The two basic types of permanent insurance policies offered by Sons of Norway are whole life and universal life. While universal life may be a more flexible option, whole life has many versions and ways to customize your coverage that will most often meet your particular needs.

Whole life can be purchased with a single one-time premium payment or with annual payments during your lifetime. Either way you will have guaranteed coverage with guaranteed cash value, and with most types you will also have the ability to earn dividends.

We even offer a type of whole life that is perfect for those who really would rather not take a medical exam and just want to know they are guaranteed to have the insurance coverage they need for final expenses or leaving a legacy.

Benefits to consider	Term Insurance	Permanent Insurance
Guaranteed death benefit	Yes	Yes
Tax-deferred cash value accumulation	No	Yes
Lifetime death benefit	No	Yes
Riders to customize coverage	Yes	Yes
Simple product	Yes	No
Ability to earn dividends	No	Yes
Tax-free death benefit	Yes	Yes

Let's talk about what type of life insurance will meet your personal needs: A Sons of Norway Insurance Professional can help!

[Learn More Now](#)

### ***Annuities***

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- Tax Deferral
- Protection from Market Risk
- Diversification
- Guaranteed Interest Rate
- Access to Free Withdrawals

With the right Annuity, Sons of Norway can help you reach your long-term financial goals.

Immediate	Deferred	Bonus
With an immediate annuity you can begin payments as little as 30 days after purchase. This type of Annuity is ideal for people who are about to retire and want a predictable income stream.	<p>A Deferred Annuity promises to pay the owner a guaranteed interest rate and can provide the owner with an income stream, or a lump sum, after the duration of the contract. Sons of Norway of Norway offers 5- and 8-year durations.</p> <p><a href="#">Flexible Premium Deferred Annuity</a></p> <p><a href="#">Single Premium Deferred Annuity</a></p>	<p>Bonus Annuities can be a powerful tool in your retirement plan. A bonus annuity can help you boost your retirement plan and give you options, all with zero fees. The amount of the bonus is determined by the deposit amount at time of purchase.</p> <p><a href="#">Bonus Single Premium Annuity</a></p>

**For additional information and rates: [Fixed Annuity Matrix](#)**

*Any distributions are subject to ordinary income and tax, if taken prior to age 59 1/2, a 10% federal additional tax.*

*All guarantees are backed by the claims-paying ability of the issuing company.*

*Sons of Norway and its distributors and representatives do not provide tax, accounting, or legal advice. Please consult your own attorney or accountant.*

## **Task Force Survey May 2023**

Please send your thoughts on zones so the District 5 Task Force and Board can review them. Please email your responses to Darlene Arneson. The online, email and hard copies surveys will close on July 15. The District 5 Task Force will use your responses in their report to the Board. Send them to [arnesonfamily5@gmail.com](mailto:arnesonfamily5@gmail.com) or mail to Darlene Arneson, 2056 Skaalen Road, Stoughton, WI 53589. You can also fill this out online at:

Thank you!

Darlene Arneson, District 5 Secretary and Chair (Zone Alignments and Lodge Development & Support Committee)

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## **What do you expect from your zone directors as far as visits, contacts, or other help?**

\_\_\_ Visit once a year

- ☐ Hosting zone meetings or events
  - ☐ Regular communications via email, virtual platforms, or phone calls
  - ☐ In-person visits
  - ☐ Assistance with forms and filings
- Other:

**Do you feel connected to the other lodges in your zone?**

- ☐ Yes- we do many things with other lodges.
  - ☐ We have limited dealings with other lodges.
  - ☐ We never get together or work with them.
  - ☐ I'd like to have leadership training provided.
  - ☐ I'd like to see more social or cultural events.
- Other:

**Looking at the distance between some lodges and where the zone directors live, what suggestions do you have for addressing communications/visits/outreach in some areas?**

- ☐ Meeting via a virtual platform (ZOOM, TEAMS) is fine.
  - ☐ I'd like to have some in-person events.
  - ☐ I'd like to have some monthly/quarterly opportunities to meet.
  - ☐ I'd like to have in-person training at least once a year.
- Other:

**Do you have any suggestions for realignment, changing the number of zones, or other ways that would make the zone assignments equal in numbers, distance and services provided by the District Board.**

- ☐ I've reviewed the maps and think that some look like they'd work well.
  - ☐ I want to leave the zones as they are.
  - ☐ I don't think we need zones at all.
- Other:

**For the structure of the District Board**

- ☐ I like the structure as it is- 2 zone directors per zone, all officers except Secretary and Treasurer are zone directors.
- ☐ I don't think any officer should be a zone director.
- ☐ One zone director is enough.
- ☐ Elect an Executive Committee and then one zone director per zone.
- ☐ I think the number of zone directors should be based on the number of lodges.

\_\_\_ I think the number of zone directors should be based on the membership in the zone.

Other:

## Or you can share this or fill it out via Google Survey!

I've invited you to fill out a form:

### [SN D5 Task Force May Survey](#)

Please send your thoughts on zones so the District 5 Task Force and Board can review them. Please input your responses by using this survey for discussion at our next meeting. The online, email and hard copies surveys will close on July 15. The District 5 Task Force will use your responses in their report to the Board. Send them to [arnesonfamily5@gmail.com](mailto:arnesonfamily5@gmail.com).

Thank you!

Darlene Arneson, District 5 Secretary and Chair (Zone Alignments and Lodge Development & Support Committee

**FILL OUT FORM**

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

- July 5- Photo submissions for the Viking to LaVonne Wier at [2nor1rus@gmail.com](mailto:2nor1rus@gmail.com)
- July 16-29- Masse Moro Camp
- August 13- Zone 3 picnic at John and Darlene Arneson's farm in Stoughton
- October 13-14- District 5 Board Meeting in Mt. Horeb, WI
- October 27-29- District 5 Adult Heritage Camp and Destination Stoughton Weekend in Stoughton, WI

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### **Who to contact at the home office when you need help**

- You can email [cbs@sofn.com](mailto:cbs@sofn.com) for any member updates that need to be made.
- For anything fraternal- Connie O'Brien ([COBrien@sofn.com](mailto:COBrien@sofn.com)) or Amy Tuchenhausen ([ATuchenhausen@sofn.com](mailto:ATuchenhausen@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](mailto:cbs@sofn.com)
- For issues with passwords or website use [ithelp@sofn.com](mailto: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](mailto:sales@sofn.com)

### **Viking Chest / Immigrant Trunk Schedule**

Apr 2023 to Oct 2023:

Chest--zone 4 – Contact Connie Aiello and Judy Ghastin to reserve them

Trunk--zone 3 – Contact Scott Wegner and Cheryl Wille-Schlesser to reserve them

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](http://www.sofn.com)) and District ([www.sonsofnorway5.com](http://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](mailto:arnesonfamily5@gmail.com) or 608-873-7209)

#### **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](mailto: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@sonsofnorway5.com](mailto:inputd5@sonsofnorway5.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](mailto:arnesonfamily5@gmail.com)