THREE QUESTIONS

Linda Briard has been a financial benefits counselor (FBC) and member of Kringen, 4-025 (Fargo, ND) since 2008.

Q What is your favorite part of being the FBC for your lodge?

A Getting to know our great members. They are like family to me. If during our visits, we can put together a financial plan that really helps them, I feel especially good. I also love the excitement of new member events. Being able to introduce friends and neighbors to our Sons of Norway family and bring them in as members is very rewarding.

Q What has motivated you to remain committed to serving your clients?

A I was brought up in a very Norwegian home where I was taught hard work, fairness and treating people right. What motivates me is the complete confidence I have in our products, the good and sound investments we have and the great support of all the home office staff. I know we are giving our members the best!

Q What is the most important advice you have shared with members over the years?

A Have a plan and put that plan in place! If you have your affairs in order, you will not only help your loved ones, but you will have greater peace of mind. It's also important to write down where your investments are and let someone know.

Family Security is Priceless

BY SONS OF NORWAY

A lack of life insurance can lead to serious consequences for surviving loved ones in the event of an untimely death. Here's a realistic and emotionally resonant scary scenario that illustrates this:

Unexpected Loss

John, 38, was a healthy, hardworking father of two and the sole breadwinner for his family. He and his wife, Maria, had often talked about getting life insurance, but with busy schedules and financial priorities like their mortgage and the kids' school expenses, it kept getting postponed.

Then one rainy night, tragedy struck. John was in a fatal car accident.

Maria was devastated—but soon the emotional pain was compounded by financial catastrophe:

- **Mortgage Payments:** Without John's income, Maria couldn't afford the monthly payments. Within six months, the bank started foreclosure proceedings.
- **Childcare and Schooling:** Maria had to go back to work full time, but day care for their toddler cost nearly as much as her paycheck. Their older child had to drop out of extracurricular programs and lost a scholarship opportunity due to instability at home.
- **Funeral Costs:** The average funeral costs $7,000–$12,000. Maria had to borrow from family and max out credit cards just to bury her husband.
- **Debt:** John had outstanding credit card debt and car loans. With no life insurance to cover it, creditors began calling, and Maria's credit score plummeted.
- **Emotional Strain:** On top of grieving, Maria now faced the stress of financial ruin, had no time to process the loss and the children were affected emotionally and academically.

The Takeaway

Life insurance isn't for you—it's for those you leave behind. Without it, your loved ones could be left with not just emotional devastation, but also financial disaster. A small monthly premium now can mean everything later. ▼

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