



**SONS of  
NORWAY**

*Kristiania Lodge 1-047*



# KRISTIANIA *POSTEN*

Rochester, Minnesota

Phone: (507)206-6262;

Web page: [www.Kristiania1-47.org](http://www.Kristiania1-47.org)

Facebook: @sonsofnorwaykristiania

**SEPTEMBER 2021**

Volume 2021 Number 8

## KRISTIANIA SEPTEMBER EVENTS

|              |   |           |
|--------------|---|-----------|
| September 9  | Board meeting ( <i>either in boardroom or via ZOOM</i> )  | 6:00 p.m. |
| September 18 | Chapter meeting via ZOOM . Speaker: JoAnn Lower, storyteller.<br>( <i>See information regarding Zoom usage below.</i> ) | 7:00 p.m. |

JoAnn Lower is from Northwood, IA, and has been telling stories about growing up as a Norwegian girl. She has spun her tales of life being raised in rural Iowa to audiences for many years . Most recently her storytelling vignettes have been featured on the KSMQ Public Television Series “Farm Connection.” You won’t want to miss JoAnn’s engaging and theatrical storytelling performance.

### JoAnn Lower Presentation to be Broadcast over ZOOM

Since we are not quite ready to begin in-person meetings at Our Saviors, JoAnn Lower will present her entertaining storytelling program to us over ZOOM.

Detailed written instructions, how-to video links and, importantly, the **ZOOM meeting link** or **dial-in phone number** will be provided to you in a separate document. If you receive the *Posten* by email, the document attachment will be included in that message. If you do **not** receive the *Posten* by email, please request the document by email at:

[info@kristiania-47.org](mailto:info@kristiania-47.org).

For this presentation, I will disable all cameras and mute all microphones except for the presenter. This will limit audio and video distractions for the entire viewing group. This will also make things simpler for virtual attendees who are unfamiliar with ZOOM.

There is a way to listen to this presentation without using the internet. There is a dial-in feature on the telephone. Call the number listed, enter the provided account number and pin number. Then you are connected by audio only to the group meeting. We will make sure that your phone microphone is off so the group can’t hear you. I would recommend the dial-in feature to ANYONE who is uncertain about clicking the internet link and instructions. The only disadvantage is that you are unable to see the presenter. If you want to use the dial-in number, call Lisa at 507-202-1811 (leave message.)

If you are able, please volunteer your assistance to a fellow member who might need it. If you need help, please feel free to ask someone for assistance.

—Lisa Fenton, Social Director

**Hilsen fra Presidenten** I hope this article finds you and your family doing well. This summer seems to be flying by.

Our board has been busy brainstorming ideas for programs and other events to do for the next couple of months. (See the articles on this page.) If you have ideas for ways to connect during this time, please reach out to any of the board members.

Hopefully, you will be able to join in the events planned for this fall.

—Erica Ward, Presidenten

(Editor’s note: Please see Erica’s greeting in the August Posten regarding our regular meeting place.)

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.

## NORWEGIAN GARDEN WEBSITE

If you are a gardener, you might be interested in this website: [www.Hovelsrud.no](http://www.Hovelsrud.no)

This is a historic farm located on [Helgøya](#) (island) in the [Mjøsa](#) (lake) in central Norway. Various subjects to click are: [Hagen](#) (garden), [Gården](#) (the farm), or [Økoskylling](#) (eco-chickens). Interesting pictures and a chance to practice your Norsk! Thanks to Carol Vigeland for the tip.

## From our Financial Benefits Counselor

Allow me to help you with your financial plans; I have something for everyone.

Annuities—Sons of Norway annuities offer the following:

- Protect your principal and gains during market volatility
- Take advantage of tax-deferred growth.
- Give you access to your money
- Secure a steady and predictable stream of income.
- Earn a much higher interest rate than your bank money market or CD

Guaranteed Issue Whole Life

- No medical exam.
- Guaranteed coverage.
- Premiums never increase.
- Issue age—0 to 85.
- Issue amounts—\$5,000 to \$25,000

Term Insurance—Think of your kids and grandkids

- Offers lower premiums with greater coverages.
- Great for covering debts and mortgages.
- Offers a choice of 10, 15, 20, and 30-year term periods

Viking Voyager—A great gift idea from a grandparent

- Choice of coverage—\$10,000, \$15,000, or \$20,000
- You pay a single premium
- Issue age—0-17

These are just a sample of what Sons of Norway has to offer. Please give me a call for a complimentary review to find out more of what we have to offer. I can be reached by phone or by email.

Len.carlson253@gmail.com      651-253-1943

Len Carlson, FIC, CLU      Insurance Specialist

**Open Board Positions:** Vice-President, Librarian, Trustee, Publicity / Marketing Director. To volunteer, contact **Erica** or another current board member. Your help is needed!

## Norwegian Higher Education Records Set in 2020



In 2020, Norwegian universities and colleges experienced a record year in number of students. In fact, over 51% of bachelor's degree stu-

dents completed their studies in 2020, making it the first time more than half finished their studies without any delay. The number of students that graduated from Norwegian universities rose about 2,400 people from 2019 to 2020. Additionally, the number of applicants increased 4% from 2019 to 2020. Interestingly enough, some of this growth has been attributed to the coronavirus situation. In an interview this year, Minister of Research and Higher Education Henrik Asheim (H) stated "Experience from previous crises shows that more people want to get an education when times are bad. We saw that last year [2020], and we see that again this year. For the knowledge nation Norway, this is good news because we need more wise minds in all sectors." 2021 is following the positive increase from 2020 and may see even higher growth. —SofN Newsletter Service

## Voss: An Outdoor Sports Hub with History

Nestled in the mountains between Oslo and Bergen is a haven for outdoor sports enthusiasts and history buffs alike: the town of Vossevangen, more commonly known simply as Voss.

This town of roughly 7,000 people hosts an annual Extreme Sports Week, which is one of the largest events of its type in the world. Fittingly, the area also is home to Norway's largest skydiving club, complete with a skydiving simulation windtunnel for those who wish to experience the thrill of freefall without the altitude.

The area also draws more casual visitors of all skill levels to enjoy the area's excellent year-round outdoor offerings: whitewater rafting and kayaking in the spring, hiking in the summer and fall (including a trail along the escape route taken by Sverre Sigurdsson in 1177), and skiing—both cross-country and downhill—in the winter.

Voss also offers a range of attractions for those less athletically inclined, including a 13th century medieval stone church, a preserved farmstead dating back to the 1500s, and a cable car up the mountainside that offers stunning views of the town in the valley. —SofN Newsletter Service

**Kristiania members: Have you visited Voss?**

Please continue to watch for updates in lodge emails, on the website ([www.kristiania1-47.org](http://www.kristiania1-47.org)), or on the Facebook page (@sonsofnorwaykristiania). If you know fellow members who do not have access to electronic media, please pass information to them by phone. You may phone any of the lodge officers if you have questions. Their contact information can be found on pages 3-5 of your 2020 Kristiania yearbook.

The 2021 Kristiania Yearbook will be published and mailed when it is possible to plan to hold meetings at Our Savior's again.

**HEALTH CARE IN NORWAY**—A report from **Erling Hansen**, Co-Cultural Director of Kristiania Lodge

In August, a report on health care performance in high income countries on different criteria was published by The Commonwealth Fund, a private US-based fund. It compares the health care in the US with health care in 10 high income countries, including Norway and some other European countries, Australia, New Zealand and Canada. Norway scored overall highest among the 11 countries in the study. The US scores relatively poorly on many of the domains in the study, except for the category “Care Process” where the country comes in second, after New Zealand. Part of that category is preventive care, where the US scores relatively high. The whole report can be found on [commonwealthfund.org](http://commonwealthfund.org).

I don’t want to discuss the different health care systems; that would probably be too political. But I can share some of my experiences with the health care systems in Norway and the US. I have tried them both.

The well- informed readers of “Posten” already know that the biggest difference between the US and the other 10 countries in the report is that the 10 other countries have universal health care. I know the Norwegian system best, and that’s what I am comparing. Basically we pay our “health insurance” with our taxes. There is a small co-payment, typically around \$20 per doctor visit, but limited to NOK 2460 (appr. \$275) per year. Everybody who resides in Norway (not only citizens) have access to health care.

I moved to the US in 2009, and for me, growing up in Norway, it was a foreign thought that health care was not accessible for everyone, and that you had to pay a lot extra for insurance if you weren’t lucky enough to have a job with good health benefits. We had very good benefits through my wife’s teaching job in Wisconsin, and that was one of the reasons I agreed to move from Norway to the USA.

One big difference that I have observed, is what seems to me like a big health bureaucracy in the US. When I go to my doctor in the US, I first have to check in at the front desk, where they ask for my health insurance. Then I sit down and wait for a nurse to take me to a room, ask some standard questions and take my blood pressure. Then a little later comes the doctor, does his/her thing and leaves the room. Sometimes the

Exhibit 1. Health Care System Performance Rankings

|                           | AUS      | CAN       | FRA      | GER      | NETH     | NZ       | NOR      | SWE      | SWIZ     | UK       | US        |
|---------------------------|----------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| <b>OVERALL RANKING</b>    | <b>3</b> | <b>10</b> | <b>8</b> | <b>5</b> | <b>2</b> | <b>6</b> | <b>1</b> | <b>7</b> | <b>9</b> | <b>4</b> | <b>11</b> |
| Access to Care            | 8        | 9         | 7        | 3        | 1        | 5        | 2        | 6        | 10       | 4        | 11        |
| Care Process              | 6        | 4         | 10       | 9        | 3        | 1        | 8        | 11       | 7        | 5        | 2         |
| Administrative Efficiency | 2        | 7         | 6        | 9        | 8        | 3        | 1        | 5        | 10       | 4        | 11        |
| Equity                    | 1        | 10        | 7        | 2        | 5        | 9        | 8        | 6        | 3        | 4        | 11        |
| Health Care Outcomes      | 1        | 10        | 6        | 7        | 4        | 8        | 2        | 5        | 3        | 9        | 11        |

Data: Commonwealth Fund analysis.

nurse comes back in, and then I go to the front desk and sometimes get a post visit summary. On my doctor’s visit I have then met at least three people, sometimes four. In Norway when I go to my doctor, I meet typically one person: my doctor. I get to the doctor’s office at the appointment time and go to the waiting room. And then the doctor comes out and calls me into his office. No office staff, no nurse. Of course there are nurses there; they draw blood if the doctor requires that, or they can, for example, do an EKG. But often I only meet the doctor. On my way out, I pay the small copayment at a little machine in the waiting area. There is no need for anyone to send me a bill, or send a bill to the insurance company. I think that is one of the reasons why the health care system in the US is very expensive compared to other countries.

But by all means, the Norwegian health care system is not perfect either. There is some waiting time for some procedures. There is no waiting time for emergencies, of course. Some people experience that they have to fight “the system” to get the health care they need. But all in all, people in Norway are happy with the health care system.

**Erling Hansen**

Rennebu, Norway



**Check us out on Facebook**

Lodge event photos, interesting articles, and meeting reminders are on Facebook! Our lodge page is public, which means **you don’t have to have a Facebook account** to view our posts. Go to:

<https://www.facebook.com/sonsofnorwaykristiania/>

Weather-related announcements will be communicated through Facebook. —**Lisa Fenton**, Webmaster

**You Have Mail!**



Send us an Email!







We would like to update the Lodge Email and telephone contact list. **Please send us an email** at : [info@kristiania1-47.org](mailto:info@kristiania1-47.org) and include your name and phone number. Please tell us if we can send text messages to that number. *Takk!*

Sons of Norway Dist Lodge 1  
 2124 Viola Road NE  
 Rochester, MN 55906

NON-PROFIT ORG  
 U.S. POSTAGE PAID  
 Rochester, MN  
 PERMIT NO. 144

RETURN SERVICE REQUESTED



|   |  |  |
|---|--|--|
|  <p><b>The Nordic Shop</b><br/>       Shops at University Square, Skyway Level,<br/>       Rochester, MN 55904<br/>       (507-285-9143 www.thenordicshop.net<br/>       Largest selection of Norwegian sweaters</p> | <p>@sonsofnorwaykristiania</p>    | <p><b>STIFEL NICOLAUS</b><br/>       102 S. Broadway, Suite 300<br/>       Rochester, MN 55904<br/>       (507) 288-9622</p>   |
| <p><b>Hunt's Silver Lake Drug<br/>       &amp; Gift</b><br/>       1510 N. Broadway—289-3901<br/>       Rochester, MN 55906<br/>       Card &amp; Gift 289-1543; Photo 289-0749<br/>       Open 7 days a week</p>   |  <p><b>JIM MINER, BROKER-REALTOR®</b><br/>       MN LICENSE #711263<br/>       www.jimminer.com • email: jimminbtr@aol.com<br/>       SUITE 300 • 604 11TH AVE. N.W. • ROCHESTER, MN 55901<br/>       Cell1: 507/254-8071 Res: 507/288-9343 Bus: 507/282-4624<br/>       Cell2: 507/269-1644 Fax: 507/282-7980</p> | <p>Look online at: <a href="http://www.discoverytoys.com">www.discoverytoys.com</a><br/>       For a catalog or order, contact Independent Consultant:<br/> <b>Kari Christen Richards</b><br/>       507-585-0088<br/>       KarisToys@gmail.com<br/>       Sons of Norway member!</p>  |
| <p>Kristiania <i>Posten</i> is the newsletter of Kristiania 1-47 in Rochester, MN, and is published eleven times a year.<br/>       Redaktør: VJ Anderson, 44 County 16 Road SE, Rochester, MN 55904; 507-289-3794; verlajeana@aol.com.</p>   |  <p>507-288-3772 <a href="http://pepsirochester.com">pepsirochester.com</a><br/>       3393 Commercial Drive SW<br/>       Rochester, MN 55902</p>  |  <p><b>SONS of NORWAY</b><br/>       District 1</p>   |