Sons of Norway District 5 - Friendly Fifth Friday News
September 4, 2026
A District Weekly Newsletter to Keep Us Up to Date!

Sons of Norway lodges and members join the Norwegian-North American community and the people of Norway in mourning the passing of His Majesty King Harald V.

From David Hendrickson, Wergeland Lodge President

Darlene,

Our lodge is going to send a note of condolences to the palace in Oslo. Could you possibly send a note out to all our district 5 lodges so that they might consider doing the same. Thanks, Dave Hendrickson

Send a letter of condolences addressed to:

Det kongelige hoff
Det kongelige slott
Postboks 1 Vika
0010 Oslo
Norway

Sons of Norway lodges and members join the Norwegian-North American community and the people of Norway in mourning the passing of His Majesty King Harald V.

King Harald V – In Memoriam

On August 28th at 6:35 a.m. King Harald V passed away at Oslo University Hospital Rikshospitalet after being hospitalized for a rare blood illness. Harald V served as Norway's king for 35 years and passed away just two days before his 58th wedding anniversary with Queen Sonja.

Like his father and grandfather, King Harald adopted the motto "Alt for Norge" – Everything for Norway. He became a king of the people known for his compassion and sense of humor. He was often called "all of Norway's grandfather" – *hele Norges bestefar.*

Over the weekend, citizens gathered outside the palace on Slottsplassen (the palace plaza), laying an abundance of flowers, flags, and artwork in tribute to their beloved King.

Sunday, the Church of Norway invited people to attend memorial services all over Norway in the king's memory. His Majesty King Haakon, Her Royal Highness Crown Princess Ingrid Alexandra, Queen Sonja and Prince Sverre Magnus attended the memorial service in Asker kirke (church). The service began with the psalm *Jeg er i Herrens hender,* (I am in the Hands of the Lord) and closed with *Kongesangen* (The Royal Anthem of Norway).

On Monday, King Haakon, Crown Princess Ingrid Alexandra, Prince Sverre Magnus and other royal family members carried the late King Harald's coffin from Den røde salong (the red drawing room) to Slottskappellet – the chapel within the Royal Palace in Oslo, and were followed by dignitaries and palace staff. The King's coffin will be available for viewing from Tuesday September 1 until one day before the burial ceremony.

King Harald will be laid to rest on September 9th in the Royal Mausoleum at Akershus Fortress, beside his parents and grandparents. His sarcophagus was designed by renowned architectural firm Snøhetta.

Ways to Pay Tribute
Here are some ways to pay tribute to the memory of King Harald V in your lodge:

- Fly Norwegian flags at half-staff (*på halv stang*)
- Leave a public message on the royal house website in the *kondolanse protokoll* – the register of condolences – and read the tributes written by people from all walks of life: https://www.kongehuset.no/nyheter/kondolanseprotokoll-kong-harald
- Send a letter of condolences addressed to:

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Postboks 1 Vika
0010 Oslo
Norway

- Post a tribute on your lodge's social media or website
- King Harald was compassionate and service-minded
  In that spirit, donate to or volunteer time for a cause you believe in
- King Harald was a patron of organizations like the Sons of Norway Foundation. Celebrate his legacy by giving a gift in King Harald's name

At the time of King Harald's death, the Crown Prince became His Majesty King Haakon VIII. On August 29th, the new king gave a beautiful speech to the Norwegian people:

Dear Lodge Leader,

Your invoice for the annual lodge liability insurance is now available through the lodge documents portion of your officer profile. This insurance certificate covers lodges for **8/1/26 – 7/31/27.**

The amount is due by November 15, 2025 and a late fee will be charged for payments received after that date. Please make checks out to Sons of Norway and mail to:

Sons of Norway
1455 West Lake Street
Minneapolis, MN 55408

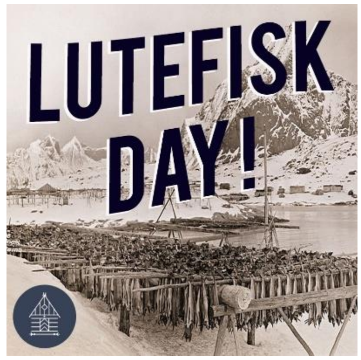
Please make sure your lodge district and number is included on the check or in the memo section.

To view or print the certificate, please go to the Lodge forms section of the website or find here:

CERTIFICATE OF LIABILITY INSURANCE

Please reach out to fraternal@sofn.com with questions.


NORDIC
FALL FEST
DOWNTOWN OSSEO, WI
OSSEO AREA CHAMBER OF COMMERCE
SATURDAY, SEPTEMBER 26TH
10AM-4PM
SCHEDULE PREVIEW:
• Craft Show
• Norwegian Bake Sale
Sponsored by OFSD School
• Historical Photo Display
Sponsored by Osseo Historical Society
• Caramel Apple Bar
Sponsored by The Osseo Nickel
• Pumpkin Bowling
Sponsored by The Osseo Nickel
• Cow Plop Bingo
Sponsored by Osseo-Fairchild FFA
• Kid Game Boothes
Sponsored by Local Businesses
• Walking Taco Bar (11am-2pm)
Sponsored by Osseo Lion's Club
• Lefse Busse (2pm-4pm)
Sponsored by Dove Healtcare
10:30AM–12:30PM
NORWEGIAN BACHELOR FARMERS
1PM
STOUGHTON NORWEGIAN DANCERS
PLUS MORE ENTERTAINMENT
LIVE MUSIC AND CHILDREN'S PERFORMERS
GET INVOLVED & LEARN MORE AT:
OSSEOAREACHAMBER.COM/
NORDICFALLFEST
WISCONSIN arts BOARD
Creativity. Culture. Community. Commerce.
VISIT EAU CLAIRE



Lutefisk dinner information needed!

Emails and inquiries about the lutefisk dinner season so if you can help me update my annual list of lutefisk dinners, that would be great! I only want lutefisk dinners (no other dinners or updates- use the District calendar to promote them). I need the name, date, location (address and please include the state!), costs, if reservations are needed, flyers if you have them! I'll start compiling the list and share it as it becomes complete. Thanks! Darlene

Life Insurance Awareness Month: Why the Right Coverage Matters

https://www.betterlifeins.com/why-the-right-coverage-matters/

Life insurance is more than a policy. It is a way to help protect the people you love, the life you have built, and your dreams for the future.

A home filled with memories. Opportunities for your children. A comfortable retirement. The freedom to keep looking ahead. These are the things that can take years to build, and life insurance can help make sure you're planning a future for the people who matter most.
Life Insurance Awareness Month is a reminder to take a fresh look at what you want to protect. Whether you already have life insurance or are just starting to consider your options, it is worth asking: Do I have the right protection in place for the people I love?

It is a question many people may need to consider. About 92 million U.S. adults say they need life insurance or more coverage.[1] Having a policy is an important first step, but the right coverage should reflect the people you love, the life you share, and the future you are working toward.

What Can Life Insurance Help Protect?
Life insurance can help the people you love continue moving forward and pursuing the future you imagined together should you pass.

Depending on your needs and the type of coverage you choose, life insurance can help with:

- Mortgage or rent payments
- Groceries, utilities, and other everyday expenses
- Outstanding debts
- Education costs
- Funeral and burial expenses
- Future goals your family has been working toward

Life insurance can help your loved ones manage immediate expenses while staying on track with plans for the future. During an already difficult time, that financial support can provide greater stability and less to worry about.

At BetterLife, helping families protect their financial futures with quality life insurance is part of our mission. We are here to help you find coverage that fits your needs today and can grow with you as your life changes.

Life Insurance Myths That Could Leave You Underprotected

Life insurance can play an important role at many ages and stages of life. Still, common assumptions can keep people from exploring their options or checking whether the coverage they already have is enough.

Here are a few common life insurance myths worth reconsidering.

"Life insurance only helps after I'm gone."

Life insurance is traditionally used to protect the people you love after your death, but some life insurance policies can offer benefits during your lifetime, too.

Certain policies may build cash value as premiums are paid. Unlike the death benefit provided to your beneficiaries, cash value may be available for you to use while you are living.

Depending on your policy, you may be able to access that value through a loan or withdrawal to help with education costs, home repairs, an unexpected expense, or another financial goal. This can make life insurance more than protection for the future. It may also become a financial resource you can turn to as your needs and goals change.[2]

A BetterLife agent can explain how cash value works and help you explore which coverage may fit your needs and future plans.

"I already have life insurance through work."

Life insurance through work can be a valuable benefit, but it is tied to your employer, not to you. If you change jobs, retire, or leave the workforce, that coverage may end. Even if your next employer offers life insurance, the amount and options may be different.

Workplace coverage may also be limited, leaving a gap between what the policy provides and what your loved ones would need to cover a mortgage, everyday expenses, debts, and future plans.

A life insurance policy stays with you as long as the policy remains active. It can provide consistent protection through career changes, retirement, and other transitions, so your family's protection does not depend on where you work.

"I'm young and healthy, so I don't need life insurance yet."
When you are young and healthy, life insurance may feel like something you can think about later. But starting earlier can help you protect the life you are building and prepare for the milestones still ahead.

Your age and health can affect your coverage options and what you pay. Purchasing coverage when you are younger and healthier may help you qualify for lower premiums and put protection in place before an unexpected health change makes coverage more expensive or difficult to obtain.

For parents and guardians, starting early can also be a meaningful way to invest in a child's future. Life insurance can provide coverage at a young age while building cash value over time. As your child grows, that value may be available to help with education, a first home, a wedding, or another dream you hope to see them achieve.

As long as the policy remains active, the coverage can stay with your child into adulthood. Some policies may also allow them to purchase more coverage at certain ages or milestones without another medical exam.

Learn more about BetterStart Whole Life Insurance and how starting early can give your child protection today with benefits they may carry into the future.

"Once I have a policy, I'm set."
Getting life insurance is an important step, but life rarely stays exactly the same.
The coverage that made sense when you first purchased your policy may not be the same coverage that fits your needs years later. A growing family, a new home, changes in income, or new financial goals can all affect the amount and type of protection that makes sense for you. That is why reviewing your coverage matters.

Is Your Coverage Keeping Up With Your Life?

Life rarely stays the same for long. Each new chapter can change what you want to protect.

Even if you already have a policy, reviewing it regularly can help you determine whether your coverage still fits your life. It may be time for a review if you have recently:

- Gotten married
- Welcomed a child or grandchild

- Purchased a home
- Changed jobs or started a business
- Taken on new debt
- Experienced a significant change in income
- Retired
- Reconsidered the legacy you want to leave

A policy that made sense several years ago may not reflect everything that matters to you today. And if you do not have life insurance yet, many of those same life changes can be a good reason to start exploring what coverage could look like for you.

Make Life Insurance Awareness Month Your Reminder
Life Insurance Awareness Month is an opportunity to think about the people you care about and the financial protection you want to have in place for them.

If you already have life insurance, take some time to review your policy and consider whether your coverage still fits your family, finances, and priorities. If you are considering life insurance for the first time, you do not have to figure it out alone.

Talk with a BetterLife agent to explore your life insurance needs or review your existing policy to make sure your coverage continues to fit your life.

Life changes, and so can the protection you need. Taking time to consider your coverage today can help you feel more confident about the future you are building and the people who matter most.

1 2026 Facts About Life Insurance, LIMRA.

2 Loans or withdrawals will reduce the amount available at death and may incur other charges.

2026 Calendar

November 15- Lodge Liability Insurance due

December 31- Lodge Officer Updates (D63) due

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.