

Friendly Fifth Friday News June 17, 2022

Send all web posting info and calendar dates/events directly to our webmaster at inptd5@sonsofnorway5.com. Feel free to share this with your lodge members!

Follow us in Middleton!

We will try to post pictures and updates on the District 5 Facebook page this week while we are at the District 5 Lodge Meeting and Convention in Middleton.

Join the group at <https://www.facebook.com/groups/1410575062591249>

Lots of business to do this week along with a lot of fun things as well!

Make the Most of Your Membership-

https://www.sofn.com/member_benefits/member_discounts/

Next to *Viking* magazine, one of the most valuable benefits of membership is our discount program. As a member you will enjoy access to discounts on a wide spectrum of products and services from local and national retailers.

Members Enjoy Access to Discounts from a Variety of Companies



PerkSpot

By visiting Sons of Norway's exclusive PerkSpot portal you can start saving today on products and services, like travel, clothing, food, entertainment and electronics. But that's not all! Every month new discounts are added to enhance the benefit and, once you create your account, the discounts you see will be tailored to the area in which you live!

Films of Norway

Films of Norway is an internet streaming service with a wide variety of Norwegian movies and TV series offered through a budget-friendly monthly or annual subscription. Watching these programs is a fun way to learn about Norwegian culture and improve your Norwegian language skills. **Sons of Norway members worldwide are entitled to 1 free week and 25% off** the regular monthly or annual subscription rate.

Avis and Budget Car Rental

Members receive a 30% discount at participating locations worldwide.

Best Western Hotel

Members receive a discount of up to 10% at any of Best Western's 3,400 hotels in the United States, Canada, and select properties in Scandinavia.

Borton Overseas

Members enjoy a 5% Sons of Norway member discount when booking a qualifying inclusive tour package. [Click here](#) to learn more.

Radisson Hotels

Members qualify for 5% off the regular rate at Radisson Blu, Radisson®, Country Inns & Suites By CarlsonSM, Park Inn by Radisson, and Park Plaza® hotels.

Icelandair

Members receive a 10% discount on any published Icelandair airfare when tickets are booked through select travel agents.

Porsgrunds Porselænsfabrik

Members receive a 25% discount on Porsgrunds porcelain.

Norwegian Map Service

Sons of Norway Map Service offers members and nonmembers access to a variety of maps. Genealogists, travelers, and map lovers have discovered this handy mail-order method of obtaining maps. All maps are produced by Statens kartverk, the official mapping authority for the Norwegian Government. [Click here](#) for more information.

Enjoy All that Sons of Norway has to Offer

If you'd like to learn more about the benefits of Sons of Norway membership, be sure to explore the [Member Benefits](#) section, as well as our [Financial Products](#) and available [Scholarships & Grants](#).

Products We Offer-

https://www.sofn.com/financial_products/products_we_offer/

Life insurance products help protect what matters most. Sons of Norway has a variety of products to help you protect your family's financial future.

[Home](#)>[Financial Products](#)>Products We Offer

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.

Permanent

The two basic types of permanent insurance policies offered by Sons of Norway are whole life and universal life. While universal life may be a more flexible option, whole life has many versions and ways to customize your coverage that will most often meet your particular needs.

Whole life can be purchased with a single one-time premium payment or with annual payments during your lifetime. Either way you will have guaranteed coverage with guaranteed cash value, and with most types you will also have the ability to earn dividends.

We even offer a type of whole life that is perfect for those who really would rather not take a medical exam and just want to know they are guaranteed to have the insurance coverage they need for final expenses or leaving a legacy.

Benefits to consider	Term Insurance	Permanent Insurance
Guaranteed death benefit	Yes	Yes
Tax-deferred cash value accumulation	No	Yes
Lifetime death benefit	No	Yes
Riders to customize coverage	Yes	Yes

Benefits to consider	Term Insurance	Permanent Insurance
Simple product	Yes	No
Ability to earn dividends	No	Yes
Tax-free death benefit	Yes	Yes



Let's talk about what type of life insurance will meet your personal needs: A Sons of Norway Insurance Professional can help!

[Learn More Now](#)

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.

Immediate	Deferred	Bonus
<p>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>	<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>

For additional information and rates: [Fixed Annuity Matrix](#)

Any distributions are subject to ordinary income and tax, if taken prior to age 59 1/2, a 10% federal additional tax.

All guarantees are backed by the claims-paying ability of the issuing company.

Sons of Norway and its distributors and representatives do not provide tax, accounting, or legal advice. Please consult your own attorney or accountant.

Deadlines and Dates! Changes in red!

June 15-19, 2022

- District 5 Lodge Meeting and Convention, Middleton

July 17-30, 2022

- Masse Moro Norwegian Heritage Camp

*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 dates of the International Virtual Convention:

Wednesday, August 31, 2022, 10 a.m. – 2:45 pm central time and
Thursday, September 1, 2022, 10 a.m. – 2:30 pm central time

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@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.

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