

# Sons of Norway District 5 - Friendly Fifth Friday News

## February 7, 2025

*A District Weekly Newsletter to Keep Us Up to Date!*

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### **BARNEBIRKIE UPDATE!**

District 5 volunteers should plan to tune-in Monday, February 10<sup>th</sup> at 7 PM, on the American Birkebeiner Facebook page, for the latest information about this year's event.

Earlier this week, there was a 2-inch base of crusty snow on the Birkebeiner trails. This is not enough for 10,000 skiers to complete the 50 km race with an end in downtown Hayward.

Currently, a low snow coverage in open areas around Hayward prevents the harvesting of snow. Although snow is predicted for the region this week, a contingency plan is in place to make changes as needed.

One of the goals this year is to have all ages on snow, including our kiddos in the Barnebirkie. Consideration has been given to moving the children's race to Cable, WI, where snow is being made each night and arranging a race for children is possible. If that is the case, the "Celebration Tent" will not exist. The distribution of our cookies will be from the inside the Base Camp building at Mt. Telemark Village. We are asking for cookies as usual with a goal of 900 dozen!

We have the following individuals on our team of volunteers: Sports Director Clara Solak, Valhall Lodge, Christine Gutsch, Julie Carr, Susan Sivertson, Løven Lodge, Connie Aiello, Nordlyset Lodge, Carla Burkhardt, Wergeland Lodge, Robin Fossum, Judy Kielholtz, Dovre Lodge, Judy Ghastin, Norse Valley Lodge, Lucy Ghastin, Idun Lodge, and Cheryl Wille-Schlesser, Vennelag Lodge.

There is one additional volunteer who is not affiliated with a lodge who also wishes to assist. If I have omitted your name from the volunteer list, please let me know.

Thank you,

Cheryl Wille-Schlesser

D5 President

[cwschlesser200bc@gmail.com](mailto:cwschlesser200bc@gmail.com)

608-219-4464



## **A REMINDER to all 5<sup>th</sup> District Leaders and Members...**

The Sons of Norway District 5 Board of Directors will be providing an update to all lodges via Zoom on Saturday, February 15, 2025, beginning at 9 AM CST. Our District Secretary Darlene Arneson will share the link for the meeting in the Friendly Friday Fifth News. Know that all are welcome to attend. Leading our discussions will be the newly seated Chair of the International Board of Directors (IBOD), Luella Grangaard. Luella will share information from the last two meetings of the IBOD. Merv Eriksson, our district representative on the IBOD, has also been extended an invitation.

In addition, others from the home office have been invited to share their news with you. There will be a question-and-answer component to the meeting. Please bring your questions to the session or submit them to me in advance. I can share the questions with the proper staff member or IBOD representative requesting an answer.

Following our special presenters, the District 5 Board members will share news of interest from the work they are doing. I have asked our Youth Director, Robert Schuck, to present information on Masse Moro. Clara Solak will have the latest news regarding the 2025 Barnebirkie and her sports challenge for the district. Darlene Arneson will present best practices, and she will speak about her new committee assignment on the IBOD governance committee. Corey Olson will provide the latest financial picture. Vice President Jim Herman will share our current membership numbers and concerns for our future. An update on lodge disbandment will be shared. The action taken thus far from the Masse Moro Task Force's work will be presented. Our at-large directors have also been called upon for assistance, and they can share how their skills have been utilized.

The finalized agenda for this meeting will be shared in next week's FFFNews.

Thank you,

Cheryl Wille-Schlesser  
D5 President  
[cwschlesser200bc@gmail.com](mailto:cwschlesser200bc@gmail.com)  
608-219-4464

### **The link for the February 15 meeting:**

Darlene Arneson is inviting you to a scheduled Zoom meeting.

Topic: District 5 Leadership Meeting  
Time: Feb 15, 2025 09:00 AM Central Time (US and Canada)  
Join Zoom Meeting  
<https://us02web.zoom.us/j/83885262590>

Meeting ID: 838 8526 2590

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One tap mobile  
+16465588656,,83885262590# US (New York)  
+16469313860,,83885262590# US

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Dial by your location

- +1 646 558 8656 US (New York)
- +1 646 931 3860 US
- +1 301 715 8592 US (Washington DC)
- +1 305 224 1968 US
- +1 309 205 3325 US
- +1 312 626 6799 US (Chicago)
- +1 360 209 5623 US
- +1 386 347 5053 US
- +1 507 473 4847 US
- +1 564 217 2000 US
- +1 669 444 9171 US
- +1 669 900 9128 US (San Jose)
- +1 689 278 1000 US
- +1 719 359 4580 US
- +1 253 205 0468 US
- +1 253 215 8782 US (Tacoma)
- +1 346 248 7799 US (Houston)

Meeting ID: 838 8526 2590

Find your local number: <https://us02web.zoom.us/j/83885262590>

## **Promoting our Financial Products**

### 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.

[Download our educational flyer](#) to help you learn about how a term product might fit your needs.



# Keep Their Dreams Alive

Does someone depend on you?  
*Then you need life insurance*

Your family is your number one priority. Term insurance is a sensible option because you can get the most insurance for your premium dollars and you can select coverage for a specific period of time. You will want to have life insurance in place that will provide for them when you cannot.

## 10, 15, 20 AND 30-YEAR TERM PLANS AVAILABLE

You decide whether 10, 15, 20 or 30 years of protection better suits your needs. As long as the premiums are paid, your coverage is guaranteed for the period of time you selected. At the end of the term, you can renew your coverage annually until you reach age 95.\* During the annual renewable period, your premiums will increase.

### TERM LIFE INSURANCE IS RIGHT FOR THOSE WHO:

- Are just starting to plan for a family together
- Want to ensure their family's quality of life if they are not there to provide for them
- Are financially supporting someone with special needs or an elderly parent
- Have a mortgage or other debt they do not want to leave for their loved ones to handle
- Desire the flexibility to convert to permanent coverage in the future

\*Following the level term period, premiums will increase annually until age 95 when coverage ends.

FLR-CL-004 Rev. 09/24



### Affordable protection that fits your needs

Maybe your children are dreaming of their college experience or moving on to lives of their own and your retirement is just not that far away.

Or perhaps you're just starting a family and thinking about all the obligations that come with it.

No matter what stage of life you are enjoying, Sons of Norway has the insurance products that allow you to handle your financial concerns regarding your loved ones. We have the answer to protecting your family's financial future if something would prevent you from being there to provide for them.

This term life coverage will provide you with strong guaranteed insurance coverage with affordable premiums for a set length of time. While nothing can ever replace you, you can take steps to ease the financial burden of an untimely loss.



Deciding how to protect your family and loved ones is very important. Losing someone you love is hard enough without adding the financial worries that come with the loss of income. Life insurance can help to replace that income for your family.

### Customize your policy by using the rider options that fit your personal needs<sup>1</sup>

- Waiver of premium: will waive your premium payments if you are totally disabled for six months prior to age 60.
- Children's Insurance Rider: Death benefit per child \$5,000 to \$20,000 until age 22
- Terminal Illness Rider

### You may convert your policy to a permanent plan without underwriting. This can be done prior to the twentieth year or age 70, if earlier.

The policy that is right for you will depend on your family's needs and with Sons of Norway you can elect to convert your policy to a permanent plan of insurance before the twentieth year or age 70, if earlier. We will also offer you a premium credit if you decide to convert your policy.

<sup>1</sup>Riders may not be available in all states, some require additional premium



**SONS of  
NORWAY**

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[www.sonsofnorway.com](http://www.sonsofnorway.com)

Sons of Norway is a financial services organization offering our members financial products that help provide real peace of mind. A portion of the revenues from these products is invested back into the organization and local lodges to support our shared heritage and values.

Members of Sons of Norway receive valuable member benefits, such as *Viking* magazine and access to discounts on a wide spectrum of products and services from local and national retailers.

*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 (FPDA)
- Single Premium Deferred Annuity (SPDA)
- Single Premium Immediate Annuity (SPIA)
- Multi-Year Guaranteed Annuity (MYGA)

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. Sons of Norway does not provide tax or legal advice. Please contact your tax or legal advisor regarding your situation.

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# February 15 is the deadline for many of these scholarships!



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Minneapolis, MN 55408  
Toll-free: 800-945-8851  
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www.sonsofnorway.com

## Scholarships

In keeping with our values of commitment to life-long learning and service, and funding innovative individuals and opportunities, the Sons of Norway Foundation awards approximately 25 scholarships to promising students each year. Please go to [www.sonsofnorway.com/scholarships](http://www.sonsofnorway.com/scholarships) for full guidelines. Applications open October 1 annually.

Name of Scholarship	Deadline	Country of Study	Age Range	College Credit Needed	Gender	Field of Study	Sons of Norway Membership	Length of Award	Maximum Award	Level	Applicant Citizenship
Astrid G Cates	2/15	USA	17-26	None	N/A	Any	1 year	1 year	\$1,500	T/V	USA
Bernt Anker	2/15	USA	17-25	None	N/A	Any	N/A	4 years	\$3,000/year	U	USA
Dan & Betty Rude Scholarship	2/15	USA	17-26	One full year	N/A	Elementary Education	N/A	1 year	\$3,000	U	USA
District 4	1/15	USA, Canada or Norway	18+	None	N/A	Any	Must be D4 adult member	1 year	\$1,000	FHS/OISS/U	Canada or USA
District 6	2/15	USA	16-23	1 semester or 1 quarter	N/A	Any	Member for 1 year or Child/Grandchild of Member	1 year	\$1,500	U or T/V	USA
Douglas Warne-Rolf & Wenche Eng	1/15	Norway	Any	One full year	N/A	Any	Member or Child/Grandchild of Member for 1 year	Up to 1 year	\$3,000	FHS/OISS/U	Canada or USA
Elaine Nelson	2/15	USA	17-26	None	N/A	Education, Agriculture, or Business	Member or Child/Grandchild of Member for 1 year	1 year	\$3,000	U/G	USA, Canada, or Norway
Helen Tronvold Folk High School	1/15	Norway	17-26	None	N/A	Folk High School	1 year	1 year	\$3,000	FHS	USA
King Olav V Norwegian-American Heritage	1/15	Norway or USA	17+	None	N/A	Scandinavian studies in USA or program in Norway	N/A	1 year	\$5,000	U/G	USA
King Olav V for Norwegian Citizens	1/15	USA	17+	None	N/A	Any	N/A	1 year	\$3,000	U/G	Norway
Lund Fund	1/15	Any Country	17+	None	N/A	Any	1 year	1 year	\$3,000	U/FHS	USA
Myrtle Beinhauer	2/15	USA	17-26	None	N/A	Any	1 year	1 year	\$4,000	T/V, U	USA
Nancy Lorraine Jensen Memorial	2/15	USA	17-35	One term	Female	Science or Engineering	3 years	1 year	100% tuition	U	USA
Nordkap Lodge 3-215	2/15	USA	17+	None	N/A	Preference to medical field	Member or Child/Grandchild of Member for 1 year	1 year	\$2,000	U	USA
Orel & Marie Winjum Memorial	2/15	USA	17+	None	N/A	Any	N/A	1 year	\$2,500	U	USA
Oslo International Summer School	1/15	Norway	17-26	None	N/A	Any at Oslo International Summer School	1 year	1 term	\$2,500	OISS	USA
Sissel and Roger Espeland Memorial	2/15	USA	17-26	None	N/A	Any	1 year	1 year	\$4,000	T/V, U	USA

FHS: Folk High School, T/V: Technical/Vocational, U: Undergraduate, G: Grad School, OISS: Oslo International Summer School

Updated September 2024

## 2025 Calendar

### February 15- District 5 Information Event- – 9 AM CST

#### February 15

Deadline — Domestic scholarship applications due to Sons of Norway Foundation:

- Astrid G. Cates Scholarship
- Bernt Anker Scholarship
- Dan and Betty Rude Scholarship
- King Olav V Norwegian-American Heritage Scholarship
- Myrtle Beinhauer Scholarship
- Nancy Lorraine Jensen Memorial Scholarship
- Orel and Marie Winjum Memorial Scholarship
- Elaine Nelson Scholarship
- District 4 Scholarship
- Nordkap Lodge 3-215 Scholarship
- Sissel and Roger Espeland Memorial Scholarship Fund

**February 20-** Viking Photos due to LaVonne Wier

**February 20-** Barnebirkie Race in Hayward, WI

**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

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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.
- **Foundation, Scholarships & Grants-** Amy Tuchenhagen  
[foundation@sofn.com](mailto:foundation@sofn.com), [atuchenhagen@sofn.com](mailto:atuchenhagen@sofn.com), (612) 821-4655
- **Fraternal & Membership-** Connie O'Brien and Kirsten Lehman  
[fraternal@sofn.com](mailto:fraternal@sofn.com), (612) 821-4643

- **Culture, Viking & Language: Jana Velo**  
[jvelo@sofn.com](mailto:jvelo@sofn.com)
- **Insurance Sales: Lori Gubash**  
[sonsofnorwaysales@sofn.com](mailto: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](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

**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 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)

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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](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@sonsofnorway.com](mailto: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.