

# Friendly Fifth Friday News

February 24, 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!

---

**From President Cheryl Wille-Schlesser**

WHEN BAD THINGS HAPPEN, THERE ARE THREE CHOICES.

1. One can allow the event to define you.
2. One can permit the event to destroy you.
3. One can enable the event to strengthen you.

I would like to thank those individuals and lodges who have reached out to me over the course of the last two weeks with their expressions of concern and most recently, sympathy. Although my husband Roger and I knew his time was short, his prognosis was given in months not days. His departure last Thursday was totally unexpected and quite a shock.

While I am happy for him to be free from the pain and suffering that plagued him for years, I am trying to move forward through my new normal, and I find my faith a comfort.

I plan to turn to our members for further support, and I know that my involvement with the Sons of Norway will provide me with the focus needed to see me through this storm.

As we enter the month of March, the district board will be convening a mandated task force to address how we want to define the 5th District going forward. The initial meeting has been organized by our International Director Duane Kittleson. This is an opportunity for us to examine our strengths and weaknesses, the alignment and composition of our zones, the services we can provide to local lodges, and it will further provide an opportunity for the district to examine district policies and procedures.

If you have been contacted about joining the task force, please participate. I have selected a wide variety of members from many reaches of the district. Included are past and present district leaders, zone director alternates, and local lodge leaders who keep our lodges vibrant and growing. Thank you in advance for your participation.

**THE BIGGEST SHOW ON SNOW**

I will be joining our members in Hayward, WI, this week for the Barnebirkie, the youth component of the American Birkebeiner. Lodges have been busily baking, and their cookies will be ferried to Hayward in multiple vehicles. I would also like to acknowledge those lodges who sent monetary contributions to help us with the purchase of additional treats.

On Thursday, the children's ski event for youngsters 2.5 to 13 years will be held. District Publicity Director, La Vonne Wier, will be on hand to snap photos at the registration tent and along the course. Sports and Recreation Director, Robert Fossum will direct the Celebration Tent and meet youth and their families. This is a perfect opportunity for us to promote the Sons of Norway to families.

Youth Director, Lisa Rove-Williams and Zone 1 Director, Sandra Olson will be sharing their love of our youth camp, Masse Moro. They will also help to distribute cookies and coffee to classic skiers at the EXPO site. Cultural Director, Judy Ghastin and her sister Lucy will also assist in this way. Other lodge members from northern Wisconsin and Michigan will have roles to play. Quite frankly, we could not sponsor this event without the assistance of our members. Tusen takk til alle for hjelpen oss!

Cheryl Wille-Schlesser

### **Update from the Barnebirkie Cookie Train!**

An update from one of the cookies trains that safely made it to Hayward on Wednesday in preparation for Thursday's Barnebirkie!

Lucy Ghastin, Judy Ghastin and Cheryl Wille-Schlesser headed up with a lot of cookies and hopefully had room for luggage!

From southern Wisconsin we have a total of 245.5 dozen cookies. That includes Cheryl's cookies from Mt. Horeb.



### **Important notices and updates from the International!**

Leadership Resource – March 2023

#### **Due date reminders**

**3/1**

- A quick reminder that all scholarship applications are due Wednesday, March 1! Students can visit the foundation website at <https://www.sofn.com/foundation/scholarships/> to find descriptions of each scholarship and find the link to our online application system. Don't let your lodge members and their family members miss out on these fantastic opportunities.

**3/15**

- The D17 financial form is due from the lodges and districts to Sons of Norway Headquarters on March 15. Detailed instructions can be [found here](#).

- Lodge Achievement, Family Lodge of the Year and the AFA year-end report forms are due to Membership Services at Sons of Norway Headquarters. We request online submissions using your profile page or the Forms section of [sofn.com](http://sofn.com).
- D64 Lodge Property Officer forms are due to Sons of Norway Headquarters.

5/15

- D18 Building Association Financial Statement is the year-end financial report for the Lodge Property Association. It can be accessed from the Lodge Treasurer's profile page.
- 990 Form on the IRS website – Most lodges can complete the 990-N postcard online on the IRS website. Lodges with an average income of over \$50,000 will need to complete a 990-E or 990 form. Please email us a screenshot of the completion page or simply send an email indicating your lodge # and that the requirement is complete.

### **D17 instructions**

The D17 financial report is due to Headquarters on or before March 15. Please plan to submit this requirement via online system.

Here is a review of the instructions.

You can complete your D17 online by login into [sofn.com](http://sofn.com). Once you log in:

- Click on the word 'Profile' at the top of the page.
- Click 'Lodge D17 List'
- Click 'Edit' at the beginning of the line for the 12/31/2022 report.
- Enter your amounts in the correct spaces. You may need to scroll all the way to the right to see all the entry fields.
- Type something into the 'If there is a major deviation...." Line at the bottom, even if there isn't a major deviation.
- Click 'Continue.' This will take you back to the list.
- To "sign" the report, click the word 'approve' near the end of the line for your 12/31/2022 report.
- Type your member number in the appropriate field.
- Click 'Submit my approval.'
- Here you can send an emailed notification to the next person who needs to sign the report, typically the Lodge President.
- Click 'Send Notice' and you have completed your portion of the D17.

**IMPORTANT: the D17 Financial Statements MUST be filed online. We will not accept paper or emailed forms.**

If you need a PDF version of this form, you can download it from the Forms area of the website.

### **Form 990 requirement**

**The IRS Form 990 (this includes the 990, the 990EZ and the 990N): must be filed by May 15.**

The IRS requires all Sons of Norway lodges to file a 990 form:

- For lodges with less than \$50,000 in gross receipts, a 990-N (e-Postcard) must be filed electronically via the IRS.gov website. More information and the link to the Form 990-N Electronic Filing System (e-

Postcard) can be found here: <https://www.irs.gov/charities-non--profits/annual-electronic-filing-requirement-for-small-exempt-organizations-form-990-n-e-postcard>

- For lodges with gross receipts in excess of \$50,000 a form 990-EZ or form 990 must be filed.

Directions for filing the 990s can be accessed on the IRS website, or the lodge may choose to utilize the services of a tax preparer to complete and file the forms.

Once your 990 filing is complete (either the 990 form itself or an extension), please notify Sons of Norway headquarters by sending an email to [taxinfo@sofn.com](mailto:taxinfo@sofn.com). *It is imperative that you file this important tax form by May 15.* Failure to file could result in an automatic loss of tax-exempt status for your lodge.

Sons of Norway takes this compliance very seriously. We have learned that it can be a very costly and time-consuming experience for a lodge to lose its tax-exempt status, and non-compliance of these reports could jeopardize the tax-exempt status of the organization.

### **Lodge Achievement and Family Lodge of the Year instructions**

**Lodge Achievement and Family Lodge of the Year reporting is due by March 15.**

You can submit Lodge Achievement information via this online submission form at [Lodge Achievement Form 2022 Survey \(surveymonkey.com\)](#). The site will walk you through the information you need to input.

If you tracked your lodge activities using FraternalGive.org, you are all set. If you did not, you'll need to [fill out this form](#).

### **Recruitment campaign - 2022 campaign wrap-up**

The 2022 Recruitment program has drawn to a close. Thanks to all who helped to recruit our new members to the Sons of Norway organization! We are so excited to welcome new members to the existing membership. Let's engage those new members and invite them to be active on committees and activities.

For lodges that met their membership goals, they can expect to have the \$125 incentive deposited to their account via ACH transfers in March. Congratulations!

### **Membership renewal**

Leaders, please remind members the easiest ways to renew their membership. First, please know you cannot renew over the phone. The easiest renewal option is to renew online at [Join or Renew | Sons of Norway](#). There you can elect to pay monthly (with an automatic withdrawal from your checking account) or you can pay annually using your credit card. Note: no login required to renew membership! You can also mail a check to Headquarters at Sons of Norway, PO Box 856812, Minneapolis, MN 55485-6812.

### **Link to the forms page**

Did you know there is a page on the website dedicated to forms? It is a one stop shop for over 50 commonly used forms for Sons of Norway leaders, including the latest membership enrollment forms. Categories of forms include: cultural, financial, lodge, certificates and membership. Here is the link:

[Lodge Forms | Sons of Norway](#)

## Sons of Norway contact information

How to contact us:

<p><b>Member Support</b> including updates with membership and/or insurance such as new address or adding/deleting members</p>	<p>Email: <a href="mailto:cbs@sofn.com">cbs@sofn.com</a> (preferred)            Call: 800-945-8851, and select #1</p>
<p><b>Submitting death of a member</b>            Remember, In Loving Memory has shifted to an online location at  <a href="http://sofn.com/inlovingmemory/">sofn.com/inlovingmemory/</a></p>	<p>Please submit member's info (name, city and state) to the lodge's membership or financial secretary. OR            Email: <a href="mailto:cbs@sofn.com">cbs@sofn.com</a>            Please include full name, date of death, city and lodge number if possible</p>
<p><b>Topics having to do with insurance sales.</b></p>	<p>Email: <a href="mailto:sales@sofn.com">sales@sofn.com</a></p>
<p><b>Other Fraternal topics</b> such as:  <b>D17/D18</b>  <b>Lodge Achievement</b></p>	<p>Contact:            Connie O'Brien, Director of Fraternal &amp; Foundation Development at  <a href="mailto:cobrien@sofn.com">cobrien@sofn.com</a>            Or            Amy Tuchenhagen, Manager of Member Engagement, at  <a href="mailto:atuchenhagen@sofn.com">atuchenhagen@sofn.com</a></p>
<p><b>Viking magazine</b></p>	<p>Jana Velo            Editor, Cultural Communications  <a href="mailto:jvelo@sofn.com">jvelo@sofn.com</a></p>
<p><b>Options for our Customer Service line:</b></p>	<p>Call 800-945-8851            Press:            1 for Customer Service for Membership and Insurance            2 for Insurance Sales            3 for New Business support            4 for Insurance licensing            5 for Commissions            6 for Lodge officer support</p>

**Fun Facts by Duane Kittleson- why checking membership lists is so important!**

There are a lot of errors in the records at the home office. Such as:

- Birth dates obviously incorrect (ages 110-912)
- If birthdate was not given, I think the staff uses Jan. 1, 1901
- I found one member of my own lodge listed twice
- There is always the missing addresses especially for children

Sons of Norway - District 5  
Fun Facts and Figures

*% distribution of 'State'*

State	Count of State
WI	57.43%
MI	11.72%
IL	11.34%
IN	4.68%
TN	3.63%
OH	3.49%
FL	1.19%
MN	1.15%
KY	0.52%
CA	0.49%
AZ	0.45%
NY	0.35%
IA	0.35%
NC	0.31%
MO	0.28%
SC	0.21%
VA	0.21%
CO	0.21%
TX	0.21%
WA	0.14%
ND	0.14%
GA	0.10%
VT	0.10%
NJ	0.10%
AR	0.10%
NV	0.10%
PA	0.07%
UT	0.07%
HI	0.07%
DC	0.07%
NH	0.07%
OR	0.07%
SD	0.07%
CT	0.03%
WY	0.03%
NM	0.03%
MA	0.03%
AK	0.03%
LA	0.03%
WV	0.03%
ID	0.03%
MD	0.03%
MT	0.03%
(blank)	0.00%
<b>Grand Total</b>	<b>100.00%</b>

**District 5 - As of Jan 26, 2023**

Number insured	457
Life Members (not Insured)	1
Golden Members (insured & not)	394
JV (UngerVenner ?) all insured	43
Golden Members Insured	122
Members Other (not Life, Golden or JV)	2,428
<b>Total Members in Lodges (ages 18-89)</b>	<b>2,866</b>
Median Age	71
Average age	66
Members Age 18-30	236
Members Age 31-49	2,175
Members Age 50-89	455
Members Age 90+ (Not counted above) (In lodges not 0 & 999)	<b>201</b>
Members Age 0-17 (not counted above)	<b>633</b>
Members in lodge 0 & 999	<b>3,632</b>
<b>Total District 5 members</b>	<b>7,332</b>

*% distribution of 'Birth Month'*

Birth Month	Count of Birth Month
1	7.99%
2	7.68%
3	8.72%
4	7.99%
5	7.29%
6	7.57%
7	8.97%
8	9.11%
9	9.11%
10	8.23%
11	8.27%
12	9.07%
(blank)	0.00%
<b>Grand Total</b>	<b>100.00%</b>



## Message to District Leaders

This message is a follow-up to the communication you received on Jan 13<sup>th</sup> related to the surplus for Sons of Norway and immediate need to make changes to our current product line to support growth and stability.

We shared with you some critical steps towards profitability including the closure of our GIWL product, staff reductions, streamlining processes and evaluating our expenses to leverage technology. We took additional steps to increase both our available surplus and risk-based capital ratios via selected reinsurance and asset sale transactions which were completed prior to the end of 2022. These measures and transactions increased our capital, positioning Sons of Norway's current financial vitality and our prospects for future growth.

We are pleased to share that an early review of our 2022 financials indicates a **PROFIT** of \$3.941 million, assets of \$233.3 million resulting in a **surplus of \$13.5 million**. We are pleased that Sons of Norway realized a positive improvement to our surplus for 2022.

We encourage you to watch for the June issue of **Viking** magazine for a more detailed report on the financial stability of Sons of Norway and the complete balance sheet.

	Year end 2020	Year end 2021	Year end 2022
<b>Surplus</b>	11,266,000	8,408,000	<b>13,500,000</b>
<b>Net Income</b>	(\$3.611)	(\$1.797)	<b>\$3.941</b>

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 shortly 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.

In addition, we will actively be working on process improvements for efficiencies and holding the line on expenses for the organization. Our Fraternal team continues to actively create engaging digital content for our members to support of Nordic culture and heritage. Please watch for announcements via membership emails like E-Post and Leadership Resource for full details.

Meanwhile, we would like to thank all the district leaders and lodge leaders for the support we have received during this transitional time. We had to make the recent changes to assure the long-term financial health and vibrancy of Sons of Norway, so that it will endure for another 128 years! By rebuilding the surplus, we have taken a major step in assuring our vitality.

Respectfully and fraternally,



Ron Stubbings, International President, Sons of Norway



Chris Pinkerton, Chief Executive Officer, Sons of Norway

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

- [March 1- Some SN Foundation Scholarships Due \(see deadline list- https://www.sofn.com/foundation/scholarships/ \)](https://www.sofn.com/foundation/scholarships/)
- **March 4- Task Force ZOOM call at 10 am CST**
- [March 5-](mailto:2nor1rus@gmail.com) Photo submissions for the Viking to LaVonne Wier at [2nor1rus@gmail.com](mailto:2nor1rus@gmail.com)
- [March 10- Bylaw proposal ballots due to District Secretary from the District 5 Lodge members](#)
- [March 15-](#)
  - **D17 Financial Statements** are due to Sons of Norway Headquarters. Lodge Treasurers can file electronically from their profile page on [sofn.com](https://www.sofn.com). An editable PDF is also available from the forms area of the website. **This can only be filed online this year- no hard copies or email versions!**
  - **Lodge of the Year (LOY), Family Lodge of the Year (FLOY), and AFA Year End Reporting** forms are due to Sons of Norway Headquarters. Lodge

secretaries can file the LOY and FLOY electronically via the forms section of [sofn.com](http://sofn.com), where they can also download PDF versions of the LOY, FLOY and AFA Year End Reporting Forms. Note: lodges using [www.fraternalsgive.org](http://www.fraternalsgive.org) don't need to file an AFA Year End Reporting form.

- **D64 Property Officer Forms** are due to Sons of Norway Headquarters from lodges with property/building associations. These forms can be downloaded from the forms section. Online entry is not yet available.
- [April 5-](#) Photo submissions for the Viking to LaVonne Wier at [2nor1rus@gmail.com](mailto:2nor1rus@gmail.com)
- [April 14-16- Spring District 5 Board Meeting in southern Illinois](#)
- [April 15- Sarah Paulsen Scholarships due to Scandiana Lodge for Masse Moro](#)
- [May 5-](#) Photo submissions for the Viking to LaVonne Wier at [2nor1rus@gmail.com](mailto:2nor1rus@gmail.com)
- [May 15-](#)
  - **D18 Lodge Property Association** forms are due to Sons of Norway Headquarters. They can be entered electronically via the lodge treasurer's profile page. A PDF can be downloaded from [sofn.com](http://sofn.com).
  - **990** The 990 tax forms are due to the IRS by 5/15/2023. Lodges who fail to file a 990 three years in a row will lose their not-for-profit status and cease being a Sons of Norway lodge.
- [June 5-](#) Photo submissions for the Viking to LaVonne Wier at [2nor1rus@gmail.com](mailto:2nor1rus@gmail.com)
- [July 5-](#) Photo submissions for the Viking to LaVonne Wier at [2nor1rus@gmail.com](mailto:2nor1rus@gmail.com)
- [July 16-21- Masse Moro Camp](#)

---

### **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 Tuchenhagen ([ATuchenhagen@sofn.com](mailto:ATuchenhagen@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**

Oct 2022 to Apr 2023:

Chest--zone 1  
Trunk--zone 2

Apr 2023 to Oct 2023:

Chest--zone 4  
Trunk--zone 3

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) 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](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