



Sailing for Growth

2018 International Convention
Sons of Norway · Bloomington, MN



2018

International Convention Report Book





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2018 International Convention

Sons of Norway · Bloomington, MN

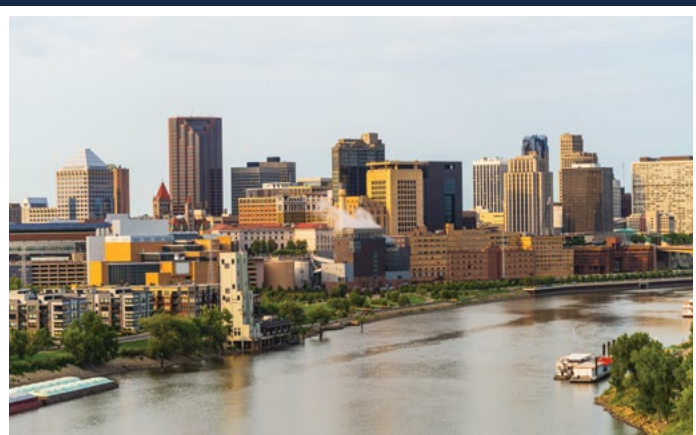
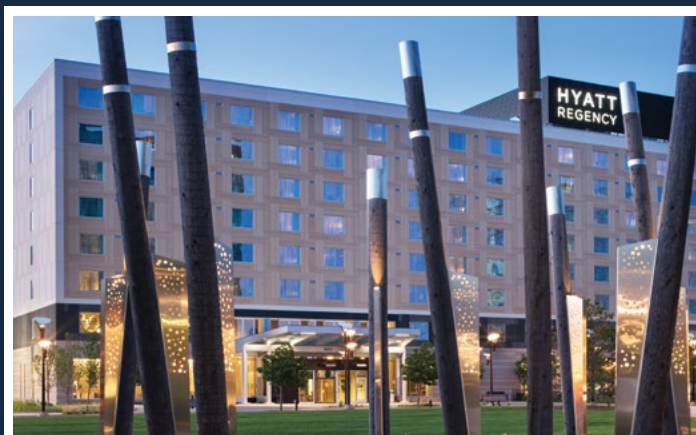


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2018 Biennial Convention Report Book

Our Mission

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

Misjon

Sons of Norways misjon er å fremme og ivareta norske kulturtradisjoner, å feire vårt forhold til andre nordiske land og samtidig tilby de beste forsikrings - og finansprodukter til våre medlemmer

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Pre-Convention Meeting Agenda

Monday, August 13

8:30am – 12:00pm	International Board Meeting – Interlachen Room
9:00 – 9:15am	Committees will meet with International Board for instruction – Interlachen Room
9:15am – 12:00pm	Committee Meetings Laws – Stone Arch Room 1 Resolutions – Stone Arch Room 2 Finance – Wacota Room Reports – Central Station Ballrooms 1, 2
12:00 – 1:00pm	Lunch – on your own
1:00 – 4:30pm	International Board Meeting – Interlachen Room
1:00 – 4:30pm	Committee Meetings Laws – Stone Arch Room 1 Resolutions – Stone Arch Room 2 Finance – Wacota Room Reports – Central Station Ballrooms 1, 2
5:30 – 9:00pm	Thank You Event

Pre-Convention Meeting Agenda



Tuesday, August 14

8:30am – 12:00pm	International Board Meeting – Interlachen Room
8:30am – 12:00pm	Committee Meetings Laws – Stone Arch Room 1 Resolutions – Stone Arch Room 2 Finance – Wacota Room Reports – Central Station Ballrooms 1, 2
12:00 – 1:00pm	Lunch – on your own
1:00 – 8:00pm	Registration for Leadership Conference & Lodge Meeting – Coat Room
1:00 – 4:30pm	International Board Meeting – Interlachen Room
1:00 – 4:30pm	Committee Meetings Laws – Stone Arch Room 1 Resolutions – Stone Arch Room 2 Finance – Wacota Room Reports – Central Station Ballrooms 1, 2



Convention Agenda

Wednesday, August 15

7:00am - 5:00pm	Registration for Leadership Conference & Lodge Meeting - Coat Room
8:00am - 8:00pm	Vendor Hours - Hotel Main Corridor
8:00am - 4:00pm	Folk Art Registration - Stone Arch Room 2
8:30 - 10:00am	Leadership Conference - Central Station Ballrooms 3, 4, 5
10:00 - 10:20am	Coffee Break
10:20am - 12:00pm	Leadership Conference - Central Station Ballrooms 3, 4, 5
12:00 - 1:00pm	Lunch - Central Station Ballrooms 1, 2
1:00 - 2:30pm	Leadership Conference - Central Station Ballrooms 3, 4, 5
2:30 - 2:50pm	Coffee Break
2:50 - 4:15pm	Leadership Conference - Central Station Ballrooms 3, 4, 5
5:35pm	Leave Hyatt Regency for US Bank Stadium and Tailgate Party <i>(via Metro Transit Light Rail)</i>
6:45pm	Buffet Dinner Tailgate Party <i>Mystic Lake's Club Purple at US Bank Stadium</i>
7:15pm	US Bank Stadium Tours Start
10:00pm	Event ends, but those needing to leave early may take the Light Rail back to the hotel whenever they choose.

Convention Agenda



Thursday, August 16

7:30am – 5:00pm	Registration for Lodge Meeting – Coat Room
8:00am – 6:00pm	Vendor Hours – Hotel Main Corridor
8:30am – 2:00pm	Load buses for outings to the American Swedish Institute (ASI) and Fort Snelling
9:00am – 3:30pm	Folk Art Registration and Exhibit - Stone Arch Room 2
2:00pm	Tour buses return to the hotel
2:30 – 3:30pm	First-time Delegate Meeting – Central Station Ballrooms 3, 4, 5
3:30 – 5:30pm	Opening Ceremonies – Central Station Ballrooms 3, 4, 5
5:30pm	Load buses for President's Reception <i>St. Paul's Landmark Center</i>
8:45 – 9:45pm	Load buses for return to hotel



Convention Agenda

Friday, August 17

7:30am – 5:00pm	Registration and Welcome Center – Coat Room
8:00am – 6:00pm	Vendor Hours – Hotel Main Corridor
8:30 – 10:30am	Delegate Assembly – Central Station Ballrooms 3, 4, 5
9:00 am – 12:00pm	Folk Art Judging – Stone Arch Room 2
10:30 – 10:45am	Coffee Break
10:45am – 12:00pm	Delegate Assembly – Central Station Ballrooms 3, 4, 5
12:00pm - 1:00pm	Lunch – Central Station Ballrooms 1, 2
1:00pm – 6:00pm	Folk Art Exhibition – Stone Arch Room 2
1:00 – 2:45pm	Delegate Assembly – Central Station Ballrooms 3, 4, 5
2:45 – 3:00pm	Coffee Break
3:00 – 5:30pm	Delegate Assembly – Central Station Ballrooms 3, 4, 5

Free evening

Convention Agenda



Saturday, August 18

8:00 – 1:00pm	Folk Art Exhibition – Stone Arch Room 2
8:00am – 1:00pm	Vendor Hours – Hotel Main Corridor
8:00am – 1:00pm	Registration and Welcome Center – Coat Room
8:30 – 10:30am	Delegate Assembly – Central Station Ballrooms 3, 4, 5
10:30 – 10:45am	Coffee Break
10:45am – 12:00pm	Delegate Assembly – Central Station Ballrooms 3, 4, 5
12:00 – 1:00pm	Lunch – Central Station Ballrooms 1, 2
1:00 – 3:30pm	Delegate Assembly – Central Station Ballrooms 3, 4, 5
1:00 – 3:00pm	Folk Art Item Pick Up – Stone Arch Room 2
3:30pm	Recess Convention
4:00 – 5:00pm	Installation of Officers – Central Station Ballrooms 3, 4, 5
5:30pm	Social Hour – Hotel Main Corridor
6:30pm	Grand Banquet – Central Station Ballrooms 1-5

Sunday, August 19

9:00 – 10:30am	International Board Meeting – Interlachen Room
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Past Conventions

May 29, 1900	Minneapolis, MN	August 24–26, 1950	Brooklyn, NY
January 24, 1901 (1st session)	Minneapolis, MN	August 21–23, 1952	Minneapolis, MN
March 12, 1901 (2nd, 3rd)	Minneapolis, MN	August 19–21, 1954	Seattle, WA
March 17, 1901 (4th)	Minneapolis, MN	August 23–25, 1956	Duluth, MN
March 19–21, 1901 (5th, 6th)	Minneapolis, MN	August 14–18, 1958	Chicago, IL
January 26, 1902	Minneapolis, MN	August 10–13, 1960	Vancouver, BC, Canada
January 25, 1903	Minneapolis, MN	August 23–25, 1962	Minneapolis, MN
January 24, 1904	Minneapolis, MN	August 20–22, 1964	New York, NY
January 30–31, 1905	Duluth, MN	August 18–20, 1966	Palo Alto, CA
June 30, July 1–2, 1906	Fargo, ND	August 22–24, 1968	Saint Paul, MN
June 28–29, 1907	Chippewa Falls, WI	August 19–21, 1970	Portland, OR
June 25–27, 1908	Saint Paul, MN	August 26–September 2, 1972	Miami, FL
June 24–26, 1909	Superior, WI	August 22–25, 1974	Banff, AB, Canada
January 17, 1910 (extra convention)	Minneapolis, MN	August 25–28, 1976	Alexandria, MN
July 7–9, 1910	Grand Forks, ND	August 23–26, 1978	Fargo, ND
July 10–14, 1912	Fargo, ND	September 3–6, 1980	North Hollywood, CA
July 17–18, 1914	Minneapolis, MN	August 25–28, 1982	Madison, WI
July 14–15, 1916	Duluth, MN	August 27–September 1, 1984	Vancouver, BC, Canada
July 18–19, 1918	Great Falls, MT	August 19–23, 1986	Philadelphia, PA
July 15–16, 1920	Madison, WI	August 23–27, 1988	Rapid City, SD
July 21–22, 1922	Grand Forks, ND	August 14–18, 1990	Spokane, WA
July 21–22, 1924	Racine, WI	August 16–22, 1992	Lillehammer, Norway
July 16–17, 1926	Minneapolis, MN	August 10–14, 1994	Minneapolis, MN
July 20–21, 1928	Sioux Falls, SD	August 21–24, 1996	Minot, ND
June 18–19, 1930	Duluth, MN	August 12–15, 1998	Anaheim, CA
August 11–13, 1932	Winnipeg, MB, Canada	August 9–12, 2000	Stavanger, Norway
August 16–18, 1934	Saint Paul, MN	August 14–17, 2002	Madison, WI
August 6–8, 1936	Seattle, WA	August 18–22, 2004	Washington, D.C.
August 18–20, 1938	Eau Claire, WI	August 14–17, 2006	Vancouver, BC, Canada
June 20–22, 1940	Brooklyn, NY	August 27–30, 2008	San Diego, CA
August 6–8, 1942	Chicago, IL	August 28–September 1, 2010	Coeur d'Alene, ID
August 10–12, 1944	Minneapolis, MN	August 22–25, 2012	Fargo, ND
August 7–10, 1946	San Francisco, CA	August 21–24, 2014	Jacksonville, FL
August 11–15, 1948	Spokane, WA	August 25–28, 2016	Tacoma, WA

Greetings and Congratulations

from the International Board



From left: Steven Halverson, Jon Grinde, Dave Ness, Ken Johnson, Elaine Nelson, Eivind Heiberg, Jon Tehven, Odd Harald Olsen, Marci Larson, Ronald Stubbings, Karl Hella, Roger Espeland, Gloria Benazic, Mark Agerter

On behalf of the International Board of Directors, it's my pleasure to extend our warmest greetings to the delegates of the 2018 International Convention. I am happy to report that thanks to the efforts of your delegates, combined with Sons of Norway's financial, fraternal and foundation operations, the past biennium has been one of growth.

Also, due in no small part to the efforts of our members and districts, Sons of Norway continues to be a valued community partner throughout North America and Norway. Thanks to everyone's contributions, our beloved organization is widely recognized for its great benefits, financial products, and our strong reputation for being a community of giving. I'm extremely proud of this fact and commend you on the effort you've put forth. Because of you, Sons of Norway is making a real and lasting impact on the communities in which we reside.

In closing, I want to congratulate the host committee for your efforts during the past biennium and wish you the very best for your 2018 International Convention.

Jon Tehven
International President



**SONS of
NORWAY**



International President



Jon Tehven

It is a great honor to welcome the delegates and guests to the 2018 Sons of Norway International Convention. Once again we will begin our time together with the Leadership Conference (LC), conduct the business of the International Lodge, elect new leadership, meet old and make new friends.

I would like to thank the delegates to the 2014 and 2016 International Lodge meetings for the honor of electing me your International President. It has been a privilege to serve as your president. During this time I have had the opportunity to visit many lodge events and district conventions. Gloria and I thank you for your hospitality. I never cease to be amazed at the passion, dedication and zeal of our members!

I want to thank our host lodges Synnøve-Nordkap, Syttende Mai and Vennekretsen, along with Sons of Norway Headquarters and District Lodge #1.

Committee Co-Chairs Claudia Bomier and Diane Halvorson and other committee members and Headquarters staff have done a great work in planning our lodge meeting.

I believe the past biennium has been very productive with many good things happening at Sons of Norway. In the 2016 International Convention Report Book I wrote about strategic planning, the member survey, our Foundation and governance. CEO Heiberg, in his 2018 report, addressed these topics: real estate, financial overview, governance, insurance, fraternal, communications and Foundation. I will also touch on some of these topics.

International Board

We have been blessed with an outstanding International Board of Directors who approach their duties and responsibilities with passion, dedication and professionalism. There are three International Board standing committees. The Finance Committee has oversight of the financial health of our Society; the Benefits Committee has oversight of fraternal, and lodge requests; and the Corporate Matters/Governance Committee has oversight regarding legal, corporate matters involving our Society as a whole.

During the International Board meetings, in May and November, these committees meet to review and make recommendations to the entire board regarding oversight matters, which are then discussed and voted upon by the entire board.

International President



Board actions are reported in *Viking* magazine. At least twice during a calendar year the International Board meets via teleconference. Additional teleconferences may occur as needed. In addition to these committees there is the Executive Committee, composed of the International President, Vice President, Secretary, Treasurer, and an International Director elected by the entire International Board. The Executive Committee has oversight to conduct annual CEO performance reviews, CEO compensation matters, succession planning, legal issues, disputes, etc. The committee meets during the board meetings in May and November and via teleconference as needed.

I might add that at the November International Board meeting after the International Lodge meeting, when new officers and directors are elected, the entire board holds a two-day orientation. The purpose of this orientation is to review the duties and responsibilities of the board.

The International Board of Directors takes its duties and responsibilities very seriously as they act on behalf of our Society.

Governance

We are now in our second round of International and District Nominating Committees. Having active and dedicated nominating committees is a matter of good governance. But, having said that, we must also have benefit members who have competencies and background experiences and who will accept the challenges of leadership attending our District and International Lodge meetings.

CEO Heiberg, in his report, points out how state insurance regulators are now seriously looking at

how boards of directors are selected, as well as their competencies and background experiences.

One of our District Nominating Committees had the delegates, prior to their District Convention, complete a questionnaire that asked about competencies, background and willingness to accept a leadership role. I applaud this approach and suggest the 2020 District Nominating committees do likewise.

Real Estate

I want to commend CEO Heiberg and the International Board for the successful sale of our Lake Street property. And, I commend our headquarters staff for the seamless transition to our temporary facility.

In 2020 we will return to new facilities at our previous Lake Street location.

Lodges Owning Property

Section 1.17.1.4. of the 2016 – 2018 *Charter, Constitutions/Policies & Procedures* states:

Tax Filings for Real Estate Entity. Each Lodge shall be responsible for filing and maintaining tax records and filings to maintain proper classification with any and all taxing authorities. The nonprofit corporation shall be registered with the Internal Revenue Service of the United States as a 501(c)(2) entity or another 501(c) classification as approved by the International Board of Directors. (8/16)

For several years the International Board has encouraged lodges that own property to have that property registered or titled in a separate nonprofit corporation registered under local state law. Our lodges cannot hold title to real estate. It



International President

must be held in a separate non-profit corporation controlled by or affiliated with the lodge. Because the property and separate corporation do not share in Sons of Norway's group tax exemption under Section 501(c)(8), it must also register with the federal government as a Section 501(c)(2) entity or another 501(c) classification. These steps are necessary, first and foremost, to protect the lodge members and lodge assets. Risk management is the concern. Having the property titled in a separate non-profit corporation helps insulate members from liability and ensure appropriate property tax treatment related to income and sale of the property. Our bylaws require these steps and the International Board is simply administering compliance with the actions of the International Lodge.

We have 53 lodges that own property, and at the end of 2017, 40 of them were registered with the federal government as 501(c)(2) organizations or another 501(c) classification. The International Board contacted the lodges that owned properties that were not properly registered, advising them that if they did not actively seek such registration, penalties would be imposed: charter suspended, dues withheld, no delegates to their district convention.

At the time this report is written, the remaining 13 lodges requiring compliance are at some stage of pursuing compliance with professional assistance. Many of these lodges have filed with the IRS and are simply awaiting approval. Others require additional follow up and assistance.

On behalf of the International Board I want to thank those lodges that have or are in the process of securing their proper registration.

Membership

In 2017 we had 76 lodges achieve 10% growth. Congratulations to all of them! They had the vision, passion, and dedication to achieve this goal. Now, it's time for these lodges and the rest of us to accept and achieve the 2018 9% challenge.

Charter, Constitution/Policies & Procedures

In 2016 I appointed a workgroup to review the *Charter, Constitution Policies and Procedures* for grammatical errors, formatting and consistencies of international, district and local lodge bylaws. Thanks to Peter Vatne, Geoff Wodell, Erlene Stevenson and Andrina Benazic for their work. Moving forward we need to continue to ensure consistency of bylaws on all levels.

In February 2017 the International Board introduced a resolution allowing the International Lodge to conduct email voting, should a vote be needed between International Lodge meetings.

On April 6, 2017, the ballots from this referendum were counted: 138 yes; 5 no; 1 invalid; 17 not returned. Thus, the International Lodge can conduct voting on resolutions and bylaws, if needed, by email. Referendums are a great way to engage International delegates during the biennium and an efficient way to conduct business in a timely manner. I commend the delegates for their attention and response to the 2017 resolution.

Financial

I want to thank our Financial Benefit Counselors for helping us carry out our mission to "provide quality insurance and financial products to our members." We must always remember that Sons of Norway

International President



was founded in 1895 by 18 individuals as a Fraternal Benefit Society whose purpose was, and still is, to provide financial security for our families.

I am pleased with the selection of Chris Pinkerton as Chief Operating Officer and the goals and strategies he is bringing to our financial division. The success of these goals means the success of Sons of Norway.

Fraternal

I want to thank the Fraternal Department for ensuring that we carry out our mission to “promote and to preserve the heritage and culture of Norway ...” Focusing on community and communications, the Fraternal Department facilitates newsletter resources, cultural skills and sports medals programs, the award winning *Viking* magazine and much more.

Foundation

Congratulations and thanks to all our members who helped us reach our Foundation goal of raising \$200,000 in 2017. We are fortunate to have the passionate and dedicated leadership.

The Sons of Norway Foundation is “dedicated to funding activities that preserve and promote Norwegian heritage, positively affect members, and make Sons of Norway communities a more vibrant place to live.”

The success of the Foundation is also due to its Director and a dedicated Board of Governors: President Leslee Hoyum, Vice President Allison Foreman, Secretary Blaine Hedberg, Thomas Heavey, Doug Warne, Marcia Sorenson, Dan Rude, Elaine Nelson, Karl Hella, and myself. CEO Eivind

Heiberg, Foundation Director Corrie Maki Knudson and Controller Dean Nelson serve *ex officio*.

Thank You, Sons of Norway Staff

Sons of Norway is fortunate to have such a competent and dedicated staff, and on behalf of the International Board of Directors and all our members in Canada, Norway, and the USA, thank you for all you do for Sons of Norway.

Finally

Again, thank you for the opportunity to serve as your International President. For Gloria and me, it has been an exciting chapter in our many years together.

Jon Tehven
International President
Sons of Norway

Welcome and Best Wishes

from Sons of Norway Headquarters Staff



Foundation and Executive

Seated (L to R): Lizabeth Halva, Corrie Knudson

Standing (L to R): Dean Stiller, Lonna Hanson, Vicki Sivula, Eivind J. Heiberg

IT and Accounting

Seated (L to R): Dede Mattson, Dean Nelson,
Kevin Kruse, Michelle Swanson

Standing (L to R): Rob Little, Betty Emery, Rachele Hockert,
Heather Jensen, Kristi Olinger, Nick Hennen



Marketing, Underwriting and Customer Service

Seated (L to R): Pat Forchay, Diane Zweifel Gabbert,
Georgia Wilson, Colleen Grill (former employee)

Standing (L to R): Dave Glennen, Christian Laland, Faye Gibson,
Barb Larson, Chris Pinkerton, Leonard Carlson

Not pictured: Connie O'Brien, Mark Hellickson

Fraternal

Seated (L to R): Amber Hanson, Jenna Kohnhofer,
Rebecca Swanson, Andrea Vuleta-Jensen

Standing (L to R): Doris Kamstra, Linda Nelson, Sherry Gorse,
Jana Velo, Mary Henkels, Linda Pederson



Chief Executive Officer



Eivind J. Heiberg

Congratulations on being elected a delegate from your district to the 2018 Sons of Norway International Convention. The very first convention of Sons of Norway was held in Minneapolis, Minnesota, in 1900, and we are happy to welcome all of you home 118 years later!

District 1 and its host lodges Synnøve-Nordkap, Syttende Mai, and Vennekretsen have planned an exciting week for you. The events, side trips and gatherings provide something for everyone, so please enjoy the fun and fellowship and take in as much as you can.

Presented in this report is information about our historic real estate sale, highlights of the biennium's financial and governance activities, and overviews of our Insurance, Fraternal and Foundation operations. Please be sure to review prior to the convention, and, as always, feel free to bring your questions to the International Convention to address as part of the delegation, or advance them to me by email at ceo@sofn.com.

Thank you for your dedicated involvement in our organization. We would not exist without your membership and commitment to our mission and fellow members. It is a distinct honor and privilege to provide you the following report.

Real Estate Sale

On March 14, 2018, we completed the sale of the Sons of Norway headquarters building and surrounding property in the Uptown neighborhood of Minneapolis. It had been Sons of Norway's headquarters for more than 50 years. While the building served us well, it had become a challenge to maintain and needed a number of costly repairs. Real estate values in the Uptown neighborhood have risen substantially in the last few years, making the sale financially favorable to Sons of Norway. The sale price after commissions and fees was nearly \$15 million.

The property was purchased as a long-term investment of the society to back the insurance and other obligations of Sons of Norway through the rental income earned on the property. The money received from the sale will be added to the assets of Sons of Norway to continue to back our obligations on our insurance contracts.

Headquarters has temporarily moved to the suburb of Minnetonka while the Uptown property is reconstructed. We plan to move back to Uptown in 2020 as a major tenant of the new building, continuing our presence in this area for nearly 90 years.

Financial Overview

Sons of Norway has maintained and improved its solid business position over the course of the past biennium.

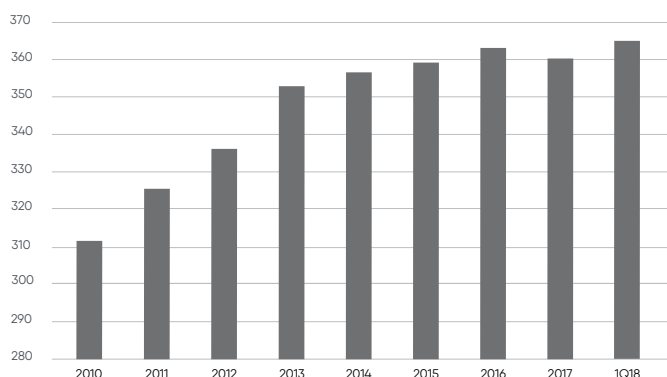


Chief Executive Officer

Revenue was \$41.0 million in 2016 and \$37.1 million in 2017. The decline in revenue in 2017 is due to lower annuity premium and a reduction in rental income from the headquarters property. The reduction in rental income occurred as part of the positioning of the property to prepare it for sale.

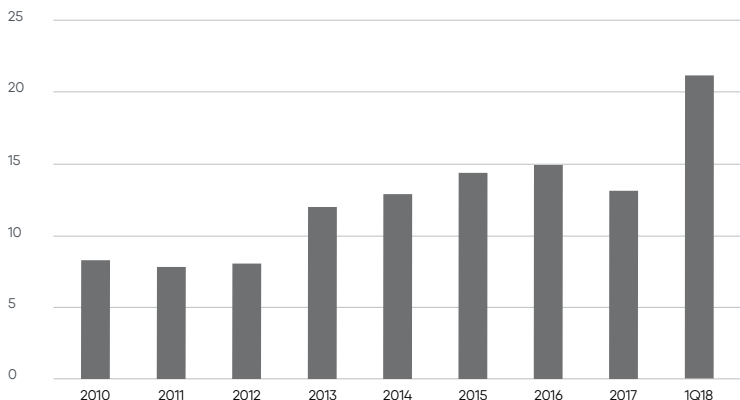
Total assets remained steady for the biennium from \$363.9 million at year end 2016 to \$365.1 million at March 31, 2018.

Assets



With the sale of the headquarters building surplus has grown from \$15.0 million at year end 2016 to \$21.2 million on March 31, 2018.

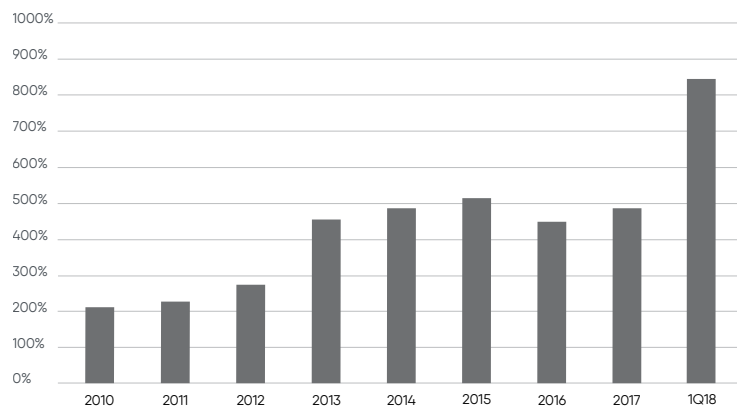
Surplus



Net gain from operations continued to be solid during the biennium. However, to assure we are ready to back our promises to members in what has been a decade-long low interest rate environment, we added additional capital to our reserves in 2017. This resulted in an operating loss in 2017 of \$1.2 million. This compares to a net gain of \$863,000 in 2016.

One of the ways state insurance departments assess the financial strength of insurance organizations is by the Risk Based Capital (RBC) ratio. They use the ratio to measure a company's financial solvency and to ensure that the company can continue to meet its financial obligations in the future. At year end 2016 our RBC ratio was 475% and grew to 864% at March 31, 2018. This solvency ratio is at an all-time high for Sons of Norway.

Risk Based Capital Ratio



These results, combined with our conservative investment policy and management of overall expenses means that Sons of Norway continues to have a strong financial footing. For more detailed information about the organization's finances, I invite you to review the financial statement by line of business starting on page 52 as well as the Eide Bailly Independent Auditor's Report starting on page 55.

Chief Executive Officer



Governance

Corporate governance in the insurance industry continues to be a growing focus among state regulators. As I reported last biennium, the Corporate Governance Annual Disclosure Model Act was adopted by the National Association of Insurance Commissioners (NAIC) in 2014. The Act's purpose is to provide regulators with information on an insurance company's corporate governance structure, policies and practices. Currently, 21 states have adopted or introduced the CGAD requirement. It's expected that all states will soon adopt the Act or will be required to adopt it by Jan. 1, 2020, to maintain accreditation with the NAIC. The Act requires the filing of a detailed annual disclosure related to various areas of an insurer's corporate governance framework. Some of these areas include: policies and practices of the Board and its committees; qualifications, expertise and experience of board members; how the insurer identifies, nominates and elects board members; specifics regarding the nominating committee process; the number of meetings the Board and each committee held during a year and director attendance; board and committee evaluation processes including board improvement and training; senior management practices and oversight in critical risk areas.

The International Board and staff have started a process for reviewing the type and scope of information required in the annual filing. Key to completing the required narratives is analyzing the appropriateness and effectiveness of our corporate governance structure and practices. Steps taken by the International Lodge and International Board in recent years will greatly assist in detailing sound governance practices. To name a few, the adoption of the District and International Nominating Committees to identify leaders; candidate applications to review experience and expertise;

creation of the governance committee; enhanced board training and continuing education; and formation of committees to review the Charter and Constitution and the policy book for the International Board of Directors. These proactive steps have made it easier to conform to the enhanced governance focus and a continued effort to develop best practices in this area will serve the organization well at all levels.

Insurance

Our insurance operations have continued on pace from our last report to you two years ago. In both 2016 and 2017 we paid out more than \$28 million annually in the form of insurance claims. Revenue from our insurance products grew to more than \$23 million in 2016 and exceeded \$20 million in 2017. As you can see, we continued to realize strong financial performance within our insurance lines during the biennium.

Looking forward, it is important to continue to honor our mission with performance that is even stronger in 2018 and beyond. Our continued growth is dependent on providing the insurance products and financial solutions that appeal to the majority of our membership and not just the 28 percent who have already selected Sons of Norway to help secure their financial futures. Providing financial protection for our members was the driving reason Sons of Norway was established in 1895. We must keep our focus on this core value as we seek to recruit the next generation of members, develop new products and strengthen our current programs.

Product development is a key component to our ongoing success. Knowing this we developed and launched two new riders in 2017. We added both Terminal Illness and Chronic Illness accelerated benefits riders to our Whole Life and Single Premium



Chief Executive Officer

Whole Life products. Previously these riders were only available on our Universal Life products. These riders give our client the power to customize their coverage with benefits they can use while alive. The benefits from the riders can provide much needed funds in the event of either a terminal or chronic illness. These funds go a long way in adding to the quality of life by helping ease the financial burden created by such an illness.

During the spring of 2018 we added two new products to our portfolio to help clients who want coverage that is either guaranteed without going through an underwriting process or desire a more streamlined underwriting process. People are looking for easy to understand products and to easily acquire the coverage they need to protect their loved ones should something happen to them. Thus we introduced our Guaranteed Issue Whole Life and Simplified Issue Whole Life contracts to fulfill that need.

Revenues generated from the insurance operation provide the majority of funding for membership/fraternal operations, which is the mission of Sons of Norway! It is our goal and intention that the organization realizes substantial growth in both membership and insurance revenue as we head brightly toward our 125th anniversary in 2020.

With this clear goal in sight, we have hired a new Chief Operating Officer (COO), a first for Sons of Norway. His focus will be on increasing the effectiveness of our insurance operations and introducing new financial security products focused solely on member needs. COO Christopher Pinkerton joined us in December 2017 to drive the key initiatives necessary to ensure our future success. Chris brings to this role years of successful leadership experience in executive roles with Nationwide, Allianz and

Foresters; a sister fraternal organization. Chris has effectively defined and will lead our success with the following key initiatives:

- Double the number of Financial Benefits Counselors supporting the sale of our products in the states in which we do business. This will benefit the lodges with experts to support the financial education and sale of the products needed to support our members and their families financially.
- Introduce innovative products designed to meet the needs of our growing membership base. These products will continue to be easy to understand and easy to acquire, similar to our recently released Guaranteed Issue Whole Life and Simplified Issue Whole Life products.
- Improve the messaging we provide to our membership by reducing industry jargon and speaking clearly to their current financial needs. We will focus on the benefits our products provide for our members vs. the insurance industry features.
- Strive toward making our products easy to obtain, ensuring our members' hopes and dreams are protected, as our heritage intended.

Fraternal

Our Fraternal operations have been busy over the last two years with targeted efforts to support community outreach, member benefits and membership recruitment.

The spirit of giving back to the community is a time-honored legacy bequeathed to us by our Sons of Norway founders, and in 2016 and 2017 our members exuberantly worked in ways small and large to make a difference in their communities.

Chief Executive Officer



The numbers are impressive:

- More than 18,500 community events held by lodges
- 670,000 hours of volunteer community service
- \$2.2 million given by lodges to support community needs in North America and Norway

Examples of service to community have ranged from purchasing bus passes to help needy students get to and from school, to filling food shelves at homeless and women's shelters, to providing transportation for the elderly and to sponsoring kids' sports and camps. Efforts at building community awareness of Norwegian heritage and culture through events that include dance, food, music and song boosted the strength of our organization, too.

Our members are our best recruiters, one friend, family member or neighbor at a time. Over 2016–2017, 6,303 new members were recruited to our organization due to the energetic commitment of our members for helping others, improving communities and embracing the Sons of Norway mission. I thank each and every member for their passion for sharing what Sons of Norway is all about, and for giving of themselves for the good of their communities.

Communications

Due to increased social media and communication efforts, the last biennium witnessed a leap in member engagement and potential member awareness of Sons of Norway. Our social media subscribers are visiting our website in larger numbers, viewing more pages and returning to the site more often. The number of subscribers to *E-Post*, our electronic newsletter, has steadily grown to more than 26,000, and our Twitter and Facebook subscriber numbers are increasing at a steady rate. *Viking* magazine continues to be read by 100,000 fans each

month, and the publication won multiple awards of excellence in 2016 and 2017.

Significant communications about the updated dues structure were disbursed across all platforms during 2016–2017. Information was cascaded to districts, lodges and members via direct email notifications, our newsletters and *Viking*. In addition, website content provided dues information, membership charts and frequently asked questions, and PowerPoint presentations were made available to districts as a tool to inform members of the change.

We will continue to keep our audiences informed of all of Sons of Norway's news and activities, in partnership with our districts, lodges and members.

Foundation

We are pleased to report that the Foundation has seen wonderful growth over the last two years, supporting our recipients through four new scholarships and a new grant opportunity specific to our lodges. Due to the generosity of our donors and favorable market conditions, our assets have grown from \$6M to \$7.5M continuing to enforce our sustainability.

In the past biennium we have helped 56 students prepare for the workforce by awarding more than \$173,000 in college scholarships and sent our US Districts \$24,000 for youth to attend Norwegian heritage camps. We are also proud to announce a personal best in distributing \$143,000 for 113 grants including the campaign to raise pilotage fees to help the Draken Harald Hårfagre Viking ship navigate the US Great Lakes. Our Sons of Norway members responded in a big way to help the Draken sail as far as Green Bay, Wisconsin, and your support was very much appreciated.



Chief Executive Officer

The Foundation was also honored to facilitate efforts on behalf of our members to help fellow brothers and sisters in need during the natural disasters of 2017. Within a few weeks our members gave more than \$25,000 to the Humanitarian Fund to assist victims of Hurricanes Harvey and Irma as well as the wildfires in California. The destruction was devastating, and the recipients of the Helping Hands to Members grants are truly grateful for the donors' generosity to support them during dire times. We are still awarding funds to members affected by these tragedies. If you know of anyone eligible for a grant, please contact the Foundation right away.

Lastly, the Foundation Board of Governors is seeking candidates who are passionate about preserving our Norwegian heritage of tomorrow. Over the last two years we have been evaluating our programs, making changes to have more impact in our grantmaking and also planning on how to grow in the future. If you have experience in business, finance or marketing and are interested in joining our team, please speak with one of our current Governors, who you will find pictured below. Applications may be downloaded from www.sonsofnorway.com/foundation and are due on September 10.

To conclude, I would like to state that Sons of Norway is on an exciting path of continued growth and change. I am pleased that as delegates and members, you continue to be an essential part of our dynamic and resilient organization. Our Sons of Norway lodges across North America and Norway will continue to be relevant and respected community resources, united in our love of Norwegian culture, our goals for financial security and our commitment to leave the world a better place.

I would like to extend sincere thanks to all of you, International President Tehven, the Board of Directors, the Foundation Board of Governors, the District Presidents and the Headquarters Staff for their hard work and contributions to Sons of Norway's successes. Due to all your efforts, we are well positioned to enjoy making a difference in our communities for long into the future.

Eivind J. Heiberg, CEO
Sons of Norway



Sons of Norway Foundation Board of Governors

Front row, l-r, Corrie Maki Knudson, Blaine Hedberg (Secretary), Leslee Lane Hoyum (Chair), Allison Foreman (Vice Chair), Thomas Heavey, Sr., Elaine Nelson, Douglas Warne, Jon Tehven, Back row, l-r: Dan Rude, Eivind Heiberg, Marcia Sorenson, Karl Hella, Dean Nelson

Velkommen

from Sons of Norway Headquarters



Sons of Norway Headquarters welcomes you to the
2018 International Convention in Bloomington, Minnesota!

Please share your convention experience with your local lodge,
and encourage them to connect with us online:



www.sofn.com/blog



www.facebook.com/sonsofnorway



twitter.com/sonsofnorway



www.instagram.com/sonsofnorway

TUSEN TAKK!



For more than **26** years and over **315** issues,
Viking brings Norwegian history and heritage to life
for its **100,000+** monthly readers.

Thank you, Sons of Norway, for a wonderful partnership.

We'll keep the stories coming.

MSPC
content elevated
msp-c.com

Proud Publishing Partner of *Viking* Magazine

Sons of Norway Foundation in Canada



To: The Officers, Directors and Delegates to this 2018 International Lodge Meeting and Convention

Greetings:

SONS OF NORWAY FOUNDATION IN CANADA continues to serve our Sons of Norway and Nordic communities throughout Canada with financial support of educational, heritage and cultural programs for individuals, Sons of Norway lodges and affiliate groups.

Within the educational programs we provide financial assistance for undergraduate, college and apprenticeship studies. This includes bursaries for students involved in Norwegian Studies, Oslo International Summer School and Folkehøgskole studies in Norway. We also offer bursaries for rosemaling skills advancement and cultural development and retention bursaries aimed at 'Training the Trainers' in cultural skills. And we sponsor the Humanitarian Financial Support Fund, a program where persons can make tax deductible donations for catastrophic events for which grants are awarded to those who have suffered material losses due to such events.

Two years ago I reported that our new Canadian Foundation website was fully operational. On this website: www.sonfic.ca, one can also find historic, governance and contact information as well as information on making donations and applying for grants. Our Foundation can also be accessed through the Sons of Norway website under the 'Foundation' drop down bar.

SONS OF NORWAY FOUNDATION IN CANADA is a Registered Charity established under authority of The Canada Not-for-profit Corporations Act. Our Foundation administration and operations conform to the governance set out in that Act, to its companion Regulations and to the conditions set out in our own Bylaws.

The financial health of our Foundation has always been and will continue to be on income from donations and from investment earnings. Our expenditure budget is aimed at staying within our investment earnings leaving donations to be added to our asset base thereby providing lasting legacies for our Nordic community to enjoy.

That stated, let us take a moment to recognize our appreciation to all those who contribute to our Canadian and US Foundations and to all those who assist in making these very important Outreach Programs for Sons of Norway such an important part of our Heritage.

On behalf of all members of SONS OF NORWAY FOUNDATION IN CANADA, we wish you a very successful International Lodge Meeting and Convention.

Fraternally,

Tore Pettersen, President
SONS OF NORWAY FOUNDATION IN CANADA



Ski for Light



It's no secret that the relationship between Sons of Norway and Ski for Light has been close since 1975, when Olav Pedersen, originally from Norway, brought the concept of a program for visually impaired cross-country skiers to the U.S. with the help of Sons of Norway and the Norwegian community.

The relationship between Sons of Norway and Ski for Light still exists, as does a relationship with the Norwegian community. It's a testament to the continuing friendship that members of Sons of Norway's leadership serve on the Ski for Light Board; CEO Eivind Heiberg recently stepped off the board, but Fraternal Director Linda Pederson has joined. International President Jon Tehven has attended part of the Ski for Light International week the past several years and was joined by his spouse, Gloria, at the 2018 event. We are also pleased that there is usually representation from the Royal Norwegian Embassy or one of the several consulates at International Week.

Most recently, a new relationship has developed within the Norwegian community: We were contacted by representatives of the Norwegian American Historical Association (NAHA), wondering if there was an opportunity to archive and digitize Ski for Light files and historical records. What a win-win! Those files have resided in our space in the lower part of the Sons of Norway headquarters building in Minneapolis, seen over the years by only a few. This project will allow access for all to our 44 year history. That volume of materials includes legal documents; newspaper clippings and videos, photographs—a bounty of history that tells the Ski for Light story.

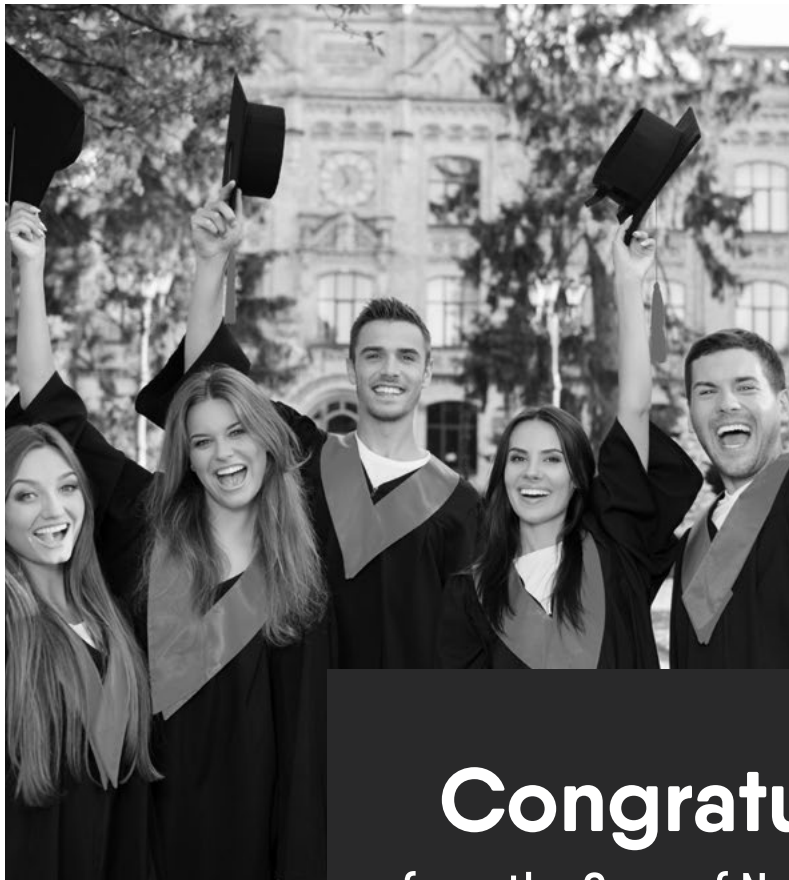
Three Ski for Light volunteers gathered last December to go through files, sorting what needs to remain with our retained documents at the Sons of Norway headquarters, and what could be organized and sent to NAHA for archiving. Many boxes were delivered to NAHA's headquarters on the campus of St. Olaf College, in Northfield, Minnesota. Over time, the collection will continue to grow and to be archived – another example of our deep Norwegian roots.

Thanks to all involved in Sons of Norway—headquarters staff and officers, lodges, individual members who volunteer to help support our airport and hotel arrivals and departures for each year's event, and myriad other ways. We couldn't have done it without you!

With gratitude,
Marion Elmquist, President
Ski for Life, Inc.



Long-time Ski for Light guide, John Olnes (r), with his skier, Mo Salama (l). John is an active Sons of Norway member with Bernt Balchen 2-046, Anchorage.



Congratulations

from the Sons of Norway Foundation

Since the 2016 International Convention the Sons of Norway Foundation awarded over \$315,000 from 113 grants and 56 scholarships, and \$24,000 in campership funds.

These opportunities were only possible thanks to gifts from memorial donations, annual lodge fundraisers and members like yourself.

THANK YOU!

Corrie Maki Knudson
Director



**SONS of
NORWAY**
FOUNDATION

www.sonsofnorway.com/foundation



District Fraternal Funds

District 1 2016



District Fraternal Program Fund District # 1 Board Report for 20 16

District Fraternal Program funds received from Sons of Norway International Headquarters, and all expenditures from those funds. Please itemize activities under each of the four categories listed below.

Fraternal Program Funds:

Fraternal Funds Received in Year 2016

1. Funds received from International Headquarters under "District Fraternal Program Fund"

\$ 8284.00

Fraternal Program Expenditures:

Fraternal Funds Spent in Year

1. District Cultural Programs:

Cultural Presentations -
Update Program Presenters

90.28

2. District Youth Programs:

Dance Workshops, Barneløpets,
Frozen Display

701.68

3. District Sports-related Programs:

Biking Outing
Support of Barneløpets

219.37

4. District Leadership Seminars:

New Officer Workshops at
the District and local lodge level

6216.49

Total Fraternal Program Expenditures:

\$ 7227.82

Fraternal Program Running Balance:

Program funds unspent by previous year-end

\$ 1056.18

Prepared by District Treasurer:

Claudia Bomier
(Signature)

4-20-17
(Date)

Approved by District Board:

Emil J. Rogers
(Signature of Dist. Secretary)

4-20-17
(Date)

Audited by District Auditors:

Ronald E. Stow
(Signature)

4-20-2017
(Date)

Annika Rasmussen
(Signature)

4/20/2017
(Date)

District Fraternal Funds

District 1 2017



District Fraternal Program Fund District # 1 Board Report for 2017

District Fraternal Program funds received from Sons of Norway International Headquarters, and all expenditures from those funds. Please itemize activities under each of the four categories listed below.

Fraternal Program Funds:

1. Funds received from International Headquarters under
"District Fraternal Program Fund"

Fraternal Funds Received in Year

\$ 7835

Fraternal Program Expenditures:

1. District Cultural Programs: 200

Fraternal Funds Spent in Year

2. District Youth Programs: — 250

3. District Sports-related Programs: 263

4. District Leadership Seminars: 5112

Total Fraternal Program Expenditures:

\$ 5825

Fraternal Program Running Balance:

Program funds unspent by previous year-end

\$ 2010

Prepared by District Treasurer:

Claudia Bomer
(Signature)

5/8/18
(Date)

Approved by District Board:

Emil Rogers
(Signature of Dist. Secretary)

5/10/18
(Date)

Audited by District Auditors:

Ronald E. King
(Signature)

5/9/18
(Date)

Sharon K. Kinn
(Signature)

5/9/18
(Date)

04/15



District Fraternal Funds

District 2 2016



District Fraternal Program Fund District #2 Board Report for 2016

District Fraternal Program funds received from Sons of Norway International Headquarters, and all expenditures from those funds. Please itemize activities under each of the four categories listed below.

Fraternal Program Funds:

Fraternal Funds Received in Year

1. Funds received from International Headquarters under
"District Fraternal Program Fund"

\$8,308.00

Fraternal Program Expenditures:

Fraternal Funds Spent in Year

1. District Cultural Programs:

\$13,738.99

Misc Cultural Activities

2. District Youth Programs:

\$45,383.04

Youth Camps

Youth & Unge Venner Activities

3. District Sports-related Programs:

\$83,920.42

Golf

Skiing

Trollhaugen

4. District Leadership Seminars:

\$0.00

Total Fraternal Program Expenditures:

\$143,042.45

Fraternal Program Running Balance:

Program funds unspent by previous year-end

\$ 0.00

Prepared by District Treasurer:

Vicki A. Nelson
Vicki A. Nelson

5/13/2017
(Date)

Approved by District Board:

Martha L. Andrew
Martha L. Andrew

6/6/17
(Date)

Audited by District Auditors:

Robert Schertzi
Robert Schertzi

5/22/17
(Date)

William Hicks
William Hicks
Billy J.

5/21/17
(Date)

(04/15)

District Fraternal Funds

District 2 2017



SONS OF
NORWAY

District Fraternal Program Fund District #2 Board Report for 2017

District Fraternal Program funds received from Sons of Norway International Headquarters, and all expenditures from those funds. Please itemize activities under each of the four categories listed below.

Fraternal Program Funds:

Fraternal Funds Received in Year

1. Funds received from International Headquarters under
"District Fraternal Program Fund"

\$8,249.00

Fraternal Program Expenditures:

Fraternal Funds Spent in Year

1. District Cultural Programs:

Misc. Cultural Activities

\$14,523.56

2. District Youth Programs:

Youth Camps

\$52,749.39

Youth & Unge Venner Activities

3. District Sports-related Programs:

\$40,914.09

Golf

Skiing

Trollhaugen

4. District Leadership Seminars:

\$4,067.59

Total Fraternal Program Expenditures:

\$ 112,254.63

Fraternal Program Running Balance:

Program funds unspent by previous year-end

\$ 00

Prepared by District Treasurer:

Vicki A. Nelson
Vicki A. Nelson

04/05/2018
(Date)

Approved by District Board:

Martha Andrew
Martha Andrew (Date)

4-17-18

Audited by District Auditors:

Bill Hicks
Bill Hicks

4-5-2018
(Date)

Bob Schertzi
Bob Schertzi

4-5-2018
(Date)



District Fraternal Funds

District 3 2016

District Fraternal Program Fund District # 3 Board Report for 2016

3

District Fraternal Program funds received from Sons of Norway International Headquarters, and all expenditures from those funds. Please itemize activities under each of the four categories listed below.

FRATERNAL PROGRAM FUNDS:

Funds Received in Year

1. Funds received from International Headquarters under
"District Fraternal Program Fund"

\$ 4,513.00

FRATERNAL PROGRAM EXPENDITURES:

Funds Spent in Year

1. District Cultural Programs:

Cultural Programs

\$ 424.05

17 Mai Activities

\$ 750.00

Cultural Heritage Support

\$ 783.77

2. District Youth Programs:

Youth Camp Scholarships

\$ 760.00

Youth Projects

\$ -

3. District Sports-related Programs:

Ski for Light

\$ 200.00

Sports Programs

\$ -

4. District Leadership Seminars:

Goto Meeting

\$ -

Guide for Leadership

\$ -

Total Fraternal Program Expenditures

\$ 2,917.82

FRATERNAL PROGRAM RUNNING BALANCE:

Program funds unspent by previous year-end

\$ 6,509.01

Program funds received minus funds spent in year

\$ 1,595.18

Program funds unspent by year-end

\$ 8,104.19

Prepared by District Treasurer:

Rita M. Tetra
(Signature)

3-4-2017
(Date)

Approved by District Board:

David L. Allen, Helms
(Signature of District Secretary)

3-4-2017
(Date)

Audited by District Auditors:

Karen Brochier
(Signature)

3-4-2017
(Date)

Shirley Island
(Signature)

3-4-2017
(Date)

John C. Hansen
(Signature)

3-4-2017
(Date)

District Fraternal Funds

District 3 2017



District Fraternal Program Fund District # 3 Board Report for 2017

District Fraternal Program funds received from Sons of Norway International Headquarters, and all expenditures from those funds. Please itemize activities under each of the four categories listed below.

FRATERNAL PROGRAM FUNDS:

Funds Received in Year

1. Funds received from International Headquarters under "District Fraternal Program Fund"

\$ 4,500.00

FRATERNAL PROGRAM EXPENDITURES:

Funds Spent in Year

1. District Cultural Programs:

Cultural Programs

\$ 513.00

17 Mai Activities

\$ 400.00

Cultural Heritage Support

\$ 1,200.00

2. District Youth Programs:

Youth Camp Scholarships

\$ 1,600.00

Youth Projects

\$ 109.70

3. District Sports-related Programs:

Ski for Light

\$ 200.00

Sports Programs

\$ -

4. District Leadership Seminars:

Third District Guide for Leadership

\$ 93.57

Guide for Leadership (Installations)

\$ 67.40

Total Fraternal Program Expenditures

\$ 4,183.67

FRATERNAL PROGRAM RUNNING BALANCE:

Program funds unspent by previous year-end

\$ 8,104.19

Program funds received minus funds spent in year

\$ 316.33

Program funds unspent by year-end

\$ 8,420.52

Prepared by District Treasurer:

Peter M. Vitarne
(Signature)

3/2/2018
(Date)

Approved by District Board:

Mark Allen McInold
(Signature of District Secretary)

3-2-18
(Date)

Audited by District Auditors:

David Brodsky
(Signature)

3-2-18
(Date)

David Brodsky
(Signature)

3-2-18
(Date)

David M. Edlund
(Signature)

3-2-18
(Date)



District Fraternal Funds

District 4 2016



District Fraternal Program Fund District # 4 Board Report for 2016

District Fraternal Program funds received from Sons of Norway International Headquarters, and all expenditures from those funds. Please itemize activities under each of the four categories listed below.

Fraternal Program Funds:	Fraternal Funds Received in Year
1. Funds received from International Headquarters under "District Fraternal Program Fund"	\$ <u>5,160.00</u>

Fraternal Program Expenditures:	Fraternal Funds Spent in Year
1. District Cultural Programs:	
Lodge Cultural Grants Program	\$ 1,300.00
District Dance Workshop	\$ 500.00

2. District Youth Programs:	
Trollhaugen Camp Canada	\$ 700.00
Montana and North Dakota Camps	\$ 2,160.00

3. District Sports-related Programs:	
Canadian Sports Weekend	\$ 500.00

4. District Leadership Seminars:	
	\$ 0.00

Total Fraternal Program Expenditures: \$ 5,160.00

Fraternal Program Running Balance:
Program funds unspent by previous year-end \$ 0.00

Prepared by District Treasurer:	<u>Marilyn Martenson</u>	<u>10-2-2017</u>
	(Signature)	(Date)
Approved by District Board:	<u>Ruth Olson</u>	<u>10-2-2017</u>
	(Signature of Dist. Secretary)	(Date)
Audited by District Auditors:	<u>John D. Knudsen</u>	<u>10/2/2017</u>
	(Signature)	(Date)
	<u>Kathy Daeling</u>	<u>10-2-2017</u>
	(Signature)	(Date)

District Fraternal Funds

District 4 2017



SONS OF
NORWAY

District Fraternal Program Fund District # 4 Board Report for 2017

District Fraternal Program funds received from Sons of Norway International Headquarters, and all expenditures from those funds. Please itemize activities under each of the four categories listed below.

Fraternal Program Funds:

Fraternal Funds Received in Year

1. Funds received from International Headquarters under
"District Fraternal Program Fund" \$ 4,951.00

Fraternal Program Expenditures:

Fraternal Funds Spent in Year

1. District Cultural Programs:
Lodge Cultural Grants Program \$ 600.00
District Dance Workshop \$ 500.00
2. District Youth Programs:
Trollhaugen Camp Canada \$ 800.00
Montana and North Dakota Camps \$ 2,551.00
3. District Sports-related Programs:
Canadian Sports Weekend \$ 500.00
4. District Leadership Seminars:
\$ 0.00

Total Fraternal Program Expenditures: \$ 4,951.00

Fraternal Program Running Balance:

Program funds unspent by previous year-end \$ 0.00

Prepared by District Treasurer:

Marilyn Martinson 4-7-2018
(Signature) (Date)

Approved by District Board:

Ruth Olson 4-7-2018
(Signature of Dist. Secretary) (Date)

Audited by District Auditors:

Kathy Darling 4-7-2018
(Signature) (Date)

Jo Kellenbach 4-7-2018
(Signature) (Date)



District Fraternal Funds

District 5 2016



**SONS OF
NORWAY**

District Fraternal Program Fund District # 5 Board Report for 20 16

District Fraternal Program funds received from Sons of Norway International Headquarters, and all expenditures from those funds. Please itemize activities under each of the four categories listed below.

Fraternal Program Funds:

Fraternal Funds Received in Year

1. Funds received from International Headquarters under "District Fraternal Program Fund"

\$ 4500.

Fraternal Program Expenditures:

Fraternal Funds Spent in Year

1. District Cultural Programs:

Awards given to top two lodges at 2016 convention for # cultural pins earned. Table rental for convention cultural display. Total cost \$450.

- 250.00

2. District Youth Programs:

Masse Moro Youth heritage camp. Total excess expenses \$7300.

- 3,800.00

3. District Sports-related Programs:

District support of Barnebirke ski activities (for youth) total cost \$600

- 250.00

4. District Leadership Seminars:

Zone leadership events, total cost \$400.

- 200.00

Total Fraternal Program Expenditures:

\$ 4500

Fraternal Program Running Balance:

Program funds unspent by previous year-end

\$ 0

Prepared by District Treasurer:

M. F. L. L.
(Signature)

4/6/17
(Date)

Approved by District Board:

Dan Ames
(Signature of Dist. Secretary)

4/7/17
(Date)

Audited by District Auditors:

Tom Boardman
(Signature)

4-7-17
(Date)

Christine J. J. J.
(Signature)

4-7-2017
(Date)

(03/16)

District Fraternal Funds

District 5 2017



District Fraternal Program Fund District # 5 Board Report for 2017

District Fraternal Program funds received from Sons of Norway International Headquarters, and all expenditures from those funds. Please itemize activities under each of the four categories listed below.

Fraternal Program Funds:

Fraternal Funds Received in Year

1. Funds received from International Headquarters under "District Fraternal Program Fund"

\$ 4,500

Fraternal Program Expenditures:

Fraternal Funds Spent in Year

1. District Cultural Programs:

2. District Youth Programs:

PMASSE Mooro youth heritage camp. 51 youth participants in 2017, in D1 & D5. \$4800 is District donation match, \$5000 is Administrative expenses

4800.00
5000.00

3. District Sports-related Programs:

Barnabinda - D5 runs cookie giveaway booth. Gives out 100 dozen cookies

826.00

4. District Leadership Seminars: 43 participants at Dist. Leadership Seminar
Zone Leadership events

~~826.00~~
~~3500.00~~
540.00

Total Fraternal Program Expenditures:

\$ 13,166.00

Fraternal Program Running Balance:

Program funds unspent by previous year-end

\$ 0

Prepared by District Treasurer:

[Signature]
(Signature)

4/12/18
(Date)

Approved by District Board:

[Signature]
(Signature of Dist. Secretary)

4/14/18
(Date)

Audited by District Auditors:

[Signature]
(Signature)

4/14/18
(Date)

Tom Boredeau
(Signature)

4-14-18
(Date)

(03/16)



District Fraternal Funds

District 6 2016



SONS OF
NORWAY

District Fraternal Program Fund District # 6 Board Report for 2016

District Fraternal Program funds received from Sons of Norway International Headquarters, and all expenditures from those funds. Please itemize activities under each of the four categories listed below.

Fraternal Program Funds:

Fraternal Funds Received in Year

1. Funds received from International Headquarters under
"District Fraternal Program Fund"

\$ 4,931

Fraternal Program Expenditures:

Fraternal Funds Spent in Year

1. District Cultural Programs:

2. District Youth Programs:

Scholarships

\$ 4,000

Camperships

\$ 1,700

3. District Sports-related Programs:

Barnelopet

\$ 1,424

4. District Leadership Seminars:

\$ 3,790

Total Fraternal Program Expenditures:

\$ 10,914

Fraternal Program Running Balance:

Program funds unspent by previous year-end

\$ 0

Prepared by District Treasurer:

[Signature]
(Signature)

5/29/18
(Date)

Approved by District Board:

(Signature of Dist. Secretary)

(Date)

Audited by District Auditors:

[Signature]
(Signature)

5/29/18
(Date)

(03/16)

District Fraternal Funds

District 6 2017



District Fraternal Program Fund District # 6 Board Report for 2017

District Fraternal Program funds received from Sons of Norway International Headquarters, and all expenditures from those funds. Please itemize activities under each of the four categories listed below.

Fraternal Program Funds:

Fraternal Funds Received in Year

1. Funds received from International Headquarters under
"District Fraternal Program Fund"

\$ 0

Fraternal Program Expenditures:

Fraternal Funds Spent in Year

1. District Cultural Programs:

2. District Youth Programs:

Scholarships

\$ 2,000

3. District Sports-related Programs:

Barnelopet

\$ 788

4. District Leadership Seminars:

\$ 3,082

Total Fraternal Program Expenditures:

\$ 5,870

Fraternal Program Running Balance:

Program funds unspent by previous year-end

\$ 0

Prepared by District Treasurer:

[Signature]
(Signature)

5/29/18
(Date)

Approved by District Board:

(Signature of Dist. Secretary)

(Date)

Audited by District Auditors:

[Signature]
(Signature)

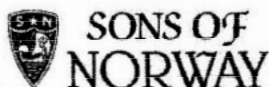
5/29/18
(Date)

(03/16)



District Fraternal Funds

District 7 2016



District Fraternal Program Fund District # 7 Board Report for 2016

District Fraternal Program funds received from Sons of Norway International Headquarters, and all expenditures from those funds. Please itemize activities under each of the four categories listed below.

Fraternal Program Funds: Fraternal Funds Received in Year

1. Funds received from International Headquarters under District Fraternal Program Fund

\$4,500.00

Fraternal Program Expenditures: Fraternal Funds Spent in Year

1. District Cultural Programs:

2. District Youth Programs:

- Heritage Camp – August 3-7, 2016

4,828.54

3. District Sports-related Programs:

4. District Leadership Seminars:

Total Fraternal Program Expenditures, current year: \$4,828.54

Under (Overspent) Fraternal Program Funds, current year \$ (328.54)

Fraternal Program Running Balance:

Program funds unspent by previous year-end \$ 0.00

Fraternal Program Funds Running Balance, current year \$ 0.00

Prepared by District Treasurer:

(Signature)

(Date)

Approved by District Board:

(Signature of Dist. Secretary)

(Date)

Audited by District Auditors:

(Signature)

(Date)

(Signature)

(Date)

District Fraternal Funds

District 7 2017



SONS OF
NORWAY

District Fraternal Program Fund District # 7 Board Report for 2017

District Fraternal Program funds received from Sons of Norway International Headquarters, and all expenditures from those funds. Please itemize activities under each of the four categories listed below.

Fraternal Program Funds:

Fraternal Funds Received in Year

1. Funds received from International Headquarters under District Fraternal Program Fund

\$4,500.00

Fraternal Program Expenditures:

Fraternal Funds Spent in Year

1. District Cultural Programs:

2. District Youth Programs:

- Heritage Camp – August 10-13, 2017

4,415.51

3. District Sports-related Programs:

4. District Leadership Seminars:

Total Fraternal Program Expenditures, current year:

\$4,415.51

Under (Overspent) Fraternal Program Funds, current year

\$ 84.49

Fraternal Program Running Balance:

Program funds unspent by previous year-end

0.00

Fraternal Program Funds Running Balance, current year

\$ 84.49

Prepared by District Treasurer:

(Signature)

(Date)

Approved by District Board:

(Signature of Dist. Secretary)

(Date)

Audited by District Auditors:

(Signature)

(Date)

(Signature)

(Date)



District Fraternal Funds

District 8 2016



District Fraternal Program Fund District # 8 Board Report for 2016

District Fraternal Program funds received from Sons of Norway International Headquarters, and all expenditures from those funds. Please itemize activities under each of the four categories listed below.

Fraternal Program Funds:

1. Funds received from International Headquarters under "District Fraternal Program Fund"

Fraternal Funds Received in Year

\$ 4 500,-

Fraternal Program Expenditures:

1. District Cultural Programs:

Tubfrim

243,-

2. District Youth Programs:

Skogfjorden

1 279,-

3. District Sports-related Programs:

Ski for Light

1 218,-

4. District Leadership Seminars:

Seminar, Webside D8

427,-

Total Fraternal Program Expenditures:

\$ 3 167,-

Fraternal Program Running Balance:

Program funds unspent by previous year-end

\$ 1 333,-

Prepared by District Treasurer:

Ingrid Engedal
(Signature)

03.21.2017

(Date)

Approved by District Board:

Ole Hiltstad
(Signature of Dist. Secretary)

03.21.2017

(Date)

Audited by District Auditors:

Edvard Ingvaldsen
(Signature)

03.31.2017

(Date)

Tordis Stenberg
(Signature)

04.03.2017

(Date)

District Fraternal Funds

District 8 2017



SONS OF
NORWAY

District Fraternal Program Fund District # 8 Board Report for 20 17

District Fraternal Program funds received from Sons of Norway International Headquarters, and all expenditures from those funds. Please itemize activities under each of the four categories listed below.

Fraternal Program Funds:

Fraternal Funds Received in Year

1. Funds received from International Headquarters under
"District Fraternal Program Fund"

\$ 4 500,-

Fraternal Program Expenditures:

Fraternal Funds Spent in Year

1. District Cultural Programs:

Tubfrim

0,-

2. District Youth Programs:

Skogfjorden

0,-

3. District Sports-related Programs:

Ski for Light

1 165,-

4. District Leadership Seminars:

Seminar, Webside D8

1 975,-

Total Fraternal Program Expenditures:

\$ 3 140,-

Fraternal Program Running Balance:

Program funds unspent by previous year-end

\$ 1 360,-

Prepared by District Treasurer:

Ingrid Engedal
(Signature)

03.30.2018

(Date)

Approved by District Board:

Ole Hillestad
(Signature of Dist. Secretary)

5/4-2018

(Date)

Audited by District Auditors:

Tadvis Skenberg
(Signature)

17/4-2018

(Date)

Solveig Indtjø
(Signature)

23/4-2018

(Date)

SONS OF NORWAY

Financial Benefits Counselors

Dedicated to protecting the present and securing futures, Sons of Norway offers a range of sound and competitive financial products to meet our members' needs.



Sons of Norway's financial products* include the following:

- Guaranteed Issue Whole Life
- Whole Life Insurance
- Single Premium Whole Life Insurance
- Simplified Issue Single Premium Whole Life
- Simplified Issue Whole Life
- Term Insurance – 10, 15, 20 & 30 Year Term
- Children's Life Insurance
- Universal Life Insurance
- Chronic and Terminal Illness Riders
- Flexible Premium & Single Premium Annuities
- Annuities for Traditional Roth IRAs & Rollovers
- Long Term Care Insurance**
- Medicare Supplement Insurance**

* Sons of Norway, Minneapolis, MN offers financial products. Products are not available in all states. Products issued by Sons of Norway are available to applicants who meet membership, insurability and residence requirements. ** Products from other insurance carriers offered by your Sons of Norway Financial Benefits Counselor.

Guaranteed Issue Whole Life – Sons of Norway's newest product – guaranteed acceptance, no medical questions asked.



CONTACT US:

Feel free to contact your Sons of Norway Financial Benefits Counselor listed below to assist you with your financial needs. A complimentary Financial Review is a benefit of membership that will provide you with a road map of your financial situation, regardless of what stage of life you are in, to help assure you of meeting your financial goals.

DISTRICT 1

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David Cornell • 651-556-0456
Paul Dormody • 651-731-5358
Michael Follese • 952-898-2776
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Petrina Eastman • 509-953-9694
William E. Nelson • 425-785-6433
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Marlene M. Taylor • 360-426-5595
Mary Thornton • 425-829-3032

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Ann M. Krause • 701-720-2755
David J. Papineau • 701-664-3400

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Helge E. Vestnes • 715-878-9646

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Russell E. Luter • 602-781-0557
Shelley Walker • 253-205-4819

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Fred Hymans • 916-486-4429
John P. Kelly • 818-986-7199
Adrienne D. Lincoln • 530-272-1164

COLORADO

Kendall Kjerstad • 970-697-1114

NEVADA

James J. Donovan • 760-440-9905
Adrienne D. Lincoln • 530-272-1164

Membership

As of 2017



Lodge City, State	Lodge #	Lodge Name	Adult Mbrs	Juv Mbrs	Hrtg Mbrs	Total	Lodge City, State	Lodge #	Lodge Name	Adult Mbrs	Juv Mbrs	Hrtg Mbrs	Total	
District 1							Cedar Rapids, IA	1-548	Restauration	130	5	5	140	
D1 At Large	1-000	Central	851	91	91	1,033	Canby, MN	1-554	Vennskap	55	4	6	65	
Active Insurance Non-Dues Paying Members						2,309*	Red Wing, MN	1-558	Lauris Norstad	50	0	2	52	
Minneapolis, MN	1-001	Nidaros	148	7	7	162	Anoka, MN	1-559	Vennekretsen	182	27	19	228	
Minneapolis, MN	1-002	Oslo	261	6	2	269	Grand Rapids, MN	1-563	Nordstjernen	64	1	6	71	
St Paul, MN	1-008	Synnove-Nordkap	207	21	39	267	Aberdeen, SD	1-578	Grieg	41	0	10	51	
Benson, MN	1-010	Bjorgvin	68	0	28	96	Mitchell, SD	1-579	Fedrelandet	21	0	1	22	
Fergus Falls, MN	1-012	Heimskringla	128	4	13	145	Mankato, MN	1-582	Elvesvingen	115	4	24	143	
Cloquet, MN	1-015	Heimsyn	51	7	5	63	Northfield, MN	1-585	Nordmarka	114	1	8	123	
Duluth, MN	1-016	Nortun	191	0	15	206	Morris, MN	1-590	Norskfodt	85	4	26	115	
Two Harbors, MN	1-017	Terje Viken	119	1	16	136	Dallas, TX	1-594	Nordtex	54	2	6	62	
Brainerd, MN	1-018	Sagatun	120	6	5	131	Des Moines, IA	1-596	Marsteinen	84	17	8	109	
Vining, MN	1-032	Leif Erikson	140	0	54	194	Hastings, MN	1-599	Hjemkomst	69	0	8	77	
Virginia, MN	1-040	Haarfager	79	0	10	89	Minnetonka, MN	1-601	Vestland	134	6	7	147	
Madison, MN	1-041	Nornen	19	0	19	38	Lakeville, MN	1-602	Norsota	124	11	6	141	
Rochester, MN	1-047	Kristiania	173	7	15	195	Omaha, NE	1-604	Elveby	136	10	16	162	
Albert Lea, MN	1-052	Normanna	104	14	8	126	Park Rapids, MN	1-626	Nordskogen	66	0	2	68	
Hibbing, MN	1-058	Midnatsolen	93	23	8	124	Yankton, SD	1-633	Lillehammer	26	2	1	29	
Willmar, MN	1-059	Fedraheimen	149	1	17	167	Owatonna, MN	1-638	Nortonna	156	2	6	164	
Sioux Falls, SD	1-065	Gjoa	192	3	4	199	Mc Allen, TX	1-644	Palmedal	8	2	0	10	
Thief River Fall, MN	1-070	Snorre	90	8	5	103	Davenport, IA	1-655	Storelva	70	4	11	85	
Minneapolis, MN	1-108	Vonheim	274	27	18	319	Walker, MN	1-658	Skogvannet	31	1	3	35	
Sioux City, IA	1-167	Glitne-Sioux Viking	25	3	1	29	Isle, MN	1-659	Tusenvann	80	2	13	95	
Glenwood, MN	1-175	Mjosen	87	0	46	133	Overland Park, KS	1-665	Maihaugen	58	1	9	68	
Int'L Falls, MN	1-193	Vinland	46	2	5	53	Moundsview, MN	1-667	Fjell Syn	52	0	1	53	
Fosston, MN	1-240	Granlund	50	1	5	56	Oklahoma City, OK	1-671	Hundreårsjubileum	52	4	46	102	
Spring Grove, MN	1-364	Valheim	63	0	12	75	Waconia, MN	1-680	Scandia	82	4	3	89	
Webster, SD	1-368	Odin	19	0	0	19	Cambridge, MN	1-685	Rumelva	73	16	7	96	
Lanesboro, MN	1-376	Heimbygda	49	0	3	52	Fairmont, MN	1-688	Fairmont	2	0	0	2	
Crookston, MN	1-458	Morgensol	19	0	1	20		1-999	Spirit New Century	30	0	6	36	
Watertown, SD	1-463	Viking	45	9	3	57	District 1 Total							7,964 454 952 11,679
Minneapolis, MN	1-464	Draxten	102	2	8	112	District 2							
Story City, IA	1-482	Kong Sverre	140	16	8	164	D2 At Large	2-000	Central	431	14	55	500	
Canton, SD	1-483	Kong Olav V	49	2	3	54	Active Insurance Non Dues Paying Members						913*	
Kenyon, MN	1-487	Kenyon Viking	56	4	3	63	Seattle, WA	2-001	Leif Erikson	1345	3	126	1,474	
Detroit Lakes, MN	1-495	Vikingland	164	5	37	206	Tacoma, WA	2-002	Norden	305	4	40	349	
Roseau, MN	1-498	Nordlys	33	0	2	35	Everett, WA	2-003	Normanna	1044	1	46	1,091	
Bemidji, MN	1-500	Bemidji	111	2	38	151	Hoquiam, WA	2-004	Grays Harbor	136	0	4	140	
Forest City, IA	1-502	Nordic	41	1	3	45	Spokane, WA	2-005	Tordenskjold	170	3	26	199	
Decorah, IA	1-503	Valdres	71	3	0	74	Coeur D'Alene, ID	2-011	Harald Haarfager	80	2	18	100	
Winona, MN	1-505	Nor-Win	81	3	12	96	Portland, OR	2-015	Grieg	492	0	103	595	
Brookings, SD	1-508	Fjordland	157	24	32	213	Astoria, OR	2-016	Nidaros	103	0	0	103	
Granite Falls, MN	1-509	Elvidal	70	1	9	80	Stanwood, WA	2-017	Fritjov	151	0	9	160	
St Cloud, MN	1-511	Trollheim	145	10	2	157	Bellingham, WA	2-021	Wergeland	60	2	22	84	
Minneapolis, MN	1-517	Syttende Mai	60	2	0	62	Petersburg, AK	2-023	Fedrelandet	376	7	12	395	
Austin, MN	1-519	Storting	101	1	7	109	Kelso, WA	2-027	Breidablik	76	0	3	79	
Alexandria, MN	1-530	Runic Vennskap	52	2	8	62	Conway, WA	2-029	Abel	57	0	4	61	
Rapid City, SD	1-532	Borgund	197	3	39	239	Cathlamet, WA	2-030	Helgeland	37	0	1	38	
Windom, MN	1-538	Stavanger	62	0	8	70	Ketchikan, AK	2-032	Midnatsol	37	0	0	37	
Lindstrom, MN	1-546	Vennelag	64	1	2	67								
Cedar Falls, IA	1-547	Soldqimt	104	1	10	115								



Membership

As of 2017

Lodge City, State	Lodge #	Lodge Name	Adult Mbrs	Juv Mbrs	Hrtg Mbrs	Total
Juneau, AK	2-033	Svalbard	69	0	8	77
Bremerton, WA	2-035	Oslo	164	8	24	196
Port Angeles, WA	2-037	Olympic	74	0	8	82
Eugene, OR	2-038	Sonja	186	2	15	203
Klamath Falls, OR	2-039	Roald	53	0	11	64
Yakima, WA	2-041	Odin	73	0	8	81
Salem, OR	2-042	Thor	92	0	6	98
Poulsbo, WA	2-044	Poulsbo	1031	5	64	1,100
Anchorage, AK	2-046	Bernt Balchen	318	1	80	399
Bend, OR	2-047	Fjeldheim	166	0	61	227
Vancouver, WA	2-058	Columbia	142	0	11	153
Moses Lake, WA	2-080	Columbia Basin	32	3	0	35
Kennewick, WA	2-086	Sol-Land	109	0	18	127
Mercer Island, WA	2-087	Cascade	59	0	5	64
Olympia, WA	2-094	Hovedstad	122	0	13	135
Wenatchee, WA	2-096	Epleдалen	53	0	11	64
Bothell, WA	2-106	Bothell	315	3	61	379
Fairbanks, AK	2-117	Arctic Viking	80	0	14	94
Sitka, AK	2-119	Norske Venner	19	0	0	19
Boise, ID	2-122	Grondal	67	0	7	74
Lewiston, ID	2-129	Elvedalen	55	0	2	57
Edmonds, WA	2-130	Edmonds	188	1	24	213
Kent/Auburn, WA	2-131	Vesterdalen	223	0	27	250
Medford, OR	2-143	Roguedalen	19	1	0	20
Kodiak, AK	2-145	Island Viking	32	0	5	37
Whidbey Island, WA	2-164	Whidbey Is. Nordic	81	0	9	90
	2-999	Spirit New Century	49	0	12	61
District 2 Total			8771	60	973	10,717

District 3

D3 At Large	3-000	Central	479	7	58	544
Active Insurance Non-Dues Paying Members						647*
Brooklyn, NY	3-109	Faerder	74	0	6	80
Philadelphia, PA	3-125	Fredriksten	84	9	5	98
Baltimore, MD	3-215	Nordkap	136	9	8	153
Providence, RI	3-232	Dovre	16	0	0	16
Staten Island, NY	3-242	Fredheim	54	0	25	79
Brooklyn, NY	3-243	Brooklyn	103	2	21	126
St James, NY	3-252	Loyal	239	2	43	284
East Williston, NY	3-337	Norge	67	0	11	78
Bay Shore, NY	3-393	Henrik Ibsen	76	0	14	90
Huntington Sta, NY	3-407	Norden	173	0	9	182
Staten Island, NY	3-410	Nansen	337	6	12	355
Rockaway, NJ	3-427	Nor-Bu	251	2	17	270
Washington, DC	3-428	Washington	273	5	40	318
Kingston, NY	3-432	Hudson Valley	146	6	40	192
Rochester, NY	3-433	Scand. Heritage Soc	42	0	6	48
Syracuse, NY	3-438	Oslo	47	1	7	55
Point Pleasant, NJ	3-439	Pleasant Point	35	0	0	35

Lodge City, State	Lodge #	Lodge Name	Adult Mbrs	Juv Mbrs	Hrtg Mbrs	Total
Marlboro, NJ	3-466	Noreg	155	2	13	170
Pearl River, NY	3-467	Norrone	106	4	28	138
Stamford, CT	3-468	Skaugum	35	3	3	41
East Hartford, CT	3-474	Hartford	56	6	3	65
Ft Lauderdale, FL	3-475	Lauderdale	72	2	1	75
Mahopac, NY	3-476	Troll	64	0	8	72
Orlando, FL	3-501	Vikingworld	33	0	4	37
Boston, MA	3-506	Norumbega	203	2	17	222
Fort Pierce, FL	3-514	Gulfstream	81	3	15	99
Tampa, FL	3-515	Tampa Bay	40	0	3	43
Norfolk, VA	3-522	Hampton Roads	155	2	26	183
Sarasota, FL	3-539	Sarasota	63	2	8	73
Jacksonville, FL	3-541	Gateway To Florida	118	4	28	150
Beverly, MA	3-545	Morgensolen	31	0	1	32
Media, PA	3-555	Restauraton	49	2	11	62
Clearwater, FL	3-562	Suncoast	47	2	1	50
Rowlands, PA	3-566	Bernt Balchen	88	0	17	105
Oneonta, NY	3-572	Norsemen	31	3	1	35
Spring Hill, FL	3-607	Sun Viking	20	0	10	30
Lancaster, PA	3-612	Bondelandet	52	2	10	64
Melbourne, FL	3-615	Space Coast Viking	20	0	7	27
Naples, FL	3-617	Scandia	59	1	0	60
Myrtle Beach, SC	3-630	Southern Star	51	0	3	54
Bedford, VA	3-646	Bla Fjell	34	0	2	36
Falmouth, ME	3-664	Maine Nordmenn	82	0	14	96
Raleigh, NC	3-675	N. Carolina Vikings	46	0	10	56
Atlanta, GA	3-678	Vennekretsen	51	1	18	70
Charlotte, NC	3-679	Norsk Carolina	45	0	5	50
Estero, FL	3-683	Gulf Coast Vikings	53	0	5	58
	3-999	Spirit New Century	35	0	0	35
District 3 Total			4607	90	594	5,938

District 4

D4 At Large	4-000	Central	147	15	29	191
Active Insurance Non-Dues Paying Members						747*
Grand Forks, ND	4-021	Gyda-Varden	337	9	37	383
Fargo, ND	4-025	Kringen	1136	16	183	1,335
Minot, ND	4-067	Thor	359	41	80	480
Mayville, ND	4-078	Mjosen	94	0	24	118
Williston, ND	4-086	Bjarne	126	21	24	171
Rugby, ND	4-087	Odin	34	9	24	67
Bismarck, ND	4-107	Sverdrup	304	18	36	358
Great Falls, MT	4-138	Lodsen	154	2	19	175
Kalispell, MT	4-140	Fedraheimen	95	0	6	101
Edmonton, AB	4-143	Solglyt	163	0	21	184
Devils Lake, ND	4-178	Heim	117	6	30	153
Manfred, ND	4-203	Fagerlund	29	0	2	31
Jamestown, ND	4-247	Wergeland	39	0	4	43
Watford City, ND	4-307	Enighed	63	1	9	73

Membership

As of 2017



Lodge City, State	Lodge #	Lodge Name	Adult Mbrs	Juv Mbrs	Hrtg Mbrs	Total	Lodge City, State	Lodge #	Lodge Name	Adult Mbrs	Juv Mbrs	Hrtg Mbrs	Total
Calgary, AB	4-341	Valhalla	97	2	10	109	Osseo, WI	5-220	Trygvason	35	7	4	46
Claresholm, AB	4-345	Hamar	24	0	7	31	Viroqua, WI	5-286	Jotunheimen	21	0	0	21
Missoula, MT	4-424	Normanden	245	6	44	295	Stoughton, WI	5-314	Mandt	191	3	14	208
Maddock, ND	4-478	Mollargutten	77	3	18	98	Chetek, WI	5-353	Dovre	79	14	8	101
Cooperstown, ND	4-480	Ueland	56	0	8	64	Detroit, MI	5-378	Nordkap	109	0	15	124
Valley City, ND	4-481	Hjemdahl	59	0	8	67	Chicago, IL	5-417	Trollhaugen	18	0	0	18
Fairdale, ND	4-486	Vaarliv	21	0	1	22	Westby, WI	5-457	Solvang	113	3	6	122
Bottineau, ND	4-488	Nordlyset	73	14	9	96	Aurora, IL	5-472	Polar Star	85	4	12	101
Sidney, MT	4-489	Sidney	47	3	7	57	Pontiac, MI	5-473	Samhold	39	0	2	41
Grande Prairie, AB	4-493	Northern Lights	70	0	24	94	Lansing, MI	5-490	Sonja Henie	24	1	1	26
Billings, MT	4-499	Jotunheimen	163	2	13	178	Appleton, WI	5-491	Norse Valley	63	8	7	78
Camrose, AB	4-504	Ronning	10	0	0	10	Wausau, WI	5-496	Rib Fjell	42	2	1	45
Cut Bank, MT	4-507	Normont	21	0	0	21	Mount Horeb, WI	5-513	Vennelag	163	16	23	202
Big Timber, MT	4-524	Fjell Heim	50	0	7	57	Muskegon, MI	5-523	Sognefjord	87	3	1	91
Helena, MT	4-528	Hovedstad	140	7	18	165	Ottawa, IL	5-525	Cleng Peerson	87	6	3	96
Lewistown, MT	4-531	Snofjeldet	45	1	0	46	Black River Fall, WI	5-534	Fossen	35	7	0	42
Libby, MT	4-536	Norhaven	32	0	0	32	Janesville, WI	5-544	Nordland	58	3	4	65
Polson, MT	4-542	Nordmanns Vis	30	0	0	30	Sturgeon Bay, WI	5-549	H R Holand	78	5	2	85
Bozeman, MT	4-543	Fjelldal	57	1	12	70	Wisconsin Rapids, WI	5-556	Elvedal	47	2	4	53
Glasgow, MT	4-553	Dalen	26	1	0	27	Suttons Bay, MI	5-568	Christian Radich	41	0	2	43
Hettinger, ND	4-557	Smaa Fjell	53	4	4	61	Wisconsin Dells, WI	5-570	Vakkertland	42	7	3	52
Wahpeton, ND	4-565	Henrik Ibsen	25	0	2	27	Iola, WI	5-580	Norskeland	42	0	0	42
North Battleford, SK	4-567	Nisse	27	0	0	27	Riverside, IL	5-593	Elvesund	50	0	2	52
Red Deer, AB	4-571	Aspelund	26	0	2	28	Chesterton, IN	5-600	Scandiana	70	0	5	75
Saskatoon, SK	4-576	Brubyen	67	0	8	75	Marshfield, WI	5-609	Myrmarken	30	12	0	42
Miles City, MT	4-586	Nordstjernen	13	1	0	14	Kalamazoo, MI	5-610	Askeladden	64	3	9	76
Dillon, MT	4-589	Beverhode	16	0	0	16	Carmel, IN	5-614	Circle City	110	2	32	144
Olds, AB	4-591	Fjellsyn	25	0	0	25	Blair, WI	5-616	Fagernes	58	1	25	84
Lethbridge, AB	4-603	Solsyd	48	0	3	51	Minocqua/Woodruff, WI	5-620	Nordlandet	30	0	26	56
Medicine Hat, AB	4-605	Skjenna	3	0	0	3	Sheboygan Falls, WI	5-622	Vennskap	59	0	11	70
Tioga, ND	4-618	Vennlig	79	4	21	104	Mondovi, WI	5-625	Viking	33	1	4	38
Dickinson, ND	4-652	Hardanger	56	3	10	69	Stevens Point, WI	5-627	Vennligfolk	61	0	5	66
Hamilton, MT	4-656	Bitterrootdalen	43	9	12	64	Green Bay, WI	5-632	Grønnvik	61	3	21	85
Crosby, ND	4-663	Vidda	133	0	61	194	Amery, WI	5-635	Sjoland	31	1	6	38
	4-999	Spirit New Century	1	0	0	1	Monroe, WI	5-642	Ostestaden	44	3	3	50
District 4 Total			5155	199	837	6,938	Delavan, WI	5-650	Norsemen of Lakes	46	10	0	56
							Cincinnati, OH	5-657	Edvard Grieg	82	0	12	94
							Cleve/Akron/cantn, OH	5-662	Arctic Circle	41	0	6	47
							Calumet, MI	5-670	Ulseth	26	0	6	32
							Knoxville, TN	5-677	Vikings of the Smokies	56	0	16	72
							Nashville, TN	5-681	Music City Vikings	44	0	4	48
								5-999	Spirit New Century	61	0	0	61
District 5 Total							District 5 Total			4,285	282	439	5,734



District 6 Total	5,001	140	630	6,303
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District 7 Total	1,149	4	334	1,488
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District 8 Total	876	3	62	958
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Grand Total	37,808	1,232	4,821	49,755*
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*Active insurance non-dues paying members are individuals whose membership has lapsed but still have active insurance certificates. These members are included in the total column but not in the other columns.

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2,500
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after your first purchase⁵



Statement of Financial Position

Year	Certificates in Force	Insurance in Force	Assets	Cash Receipts	Members
1895	18	1,800	---	---	18
1900	312	31,200	2,771	---	312
1905	2,564	774,900	7,296	15,000	2,564
1910	5,096	1,697,200	40,113	31,962	6,383
1915	5,930	2,583,400	145,458	49,322	10,622
1920	6,689	4,070,600	358,684	107,448	12,302
1925	9,351	7,651,050	864,817	237,247	16,488
1930	10,134	9,474,400	1,702,623	396,474	24,396
1935	10,380	9,168,750	2,079,987	312,234	15,199
1940	12,788	11,356,784	2,806,850	486,856	20,511
1945	14,958	13,637,400	4,426,937	696,680	27,544
1950	19,724	16,298,308	6,137,943	893,132	32,876
1955	20,146	22,251,186	8,671,245	1,287,789	35,624
1960	19,741	31,161,531	10,184,032	1,471,473	35,757
1965	18,549	40,751,821	12,452,528	1,796,447	39,612
1970	21,125	78,168,988	14,631,711	3,203,354	64,288
1975	27,260	160,624,391	20,060,690	4,992,900	96,512
1980	28,796	249,196,587	32,150,113	7,629,647	103,891
1985	27,976	396,433,115	54,040,922	17,309,342	105,328
1990	25,870	692,656,302	102,281,288	29,090,829	78,246
1995	22,058	733,680,764	170,645,992	28,115,970	72,481
2000	17,420	614,080,168	171,933,838	22,737,319	63,838
2005	14,445	579,511,795	238,687,855	36,564,910	69,680
2010	12,358	639,251,960	312,244,794	62,448,446	62,786
2011	11,999	634,389,691	325,776,265	46,024,823	61,756
2012	11,756	648,836,398	337,042,305	42,082,706	59,388
2013	11,512	675,519,396	353,855,494	41,150,423	57,274
2014	11,216	713,992,526	357,481,495	37,649,153	55,347
2015	10,920	725,921,781	359,770,127	37,745,052	53,568
2016	10,648	729,624,340	363,901,744	41,026,408	51,518
2017	10,365	742,894,027	361,209,898	37,144,440	49,755*

*Includes 5,258 Heritage members and 6,029 individuals whose lodge membership has lapsed but still have active insurance certificates.

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Glossary of Accounting Terms

Admitted Assets: Assets recognized and accepted by state insurance laws in determining the solvency of insurers or reinsurers. These assets are the only ones allowed to be included as assets on an insurance company's statutory balance sheet.

Amortized Value: The cost of bonds less the accumulated amortization of premium or plus the accumulated accrual of discount, from the date of purchase.

Asset Valuation Reserve (AVR): A reserve calculation that provides for the volatile incidence of asset losses (default risk) and appropriate recognition of the long-term expectations for equity type investments (market value risk).

Carrying Value: Net amount at which assets and liabilities are reported on the balance sheet.

Cash Flow: A Statement of Cash Flows measures the flow of money in and out of a business. One of four financial statements found in the annual report, it categorizes a company's cash receipts and disbursements for a given fiscal year by three major activities: operations, investments and financing.

Ceded Reinsurance Arrangements (Cede): To pass on to another insurer (the reinsurer) all or part of the insurance written by an insurer (the ceding insurer) with the object of reducing the possible liability of the latter.

Certificate and Contract Reserves: Liabilities established to assure that future policy benefits such as death claims can be paid. These reserves are required both by law and actuarial theory to ensure fulfillment of commitments guaranteed to certificate holders and their beneficiaries, even though the obligations may not be due for many years.

Fair Value: The price that a property would bring in a competitive open market under all conditions requisite to a fair sale. Quoted market prices may be fair value, where such a market exists.

Generally Accepted Accounting Principles (GAAP): A method for reporting the financial results of a business using a going-concern basis. GAAP assigns income and expenses to their proper period, as distinguished from the more conservative requirements of statutory accounting affecting insurers.

IMR (Interest Maintenance Reserve): The IMR captures the realized capital gains and losses on fixed income investments resulting from changes in the general level of interest rates and amortizes them into investment income over the remaining life of the investments sold.

Investment Grade Bonds: Bonds rated in one of the top four credit rating categories by one of the ratings agencies such as Standard & Poor's or Moody's.

Material: An amount is considered to be material and cannot be ignored if its effect on financial statements is important to users.

NAIC (National Association of Insurance Commissioners): An organization of the Chief Insurance regulatory officials of the 50 states, the District of Columbia and four U.S. territories. It facilitates the regulation of multi-state companies through uniform reporting requirements, standardized procedures for financial examination, and uniform regulatory procedures embodied in Model Acts and Regulations.

Net Realized Capital Losses: The excess of carrying value over consideration received on sale of assets.

Non-Admitted Assets: Assets owned by an insurance company that are not recognized for solvency purposes by state insurance laws or insurance department regulations (e.g., premiums due and uncollected past 90 days, and furniture and fixtures, among others).

Premiums – Deferred and Uncollected: An asset established when premiums are paid more frequently than annually, e.g., monthly or quarterly, that is equal to the remainder of the year's premium.

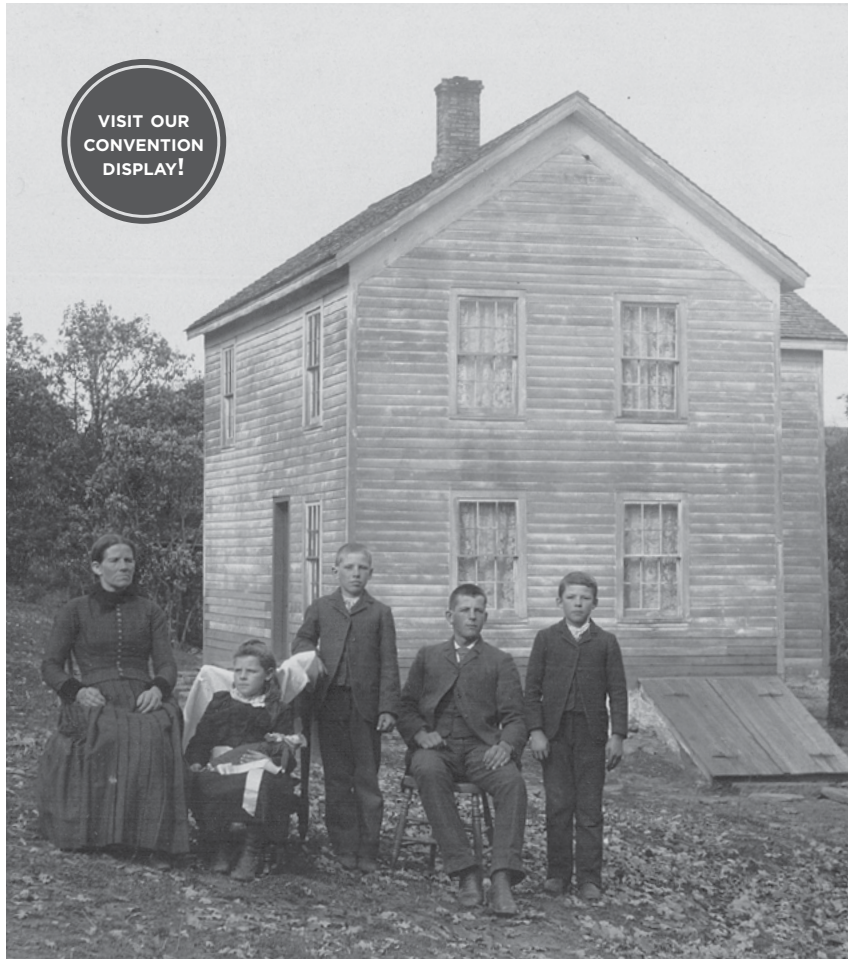
Publicly Traded versus Privately Traded Income Securities: Publicly traded income securities are traded on major exchanges such as the New York Stock Exchange. Privately traded income securities are sold directly to a limited number of institutional investors, avoiding the need for the registration with regulators if the securities are purchased for investment as opposed to resale.

Risk Based Capital (RBC): Amount determined by factors, formulas and projections to estimate amount needed in excess of reserves to cover the financial cost of plausible negative events.

Statutory Accounting Principles (SAP): Those principles required by state law that must be followed by insurance companies in submitting their financial statements to state insurance departments. Such principles differ from generally accepted accounting principles (GAAP) in some important respects (SAP requirements are generally more conservative.)

Unassigned Surplus: The undistributed and unappropriated amount of surplus at the balance sheet date. This surplus represents funds that are available to meet unpredictable contingencies of an unspecified nature and losses from future operations.

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A Warm Welcome
to the Delegates Attending the
2018 Sons of Norway International Convention



NORWEGIAN CONSULATE GENERAL



Statement of Operations

by line of business

2016

REVENUE

Premium and Annuity Considerations
Other Certificateholder Deposits
Commission on Reinsurance Ceded
Other
Gross Investment Income
Fraternal Benefit Income
 Membership Dues
 Other Income

TOTAL REVENUE

BENEFIT & EXPENSES

Benefits to Certificateholders
Increase in Reserves for Future Benefits
Commission Paid to Field Staff
Taxes, Licenses and Fees
Depreciation on Real Estate

Sub-total

General Expenses

Administrative Expense
District Fraternal Funds Program
Field Staff Expense
Fraternal Promotion
Insurance & Bonding
International Convention
Investment Advisor Fee
Legal Fees & Expenses
Lodge Revenue Sharing
Official Publications
Real Estate Expense
Rent
Salaries & Employee Benefits
Travel & Entertainment
Other

Sub-total General Expenses

TOTAL BENEFITS & EXPENSES

Gain (Loss) Before Allocation of Investment Income
Allocation of Net Investment Income
Refunds to Certificateholders

GAIN (LOSS) FROM OPERATIONS

Grand Total	Insurance	Investment	Fraternal
22,920,347	22,920,347		
525,427	525,427		
212,213	212,213		
2,137,864	2,137,864		
16,734,875		16,734,875	
925,106			925,106
242,340			242,340
43,698,172	25,795,851	16,734,875	1,167,446
29,367,891	29,367,891		
3,526,194	3,526,194		
1,380,027	1,380,027		
586,710	205,244	319,749	61,717
175,364		175,364	
35,036,186	34,479,356	495,113	61,717
1,650,499	1,236,947	59,913	353,639
44,661			44,661
303,607	303,607		
89,186	2,045		87,141
75,613	57,623	1,767	16,223
37,301	22,716	2,798	11,787
287,636		287,636	
151,511	63,635	6,060	81,816
26,094	26,094		
621,926		-	621,926
489,567		489,567	
387,279	246,929	17,195	123,155
3,223,431	2,005,827	128,174	1,089,430
265,666	188,870	16,095	60,701
(3,766)	441		(4,207)
7,650,211	4,154,734	1,009,205	2,486,272
42,686,397	38,634,090	1,504,318	2,547,989
1,011,775	(12,838,239)	15,230,557	(1,380,543)
-	15,230,557	(15,230,557)	-
147,928	147,928		
863,847	2,244,390	-	(1,380,543)

Statement of Operations

by line of business



2017

REVENUE

Premium and Annuity Considerations	20,239,712
Other Certificateholder Deposits	166,923
Commissionas on Reinsurance Ceded	197,247
Other	1,955,508
Gross Investment Income	16,064,821
Fraternal Benefit Income	
Membership Dues	896,335
Other Income	156,038

TOTAL REVENUE

BENEFIT & EXPENSES

Benefits to Certificateholders	28,889,165
Increase in Reserves for Future Benefits	2,153,175
Commission Paid to Field Staff	1,228,954
Taxes, Licenses and Fees	600,913
Depreciation on Real Estate	177,544

Sub-total

General Expenses

Administrative Expense	1,466,550
District Fraternal Funds Program	43,848
Field Staff Expense	374,827
Fraternal Promotion	77,610
Insurance & Bonding	95,569
International Convention	56,621
Investment Advisor Fee	283,506
Legal Fees & Expenses	136,260
Lodge Revenue Sharing	31,361
Offical Publications	599,712
Real Estate Expense	416,263
Rent	387,279
Salaries & Employee Benefits	3,542,721
Travel & Entertainment	192,738
Other	3,191

Sub-total General Expenses

TOTAL BENEFITS & EXPENSES

Gain(Loss) Before Allocation of Investment Income	(1,081,223)
Allocation of Net Investment Income	-
Refunds to Certificateholders	147,552

GAIN (LOSS) FROM OPERATIONS

Grand Total	Insurance	Investment	Fraternal
20,239,712	20,239,712		
166,923	166,923		
197,247	197,247		
1,955,508	1,955,508		
16,064,821		16,064,821	
896,335			896,335
156,038			156,038
39,676,584	22,559,390	16,064,821	1,052,373
28,889,165	28,889,165		
2,153,175	2,153,175		
1,228,954	1,228,954		
600,913	205,145	332,827	62,941
177,544		177,544	
33,049,751	32,476,439	510,371	62,941
1,466,550	1,158,709	46,848	260,993
43,848			43,848
374,827	374,827		
77,610	2,654		74,956
95,569	70,097	2,502	22,970
56,621	34,482	4,247	17,892
283,506		283,506	
136,260	57,210	5,452	73,598
31,361	31,361		
599,712		-	599,712
416,263		416,263	
387,279	246,929	17,195	123,155
3,542,721	2,211,624	182,808	1,148,289
192,738	145,852	10,579	36,307
3,191	62		3,129
7,708,056	4,333,807	969,400	2,404,849
40,757,807	36,810,246	1,479,771	2,467,790
(1,081,223)	(14,250,856)	14,585,050	(1,415,417)
-	14,585,050	(14,585,050)	-
147,552	147,552		
(1,228,775)	186,642	-	(1,415,417)



Annual Budget

by line of business

2018 forecast

REVENUE

Premium and Annuity Considerations	21,310,000
Other Certificateholder Deposits	500,000
Commissionas on Reinsurance Ceded	200,000
Other	1,250,000
Gross Investment Income	15,475,000
Fraternal Benefit Income	
Membership Dues	950,000
Other Income	225,000

TOTAL REVENUE

39,910,000

BENEFIT & EXPENSES

Benefits to Certificateholders	29,470,000
Increase in Reserves for Future Benefits	155,000
Commission Paid to Field Staff	1,245,000
Taxes, Licenses and Fees	100,000
Depreciation on Real Estate	29,000

Sub-total

30,999,000

General Expenses

Administrative Expense	1,707,390
District Fraternal Funds Program	44,000
Field Staff Expense	347,640
Fraternal Promotion	163,850
Insurance & Bonding	85,638
International Convention	82,650
Investment Advisor Fee	295,900
Legal Fees & Expenses	181,390
Lodge Revenue Sharing	30,000
Offical Publications	667,550
Real Estate Expense	274,249
Rent	264,986
Salaries & Employee Benefits	3,875,379
Travel & Entertainment	309,050
Other	17,100

Sub-total General Expsnses

8,346,772

TOTAL BENEFITS & EXPENSES

39,345,772

Gain(Loss) Before Allocation of Investment Income	564,228
Allocation of Net Investment Income	-
Refunds to Certificateholders	150,000

GAIN (LOSS) FROM OPERATIONS

414,228

Total	Grand Insurance	Investment	Fraternal
21,310,000	21,310,000		
500,000	500,000		
200,000	200,000		
1,250,000	1,250,000		
15,475,000		15,475,000	
950,000			950,000
225,000			225,000
39,910,000	23,260,000	15,475,000	1,175,000
29,470,000	29,470,000		
155,000	155,000		
1,245,000	1,245,000		
100,000	250,000	(230,000)	80,000
29,000		29,000	
30,999,000	31,120,000	(201,000)	80,000
1,707,390	1,269,613	77,171	360,606
44,000			44,000
347,640	347,640		
163,850	23,500		140,350
85,638	63,674	2,157	19,807
82,650	45,675	1,275	35,700
295,900		295,900	
181,390	78,540	1,870	100,980
30,000	30,000		
667,550		-	667,550
274,249		274,249	
264,986	174,144	3,988	86,854
3,875,379	2,441,653	150,958	1,282,768
309,050	220,574	9,900	78,576
17,100	100		17,000
8,346,772	4,695,113	817,468	2,834,191
39,345,772	35,815,113	616,468	2,914,191
564,228	(12,555,113)	14,858,532	(1,739,191)
-	14,858,532	(14,858,532)	-
150,000	150,000		
414,228	2,153,419	-	(1,739,191)

Independent Auditor's Report



CPAs & BUSINESS ADVISORS

Independent Auditor's Report

The Board of Directors
Sons of Norway
Minneapolis, Minnesota

Report on the Financial Statements

We have audited the accompanying statutory financial statements of Sons of Norway (the Society), which comprise the statutory statements of admitted assets, liabilities, and surplus as of December 31, 2017 and 2016, and the related statutory statements of operations, changes in surplus, and cash flows for the years then ended, and the related notes to the statutory financial statements.

Management's Responsibility for the Statutory Financial Statements

Management is responsible for the preparation and fair presentation of these statutory financial statements (financial statements) in accordance with the accounting practices prescribed or permitted by the Minnesota Department of Commerce. Management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the statutory financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



Independent Auditor's Report

Basis for Adverse Opinion on U.S. Generally Accepted Accounting Principles

As described in Note 2 to the financial statements, the financial statements are prepared using accounting practices prescribed or permitted by the Minnesota Department of Commerce, which is a basis of accounting other than accounting principles generally accepted in the United States of America. The effects on the financial statements of the variances between the statutory basis of accounting described in Note 2 and accounting principles generally accepted in the United States of America, although not reasonably determinable, are presumed to be material.

Adverse Opinion on U.S. Generally Accepted Accounting Principles

In our opinion, because of the significance of the matter described in the Basis for Adverse Opinion on U.S. Generally Accepted Accounting Principles paragraph, the financial statements referred to above do not present fairly, in accordance with accounting principles generally accepted in the United States of America, the financial position of the Society as of December 31, 2017 and 2016, or the results of its operations or its cash flows for the years then ended.

Opinion on Regulatory Basis of Accounting

In our opinion, the financial statements referred to above present fairly, in all material respects, the admitted assets, liabilities, and surplus of the Society as of December 31, 2017 and 2016, and the results of its operations and its cash flows for the years then ended, on the basis of accounting described in Note 2.

Emphasis of Matter Regarding Permitted Practice

As discussed in Note 2 to the financial statements, and in accordance with consent from the Minnesota Department of Commerce, the Society has recorded a valuation allowance to increase the carrying value of its home office. The Society has changed its presentation and disclosure of this financial statement element. There is no impact on the statement of operations as a result of recording this valuation allowance. Our opinion is not modified with respect to this matter.

Oklahoma City, Oklahoma
May 16, 2018

Independent Auditor's Report



Sons of Norway
Statutory Statements of Admitted Assets, Liabilities, and Surplus
December 31, 2017 and 2016

	2017	2016
Admitted Assets		
Cash and Invested Assets		
Bonds	\$ 341,000,514	\$ 344,482,027
Preferred stock	496,375	496,375
Mortgage loans on real estate	1,028,551	2,431,550
Home office property, net	6,949,609	7,127,152
Certificate loans	3,404,749	3,517,264
Cash, cash equivalents, and short-term investments	4,320,803	1,742,634
Total cash and invested assets	<u>357,200,601</u>	<u>359,797,002</u>
Receivables		
Receivable from reinsurers	81,858	36,393
Investment income due and accrued	3,499,949	3,639,514
Premiums deferred and uncollected (less loading of \$147,810 and \$131,876 in 2017 and 2016, respectively)	<u>372,286</u>	<u>364,397</u>
Total receivables	<u>3,954,093</u>	<u>4,040,304</u>
Electronic Data Processing Equipment	<u>55,204</u>	<u>64,438</u>
Total admitted assets	<u><u>\$ 361,209,898</u></u>	<u><u>\$ 363,901,744</u></u>
Liabilities and Surplus		
Liabilities		
Certificate and contract reserves		
Life	\$ 324,268,166	\$ 322,094,925
Accident and health	81,925	101,991
Deposit type contracts	16,321,943	17,078,669
Certificate claims		
Life	644,726	612,981
Accident and health	10,712	17,787
Refund provisions	152,267	152,208
Advance premiums	13,647	13,246
Accrued expenses and other liabilities	1,558,004	1,638,750
Interest maintenance reserve	3,476,430	5,178,821
Asset valuation reserve	1,058,000	1,953,390
Unrealized loss on foreign currency translation	<u>51,288</u>	<u>43,464</u>
Total liabilities	<u>347,637,108</u>	<u>348,886,232</u>
Surplus	<u>13,572,790</u>	<u>15,015,512</u>
Total liabilities and surplus	<u><u>\$ 361,209,898</u></u>	<u><u>\$ 363,901,744</u></u>

See Notes to Statutory Financial Statements



Independent Auditor's Report

Sons of Norway
Statutory Statements of Operations
Years Ended December 31, 2017 and 2016

	2017	2016
Revenue		
Premiums and annuity considerations	\$ 20,239,712	\$ 22,920,347
Net investment income	14,585,050	15,230,557
Commissions and expense allowance on reinsurance ceded	197,247	212,213
Amortization of interest maintenance reserve	1,928,884	2,081,807
Other income	193,547	581,484
Total revenue	37,144,440	41,026,408
Benefits and Expenses		
Death benefits	3,794,326	4,143,291
Surrender benefits	23,469,598	23,548,090
Other certificate benefits	1,608,974	1,667,338
Increase in aggregate reserves for life and accident and health contracts	2,153,175	3,526,194
Commissions on premiums and annuity considerations	1,228,954	1,380,027
General insurance expenses and fraternal expenses	5,686,279	5,473,557
Insurance, taxes, licenses, and fees	268,086	266,960
Other expenses	16,267	9,712
Total benefits and expenses	38,225,659	40,015,169
Gain (Loss) from Operations Before Certificateholder Refunds and Realized Capital Losses	(1,081,219)	1,011,239
Certificateholder Refunds	147,522	147,928
Gain (Loss) From Operations Before Realized Capital Losses	(1,228,741)	863,311
Net Realized Capital Losses (Net of Transfers to IMR)	(1,337,026)	(134,585)
Net Income (Loss)	\$ (2,565,767)	\$ 728,726

See Notes to Statutory Financial Statements

Independent Auditor's Report



Sons of Norway
Statutory Statements of Changes in Surplus
Years Ended December 31, 2017 and 2016

	2017	2016
Surplus, Beginning of Year	\$ 15,015,512	\$ 14,349,106
Net Income (Loss)	(2,565,767)	728,726
Change in		
Nonadmitted assets	235,479	169,196
Asset valuation reserve	895,390	(226,714)
Net unrealized foreign exchange capital loss	(7,824)	(4,802)
	1,123,045	(62,320)
Surplus, End of Year	\$ 13,572,790	\$ 15,015,512

See Notes to Statutory Financial Statements



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Sons of Norway
Statutory Statements of Cash Flows
Years Ended December 31, 2017 and 2016

	2017	2016
Operating Activities		
Premium and annuity considerations, net	\$ 20,381,832	\$ 23,425,214
Life and health claims paid	(3,864,562)	(4,078,190)
Surrender benefits paid	(23,469,598)	(23,548,090)
Other benefits paid to members	(1,304,425)	(1,325,152)
Commissions and expenses paid	(7,336,580)	(7,176,703)
Cash used for Operating Activities	(15,593,333)	(12,702,921)
Investment income received	15,721,229	15,913,027
Other income received	222,227	270,946
Net Cash from Operating Activities	350,123	3,481,052
Investing Activities		
Proceeds from investments sold, matured, or repaid		
Bonds and stocks	45,584,467	70,458,421
Mortgage loans	1,403,000	360,397
Total proceeds from investments sold, matured, or repaid	46,987,467	70,818,818
Cost of investments acquired		
Bonds	(44,053,982)	(73,455,373)
Preferred stock	-	(15,699)
Total investments acquired	(44,053,982)	(73,471,072)
Net decrease in certificate loans	112,515	319,024
Net Cash from (used for) Investing Activities	3,046,000	(2,333,230)
Financing Activities		
Net deposit on deposit-type contracts and other insurance liabilities	(1,157,652)	(297,943)
Other cash (applied) received	339,698	(83,839)
Net Cash used for Financing Activities	(817,954)	(381,782)
Net Change in Cash, Cash Equivalents, and Short-Term Investments	2,578,169	766,040
Cash, Cash Equivalents, and Short-Term Investments, Beginning of Year	1,742,634	976,594
Cash, Cash Equivalents, and Short-Term Investments, End of Year	\$ 4,320,803	\$ 1,742,634

See Notes to Statutory Financial Statements

Independent Auditor's Report



Sons of Norway
Notes to Statutory Financial Statements
December 31, 2017 and 2016

Note 1 - Nature of Operations

Sons of Norway (the Society) is a fraternal benefit society incorporated in the State of Minnesota as a legal reserve fraternal society. The membership is comprised primarily of individuals of Norwegian birth, descent, or affiliation. The Society offers various forms of life, annuity, health, and disability insurance to its members in addition to providing fraternal services.

Note 2 - Summary of Significant Accounting Policies

Basis of Presentation

The accompanying statutory financial statements of the Society have been prepared in conformity with accounting practices prescribed or permitted by the Minnesota Department of Commerce, which differ from generally accepted accounting principles (GAAP). The more significant variances from GAAP are as follows:

1. Investments in bonds are reported at amortized cost or market value based on their National Association of Insurance Commissioners (NAIC) rating; for GAAP, such fixed maturity investments would be designated at purchase as held to maturity, trading, or available for sale. Held-to-maturity fixed investments would be reported at amortized cost, and the remaining fixed maturity investments would be reported at fair value with unrealized holding gains and losses reported in operations for those designated as trading and as a separate component of other comprehensive income for those designated as available for sale.
2. Real estate owned and occupied by the Society is included in investments rather than reported as an operating asset as under GAAP, and investment income and operating expense include rent for the Society's occupancy of those properties. Changes between depreciated cost and admitted asset investment amounts are credited or charged directly to unassigned surplus rather than income, as would be required under GAAP.
3. Real estate owned and leased by the Society is recorded based upon a valuation allowance rather than reported at depreciated book value. Under GAAP, no valuation allowance would be recognized to increase the carrying value of the real estate.
4. Under a formula prescribed by the NAIC, the Society defers the portion of realized capital gains and losses on sales of fixed income investments, principally bonds, attributable to changes in the general level of interest rates and amortizes those deferrals over the remaining period to maturity. That net deferral is reported as the "interest maintenance reserve" (IMR) in the accompanying balance sheets. Realized capital gains and losses are reported in income net of transfers to the IMR. Under GAAP, realized capital gains and losses would be reported in the income statement in the period that the assets giving rise to the gains and losses are sold.
5. The "asset valuation reserve" (AVR) provides a valuation allowance for invested assets. The AVR is determined by an NAIC-prescribed formula with changes reflected directly in surplus; AVR is not recognized for GAAP.



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Sons of Norway
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December 31, 2017 and 2016

6. The costs of acquiring and renewing business are expensed when incurred. Under GAAP, acquisition costs related to traditional life insurance and certain long-duration accident and health insurance, to the extent recoverable from future certificate revenues, would be deferred and amortized over the premium paying period of the related certificates using assumptions consistent with those used in computing certificate benefit reserves. For universal life insurance and investment products, to the extent recoverable from future gross profits, deferred certificate acquisition costs would be amortized generally in proportion to the present value of expected gross income from surrender charges and investment, mortality, and expense margins.
7. Certain assets designated as "nonadmitted," are excluded from the accompanying balance sheets and are charged directly to surplus. Under GAAP, such assets would be recognized on the balance sheets.
8. Revenues for universal life and annuity certificates consist of the entire premium received, and benefits represent the death benefits paid. Under GAAP, premiums received in excess of certificate charges would not be recognized as premium revenue, and benefits would represent the excess of benefits paid over the certificate account value and interest credited to the account values.
9. Certain certificate reserves are calculated based on statutorily required interest and mortality assumptions rather than on estimated expected experience or actual account balances, as would be required under GAAP.
10. Certificate and contract liabilities ceded to reinsurers have been reported as reductions of the related reserves rather than as assets, as would be required under GAAP.
11. Commissions allowed by reinsurers on business ceded are reported as income when received rather than being deferred and amortized with deferred certificate acquisition costs.
12. Certificateholder refunds are recognized in the current year for amounts payable in the following year, rather than over the term of the related certificates.
13. Cash, cash equivalents, and short-term investments in the statements of cash flow represent cash balances and investments with initial maturities of one year or less. Under GAAP, the corresponding captions of cash, cash equivalents, and short-term investments include cash balances and investments with initial maturities of three months or less.

The effects of the foregoing variances from GAAP on the accompanying statutory-basis financial statements have not been determined, but are presumed to be material.

The State of Minnesota has adopted certain prescribed accounting practices, which differ from those found in NAIC SAP. The prescribed practices approved by the Minnesota Department of Commerce are not applicable to the Society's statutory financial statements. The Minnesota Department of Commerce also has the right to permit other specific practices, which deviate from prescribed practices. The Society, with explicit permission from the Minnesota Department of Commerce, has recorded a valuation allowance to increase the carrying value of a real estate held for the production of income to its approximate market value which is higher than that allowed by the NAIC SAP. The valuation allowance did not have an effect on net income (loss) in 2017 and 2016. Under GAAP, no valuation allowance would be recognized to increase the carrying value of the real estate.

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Sons of Norway
Notes to Statutory Financial Statements
December 31, 2017 and 2016

The Society had the real estate appraised in 2012. The appraisal estimated the market value of the real estate to be approximately \$10 million. The Society leases out approximately two-thirds of the property to other tenants. The Minnesota Department of Commerce approved a valuation allowance to increase the carrying value of the real estate by \$4.6 million, which is the difference between the real estate leased to third parties and the original carrying value.

A reconciliation of the Society's surplus between NAIC SAP and practices prescribed by the Minnesota Department of Commerce is shown below:

	2017	2016
Surplus, Minnesota Department of Commerce Prescribed Practice	\$ 13,572,790	\$ 15,015,512
Building valuation allowance	(4,600,000)	(4,600,000)
Surplus, NAIC SAP	\$ 8,972,790	\$ 10,415,512

Fair Value of Financial Instruments

The Society has adopted SSAP 100, *Fair Value Measurements*. This defines fair value at the price that would be received from selling an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. When determining the fair value measurements for assets and liabilities required to be recorded at fair value, the Society considers the principal or most advantageous market in which it would transact and considers assumptions that market participants would use when pricing the asset or liability, such as inherent risk, transfer restrictions, and risk of nonperformance. See Note 3 for additional disclosures.

Bonds, mortgage loans, short-term investments, certificate loans, and home office property are stated at values prescribed by the NAIC, as follows:

Investments in bonds are carried at amortized book value using the scientific method with the exception of bonds with a National Association of Insurance Commissioners rating of 6 and those deemed to be other than temporarily impaired, which are carried at the lower of amortized book value or fair value.

Mortgage-backed and other asset-backed bonds are valued at amortized cost using the interest method, excluding anticipated prepayments at the date of purchase. The retrospective adjustment method is used to value all securities.

Preferred stocks are valued at cost.

Mortgage loans are reported at unpaid principal balances.

Short-term investments include investments with remaining maturities of one year or less at the time of acquisition and are principally stated at amortized cost, which approximates fair value.

Certificate loans are reported at unpaid principal balances.

Annuity reserve liabilities are estimated using the Commissioners Annuity Reserve Valuation Method and interest rates currently being offered for similar contracts with similar maturities.



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Sons of Norway
Notes to Statutory Financial Statements
December 31, 2017 and 2016

Deposit-type contracts are valued at account value, which approximates fair value.

Real estate occupied by the Society is reported at depreciated cost. Depreciation is calculated on a straight-line basis over the estimated useful lives of the properties. The Society, with the explicit permission of the Minnesota Department of Commerce, recorded a valuation allowance to increase the carrying value of an office building held for the production of income to its approximate market value which is higher than that allowed by the NAIC SSAP. Effective September 30, 2013, the Society was allowed to increase the value of the income producing component of this property by recording a valuation allowance of \$4,600,000, which increased the carrying value of the property and statutory surplus. If the Society was not allowed this alternative accounting treatment, the carrying value of the property would have been its depreciated cost of \$2,349,609 and \$2,527,152, respectively, at December 31, 2017 and 2016, as compared to the reported carrying value of \$6,949,609 and \$7,127,152. There is no impact on the statement of operations as a result of recording this valuation allowance.

Realized capital gains and losses are determined using the specific identification basis. Declines in fair value of any investments below cost that are deemed to be other-than-temporary are recorded as realized losses resulting in a new cost basis for the investment. Other changes in admitted asset carrying amounts of bonds are credited or charged directly to unassigned surplus.

Cash and Cash Equivalents and Short-Term Investments

The Society changed its accounting policy related to classification of money market funds by adopting changes to SSAP No. 2R, *Cash, Cash Equivalents, Drafts and Short-Term Investments*, in 2017. As required by SSAP No 2R, the accounting changes has been prospectively applied to the financial statements presented.

Furniture and Equipment

The admitted value of the Society's electronic data processing equipment is limited to 3% of surplus. The admitted portion is reported at cost, less accumulated depreciation of \$87,342 and \$52,109 at December 31, 2017 and 2016, respectively. Electronic data processing equipment is depreciated using the straight-line method over the lesser of its useful life or three years. Other furniture and equipment are non-admitted and depreciated using the straight-line method over their estimated useful life. Depreciation expense charged to operations in 2017 and 2016 was \$280,884 and \$244,605, respectively.

Premiums

Traditional life insurance premiums are recognized as revenue when due. Universal life premiums and annuity considerations are recorded as revenue when received. Accident and health premiums are earned pro rata over the terms of the certificates.

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Sons of Norway
Notes to Statutory Financial Statements
December 31, 2017 and 2016

Certificate and Contract Reserves

Life insurance, annuity, health, and disability benefit reserves are developed by generally recognized actuarial methods. Life insurance reserves are based on statutorily prescribed methods using specific interest rates and mortality tables. The interest rates used in valuation range from 3.0% to 5.5%. The primary mortality tables used are the 1958, 1980, and 2001 CSO (Commissioners Standard Ordinary) tables. The majority of life reserves are calculated using the Commissioners Reserve Valuation Method (CRVM). Annuity reserves are calculated using the Commissioners Annuity Reserve Valuation Method (CARVM) and an interest rate of 3.50% to 7.0% based on the year of issue. In the aggregate, the reserves set up by these methods provide reserves that are greater than or equal to the guaranteed certificate cash values or the amounts required by the Minnesota Department of Commerce. The Society waives deduction of deferred fractional premiums on the death of life certificate insureds and returns any premium beyond the date of death. Surrender values on certificates do not exceed the corresponding benefit reserves. Additional reserves are established when the results of cash flow testing under various interest rate scenarios indicate the need for such reserves or the net premiums exceed the gross premiums on any insurance in force.

For substandard table ratings, mean reserves are based on 125% up to 500% of standard mortality rates. For flat extra ratings, mean reserves are based on the standard or substandard mortality rates increased by 1 to 25 deaths per thousand.

As of December 31, 2017 and 2016, the Society had \$46,976,206 and \$39,442,363, respectively, of insurance in force for which gross premiums are less than the net premiums according to the standard of valuation required by the Minnesota Department of Commerce. Reserves of \$24,589 and \$21,231 to cover the above insurance are included with certificate and contract reserves at December 31, 2017 and 2016, respectively.

Tabular interest, tabular less actuarial reserve released, and tabular cost have been determined by formula. Tabular interest on funds not involving life contingencies is calculated as one-hundredth of the product of such valuation rate of interest, times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year valuation.

The liabilities related to certificate holder funds left on deposit with the Society generally are equal to fund balances less applicable surrender charges.

Reinsurance

Reinsurance premiums and benefits paid or provided are accounted for on a basis consistent with those used in accounting for the original certificates issued and the terms of the reinsurance contracts.

Surplus Transactions

Changes in the AVR, nonadmitted assets, unrealized foreign currency translation, and net unrealized capital losses are recorded as surplus transactions and do not affect the statements of operations.

Income Taxes

The Society qualifies as a tax-exempt corporation under Section 501(c)(8) of the Internal Revenue Code and is exempt from federal income taxes.



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Foreign Currency Translation

Foreign-denominated assets are recorded in the statutory financial statements in U.S. dollars and have been translated at exchange rates in existence at each respective December 31 to arrive at the unrealized gain or loss on foreign currency translation. The change in the net unrealized loss on foreign currency translation was \$7,824 and \$4,802 in 2017 and 2016, respectively.

Certificateholder Refunds

Refunds on participating certificates, which comprise substantially all of the Society's insurance in force, are declared by the Board of Directors and are calculated based on expected mortality experience, investment income, and insurance operations expenses.

Use of Estimates

The preparation of statutory financial statements requires management to make estimates and assumptions that affect amounts reported in the statutory financial statements and accompanying notes. Such estimates and assumptions could change in the future as more information becomes known, which could impact the amounts reported and disclosed herein.

Advertising Costs

All advertising and promotion costs are expensed when incurred. Advertising expense amounted to \$42,775 and \$72,437 for the years ended December 31, 2017 and 2016, respectively.

Current Vulnerability Due to Certain Concentration

The Society operates in a business environment which is subject to various risks and uncertainties. Such risk and uncertainties include, but are not limited to, interest rate risk, market risk, credit risk, and legal and regulatory changes.

Concentration of Credit Risk

The Society maintains cash balances at various institutions. Periodically, balances in these accounts are temporarily in excess of federally insured limits.

Risk-Based Capital

The Society has calculated its risk-based capital (RBC) in accordance with NAIC's Model Rule and the RBC rules as adopted by its state of domicile, Minnesota. The RBC, as calculated by the Society, exceeded levels requiring Society or regulatory action.

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Sons of Norway
Notes to Statutory Financial Statements
December 31, 2017 and 2016

Note 3 - Investments

The components of net investment income are summarized as follows:

	2017	2016
Bonds	\$ 14,832,341	\$ 14,769,544
Rental income	818,501	1,417,162
Certificate loans	244,078	264,921
Other	169,901	283,248
	<u>16,064,821</u>	<u>16,734,875</u>
Less investment expenses	<u>(1,479,771)</u>	<u>(1,504,318)</u>
Net investment income	<u>\$ 14,585,050</u>	<u>\$ 15,230,557</u>

Rental income includes \$431,222 and \$1,029,883 from tenants and imputed income for space occupied by the Society of \$387,279 and \$387,279 in 2017 and 2016, respectively.

The amortized cost, gross unrealized gains and losses, and fair value of investments in bonds at December 31 were as follows:

	2017			
	Carrying Value	Gross Unrealized		Fair Value
		Gains	Losses	
U.S. Government bonds and notes	\$ 400,035	\$ -	\$ 191	\$ 399,844
Industrial and miscellaneous bonds	293,014,860	9,256,099	1,290,196	300,980,763
Mortgage and other asset-backed securities	47,585,619	933,354	640,129	47,878,844
	<u>\$ 341,000,514</u>	<u>\$ 10,189,453</u>	<u>\$ 1,930,516</u>	<u>\$ 349,259,451</u>
	2016			
	Carrying Value	Gross Unrealized		Fair Value
		Gains	Losses	
U.S. Government bonds and notes	\$ 400,123	\$ -	\$ 274	\$ 399,849
Industrial and miscellaneous bonds	297,047,971	10,462,571	3,652,468	303,858,074
Mortgage and other asset-backed securities	47,033,933	1,001,157	1,131,622	46,903,468
	<u>\$ 344,482,027</u>	<u>\$ 11,463,728</u>	<u>\$ 4,784,364</u>	<u>\$ 351,161,391</u>



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Sons of Norway
Notes to Statutory Financial Statements
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The following table shows the investments' gross unrealized losses and estimated fair value, aggregated by investment category and length of time that bonds and common stocks have been in a continuous unrealized loss position, at December 31, 2017 and 2016:

	December 31, 2017					
	Less Than 12 Months		12 Months or Longer		Total	
	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
U.S. Government bonds	\$ -	\$ -	\$ 399,844	\$ 191	\$ 399,844	\$ 191
Industrial and miscellaneous	13,359,559	123,254	39,325,423	1,166,942	52,684,982	1,290,196
Mortgage and other asset-backed securities	3,682,982	34,524	15,250,826	605,605	18,933,808	640,129
Total temporarily impaired securities	<u>\$ 17,042,541</u>	<u>\$ 157,778</u>	<u>\$ 54,976,093</u>	<u>\$ 1,772,738</u>	<u>\$ 72,018,634</u>	<u>\$ 1,930,516</u>

	December 31, 2016					
	Less Than 12 Months		12 Months or Longer		Total	
	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
U.S. Government bonds	\$ -	\$ -	\$ 399,844	\$ 274	\$ 399,844	\$ 274
Industrial and miscellaneous	44,344,206	2,577,724	40,228,172	1,074,744	84,572,378	3,652,468
Mortgage and other asset-backed securities	7,999,146	607,236	11,700,078	524,386	19,699,224	1,131,622
Total temporarily impaired securities	<u>\$ 52,343,352</u>	<u>\$ 3,184,960</u>	<u>\$ 52,328,094</u>	<u>\$ 1,599,404</u>	<u>\$ 104,671,446</u>	<u>\$ 4,784,364</u>

The Society regularly reviews its investment portfolio for factors that may indicate that a decline in fair value of an investment is other than temporary. Based on an evaluation of the prospects of the issuers, including, but not limited to, the Society's intentions to sell or ability to hold the investments; the length of time and magnitude of the unrealized loss; and the credit ratings of the issuers of the investments, the Society has concluded that the declines in the fair values of the Society's investments in bonds at December 31, 2017 and 2016, are temporary with the exception of eight bond positions. These securities were permanently impaired in previous years, but in 2017, the Society recognized additional impairments totaling \$1,382,378 on those securities. Total impairments recognized were \$1,382,378 and \$214,257 in 2017 and 2016, respectively.

A summary of the carrying value and fair value of the Society's investments in bonds at December 31, 2017, by contractual maturity is as follows:

	Carrying Value	Fair Value
Due in one year or less	\$ 22,196,739	\$ 22,505,505
Due after one year through five years	95,664,103	99,385,286
Due after five years through ten years	54,148,104	55,056,803
Due after ten years	124,485,518	127,610,036
	<u>296,494,464</u>	<u>304,557,630</u>
Mortgage and other asset-backed securities	<u>44,506,050</u>	<u>44,701,821</u>
	<u>\$ 341,000,514</u>	<u>\$ 349,259,451</u>

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Proceeds from the sale of bonds were \$45,584,467 and \$70,458,421 in 2017 and 2016, respectively. Gross realized gains of \$379,342 and \$2,143,937 and gross realized losses of \$107,496 and \$152,267 were realized on the sale of bonds during the years ended December 31, 2017 and 2016, respectively. During 2017 and 2016, there were \$333,659 and \$2,038,359 of the gross realized gains, respectively, and gross realized losses of \$107,166 and \$126,362, respectively, transferred to the IMR.

At December 31, 2017 and 2016, investments with an admitted asset value of \$594,880 and \$596,041 were on deposit with government authorities or trustees to satisfy regulatory requirements.

Fair Value of Financial Instruments

In accordance with SSAP 100, the Society has established reported fair values for certain financial instruments. The fair value for financial instruments listed as Level 1 inputs are determined by reference to quoted market prices. The fair value for financial instruments listed as Level 2 inputs, while not derived from active markets, are determined through observation of quoted prices for significant other observable inputs. For Level 3 inputs, the fair value for financial instruments are determined through certain unobservable inputs.

The table below presents the aggregate fair value as of December 31, 2017, for all financial instruments held by the Society and the level classification of the fair value amounts:

	Admitted Assets	Aggregate Fair Value	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
December 31, 2017						
Assets						
Bonds	\$ 341,000,514	\$ 349,259,451	\$ 399,844	\$ 348,859,507	\$ 100	\$ -
Preferred stock	496,375	370,000	-	370,000	-	-
Mortgage loans	1,028,551	1,028,551	-	-	1,028,551	-
Certificate loans	3,404,749	3,404,749	-	3,404,749	-	-
Cash, cash equivalents, and short-term investments	4,320,803	4,320,803	4,320,803	-	-	-
Investment income due and accrued	3,499,949	3,499,949	-	3,499,949	-	-
Total assets	<u>\$ 353,750,941</u>	<u>\$ 361,883,503</u>	<u>\$ 4,720,647</u>	<u>\$ 356,134,205</u>	<u>\$ 1,028,651</u>	<u>\$ -</u>
Liabilities						
Annuity reserves	\$ 238,654,865	\$ 237,579,412	\$ -	\$ -	\$ -	\$ 237,579,412
Refund provisions	152,267	152,267	-	152,267	-	-
Deposit-type contracts	16,321,943	16,321,943	-	16,321,943	-	-
Total liabilities	<u>\$ 255,129,075</u>	<u>\$ 254,053,622</u>	<u>\$ -</u>	<u>\$ 16,474,210</u>	<u>\$ -</u>	<u>\$ 237,579,412</u>



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The table below presents the aggregate fair value as of December 31, 2016, for all financial instruments held by the Society and the level classification of the fair value amounts:

	Admitted Assets	Aggregate Fair Value	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
December 31, 2016						
Assets						
Bonds	\$ 344,482,027	\$ 351,161,391	\$ 399,844	\$ 350,378,439	\$ 383,111	\$ -
Preferred stock	496,375	372,560	-	372,560	-	-
Mortgage loans	2,431,550	2,431,550	-	-	2,431,550	-
Certificate loans	3,517,264	3,517,264	-	3,517,264	-	-
Cash, cash equivalents, and short-term investments	1,742,634	1,742,634	1,742,634	-	-	-
Investment income due and accrued	3,639,514	3,639,514	-	3,639,514	-	-
Total assets	<u>\$ 356,309,364</u>	<u>\$ 362,864,913</u>	<u>\$ 2,142,478</u>	<u>\$ 357,907,777</u>	<u>\$ 2,814,661</u>	<u>\$ -</u>
Liabilities						
Annuity reserves	\$ 237,666,802	\$ 236,605,072	\$ -	\$ -	\$ -	\$ 236,605,072
Refund provisions	152,208	152,208	-	152,208	-	-
Deposit-type contracts	17,078,669	17,078,669	-	17,078,669	-	-
Total liabilities	<u>\$ 254,897,679</u>	<u>\$ 253,835,949</u>	<u>\$ -</u>	<u>\$ 17,230,877</u>	<u>\$ -</u>	<u>\$ 236,605,072</u>

The fair value of liability type contracts has not been estimated and is not considered practicable for estimate.

Following is a reconciliation for Level 3 assets and liabilities measured on a recurring basis:

	2017	2016
Balance, January 1	\$ 2,814,661	\$ 3,260,540
Transfers out of Level 3	(383,010)	-
Total gains or losses		
Included in earnings (or changes in net assets)	-	(85,463)
Purchases, issuances, sales, and settlements		
Settlements	(1,403,000)	(360,416)
Balance, December 31	<u>\$ 1,028,651</u>	<u>\$ 2,814,661</u>

Independent Auditor's Report



Sons of Norway
Notes to Statutory Financial Statements
December 31, 2017 and 2016

Note 4 - Reinsurance

To control exposure to potential losses, the Society reinsures certain risks with other insurance companies, with the maximum risk retention on any one life equal to \$100,000. The Society's ceded reinsurance arrangements reduced certain items in the accompanying statutory-basis financial statements by the following amounts at December 31:

	2017	2016
Certificate and contract reserves	\$ 4,311,257	\$ 4,057,563
Premiums and annuity considerations	\$ 1,674,164	\$ 1,651,393
Benefits	\$ 844,356	\$ 1,185,529

Reinsurance ceded contracts do not relieve the Society of its obligations to certificate holders. The Society has contingent liabilities with respect to reinsurance ceded in the event that the reinsurers cannot meet the obligations assumed under the reinsurance agreements. Consequently, allowances are established when necessary for amounts deemed uncollectible. The Society evaluates the financial condition of its reinsurers and monitors concentrations of credit risk arising from similar geographic regions, activities, or economic characteristics of the reinsurers to minimize its exposure to significant losses from reinsurer insolvencies. At December 31, 2017 and 2016, the Society determined that it had no significant concentrations of credit risk and that no allowances were necessary for amounts recoverable from reinsurers.

Note 5 - Premiums and Considerations Deferred and Uncollected

Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2017 and 2016, were as follows:

	2017		2016	
	Gross	Net of Loading	Gross	Net of Loading
Ordinary new business	\$ 84,852	\$ 40,704	\$ 58,172	\$ 28,053
Ordinary renewal	435,244	331,582	438,101	336,344
Total	\$ 520,096	\$ 372,286	\$ 496,273	\$ 364,397



Independent Auditor's Report

Sons of Norway
Notes to Statutory Financial Statements
December 31, 2017 and 2016

Note 6 - Annuity Reserves and Deposit Liabilities

The following are the withdrawal characteristics of annuity reserves and deposit liabilities as of December 31:

	2017		2016	
	Amount	Percent of Total	Amount	Percent of Total
Subject to discretionary withdrawal				
At book value with surrender charge	\$ 36,387,256	14.2%	\$ 38,867,532	15.1%
At book value (minimal or no charge for adjustment)	211,459,235	82.3%	207,563,513	80.9%
Not subject to discretionary withdrawal provision	9,058,562	3.5%	10,229,724	4.0%
Total annuity actuarial reserves and deposit liabilities, gross	<u>\$ 256,905,053</u>	<u>100.0%</u>	<u>\$ 256,660,769</u>	<u>100.0%</u>

Note 7 - Benefit Plan

The Society has two defined contribution plans that cover substantially all employees. Contributions to the plans are set annually by the Board of Directors as a percentage of eligible employee compensation. Employees may elect to make pretax contributions of 70% of base compensation or \$18,000, whichever is less. Contributions charged to expense were \$155,159 and \$155,685 for the years ended December 31, 2017 and 2016, respectively. The fair value of plan assets as of December 31, 2017 and 2016, was \$6,382,863 and \$5,828,836, respectively.

Note 8 - Fraternal Dues

The Society assesses annual membership dues, which are utilized to offset fraternal expenses. At December 31, 2017 and 2016, there were \$896,335 and \$925,106 of membership dues, respectively, included as an offset to general insurance expenses and fraternal expenses in the statements of operations.

Independent Auditor's Report



Sons of Norway
Notes to Statutory Financial Statements
December 31, 2017 and 2016

Note 9 - Home Office Property

Home office property is recorded at cost less accumulated depreciation and is summarized as follows at December 31:

	2017	2016
Home office property	\$ 7,605,262	\$ 7,605,262
Less accumulated depreciation	(5,255,653)	(5,078,110)
	<u>\$ 2,349,609</u>	<u>\$ 2,527,152</u>

The investment portion is recorded at a value that approximates market value; also see Note 2.

The home office depreciation expense of \$177,544 and \$175,364 in 2017 and 2016, respectively, is included in investment expenses as a reduction of investment income.

Note 10 - Related Party Transactions

The Sons of Norway Foundation (the Foundation) is a separate not-for-profit entity sponsored by the Society. The purpose of the Foundation is to maintain funds obtained by bequests, gifts, and donations to be used exclusively for charitable, scientific, literary, and educational endeavors through scholarships, grants, or loans.

The Foundation owns various Society life insurance certificates with a total value of \$12,522 and \$12,289 at December 31, 2017 and 2016, respectively. These certificates were donated to the Foundation's Heritage and Culture Fund by various donors.

The Society provides and incurs the expense for certain bookkeeping and administrative services for the Foundation. As of December 31, 2017 and 2016, the Society had outstanding receivables from the Foundation in the amount of \$30,256 and \$7,628, respectively. These amounts are reported as non-admitted.

Note 11 - Commitments and Contingencies

Various lawsuits can arise in the course of the Society's business. In these matters, management feels at this time there are no matters that have a material effect upon the financial position of the Society. As of December 31, 2017 and 2016, the Society has no known contingencies.

Note 12 - Subsequent Events

Effective March 14, 2018, the Society closed on the sale of its home office property and adjacent parking lots. This will result in an increase to surplus of approximately \$8 million (unaudited).

Subsequent events have been considered through May 16, 2018, the date which the financial statements were available to be issued.



Independent Auditor's Report



Supplementary Information
December 31, 2017



SONS of
NORWAY

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Independent Auditor's Report



Independent Auditor's Report on Supplementary Information

The Board of Directors
Sons of Norway
Minneapolis, Minnesota

We have audited the statutory financial statements of Sons of Norway as of and for the year ended December 31, 2017, and our report thereon dated May 16, 2018, which expressed an unmodified opinion on those financial statements, appears on pages 1 and 2. Our audit was conducted for the purpose of forming an opinion on the basic statutory-basis financial statements taken as a whole. The accompanying supplementary information included in the *Supplemental Schedule of Selected Statutory Basis Financial Data*, *Supplemental Schedule of Investment Risks Interrogatories*, *Supplemental Summary Investment Schedule*, and the *Supplemental Reinsurance Interrogatories* on pages 21 through 26 are required to be presented to comply with the National Association of Insurance Commissioners' Annual Statement Instructions and the National Association of Insurance Commissioners' Accounting Practices and Procedures Manual and are not a required part of the basic statutory-basis financial statements. Such information included in the schedules referred to above is the responsibility of management, is presented for purposes of additional analysis and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other procedures in accordance with the auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the basic statutory-basis financial statements taken as a whole.

Oklahoma City, Oklahoma
May 16, 2018



Independent Auditor's Report

Sons of Norway
Supplemental Schedule of Selected Statutory Basis Financial Data
December 31, 2017

Investment Income Earned	
U.S. Government bonds	\$ 386,452
Other bonds (unaffiliated)	14,445,889
Preferred stock	18,957
Mortgage loans	107,895
Real estate	818,501
Certificate loans and liens	244,078
Cash on hand and on deposit	57
Cash equivalents	24,766
Other	18,226
	<u>\$ 16,064,821</u>
Gross investment income	
	<u>\$ 16,064,821</u>
Real Estate Owned - Book Value Less Encumbrances	<u>\$ 6,949,609</u>
Mortgage Loans - Book Value	
Commercial mortgages	<u>\$ 1,028,551</u>
Bonds by Class and Maturity, Including Mortgage-Backed Securities	
Bonds by maturity - statement value	
Due within 1 year or less	\$ 31,076,060
Over 1 year through 5 years	124,283,738
Over 5 years through 10 years	67,191,991
Over 10 years through 20 years	88,897,761
Over 20 years	29,550,964
	<u>\$ 341,000,514</u>
Total by maturity	
	<u>\$ 341,000,514</u>
Bonds by class - statement value	
Class 1	\$ 260,905,359
Class 2	74,200,344
Class 3	5,558,414
Class 4	-
Class 5	-
Class 6	336,397
	<u>\$ 341,000,514</u>
Total by class	
	<u>\$ 341,000,514</u>
Total Bonds Publicly Traded	<u>\$ 309,065,143</u>
Total Bonds Privately Placed	<u>\$ 31,935,371</u>
Cash Equivalents - Book Value	<u>\$ 4,630,278</u>
Cash on Deposit	<u>\$ (309,475)</u>
Life Insurance in Force	
Ordinary	<u>\$ 353,978,000</u>

Independent Auditor's Report



Sons of Norway
Supplemental Schedule of Selected Statutory Basis Financial Data
December 31, 2017

Supplementary Contracts in Force	
Ordinary - not involving life contingencies	
Amount on deposit	<u>\$ 2,009,746</u>
Amount of income payable	<u>\$ 848,485</u>
Ordinary - involving life contingencies	
Amount of income payable	<u>\$ 291,212</u>
Annuity Contracts in Force	
Ordinary	
Deferred - fully paid - account balance	<u>\$ 55,965,989</u>
Deferred - not fully paid - account balance	<u>\$ 182,829,631</u>
Deposit Funds and Refund Accumulations	
Deposit funds - account balance	<u>\$ 14,857,513</u>
Refund accumulations - account balance	<u>\$ 1,464,431</u>



Independent Auditor's Report

Sons of Norway
Supplemental Schedule of Investment Risks Interrogatories
December 31, 2017

The Society's total admitted assets as reported on page two of its Annual Statement are \$361,209,898.

Following are the ten largest exposures to a single issuer/borrower/investment, by investment category, excluding U.S. Government securities and those U.S. Government money market funds listed in Part 6 of the *Purposes and Procedures Manual of the NAIC Securities Valuation Office* as exempt, property occupied by the Society, and policy loans:

<u>Investment Category/Issuer</u>	<u>Amount</u>	<u>Percentage of Total Admitted Assets</u>
FHLB	\$ 20,864,926	5.776%
FHLMC	13,928,104	3.856%
Federal Farm Credit Bank	12,125,377	3.357%
FNMA	9,500,172	2.630%
Duke Energy	3,502,908	0.970%
Becton Dickinson	2,463,252	0.682%
Diageo PLC	2,114,046	0.585%
Deere & Company	2,112,875	0.585%
TransCanada Pipelines	2,034,496	0.563%
Comcast Corp	2,021,301	0.560%

The Society's total admitted assets held in bonds and short-term investments, by NAIC rating, are:

<u>NAIC Rating</u>	<u>Amount</u>	<u>Percentage of Total Admitted Assets</u>
NAIC - 1	\$ 260,905,359	72.231%
NAIC - 2	74,200,344	20.542%
NAIC - 3	5,558,414	1.539%
NAIC - 4	-	0.000%
NAIC - 5	-	0.000%
NAIC - 6	336,397	0.093%
	<u>\$ 341,000,514</u>	<u>94.877%</u>

Independent Auditor's Report



Sons of Norway
Supplemental Schedule of Investment Risks Interrogatories
December 31, 2017

Following are the Society's total admitted assets held in foreign investments (regardless of whether there is any foreign currency exposure), excluding Canadian investments of \$10,877,455.

Aggregate foreign investment exposure categorized by NAIC sovereign rating:

	Amount	Percentage of Total Admitted Assets
Countries rated NAIC - 1	\$ 23,358,404	6.467%
Countries rated NAIC - 2	-	-
Countries rated NAIC - 3 or below	-	-

Two largest foreign investment exposures to a single country, categorized by the country's NAIC sovereign rating:

	Amount	Percentage of Total Admitted Assets
Countries rated NAIC - 1		
United Kingdom	\$ 5,758,727	1.594%
Netherlands	5,146,485	1.425%
Countries rated NAIC - 2		
None	-	-
Countries rated NAIC - 3 or below		
None	-	-

Ten largest nonsovereign (i.e., nongovernmental) foreign issues:

	Amount	Percentage of Total Admitted Assets
Novartis Secs Invt Ltd	\$ 1,999,511	0.554%
Rabobank	1,998,153	0.553%
Nordea Bank AB	1,497,954	0.415%
Temasek Fincl 1 Ltd	1,496,507	0.414%
GE Capital Intl Funding	1,088,828	0.301%
Shell International Finance	1,083,703	0.300%
British Telecom Plc	1,044,592	0.289%
Diageo	1,026,635	0.284%
AstraZeneca PLC	1,017,790	0.282%
Elec De France SA	1,002,718	0.278%

Assets held in Canadian investments are 3.0% of the Society's total assets.



Independent Auditor's Report

Sons of Norway
Summary Investment Schedule
December 31, 2017

	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	Amount	Percentage	Amount	Percentage
Bonds				
U.S. Treasury securities	\$ 400,035	0.11%	\$ 400,035	0.11%
U.S. Government agency and corporate obligations (excluding mortgage-backed securities)				
Issued by U.S. Government-sponsored agencies	-	-	-	-
Securities issued by states, territories, and possessions and political subdivisions in the U.S. states, territories, and possessions				
general obligations	15,485,310	4.34%	15,485,310	4.34%
Political subdivisions of states...general obligations	17,826,683	4.99%	17,826,683	4.99%
Revenue and assessment obligation	38,172,690	10.69%	38,172,690	10.69%
Mortgage-backed securities (includes residential and commercial MBS)				
Pass-through securities				
Guaranteed by GNMA	-	-	-	-
Issued by FNMA and FHLMC	3,364,994	0.94%	3,364,994	0.94%
CMOs and REMICs				
Issued or guaranteed by GNMA, FHLMC, or VA	9,000,685	2.52%	9,000,685	2.52%
Privately issued and collateralized by MBS issued or guaranteed or FHLMC	1,790,013	0.50%	1,790,013	0.50%
All other privately issued	5,258,015	1.47%	5,258,015	1.47%
Other debt and other fixed income securities (excluding short-term)				
Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	216,612,974	60.64%	216,612,974	60.64%
Unaffiliated foreign securities	33,089,115	9.26%	33,089,115	9.26%
Preferred Stocks				
Unaffiliated	496,375	0.14%	496,375	0.14%
Mortgage Loans				
Commercial loans	1,028,551	0.29%	1,028,551	0.29%
Real Estate Investments				
Property held for production of income	6,949,609	1.95%	6,949,609	1.95%
Certificate Loans	3,404,749	0.95%	3,404,749	0.95%
Receivable for Securities	-	-	-	-
Cash, Cash Equivalents, and Short-Term Investments	4,320,803	1.21%	4,320,803	1.21%
	<u>\$ 357,200,601</u>	<u>100.00%</u>	<u>\$ 357,200,601</u>	<u>100.00%</u>

Independent Auditor's Report



Sons of Norway
Supplemental Reinsurance Interrogatories
December 31, 2017

- 1.1 Are any of the reinsurers listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Society or any representative, officer, trustee, or director of the Society?
Yes ☐ No ☒
- 1.2 Have any policies issued by the Society been reinsured with a company chartered in a country other than the United States which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor of an insured or any other person not primarily engaged in the insurance business?
Yes ☐ No ☒
- 2.1 Does the Society have any reinsurance agreements in effect under which reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?
Yes ☐ No ☒
- 2.2 Does the Society have any reinsurance agreements in effect such that the amounts of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsurance policies?
Yes ☐ No ☒
- 3.1 What is the estimated amount of the aggregate reduction in surplus, for agreements not reflected in Section 2 above, of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate.
\$0
- 3.2 Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the Society as of the effective date of the agreement?
Yes ☐ No ☒



Board Expenses

Board	Notes	Travel Expenses				Honorarium			
		2017	2016	2015	2014	2017	2016	2015	2014
Current Members									
Tehven, Jon - President	a	\$12,670.89	\$23,008.81	\$13,571.30	\$13,243.57	10,000.00	10,000.00	10,000.00	3,750.00
Stubbings, Ron - Vice President	a	2,067.06	8,271.18	1,766.04	3,486.45	3,500.00	3,500.00	3,500.00	2,500.00
Larson, Marci - Secretary	a	8,470.19	10,741.92	9,147.02	7,957.34	6,000.00	3,000.00	3,000.00	2,500.00
Nelson, Elaine - Treasurer	a	2,018.37	7,975.95	5,597.05	3,257.26	5,000.00	3,000.00	3,000.00	2,500.00
Hella, Karl		1,564.15	646.00			3,000.00	3,000.00		
Agerter, Mark		2,697.60	1,618.13			3,000.00	3,000.00		
Johnson, Ken		3,546.24	1,571.36			3,000.00	3,000.00		
Halverson, Steve		1,858.64	2,238.67			3,000.00	3,000.00		
Grinde, Jon		1,255.56	11,657.21	2,015.58	1,196.23	3,000.00	3,000.00	3,000.00	
Espeland, Roger		4,030.34	8,296.78			3,000.00	1,500.00		
Benazic, Gloria		6,110.90	8,814.11	5,498.71	2,973.50	3,000.00	3,000.00	3,000.00	
Olsen, Odd Harald	a	6,420.84	10,747.19	6,114.55	2,875.66	3,500.00	3,000.00	3,000.00	
Former members				18,343.19	39,951.29	7,000.00	20,500.00	25,046.25	
Meals & Conferences		34,389.90	40,883.42	26,972.36	27,976.30				
		\$87,100.68	\$136,470.73	\$89,025.80	\$102,917.60	\$49,000.00	\$49,000.00	\$49,000.00	\$36,296.25

Notes

[a] Executive Committee Member



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Investment Portfolio

Sons of Norway Investment Portfolio

The assets of the Sons of Norway are invested to:

- * Provide financial integrity to meet obligations
- * Provide competitive rates of return on insurance products
- * Meet conservative investment philosophy consistent with the above two goals

Sons of Norway's assets are invested per the investment policy adopted by the Board of Directors. Assets are primarily placed in a diversified portfolio of investment grade bonds. At December 31, 2017, 95% of invested assets are in bonds. The remaining 5% consists of certificate loans, commercial mortgage loans, short-term investments and cash. Sons of Norway investment portfolio is managed by a professional investment advisor, who provides expertise in following the objectives stated in the investment policy.

As required by the investment policy, the credit quality of the portfolio will be maintained at its current high investment grade level. This helps to insulate the portfolio from credit risk problems thereby providing our certificate owners with a high level of safety. At year end 2017 1.7% of the bond portfolio was invested in less than investment grade bonds. This compares favorably with the 2016 industry averages of 3% for fraternal insurance organizations and 6% for commercial life insurers.

Shown below is the credit quality of the bond portfolio at December 31, 2017:

Credit Quality	Amount	Percent
US Treasury & Agencies	\$36,031,338	10.6%
AAA, AA, A	224,874,020	65.9%
BBB	74,200,344	21.8%
Sub-total investment grade	335,105,702	98.3%
Less than investment grade	5,894,812	1.7%
Total Bonds	\$341,000,514	100.0%

Diversification of the investments in the portfolio by sector, industry, issuer, size, and maturity minimizes both interest rate risk and credit risk. The year-end 2017 sector allocation of the portfolio is shown below:

Sector	Percent
US Treasury & Agencies	10.6%
US Political Subdivisions	16.4%
Foreign Bonds	6.5%
Industrial and Miscellaneous	63.0%
Mortgage and Other Asset Backed Securities	3.5%

To provide stability in the interest rate earned by the portfolio Sons of Norway invests in bonds over a wide range of maturities. At year end 2017, 45% of the bonds held will mature in 5 years or less, 20% in 5 to 10 years and 35% in over 10 years.

Sons of Norway Foundation

Statement of Financial Position



	2017	2016
Assets		
Cash and cash equivalents	\$ 461,738	\$ 351,181
Operating investments	1,173,259	1,011,559
Interest receivable	5,561	6,349
Contributions receivable	3,840	1,525
Assets held under charitable remainder unitrust	540,057	482,944
Cash surrender value of life insurance	12,522	12,289
Endowment		
Investments	5,459,374	4,926,591
Total assets	\$ 7,656,351	\$ 6,792,438
Liabilities and Net Assets		
Liabilities		
Accounts payable	\$ 44,031	\$ 19,246
Deferred revenue under charitable remainder unitrust	84,827	84,631
Total liabilities	128,858	103,877
Net Assets		
Unrestricted		
Current unrestricted	642,732	529,350
Board-designated	571,173	520,944
	1,213,905	1,050,294
Temporarily restricted	1,883,415	1,283,731
Permanently restricted	4,430,173	4,354,536
Total net assets	7,527,493	6,688,561
Total liabilities and net assets	\$ 7,656,351	\$ 6,792,438



Sons of Norway Foundation

Statement of Activities

2017

	Unrestricted	Board- Designated	Temporarily Restricted	Permanently Restricted	Total
Revenues and Other Support					
Contributions	\$ 63,971	\$ 2,715	\$ 114,314	\$ 42,764	\$ 223,764
Investment income	13,392	12,326	123,425	358	149,501
Other income	-	-	22,360	-	22,360
Net realized and unrealized capital gains (losses)	66,293	62,200	584,347	40,593	753,433
Change in value of charitable remainder trust	-	-	57,825	-	57,825
Net assets released from restrictions	337,677	(27,012)	(302,587)	(8,078)	-
Total revenues and other support	481,333	50,229	599,684	75,637	1,206,883
Expenses					
Scholarships and grants	156,517	-	-	-	156,517
Salary and benefits	95,488	-	-	-	95,488
Board	26,164	-	-	-	26,164
General administration	10,682	-	-	-	10,682
Travel	3,368	-	-	-	3,368
Professional fees	8,700	-	-	-	8,700
Printing and forms	2,675	-	-	-	2,675
Advertising	-	-	-	-	-
Seminars and education	250	-	-	-	250
Fundraising expense	37,462	-	-	-	37,462
Outside services	26,645	-	-	-	26,645
Total expenses	367,951	-	-	-	367,951
Change in Net Assets	113,382	50,229	599,684	75,637	838,932
Net Assets, Beginning of Year	529,350	520,944	1,283,731	4,354,536	6,688,561
Net Assets, End of Year	\$ 642,732	\$ 571,173	\$ 1,883,415	\$ 4,430,173	\$ 7,527,493

Sons of Norway Foundation

Statement of Activities



2016

	Unrestricted	Board- Designated	Temporarily Restricted	Permanently Restricted	Total
Revenues and Other Support					
Contributions	\$ 164,359	\$ 4,050	\$ 77,515	\$ 394,047	\$ 639,971
Investment income	10,896	11,306	106,957	344	129,503
Other income	-	-	920	-	920
Net realized and unrealized capital gains (losses)	10,477	10,473	93,426	6,346	120,722
Change in value of charitable remainder trust	-	-	34,762	-	34,762
Net assets released from restrictions	245,696	(26,506)	(211,461)	(7,729)	-
Total revenues and other support	431,428	(677)	102,119	393,008	925,878
Expenses					
Scholarships and grants	194,687	-	-	-	194,687
Salary and benefits	87,817	-	-	-	87,817
Board	15,595	-	-	-	15,595
General administration	6,364	-	-	-	6,364
Travel	5,639	-	-	-	5,639
Professional fees	14,713	-	-	-	14,713
Printing and forms	2,664	-	-	-	2,664
Advertising	2,035	-	-	-	2,035
Seminars and education	288	-	-	-	288
Fundraising expense	19,783	-	-	-	19,783
Outside services	16,827	-	-	-	16,827
Total expenses	366,412	-	-	-	366,412
Change in Net Assets	65,016	(677)	102,119	393,008	559,466
Net Assets, Beginning of Year	464,334	521,621	1,181,612	3,961,528	6,129,095
Net Assets, End of Year	\$ 529,350	\$ 520,944	\$ 1,283,731	\$ 4,354,536	\$ 6,688,561



2016 International Lodge Meeting and Convention Action Items

During the last biennium, the following are the actions taken as a result of the items approved at the 2016 International Lodge Meeting and Convention.

Bylaw changes

All adopted resolutions were approved by the State of Minnesota, incorporated into the 2016-2018 Charter, Constitution, Policies & Procedures and distributed to the International Lodge delegates and individual lodges.

Simplified dues resolution

Staff updated all sections of the Constitution affected by the dues structure. Communications about the dues was shared numerous times and the simplified dues structure was implemented on Jan. 1, 2018.

RESOLUTION #29 - HERITAGE/UNGE VENNER MEMBER INITIATIVE

Staff made a presentation to the District Presidents at the 2017 fall board meeting and to the International Board and District Presidents at the 2018 spring board meeting. Based on input from the presentations, a page called *Just for Kids* was implemented in the May 2018 issue of *Viking* magazine. The page will be varied and age appropriate, suitable for both family and lodge use. In addition, an online survey was sent in April 2018 to 320 youth ages 18 to 23 (avoiding age of consent problems) to determine their topics of interest, how often they want to receive communications and the method of contact they prefer. We found that this audience has only a moderate interest in what Sons of Norway offers. It is telling that so many Unge Venner have asked to be taken off our email list. We suggest lodges make it easy for these younger members to stay in touch by using their preferred contact options of email and Facebook. In particular, use photos of younger members and activity invitations directed to this audience in social media. With such a small audience, it is cost prohibitive to attempt an organization-wide solution or communication tool at this time.

RESOLUTION #30 - EXCLUDED MATTERS

The International Board discussed the resolution and a new resolution is presented at the 2018 International Convention.

Policy and Procedures Manual



International Board Revisions

Changes to the Policy & Procedures Manual

Upon approval of the Reordered Constitution, it was resolved that “the Procedures sections of the said document require only a simple majority vote for change and that changes may be adopted by the International Board of Directors or the International Lodge with the understanding that any changes made by the International Board of Directors shall be reported to the International Lodge at its next meeting.” During the last biennium, the Board of Directors approved the following changes:

New Additions:

5.2.3. MEDIA POLICY

Only matters that reflect the principles of Sons of Norway shall be displayed in posters, recordings, videos, lodge newsletters, websites or other social media in accordance with the Sons of Norway Social Media Policy for Lodges. (05/17)

5.2.4. OTHER MATTERS

Competing Insurance Products, insurance or other financial products that compete with products offered by Sons of Norway shall not be introduced into the lodge. (05/17)

Renamed ‘Corporate Matters Committee’ to ‘Corporate Matters and Governance Committee’

6.16.1.2. Corporate Matters and Governance Committee. In consultation with the Chief Executive Officer and International Headquarters’ Staff, the Corporate Matters and Governance Committee shall have oversight responsibility in the following areas and shall study and report on, or provide any necessary commentary with respect to such matters as are referred to it, and consult with other committees as the committee itself or the Board of Directors or the President deem appropriate: (05/17)

6.16.1.2.1. Make recommendations to the full Board regarding all types of legal, governance, corporate and/or administrative matters involving the society as a whole. (05/17)

Lodge Dissolution Asset Distribution, Paragraph 6.22.1.2.3. Was Removed (05/18)

6.22.1.2.3. If a Lodge does not prepare a plan of distribution in accordance with this paragraph section, then its assets shall revert to a segregated fund to be held by the district in which such Lodge existed. This segregated fund shall be used for new Local Lodge starts or existing Lodge revitalization as determined by the District. (8/94)



Policy and Procedures Manual

International Board Revisions

Nominating Committee For International Officer

7.7. DELEGATE ELECTION

7.7.7. Nominating Committee For International Officer

The International Board of Directors shall elect a Nominating Committee of no fewer than three (3) and no more than five (5) members from different districts within the organization. The purpose of the Nominating Committee is to identify, review, and recommend eligible candidates for the election of International Officers. The Nominating Committee shall elect the Committee Chair from the elected committee members. No member of the Nominating Committee shall be a candidate for election as an International Officer. Candidates for nomination as International Officers shall be benefit members and must meet all eligibility criteria as set forth by the International Board. The Nominating Committee shall review the qualifications of the candidates. Upon satisfactory review and vetting by the International Nominating Committee the candidates shall be placed on the International ballot.

Other procedures and deadlines for the nomination of candidates for International Officers shall be determined by the International Board. (05/18)

Charter and Constitutions (C&C) and Policy and Procedures (P&P) Manual

The next printing will be updated with the following changes:

1. All sections of the P&P that were renumbered for the 2016–2018 edition be restored to their previous numbers starting with Section 5 General Provisions to Section 1 General Provisions and through Section 8 Local Lodge to Section 4 Local Lodge.
2. Provide a title page for the P&P as well as the C&C.
3. Provide an index to the C&C at the end of the printed C&C sections that only references the C&C.
4. Provide an index to the P&P at the end of the P&P sections that only references the P&P.
5. Provide an introduction to each section that points out the differences between them such as the International Board's ability to make changes to the P&P.

Action taken by International Lodge since 2016 biennium



Electronic Referendums

Approved by the International Lodge April 6, 2017 (by paper ballots through the U.S. mail)

At the International Board meeting in November 2016, the Board discussed how they could communicate with the International Lodge between biennial meetings. Under the Charter, Constitution, Policies & Procedures **Chapter 10, Paragraph 2.10.3.**, referendums of the International Lodge could only take place through mailed paper ballots.

In March 2017 the International Board conducted a mailed paper ballot referendum to change the law to allow for additional means of conducting referendums, such as email or other electronic means. That referendum was passed by the International Lodge by an overwhelming margin. The vote tally was 138 yes; 5 no.

Sons of Norway Constitution, **Chapter 10, Paragraph 2.10.3.** was amended as follows:

2.10.3. REFERENDUMS

The International Board of Directors may adopt a resolution to conduct a referendum of the International Lodge by mail or electronic communication. The International President shall oversee the referendum by directing the International Secretary to send each member of the International Lodge via mail, electronic communications, or other methods of electronic or internet-based communication, a copy of the International Board of Directors' resolution directing the referendum, a summary of the referendum presented for consideration, and depending on the voting method utilized, instructions for casting a vote, including the time-line in which the vote must be cast. Each member voting in a referendum shall be entitled to cast one (1) vote, and provided a quorum or majority of the International Lodge casts a vote, the results of the referendum shall be binding. (04/17)



Consent Agenda

To expedite business at a convention, the delegates can approve the use of a consent agenda that includes those items considered to be routine in nature. A consent agenda would appear as part of the regular convention meeting agenda. Full information about these items should be provided to the delegates in the reports books for the convention meeting agenda and any questions or concerns can be directed to the makers of the motions and answered prior to the meeting. This allows a thorough examination of the routine items without using up precious meeting time.

A delegate may remove any item that appears on the consent agenda. The remaining items will be voted on by a single motion. The approved motion will then be recorded in the minutes, including a listing of all items appearing on the consent

agenda. Use of a consent agenda eliminates the need to vote separately on many of the routine items and resolution not requiring explanation or delegate discussion. There is generally one motion to approve all items on the consent agenda but it takes only one request from any delegate, generally not a formal vote, to remove any item from the consent agenda before the vote. If removed from the consent agenda, the item will be taken up later in the regular agenda. The item or items will then be discussed and voted on separately, after the rest of the consent agenda has been approved.

In all cases, it is assumed there is nothing controversial about these items therefore no need for discussion. Grouping agenda items like these facilitates the meeting and allows time to be properly spent on issues that do need discussion.



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International Lodge Meeting Rules 2018



Getting Ready

1. The regular meeting of the International Lodge shall be one meeting, recessing from session-to-session within the meeting.
2. Member badges and voting materials will be issued at the registration desk. ONLY duly authorized members may vote – ONE vote per member.
3. Members shall be in their seats FIVE minutes before the scheduled session time.
4. No smoking shall be permitted in any meeting rooms.
5. Cell phones will be turned off or set to vibrate.

Parliamentary Procedures

6. Any speaker may speak to any motion before the Lodge. Any member who desires to speak shall address the chair by going to the microphone, with identification paddle raised, and state his/her name and district.
7. Motions to amend shall be in writing, with a copy given to a marshal who will take it to the electronic editor, who will edit the original motion online and show on the screen.
8. Each speaker will be allowed a maximum of TWO MINUTES. No member shall speak to the motion more than once, unless allowed otherwise by the chair. The speaker should identify speaking FOR or AGAINST the motion.
9. The right to raise a point of order shall be reserved for members ONLY; the chair will decide its validity.
10. The previous question (motion to close debate) may only be moved at a microphone. If the previous question is moved and carried, members who are in line at the microphone at the time of the motion is passed will be permitted to speak.
11. Any resolution or bylaw that has significant financial impact upon the Order must be introduced by 10:00 a.m. Monday. Such resolution or bylaw must be reviewed by the Committee on Finance and Investment and the controller, and their findings presented to the Lodge.
12. Consent Agenda issues will be limited to house-keeping and/or non-debatable items:
 - a. Each convention committee will develop a Consent Agenda from the issues assigned to their committee;
 - b. Each committee will develop and distribute their Consent Agenda prior to the beginning of the Lodge meeting;
 - c. Each committee will present their Consent Agenda for lodge meeting action as a first item of business;
 - d. Any member may request the removal of any item from the Consent Agenda;
 - e. When the Consent Agenda presentation is deemed complete, it will be presented to the lodge for approval. Consent Agenda presented by the Law Committee will require 2/3 vote to pass and other committee agendas will require 1/2 plus one vote to pass.
13. Any voting on bylaws will require a 2/3 vote to pass.
14. Any voting on resolutions will require a 1/2 plus one vote to pass.

Election of International Officers

15. Officers are elected at large from the International Lodge. Ballots shall be used in cases where there are two or more candidates for office; otherwise election shall be by acclamation.

Other

16. Any messages to members should be relayed to the marshal or assistant marshal.



Convention Delegates

International Board

- | | |
|-----------------------|-----------------------|
| 1. Jon Tehven | President |
| 2. Ron Stubbings | Vice President |
| 3. Marci Larson | Secretary |
| 4. Elaine Nelson | Treasurer |
| 5. Karl Hella | Director - District 1 |
| 6. Mark Agerter | Director - District 2 |
| 7. Ken Johnson | Director - District 3 |
| 8. Steven Halverson | Director - District 4 |
| 9. Jon Grinde | Director - District 5 |
| 10. L. Roger Espeland | Director - District 6 |
| 11. Gloria Benazic | Director - District 7 |
| 12. Odd-Harald Olsen | Director - District 8 |

District 1

- | | | |
|----------------------|---------------------|-------------------|
| 13. Maureen Aakre | Granite Falls, MN | Elvidal 509 |
| 14. Sharon Amann | St Paul, MN | Synnove-Nordkap 8 |
| 15. Alan Beck | Plano, TX | Nordtex 594 |
| 16. Norm Carlson | Windsor Heights, IA | Marsteinen 596 |
| 17. Gloria Coulter | Owatonna, MN | Nortonna 638 |
| 18. Ann Day | Willmar, MN | Fedraheimen 59 |
| 19. Paula Garnett | Duluth, MN | Nortun 16 |
| 20. Diane Halvorson | Brooklyn Center, MN | Vennekretsen 559 |
| 21. Clark Hanson | Brookings, SD | Fjordland 508 |
| 22. Dorothy Hoover | Detroit Lakes, MN | Vikingland 495 |
| 23. Robert Hoover | Detroit Lakes, MN | Vikingland 494 |
| 24. Cindy Monroe | Cedar Rapids, IA | Restauration 548 |
| 25. Robert Nelson | Baxter, MN | Sagatun 18 |
| 26. Hazel Osen | Walker, MN | Skogvannet 658 |
| 27. Richard Phillips | Sioux Falls, SD | Gjoa 65 |
| 28. Gina Pockrandt | Champlin, MN | Vennekretsen 559 |
| 29. Dennis Rusinko | Minneapolis, MN | Syttende Mai 517 |
| 30. Helen Scherer | Shawnee, KS | Maihaugen 665 |
| 31. Rolf Smeby | Laporte, MN | Skogvannet 658 |
| 32. Dennis Sorheim | Waterville, MN | Vonheim 108 |
| 33. Sherry Stilley | Mitchell, SD | Fedrelandet 579 |
| 34. Ron Stow | Stillwater, MN | Synnove-Nordkap 8 |
| 35. David Susag | Lanseboro, MN | Heimbygda 376 |
| 36. Merle Tingelstad | Coon Rapids, MN | Vonheim 108 |
| 37. Carol Tranby | Fridley, MN | Oslo 2 |
| 38. Ray Tranby | Fridley, MN | Oslo 2 |
| 39. Talleiv Vollen | St Cloud, MN | Trollheim 511 |
| 40. James Wedo | Winona, MN | Nor-Win 505 |
| 41. Jerry Wright | Glenwood, MN | Mjosen 175 |

District 2

- | | | |
|--------------------------|----------------|-------------------|
| 42. Regina Agerter | Eugene, OR | Sonja 38 |
| 43. Martha Andrew | Anchorage, AK | Bernt Balchen 46 |
| 44. Darcy Andrews | Portland, OR | Grieg 15 |
| 45. Margaret Jane Bueing | Redmond, WA | Edmonds 130 |
| 46. Rich Carr | Fairbanks, AK | Arctic Viking 117 |
| 47. Mike Dudley | Poulsbo, WA | Poulsbo 44 |
| 48. Sally Dwyer | Petersburg, AK | Fedrelandet 23 |
| 49. Gail Engler | Seattle, WA | Leif Erikson 1 |
| 50. Gerald Erickson | Bremerton, WA | Bremerton 35 |
| 51. Christie Ericson | Anchorage, AK | Bernt Balchen 46 |
| 52. Bill Fosmoe | Seattle, WA | Bothell 106 |
| 53. Ernie Fosse | Arlington, WA | Fritjov 17 |

- | | | |
|-----------------------|-----------------|---------------------|
| 54. Gary Graalum | Beaverton, OR | Grieg 15 |
| 55. Chris Hicks | Lynnwood, WA | Bothell 106 |
| 56. Tom Hoffman | Portland, OR | Grieg 15 |
| 57. Donna Kodalen | Poulsbo, WA | Poulsbo 44 |
| 58. Robert Kodalen | Poulsbo, WA | Poulsbo 44 |
| 59. Marit Kristiansen | Anchorage, AK | Bernt Balchen 46 |
| 60. Earl Mikkelsen | Bonney Lake, WA | Norden 2 |
| 61. Evelyn Moreland | Keizer, OR | Thor 42 |
| 62. Marv Nelson | Enumclaw, WA | Vesterdalen 131 |
| 63. Vicki Nelson | Edmonds, WA | Edmonds 130 |
| 64. Doug Quammen | Longview, WA | Breidablik 27 |
| 65. Ron Rolla | Kennewick, WA | Sol-Land 86 |
| 66. Barbara Rostad | Hauser, ID | Harald Haarfager 11 |
| 67. Kay Saatvedt | Everett, WA | Normanna 3 |
| 68. Norma Jean Sands | Seattle, WA | Edmonds 130 |
| 69. Erlene Stevenson | Edmonds, WA | Edmonds 130 |
| 70. Andrea Torland | Kirkland, WA | Leif Erikson 1 |
| 71. Bjarne Varnes | Seattle, WA | Leif Erikson 1 |
| 72. Doug Warne | Seattle, WA | Leif Erikson 1 |

District 3

- | | | |
|-------------------------|-------------------|------------------------|
| 73. Mary Andersen | Exton, PA | Bondelandet 612 |
| 74. Barbara Bensen | Little Silver, NJ | Noreg 466 |
| 75. Barbara Berntsen | Valley Stream, NY | Norden 407 |
| 76. Arvida Cash | Baltimore, MD | Nordkap 215 |
| 77. Katherine Dollymore | Secane, PA | Restauration 555 |
| 78. Audun Gythfeldt | Pocono Pines, PA | Nor-Bu 427 |
| 79. Dirk Hansen | Walterboro, SC | Southern Star 630 |
| 80. Stephen Helmsold | Bethpage, NY | Norden 407 |
| 81. Arnold Johnsen | Rhinebeck, NY | Suncoast 562 |
| 82. Rannveig Klinge | Hamburg, PA | Nordkap 215 |
| 83. Svein Klinge | Hamburg, PA | Bondelandet 612 |
| 84. Paul Kornbrekke | Staten Island, NY | Nansen 410 |
| 85. Kent Larson | Jacksonville, FL | Gateway to Florida 541 |
| 86. Judith Nilsen-Mack | Burlington, MA | Norumbega 506 |
| 87. Karen Olsen-Helmold | Bethpage, NY | Norden 407 |
| 88. Peter Vatne | Nashua, NH | Norumbega 506 |
| 89. Kari Williams | Peekskill, NY | Troll 476 |

District 4

- | | | |
|------------------------|-----------------|------------------|
| 90. Vicki Anderson | Scranton, ND | Sma Fjell 557 |
| 91. Kathy Daeley | Maddock, ND | Mollargutten 478 |
| 92. Martha Elliott | Minot, ND | Thor 67 |
| 93. Kay Halverson | Fargo, ND | Kringen 25 |
| 94. Kyle Handegard | West Fargo, ND | Kringen 25 |
| 95. Flo Kallenbach | Maddock, ND | Mollargutten 478 |
| 96. John Knudsen | Missoula, MT | Normanden 424 |
| 97. G. Paul Larson | Grand Forks, ND | Gyda Varden 21 |
| 98. Becky Lewis | Harlowtown, MT | Fjell Heim 524 |
| 99. Marilyn Martinson | Fargo, ND | Kringen 25 |
| 100. Carol Peterson | Corvallis, MT | Bitterrootdalen |
| 101. Nurdy Riley | Missoula, MT | Normanden 424 |
| 102. Kathleen Robinson | Bismarck, ND | Sverdrup 107 |
| 103. Lynne Rommesmo | Fargo, ND | Kringen 25 |
| 104. Betty Rude | Missoula, MT | Normanden 424 |
| 105. Dan Rude | Missoula, MT | Normanden 424 |
| 106. Jerry Saude | Bismarck, ND | Sverdrup 107 |
| 107. Alison Wiigs | Calgary, AB | Valhalla 341 |
| 108. Russell Wiigs | Calgary, AB | Valhalla 341 |

Convention Delegates



District 5

- | | | |
|-----------------------------|------------------|----------------------------|
| 109. Darlene Arneson | Stoughton, WI | Mandt 314 |
| 110. Connie Benson-Kross | Sandwich, IL | Cleng Peerson 525 |
| 111. Dee Bumpers | Maryville, TN | Vikings of the Smokies 677 |
| 112. Jean Busker | Monroe, WI | Ostestaden 642 |
| 113. Robin Fossum | Chetek, WI | Dovre 353 |
| 114. Sherrie Framness | Marshfield, WI | Myrmarken 601 |
| 115. Lucy Ghastin | Middleton, WI | Idun 74 |
| 116. Judy Ghastin | Appleton, WI | Norse Valley 491 |
| 117. David Hermundson | Eau Claire, WI | Løven 29 |
| 118. Andrew Johnsen | Cedar Lake, IN | Scandiana 600 |
| 119. Sandra Olson | Woodville, WI | Valkyrien 53 |
| 120. Mike Palecek | Mt. Pleasant, WI | Nordlyset 183 |
| 121. Eugene Steensma | Waterford, MI | Samhold 473 |
| 122. LaVonne Wier | Galesville, WI | Fagernes 616 |
| 123. Cheryl Wille-Schlesser | Mt. Horeb, WI | Vennelag 513 |
| 124. Geoff Wodell | Wheat Ridge, CO | Central 0 |

District 6

- | | | |
|-----------------------|--------------------|-------------------|
| 125. Karen Aaker | Santa Cruz, CA | Nordahl Grieg 52 |
| 126. Ronna Clymens | Banning, CA | Vinland 159 |
| 127. Susan Cody | Spring Valley, CA | Valhall 25 |
| 128. Bruce Fihe | Santa Cruz, CA | Nordahl Grieg 52 |
| 129. Phebe Friconi | Los Alamitos, CA | Fridtjof Nansen 9 |
| 130. Luella Grangaard | Morongo Valley, CA | Solskinn 150 |
| 131. Rick Hausvik | El Cajon, CA | Valhall 25 |
| 132. Benny Jo Hinchey | San Tan Valley, AZ | Overtro Fjell 153 |

133. Judy Immel
134. Gary Indrebo
135. Mary Beth Ingvaldstad
136. Janie Kelly
137. Troann Loy
138. Nancy Madson
139. Tove-Lise Miller
140. Gerald Rowe
141. Robert Sather
142. Crystal Sundet
143. Kaye Wergedal

- Garden Grove, CA
Santa Rosa, CA
Hidden Valley Lake, CA
San Jose, CA
Huntington Beach, CA
Thousand Palms, CA
Rancho Cordova, CA
Colorado Springs, CO
Rio Vista, CA
Littleton, CO
Grand Junction, CO

- Solbakken 64
Freya 62
Vikings of Lake 166
Nordahl Grieg 52
Fridtjof Nansen 9
Solskinn 150
Roald Amundsen 48
Fjellheim 107
Victory 43
Fjeldalen 162
Vestafjell 146

District 7

145. Jim Tore Breivik
146. Erik Brochmann
147. Veronica Brochmann
148. Donna Hedley
149. Bruce Strang
150. Susan Strang

- Nanaimo, BC
Mission, BC
Mission, BC
Port Alberni, BC
Vancouver, BC
Vancouver, BC

- North Star 63
Sleipner 8
Sleipner 8
Nordlys 20
Varden 19
Varden 19

District 8

151. Tor Arild Halvorsen
152. Ole Hillestad
153. Solveig Sende Kjønerød
154. Per Mikalsen
155. Harald Thygesen

- Egersund, Norway
Oslo, Norway
Tønsberg, Norway
Kristiansand, Norway
His, Norway

- Dalbuen 22
Christiania 4
Oseberg 1
Terje Vigen 15
Terje Vigen 15

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Convention Committees

Law Committee

- | | |
|---------------------|--------------------|
| 1. Norma Jean Sands | District 2 |
| 2. Lynne Rommesmo | District 4 |
| 3. Geoff Wodell | District 5 (Chair) |
| 4. Luella Grangaard | District 6 |

Resolutions Committee

- | | |
|----------------|--------------------|
| 1. Ernie Fosse | District 2 |
| 2. Peter Vatne | District 3 |
| 3. Jerry Saude | District 4 |
| 4. Janie Kelly | District 6 (Chair) |

Finance/investment Committee

- | | |
|---------------------|--------------------|
| 1. Gina Pockrantd | District 1 |
| 2. Vicki Nelson | District 2 (Chair) |
| 3. David Hermundson | District 5 |
| 4. Bruce Strang | District 7 |

Reports/Fraternal Committee

- | | |
|---------------------------|--------------------|
| 1. Helen Sherer | District 1 (Chair) |
| 2. Kathy Dollymore | District 3 |
| 3. Cheryl Wille-Schlesser | District 5 |
| 4. Tor Arild Halvorsen | District 8 |

Tellers

- | | |
|---------------|---------------------------|
| 1. District 1 | Alan Beck (Chair) |
| 2. District 2 | Martha Andrews |
| 3. District 3 | Paul Kornbrekke |
| 4. District 4 | Russell Wiigs |
| 5. District 5 | Sherrie Anderson Framness |
| 6. District 6 | Crystal Sundet |
| 7. District 7 | Jim Tore Breivik |
| 8. District 8 | Solveig Sende Kjønnørød |



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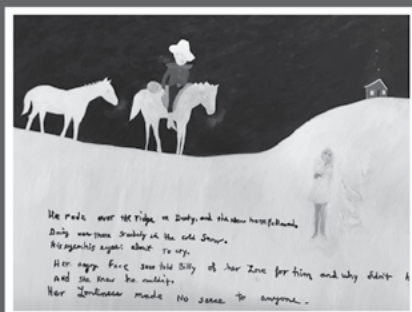
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In the Galleri
September 14 -
October 28

**The Ballad of
Daisy & Billy
by Bob Hest**





Proposed Law Changes

1. REINSTATE GOLDEN MEMBERSHIP CLASSIFICATION

Presented by District 5

Current Law:

- 1.6.1.3. Life/Golden Members** – Members who are:
- a. 65 years of age or older;
 - b. Who have been members in good standing in the Order for 30 years or more; and,
 - c. If a member of a lodge in the United States, the previous two requirements have been met prior to January 1, 2018: are classified as either Life Members (if these requirements were met prior to Jan. 1, 1999) or Golden Members. Years of membership need not be consecutive. Life Members are exempt from paying International and District Dues, while Golden Members shall pay 50 percent of International Dues and 100% of District dues. Local Lodge dues may be assessed and collected from either of these categories of membership, provided that the Local Lodge Bylaws so state. In all respects, these members shall enjoy all rights and benefits they previously held in the Lodge as full dues paying members. Those transferring to another Local Lodge shall maintain their Life or Golden membership status. Life membership shall be extended to any member who has served as President of the International Lodge. (8/16)

WHEREAS Prior to January 1, 2018, the International Board of Directors of the Sons of Norway awarded Golden Membership to members who were age 65 or older and who had 30 or more years of good standing as an expression of gratitude for long and faithful service; and,

WHEREAS At the May 2016 International Board of Directors meeting, the Board approved a motion setting dues in the USA at \$60 for individuals and \$95 for families; and that members who had been honored with Life Membership or Special Membership prior to January 1, 2018, would continue to receive a discount in dues. However, after January 1, 2018, the International Sons of Norway would end the practice of recognizing members with the Golden Membership for long and faithful service (See August 2016 *Viking* issue); and,

WHEREAS At the 2016 International Sons of Norway Convention, Section 1.6.1.3 of the International Sons of Norway Constitution was changed whereby after January 1, 2018, members would no longer be awarded the Golden Membership classification for long and faithful service (See February 2017 *Viking* issue); and,

Proposed Law Changes



WHEREAS At the local lodges, we need to recognize the members who have reached the age of 65 or older and who have 30 or more years of good standing;

Proposed Law:

THEREFORE BE IT RESOLVED That the International Sons of Norway reinstate the Golden Membership classification, with its benefits (prior to January 1, 2018) to recognize members for long and faithful service, who, after January 1, 2018, attain the requirements of age (65 or older) and length of good standing (30 or more years).

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

2. REINSTATE GOLDEN MEMBERSHIP CLASSIFICATION

Presented by District 2

Current Law:

- 1.6.1.3. Life/Golden Members** – Members who are:
- a. 65 years of age or older;
 - b. Who have been members in good standing in the Order for 30 years or more; and,
 - c. If a member of a lodge in the United States, the previous two requirements have been met prior to January 1, 2018: are classified as either Life Members (if these requirements were met prior to Jan. 1, 1999) or Golden Members. Years of membership need not be consecutive. Life Members are exempt from paying International and District Dues, while Golden Members shall pay 50 percent of International Dues and 100% of District dues. Local Lodge dues may be assessed and collected from either of these categories of membership, provided that the Local Lodge Bylaws so state. In all respects, these members shall enjoy all rights and benefits they previously held in the Lodge as full dues paying members. Those transferring to another Local Lodge shall maintain their Life or Golden membership status. Life membership shall be extended to any member who has served as President of the International Lodge.
- (8/16)



Proposed Law Changes

WHEREAS The Sons of Norway 2016 International Convention voted to simplify the dues structure for the United States members; and,

WHEREAS the Golden Member classification was eliminated for those members who would have qualified after 1 January 2018; and,

WHEREAS Members who have achieved age 65 and 30 years of membership deserve to be recognized for their long service to our Order;

THEREFORE BE IT RESOLVED that the Charter and Constitution, Section 1.6.1.3d be added to read as follows:

Proposed Law:

- 1.6.1.3. Life/Golden Members** – Members who are:
- d. After 1 January 2018 when a member of a Lodge in the United States attains the age of 65 or older and has been a member in good standing of the Order for 30 years or more, he or she will be recognized as a Golden Member and presented with a Certificate and membership pin recognizing the achievement of becoming a Golden Member.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

3. UNGE VENNER MEMBERS

Presented by District 3

Current Law:

- 1.6.1.8. Unge Venner Members** – Members between the ages of 16 and 23 inclusive will be classified as Unge Venner members. Such members shall have all the rights and privileges as all other members of Sons of Norway. (8/16)

WHEREAS The Sons of Norway has been steadily losing members for a long period of time; and,

WHEREAS The Sons of Norway has a major problem attracting younger members; and,

Proposed Law Changes



WHEREAS the dues change passed at the 2016 International Convention will cause undo financial hardship on some Unge Venner members who do not qualify for family membership and thus will have to pay the going rate for an individual membership. This will further exacerbate our falling numbers;

THEREFORE BE IT RESOLVED that Constitution paragraph be amended to read as follows:

Proposed Law:

- 1.6.1.8. Unge Venner Members** – Members between the ages of 16 and 26 inclusive will be classified as Unge Venner members. Such members shall have all the rights and privileges as all other members of Sons of Norway. They shall pay no dues. An Unge Venner member who desires a subscription to the *Viking Magazine*, will be assessed the same amount as is allocated to the *Viking* magazine subscription in the annual adult membership.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

4. REINSTATEMENT OF UNGE VENNER REDUCED DUES

Presented by District 2

Current Law:

- 1.6.1.8. Unge Venner Members** – Members between the ages of 16 and 23 inclusive will be classified as Unge Venner members. Such members shall have all the rights and privileges as all other members of Sons of Norway. (8/16)

WHEREAS The Sons of Norway has been steadily losing members for a long period of time; and,

WHEREAS the 2016 Sons of Norway International Convention voted to change the dues structure for the United States to a simplified dues structure utilizing single member and family member classification; and,

WHEREAS Youth membership, ages 16 to 23, is a classification known as Unge Venner whose dues were free if part of a family who were members and a greatly reduced rate as an individual; and,



Proposed Law Changes

WHEREAS the 2016 International Convention raised the dues for the Unge Venner classification for youth not sharing a family address; and,

WHEREAS Youth who reside at the same address as the family members are included in the family membership classification, but youth who do not share the same address now must pay the individual member rate; and,

WHEREAS Recognizing and involving OUR YOUTH IS CRITICAL TO THE FUTURE OF SONS OF NORWAY;

Proposed Law:

THEREFORE BE IT RESOLVED that the dues for Unge Venner members not sharing a family membership address be at a reduced rate of 50% of the individual member rate.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

5. GENERAL NATURE OF MEMBERSHIP

Presented by District 6

Current Constitution:

ARTICLE III

1. To unite in a fraternal organization men and women of Norwegian or other Nordic birth, descent, and their affiliates through marriage. (8/96)

WHEREAS there are members who are solely interested in the culture and heritage, genealogy, or social activities; and,

WHEREAS there are members whose only interest is in owning financial products; and,

WHEREAS this paragraph would be more inclusive and correspond with the verbiage in section 1.2.4.1. of the constitution;

THEREFORE BE IT RESOLVED that Article III, 1. should include the more inclusive phrase that is in section 1.2.4.1.

Proposed Law Changes



Proposed Constitution:

ARTICLE III

1. To unite in a fraternal organization men and women of Norwegian or other Nordic birth, descent, ~~and their affiliates through marriage, and others with an interest in~~ the objectives and purposes of Sons of Norway.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

6. SONS OF NORWAY PURPOSE

Presented by District 6

Current Law:

- | | |
|----------------------------------|---|
| 1.2.4.
1.2.4.3. | THE OBJECTIVES AND PURPOSES OF SONS OF NORWAY:
To promote an understanding of mutual interests among the people of Norwegian or other Nordic extraction. (8/96) |
|----------------------------------|---|

WHEREAS the terminology *extraction* means of an ethnic origin, and is not in common usage – *heritage* is more inclusive, meaning – that which is inherited from past generations, maintained in the present, and bestowed to future generations;

THEREFORE BE IT RESOLVED that *heritage* be substituted for *extraction*.

Proposed Law:

- | | |
|----------------------------------|---|
| 1.2.4.
1.2.4.3. | THE OBJECTIVES AND PURPOSES OF SONS OF NORWAY:
To promote an understanding of mutual interests among <u>of</u> the people of Norwegian or other Nordic extraction <u>heritage</u> . |
|----------------------------------|---|

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended



Proposed Law Changes

7. SOCIAL MEMBERS

Presented by District 6

Current Law:

1.6.1.2. Social Members – Members are members who do not currently hold Sons of Norway Financial Benefit products. (8/02)

WHEREAS this does not match the format of **1.6.1.5.** and the word *currently* is not needed;

THEREFORE BE IT RESOLVED that *Social* be added for clarification, and *currently* be deleted.

Proposed Law:

1.6.1.2. Social Members – Social members are members who do not ~~currently~~ hold Sons of Norway Financial Benefit products.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

8. RIGHTS AND PRIVILEGES

Presented by District 6

Current Law:

1.6.2. RIGHTS AND PRIVILEGES
1.6.2.1. All members shall enjoy equal privileges in the Local Lodge except only those owning benefit contracts shall have the right to vote on questions relating to Sons of Norway insurance and financial benefits program.

WHEREAS voting is done primarily on resolutions;

THEREFORE BE IT RESOLVED to substitute *resolutions* for *questions*.

Proposed Law Changes



Proposed Law:

1.6.2. RIGHTS AND PRIVILEGES

1.6.2.1. All members shall enjoy equal privileges in the Local Lodge except only those owning benefit contracts shall have the right to vote on ~~questions~~ resolutions relating to Sons of Norway insurance and financial benefits programs.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

9. TERM REQUIREMENT FOR INTERNATIONAL LODGE OFFICER

Presented by the International Board

WHEREAS the International Board is responsible for the general oversight of Sons of Norway and its financial obligations, its rights and interests; and,

WHEREAS the International Board monitors the business functions of the organization, its broad policies, general direction, pace and priorities, and ensures that the decisions of the board and the International Lodge are carried out; and,

WHEREAS the board is accountable to certificate holders, members, regulators, auditors, other board members and the general public as fiduciary of a tax-exempt organization; and,

WHEREAS the complex nature of oversight of this level requires expertise in the areas of corporate governance, strategic planning, risk management, and the fraternal benefit system all of which require a good amount of time in which to become proficient, particularly for members of the Executive Committee; and,

WHEREAS the Foundation Board has added a similar requirement in their bylaws and there is merit to maintaining parallel governance throughout the organization;

Proposed Law:

THEREFORE BE IT RESOLVED that a new paragraph 2.11.1.1 be added to the Constitution as follows:

2.11.1. ELIGIBILITY



Proposed Law Changes

2.11.1.1. All candidates for an International Lodge officer position must have served at least two years on the International Board in order to be eligible for that office.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

10. APPOINTED DIRECTORS

Presented by the International Board

Current Law:

2.11.3. DIRECTORS

There shall be a director from each District who shall be nominated as hereafter set forth and elected from among the members of the International Lodge. (8/96)

WHEREAS good governance requires the proper mix of expertise and experience in order to achieve the aims and requirements of any organization; and,

WHEREAS the need may arise to broaden the board with particular skill sets that further these aims and goals; and,

WHEREAS certain specialized fields of knowledge such as financial, legal, organizational or business may not all come forward through the nomination and election process;

THEREFORE BE IT RESOLVED that Chapter 11, Paragraph **2.11.3.** Directors be amended as follows:

Proposed Law:

2.11.3. DIRECTORS

2.11.3.1. There shall be a director from each District who shall be nominated as hereafter set forth and elected from among the members of the International Lodge. (8/96)

2.11.3.2. Appointed Directors. The International Board of Directors may appoint up to two additional directors as needed in order to enhance proficiencies, skills or knowledge as deemed necessary by the current board of directors. Such appointed directors will have all the same rights, privileges and obligations as a

Proposed Law Changes



duly elected director. They will require the same vetting and serve for a 2 year term, not to exceed 2 terms of service in total.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

11. DIRECTOR NOMINATIONS

Presented by the International Board

Current Law:

2.11.4.2. Director Nominations. Unless otherwise provided for in the District Bylaws, prior to the election of International Board Officers and International Board Directors, the Delegates and International Board Officers and International Directors from such District shall caucus and nominate one (1) or more candidates from among its group for the office of International Director for that District. At that time, the caucus shall also nominate a candidate, from among its group of Delegates, an alternate to the International Lodge Director.

WHEREAS principles of good governance require proper vetting of candidates to serve as director and officers of the International Board; and,

WHEREAS the Nominating Committee requires sufficient time in which to perform this vetting; and,

WHEREAS a timeframe for candidate submissions has previously been defined in Paragraph **2.11.4.1.** as “no later than two weeks after the last District Convention”;

Proposed Law:

THEREFORE BE IT RESOLVED that the last sentence of Constitution Paragraph **2.11.4.2.** be rewritten as follows:

2.11.4.2. Director Nominations. At that time, the caucus shall also nominate a candidate, from among its group of Delegates, an alternate to the *International Lodge Director*. This caucus to take place in sufficient time to allow the candidates’



Proposed Law Changes

names to be submitted to the Nominating Committee no later than two weeks after the last District Convention. All nominations shall cease at that time.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

12. DISTRICT ALTERNATE VACANCY

Presented by the International Board

WHEREAS there exists the possibility of an Alternate Nominee to the International Director Nominee, both coming out of their District's Biennial Lodge Meeting, being elected to an office on the Sons of Norway International Board at the International Sons of Norway Biennial Lodge Meeting; and,

WHEREAS this possibility then creates a vacancy in the District's Alternate to the Director position;

Proposed Law:

THEREFORE BE IT RESOLVED that the Sons of Norway Constitution under Section 2 – International Lodge, Chapter 11, Paragraph **2.11.4**. Nominations, be amended by adding a Paragraph **2.11.4.2.1**, which would read as follows:

- 2.11.4.2.1** With the possibility of a District's Nominee to be the Alternate to the District's Director being elected to the International Board, thus creating a vacancy in the Alternate position, the District Delegation shall caucus at the earliest possible moment after the International Lodge Meeting elections and choose from among their delegation an Alternate Nominee. The Nominee is already a known Benefit Member and a Delegate. The Nominee shall be immediately reported to the International Nominating Committee, which shall have 30 days from receipt of such name within which to secure a Candidate Leadership Application and conduct such vetting as is necessary. Should the Nominee not be acceptable to the International Nominating Committee, it shall be the District's responsibility to secure a subsequent Nominee through a District Delegate Referendum (See Section 3 – District Lodge, Chapter 10, Paragraph **3.10.4**.), and then provide that name to the International Nominating Committee, which shall again have 30 days within which to confirm the Nominee through the necessary processes of securing the CLA and vetting.

Proposed Law Changes



☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

13. TERM OF OFFICE ALTERNATE INTERNATIONAL DIRECTOR

Presented by the International Board

Current Law:

- 2.11.6.3. Terms of Alternates to International Directors.** Alternate terms shall be for two years.
- 2.11.6.4. Term Limits.** No International Officer can be elected to serve more than two consecutive terms in any one office. International Directors cannot serve consecutive four-year terms. (08/12)

WHEREAS in Term of Office **2.11.6.3.** of the Charter & Constitution, a term for the Alternate International Director is two years; and,

WHEREAS in **2.11.6.4.** terms limits for international officers and directors are clearly stated; and,

WHEREAS it is not defined in any section how many terms an Alternate International Director may serve;

Proposed Law:

THEREFORE BE IT RESOLVED that the following language be added as a second sentence to Constitution Paragraph **2.11.6.3.** Terms of Alternates to International Directors.

- 2.11.6.3. Terms of Alternates to International Directors.** Alternate terms shall be for two years. An Alternate International Director may not serve more than two consecutive terms.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended



Proposed Law Changes

14. REMOVING “APPEAL” PROCESS FROM CHARTER AND CONSTITUTIONS INTERNATIONAL LODGE

Presented by the International Board

Current Law:

- 2.11.8.1. Member removal.** Any members so removed from office shall be entitled to appeal from the decision of the International Board of Directors to the International Lodge. Notice of such appeal must be in writing to the International Secretary within 30 days after the decision of the International Board of Directors. This notice must state that the member desires to appeal and accurately specify the decision or action from which the appeal is desired and the date thereof.
- 2.11.8.2. Case transcripts.** The International Secretary shall then prepare a transcript of all documents in the case, including extracts from the Minutes relative to the matter and the decision by the International Board of Directors, and the correctness of the transcript shall be attested to by the International President and the International Secretary.
- 2.11.8.3. Report to Lodge.** The International President shall refer the complete transcript of the case to the International Lodge for its decision. Vote shall be by secret ballot.

WHEREAS Sons of Norway’s Business Model is unique among like constituted, operated and sized organizations; and,

WHEREAS as a private organization it has the authority to establish and execute the laws, rules and customs which adhere to its own business model and value system; and,

WHEREAS Sons of Norway’s Charter & Constitution is a “living” document, ever adapting and being adapted, ever changing and needing revision as circumstances require; and,

WHEREAS the appeal process for an officer or director removed from office has previously been deferred ultimately to the International Lodge, which in turn has created a disruptive nature within Sons of Norway operations; brought certain liability upon the International Lodge; created unwanted emotional stress within the organization; attracted undesirable attention from insurance and financial regulators; and has cost the Society an incredible amount of money;

Proposed Law:

THEREFORE BE IT RESOLVED that under the general heading of International Lodge, Chapter 11, Statute **2.11.8.**, entitled Removal of Officers and Directors, Appendant Statutes **2.11.8.1., 2.11.8.2., and 2.11.8.3.**, entitled Member removal, Case transcripts; and Report to Lodge, shall be expunged from the Charter and Constitutions in their entirety, and the removal of officers and directors shall remain the sole prerogative of the International Board of Directors.

Proposed Law Changes



☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

15. INELIGIBILITY FOR OFFICE ONCE REMOVED – INTERNATIONAL BOARD

Presented by the International Board

WHEREAS Sons of Norway's Charter and Constitutions Chapter 2.11.8. provide for removal from office for reasons of incompetence, moral or physical disqualifications, embezzlement or neglect of official duties; and,

WHEREAS best practices within good governance would preclude allowing someone previously removed from office for the above rational to be allowed to seek election, to or hold office in Sons of Norway at the International Board level again; and,

WHEREAS acquiescence or leniency of this issue would most assuredly be viewed by insurance regulators as weakened Sons of Norway's efforts at good governance and best practices in the proper conduct of its business;

Proposed Law:

THEREFORE BE IT RESOLVED that the following section be added to the Charter and Constitutions as paragraph **2.11.8.4.:**

2.11.8.4. Ineligibility for Office After Removal. Anyone properly removed from office with Sons of Norway, according to Sons of Norway's Charter and Constitutions Chapter **2.11.8.**, shall be subsequently denied from seeking election to or holding office on the Sons of Norway International Board of Directors.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended



Proposed Law Changes

16. OFFICER AND DIRECTOR STIPEND

Presented by the International Board

Current Law:

2.11.10.

OFFICER AND DIRECTOR COMPENSATION

The International Officers and Directors shall receive such compensation as determined from time to time by the International Lodge upon the recommendation of the International Board of Directors or the Committee on Finance/Investments. (8/14)

Proposed Law:

The Finance / Investment Committee recommends the revision of Constitution 2.11.10. Officer and Director stipend to read:

2.11.10.

OFFICER AND DIRECTOR STIPEND

The International Officers and Directors shall receive a stipend as determined each biennium by the International Lodge upon the recommendation of the International Board of Directors.

☐ Approved

☐ Defeated

☐ Substituted

☐ Amended

17. RETRIEVAL OF INTERNATIONAL BOARD OF DIRECTOR MEMBER MATERIALS UPON DEATH OR INCAPACITY

Presented by the International Board

Current Law:

2.11.12.

RETIRING OFFICERS SURRENDER PROPERTY

Retiring officers shall within 10 days after the installation of their successors surrender to them all money, valuable papers, books of account and documents which have come into their hands by reason of their position, also all stocks of printed matter and all other property belonging to Sons of Norway that they may have in their care.

Proposed Law Changes



WHEREAS the International Sons of Norway Charter and Constitutions, Chapter 11, Section **2.11.12.**, “Retiring Officers Surrender Property,” provides the required procedure by which retiring IBD officers are to surrender IBD property of every sort once they leave the IBD; and,

WHEREAS by association “Officers” is understood to mean both “Officers” and “Directors”; and,

WHEREAS the case may arise by which an “Officer” or “Director” may leave the IBD by virtue of death or incapacity prior to completing his/her term of office or so soon after their term is completed, that they did not have time to fulfill the requirements as stated in **2.11.12.**;

Proposed Law:

THEREFORE BE IT RESOLVED that the Charter and Constitutions, Chapter 11, Section **2.11.12.** be amended by adding **2.11.12.1.**, reading:

- 2.11.12.1.** It shall be the immediate responsibility of the Director from the District within which the decedent or incapacitated one resided, upon the death or incapacity of such an Officer or Director, to make contact with the decedent’s or incapacitated one’s family and/or household members to retrieve and/or take possession of any and all property relating to the IBD; and,

BE IT FURTHER RESOLVED that it shall be further amended adding **2.11.12.2.**, reading:

- 2.11.12.2.** Should the decedent or incapacitated one be the International Director, then the Director’s alternate shall be the responsible party; and that whomever is responsible shall do all that is necessary to return the IBD property to the Sons of Norway International home office in a timely matter; and,

BE IT FURTHER RESOLVED that the International Sons of Norway home office staff and legal counsel create a document, to be signed by retiring IBD members, upon their departure and last day of service, requiring that they return all IBD property and destroy any and all confidential materials pertinent to the IBD.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended



Proposed Law Changes

18. COMMITTEE APPOINTMENTS

Presented by the International Board

Current Law:

2.12.2. COMMITTEE APPOINTMENTS

The International President shall appoint, from among the elected Delegates, committees to serve during the International Lodge Meeting as follows: Committee on Finance/Investments, Committee on Resolutions, Committee on Laws, and Committee or Committees on Reports/Fraternal Programs. (08/08)

2.12.2.1. Lodge Committees may be combined at the discretion of the President, but that action is only valid for that meeting.

WHEREAS in 2.12.2., Committee Appointments, the committees that the International President shall appoint are clearly stated; and,

WHEREAS the work load for the Committee on Reports/Fraternal Programs has diminished in recent years; and,

WHEREAS the Committee on Reports/Fraternal Programs is a Committee that can be established on an as-needed basis vs. a convention standing committee;

THEREFORE BE IT RESOLVED that Constitution Paragraphs 2.12.2. Committee Appointments and 2.12.2.1. be combined and amended as follows:

Proposed Law:

2.12.2. COMMITTEE APPOINTMENTS

The International President may appoint from among the elected delegates, committees to serve during the International Lodge Meeting as follows: Finance/Investment, Laws and Resolutions. The President can appoint other committees such as Reports and/or Fraternal Programs or combine committees as needed.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

Proposed Law Changes



19. ADDITIONAL MEETINGS OF THE INTERNATIONAL BOARD OF DIRECTORS

Presented by the International Board

Current Law:

2.14.1.

MEETINGS

International Board of Directors shall meet not less often than semiannually and the Executive Committee shall meet at least once in the interval between International Board of Directors meetings.

WHEREAS good governance and prudent management should dictate more frequent meetings of the International Board to review financial results and any other matters that are pertinent;

THEREFORE BE IT RESOLVED that Charter and Constitution Chapter 14, Paragraph 2.14.1. be amended as follows:

Proposed Law:

2.14.1.

MEETINGS

International Board of Directors shall meet not less often than semi-annually and the Executive Committee shall meet at least once in the interval between International Board of Directors meetings. Additionally, the International Board of Directors shall meet via teleconference in mid-March to review 1st quarter financials and again in mid-August to review 2nd quarter financials. At both of these meetings, such other business as deemed necessary shall be addressed.

☐ Approved

☐ Defeated

☐ Substituted

☐ Amended

20. NOMINATING COMMITTEE FOR INTERNATIONAL DIRECTOR

Presented by District 6

Current Law:

3.7.7.

NOMINATING COMMITTEE FOR INTERNATIONAL DIRECTOR

The District Board of Directors shall elect a Nominating Committee of no fewer



Proposed Law Changes

than three (3) and no more than five (5) members of the District. The purpose of the Nominating Committee is to identify, review, and recommend eligible candidates for the election of International Director. The Nominating Committee shall elect the Committee Chair from the elected committee members. No member of the Nominating Committee shall be a candidate for election as International Director. Members of the District may submit candidates to the Nominating Committee as determined by the District Lodge.

Candidates for nomination to the International Board of Directors shall be benefit members and must meet all eligibility criteria as set forth by the International Board. The Nominating Committee shall review the qualifications of the candidates and present them to the Lodge and place the candidates on the ballot. (8/16)

Other procedures and deadlines for the nomination of candidates for International Director shall be determined by the District Lodge or District Board. (8/14)

WHEREAS each district differs significantly from every other district in: the number of zones,
District 1 – 9 Zones; District 2 – 6 Zones; District 3 – 7 Zones; District 4 – 6 Zones; District 5 – 4 Zones; District 6 – 7 Zones; District 7 – 0 Zones; District 8 – 0 Zones

the number of square miles the district covers, the number of members, the number of lodges, the number of states included, and the structure of the district; and,

WHEREAS to assure that each nominating committee can work to obtain the best slate for that district, a minimum number of three members for the committee is warranted, but the maximum number of committee members should be determined by the needs of that district;

Proposed Law:

THEREFORE BE IT RESOLVED that the maximum number of members on the nominating committee be deleted.

3.7.7. The District Board of Directors shall elect a Nominating Committee of no fewer than three (3) members ~~and no more than five (5)~~ of the District. The purpose of the Nominating Committee...

*Note**** Such change would affect **3.11.5. NOMINATING COMMITTEE AND ELECTIONS**, regarding submitting eligible candidates for the election of district lodge officers and directors, as it refers to **3.7.7**.

Proposed Law Changes



☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

21. VETTING CANDIDATES FOR INTERNATIONAL DIRECTOR

Presented by the International Board

Current Law:

3.7.7. NOMINATING COMMITTEE FOR INTERNATIONAL DIRECTOR

The District Board of Directors shall elect a Nominating Committee of no fewer than three (3) and no more than five (5) members of the District. The purpose of the Nominating Committee is to identify, review, and recommend eligible candidates for the election of International Director. The Nominating Committee shall elect the Committee Chair from the elected committee members. No member of the Nominating Committee shall be a candidate for election as International Director. Members of the District may submit candidates to the Nominating Committee as determined by the District Lodge. Candidates for nomination to the International Board of Directors shall be benefit members and must meet all eligibility criteria as set forth by the International Board. The Nominating Committee shall review the qualifications of the candidates and present them to the Lodge and place the candidates on the ballot. (8/16)

Other procedures and deadlines for the nomination of candidates for International Director shall be determined by the District Lodge or District Board. (8/14)

WHEREAS good governance requires that the most qualified candidates are slated to run for positions on the International Board of Directors; and,

WHEREAS the International Nominating Committee has the best overview and knowledge of the skills and proficiencies required of candidates for those positions;

Proposed Law:

THEREFORE BE IT RESOLVED that Charter and Constitution Chapter 7, Paragraph **3.7.7.** be amended to read as follows:



Proposed Law Changes

- 3.7.7.** The District Board of Directors shall elect a Nominating Committee of no fewer than three (3) and no more than five (5) members of the District. The purpose of the Nominating Committee is to identify, review, and recommend eligible candidates for the election of International Director. The Nominating Committee shall elect the Committee Chair from the elected committee members. No member of the Nominating Committee shall be a candidate for election as International Director. Members of the District may submit candidates to the Nominating Committee as determined by the District Lodge. Candidates for nomination to the International Board of Directors shall be benefit members and must meet all eligibility criteria as set forth by the International Board. The Nominating Committee shall review the qualifications of the candidates and present them to the *International Nominating Committee for review and vetting. Upon satisfactory review and vetting by the International Nominating Committee, the candidates names shall be placed on the district ballot. the District Lodge and place the candidates on the ballot.* (8/16)

Other procedures and deadlines for the nomination of candidates for International Director shall be determined by the District Lodge or District Board. (8/14)

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

22. DISTRICT OFFICERS AND DIRECTORS TITLES AND NUMBER

Presented by District 6

Current Law:

3.11.2. DISTRICT OFFICERS AND DIRECTORS TITLES AND NUMBER

The Officers of a District Lodge shall be President, Vice President, Secretary, Treasurer, and such other officers and directors as decided by the District Lodge. (8/94)

WHEREAS district officers and directors are defined in the district bylaws (which are determined by the district lodge), and to be consistent with the terminology in 4.11.2. (5th line – *as specified in the Bylaws*);

Proposed Law Changes



Proposed Law:

THEREFORE BE IT RESOLVED to state *as specified in the District bylaws* instead of *decided by the District Lodge*.

3.11.2.

DISTRICT OFFICERS AND DIRECTORS TITLES AND NUMBER

The officers of a District Lodge shall be President, Vice President, Secretary, Treasurer, and such other officers and directors as ~~decided by~~ specified in the District Lodge Bylaws.

☐ Approved

☐ Defeated

☐ Substituted

☐ Amended

23. DISTRICT NOMINATING COMMITTEE

Presented by District 3

Current Law:

3.11.5.1.

Nominating Committee. The District Nominating Committee, as established by 3.7.7., shall identify, review, and submit eligible candidates for the election of District Lodge Officers and Directors. No member of the Nominating Committee shall be a candidate for election as District Lodge Officer or Director. Members of the District may submit candidates to the Nominating Committee as determined by the District Lodge. Candidates for nomination to the District Board shall be benefit members and must meet all eligibility criteria as set forth by the District Lodge. (8/16)

The benefit member provision for District Board officers and directors shall not be required for countries, provinces or states where Sons of Norway is not authorized to sell insurance. Other procedures and deadlines for the nomination of candidates for District Lodge Officers or Directors shall be determined by the District Lodge or District Board. (8/14)

WHEREAS paragraph 3.11.5.1. of the Sons of Norway Constitution states that “No member of the Nominating Committee shall be a candidate for election as District Lodge Officer or Director”; and,



Proposed Law Changes

WHEREAS this restriction prevents Zone Directors from serving on the Nominating Committee, unless they are completely retiring from service on the District Board; and,

WHEREAS of all the District Officers and Directors, Zone Directors are the closest in touch with the Local Lodges, and therefore make ideal members of the District Nominating Committee; and,

WHEREAS Robert's Rules of Order recommends that members of the Nominating Committee not be barred from becoming nominees themselves (excluding the current President), as such a requirement deprives its members of one of their privileges (see pg. 433, lines 29-35);

Proposed Law:

THEREFORE BE IT RESOLVED that Paragraph **3.11.5.1.** of the Sons of Norway Constitution be amended by replacing the sentence "No member of the Nominating Committee shall be a candidate for election as District Lodge Officer or Director." with "No member of the District Executive Committee shall be a member of the Nominating Committee."

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

24. ELIMINATE SUB-PARAGRAPH 3.11.5.1.1.

Presented by District 1

Current Law:

3.11.5.1.1.	Candidate applications for District Officers must be submitted to the Nominating Committee for vetting no later than 30 days prior to the start of the District Lodge meeting. (8/16)
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WHEREAS the District 1 Board of Directors finds paragraph 3.11.5.1.1. of the Sons of Norway Charter and Constitution unnecessary since the deadline for the nomination of District officers and Directors is specified in the last sentence of Paragraph 3.11.5.1. "Otherwise procedures and deadlines for the nomination of candidates for District Officers and Directors shall be determined by the District Lodge or District Board;"

Proposed Law Changes



Proposed Law:

THEREFORE BE IT RESOLVED that Paragraph **3.11.5.1.1.** be eliminated

3.11.5.1.1. ~~Candidate applications for the District Officers must be submitted to the Nominating Committee for vetting no later than 30 days prior to the start of the District Lodge meeting (8/16)~~

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

25. DISTRICT NOMINATIONS FROM THE FLOOR

Presented by District 3

WHEREAS the fundamental purpose of Nominating Committees is to find suitable candidates for office, not to prevent unsuitable candidates from being nominated; and,

WHEREAS it is the fundamental right of assemblies to elect any qualified member to office; and,

WHEREAS disallowing nominations from the floor at District Lodge meetings impinges upon that right by restricting the choice of candidates to those vetted ahead of time by just a few members of the District Lodge;

Proposed Law:

THEREFORE BE IT RESOLVED that the following paragraph be added to the Sons of Norway Charter and Constitution:

3.11.5.1.2. Nominations may be allowed from the floor during District Lodge meetings at times determined by the District Lodge.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended



Proposed Law Changes

26. INELIGIBILITY FOR OFFICE ONCE REMOVED-DISTRICT BOARD

Presented by the International Board

WHEREAS Sons of Norway's Charter and Constitutions Chapter 3.11.8 provide for removal from office for reasons of incompetence, moral or physical disqualifications, embezzlement or neglect of official duties; and,

WHEREAS best practices within good governance would preclude allowing someone previously removed from office for the above rationale to be allowed to seek election to, or hold office in Sons of Norway at the District Board level again; and,

WHEREAS acquiescence or leniency of this issue would most assuredly be viewed by insurance regulators as weakened Sons of Norway's efforts at good governance and best practices in the proper conduct of its business;

Proposed Law:

THEREFORE BE IT RESOLVED that the following section be added to the Charter and Constitutions as paragraph **3.11.8.1.**:

3.11.8.1. Ineligibility for Office After Removal. Anyone properly removed from office with Sons of Norway, according to Sons of Norway's Charter and Constitutions Chapter 3.11.8., shall be subsequently denied from seeking election to or holding office on a Sons of Norway District Board of Directors.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

27. COMMITTEE APPOINTMENTS

Presented by District 6

Current Law:

3.12.2. COMMITTEE APPOINTMENTS

The President shall in time, before the District Meeting from among the elected

Proposed Law Changes



Delegates, appoint the following Committees, each consisting of not fewer than three (3) members: Committee on Laws; Committee on Reports; Committee on Resolutions; Committee on Finances; special committees as required. (Duties are set out in 7.12.2. of the Policy and Procedures Manual)

WHEREAS the current bylaw states appointment of at least four committees; and,

WHEREAS fewer committees or a combination committee(s) is practical as well as financially prudent; and,

WHEREAS flexibility is required based on the business which comes forth for the District Lodge meeting; and,

WHEREAS the current sentence is grammatically awkward and long;

Proposed Law:

THEREFORE BE IT RESOLVED to rewrite section **3.12.2.** including the addition of a combination committee.

3.12.2.

COMMITTEE APPOINTMENTS

The President shall determine committees, before the District Lodge Meeting, from the following recommended committees: Laws Committee, Reports Committee, Resolutions Committee, Finances Committee, or any combination committee. The President shall timely appoint, from among the elected delegates, no fewer than three (3) members per committee.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

28. REPLACE PARAGRAPH 3.12.2 COMMITTEE APPOINTMENTS

Presented by the International Board

Current Law:

3.12.2.

COMMITTEE APPOINTMENTS

The President shall in time, before the District Meeting from among the elected



Proposed Law Changes

Delegates, appoint the following Committees, each consisting of not fewer than three (3) members: Committee on Laws; Committee on Reports; Committee on Resolutions; Committee on Finances; special committees as required. (Duties are set out in **7.12.2.** of the Policy and Procedures Manual)

WHEREAS both the International Lodge Meeting and the District Lodge meeting have committees to help organize materials and discussion;

Proposed Law:

THEREFORE BE IT RESOLVED that the text of paragraph **3.12.2** be replaced with the text of paragraphs **2.12.2** and **2.12.2.1** with District substituted with International as needed.

3.12.2. COMMITTEE APPOINTMENTS

The District President shall appoint, from among the elected Delegates, committees to serve during the District Lodge Meeting as follows: Committee on Finance/Investments, Committee on Resolutions, Committee on Laws, and Committee or Committees on Reports/Fraternal Programs. Lodge Committees may be combined at the discretion of the President, but that action is only valid for that meeting.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

29. DISTRICT BOARD OF DIRECTORS

Presented by District 6

Current Law:

3.13. BOARD OF DIRECTORS 3.13.1. CONSISTS OF:

The District Board of Directors shall consist of the President, Vice President, Counselor, Secretary, Treasurer, or such Officers and Directors as stated in the District Lodge Bylaws.

WHEREAS not all Districts have a District Counselor; and,

Proposed Law Changes



WHEREAS if a district has a District Counselor, that position could be part of the such *Officers and Directors as stated in the District Lodge Bylaws*;

Proposed Law:

THEREFORE BE IT RESOLVED to delete Counselor from section **3.13.1**.

3.13. BOARD OF DIRECTORS

3.13.1. CONSISTS OF:

The District Board of Directors shall consist of the President, Vice President, ~~Counselor~~, Secretary, Treasurer, or such Officers and Directors as stated in the District ~~Lodge~~ Bylaws.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

30. INTERNATIONAL BOARD OF DIRECTORS VOICE AND VOTE AT DISTRICT BOARD MEETINGS

Presented by the International Board

WHEREAS members of the International Board of Directors (IBD) are elected to serve on the International Board; and,

WHEREAS members of the IBD are not elected to serve as members of their respective District Boards; and,

WHEREAS members of the IBD are typically welcomed as advisory members of their respective District Boards;

THEREFORE BE IT RESOLVED that Sons of Norway International Board members should expect to be welcomed as advisory members of their respective District Boards, and with that welcome, be offered “voice” in the District Board’s regular deliberations; and,

BE IT FURTHER RESOLVED that those same IBD members, because they are not elected members of their respective District Boards, should neither seek nor accept or expect to be offered “vote” privileges at their respective District Board meetings; and,



Proposed Law Changes

BE IT FURTHER RESOLVED that this directive be added to GUIDELINES FOR INTERNATIONAL OFFICERS AND DIRECTORS as Item Number 4, and all subsequent paragraphs to be renumbered to accommodate this change.

Proposed Law:

Sons of Norway Charter and Constitutions

New paragraph to General Provision **3.14.10.**

3.14.10. INTERNATIONAL BOARD OF DIRECTORS VOICE AND VOTE AT DISTRICT BOARD MEETINGS

The International Director shall be welcomed at meetings of the District Board of Directors. The International Director shall have voice, but no voting privileges at such meetings.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

31. ANNUAL REPORTS DISTRICT LODGE

Presented by the International Board

Current Law:

3.21.1. ANNUAL REPORTS

The District Lodge shall file a Financial Statement (Form D17) with Sons of Norway Headquarters annually by April 30. The Financial Report shall be prepared on forms provided by and submitted to Sons of Norway Headquarters. Failure to file in a timely manner will result in Sons of Norway withholding dues reimbursements until such reports are received. (8/16)

WHEREAS circumstances may require report deadlines and formats to change from time to time; and,

WHEREAS it would be beneficial to give flexibility to the process by eliminating specific deadlines and formats in order to allow headquarters staff the ability to alter these requirements as those circumstances dictate;

Proposed Law Changes



Proposed Law:

THEREFORE BE IT RESOLVED that Constitution Paragraph **3.21.1**. Annual Reports be amended to read as follows:

3.21.1.

ANNUAL REPORTS

The District Lodge shall file a Financial Statement (Form D17) with Sons of Norway headquarters annually. The Financial Report shall be prepared in the format(s) required and submitted to Sons of Norway headquarters. Failure to file in a timely manner will result in Sons of Norway withholding dues reimbursements until such reports are received.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

32. ANNUAL REPORTING OF DISTRICT PROPERTY CORPORATION

Presented by the International Board

WHEREAS the Finance Committee of Sons of Norway has created a new reporting for those lodges owning properties called the “Property Corporation Financial Statement” in order to eliminate confusion with the Form D17; and,

WHEREAS annual financial reporting is required for all Sons of Norway entities that own property; and,

WHEREAS this requirement has not been formalized in the Constitution for District Lodges owning property;

Proposed Law:

THEREFORE BE IT RESOLVED that Paragraph **3.21.1.1** be added to the Constitution as follows:

3.21.1.1.

Annual Reporting

The separate non-profit corporation as referred to in Chapter **1.17.1** of the Constitution shall file a Property Corporation Financial Statement with Sons of Norway headquarters annually.



Proposed Law Changes

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

33. ORGANIZATION AND STRUCTURE OF A NEW LODGE

Presented by District 6

Currently organizing a new lodge within Sons of Norway requires at least 40 qualified people. We would like to see that number reduced by ½ to be 20 qualified people. There are many areas of the country where there are no current lodges but people who would like to belong to a local lodge, i.e., 000 and 999 members. By reducing the number of qualified members needed, this may help to revitalize Sons of Norway and open up smaller lodges.

Current Law:

4.1.
4.1.1. **ORGANIZATION AND STRUCTURE**
LOCAL LODGE

A Local Lodge may be organized where there is interest to establish a Lodge that can meet the requirements of organization as set out in 4.3.1.

4.3.
4.3.1. **NEW LODGE DEVELOPMENT**
ORGANIZATIONAL PROCEDURE

A new Lodge shall be organized only in the following manner. A new Lodge shall be organized only if 40 qualified applicants appear at the organizational meeting and become members. However, if less than 40 attend, the organizational meeting may be recessed from time to time until the required number of members is obtained. The Charter may be kept open for 60 days after the institution of a new Lodge. (8/88)

Proposed Law:

4.1.
4.1.1. **ORGANIZATION AND STRUCTURE**
LOCAL LODGE

A Local Lodge may be organized where there is interest to establish a Lodge that can meet the requirements of organization as set out in 4.3.1.

Proposed Law Changes



4.3. NEW LODGE DEVELOPMENT

4.3.1. ORGANIZATIONAL PROCEDURE

A new Lodge shall be organized only in the following manner. A new Lodge shall be organized only if **20** qualified applicants appear at the organizational meeting and become members. However, if less than **20** attend, the organizational meeting may be recessed from time to time until the required number of members is obtained. The Charter may be kept open for 60 days after the institution of a new Lodge.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

34. MINIMUM NUMBER TO START A LODGE

Presented by District 3

Current Law:

4.3. NEW LODGE DEVELOPMENT

4.3.1. ORGANIZATIONAL PROCEDURE

A new Lodge shall be organized only in the following manner. A new Lodge shall be organized only if 40 qualified applicants appear at the organizational meeting and become members. However, if less than 40 attend, the organizational meeting may be recessed from time to time until the required number of members is obtained. The Charter may be kept open for 60 days after the institution of a new Lodge. (8/88)

WHEREAS one way to increase Sons of Norway membership is to institute new lodges in locations that aren't served by an existing lodge within a reasonable distance; and,

WHEREAS there are pockets of Norwegians in various locations that would like to start a lodge, but the total number of probable applicants is not large enough to meet the current minimum of 40; and,

WHEREAS it is easier to recruit new members when there exists a functioning Lodge that can meet and form a Membership Committee;



Proposed Law Changes

Proposed Law:

THEREFORE BE IT RESOLVED that paragraph **4.3.1.** of the Sons of Norway Constitution be amended to read:

4.3.
**4.3.1. NEW LODGE DEVELOPMENT
ORGANIZATIONAL PROCEDURE**

A new Lodge shall be organized only in the following manner. A new Lodge shall be organized only if 25 qualified applicants appear at the organizational meeting and become members. However, if less than 25 attend, the organizational meeting may be recessed from time to time until the required number of members is obtained. The Charter may be kept open for 90 days after the institution of a new Lodge.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

35. ELECTION OF DELEGATES AND ALTERNATES

Presented by District 4

Current Law:

4.7.
**4.7.1. DELEGATE ELECTION
ELECTION OF DELEGATES AND ALTERNATES**

Election of Delegates must take place prior to the month of March before a District Lodge Meeting. At the same time, an equal or greater number of Alternates shall be elected to fill the places of duly elected Delegates prevented from attending the meeting, the first duly elected alternate filling the first vacancy, the second the next vacancy, etc. Exceptions to the above time limit may be recommended by the Eligibility Committee and may be approved by a two-thirds majority of seated Delegates. (8/98)

4.7.4. ELECTION REPORT

The Secretary of the Local Lodge shall prepare a report of the election giving names and addresses of the duly elected Delegates and Alternates. This report shall be signed by the Local Lodge President and Local Lodge Secretary and be forwarded to the District Secretary no later than five (5) days after the election. (8/98)

Proposed Law Changes



WHEREAS no changes have been made for 20 years to this section; and,

WHEREAS it is in the best interest of the society to provide for the greatest number of delegates to represent the district lodge and seek their input on matters of the governance and finances of the District Lodge; and,

WHEREAS the host lodge can provide for a more enjoyable convention with a larger number of registered delegates; and,

WHEREAS we recognize that lodges may have a large proportion of active members who are out-of-state during the mandated time for elections; and,

WHEREAS we recognize that our membership is diverse and from a vast geographical area and travel plans and work schedules are unpredictable and consume great amounts of lodge members personal time and resources;

THEREFORE BE IT RESOLVED that District 4 recommends to the International Lodge that Chapter 7, section 4.7.1 and section 4.7.4 of the Constitution of the Sons of Norway be amended to read in the entirety as follows:

Proposed Law:

4.7

DELEGATE ELECTION

4.7.1.

ELECTION OF DELEGATES AND ALTERNATES

Election of Delegates must take place prior to the month of April before a District Lodge Meeting. At the same time, an equal or greater number of Alternates shall be elected to fill the places of duly elected Delegates prevented from attending the meeting, the first duly elected alternate filling the first vacancy, the second the next vacancy, etc. Exceptions to the above time limit may be recommended by the Eligibility Committee and may be approved by a two-thirds majority of seated Delegates.

4.7.4.

ELECTION REPORT

The Secretary of the Local Lodge shall prepare a report of the election giving names and addresses of the duly elected Delegates and Alternates. This report shall be signed by the Local Lodge President and Local Lodge Secretary and be forwarded to the District Secretary no later than five (5) days after the election.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended



Proposed Law Changes

36. CHANGE IN QUORUM

Presented by District 2

Current Law:

4.9.9.

QUORUM

At all meetings of a Local Lodge, eight (8) members shall constitute a quorum.

4.14.9.

OFFICERS OF LOCAL LODGE BOARD OF DIRECTORS: QUORUM

A simple majority of the Local Lodge Board of Directors constitutes a quorum.
(8/06)

WHEREAS THE 2016-2018 Charter, Constitution, Policies & Procedures, Chapter 9, states, **4.9.9.** QUORUM: At all meetings of a Local Lodge, eight (8) members shall constitute a quorum; and,

WHEREAS the 2016-2018 Charter, Constitution, Policies & Procedures, Chapter 14, **4.14.9.** states OFFICERS OF LOCAL LODGE BOARD OF DIRECTORS: QUORUM. A simple majority of the Local Lodge Board of Directors constitutes a quorum (8/06); and,

WHEREAS in lodges with more than 16 officers as part of their board of directors, board meetings are currently required to have more officers present for a quorum than the eight members needed at a local lodge meeting;

Proposed Law:

THEREFORE BE IT RESOLVED the following addition be made to Chapter 14, 4.14.9., Officers of Local Lodge Board of Directors: Quorum.

4.14.9.

OFFICERS OF LOCAL LODGE BOARD OF DIRECTORS: QUORUM

A simple majority or eight members, whichever is smaller, of the Local Lodge Board of Directors shall constitute a quorum.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

Proposed Law Changes



37. TITLES AND NUMBER OF LOCAL LODGE OFFICERS, RESTRICTION OF OFFICE

Presented by District 6

Current Law:

4.11.2. TITLES AND NUMBER

The elected officers of a Local Lodge shall be President, Vice President, Secretary, Treasurer, Financial and/or Membership Secretary and Social and/or Cultural Director and such additional officers as the Local Lodge may deem necessary. Additional officers shall either be elected or appointed as specified in the Bylaws of the Local Lodge. (8/06)

4.11.2.1. **Restriction of Office.** The offices of President, Secretary, Financial Secretary or Membership Secretary, Treasurer and Trustees shall be held by separate individuals. (8/94)

WHEREAS some lodges are not filling their officer positions; and,

WHEREAS many lodge officers hold more than one position; and,

WHEREAS lodges might feel that they are not following the rules if they don't have all these officers; and,

WHEREAS deleting the number of required elected officers doesn't mean that lodges not have these officers –that such officers may still be elected or appointed as provided by local lodge bylaws;

THEREFORE BE IT RESOLVED that *Financial and/or Membership Secretary and Social and/or Cultural Director* be deleted from **4.11.2.**, and that *Financial Secretary or Membership Secretary and Trustees* be deleted from **4.11.2.1.**

Proposed Law:

4.11.2. The elected officers of a Local Lodge shall be President, Vice President, Secretary, Treasurer, ~~Financial and/or Membership Secretary and Social and/or Cultural Director~~ and such additional officers as the Local Lodge may deem necessary. Additional officers shall either be elected or appointed as specified in the Bylaws of the Local Lodge.

4.11.2.1. Restriction of Office. The offices of President, Secretary, ~~and Financial Secretary or Membership Secretary~~, Treasurer and Trustees shall be held by separate individuals.



Proposed Law Changes

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

38. INELIGIBILITY FOR OFFICE ONCE REMOVED – LOCAL LODGE

Presented by the International Board

WHEREAS Sons of Norway's Charter and Constitutions Chapter **4.11.8.1.** provide for removal from office for reasons of incompetence, moral or physical disqualifications, embezzlement or neglect of official duties; and

WHEREAS best practices within good governance would preclude allowing someone previously removed from office for the above rationale to be allowed to seek election to or hold office in Sons of Norway at the Local Lodge Board level again; and,

WHEREAS acquiescence or leniency of this issue would most assuredly be viewed by insurance regulators as weakened Sons of Norway's efforts at good governance and best practices in the proper conduct of its business;

Proposed Law:

THEREFORE BE IT RESOLVED that the following section be added to the Charter and Constitutions as paragraph **4.11.8.3.:**

4.11.8.3.

Ineligibility for Office After Removal. Anyone properly removed from office with Sons of Norway, according to Sons of Norway's Charter and Constitutions Chapter 4.11.8.1 shall be subsequently denied from seeking election to or holding office on a Sons of Norway Local Lodge Board of Directors.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

Proposed Law Changes



39. LOCAL LODGE BOARD OF DIRECTORS

Presented by District 6

Current Law:

4.13. BOARD OF DIRECTORS 4.13.1. CONSISTS OF:

The Local Lodge Board of Directors shall consist of the following elected officers: President, Vice President, Secretary, Treasurer, Financial or Membership Secretary and Social or Cultural Director and such other Officers or Directors that the Local Lodge specifies in their bylaws. (8/10)

WHEREAS this language is inconsistent with the language in 4.11.2. on page 59;

THEREFORE BE IT RESOLVED that the terminology *Financial and/or Membership Secretary and Social and/or Cultural Director* be eliminated.

Proposed Law:

4.13. BOARD OF DIRECTORS 4.13.1. CONSISTS OF:

The Local Lodge Board of Directors shall consist of the President, Vice President, Secretary, Treasurer, and such additional Officers or Directors as specified in the Bylaws of the Local Lodge.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

40. ANNUAL REPORTS LOCAL LODGE

Presented by the International Board

Current Law:

4.21.1. ANNUAL REPORTS

The Local Lodge shall file a Financial Statement (Form D17) with Sons of Norway



Proposed Law Changes

Headquarters annually by April 30. The Financial Report shall be prepared on forms provided by and submitted to Sons of Norway Headquarters. Failure to file in a timely manner will result in Sons of Norway withholding dues reimbursements until such reports are received. (8/16)

WHEREAS circumstances may require report deadlines and formats to change from time to time; and,

WHEREAS it would be beneficial to give flexibility to the process by eliminating specific deadlines and formats in order to allow headquarters staff the ability to alter these requirements as those circumstances dictate;

Proposed Law:

THEREFORE BE IT RESOLVED that Constitution Paragraph **4.21.1**. Annual Reports be amended to read as follows:

4.21.1. ANNUAL REPORTS

The Local Lodge shall file a Financial Statement (Form D17) with Sons of Norway headquarters annually. The Financial Report shall be prepared in the format(s) required and submitted to Sons of Norway headquarters. Failure to file in a timely manner will result in Sons of Norway withholding dues reimbursements until such reports are received.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

Proposed Law Changes



41. ANNUAL REPORTS LOCAL LODGE

Presented by District 6

Current Law:

4.21.1.

ANNUAL REPORTS

The Local Lodge shall file a Financial Statement (Form D17) with Sons of Norway Headquarters annually by April 30. The Financial Report shall be prepared on forms provided by and submitted to Sons of Norway Headquarters. Failure to file in a timely manner will result in Sons of Norway withholding dues reimbursements until such reports are received. (8/16)

WHEREAS this procedure has changed, and it is better not to specify a deadline date in the Charter and Constitution; and

WHEREAS electronic submission is now available;

Proposed Law:

THEREFORE BE IT RESOLVED that the date be deleted and electronic be added.

4.21.1.

ANNUAL REPORTS

The local lodge shall file a Financial Statement (Form D17) with Sons of Norway Headquarters annually ~~by April 30th~~. The Financial Report shall be prepared on electronic or paper forms provided by and submitted to Sons of Norway Headquarters. Failure to file in a timely manner will result in Sons of Norway withholding dues reimbursements until such reports are received.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended



Proposed Law Changes

42. ANNUAL REPORTING OF PROPERTY CORPORATION

Presented by the International Board

Current Law:

4.21.1.1. Annual Reporting. The separate non-profit corporation shall file a Financial Statement (Form D17) with Sons of Norway Headquarters annually. (8/16)

WHEREAS Paragraph **4.21.1.1.** does not define what entity a financial report must be filed for; and,

WHEREAS the Finance Committee in conjunction with the Sons of Norway Finance Department is creating a separate report form called the "Property Corporation Financial Statement" in order to eliminate confusion with the Form D17;

Proposed Law:

THEREFORE BE IT RESOLVED that Paragraph **4.21.1.1.** be re-written as follows:

4.21.1.1. Annual Reporting

The separate non-profit corporation, as referred to in chapter **1.17.1.** of the Constitution, shall file a *Property Corporation Financial Statement* with Sons of Norway headquarters annually.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

Proposed Law Changes



43. LODGE DISSOLUTION ASSET DISTRIBUTION, REMOVE PARAGRAPH 4.22.6.3.3

Presented by the International Board

Current Law:

4.22.6.3.3. If a Lodge does not prepare a plan of distribution distribution in accordance with section **4.22.6.3.**, then its assets shall revert to a segregated fund to be held by the District in which such Lodge existed. This segregated fund shall be used for new Local Lodge starts or existing Lodge revitalization as determined by the District. (8/94)

WHEREAS Paragraph **4.22.6.3.1.** and **4.22.6.3.2.** give instructions for asset distribution in the event of dissolution of a Sons of Norway Lodge; and,

WHEREAS Paragraph **6.22.1.2.2.** defines the current asset distribution directives; and,

WHEREAS Paragraph **4.22.6.3.3.** is in contradiction to those directives;

Proposed Law:

THEREFORE BE IT RESOLVED that Paragraph **4.22.6.3.3.** be removed from the Charter & Constitutions.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended



Proposed Resolutions

44. HERITAGE MEMBERS “VIKING FOR KIDS!” MAGAZINE

Presented by District 3

WHEREAS we are missing an opportunity to educate our youth of their Norwegian heritage; and,

WHEREAS under the current program there is virtually no benefit for our youth to being a heritage member. Current Heritage members only receive a membership card which does not give them an expanded knowledge of Norway, their Norwegian Heritage, or Sons of Norway; and,

WHEREAS Heritage members who do not live with current Sons of Norway members do not receive direct information about Norwegian Culture from the Sons of Norway; and,

WHEREAS by educating our youth, this magazine could encourage a love and appreciation of Norwegian Heritage and Norway; and,

WHEREAS the “*Viking for Kids!*” heritage magazine was a great tool for educating our children and for use as a membership recruitment tool; and,

WHEREAS the medium of choice for our youth is electronics/technology;

THEREFORE BE IT RESOLVED that the International Board of Directors reinstate the quarterly publication of the “*Viking for Kids!*” heritage magazine in an electronic form for our youth.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

45. CHANGE FAMILY MATTERS TITLE

Presented by District 1

PURPOSE: To update the title of the Family Matters section of the *Viking* magazine and provide access on the Sons of Norway website with no membership restrictions.

WHEREAS it is difficult to find the Family Matters section of the *Viking* magazine that provides projects and activities for youth due to its title; and,

Proposed Resolutions



WHEREAS the Sons of Norway could attract more youth to their website to learn more about Nordic culture and heritage;

THEREFORE BE IT RESOLVED that Sons of Norway develop a more appealing title to the Family Matters section of the *Viking* magazine and provide access with no membership restrictions.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

46. COMPREHENSIVE PUBLICITY BLITZ IN 2019

Presented by District 1

WHEREAS an important goal of Sons of Norway International is to make a concerted effort to reach and engage new members and to reach a 10% increase in membership by 2020, innovative new methods need to be used; and,

WHEREAS our *Viking* magazine, and *E-Posts* and the major portion of the Sons of Norway website are exclusively for members only; and,

WHEREAS we have the benefit of numerous creative and intelligent members;

THEREFORE BE IT RESOLVED that the Sons of Norway forms a committee at the District Convention to “think outside of the box” on publicizing the organization in innovative ways outside of the current recruitment by members; i.e. magazine, concert programs, billboards, radio segments, television interviews, etc. depending on the Sons of Norway zone; and,

BE IT FURTHER RESOLVED that the District “think tank” members be generated at the District Convention; and,

BE IT FURTHER RESOLVED that the Sons of Norway commit to a comprehensive publicity blitz in 2019 to advertise outside the membership to surpass our membership goal in as many ways as possible.

Cost: Volunteers will formulate ideas for publicity and follow up with some teleconferencing. These ideas generated by the “think tank” will require a financial commitment from Sons of Norway, upon which the International Board can act.



Proposed Resolutions

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

47. MODIFY "JOIN" LINK ON WEBSITE

Presented by District 1

WHEREAS the Sons of Norway Fraternal organization's goal is to increase membership 10% by 2020; and,

WHEREAS a vital source of information for the public is the internet, our Sons of Norway website needs to be as easy to use and welcoming as possible; and,

WHEREAS as we want to be welcoming to new members, rather than give the idea they would have to drive 90 miles for activities;

THEREFORE BE IT RESOLVED that the Sons of Norway Home Office technology specialists make the change under the JOIN link to start at 10 miles from your zip code rather than 90 miles.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

48. WEBSITE UPDATE

Presented by District 1

WHEREAS a vital source of information for the public is the internet, our Sons of Norway website needs to be easy to use and welcoming as possible; and

WHEREAS with a website, you want to reduce the number of clicks to get to what the viewer wants, or you lose the viewer; and

WHEREAS the major links at the top of the page remain the same with every page which is duplicated between these links and other major links on the home page; and

WHEREAS there is too much narrative below Home Page links and Next Level page links, the site becomes cluttered and less user friendly;

Proposed Resolutions



THEREFORE BE IT RESOLVED that all the hot links be on the Main Home Page in a simplified major category of *Cultural Programming*: Recipe Box, Family Matters, Language Lessons, Norwegian Literature, Idea Bank, Genealogy Guide, Mini Presentations, Sports Medal Program and *Viking* magazine; and,

BE IT FURTHER RESOLVED that the Sons of Norway website genealogy linked under the first page Member Resources be updated from the 2010 version currently posted to include digitalarkivet.no as a major resource, also update the NAGA location to its current site as www.norwegianamerican.org.

Cost: No additional cost to Sons of Norway. This can be done by salaried staff.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

49. ANNUAL DUES CANADA & NORWAY

Presented by the International Board

The Finance / Investment Committee recommends that there be no change in dues for the United States Lodges for 2019.

The Committee recommends the following dues for 2020 for Norwegian Lodges and Canadian Lodges:

Canada Dues 2020

All amounts are in Canadian dollars.

Proposed Dues Structure

	International	District	Lodges	Total
Individual	40.00	8.00	10.00	58.00
Family	52.00	16.00	20.00	88.00

Current Golden Members will remain with their current reduction percentage of dues.



Proposed Resolutions

Norway Dues 2020

All amounts are in Norwegian Kroner.

Proposed Dues Structure

	International	District	Lodges	Total
Individual	250	160	65	475
Family	325	320	155	800

Current Golden Members will remain with their current reduction percentage of dues.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

50. NEW MEMBERSHIP GROUP

Presented by District 3

WHEREAS members are scattered across the country and often do not update their addresses; and,

WHEREAS many members have paid dues for 30, 40 or even 50 years of membership; and,

WHEREAS many older members spend their final days in a medical facility such as a nursing home or rehabilitation center and do not receive their notice to pay dues; and,

WHEREAS in many cases there is no way to find the next of kin of these members; and,

WHEREAS these members are cancelled for lack of payment of dues; and,

WHEREAS it would be beneficial to the member and the Order to keep the membership active as well as the fraternal thing to do;

THEREFORE BE IT RESOLVED that the Sons of Norway application for membership be revised to include a line for an emergency contact; and,

BE IT FURTHER RESOLVED that the dues renewal statement include a line for an emergency contact; and,

Proposed Resolutions



BE IT FURTHER RESOLVED that this emergency contact information be included on the membership lists provided by the Home Office.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

51. CENTRAL LODGE MEMBER INVOLVEMENT

Presented by District 5

WHEREAS: the Sons of Norway International website under the section entitled “local lodge directory” listed the names of Central Lodge members for each District; and,

WHEREAS: the number of these members continues to grow; and,

WHEREAS: the increase in local lodge dues to between \$12 and \$14 will make it more difficult to sign members to a local lodge; and,

WHEREAS: It would be beneficial to devise a strategy to draw these members into local lodges to benefit the entire order;

THEREFORE BE IT RESOLVED the International Board, District Board and Financial Benefit Counselors develop a plan to encourage bringing these members into membership within a local lodge.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

52. ACTIVE MILITARY MEMBERSHIP

Presented by District 4

WHEREAS the Sons of Norway needs to honor those members who are active military; and,

WHEREAS the Sons of Norway needs to continue promoting younger members in continued



Proposed Resolutions

membership in the Sons of Norway; and,

WHEREAS the Sons of Norway at this time doesn't have any information about those members who serve in the military; and,

WHEREAS the Sons of Norway would require documentation of active military status; and,

WHEREAS the Sons of Norway recognize that the "active military" means those men and women who serve full time in United States Military, Canadian Military or Norwegian Military;

THEREFORE BE IT RESOLVED that the Sons of Norway creates a box on the application and renewal forms that will designate their active military status and hereby grants those men and women and their family full membership and waives their membership dues from all Local Lodges, all Districts Lodges, and the International Sons of Norway as long as they have active military status.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

53. PURCHASE FROM CHAPTER COUNTRIES

Presented by District 3

WHEREAS the Sons of Norway is composed of chapters in Canada, Norway and the United States; and,

WHEREAS Canadian, Norwegian and American businesses are able to manufacture, produce, and supply the Sons of Norway with needed products, merchandise, and services, including SON branded items; and,

WHEREAS there are Canadian, Norwegian and American businesses that produce their products, merchandise, and services within those respective countries;

THEREFORE BE IT RESOLVED the Sons of Norway purchase all products, merchandise, and services available to SON and its lodges from one of the chapter countries; i.e. from Canadian, Norwegian and American businesses, where production has occurred within those respective countries, whenever possible.

Proposed Resolutions



☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

54. BARNA'S NORSK KLUBB

Presented by District 1

WHEREAS Sons of Norway seeks to foster interest in children and families through scholarships of language camp, Oslo summer school and folk high schools in Norway, there is still a need for a comprehensive, ongoing, active program for younger children; and,

WHEREAS individual Sons of Norway lodges have programs for youth either as part of their senior lodge night, or separately, these groups are on their own for ideas; and,

WHEREAS one page in the *Viking* magazine every three months is interesting, vibrant youth programs can't wait three months for the next idea;

THEREFORE BE IT RESOLVED that a committee be appointed by District 1 by October 2018 to develop suggestions for updating the Barna's Norsk Klubb;

BE IT FURTHER RESOLVED that these committee suggestions be prepared by March 2019 to present to the Sons of Norway International Board for implementing by July 2019.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

55. LODGE OF THE YEAR REPORTING

Presented by District 4

WHEREAS Sons of Norway lodges provide programming during the year and use their lodge achievements to enter "Lodge of the Year" contests within the District and International levels; and,



Proposed Resolutions

WHEREAS lodges are selected in the small and large lodge category and received recognition at the biennial conventions; and,

WHEREAS the current recognition program lacks transparency on judging and merits of winning lodges;

THEREFORE BE IT RESOLVED that the District President and International President shall report in detail and highlight the important work of the winning lodges that others might learn from their successes and be able to share those ideas within the 8 Districts of Sons of Norway. The aforementioned Presidents shall in written report, inform the respective convention delegates and alternates and all members through a report to the Sons of Norway monthly publication "*Viking*."

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

56. INTERNATIONAL FORMS

Presented by District 5

WHEREAS required forms (D17, Building D17, Lodge Achievement and Family Lodge of the Year) are due early in the calendar year and local lodge officers are installed early in the calendar year; and,

WHEREAS local lodge officers are elected in the fall, installed in the next several months, but the International office does not roll over the officer databases until January-February of the new year, there is continual confusion over who is getting information, who should fill out the forms, and to whom reminders are going; and,

WHEREAS in the last several years, there has been updating and replacing forms within two months or less of the deadline or moving up deadline due dates which causes problems for local lodge officers who are required to fill them out; and,

WHEREAS Zone Directors are to help local lodges with the forms and remind them of deadlines. The District Board meets in the fall and that would be the time to train the District Board on any changes or how to complete forms so they can better help local lodges complete forms and meet deadlines;

THEREFORE BE IT RESOLVED that the International Board shall approve all changes in forms for the D17, Building D17, Lodge Achievement and Family Lodge of the Year forms at the spring board meeting. The International staff shall have until September 1 to finalize and post the forms on the website and communicate to the District and local lodges the deadlines, changes and finalized forms.

Proposed Resolutions



☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

57. RECOGNITION OF YOUNG MEMBERS

Presented by District 2

WHEREAS the future of Sons of Norway ultimately lies with the new generations; and,

WHEREAS we in Sons of Norway are aware our future success lies in attracting and retaining young couples and their children; and,

WHEREAS our Order addressed this matter some years ago, in part, by creating Heritage Membership for children and grandchildren under 16 signed up by parents or grandparents with active membership in a lodge; and,

WHEREAS we also have a number of Juvenile Insurance Members;

THEREFORE BE IT RESOLVED that Sons of Norway members 23 years or younger, shall be recognized at least every five years with a pin, certificate or other tangible form of recognition; and,

BE IT FURTHER RESOLVED that this recognition be introduced no later than the 2020 District Conventions and be in place at that time for awarding these young people whom we hope to retain for decades to come.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

58. LEADERSHIP RECOGNITION PROGRAM

Presented by District 5

Current Law:

2.2.5. AUTHORITY OF INTERNATIONAL LODGE

2.2.5.3. To prescribe and control all ritualistic work within Sons of Norway and to prescribe for emblems and regalia.



Proposed Resolutions

The Sons of Norway International Board shall develop a local and district level leadership recognition program and provide recognition.

AFFECTS: 2.2.5.3. To prescribe and control all ritualistic work within Sons of Norway and to prescribe for emblems and regalia.

WHEREAS A local and district lodge leadership recognition program would have the following benefits to Sons of Norway:

- Providing individual recognition to high-performing lodge and district officers
- Set expectations for excellence in performing officer duties
- Encouraging district and zone-level training for officers to learn best practices of different leadership positions
- Having an “organizational strengthening project” as a requirement, for improving lodges and districts
- Encouraging succession planning in local lodges
- Having timely reporting of SON reports as a requirement for recognition
- Providing mentoring and idea sharing to support lodge leadership

THEREFORE BE IT RESOLVED that the Sons of Norway International Board shall develop a local and district level leadership recognition program and providing mentoring and ideas sharing to support lodge leadership.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

59. LODGE ACHIEVEMENT PROGRAM

Presented by District 6

Current Law:

6.5.1. LODGE ACHIEVEMENT PROGRAM

6.5.1.2. The secretary of each participating lodge shall file a copy of the Rating Sheet with the lodge's assigned District Director who will complete and approve the rating forms for his assigned lodges.

6.5.1.3. When the District Director has verified the accuracy of his assigned reports, he shall forward them to the District President, who shall then prepare a report for the

Proposed Resolutions



- 6.5.1.4.** District Executive Committee, based on the numerical totals.
The District Executive Officers shall determine the District Lodge Achievement Award and forward a report of same to the International Lodge Secretary.
- 6.5.1.5.** The Executive Committee of the International Lodge Board of Directors shall name the Lodge Achievement Award winner based on the reports from the participating Districts.

WHEREAS this procedure is no longer being utilized; and,

WHEREAS each lodge is required to submit the Lodge Achievement Form;

THEREFORE BE IT RESOLVED to eliminate the word *participating*, eliminate other sections, add verbiage, and renumber as below.

Proposed Law:

- 6.5.1.** **Lodge Achievement Program**
- 6.5.1.2.** The secretary of each participating lodge shall timely file a copy of the Rating sheet with the lodge's assigned District Director who will complete and approved the rating forms for his assigned lodges: submit the Lodge Achievement Form to Sons of Norway Headquarters.
- 6.5.1.3.** When the Director has verified the accuracy of his assigned reports, he shall forward them to the District President, who shall then prepare a report for the District Executive Committee, based on the numerical totals:
- 6.5.1.4.** The District Executive Officers shall determine the District Lodge Achievement Award and forward a report of same to the International Lodge Secretary.
- 6.5.1.3.** The Executive Committee of the International Lodge Board of Directors shall name the Lodge Achievement Award winners, based on the reports from the participating Districts.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended



Proposed Resolutions

60. PUBLICATION OF INTERNATIONAL SONS OF NORWAY CONVENTION REPORTS BOOK AND MINUTES

Presented by District 3

WHEREAS only a small percentage of SON members will have an opportunity to attend the International Convention and not all lodges will be able to send delegates; and,

WHEREAS transparency of all actions is very important to the order especially in maintaining membership; and,

WHEREAS we need more members to become involved with International activities;

THEREFORE BE IT RESOLVED International Policies and Procedures paragraph 6.13.3. be amended to include the following as paragraph **6.13.3.13.**

6.13.3.13. The International Board shall cause the International Conventions Reports Book to be posted on the Sons of Norway secure website when it is distributed to the International Lodge Delegates.

BE IT FURTHER RESOLVED the International Board shall cause the minutes of the International Lodge Meeting to be posted on the Sons of Norway secure website within 30 days of the Fall International Board meeting.

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

61. USE OF BANK CARD TO PAY BILLS, DISTRICT LODGE

Presented by District 3

Current Policy:

7.16.5. 7.16.5.3.	THE TREASURER shall: Make all payments by check or comparable banking transfer, issued by the Treasurer and countersigned by the President, or Secretary, as determined by the Board of Directors;
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WHEREAS, more and more payments are being made online with bank cards rather than with checks; and,

Proposed Resolutions



WHEREAS, setting up a recurring charge to a bank card is more convenient than checks for paying certain bills, such as web hosting services and e-mail blasts;

THEREFORE BE IT RESOLVED that paragraph **7.16.5.3.** of the Sons of Norway Policies and Procedures be amended to read (added text underlined):

Proposed Policy:

7.16.5.3. Make all payments by check or comparable banking transfer, issued by the Treasurer and countersigned by the President, or Secretary, as determined by the Board of Directors, except for specific payments by bank card that have been approved by the Board of Directors;

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

62. USE OF BANK CARD TO PAY BILLS, LOCAL LODGE

Presented by District 3

Current Policy:

8.16.4. TREASURER DUTIES

8.16.4.5. Make no payment except by check, bank, or postal transfers; (8/86)

BE IT FURTHER RESOLVED that paragraph 8.16.4.5. of the Sons of Norway Policies and Procedures be amended to read (added text underlined)

Proposed Policy:

8.16.4.5. Make no payment except by check, bank, or postal transfers, except for specific payments by bank card that have been approved by the Board of Directors;

☐ Approved ☐ Defeated ☐ Substituted ☐ Amended

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