

Sons of Norway District 5 - Friendly Fifth Friday News

November 1, 2024

A District Weekly Newsletter to Keep Us Up to Date!

Lodge Secretary (and others interested) Call Recording

The recording is available for last Sunday's call for lodge secretaries and others interested to discuss the D63 Officer election reports, the volunteer tracking of hours and how they are reported, and how to complete the current Lodge Achievement and Family Lodge forms. Many of these are done by the Lodge Secretary but whoever is interested in jumping on the call can do so! The group also discussed membership, the new profile page on the international website and where to find things, and share ideas to make your jobs easier!

https://youtu.be/CA6Wz-BZ_U8



Sons of Norway Membership Benefits you should try!

There are many membership benefits that most of us either aren't aware of, don't take advantage of, or don't know where to find them. Having time at meetings to show them **how to log-in** is a big first step as that opens up so many resources for members! Here is the video on how to do that:

<https://youtu.be/4q-7Mxuuv5Q?si=BNgdhKdlv2V687DT>

A screenshot of the PerkSpot website interface. At the top, there are logos for PerkSpot and Sons of Norway. Below the logos are navigation links: "New Perks", "Travel", "Tickets & Attractions", and "Holiday Deals". A notice states: "Effective November 8, 2024, we will be updating our Terms of Use and Privacy Policy (upcoming versions). Please take a moment to review these changes. By continuing to use the PerkSpot platform after this date, you agree to the updated terms." Below this, a note says: "Note: If you have not previously consented to our terms, clicking on any link in this email is an acceptance and acknowledgment of PerkSpot's current Terms of Use and Privacy Policy." The main content area is titled "New Perks" and features three cards. The first card is for BERGDORF GOODMAN, offering an "October Gift Card Event + 5% in PerkSpot Reward Points*" with a "Shop Now" button. The second card is for Travel Discount Center, offering an "Extra \$40 Off Hotel Stays of 4+ Nights (Book by 11/4)" with offer code "SAVE40" and a "Book Now" button. The third card is for Better, offering "\$500 Off Your HELOC or HELOAN*" with a "Get Cash" button.

PerkSpot is a member benefit you must sign up for and then each week, you'll get weekly specials for a wide variety of products! No cost to register and you never know what you might find! Everything from savings on oil changes, to tickets, travel, and more! It's worth checking out!

To take advantage: Log in and sign up to get the weekly updates!

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

18. Insurance Products, Annuities, and More!

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



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.

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

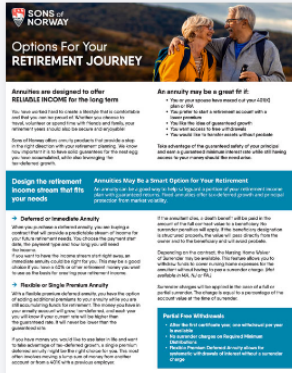
Permanent

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.

LegacySure is now available in most states. This type of whole life that is perfect for those who would rather answer some simple questions not take a medical exam. They just want to know they are guaranteed to have the insurance coverage they need for final expenses or leaving a legacy.

[Download our educational flyer](#) to see how **LegacySure** might fit your needs.

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
Simple product	Yes	No
Ability to earn dividends	No	Yes
Tax-free death benefit	Yes	Yes



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.

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 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>

Foundation Month Wraps Up- but you can still give!

Check out the Facebook posts on our District's Facebook page! We are starting a series of Foundation posts on Monday and Fridays to continue awareness about the Foundation!

What did your lodge do for Foundation Month? Share the photos for the Viking (due the 20th of each month to LaVonne Wier), on the District Facebook page, or send for the photo gallery on the District's website (send to inputd5@sonsofnorway5.com)

Together we are the future campaign goes until the end of the year! So if you didn't do something during October, you can still give!

After the District 5 Board meeting November 8-9 in Chicago, watch for some exciting news in regard to the SN District 5 Nordic Legacy Foundation!

Do you remember seeing something in the Resource but can't find it now? Check out the archived Resources!

https://www.sofn.com/member_resources/lodge_leadership_resources/administrative_resources/leadership-resource-archive/

Leadership Resource Archive

Home > Member Resources > Lodge Leadership Resources > Administrative Resources > Leadership Resource Archive

Lodge Leadership Resources >

Administrative Resources >

Lodge Forms

Leadership Resource Archive

Communications Tool Kit >

Important Deadlines

Training and Presentation Resources

>

Leadership Resource Archive

September 2024

August 2024

State of the Union

June 2024

May 2024

April 2024

March 2024

February 2024

January 2024

Check to make sure you lodge liability has been paid by November 15

Annual Lodge Liability Insurance

Invoices for 8/1/24 – 8/1/25 lodge liability coverage will be sent out to all lodge treasurers once we get them from our provider. The updated certificate can be found on the website:

[Certificate of Liability Coverage 2024-2025](#)

Please reach out to fraternal@sofn.com with questions or if you don't receive your invoice by the end of October. All payments are due by November 15, 2024. If not received by that date, a \$25 late fee will be applied, and dues will be withheld until the amount owed has been satisfied.



D63 Officer Updates for 2025

🔗 **Online:** Your Lodge Officer Roster and lodge meeting information must be updated online at www.sonsofnorway.com. Detailed instructions are on the reverse of this sheet.

Both Sons of Norway Headquarters and your district secretary are able to access your information from the website.

😊 **No Changes?** Please still visit the Officer Update section on our website and confirm the no changes option.

📅 **Deadline - December 31st:** Timely reporting of this information to Fraternal assures that your lodge's information will be correct in the Sons of Norway Headquarters database and in the online directory. Also, lodges meeting this deadline will score points towards the Lodge of the Year and Gold/Silver/Bronze merit awards.

If the deadline is approaching and your lodge hasn't reported its new officer roster, please submit the information you have and/or contact Fraternal. Changes made after the 12/31 deadline should still be reported, though these updates may not be reflected in the new district directories.

👁️ **NOTE:** Your 2025 officer roster and lodge location changes will not appear in the online lodge directory or be active in the Sons of Norway Headquarters system until 1/15/2025. Year-end reports and forms from Headquarters will be sent to 2024 officers.

😊 **Questions:** Contact Fraternal at Sons of Norway Headquarters by phone at 1-800-945-8851 extension 4643 or by email at fraternal@sofn.com.



Officer Updates Online

To Update Your Officer Roster:

Sign on to www.sofn.com with your username and password.

Click "Lodge Officer Updates" on the menu to the left of your name on your Profile Page.

To register your 2025 Officer Roster, click on the "Officers" button.

- **No changes?** Click the "No Changes for Upcoming Year" button at the top of the page.
- Adding a completely **new officer position** in 2025? Click "Add a new position" and then enter the title and member number of the person filling the office. Hit "Submit." Then hit "Save the Changes."
- To record a **change in officer**, delete the member number of the outgoing officer and type in the member number of the incoming officer. (The names will NOT change on the screen at this point.)
- If your lodge is **eliminating a position**, click the "Remove this position" button for that entry.
- Once you have made ALL your changes, click the "SUBMIT CHANGES" button at the bottom of the page.
- You will see a list of your changes. If they are correct, click "Save the Changes." Both Sons of Norway Headquarters and the District Secretary will receive a notification email.
- Your 2025 roster of officers has been recorded!

To Update Your Meeting Information:

Click "Lodge Officer Updates" from the menu to the left of your name on your Profile Page:

- Click the "Change Meeting Information" button.
- Make your changes and click the "Save" button.

All lodges should affirm or change their lodge officer rosters by December 31.

Please contact Fraternal at 612-821-4643 or fraternal@sofn.com with any questions.

***Please note that changes will not be live on the website until 1/15/2025**

Other Dates to Note (changes in red)

November 8-9- District 5 Board Meeting- northern IL (Chicago area)

November 15- Lodge Liability Payment Due

November 20- Viking Photos due to LaVonne Wier

December 20- Viking Photos due to LaVonne Wier

December 31- D63 Officer Election Reports Due

2025 Calendar

January 20- Viking Photos due to LaVonne Wier

February 20- Viking Photos due to LaVonne Wier

February 20- Barnebirkie Race in Hayward, WI

March 20- Viking Photos due to LaVonne Wier

April 20- Viking Photos due to LaVonne Wier

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 20- Viking Photos due to LaVonne Wier

November 20- Viking Photos due to LaVonne Wier

December 20- Viking Photos due to LaVonne Wier

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: Michael Godbout**
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.