

Friendly Fifth Friday News April 8, 2022

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!

Lodge Forms Being Retired

In the past, Sons of Norway has offered a wide variety of forms and booklets for lodge treasurers and financial secretaries. Because so many lodges have now gone digital, we will no longer be supplying several of these older forms.

Here is a list of those being retired and suggested alternatives:

Financial Secretary's Report to Treasurer

Up until the late 1970s, all dues for new and renewing members were collected by the lodge Financial Secretary. They would also collect any money which members paid for parties, dances or dinners, and any other form of lodge income. Pages of this booklet were submitted with these monies to the lodge Treasurer on a regular basis.

Though all dues are sent and processed to Sons of Norway Headquarters now, some Financial Secretaries still have need for this kind of form. A variety of Receipt Books can be found in office supply stores or online that will surely fit the bill.

Financial Secretary's Cash Book & Treasurer's Cash Book

These hand-ruled 8"x14" spiral ledger books are used to track money received and processed by each officer. Though useful, they are quite outdated.

When you find yourself at the end of your Sons of Norway Cash Book, we recommend replacing it with a generic paper ledger book, or to start tracking this data using computer software.

Membership Register (annual) & Membership Record (individual)

These sheets harken back to the days when all dues and even insurance payments were collected and meticulously tracked by Financial Secretaries, along with addresses and phone numbers.

Today, Financial Secretaries and other officers can access this same information by downloading a membership list from their Member Profile Page on sofn.com. These lists are up-to-date the moment they are generated and are available in PDF and Excel formats. They can also be requested from [Sherry](#) at Lodge Support Services to be emailed or mailed as needed, as can lists of cancelled or suspended members.

Questions? Contact Sherry at 612-821-4643 or fraternal@sofn.com.

Encourage your young people to join us at camp!! Only 12 slots left!

Dear Friends and Supporters of Masse Moro:

If you have not already done so, check out this terrific opportunity for your young people.

If you are looking for an awesome camp this summer or if you know of someone who would like an amazing, unique camp experience?

We have just the place for you and you don't have to be a Sons of Norway member to join us!

Sons of Norway Norwegian Heritage Camp - Masse Moro is open to young people, **9 - 15 years old**.

It is located at the Beaver Creek Reserve in Fall Creek, Wisconsin. The dates are **July 17 to July 30, 2022**.

The campers have an opportunity to learn the Norwegian language, bake lefse, do some creative wood carving or rosemaling, play some Nordic games and much more.

Join us for "**lots of fun**" - **Masse Moro style!!**

One of the comments from a first year 2021 camper; "Masse Moro was the best 2 weeks of my life".

More information about the magic of this camp can be found at www.massemoro.org.

You will also learn more about Masse Moro by following this link www.massemoro.org/tool-for-lodges

I look forward to hearing from you and please contact me if you have questions.

Hilsen,

Sandra Olson, Youth Director

Sons of Norway – District 5, (651) 208-3333, packerland@baldwin-telecom.net





**Masse Moro Norwegian Heritage Camp
July 17 - 30, 2022**

**** Local Lodge Supporting Grant Endorsement ****

THIS ENDORSEMENT MUST BE POSTMARKED BY: **May 17, 2022.**

Please Note: Local Lodges provide varying amounts of support for their Masse Moro campers. District 5 will match the Local Lodge Supporting Grant up to **\$250.00** per District 5 camper. Contact your Lodge's president to determine requirements and Supporting Grant amount. Tusen Takk!

Camper or Sponsor complete this section (please print):

Camper Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Sons of Norway Member/Sponsor Name: _____

Member #

Name and address of Lodge of Sponsor

Relationship to Camper

E-mail: _____ Phone Number _____

Camper: complete the above information, then send this form to your sponsoring lodge for further processing.

LOCAL LODGE ENDORSEMENT

The members of _____ Lodge, 5-_____, have voted to endorse this applicant for Masse Moro – Sons of Norway District 5 Norwegian Heritage Camp for the 2022 season.

Enclosed is check number _____ in the amount of \$ _____ Date of Application: _____

Print Lodge President or Secretary

Signature

Phone Number of President/Secretary

- ❖ **Make checks payable to: Nordic Legacy Foundation**
- ❖ **Please include the camper's name on the memo line of the check.**
- ❖ **THE ENDORSEMENT MUST BE POSTMARKED BY May 17, 2022.**
- ❖ **LODGES: Please send this completed form and the accompanying supporting check to:**
 Sandra Olson, District 5 Youth Director
 733 250th Street
 Woodville, WI 54028
 E-mail: packerland@baldwin-telecom.net



MASSE MORO CAMP

July 17 – 30, 2022 VELKOMMEN!

The cost for our 2 week all-inclusive Nordic Heritage Camp is \$1000

Please include your \$100.00 non-refundable registration fee with this form.

Complete (please print clearly) and mail the completed application materials to:

Sandra Olson, District 5 Youth Director, 733 250th Street, Woodville, WI 54028

Contact Information: (715) 698-3433; e-mail: solsondist5@gmail.com

Make check to: **Nordic Legacy Foundation** or use the PayPal electronic option, available under Admissions Information tab on the www.MasseMoro.org website. Tusen Takk!

Sons of Norway Affiliation (please circle): District 1 District 5 None Other _____

Name of Camper: _____ Date of Birth: _____

Address: _____ Gender (circle) Female Male

City: _____ State: _____ Zip Code: _____

Name of Parent(s) or Legal Guardian(s): _____

Phone Number: _____ Contact Name: _____

Work Contact: _____ Contact Name: _____

E-mail: _____

Norwegian Name at camp, if a previous attendee: _____ Age as of first day of camp _____

Sons of Norway Member/Sponsor Name: _____ Member # _____

Name and Address of Lodge Relationship to Camper

Authorized person to pick up child on last day of camp? _____ # _____

Cabin request (name of friend or sibling): _____

SELECT A SIZE OF CAMP T-SHIRT (adult sizes only):

Circle the best fit t-shirt size for your child: S M L XL 2XL 3XL

DIET: Traditional Diet ___ Special Diet ___ Describe _____

How did you hear about Masse Moro? (Circle all that apply): Returning Camper Friend Relative

Ad in Viking Mag Lodge Info Other (explain): _____

"I will do my best to be an active and cooperative participant at Masse Moro."

CAMPER SIGNATURE: _____ **DATE** _____

"I give my permission for Camp photos and videos of this child to be used in marketing and promoting Masse Moro."

PARENT/LEGAL GUARDIAN SIGNATURE: _____ **DATE** _____

Note: For us to better plan for your child's camping experience, please return by May 1, 2022!



IMPORTANT CAMPER INFORMATION – 2022
(Camper must be at least 9 and under 16 years old on the first day of camp)



Please help your child to have an enjoyable and healthy camp experience by providing the answers to the following concerns. Thank you for assisting our counselors and staff in getting acquainted with your child and in meeting his/her needs more effectively. If necessary, please attach an additional sheet of paper detailing specific concerns.

NAME OF CAMPER: _____ **Age on JULY 17, 2022:** _____

Names and ages of camper’s siblings: _____

Has this camper attended Masse Moro before? _____ If so, when: _____

Indicate the names of other camps this child has attended. _____

Was their camp experience positive? _____ Comments: _____

List any languages this child speaks. _____

Has this child traveled outside of the U.S. _____ If yes, when and where? _____

What skills or abilities does this child wish to learn at camp? _____

Health/behavior concerns that could affect camp participation: _____

Please circle the items below that best describes your child:

Personal Characteristics: Outgoing Inquisitive Moody Quiet Shy
 Humorous Confident Nervous Insecure Friendly

Physical Coordination: Excellent Good Fair Poor

Relates to Peers: Very well Adequately With Difficulty

Relates to Adults: Very well Adequately With Difficulty

Sleep Habits: Sound Sleeper Restless Sleeper Sleep Walker

Previous Group Experiences: Scouting Music Sports Other _____

Participates in Group Activities: Easily With Encouragement Reluctantly; Explain: _____

Indicate any activities that may cause stress or anxiety: _____

Explain: _____

Known fears or weaknesses: _____

Special needs: _____

Please indicate any recent traumatic or other stressful event(s) that our counselors should be aware of:

Note: For us to better plan for your child’s camping experience, please return by May 1, 2022!

ATTENTION CULTURAL ARTS CRAFTERS

Check the D5 website for information about sharing your cultural craft accomplishments at the convention in June. Look for the registration form already posted and the identification tag and claim ticket forms which will be posted soon.

Print the forms and fill out the information except for the number, which will be assigned when you check in at the Cultural Arts room.

If you have questions, contact D5 Cultural Director Judy Ghastin at judy62ghastin@gmail.com.

Mail registration of cultural items to Judy Ghastin, 718 Bruce Court, Madison, WI 53705.



ADULT HERITAGE WEEKEND UPDATE

Plans are well on their way for the District 5 Adult Heritage Weekend in Spring Grove, MN, the weekend of October 7-8, 2022. A meeting with Rachel Storlie from the Giants of the Earth Heritage Center this week helped to lay a framework for the weekend. Participants should plan to arrive Friday afternoon around 3 PM for registration and to investigate the center. An opening program with musical talent from Luther College, a performance by members of the Luren Singing Society, Rachel, as well as additional instrumentalists will kick off the event. A reader's theater production will share the history of Spring Grove. In addition, we know talent lies within our members. Consider sharing something you do with our assembly! I will be coordinating that part of the program, so please make me aware of your desire to perform!

We encourage participants to join us for dinner catered by a local provider. There are few restaurants in Spring Grove, but Rachel assures me the ones she recommends will not disappoint. We will have a cash bar available for those who wish for a cocktail or a beer with dinner.

Join others for a catered breakfast beginning at 8:15 AM, Saturday morning. The programming and breakout sessions commence at 9:00 AM. We acknowledge that people may have specific dietary needs and will prefer to bring their own breakfast.

Throughout the day, snacks and drinks will be available; O & H Kringle from Racine will be part of the snacks. Options will include fruit, veggie, and cheese trays. Drinks consist of water and coffee. We are investigating other options but have yet to finalize them.

Saturday's lunch will be an open-faced sandwich smorgasbord, including lefse, bread, cold cuts, pickled veggies, herring, condiments, and beverages.

Saturday evening's meal will be a two-meat buffet (chicken and pork chop), potato, vegetable, bun, salad, dessert, and beverage.

The pricing for the meals will be available soon.

There will be a local hayride option to view the lovely fall foliage after dinner. Uffda Fest will be gearing up for the night, and we hope you will journey to the fest grounds. Enjoy the merriment that only Spring Grove can provide!

On Sunday, anyone who wishes may choose to visit a historic Norwegian Lutheran stone church. A retired minister will lead a short worship service, and Rachel will lead the hymns. Feel welcome to walk the grounds after the service. The church is a short distance from Spring Grove.

Vesterheim Norwegian American Museum calls in the afternoon, and those who are choosing to stay for another night can journey to Decorah. I am in the process of arranging a special tour to see the museum's most unique pieces, but I need a curator to confirm this option.

Coming soon will be our registration form containing the list of breakout sessions and options for Saturday. Stay tuned.

Tusen Takk,

Cheryl Wille-Schlesser
District 5 Vice President

Lodge Liability Update from Home Office

Hello everyone- Happy Spring! We have received a fair number of questions about lodge liability insurance, so we wanted to share that information again. In this video, Amy chats with Sons of Norway Chief Financial Officer, Erica Oberg about Lodge Liability Insurance.



[Watch Video](#)

https://youtu.be/UgSL6dZ_j_4

For your convenience, we are also providing a PDF with the same information, including contact information in case of a claim. Download the PDF by clicking the button below:

[Lodge Liability Information](#)

Also, Erica Oberg's contact information:

Erica Oberg

Chief Financial Officer

Direct 612-821-4602 | Toll-free 800-945-8851, Ext. 4602

eoberg@sofn.com

I'm sure you are all busy getting things ready for upcoming district conventions. The excitement is building! Let me know what questions you have.

Take good care,

Amy

I put the screen shot of the Question and Answer pdf but it's best to download it from the website! We will also put it under the Documents section on the District website. If the link in the "Lodge Liability Box" doesn't work for you, you'll need to log into SN website and do a search for it. Sometimes the links from their emails don't transfer well into the FFFN!

FROM: Erica Oberg, CFO

Updated March 2022

RE: **LOCAL LODGE LIABILITY COVERAGE**

This letter describes the insurance coverage in effect for the Local, District, and International Lodges. Any time an event occurs at your lodge where someone is injured, or you have any specific problem, you should immediately contact Erica Oberg at (800) 945-8851 at the International Headquarters and the carrier's claim reporting hotline at (877) 262-2727 so that you can discuss specifically what coverages might be available to your local lodge under the policy. Failure of your lodge to contact Headquarters and the carrier immediately can jeopardize coverage.

1. Who writes the coverage?

The coverage is written with multiple carriers and this placement is coordinated through the Aon Risk Services Central, 5600 West 83rd Street, 8200 Tower, Suite 1100 Minneapolis, MN 55437, telephone: 952-886-8000.

2. Who is covered by the policy?

The policy covers the International Lodge, the District Lodges, and the Local Lodges of Sons of Norway. It also covers the members of such lodges for liability in the event of negligence by the lodges in sponsoring, hosting, or providing lodge activities.

3. What is covered?

In essence, we have a contract which covers claims where negligence is established against the lodge arising out of a lodge activity which results in bodily injury or property damage to a third party. Lodge members are considered insureds and are not a third party(ies). There are some exclusions.

4. What is excluded?

a. Fireworks:

The policy does not cover bodily injury or property damage arising out of any fireworks display conducted or sponsored by a lodge or member of a lodge.

b. Watercraft owned:

The policy does not cover liability as a result of watercraft owned by a lodge or member of a lodge. Optional limited coverage is available on request, however, such optional coverage would be provided only while a boat is parked or in storage. There is no

coverage while a boat is "in motion" such as while in the water or being towed on a trailer.

c. Intentional Acts:

The policy does not cover bodily injury or property damage which is intentionally inflicted. This would basically exclude, among other things, assault and battery.

d. Vehicles:

If any lodge owns a vehicle and it is used in connection with lodge activities, there is no coverage. If a lodge member is using his or her automobile for a lodge event, the insurance coverage on that vehicle would be the primary coverage for the owner or driver of the vehicle.

e. Worker's Compensation:

There is no coverage under the policy for employees of the lodge for injuries or disease resulting in the course and scope of such employment by the lodge. If a lodge member (volunteer) is injured while performing service to the lodge, please contact Erica Oberg at the International Headquarters at (800) 945-8851 or (612) 821-4602.

f. Pollution:

All general liability policies today, including Sons of Norway's, contain a pollution exclusion, which means the policy will not cover any claim related to causing or aggravating a pollution problem.

g. Lodge-Owned Real Estate:

This policy does not cover lodge-owned real estate. This policy does cover lodge events which occur at the lodge-owned real estate, but this policy does NOT provide fire, extended or other coverage to non-lodge events or to the lodge building itself.

h. Communicable disease

Carriers (including Sons of Norway's) have added a communicable disease exclusion to coverage, which means the policy will not cover any claim related to causing or aggravating a communicable disease.

5. What about liquor liability coverage?

Liquor liability coverage is provided through a separate liability policy. There are shared limits among all lodges of \$1 million per incident; \$1 million aggregate. This insurance is not intended to cover lodges that have bars or commercial establishments involved in the sale of alcohol. Such lodges must have separate coverage for these commercial activities. This is coverage for lodge events that have or serve alcohol including beer or wine.

6. What are the lodge liability limits?

The policy limit on the lodge liability program is \$1 million per occurrence and \$3 million aggregate. Sons of Norway also maintains umbrella coverage for loss in excess of the base policy.

7. What about lawyer fees and court costs?

The policy provides legal counsel, covers defense costs and court costs incurred by the carrier in handling a claim.

It is urgent that the lodge contact Erica Oberg at (800) 945-8851 or (612) 821-4602 and the carrier's claim reporting hotline at (877) 262-2727 so that you can discuss specifically what coverages might be available to your local lodge under the policy immediately when there is any accident or other event which causes injury or harm to any person at a lodge event.

8. What about exempting lodges that own their own buildings?

We have not been successful in securing coverage that allows Sons of Norway lodges that own buildings to be exempt from the local lodge insurance just because they have a building which has other coverage. There are a number of reasons for this including the group basis for our premium. Kristina Parsons from Aon's Small Commercial Insurance Advisor. Kristina from Aon will be happy to review your building insurance to see if there is any way to save premium for you. Her phone number is (847) 416-8496 and her email address is kristina.parsons@aoncover.com.

9. What about camp coverage?

Because Sons of Norway does not have an ownership interest in any camp, we are unable to secure coverage. You may contact Gary Shipp and Marianne Schmidt at AON for a quote, or explore local coverage. Their phone numbers are (952) 807-0694 and (952) 807-0692.

Foundation Director Video Highlights from our call

District 5 Foundation Director, Darlene Arneson, recaps the March 15 meeting held for local lodge Foundation Directors. Items covered include their roles, how to promote the Foundation, where to find resources, social media, and other useful tips!

<https://youtu.be/HFhXUnnVnwo>

I will get the Secretary call video done soon!

Darlene

Deadlines and Dates! Changes in red!

April 10, 2022

- Photos due for The Viking – send to Karen Eberhardt, District 5 Publicity and Zone 3 Director at eber01dj@gmail.com

April 15, 2022

- Sarah Paulsen Memorial Scholarship applications are due

May 10, 2022

- Photos due for The Viking – send to Karen Eberhardt, District 5 Publicity and Zone 3 Director at eber01dj@gmail.com

May 15, 2022

- D18 property association financial form is due from the lodges to Sons of Norway Headquarters.
- Fraternal Funds Report due to Sons of Norway Headquarters
- IRS filing deadline for tax form 990. Lodge treasurer needs to notify Sons of Norway Headquarters when 990 has been submitted.

June 10, 2022

- Photos due for The Viking – send to Karen Eberhardt, District 5 Publicity and Zone 3 Director at eber01dj@gmail.com

*Insurance membership with Sons of Norway required

**Membership with Sons of Norway required (social or insurance)

DISTRICT FIVE LODGE MEETING

Idun Lodge will host the meeting on June 15-19, 2022 at the Madison Marriott West in Middleton, Wisconsin.

INTERNATIONAL LODGE MEETING

The International Lodge Meeting ~~will be held in 2022 in Minneapolis, MN. The convention will be held August 31th to Sept 1st 2022, with first time delegates arriving on the 30th of August for the First Timers Training. Delegates will depart the 2nd of September.~~

~~(<https://youtu.be/S7TljcinVCU> — Omni Hotels and Resorts, Omni Viking Lakes Hotel, 2611 Nordic Way, Eagan, MN 55124~~

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)

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