

Solskinn Nyhetsbrev

May 2021 Newsletter from Solskinn Lodge 6-150



**SONS of
NORWAY**

Solskinn Lodge 6-150



Ord fra Presidenten



Happy May,

It is time for all lodge members to participate and provide feedback for planning our 2021 -2022 season. We will be sending you a questionnaire to help us plan future events. The lodge officers would like to know what about Norwegian culture and heritage you would like in a program, what kind of meals or food you are interested in. What information would you like to see in the newsletter? Also how do you like the postcards? Also what type of meeting format? We have met by ZOOM since last September. The board and book group have been meeting on Zoom now for over a year. We may have a hybrid type format for meetings. I actually think the board will continue to meet by ZOOM. The lodge officers want to hear from you so we can begin our planning.

We hope we will have an in person social this month. But as we know things can change quickly. Let's all keep our fingers crossed. When we meet, rest assured that we will use social distancing, take temperatures and wear masks.

I would like to take time to thank our board members. They have worked to think outside the box to keep our lodge going through a world pandemic. Without their leadership, creativity and perseverance we wouldn't have been able to meet the many challenges of the last year. Go TEAM!!!!

Fraternally
Luella

17th of May Social - Saturday May 22, at 4:30 PM

Will it be in-person at Hope Lutheran Church
or at ZOOM?

We will let you know as soon as we know.
Solskinn Lodge Board

- Page 1** Words from the President
Social meeting May 22
Calender
- Page 2** Happy Birthday
Norwegian Movies
Most sold cars in Norway
30 years pin!
- Page 3** The Book Club
- Page 4** Famous Norwegian-American
Kvikk Lunsj & Solo
- Page 5** Norwegian Food - Koldtbord
- Page 6** Social on ZOOM
Stave Churches
- Page 7** Norwegian Flag 200 years
Blåveis
For your bucket list
Norwegian Idioms
- Page 8** District Six - Camp Norway
- Page 9** Norwegian History - Kalmar Union
Solskinn Lodge Officers
- Page 10** Mailing

Calender (all meetings on ZOOM until further notice)

Tuesday, May 11	5:00 PM	Board Meeting
Thursday, May 20	4:00 PM	Book Club
Saturday, May 22	4:30 PM	Social - May 17
Tuesday, May 25	5:00 PM	Arts & Crafts Club
Tuesday, June 8	5:00 PM	Board Meeting
Thursday, June 17	4:00 PM	Book Club
Tuesday, June 22	5:00 PM	Arts & Crafts Club
Saturday, June 26	4:30 PM	Social Meeting
Tuesday, July 13	5:00 PM	Board Meeting
Thursday, July 15	4:00 PM	Book Club
Saturday, July 24	4:30 PM	Social Meeting
Tuesday, July 27	5:00 PM	Arts & Crafts Club

Solskinn Nyhetsbrev

Editor for Solskinn Nyheter (Sunshine News)

Terje "TJ" Berger 760.799.6660

Send pictures, ideas, articles to
solskinn150@gmail.com

Sons of Norway

Website: sofn.org

Facebook: Official Sons of Norway Facebook Group

Solskinn Lodge

Website: solskinn.sofn6.org

Facebook: Solskinn Lodge, Sons of Norway 6-150

Email: Solskinn150@gmail.com

Most sold cars in Norway in Dec. 2020

1. Audi e-tron	9227 Electric
2. Tesla Model 3	7770 Electric
3. VW ID.3	7754 Electric
4. Nissan Leaf	5221 Electric
5. VW Golf	5068
6. Hyundai Kona	5029 Electric
7. Toyota Rav4	4412
8. MG ZS	3720 Electric
9. Mercedes-Benz EQC	3614 Electric
10. Mitsubishi Outlander	3258

Most sold cars in Norway by fuel in 2020

Fuel	
1. Electric - Battery	54.3 %
2. Chargeable hybrid	20.4 %
3. Hybrid	8.6 %
4. Diesel	8.6 %
5. Gas	8.0 %

Happy Birthday

Gratulerer med dagen!

Birthdays in May/June

May 10 Junella H. Pearson
 May 12 Leland Wayne Rasmussen
 May 15 Mary L. Kucala
 May 24 Ulf Kristian Løkke

June 6 Steinar Johansen
 June 7 Åse G. Bence
 June 8 Lorna Ann Albertsen
 June 15 Emel Mehlum
 June 21 Carolyn Rich
 June 25 Rex A. Seawright
 June 26 Miriam Hendrix

NETFLIX

NORWEGIAN MOVIES

English, Norwegian audio
 English, Norwegian Subtitle



The third and final installment in the Burnout trilogy. This time, the road leads through Norway, to Sweden, Denmark and finally Germany to race on the famous racing track, Nürburgring.

30 years pin!

Nancy Madson, Miriam Hendrix, Tone Chaplin, and Ulf Strandjord



BOOK CLUB and Art

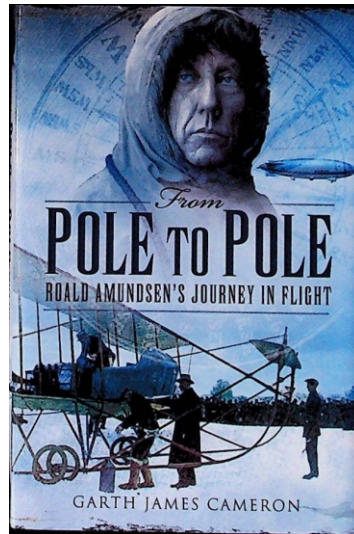
May Book

Polo to Pole
by Garth James Cameron

ZOOM Meeting
Thursday, May 20 at 4PM
We love to see you!



Roald Amundsen was the most successful polar explorer of his era using sleds, dogs, skis, and ships. He is mainly remembered for being the first man to reach the South Pole on December 14, 1911. What is less often remembered is that he was also the first man to reach the North Pole on May 12, 1926 as the leader of the Amundsen-Ellsworth-Nobile expedition in the airship *Norge*. His involvement in aviation from his experiments with man-lifting kites in 1909 to his death in 1928 while flying from Norway to Spitsbergen has not been the subject of a detailed study until now.



From Pole to Pole explores Amundsen's enthusiasm for flight from the moment he read about Bleriot's flight across the English Channel in an airplane. In June 1928, Amundsen and five companions took off in a search and rescue flight for the missing airship *Italia* and were never seen again. The only traces of the men and their aircraft were a tip float and an empty fuel tank which washed up on the coast of Northern Norway several months later. Searches of the seabed near Bear Island for the remains of the Latham 47 flying boat took place in 2004 and 2009 and interest in the mystery of his disappearance remains high.



Garth James Cameron

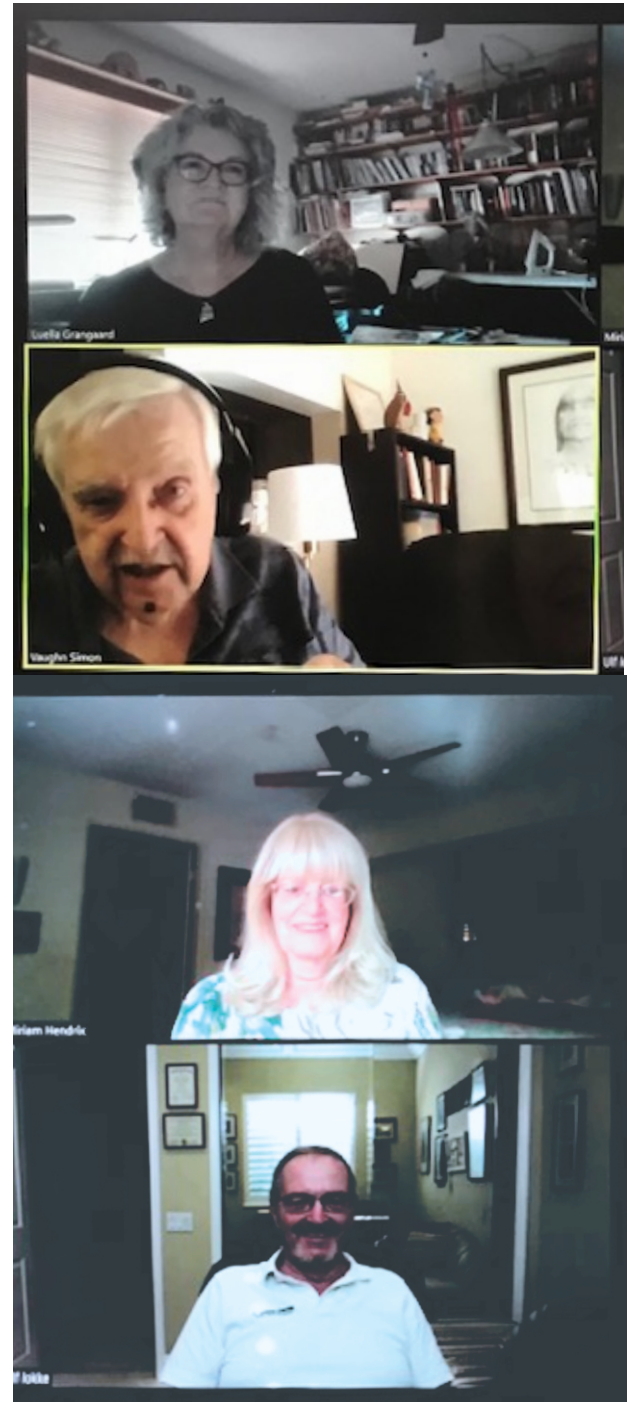
Garth Cameron is a lawyer, pilot and author living in Dunedin in the South Island of New Zealand.

2021 BOOKS

Take a look at this year's list.

June	I Curse the River of Time by Per Pettersen
July	Don't Look Back by Karin Fossum
August	Summer Light by Andrew Stevenson
Sept	Old World Murder by Kathleen Ernst
Oct	Sophie's World by Jostein Gaarder
Nov	Anxious People: A Novel by Fredricka Bachman
Dec	The Nordic Theory to Everything by Anu Partanen

Book Club April 15, 2021



June Book I Curse the River of Time
by Per Pettersen

Famous Norwegian-American

Walter Mondale

Walter Frederick “Fritz” Mondale was born January 5, 1928 in Ceylon, Martin county, Minnesota, to Theodore Sigvaard Mondale, a Methodist minister, and Claribel Hope (née Cowan), a part-time music teacher.

Walter Mondale died April 19, 2021 in Minneapolis, Minnesota.

Mondale attended public schools and then Macalester College for two years before transferring to the University of Minnesota, from which he graduated cum laude with a Bachelor of Arts degree in political science in 1951. As Mondale did not have enough money to attend law school, he enlisted in the United States Army in 1951, shortly after graduating. He served at Fort Knox during the Korean War, first as an armored reconnaissance vehicle crewman, and later as an education programs specialist. He attained the rank of corporal and was discharged in 1953. Mondale enrolled at the University of Minnesota Law School, aided by the G.I. Bill, and graduated cum laude with a Bachelor of Laws in 1956. In law school, he served on the Minnesota Law Review and as a law clerk for Minnesota Supreme Court Justice Thomas F. Gallagher. In 1955, Mondale married Joan Adams, whom he met on a blind date. He then practiced law in Minneapolis for four years before entering politics.

Mondale became involved in national politics in the 1940s. At age 20, he was visible in Minnesota politics by helping organize Hubert Humphrey's successful Senate campaign in 1948. Humphrey's campaign assigned Mondale to cover the staunchly Republican 2nd district. Mondale, who had grown up in the region, was able to win the district for Humphrey by a comfortable margin.

In 1960, Freeman appointed Mondale Minnesota Attorney General following the resignation of Miles Lord. At the time he was appointed, Mondale was 32 years old and had been practicing law for four years. He was elected to the post in his own right in 1962.[16]

On December 30, 1964, Minnesota Governor Karl Rolvaag appointed Mondale to the United States Senate to fill the vacancy caused by Hubert Humphrey's resignation after being elected Vice President of the United States.

In 1972, Democratic presidential candidate George McGovern offered Mondale an opportunity to be his vice-presidential running mate, which he declined.

When Jimmy Carter won the Democratic nomination for president in 1976, he chose Mondale as his running mate. The ticket was narrowly elected on November 2, 1976, and Mondale was inaugurated as Vice President of the United States on January 20, 1977.

Mondale ran for the Democratic Party presidential nomination in the 1984 election, and was soon the front-runner. His opposition included Reverend Jesse Jackson and Senator Gary Hart from Colorado. Hart won the New Hampshire primary in March, but Mondale had much of the party leadership behind him. Jackson, widely regarded as the first serious African-American candidate for president, held on longer, but Mondale gained the nomination with the majority of delegates on the first ballot.



Picture: Britannica.com

42nd Vice President of the United States
In office:
January 20, 1977 – January 20, 1981

United States Senator from Minnesota
In office:
December 30, 1964 – December 30, 1976

24th United States Ambassador to Japan
In office:
September 21, 1993 – December 15, 1996

23rd Attorney General of Minnesota
In office:
May 4, 1960 – December 30, 1964

Mundal, Norway

Theodore Sigurd Mondale
b.1876 in Minnesota, d.1848, in Minnesota
son of

Ole Fredericksen Mondale
b. 1850 in Mundal, Balestrand
d. 1918, in Minnesota
son of

Jørgen Fredrik Pedersson
b. 1824, in Mundal, Balestrand
d. 1900, in Minnesota
Immigrated before 1856.
married to **Brita Hansdatter**
b. 1826, d. 1900 in Minnesota
daughter of

Hans Persson Mundal, d.1852
Hans Person got the title for “Nedre Mundal” in 1826.
There are 2 Mundal farms. Nedre Mundal or Lower Mundal lays almost down by the Osterfjord, Sogn og Fjordane district. Upper Mundal lays 1/3 mile higher in the terrain.



Kvikk Lunsj and Solo. You don't need more to enjoy the heaven of snow in the mountains of Norway. You can add an orange.

Norwegian Food - Koldtbord



Koldtbord (meaning Cold Table) is a buffet of different dishes, mainly cold, It is considered party food, served at gatherings like weddings and funerals. The Koldtbord also included cheeses, white bread and butter. It is translated to the Swedish Smörgåsbord. **Snitter** also used, which is open sandwiches.

Smoked salmon with scrambled eggs
Gravlax with mustard sauce
Shrimp with mayonnaise
Shrimp salad
Sliced cured ham with sour creme and potato salad
Roast beef with remoulade
Sliced pork with prunes
Cooked trout with sour creme
Chicken with Waldorf salad
Meat paddies with fried onions
Pasta with chicken salad

All kind of fancy cheeses

The recipes are taken from Norwegian web sites.

Remoulade

2 egg yolks
2 tsp dijon mustard
16 oz Sunflower Oil
1.5 oz juice from pickled cucumbers
4 tbsp chopped pickled cucumbers
1 hand full chopped parsley
1/2 red onion
salt and pepper

Whip together egg yolks and mustard
Add the oil to make the mayonnaise thicker.
The juice from the pickled cucumber can also be used.
Add parsley, cucumber and onion, and stir well.
Add salt and fresh grained pepper.
Keep it in the fridge for about 2 hours.

Herb sauce

3 tbsp butter
3 tbsp flour
12 oz milk
3-5 oz vegetable bouillon
fresh basil

Melt the butter and than add flour.
Add milk until the sauce becomes thicker
Add the bouillon
Let it cook for a few minutes
Before serving, add chopped fresh basil.

Waldorf salad

6 apples
5 celery sticks
1 can pineapples
10 oz blue grapes
8 oz whipping creme
8 oz mayonnaise
3 oz chopped walnuts
Juice from lemon

Chop apples, celery, pineapples and grapes into small pieces.
Whip the creme and mix it with mayonnaise.
Add the ingredients.
Add lemon juice to your taste.
Decorate with whole walnuts and grapes.

Cabaret (aspic)



Cabaret used to be popular food in the 50's and 60's but now almost disappeared. But something is missing at the Koldtbord if the cabaret is excluded.

2 pk unflavored gelatin
2 hard boiled eggs
1/2 lb shrimps. Peeled and cooked.
1 box canned asparagus
1/2 pk frozen vegetables

Make aspic according to the package
Fill a bowl with aspic enough to cover the bottom.
Let it cool until aspic is solid.
Peel and slice the eggs. Put the slices in a nice formation.
Add asparagus, shrimp and vegetables.
Pour over the rest of the aspic.
The cabaret needs to cool until aspic is solid which can be the next day.
When time to turn the cabaret around to a plate, first hold the bowl in warm water a few second to melt the gelatine.

Meat paddies (Kjøttkaker)

There is 3 variations.
Karbonade, ground beef, max 6% fat
Kjøttdeig, ground beef, up to 14% fat
Medister, ground pork

Carbonnade is something else. It is Belgian beef stew.

More recipes at Sofn.com
- Norwegian Culture
- Recipe Box

Mustard sauce

2 tbsp Dijon mustard
1 tbsp Sugar
1/2 tsp vinegar
2/3 cup oil (corn or sunflower)
1/2 cup fresh chopped dill
salt and pepper

Mix mustard, sugar, vinegar and a little salt and pepper together in a bowl with a hand whisk or hand mixer.

Add the oil little by little, first in drops, then in a thin stream until it becomes a thick, creamy sauce. Finally, mix in the finely chopped dill.

Be careful what oil you use for this sauce. Olive oil and soybean oil have a fairly strong taste and should therefore not be used. Instead, try corn or sunflower oil.

Gravlax

Gravlax is a Nordic dish consisting of salmon or trout that is cured using salt, sugar and dill.

2 lbs Salmon fillet
1 oz salt
2 oz sugar
1 bundle chopped fresh dill
3 tbsp aquavit or grape brandy

Divide the salmon fillet in half in the middle. Place the fillets with the skin side down in a form or long pan. Mix together sugar and salt and rub in the fish with the mixture. Sprinkle white pepper and dill over the fish. Drizzle over aquavit or grape liquor. Place one part over the other. Cover the fish with plastic wrap and apply light pressure (use a couple of plates, for example). Keep the fish cool (45F or lower) for 3-4 days, depending on the size.



Social on ZOOM

March 27, 2021



Stave Churches

To step into one of Scandinavia's surviving stave churches is to enter the past. Shadows shift and tell stories in the elaborate carvings of intertwined beasts that are hallmarks of the churches' unique architecture. Sounds reverberate off the timber as if traveling across centuries. The air feels dense with the tang of hewn wood, peat smoke, and pine tar.

As early as the 11th century, builders began erecting these churches all over the region. Much of Europe was raising massive cathedrals of stone during this period, but the Scandinavians knew wood best. While each house of worship was unique, all of them had staves, or load-bearing corner posts joined to vertical wall planks with a tongue-and-groove method.

Archaeologists believe there were once nearly 2,000 stave churches, or stavkirker. Today, fewer than 30 remain, mostly in western Norway. As the number of churches dwindled, so did knowledge of the complex ancient technology needed to maintain them. To preserve the surviving churches, researchers and conservators have had to piece together a lost craft through interviews, rediscovered documents, and mass spectrometers that discern the chemical composition of the churches' ancient weatherproofing.

As they did with the ships that carried them as far as Africa and North America, the Nordic builders coated their stave churches with tar to seal and protect the wood from frigid winters, long days of summer sun, and Scandinavia's full spectrum of precipitation. The special glaze, made from pine resin, took days to prepare in a massive peat-and-wood mound that Ole Jørgen Schreiner, a traditional tar expert, calls a mile. Creating one was a "complex and laborious project" in and of itself.

"The actual construction of the mile takes one to two days, and the burn itself takes (up to) three days," says Schreiner, via email. He oversees the maintenance and repair of the Norwegian Folk Museum's historic buildings in Oslo, and has created the ancient style of kiln for demonstrations. "Just building it requires accuracy ... It's not just sticks thrown in a pile, but precisely stacked and knocked together to avoid air pockets that can cause problems during the burn."

Read more at <https://www.atlasobscura.com/articles/stave-church-tar-conservation>
Contribution: Vaughn Simon



For more than 800 years, the stave church of Borgund, Norway, has towered over the surrounding village. Conservators face a constant struggle to protect the historic wooden building from the elements.

Top photo: Håkon Li
Bottom photo: Micha L. Rieser / Wikimedia

Norwegian Flag 200 years



Design by
Musette AS

The current flag of Norway was designed in 1821 by Fredrik Meltzer, a member of the parliament (Storting). It was adopted by both chambers of the Storting on 11 May and 16 May, respectively. However, the king refused to sign the flag law, but approved the design for civilian use by royal order in council on 13 July 1821. The constitution of 1814 explicitly stated that the war flag was to be a union flag, hence the common flag (Swedish with a canton signifying Norway) was used by the armies and navies of both states until 1844.

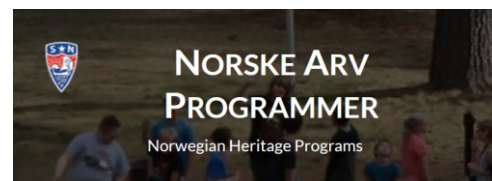
Until 1838 the Norwegian flag was only used in Northern waters, i.e. the waters north of Cape Finisterre, as Norway had no treaty with the Barbary pirates of North Africa and had to fly the Swedish or union flag for protection. In 1844 a union mark combining Norwegian and Swedish colours was placed at the hoist of both countries' flags. The badge was jokingly or derogatorily called Sildesalaten ("the herring salad") because of its jumble of colours and resemblance to a popular dish on the breakfast tables of both countries. Initially, the union flag was popular in Norway, since it clearly denoted the equal status of the two united states. As the union with Sweden became less popular, the Norwegian parliament abolished the union mark from the national (merchant) and state flags in 1898. Although the law was not approved by the King, it became effective since it had been passed by three consecutive Stortings. The "pure" flag was first flown in 1899, but the union mark had to be kept in the war flag. After the dissolution of the union, it was removed from the navy flag as well on 9 June 1905. Sweden kept it in all flags until 1 November 1905.



Blåveis

Norway's most beloved spring flower

Anemone hepatica (syn. Hepatica nobilis), the common hepatica, liverwort, kidneywort, or pennywort, is a species of flowering plant in the buttercup family Ranunculaceae, native to woodland in temperate regions of the Northern Hemisphere. This herbaceous perennial grows from a rhizome.



Summer 2021

Language and Heritage Camps Registration

arv.sofn6.org

For your bucket list

The most haunted place in Norway, Akershus Fortress, Oslo

This old royal fortress from the middle ages lies in Oslo and supposedly is one of the places in Norway with the highest level of ghost activity. A lot of people were imprisoned and executed here. The staff says they've heard whisperings in the dark corridors and have had strange forces pushing them in the back. People also tell of screams and sounds of the rattling of chains in the night. Some have even seen guards standing on post – but disappearing into thin air a second later. Would you dare walk around the fort in the middle of the dark night?



Vidkun Quisling in arrest at Akershus
Photo: Wikimedia

Norwegian Idioms

Å koke bort i kålen

Translation: To boil away/into nothing in the cabbage.

Meaning: When an idea or plan comes to nothing through waffling. This idea comes from when meat is reduced to nothing when cooked in a cabbage stew for a long time.

Å tråkke i salaten

Translation: To step in the salad, stepped in the salad.

Meaning: To make a faux pas. You've messed up, English equivalent 'you've put your foot in it' or 'make a blunder'.



Camp Norge is Re-Opening This Memorial Weekend!

May 29 - 31st, 2021

Come join us at **Camp** for a fun and relaxing holiday weekend and help us celebrate as we re-open for the first time since 2019!

♥ Join us for lunch on Saturday, May 29th from 12:30-2:00pm

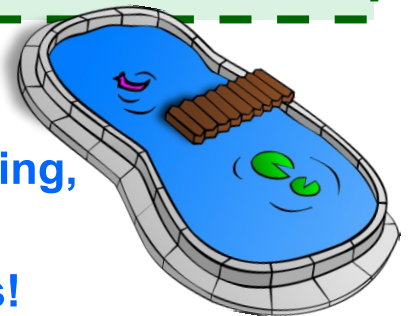
Hamburger or Hot Dog, Chips, Potato Salad, Cookie and a Drink for \$5 per person.

Please RSVP (your lunch order) to Luella Grangaard at morongo2@verizon.net

or call 760-363-7704 and leave a message.



The usual amenities
will be available: dorms, camping,
swimming pool, fire pit,
horseshoe pits, hiking trails!



- COVID Precautions will be followed
- RSVP by May 27 will be required
- Please wear a mask and social distance
- Tables will be spaced so family groups can enjoy camp in safety
- Surfaces and rest rooms will be monitored and sanitized for your safety



Call Susan at Camp to reserve a spot
by May 27th: (530)389-2508

Want to learn more about Camp Norge?

Click on → www.campnorge.org



Norwegian history - Kalmar Union

The Kalmar Union was a personal union in Scandinavia, agreed at Kalmar in Sweden, that from 1397 to 1523 joined under a single monarch the three kingdoms of Denmark, Sweden (then including Finland), and Norway, together with Norway's overseas colonies (then including Iceland, Greenland, the Faroe Islands, and the Northern Isles of Orkney and Shetland). Legally, the countries remained separate sovereign states. However, their domestic and foreign policies were directed by a common monarch. Gustav Vasa's election as king on 6 June 1523, and his triumphant entry into Stockholm eleven days later, marked Sweden's final secession from the Kalmar Union. Formally, the Danish king acknowledged Sweden's independence in 1524 at the Treaty of Malmö.

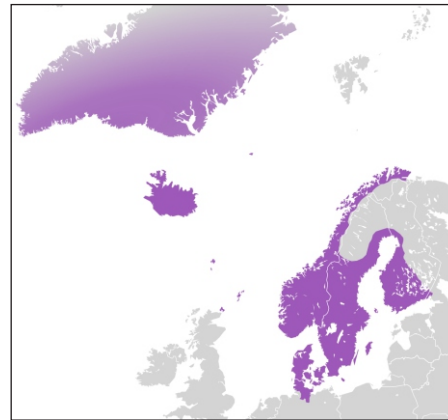
The union was the work of Scandinavian aristocracy wishing to counter the influence of the Hanseatic League. More personally, it was achieved by Queen Margaret I of Denmark (1353–1412). She was a daughter of King Valdemar IV and had married King Haakon VI of Norway and Sweden, who was the son of King Magnus IV of Sweden, Norway and Scania. Margaret succeeded in having her son Olaf recognized as heir to the throne of Denmark. In 1376 Olaf inherited the crown of Denmark from his maternal grandfather as King Olaf II, with his mother as guardian; when Haakon VI died in 1380, Olaf also inherited the crown of Norway.

Margaret became regent of Denmark and Norway when Olaf died in 1387, leaving her without an heir. She adopted her great-nephew Eric of Pomerania the same year. The following year, 1388, Swedish nobles called upon her help against King Albert. After Margaret defeated Albert in 1389, her heir Eric was proclaimed King of Norway. Eric was subsequently elected King of Denmark and Sweden in 1396. His coronation was held in Kalmar on 17 June 1397.

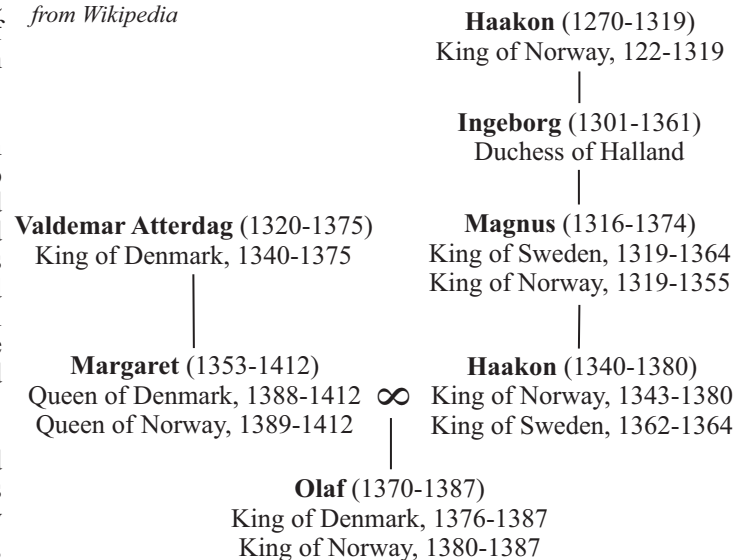
One main impetus for its formation was to block German expansion northward into the Baltic region. The main reason for its failure to survive was the perpetual struggle between the monarch, who wanted a strong unified state, and the Swedish and Danish nobility, which did not. Diverging interests (especially the Swedish nobility's dissatisfaction with the dominant role played by Denmark and Holstein) gave rise to a conflict that hampered the union in several intervals starting in the 1430s. Charles Bonde, for example, was made king of Sweden three times by nationalists there, in 1440, 1464 and 1467.

In practice, the Kalmar Union fell apart when Sweden rebelled and became independent on 6 June 1523 and Gustav I of Sweden was elected as king there. After the Northern Seven Years' War, the Treaty of Stettin (1570) saw Frederick II renounce all claims to Sweden, officially dissolving the union.

One of the last structures of the Union remained until 1536/1537 when the Danish Privy Council, in the aftermath of the Count's Feud, unilaterally declared Norway to be a Danish province: this did not happen; instead, Norway became a hereditary kingdom in a real union with Denmark. Norway continued to remain a part of the realm of Denmark–Norway under the Oldenburg dynasty for nearly three centuries, until it was transferred to Sweden in 1814. The ensuing union between Sweden and Norway lasted until 1905, when prince Carl of Denmark, a grandson of both the incumbent king of Denmark and the late king of Sweden, was elected king of Norway.



from Wikipedia



Solskinn Lodge Officers 2021-2022

Board of Directors

President	Luella Grangaard	760-363-7704
Vice President	Terje Berger	760-799-6660
Counselor	Ulf Lokke	760-808-5403
Secretary	Tone Chaplin	760-408-9170
Treasurer	Nancy Madson	760-343-0848

Program Directors

Social Director	Nancy Madson	760-343-0848
Cultural Director	Luella Grangaard	760-363-7704
Sunshine	Charlotte Larsen	760-328-1791

Support Positions

Book Club	Luella Grangaard	760-363-7704
Editor, Webmaster	Terje Berger	760-799-6660
Photographer	Miriam Hendrix	
Musician	Terje Berger	
Librarian	Corinne Bjerke	

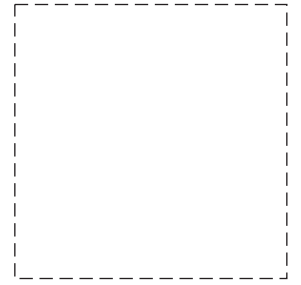
Financial Benefits

James Donovan, FIC, CSA	Cell: 760-276-5529
	Office: 760-440-9905
	jdonovaninsure@gmail.com

Solskinn Lodge, #6-150
Terje Berger
52705 Avenida Obregon
La Quinta, CA 92253



Save this stamp
for Tubfrim



**SONS of
NORWAY**

Mission Statement

***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 to provide quality
insurance and financial
products to its members***