

Sons of Norway District 5 - Friendly Fifth Friday News

May 2, 2025

A District Weekly Newsletter to Keep Us Up to Date!



Norwegian Language Class

May 14th 10:30 am EST

Askeladden Lodge warmly re-invites you to attend an informal language class on May 14th via Zoom. The class is continuing with chapter 2 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) and Chapter 2 (Studies, Work, and Leisure). *Please be prepared to address exercise J to the end of the chapter!* 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 your interest to astutekaren@gmail.com. See you there!

Only a few weeks to go!

May 15

- 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

Spring Cleaning For Your Lodge

Going through your membership lists on a quarterly basis is a great practice. Become familiar and comfortable with the Excel version of your lodge membership list because it has great options for sorting and filtering information. When you have a list of updates to make or member information to check, send your list to fraternal@sofn.com

Some key things to look for:

- Phone and email – do you have a good way to contact all of your members?
- Dues paid to date – if it is past due, they might need to be taken off the list manually.
- Heritage Members – are they active in the lodge or tied to a lodge member? Have they aged out?
- Lifetime Members – check in with these members to see how they are doing and if any updates need to be made to their information.
- New Golden Members – any members qualify for the status of New Golden Member?

For questions around document retention, please refer to this guide to know what you can toss or need to keep: [Lodge Record Retention Guidelines](#)

Lodge Record Retention Guidelines

To be Kept in Perpetuity

Lodge Charter

Lodge Bylaws

Lodge or District Building Association's financial and original records (*such as articles of incorporation and charter*) if applicable

Lodge Seal Embosser (*if the lodge has one*)

Lodge Scrapbooks

Secretary's Minute Book *

Membership Roster *

Membership Record Book(s) (*3-ring binder(s) with complete, current individual membership record sheets for current members*) *

Seven Years

D17 Annual Financial Statement

Treasurer's Cash Book*

Financial Secretary's Cash Book*

Cancelled checks, bank account statements

Data filed with state/provincial taxation agencies

990 Tax Forms

Two Years

Treasurer's Record of Bills*

Membership Records of individuals who left the organization (suspended or cancelled) two or more years ago. *

One Year

Treasurer's copy of the Financial Secretary's Report to Treasurer*

Financial Secretary's copy of above report*

Lodge copy of Membership Applications *

**In many lodges, the forms marked with an asterisk are no longer being utilized. That information may be kept in a different format, such as on a computer spreadsheet. Don't be concerned if your lodge doesn't have some of these specific forms in its collection.*

Spring Cleaning at Home

Spring cleaning your finances is a great way to refresh your financial situation and set yourself up for success. Yes, it is that time of year when we all clean up our homes and conducting a review of all your finances is also important to do annually.

- Check your 401(k), IRA, or other retirement accounts for rebalancing
- Increase contributions, if possible, especially if there is an employer match
- Review investment allocations to ensure they align with your goals

For more tips to ensure your financial picture is clear, read this article:

[Refresh Your Finances](#)

Here are some key areas to focus on:

1. Organize Your Financial Documents

- Shred outdated documents and keep only necessary records
- Digitize important files for easier access
- Update passwords for online financial accounts

2. Review Your Budget & Expenses

- Analyze your spending habits and adjust your budget
- Cancel unused subscriptions or memberships
- Negotiate better rates for utilities, insurance, and other services

3. Check Your Credit Report & Score

- Get a free credit report from [AnnualCreditReport.com](https://www.annualcreditreport.com)
- Dispute any errors to improve your credit score
- Pay off outstanding debts or consolidate high-interest loans

4. Tidy Up Your Debt

- Make a plan to pay off high-interest debt first (debt avalanche) or smallest balances first (debt snowball)
- Consider refinancing loans if you can get a better interest rate

- Set up automatic payments to avoid late fees

5. Refresh Your Savings Goals

- Increase contributions to your emergency fund (aim for 3-6 months of expenses)
- Set up automatic transfers to savings or investment accounts
- Reassess short-term and long-term financial goals

6. Review Investments & Retirement Accounts

- Check your 401(k), IRA, or other retirement accounts for rebalancing
- Increase contributions, if possible, especially if there is an employer match
- Review investment allocations to ensure they align with your goals

7. Optimize Taxes

- Gather tax documents early and file on time
- Maximize deductions and credits
- Adjust W-4 withholdings if you owed taxes or got a large refund last year

8. Update Your Insurance Policies

- Review life, health, auto, and home insurance to ensure adequate coverage
- Shop around for better rates if needed
- Check beneficiary designations and update as necessary

9. Declutter and Sell Unused Items

- Sell or donate items you no longer need (clothes, furniture, electronics)
- Use the extra cash to pay off debt or boost savings

10. Set Financial Goals for the Year

- Define clear short-term, mid-term, and long-term goals
- Track progress using financial apps or spreadsheets
- Stay accountable with regular check-ins on your financial health
- Examine “Lazy Money” monies like 401(k) from former employers, bank CD’s, etc. looking for a higher return or a tax deferred product (annuity)

Speak with your Sons of Norway agent regarding additional help with your financial goals, or find an agent [on our website](#).

D-18 and 990

Lodges with property must complete a D-18 by May 15. If you have sold property in the last year, please notify taxinfo@sofn.com

All US lodges must complete a 990 form by May 15. Send verification copy to taxinfo@sofn.com once it has been submitted. Questions about the 990 are best answered through the IRS website. It should not cost anything to file the 990. Refer to their website for more information: [Annual electronic notice \(Form 990-N\) for small organizations FAQs: How to file | Internal Revenue Service](#)

Our Mission

We have updated the website and put the Sons of Norway mission in the About Us section of the website. We encourage lodges to update any documents or online resources that have the mission listed so that it reflects the current version:

The mission of Sons of Norway is to provide quality insurance and financial products to our members, promote and preserve the heritage and culture of Norway, and celebrate our relationship with other Nordic countries.

Membership Lists

You may have noticed some changes and updates to the membership lists recently. Although there were some bumps in the road while we made the changes, the process is now complete with the alphabetical sort feature.

2025 Calendar

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

June 30- SN District 5 NLF Project Grants Cycle 2 application deadline **June 30**; Grants awarded by mid-July

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

December 31- SN District 5 NLF Project Grants Cycle 1 application deadline **December 31** ; Grants awarded by mid-January

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 Tuchenhausen
foundation@sofn.com, atuchenhausen@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@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.