

R *THE SONS OF NORWAY VIKING* **RESOURCE**

Membership Recruitment and Retention Governance Update

Dear Members,

Pursuant to the addition of the of new section 3.7.7 “Nominating Committee for International Director” to the Charter and Constitutions of Sons of Norway, and the revision of section 3.11.5 “Nominating Committee and Elections,” at the Biennial Convention in Jacksonville this past summer, the Governance Committee would like to inform all of our lodges and members of the following:

1. The District Boards of Directors from each District will be electing a Nominating Committee to identify, review and recommend eligible candidates for the election of an International Director.
2. Nominating Committees will also be tasked with identifying, reviewing and submitting the names of eligible candidates for election as District Lodge Officers and Directors.
3. The International Board and the District Presidents Council are working closely together to determine uniform policies and procedures throughout Sons of Norway for the creation and implementation of the new Nominating Committees. These policies and procedures will address such issues as timelines, vetting and how to secure candidates.
4. The new procedures will be established in 2015 so as to be ready for implementation in plenty of time for the next election cycle at the 2016 conventions.
5. Eligibility criteria for both International and District Officers and Directors are being updated as well. Written criteria will be ready for the 2016 election cycle so that candidates may be evaluated based on core competencies needed/required for board service.

All of this is in line with new filing requirements as established by the National Association of Insurance Commissioners (NAIC), who recently passed new Corporate Governance Annual Filing Model Regulations that

MEMBERSHIP RECRUITMENT AND RETENTION

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Membership Recruitment and Retention

Governance Update (Continued)

will be in place by 2016. The new regulations will examine the structure, knowledge and experience makeup of the International Board and the overall governance structure of Sons of Norway. It will require an annual filing by insurance companies examining in great detail how insurance companies conduct business. Each insurer will be required to describe:

- a) The insurer's corporate governance framework and structure
- b) The policies and practices of its Board of Directors and significant committees
- c) The policies and practices directing Senior Management
- d) The processes by which the Board of Directors, its committees and senior management ensure an appropriate level of oversight to the critical risk areas impacting the insurer's business activities.

Our goal is to be able to meet the NAIC filing requirements through seeking a proper match between the skills needed to round out the International Board and the District Boards with capable, interested and willing persons who possess those requisite skills.

Respectfully submitted,



Dan Rude, Chair
Governance Committee

Membership Recruitment and Retention

2015 Recruitment Challenge

Has your lodge been successful in recruiting new members? Do you have great programming? Do you create a welcoming experience for new and current members? All these skills and more will come into play if your lodge wants to take the top place in the 2015 Recruitment Challenge. That's right: Sons of Norway Headquarters is again searching for lodges with the best recruitment and retention results.

Like in years past, scoring for the 2015 Recruitment Challenge will be as follow: a lodge will earn 10 points for every 1% increase in membership. However, it's important to remember this is net increase, so if your lodge recruits 5 new members but loses 3 others your score will be affected. Your lodge will also earn a bonus point for every 24 to 55 year old new member recruited. As an extra bonus, if your lodge submits a photo of your New Member Dinner with your FBC, it'll earn 10 points.

At the end of the year, the small and large lodges with the highest point totals will be declared the winner and appear in a 2016 issue of *Viking*.

As an extra incentive in 2015, the top scoring small and large lodges in each district will earn a \$250 prize! The winning lodges can use the prize money as they wish: fund a special lodge program, hold a cultural event, contribute to a lodge or district scholarship fund or contribute to a local charity. The choice is up to the lodge.

A complete list of the rules and recap of the scoring can be found on the Highlights page on the Sons of Norway website.

No need to complete any special paperwork – every lodge is automatically entered and results are tracked by Sons of Norway Headquarters through the membership database. The contest began January 1st, so what are you waiting for? Get out and make 2015 a year to remember in your lodge!

Questions about the contest or recruitment and retention?

Contact **Joe Eggers, Membership Coordinator** at membership@sofn.com or (800) 945-8851 ext. 697.

Membership Recruitment and Retention

Congratulations to the 62 Founders Award Winners

Founders Awards are presented to lodges experiencing a 3% or more growth during the calendar year. Winning lodges receive a certificate and a prize check. Lodges growing a healthy 3% to 19% receive \$50. Lodges which have generated a remarkable growth of 20% or more are gifted \$100.

In 2014, we had 62 winners with 6 lodges hitting 20% growth or greater. As a comparison, in 2013, we had 73 winners with 13 lodges marking 20% growth or greater.

Congratulations on an impressive year of recruitment and retention for the following lodges:

4-478	Mollargutten	ND	41%	1-498	Nordlys	MN	7%
3-683	Gulf Coast Vikings	FL	24%	1-511	Trollheim	MN	7%
4-345	Hamar	AB	23%	2-044	Poulsbo	WA	7%
1-685	Rumelva	MN	23%	2-164	Whidbey Island Nordic	WA	7%
4-067	Thor	ND	22%	5-634	Knute Rockne	IN	7%
6-045	Ivar Aasen	CA	20%	7-142	Skjonne Dal	BC	7%
				4-504	Ronning	AB	6%
				5-053	Valkyrien	WI	6%
4-203	Fagerlund	ND	19%	5-074	Idun	WI	6%
2-017	Fritjov	WA	18%	5-616	Fagernes	WI	6%
5-378	Nordkap	MI	18%	6-152	Vegas Viking	NV	6%
2-039	Roald	OR	15%	1-495	Vikingland	MN	5%
2-129	Elvedalen	ID	15%	4-603	Solsyd	AB	5%
2-047	Fjeldheim	OR	13%	5-314	Mandt	WI	5%
6-108	Shastafjell	CA	13%	5-628	Tre Elver	IN	5%
1-517	Syttende Mai	MN	11%	1-483	Kong Olav V	SD	4%
1-680	Scandia	MN	11%	1-032	Borgund	SD	4%
2-145	Island Viking	AK	11%	4-143	Solglyt	AB	4%
4-507	Normont	MT	11%	5-513	Vennelag	WI	4%
4-605	Skjenna	AB	11%	6-061	Snorre	CA	4%
6-091	Norseman	CA	11%	6-110	Trollheim	CO	4%
8-009	Eidsvold		11%	1-059	Fedraheimen	MN	3%
1-017	Terje Viken	MN	10%	1-659	Tusenvann	MN	3%
3-646	Bla Fjell	VA	10%	2-094	Hovedstad	WA	3%
4-086	Bjarne	ND	10%	4-499	Jotunheimen	MT	3%
2-086	Sol-Land	WA	9%	4-536	Norhaven	MT	3%
4-553	Dalen	MT	9%	6-009	Fridtjof Nansen	CA	3%
6-115	Stordalen	CA	9%	6-078	Snowshoe Thompson	CA	3%
1-193	Vinland	MN	8%	6-168	Sola	AZ	3%
1-644	Palmedal	TX	8%	7-076	Nordic	BC	3%
3-232	Dovre	RI	8%	7-079	Dawson Creek	BC	3%
4-524	Fjell Heim	MT	8%	7-157	Trollheimen	BC	3%

Lodge Administration

Sign on to FraternalGive.Org Today!

Lodge secretaries should check their emails and mail boxes for information about the new website, www.fraternalgive.org. This is a new tool to help them track events, hours and funds that their lodges devote to membership and community activities. Sons of Norway reports this information to the American Fraternal Alliance (AFA), who uses it to campaign for the rights of fraternal benefit societies.

In 2015, lodges who do all their reporting on www.fraternalgive.org will not have to add up their totals on page 2 of the Lodge Achievement Form at the end of the year. The number of events and hours will be automatically downloaded from the site by the AFA and by Sons of Norway Headquarters.

Detailed directions on how to use the site are available for download from the membership area of www.sonsofnorway.com, along with new paper forms for the lodge secretaries and individual members.

Here are some common questions we've had about www.fraternalgive.org.

Q. What if our lodge secretary doesn't have internet access?

A. Another officer or an assistant can access the site and enter data on their behalf. If your lodge has a Volunteer Coordinator, this can be a part of their regular duties.

Q. If my lodge uses www.fraternalgive.org, do we still need to fill out the Lodge Achievement Form at the end of 2015?

A. Yes, but not all of it. You will be able to skip the AFA report, which is on page 2.

Q. Does the lodges Treasurer still have to report the Fraternal and Community amounts on the D17 Financial Statement?

A. Yes. Though some money is tracked on www.fraternalgive.org, Sons of Norway will still require that information on the D17 Financial Statement.

Q. My lodge is very big and we have events that happen on a daily basis. For example, every day several members volunteer to work together in our restaurant. Do I have to make a separate activity for each day?

A. For activities that occur once a week or more, you can add up the number of volunteers and hours and just report create one activity for the whole month.

Q. Can individual members use the site to report their volunteer hours?

A. No. The website is to be used only by a lodge officer. There is a new paper form that lodge secretaries can give to members who want to record their volunteer hours outside of an event setting.

Q. Are there still paper forms available?

A. Yes. There are new paper forms for the secretary to keep and new paper forms to be handed out to individual members. Lodges that don't use www.fraternalgive.org will still need to add up their totals at the end of the year to file on page 2 of their Lodge Achievement Forms.

Lodge Administration

Sign on to FraternalGive.Org Today!

Q. Where can I get the paper forms?

A. Paper forms and directions have been emailed and mailed out to all lodge secretaries. They can now be downloaded from the membership area of www.sonsofnorway.com, or you can call Membership Services for a copy.

Questions?

Forgot the username and password for your lodge?

Contact **Sherry Gorse** at fraternal@sofn.com or by phone at (800) 945-8851 ext. 643.

Lodge Administration

Finding Your Zone Director

Sons of Norway is made up of eight districts. Because they span multiple states and provinces, most districts have been further divided into zones. District 8 in Norway is the only Sons of Norway district which doesn't have zones.

A district officer called a zone director has been assigned to each zone. Zone directors visit each local lodge in their region at least once a year. They can be a great resource for tips on lodge programming, recruitment and retention and Sons of Norway policies and procedures. If they don't have the answer to a question, they should be able to direct you to someone who can help.

The zone director is also an important part of the Lodge Achievement process. Lodge secretaries should mail in their Lodge Achievement Forms to their zone director by 03/01/2015.

Need the name and contact information for your zone director? Contact your district vice president or Membership Services at Sons of Norway Headquarters.

Lodge Administration

Celebrate Lodge Anniversaries January/February/March

3-475

Lauderdale

Fort Lauderdale, FL

2/6/1965

50 Years

Lodge Administration

Who are You Going to Call?

Are you looking for information and/or materials and wonder who to call? Check out this reference list to help you get the information you need:

Erik Evans, Communications Manager, 612-821-4623, eevans@sofn.com

Social Media policy and usage guidance

Lodge publicity and promotion

Joe Eggers, Membership Coordinator, 612-821-4697, jeggers@sofn.com

Membership recruitment and retention ideas & support

Recruitment and Retention Newsletter

Recruitment and retention contests (International level)

New lodge starts

Lodge revitalization

NorwayConnects

Michael Brandjord, Graphic Design & Production Coordinator, 612-821-4658, mbrandjord@sofn.com

E-post

Lodge brochure design

Logo requests

Melissa Johnson, Graphic Design & Communications Assistant, 612-821-4636, mjohnson@sofn.com

Newsletter service

Viking magazine

Linda Nelson, Assistant Fraternal Director & Webmaster, 612-821-4612, lnelson@sofn.com

Viking Resource

Membership reports

Lodge programming

Website usage

Tubfrim

Sherry Gorse, Membership Services, 612-821-4643, fraternal@sofn.com

Community outreach and member activity reporting (fraternalsgive.org)

Lodge Administration

D63 Lodge officer updates

Lodge Achievement

Family Lodge of the Year

New lodge starts

Disbanding a lodge

Membership categories

Dues structure

Reporting deaths

Membership lists

Activity reports

Record retention

Lodge transfers

Affiliate memberships

Anna Stoltenberg, Cultural Coordinator, 612-821-4640, astoltenberg@sofn.com, culture@sofn.com

Media Lending Library

Culture & heritage questions

Map service

NorwayConnects

Virtual Pilgrimage

Jana Velo, Cultural Coordinator, 612-821-4642, jvelo@sofn.com, sportsmedals@sofn.com, culturalskills@sofn.com

Cultural Skills Program

Sports Medal Program

Barneløpet

NorwayConnects

Gene Brandvold, Tubfrim Chairperson, 952-831-4361, genegbrand@aol.com

Tubfrim

Liz Reque, Executive Assistant, 821-4608, lreque@sofn.com

Tax reporting (990)

Financial Statement (D17)

Real Estate Holdings

Liability insurance additional endorsement for an event

Lodge bylaws

Len Carlson, Director of Agencies, 612-821-4609, lcarslson@sofn.com

Membership Recruitment Dinners

FBC Assignments and questions

Lodge Administration

Changing Lodge Bylaws

A Handy Reference

Is your lodge planning to:

- Change lodge dues?
- Accept members upon the payment of dues?
- Change from having a financial secretary to a membership secretary?
- Define the rights of affiliate members?

If so, follow these steps to update your lodge bylaws:

- 1) Appoint a bylaw committee to review the current bylaws and recommend any change(s). (Reviewing lodge bylaws every 2 to 3 years are suggested.) Appointment of the committee is done by the lodge board.
- 2) Present proposed bylaw change(s) in writing and by reading at a business meeting.
- 3) Schedule a vote on the proposed change(s) to take place at a future meeting.
- 4) Notify all lodge members, in advance, about the proposed bylaw change(s) and when the vote on the change(s) will be conducted.
- 5) Vote on the proposed change(s). A two-thirds majority vote of the members present is required to adopt, repeal or amend the bylaws.
- 6) Submit the bylaw change(s), with the appropriate signatures (i.e. president, secretary and bylaw committee) to Liz Reque at Sons of Norway Headquarters to be approved by CEO Eivind Heiberg and Legal Counsel.
- 7) Provide a copy of the bylaw change(s) to the district secretary
- 8) Wait for approval.

Want to speed up approval?

- Use the new Local Lodge Bylaws form (D57) available in Lodge Management: Lodge Forms in the members section of www.sonsofnorway.com.
- Strike-through any language that is being removed and underline or highlight any new language.
- Do not include other correspondence in the same envelope with your bylaw change(s).
- Address the envelope to: Bylaw Change, Sons of Norway Headquarters, 1455 West Lake St., Minneapolis, MN 55408.

What should be in your lodge bylaws? Only laws unique to your lodge belong in your bylaws. This includes such things as dues structure, special membership fees (application fees), officer structure (membership or financial secretary), membership acceptance requirements (vote on membership or membership granted on the payment of dues) and the rights of affiliate members. Lodge rules and procedures should be maintained separately and should not be included in your lodge bylaws.

Questions?

Need additional information?

Contact **Liz Reque**, (800) 945-8851 ext. 608 or lreque@sofn.com.

Lodge Administration

Tubfrim Winner Announced

Thursday, January 15, 2015 was a lucky day for Violet “Vi” Hills, a member of Jotunheimen 4-499 in Billings, MT. Vi was the winner of the Tubfrim drawing to give away a ticket to Norway, worth up to \$1,000. Her postcard was drawn by Gene Brandvold, Sons of Norway’s Tubfrim Chairperson, from among 2,530 other cards. With one card for every pound sent to Norway that means that Sons of Norway sent at least 2,531 pounds of stamps to Tubfrim in 2014. This was a significant increase from 2013, when only 1,216 postcards were received.

What is Tubfrim?

Tubfrim was established in 1928 by Postmaster Ditlef Frantzen in Nesbyen, Norway. The aim was to collect and sell used stamps and use the proceeds to aid in the eradication of tuberculosis among Norwegian children. Since tuberculosis is no longer the threat to health that it once was, today children and youth with disabilities and special needs receive the proceeds from the resale of the stamps. Sons of Norway has been involved with the organization since 1986 and is its major contributor of stamps from a group outside of Norway.

How can Members and Lodges Participate?

Members can participate as individuals or the lodge can have a coordinated program, where members’ efforts are combined and the lodge is designed as the “sender.”

How to Win a Ticket to Norway

For every pound of stamps clipped and verified, the participant, either a Sons of Norway member or lodge, should send an official postcard (available from www.sonsofnorway.com) to Sons of Norway, Attn: Gene Brandvold, 1455 West Lake Street, Minneapolis, MN 55408 to be entered into the drawing to win up to \$1,000 toward a ticket to Norway. Multiple cards can be sent in one envelope. Cards should not be included with the stamps.

All postcards must be received by December 31st. The official postcard to enter the drawing can be ordered from the Sons of Norway Supply Department, (800) 945-8851 ext 645 or supply@sofn.com.

Have questions?

Need additional information?

Contact **Gene Brandvold, Tubfrim Chairperson**, at genegbrand@aol.com or (952) 831-4361.

Lodge Administration

Using the Sports Medal Program

Getting Members Involved

Two of the most common New Year's Resolutions people make are to lose weight and begin an exercise program. Perhaps some of your members have put one or both of these on their "to do" list for 2015. Why not help your members achieve their resolutions by encouraging them to get involved in the Sports Medal Program? The program is a way for members to stay active and enjoy the Norwegian tradition of friluftsliv (outdoor life/outdoor recreation). No matter the person's age or ability, the Sports Medal Program offers a fitness program for all members.

The program has five different pins, each with four different levels of achievement: Bronze, Silver, Gold and Enamel.

- Gangmerke (walking)
- Skimerke (skiing)
- Sykkelmerke (biking)
- Idrettsmerke (sports/fitness)
- Svømmemerke (swimming)

Members must work through their chosen activity in sequence, beginning with the bronze pin, completing the requirements for each level within 365 days. If the member completes the requirements in a shorter period, she/he can immediately begin working on the requirements for the next level in sequence. In order to earn the next level, the member must begin again at zero.

Participation is easy.

- 1) Members can download record cards from www.sonsofnorway.com or cards can be ordered by emailing supply@sofn.com or calling (800) 945-8851 ext 645.
- 2) Achievement goals for each activity are based on age. Members record their activity on the record card and have someone initial their recorded efforts.
- 3) When each level of the activity is completed, the record card should be submitted to the lodge's Sports Director, who will order the appropriate level pin, free of charge, from Sons of Norway Headquarters (supply@sofn.com or (800) 945-8851 ext 645)

Questions?

Need additional information?

Contact **Jana Velo**, Cultural Coordinator, sportsmedals@sofn.com or (800) 945-8851 ext 642.

Retention Tip!

Establishing a special interest group focusing on any of the Sports Medal activities will give members an opportunity to achieve their medals by working together and encouraging each other. In addition, they will be able to interact and have a connection outside of lodge meetings with other members who share a common interest.

Lodge Administration

Membership Recruitment and Retention 2014**Attention lodge vice presidents**

Watch your mailbox in April for the 2014 recruitment pins and certificates.

What are you going to be receiving?

There are three denominations of pins:

- Bronze for recruiting 1 to 4 new members
- Silver for recruiting 5 to 9 new members
- Gold for recruiting 10 or more

The accompanying certificates, one for each recruiter, will acknowledge the exact number of members recruited. Paperwork detailing the names of recruiters and the new member(s) they recruited will be included in the mailing.

Congratulations!

In 2014, 1,332 people recruited 2,250 new members. This compares to 1,427 people who recruited 2,362 new members in 2013.

Please join in congratulating these members who recruited 10 or more individuals last year.

Lodge		Recruiter	Number Recruited
4-067	Thor	Lowell F Latimer	40
4-025	Kringen	Elaine M Nelson	38
2-001	Leif Erikson	Janet G Fruchtl	16
2-001	Leif Erikson	Andrea J Torland	16
3-683	Gulf Coast Vikings	Harriet Ann McHenry	15
2-017	Fritjov	Patricia A Sandberg-Lund	13
4-067	Thor	Robert J Odden	13
4-067	Thor	Virginia Gayle Lee	13
4-025	Kringen	Doreen E Grobe	12
1-017	Terje Viken	Ralph Edward Jacobson	11
1-532	Borgund	Gene Fairchild	11
1-532	Borgund	Peggy R Nielson	10
2-106	Bothell	Billy J Hicks	10
3-541	Gateway To Florida	Kent M Larson	10

Remember

To get credit for recruiting a new member, the recruiter's name and member number must be written on the "Membership Referred by" line on the paper application. If the new member applies through the website, the recruiter's member number needs to be entered on the online form.

**Thank you
Recruiters!**

Lodge Administration

Membership Categories Defined

What's the difference between each of the membership categories within Sons of Norway? Check out these definitions to help you understand the distinction.

PRIMARY

Most members are primary members. A primary member pays the full amounts for international, district and lodge dues and receives their own *Viking* magazine monthly. A primary member can vote on lodge matters, hold office and serve as a delegate for his/her local lodge.

SPOUSE

A spouse member is the wife or husband of a primary member and pays \$7.00 less in international dues, full district dues and the spouse dues for their local lodge. Spouse members do not receive their own copy of the *Viking* magazine. They can vote on lodge matters, hold office and serve as a delegate.

UNGE VENNER

"Young Friends" are age 16–23 years old. If an Unge Venner is the lineal descendent of a current member or resides in the same household as a Sons of Norway member, then they will be exempt from paying dues under the "Family Membership" program. Free Unge Venner members stay current until the individual turns 24 years old, regardless of the status of their sponsoring member. Any other member of Sons of Norway between the ages of 16 and 23 will pay dues at a reduced rate.

Dues paying Unge Venner get their own copy of the *Viking*. Dues exempt Unge Venner can receive a subscription to *Viking* magazine for a fee. Both dues exempt and dues paying Unge Venner can vote, hold office, vote on lodge matters and serve as delegates.

HERITAGE

A Heritage member is age 0-15 and must have a family member who is a Sons of Norway member in good standing. Their dues are always free. Heritage members cannot vote or hold office, nor are they included in the lodge membership count. Also, years as a Heritage member do not count towards golden membership or anniversary awards.

AFFILIATE

Affiliate or dual membership allows people to belong to two lodges at the same time. Unless the lodge bylaws specifically define the rights of affiliate members, affiliates of a lodge have all the privileges of regular members, except they cannot vote on delegates or serve as delegates. The application process is as follows:

- The membership or financial secretary of the affiliate lodge provides the member with an Application for Affiliate Membership (#AAM3028) to complete. The member fills out the top part of the form and returns it to the lodge.
- The membership or financial secretary fills out the Affiliate Membership Card, which is the bottom half of the form. The card is separated from the top part and given to the member. The top part of the form is kept for lodge records.
- The lodge may collect affiliate dues from the member at this point. Dues for affiliate members are annual and equivalent to the local lodge portion of regular dues.
- If the lodge would like Sons of Norway Headquarters to bill the affiliate member annually for this portion, the lodge should contact the Accounting Department.
- If the lodge wants to bill the affiliate member themselves, they should make a note to bill the member annually for affiliate dues on the anniversary of their induction as an affiliate member.
- Affiliate members are not included on lists or labels received from Sons of Norway Headquarters.

Questions?

Need additional information?

Contact **Sherry Gorse** (800) 945-8851 ext. 643 or fraternal@sofn.com.

Lodge Administration

A Cultural Twist on Walking

Sons of Norway's Virtual Pilgrimage

Do you have members who are interested in being more fit in the New Year? How about introducing them to the Sons of Norway Virtual Pilgrimage?

This program was launched in January 2014 and the deadline for finishing is December 2015. The Virtual Pilgrimage is a window into the experience of pilgrims in Norway, who walk a network of routes called St. Olav's Ways.

The nearly 400 mile journey on the Old King's Road takes pilgrims past old churches, beautiful fjords, small towns, tourist hotspots, mountains and farms. By simply getting out and walking around their neighborhoods, at the gym, at a shopping mall or around a track members can transform their walk into a virtual journey in Norway. By checking into the Sons of Norway website at www.sonsofnorway.com/pilgrimage they can learn about historic landmarks and tourist destinations along the route.

How members can participate?

- Print out a Pilgrimage record card found on the Sons of Norway website or contact supply@sofn.com or (800) 945-8851 ext. 645 for a card.
- Walk around a neighborhood, park, shopping mall, track, etc. as an individual or as a participant in a walking group.
- Track mileage on the record card.
- Learn about historical locations along the Pilgrimage route in Norway found at www.sonsofnorway.com/pilgrimage.
- Track the route on a map of Norway and after 387 miles of walking the virtual journey will end at Nidaros Cathedral in Trondheim, Norway.

The program—387 miles of walking—must be completed by the end of 2015.

Those who complete the program will receive recognition from Sons of Norway.

Double dip: Gangmerke or Idrettsmeke sports medal can also be earned with with pilgrimage miles.

Questions?

Need additional information?

Please contact **Anna Grinde Stoltenberg** at culture@sofn.com or (800) 945-8851 ext 640.

Programming Tip!

Use the information on the Virtual Pilgrimage found on the Sons of Norway website to do a lodge program that combines history, geography and cultural information.

Sons of Norway

Financial Matters

Utilizing Your Financial Benefits Counselor

Has your lodge established goals for 2015? In addition to goals for recruitment, retention and volunteer involvement, why not include goals related to better utilizing your lodge's Financial Benefits Counselor (FBC). With your FBC's help, your other goals may be easier to achieve.

Here are some tips on how to utilize your FBC:

- The Financial Benefits Counselor assigned to your lodge is a great resource. Take advantage of them by asking them to volunteer for a special, upcoming lodge event.
- Work with them to conduct a New Member Recruitment Dinner. Not only will your lodge receive up to \$400 to reimburse for expenses, but you could earn an additional 10 points in the 2015 recruitment and retention contest. *(Check out the contest rules on page 3.)*
- Invite them to make a short presentation at a monthly lodge meeting.
- Arrange for them to conduct a question and answer program or seminar for the lodge.
- Encourage members to contact them for a private, one-on-one complimentary financial review.

Sons of Norway

Financial Matters

A New Product for Members

Sons of Norway is excited to announce a new product, Nordic Protector Life Insurance.

Benefits of Nordic Protector

- **Guaranteed Death Benefit:** Death benefits are guaranteed and will not decrease. The death benefit is an income tax-free benefit to your beneficiary.
- **Guaranteed Single Premium:** A single premium payment creates guaranteed paid up life insurance for the rest of the insured's life.
- **Guaranteed Non-Cancellable:** The certificate cannot be cancelled.
- **Guaranteed Cash Value:** The policy builds guaranteed cash value that can be borrowed against in the case of financial emergency.

Features

- No medical exam, only simple Yes/No questions
- Issue ages 0 – 85
- Available coverage \$5,000 to \$50,000
- Dividends can increase the death benefit to help fight inflation or they may be taken in cash

Why the Policy May Be Needed

The Nordic Protector is a simple life insurance product is designed to provide the money needed to cover expenses like funeral costs, medical bills, legal and probate fees, debt and other end of life expenses.

Another appealing use of this product is to leave a legacy. By owning life insurance, the insured can name a family member as a beneficiary to receive the tax-free death benefits at death. Or, the insured can name their favorite charity, special cause or foundation as beneficiary so that their name can live on.

Still another use for The Nordic Protector is to insure children and grandchildren. It's a great gift idea for parents to buy a policy for their children or grandparents

to buy a policy for their grandchildren. The policy provides cash value growth that the child can use as he or she gets older, plus it provides a basic insurance foundation for life without additional premiums.

Schedule a Presentation

Your lodge's FBC can introduce members to the Nordic Protector Life product and answer questions. Why not schedule a presentation for an upcoming meeting?

Questions?

Need additional information?

Contact the FBC assigned to your lodge or **Len Carlson, Director of Agencies**, lcarlson@sofn.com or (800) 945-8851 ext 609.

Mark Your Calendars

March 1, 2015

Lodge of the Year and Family Lodge of the Year forms are due to zone directors.

March 1, 2015

2014 Financial Statements (Form 17)

Financial Statements are due to the Accounting Department at Sons of Norway Headquarters.

April 1, 2015

2015 Lodge Directory is printed in April issue of the *Viking*

In April, 2015

2014 recruitment pins and certificates are mailed to lodge vice presidents with accompanying paperwork.

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