

Sons of Norway District 5 - Friendly Fifth Friday News
January 16, 2026
A District Weekly Newsletter to Keep Us Up to Date!

New Year's Message from LaVonne Wier

A new year is here! I assume all the Christmas/holiday events are complete by now. I'll be waiting to see your submissions of those meetings/celebrations of your lodge.

Please remember to send the photo AND the photo submission form at the same time. You should be able to put both in the same email.

Photo submissions have been VERY slim lately. Only a couple lodges are sending photos for possible inclusion in the Viking. All photos submitted will be sent to the District 5 webmaster. Even if your photo doesn't make it to the Viking, you are still sharing it with everything in District 5, as they are posted on the D5 website.

The photo submission form is attached.

Barnebirke and Cookies

Information about the Barnebirke in Hayward was sent in the FFFN news last week. I won't repeat it here. For lodges that are not too far from my location, or on the way to Hayward from my house, which is at Galesville, Wisconsin: I will be going to the Barnebirke to represent Masse Moro and help at the Expo Cookie Table. If you have cookies that need to get up to Hayward, I can take them with me. You will need to get them to me at a meeting place. If I can help transport your cookies, please coordinate with me. You can send me an email at this address, or call me at 608-539-3243. Leave a message and I will get back to you to coordinate a meeting place.

As mentioned in the FFFN, homemade cookies (without nuts) are preferred by the children. They don't have to be homemade if people would rather buy cookies. Please remember: If your lodge can't contribute cookies, the lodge can send a monetary donation that will be used to buy cookies, and help out that way!

The people in this address line were found on the SON website as the presidents of the lodges. I assume the website was correct. If not, let me know.

Happy Winter!

LaVonne Wier
D5 Publicity

From the International SN

Dear members,

Please join us for an All Member meeting to discuss the following topics on **Monday, February 9 from 11am – 12:30 pm Central time:**

- 2026 District conventions
- How to become a delegate
- Membership survey results
- Overall changes in membership numbers
- Changes in membership numbers between the ages of 30-50
- Getting involved in your lodge and district

To register for the meeting on February 9 at 11 am Central time, click this button:

[Register for Meeting Here](#)

Due to the large number of people invited, please email questions by **Tuesday, February 3 to fraternal@sofn.com.**

<https://events.teams.microsoft.com/event/a5d1dfc7-f13d-4f1c-ba89-214996b5ee02@8b6c3bd4-9ee2-493c-b760-d2c85ef4f63f>

District 5 Convention Bidding Guidelines for 2028

Updated April 26, 2025

Due March 15, 2026 for review at April District 5 Board Meeting so bids can be reviewed and then proposed to the delegates at the 2026 convention.

This proposal is to:

- Host the convention independently
- Co-host the convention with the District Board. Provide details of how the workload and profits/risk would be divided based on previous discussion with the District Board.

Information from the District Policies and Practices Book on Convention Bids

A. Convention Site: The convention site and facilities are of the utmost importance for the smooth operation of the District Lodge Meeting. The following shall aid in the site selection.

1. Convention Bids: Bids to host a District Lodge Meeting two years hence shall be submitted in writing to the District Five Board of Directors prior to the spring Board of Directors meeting of a convention year.
2. Site Review: The site review should be completed prior to the District Board of Directors meeting which precedes the District Lodge Meeting and a report prepared for delivery at that time to the District Lodge.
3. Site Criteria: The following shall be inspected to provide for the needs of a comfortable and efficient District Lodge Meeting:
 - a. Dining Facilities: They should be separate from the main meeting room and have banquet capability with an on-site kitchen or established catering service.
 - b. District Lodge Meeting Room: The District Lodge meeting room should be isolated from noise, have proper lighting, ample seating for delegates and guests, and an adequate sound system, large screens, and ample Wi-fi. There should be ample and safe seating safe.
 - c. Committee Rooms: Committees that need to meet in-person should have meeting spaces.
 - d. Sleeping Rooms: A sufficient number of sleeping rooms for delegates and guests should be available.
 - e. Parking: Ample parking is necessary.
 - f. Exhibit Space: Spacious comfortable areas are needed to exhibit the crafts of Sons of Norway members and guests demonstrating our culture and heritage. There should be places for displays for related organizations, associations and vendors space.

g. Air Conditioning: Air conditioning is required for an efficient meeting and relaxing rest for delegates and guests.

h. Public Transportation: Consideration should be given to the availability of public transportation. Air, rail, bus, taxi and limousine services should all be reviewed.

i. Host Lodge Activities: The host lodge Committee is responsible for arranging cultural, educational, recreational, shopping, dining, and entertainment opportunities that are available and accessible.

4. Set Costs: The Host Lodge Committee shall make available to the District Five Board of Directors a list of the set costs which those who attend the District Lodge meeting shall be responsible for paying. This shall be done by the Fall Board Meeting preceding the District Lodge Meeting.

5. Registration Fee: The assessment of a registration fee by the Host Lodge Committee must be approved by the District Five Board of Directors.

- Credentials: The Host Lodge Committee shall verify the identity of delegates. A delegate packet shall be issued only upon presentation of a legal form of identification.
- Host Lodge Committee Funding: During the month of January of the convention year; District Five will distribute to the host lodge monies collected and held in escrow the previous biennium. Action at June 2018 District Lodge Meeting- \$2500 shall be allocated for startup funds for the year 2026 District 5 Meeting and Convention

B. Progress Report: The Host Lodge Committee shall provide the District Five Board of Directors with a "progress report" on their work. This report shall be due at the spring Board Meeting in the year preceding the District Five Lodge meeting.

Other criteria a bidding lodge should consider:

Hotel needs for up to 120 delegates and additional guests (also refer to previous year's convention numbers)

- Traditional schedule: Wednesday- 25 rooms, Thursday- 100 rooms, Friday- 100 rooms, Saturday- 75 rooms
- Variation of days for the convention is allowed. Please work with the District Board on this to determine when the business meetings will be.

Sufficient break-out rooms - Committee meetings – up to 7 committees that might need meeting space- they can share rooms; Workshops- dependent on planning committee; Classes that might be offered.

Thursday noon luncheon- 60 people (committee and spouses, board and spouses, convention committee and spouses)

Friday noon luncheon- can be up to 150 people

Saturday noon lunch - can be up to 150 people

Room for business sessions:

- Classroom seating for delegates- up to 120 delegates
- Seating in back of room for 30-40 guests and visitors
- Tables around room for Silent Auction
- Head table for board, Parliamentarian, and International Director
- Microphones for delegates, front table, podium

Hallway space and rooms for:

- Displays and exhibits
- Convention registration
- Vendors

Bids should include the following information plus any supporting information:

- This proposal is to:
 - Host the convention independently
 - Co-host the convention with the District Board. Provide details of how the workload and profits/risk would be divided based on previous discussion with the District Board.
- Price of rooms: \$_____
- Hotel name, location and features:
- Contact person (from bidding lodge/committee)

Bids need to be sent to Darlene Arneson, District Secretary, 2056 Skaalen Rd., Stoughton, WI 53589 by March 15, 2026. For more information, contact Darlene at arnesonfamily5@gmail.com or 608-873-7209

Options For Your RETIREMENT JOURNEY



Annuites 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.

Design the retirement income stream that fits your needs

→ 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.

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.

Annuities 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 annuities offer tax-deferred growth and principal protection from market volatility.

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



1455 West Lake Street
Minneapolis, MN 55408-2666
Toll-free: 833-707-0012
Fax: 612-827-0658
www.sonsofnorway.com



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Form Series ICC11FFPA12 & 12B, SPDA10, SPIA 02, ICC19 MYSPPDA19 & ICC19 BSPDA19

#FLA38 REV. 07/24

Annuities

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.

Download our educational flyer to help you learn about how an **annuity** might fit your needs. Here are the current rates available from Sons of Norway [download our rate sheet](#).

Do You Have Any Dormant Money Or Money You Want To Diversify & Protect?

An Annuity is an investment designed to protect you from market risk while offering a guaranteed rate of return. An Annuity is a contract between you and an insurance company. Annuities provide several options: you can let your money grow with interest, access free withdrawals, or take systematic payments over a set number of years. There are even lifetime payment options. Annuities offer many advantages:

- Tax Deferral
- Protection from Market Risk
- Diversification
- Guaranteed Interest Rate
- Access to Penalty-Free Withdrawals of 10% a year (some restrictions apply)

With the right annuity, Sons of Norway can help you reach your long-term financial goals.

| FPDA (Flexible Premium Deferred Annuity) & SPDA (Single Premium Deferred Annuity) | | |
|---|--------------------------|-------------------------|
| Current Interest Rate | First Year Interest Rate | Total First Year Return |
| 3.75% | 1.0% | = 4.75% |

1% bonus on premiums above \$10,000 for FPDA, no bonus if initial premium is under \$10,000 on FPDA

Bonus – 3.75% With bonus of 4% to 8% first year depending on premium deposit / \$250k+ premium = 11.75% first year yield!

Guaranteed minimum interest rate: 2.8%

For more information, contact Sons of Norway Sales at 1-800-945-8851

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. 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.

| Immediate | Deferred | Bonus |
|--|---|--|
| With an immediate annuity you can begin payments as little as 30 days after purchase. This type of Annuity is ideal for people who are about to retire and want a predictable income stream. | <p>A Deferred Annuity promises to pay the owner a guaranteed interest rate and can provide the owner with an income stream, or a lump sum, after the duration of the contract. Sons of Norway of Norway offers 5- and 8-year durations.</p> <p>Flexible Premium Deferred Annuity</p> <p>Single Premium Deferred Annuity</p> | <p>Bonus Annuities can be a powerful tool in your retirement plan. A bonus annuity can help you boost your retirement plan and give you options, all with zero fees. The amount of the bonus is determined by the deposit amount at time of purchase.</p> <p>Bonus Single Premium Annuity</p> |

2026 Calendar

February 9- All Member Call- SN International Hosting- 11 AM CST

February 19- Barnebirkie in Hayward

March 15- Bids for 2028 Convention Due

March 16- District Scholarships Due

May 1, 2025 – May 1, 2026- Cultural Challenge

August 2-6- District 5 Convention in Stoughton

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: 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.