

Dear Members and Friends of Myrmarken -

We are excited to have guest **Glen Coenen** from **Iola** at our meeting on February 11th. He will be telling us about his participation in the Birkebeiner over the past several years, and in which he will again take part February 25th. **Pass the word on to your friends, family, and email friends to come and enjoy this program.**



I am in need of information from each of you. Will you please think back to your time spent in preparation for activities for the Sons of Norway? A report of your hours performing duties such as preparation of snacks, preparing for a program presentation to the lodge, preparing reports for your office, sunshine communications, activities at a school, cleaning up after meetings... Don't be shy about the time you spent!!! Our Small Lodge of the Year award was due in part to what you did to bless the lodge and the community.

We are looking forward to seeing you at **Scotty's Pizza, 9am, Saturday, February 11th.**

*Happy Valentines Day*

Doug Framness, President



**SONS of NORWAY**



**FUN FACT**

1919— Methodist Church, Bergen, Norway celebrates the first Mother's Day on February 9.

*Gratulerer med morsdagen*

The mission of Sons of Norway is to promote and preserve the heritage and culture of Norway and to provide quality insurance and financial products to its

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**Saturday, February 25, 2023** will mark the 49th anniversary of the American Birkebeiner. The 2023 course will feature a 50-kilometer skate course and 55-kilometer classic course. Both courses start at the American Birkebeiner Trailhead in Cable, WI and finish in downtown Hayward, WI.



- Spans 50 kilometers from Cable to Hayward for Skaters, and 53K for Classic Skiers
- North America's largest cross-country ski marathon
- Skiers from 49 States and 27 countries participated in 2020!

Part of the Worldloppet circuit of over 20 international ski marathons



## News from the District 5 Board

### **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.



In 1206 AD. Norway was ravaged by Civil War. Two Birkebeiner warriors, with Inga of Varteig, smuggled baby Prince Haakon to safety...forever changing the course of Norwegian history.

Today...

In homage, thousands of skiers make a pilgrimage from Cable to Hayward, Wisconsin, reliving the over 50 km journey of the original Birkebeiner warriors.



*(More cowbell!!)*



Each February nearly 40,000 skiers, spectators, and volunteers flock to northwest Wisconsin for the American Birkebeiner Nordic festivities.