

Sons of Norway District 5 - Friendly Fifth Friday News
February 28, 2025
A District Weekly Newsletter to Keep Us Up to Date!

Askeladden Language Class

Norwegian Language Class

March 12th 10:30 am EST

Askeladden Lodge warmly invites you to attend an informal language class on March 12th via Zoom. The class is starting chapter 3 of the *Sett i gang* 3rd edition textbook by Kari Lie Dorer and Nancy Aarsvold. The book's subtitle is, "An Introductory Norwegian Curriculum". The textbook via Amazon runs circa \$70. One of the benefits of this text is it's companion web portal; unrestricted use of the portal resources is available for \$10.00 for two (2) years.

Come prepared to converse on topics in Chapter 1 (Getting Acquainted), Chapter 2 (Studies, Work, and Leisure) and Chapter 3 (Language and People). The chapters are full of interactive opportunities to speak, read and write with many graphics.

The class meets once a month via Zoom / in person at a library.

The Zoom link will be sent to you either the day of or the day before the class.

Please RSVP you interest to astutekaren@gmail.com. See you there!

International Board of Directors (IBOD) Nominating Committee

A request has been received from the home office to suggest two District 5 members who could join the international nominating committee. No details were provided as to the specifics of the role's responsibilities. One can safely assume that you would be integral in suggesting names of candidates for service at the highest level of our organization.

Should you wish to be helpful in fielding candidates or you know of an individual who would be interested in serving the SofN in this capacity, please make me aware. I ask that you contact any known acquaintance about service before submitting their name.

Thank you and have a great day! My email is cwschlessner200bc@gmail.com

President Cheryl Wille-Schlessner

Link to recording of the District 5 Leadership Call on February 15-

<https://us02web.zoom.us/rec/share/SGAHuE909idUIxzhHz1Vh1K5YGAREQ8X-7ETNLP8KpdM-vV8f8ig9g17A3wOidQ.BEfpKdaD2hcdkP4i>

Handouts will be posted on the District website soon under the Documents tab-
https://sonsofnorway5.com/about/district_five_documents.php

District 5 Leadership Survey

Please return responses to jpherman.edvardgrieg@gmail.com by March 1
More than one response from a lodge is welcome so feel free to share!

Lodge Name _____

Lodge Number _____

Overall, I feel that my lodge is doing well and has a strong and stable membership

- a. Strongly agree
- b. Agree
- c. Neither agree nor disagree
- d. Disagree
- e. Strongly disagree

The lodge and I feel supported by the District 5 leadership

- a. Strongly agree
- b. Agree
- c. Neither agree nor disagree
- d. Disagree
- e. Strongly disagree

The lodge and I use the District 5 website (<https://sonsofnorway5.com/>) regularly for updates on happenings at the district and international level

- a. Strongly agree
- b. Agree
- c. Neither agree nor disagree
- d. Disagree
- e. Strongly disagree

Open answer:

What are the biggest challenges facing your lodge?

In what way can District 5 help your lodge?

Promoting our Financial Products

Annuitiess

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.



Annuitiess are designed to offer **RELIABLE INCOME for the long term**

You have worked hard to create a lifestyle that is comfortable and that you can be proud of. Whether you choose to travel, volunteer or spend time with friends and family, your retirement years should also be secure and enjoyable!

Sons of Norway offers annuity products that provide a step in the right direction with your retirement planning. We know how important it is to have solid guarantees for the nest egg you have accumulated, while also leveraging the tax-deferred growth.

An annuity may be a great fit if:

- You or your spouse have maxed out your 401(K) plan or IRA
- You prefer to start a retirement account with a lower premium
- You like the idea of guaranteed growth
- You want access to free withdrawals
- You would like to transfer assets without probate

Take advantage of the guaranteed safety of your principal and earn a guaranteed minimum interest rate while still having access to your money should the need arise.

Design the retirement income stream that fits your needs

Annuitiess May Be a Smart Option for Your Retirement

An annuity can be a good way to help safeguard a portion of your retirement income plan with guaranteed returns. Fixed annuitiess offer tax-deferred growth and principal protection from market volatility.

→ Deferred or Immediate Annuity

When you purchase a deferred annuity, you are buying a contract that will provide a predictable stream of income for your future retirement needs. You choose the payment start date, the payment type and how long you will need the income.

If you want to have the income stream start right away, an immediate annuity could be right for you. This may be a good choice if you have a 401k or other retirement money you want to use as the basis for creating your retirement income.

→ Flexible or Single Premium Annuity

With a flexible premium deferred annuity, you have the option of adding additional premiums to your annuity while you are still accumulating funds for retirement. The money you have in your annuity account will grow, tax-deferred, and each year you will know if your current rate will be higher than the guaranteed rate. It will never be lower than the guaranteed rate.

If you have money you would like to use later in life and want to take advantage of tax-deferred growth, a single premium deferred annuity might be the right choice for you. This most often involves moving a lump sum of money from another account or from a 401K with a previous employer.

If the annuitant dies, a death benefit will be paid in the amount of the full contract value to a beneficiary. No surrender penalties will apply. If the beneficiary designation is structured properly, the value will pass directly from the owner and to the beneficiary and will avoid probate.

Depending on the contract, the Nursing Home Waiver of Surrender may be available. This feature allows you to withdraw funds to cover nursing home expenses for the annuitant without having to pay a surrender charge. (Not available in MA, NJ or PA.)

Surrender charges will be applied in the case of a full or partial surrender. The charge is equal to a percentage of the account value at the time of surrender.

Partial Free Withdrawals

- After the first certificate year, one withdrawal per year is available
- No surrender charges on Required Minimum Distributions
- Flexible Premium Deferred Annuity allows for systematic withdrawals of interest without a surrender charge

For over 125 years Sons of Norway has helped secure the future of its members with competitive financial products. We are committed to designing products that provide our members with peace of mind and help them realize their retirement dreams.

With over 50,000 members and 300 lodges across North America, Canada and Norway, becoming a member and certificate holder makes you more than a customer.

The Sons of Norway Foundation offers grants and scholarships within the community to support educational and cultural opportunities. A portion of the revenue generated is invested back into the organization and local lodges to support the communities where our members live.

Members of Sons of Norway receive valuable benefits, including a subscription to Viking magazine and discounts on a wide variety of products and services – from airfare and rental cars to dining and entertainment.*

*Member benefits are non-contractual and subject to change without notice.



SONS OF NORWAY PRODUCTS

Life Insurance

Whole Life Insurance
Term Life Insurance

Annuities

Flexible Premium Deferred Annuity
Single Premium Deferred Annuity
Bonus Single Premium Deferred Annuity
Multi-Year Single Premium Deferred Annuity
Single Premium Immediate Annuity



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www.sonsofnorway.com

Sons of Norway, 1455 West Lake Street, Minneapolis, MN, offers financial products, limited to life insurance policies and annuity contracts. Life insurance products are issued and guaranteed by Sons of Norway. Guarantees are based on the claims-paying ability of the company. Product approval and features may vary and may not be available in all states. Products issued by Sons of Norway are available to applicants who meet membership, insurability, and residency requirements. Life insurance products are not bank products, are not a deposit, are not insured by the FDIC, or any other federal entity, have no bank guarantee, and may lose value. This information is not intended as a recommendation of a specific certificate or investment strategy, rather, it is intended to be general and informational in nature. Sons of Norway does not provide tax or legal advice. Please contact your tax or legal advisor regarding your situation. Annuities are not available in all states. Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½.

Form Series ICC11FPA12 & 12B, SPDA10, SPIA 02, ICC19 MYPDA19 & ICC19 BSPDA19

#FL438 REV. 07/24

Barnebirkie Highlights!

Barnebirkie went very well! I would like to thank the following members for joining:

Connie Aiello
Carla Burkhardt
Lucy Ghastin
Judy Ghastin
Robin Fossun
Julie Carr
Christine Gutsch
Judy Keilhotz



Bill Bosak and a special thanks to the president Cheryl Wille-Schlesser for volunteering as well! I couldn't have done all of this without everyone!

And thank you to all the lodges that donated dozens of cookies:

Polar star- 66
Skjold- 18
Loved- 93
Nordlyset- 69
Dovre- 50
Wergeland- 30
Norse Valley- 55
Idun- 94
Ostestadens- 92
Mandt- 73
Vennelag- 33.5

Totaling up to 673.5 dozen cookies donated and made by all of you

Our grand total including store bought was 800.5! Thank you so much to everyone who made and donated cookies! The children loved going to the cookie tent and there was a big line waiting for the cookies.

I can't wait for next year's Barnebirkie
Tusen Takk! Clara Solak Sports Director



Here is good link to go with the picture of the two guys dressed as Birkebeiner.

Source: Birken

<https://search.app/dv8Jn2qmmmpxA4Sst8>

Here are a few pictures from Barnebirkie!

I will set up a folder on the District's Facebook page

(<https://www.facebook.com/share/p/1ArCs7MEQD/>) and also have Christina add them to the website photo gallery!



District Scholarships are due March 15

https://sonsofnorway5.com/financial/district_scholarships.php



2025 Sons of Norway – District 5 Academic Scholarship Application

Olav J. Eide Scholarship Cyril K. Wittrock Scholarship District 5 Academic Scholarship

Name (please print): _____

Address: _____

City, State, Zip Code: _____

Phone Number: _____ E-mail: _____

Post-secondary school you are/or planning to attend: _____

Field of study or major: _____ Current Year in School: _____

Policy* Member's Name _____ Lodge _____ Relationship: _____

Name or Type of Policy _____ Policy # _____

Applicant must meet the following criteria and submit required documentation:

1. Applicant must be a full-time college student or a high school senior, with a minimum of a 2.0 grade point average (GPA) or better, who plans to attend or is attending an accredited post-secondary school (college, university, community college, or technical school).
2. Applicant, or their parent, grandparent, aunt or uncle must be a **policy*** or **benefit** member of a District 5 Lodge.
 - a. Sons of Norway **benefits or policy** include: an investment, insurance and/or annuity.
 - b. Member's policy must have been in effect for a minimum of one calendar year prior to this application.

Applicant must submit required documentation and application letter:

1. Include a copy of current official transcript indicating a minimum of a 2.0 GPA overall average or better. Transcript must include: applicant's name, current school, classes completed and overall grade point average.
2. Write a paragraph in your own words for each of the topics below:
 - your involvement in extra-curricular activities and/or work experiences while attending school and what have you learned and describe how you have applied this knowledge to your life.
 - describe a learning experience that you had during high school or college which you found to be significant in your life; and did this experience affect your choice of a future career path?
 - your involvement in your community and how has it influenced your life.
 - list and describe the Sons of Norway activities you have participated in during the past year.
 - describe your knowledge of your Norwegian heritage and how has this influenced your life.
 - describe the goals you have set for yourself as you continue to further your education.

Application Checklist:

- ____ 1. Complete this application.
- ____ 2. Confirm your eligibility by adding the name of the member and policy number.
- ____ 3. Include a copy of your most current transcript.
- ____ 4. Write in your own words a paragraph for each of the six topics above.
- ____ 5. All required documentation must be **received** by mail or email on or before **March 15**.

Scholarship Recipients: If chosen for one of the above scholarships, you will be notified and you may be asked to mail or email a copy of your spring *official* transcript to the District 5 Youth Director.

Note: Applicants are eligible for only one scholarship per year and can receive no more than four scholarships.

Scholarship Application Deadline must be received on or before: **March 15, 2025**

Mail or email this completed application form and application letter to:

Robert Schuck
SoN District 5 Youth Director
N6011 State RD 70
Winter, WI 54896

Cyril K. Wittrock Scholarship is funded by Skjold Lodge 5 – 100
Olav J. Eide Scholarship is funded by Fosselyngen Lodge 5 – 082
District 5 Academic Scholarships are funded by District 5 Nordic Legacy Foundation



2025 Application for International Summer School Scholarship
(One \$1,000 Scholarship Offered Each Year)

Application must be postmarked by March 15, 2025.

Send to: **Robert Schuck, District 5 Youth Director**
N6011 State RD 70
Winter, WI 54896
or to d5youthdirector@gmail.com

Personal Information:

Name: _____ Date of Birth: _____

Address: _____

City, State, ZIP: _____

Phone: _____ Email: _____

College attended: _____

Application Checklist:

To assure you submit a complete and timely application, please place a check for the following items as you complete them.

- I have entered all my personal information above.
- I have included a copy of my latest college transcript.
- I have entered all of the Sons of Norway membership and lodge information.
- I have entered all of the Sons of Norway insurance information.
- I have completed an application and been approved for International Summer School attendance by St. Olaf College.
- I have asked St. Olaf College to send a copy of my approved application to the District Five Youth Director.
- I understand I must fund my expenses for the International Summer School, to include my travel to and from Norway, in excess of those covered by this scholarship.
- I understand this scholarship is non-transferable.
- I have responded to all the questions on this application.
- I have completed the supporting narrative entries (on the next page and add additional pages, if necessary).
- I understand District Five will not consider applications which are not complete or submitted by the deadline.
- I have signed, dated and have sent this application by or before the specified deadline.

Basic Qualifications:

(Use additional pages if necessary.)

- 1. Completed at least two years of college and maintained a minimum "C" or 2.0 grade point average.
You must include a copy of your most recent transcript.
- 2. You, a parent, grandparent, aunt or uncle **must be a benefit member** of a Sons of Norway Lodge within District Five, and the membership must have been in effect for one calendar year prior to this application.

Sons of Norway Member Name (if other than self) and Number _____

Sons of Norway Policy Name and Number*: _____

***Sons of Norway products which qualify include: Nordic Elite, Term product, Viking Voyager & Annuities (\$2,000 minimum.)**

Sons of Norway Lodge Name and Number: _____

- 3. The admissions office at St. Olaf College must accept your application to the International Summer School.
(Please ask St. Olaf College to send a copy of this acceptance to the District Five Youth Director).
- 4. You are responsible to provide the balance of the funds needed for the six-week summer school, as well as the other costs of the trip to Norway.
- 5. This scholarship is non-transferable.

General Questions:

Following your summer school experience, are you willing to share your experience at a District Five event: _____

Have you been active in Sons of Norway or other Scandinavian organizations or Norwegian activities, such as: Norwegian dancers, Sytende Mai parades, Ski for Light, Masse Moro Norwegian Heritage Camp or other Sons of Norway events?

Please specify: _____

Supporting Narratives:

Please tell us why you would like to study in Norway _____

Please tell us how you would like to apply this experience to your future _____

Please include benefits District Five should realize from your summer school session _____

Upon completion of this summer school and when I return to the United States, I agree to provide an account of my experience: 1.) at a meeting of my local Sons of Norway Lodge; 2) and in a written report to the District Five Youth Director for publication and any other use determined by the District Five Board.

I have completed all entries, supplied all required documents, and I hereby agree to all stipulations as set forth in this document.

Signature

Date



Sons of Norway District 5 Lodge
Norwegian Folk High School Scholarship Application 2025
 (Two \$500.00 Scholarships Offered Each Year)

To apply:

- complete the Sons of Norway Helen Tronvold Norwegian Folk High School through Sons of Norway International (www.sofn.com.)
- complete this application in your own handwriting regarding your interest in attending Norwegian Folk High School (www.folkehogskole.no). Answer the questions, using additional sheets of paper, if needed.

***Concordia Language Camp/Skogfjorden campers are no longer eligible for this scholarship, even if there are no applications for Norwegian Folk High School during a given year.**

Name: (please print) _____

Address: _____

City, State Zip: _____

Phone: _____ Email: _____

Current Year in School: _____ Date of Birth: _____

Why do you want to attend Norwegian Folk High School?

Would you be willing to serve District Five as a Masse Moro Norwegian Heritage Camp Counselor the summer following your experience in Norway? YES NO

Tell why you think you would make a good Masse Moro counselor, and list some of your interests:

Applicant Name: (please print) _____

Applicant must have attended Masse Moro a minimum of two summers to qualify.

- Indicate the years you attended Masse Moro: _____
- You must be recognized by Masse Moro staff as one with potential leadership qualities and one capable of working with younger students. Include a letter of recommendation from Masse Moro Camp Administrator/Director.
- You must be willing to serve as a counselor on the Masse Moro staff after attending Norwegian Folk High School.
- You must have completed U.S. high school (include transcripts.)
- You must be between the ages of 18 to 23.
- You, your parents, or one of your grandparents *must be a benefit member* of a lodge within District Five, and the membership must have been in effect for one calendar year prior to this application.
- You must have applied to the Sons of Norway Helen Tronvold Norwegian Folk High School through Sons of Norway International (www.sofn.com.)
- You must be accepted by a specific Norwegian Folk High School.
- You must be able to provide all necessary funds for transportation and the remainder of the costs of the above scholarship.

Sons of Norway Lodge name and number: _____

Sons of Norway Member Name and Number (if other than self: _____

Sons of Norway Policy Name and Number*: _____

* Sons of Norway products which qualify include: Nordic Elite, Term product, Viking Voyager and Annuities (\$2,000 minimum)

This scholarship is non-transferable.

Application must be postmark by: March 15, 2025

Mail to:

**Robert Schuck
Sons of Norway District 5 Youth Director
N6011 State RD 70
Winter, WI 54896**

or d5youthdirector@gmail.com

2025 Calendar

March 1- District Surveys due to VP Jim Herman

March 15

- D17 electronic financial form is due from the lodges and districts to Sons of Norway headquarters.
- Lodge Achievement and Family Lodge of the Year forms are due using Survey Monkey.
- American Fraternal Alliance (AFA) reporting due using Survey Monkey.
- D64 Lodge Property Officer updates are due.
- **District 5 Scholarships**

March 20- Viking Photos due to LaVonne Wier

April 20- Viking Photos due to LaVonne Wier

May 15

- D18 property association financial form is due from the lodges 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.

May 17- Masse Moro Lodge Supporting Grants Due

May 17- Masse Moro Registrations Due

May 20- Viking Photos due to LaVonne Wier

June 20- Viking Photos due to LaVonne Wier

July 13-26- Masse Moro- Youth Heritage Camp in Fall Creek, WI

July 20- Viking Photos due to LaVonne Wier

August 20- Viking Photos due to LaVonne Wier

September 20- Viking Photos due to LaVonne Wier

October 3-5- Adult Camp Heritage Weekend in Norway, IL

October 20- Viking Photos due to LaVonne Wier

November 20- Viking Photos due to LaVonne Wier

December 20- Viking Photos due to LaVonne Wier

Who to contact at the home office when you need help

- You can email cbs@sofn.com for any member updates that need to be made.
- **Foundation, Scholarships & Grants-** Amy Tuchenhagen
foundation@sofn.com, atuchenhagen@sofn.com, (612) 821-4655
- **Fraternal & Membership-** Connie O'Brien and Kirsten Lehman
fraternal@sofn.com, (612) 821-4643

- **Culture, Viking & Language: Jana Velo**
jvelo@sofn.com
- **Insurance Sales: Lori Gubash**
sonsofnorwaysales@sofn.com, (833) 707-0012 – option 2
- 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

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 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.