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January / February

2021

januar / februar

SONS OF NORWAY BERNT BALCHEN LODGE - PRESIDENT'S MESSAGE

Greetings Lodge Members and Happy New Year!

Bernt Balchen Lodge is all about service, fraternity, and celebrating Norwegian and Nordic culture. Whether your family has been with the lodge for multiple generations or you joined last month we consider our lodge the place to get in touch with your "inner Scandinavian". Many of our members have no Norwegian heritage - they just think Norway rocks!

It was challenging for our lodge last year to be "the place" to share fellowship but we managed to adapt. There were two very large dinners held as "take-out"; a well-attended, out-door Nordic Market; lots of lefse making, wearing masks and gloves and practicing social distancing; and many of us reconnected with each other and nature practicing friluftsliv. Right about now the saying "where there's a will, there's a way" comes to mind.

I'd like to thank our newly installed Lodge and Viking Hall Board, most of whom agreed to continue serving this year with one new addition, Tim Andrew as Lodge Vice-President.

The Viking Council meets monthly with a ZOOM meeting and we would welcome your participation. Please feel free to contact any of us if you have ideas or want to get more involved with lodge activities.

This year's Calendar of Events comes with the caveat that all events are still subject to community health mandates. I have high hopes that soon we will once again be able to meet in-person, share the great fellowship our lodge offers, and maybe even walk in a parade raising the Norwegian Flag!

Thank you for your membership in this great lodge here in Anchorage, Alaska!

Fraternally yours, Linda Bustamante, President Sons of Norway Bernt Balchen Lodge

To see all the reports on Bernt Balchen Lodge in 2020, and for the coming year, go to Pages 4, 5 and 6!

 ne_{M_j}



CLASSIFIEDS FOR VIKINGS

This is a new service for those folks who would like to get the word out to subscribers of the <u>eBlast</u>, <u>Bernt Balchen Facebook page</u>, <u>and Flyer/Newsletter readers</u>. (You do not have to be a member to read our Flyer online!)



Importing ESLA kicksleds from Finland www.KicksledAlaska.com

Email info@kicksledalaska.com Call/Text (907) 519-2237

502 W. 58th Ave, Unit J, Anchorage, AK 99518 Hours by appointment only.

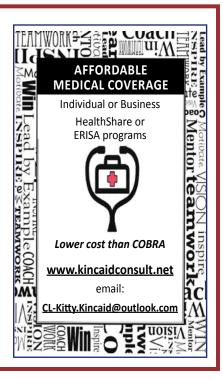
Follow us on Facebook & Instagram @kicksledalaska

Ad size is 2 x 3.5 inches (business card size). \$10.00 per issue.

Email a scan or digital image of your business card; or contact the Flyer Editor to discuss other options to:

kvern66@gmail.com

Attn: Classifeds for Vikings





VIKING HALL 907-349-1613 8141 Briarwood Street • Anchorage, AK 99518

Website: https://www.sofnalaska.com Facebook: www.facebook.com/BerntBalchen Instagram: @sonsofnorwayanchorage
Sons of Norway International: https://www.sofn.com Submit Articles for The Flyer: kvern66@gmail.com Attn: The Flyer



SKI FOR LIGHT 2021

Last year around this time I was headed to Casper, Wyoming, to attend Ski for Light International. It proved to be an unusual week. The weather and ski area terrain tested the resilience of all participants and event chair Judy Dixon wrote, "We certainly did face some challenges with transportation and weather but the Ski for Light spirit was strong." As always the week ended on a high note with everyone looking forward to 2021 at Snow Mountain Ranch in Colorado. Unknown at the time were the extraordinary events of 2020, continuing in to 2021 that would require International event coordinators to consider a new way to share the spirit of Ski for Light. Stepping up to the challenge organizers have put together an entirely virtual 2021 Ski for Light International event coming up January 27-30.

Below is an excerpt from the Ski for Light (SFL) website regarding the 2021 event.

The 2021 Ski for Light International Event:

Virtually Everywhere

January 27 – 30, 2021

The COVID-19 pandemic has created so many disruptions and hardships, all around the world, but it can't prevent the Ski for Light community from connecting via technology. Join us January 27 – 30, 2021, for our first-ever virtual event! From Wednesday through Saturday, we will gather via the Zoom platform to enjoy many of the activities we'd normally experience in-person, promoting fitness and friendships, plus a few fun surprises—all while safely at home.

Most sessions will be conducted live via Zoom between 6 and 10 p.m. Eastern Time; recordings will be posted to the SFL YouTube channel for enjoying anytime, and we'll be sharing content via Facebook and Twitter as well. Participants can choose to join as many or as few of the virtual event sessions as they wish.

The program schedule includes the following types of sessions:

- An opening night welcome program
- Stretching, yoga and other physical activities to get your body moving
- Personal challenges to step up your own fitness program, go further, or try something new, with resources that will help you reach your fitness goals
- Special-interest sessions on a wide range of topics
- How to participate in SFL as a guide or visually or mobility impaired skier
- A live auction featuring fabulous items of all kinds
- A Saturday night "banquet" (dress-up optional, BYO everything), with inspiring speakers, awards and other festivities

There is no cost to attend the 2021 Ski for Light International Virtual Event, but we ask everyone who wants to be a part of the week to complete and submit a short application. Please visit the Ski for Light website at sfl.org for more information.

Come Zoom with us in January, and soon, we'll be back out on the trails with each other, zooming for real.

Ski for Light is a Sons of Norway outreach program and many lodges, including Bernt Balchen, choose to make a donation each year. Many event participants over the past 45 years have been Sons of Norway members.

Ski for Light, Inc. is an all-volunteer not-for-profit corporation that was founded in 1975. It was created by a group of Norwegian-Americans who were familiar with a program in Norway, the Ridderrenn, and the success that program had enjoyed over the years in teaching blind/visually-impaired and mobility-impaired people the Norwegian national sport of cross-country skiing.

Submitted by John Olnes – Celebrating his 23rd consecutive year as a Ski for Light attendee/guide

A very nice thank you to the Bernt Balchen Board for donating to Ski For Light!



SKI FOR LIGHT, INC.

1455 West Lake Street • Minneapolis, Minnesota 55408-2648 (612) 827-3232

December 23, 2020

Bernt Balchen Lodge 2-046 Linda Bustamante, President 540 Clipper Ship Ct Anchorage, AK 99515

Dear Linds

On behalf of the Board and members of Ski for Light (SFL), I sincerely thank you for your recent donation of \$400. This gift shows your commitment to SFL and to sharing the wonderful sport of cross-country sking with visually and mobility-impaired adults.

Following a recent Ski for Light International week, a first-time blind participant recalls her experience: "I quickly realized that every person I met was welcoming, interesting, diverse in background and interests. I was refreshed by the fact that I could carry on a whole conversation with someone without being aware of whether they had a disability or not, because no one at SFL cares about such superficial things. I learned so much about the sport of cross-country sking, my body, the way snow and sounds change as temperature fluctuates, and the thrill of gliding and going downhill without falling. Thanks for showing me what an amazing group you all are, how important SFL is to so many, and how exhilarating cross-country sking is."

Unless otherwise specified, your financial contributions support our general operation, including guide training, scholarships for first-time blind or mobility-impaired participants and event planning. Such contributions help to ensure that the annual event cost remains affordable for our skiers and volunteer quides.

The 46th annual Ski for Light International Event, set for the last week in January 2021, will be a virtual event, due to the continuing threat of COVID-19 and the uncertainty required for planning and staging a group gathering in these times. Programming for the 2021 Virtual Get-Together will all be on-line, with a wide range of accessible content to help our community stay active and engaged. We plan to return to an in-person Ski for Light International Week in 2022 when the threat from COVID-19 has hopefully subsided.

We are grateful for your support of the mission and goals of ski for Light!

Sincerely,

Tim McCorcle, President

FRA BIBLIOTEKET

We have added quite a few new titles to our library collection this past year thanks to everyone who has donated books. You can see what we have by searching our online library catalog:

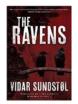
https://www.librarything.com/catalog/VikingLibrary

Even though many organizations have had to temporarily close due to COVID, some have been offering virtual book-related events, such as book discussions and author interviews. Vesterheim Museum has been offering free monthly Bokprat (book talk) meetings through Zoom. The monthly book selections have included classics, nonfiction, and contemporary titles in a variety of genres.

Vesterheim's November book selection was Vidar Sundstøl's critically acclaimed Minnesota trilogy, *The Land of Dreams*, which centers around the murder investigation of a Norwegian tourist in a small town along the north shore of Lake Superior. Protagonist Lance Hansen (grandson of Norwegian immigrants) is a U.S. Forest Service officer with a passion for local genealogy and history. Hansen ends up collaborating with the FBI and Norwegian detective Eirik Nyland on the investigation. They soon discover that what appears to be a simple case is complicated by the murder of an Ojibwe man more than a century ago.







Norwegian author Sundstøl lived on the north shore of Lake Superior for two years and is the recipient of the Riverton Prize for best Norwegian crime novel. The English translation of his trilogy (Land of Dreams; Only the Dead; The Ravens) has recently been added to our library collection.

You can sign up for future book talks (and many other classes) on the Vesterheim Folk Art School website:

https://folkartschool.vesterheim.org/classes/folk-art-online

Although Viking Hall is still closed, Bernt Balchen Lodge members can still check out books – contact Librarian Christie Ericson to arrange at 602-0673 or christieak@gmail.com to arrange for pick-up.

We are also still taking donations of new or gently-used books. Any donations that we can't use will be sold in our book sale at the annual Scandinavian Bazaar/Nordic Market, with the funds raised going to purchase more books for the library.



SUNSHINE REPORT

Greetings are sent to our members celebrating a birthday who are at least 75 years young!

JANUARY BIRTHDAYS

Peter Mjos Shirley A. Moe Evelyn C. Rush Janice M. Halvorson Susan F. Soby David P Pederson Allen Ray Thompson Marit M Kristiansen Linda J. Pikey Elizabeth Ann Pool Janette P. Adasiak

FEBRUARY BIRTHDAYS

Anton Meyer Per Bjorn-Roli Stephen W. Indahl Gayle A. Bjorn-Roli

If you know someone who needs a little sunshine
Call 696-0725 (cell - 862-1143) or
email Cindy McDowell: ccmcd38@hotmail.com



SUPER BOWL RAFFLE TICKETS ARE SOLD OUT!!

At this time it is unlikely we will be able to hold our traditional Sons of Norway Super Bowl party due to COVID-19 public health concerns and mandated indoor gathering limits. However, the drawing will take place as planned on Sunday, February 7, 2021, during the airing of Super Bowl LV.

There will be 20 winners with a top prize of \$1000.

Only 300 tickets are sold so the chance to win is very generous.

The raffle committee—Sandra, Jane, John, and Wayne—thank everyone who purchased raffle tickets. The raffle is the primary source of funds for the Lodge language, heritage, and higher education scholarships given out each spring.

== == CULTURAL DIRECTOR'S REPORT == ==



It's been an honor to serve as Bernt Balchen Lodge's Cultural Director for the past six years, and I'm looking forward to serving again for my seventh term in 2021! As Cultural Director it's my job to plan "activities to help members and community develop a lasting appreciation for the culture of Norway."

Thanks to our talented members we are able to offer a variety of classes and events throughout the year. From October through May every year we offer a *Norwegian Language & Culture Class*. A huge Tusen Takk to Lillian Anderson, originally from Kristiansand, Norway, who has been teaching the class since 2015! Although we had to cut our class short last spring due to COVID, we started back up in October via Zoom and we're having a great time! (Yes, we miss all the in-person Norwegian treats that Lillian always brings!)

We also started up a weekly norsk samtalegruppe (Norwegian conversation group) via Zoom and love that participants from around the world have joined us from Norway, Scotland, Idaho, Washington, and Colorado!

Bernt Balchen Lodge member Lorri Wright has also been offering a variety of weaving classes at Viking Hall through the Anchorage Spinners and Weavers Guild. In Jan/Feb 2020 she offered a Krokbragd workshop and it was great fun learning about this traditional Norwegian weaving style. We're looking forward to the day we can offer more in-person classes.

In 2019, we started a Strikkekafé (knitting café). See below

This bi-weekly knitting group is based on similar groups which are popular all over Norway. We've offered classes on Selbu mittens and offer advice to those interested in learning to knit or improving their skills.

We are continuing our project of knitting 125 scarves to donate to charity to celebrate the 125th anniversary of the Sons of Norway.

Some of the other cultural events that we have offered include Norwegian movie nights, a bi-weekly Needle Crafts group, an annual Nordic Language Fair, cooking classes, and more. Although these activities are currently on hiatus, we are looking forward to more events in the future.

We've also shared information about traditional and contemporary Norwegian culture at community events such as the Bridge Builders Meet the World event, Tradition Tuesdays, Nordic Skiing Association of Anchorage events, and multicultural nights at local elementary schools. If you know of a community event or organization that would be interested in learning more about Norway, let us know!

Sons of Norway offers a variety of Cultural Skills programs (cooking, knitting, weaving, literature, music, rosemaling, stamp collecting, genealogy, language and culture, Hardanger embroidery, woodcarving, folk dancing, youth cultural skills). For each unit you complete, you can earn a Cultural Skills pin. It's a great way to learn about Norwegian culture and a great opportunity to share your knowledge with others by offering to teach a class. You can also enter your work in the Folk Art Display and Competition at the biennial Sons of Norway Convention. Or donate your work to one of our Silent Auctions to help raise money for the lodge and our scholarship programs!

Sons of Norway Cultural Skills Program

Log in to the Sons of Norway website to find more information about the various Cultural Skills Programs. (You will need to create a login to access member resources if you haven't already done so.)

https://www.sofn.com/

Member resources>Cultural programming>Cultural Skills program



STRIKKEKAFÉ

Happy New Year! To all our fellow knitters and makers out there, we are looking forward to seeing you again soon.

Strikkekafé is scheduled to meet again twice a month starting Wednesday, February 10th. The hall is nice and spacious, giving us plenty of room to spread out. Please wear your face mask and bring your finished projects for Show and Tell! It will be so fun to see what everyone has been up to.

Strikkekafé means 'knitting café' and is popular all over Norway for those who enjoy handcrafts, it's not just for knitters! This is a time to gather with your projects and enjoy the company of others. It is a great way to meet other members, get inspiration, share your skills, or get a little help.

125 Scarves for 125 Years! To celebrate the 125th anniversary of Sons of Norway, Strikkekafé has pledged to make 125 scarves to donate to charity. Feel free to join us at Strikkekafé or knit on your own and drop off your finished items. Crocheted and loom knitted items are also welcome. If you'd prefer to make hats or mittens, we'd love those, too! We'd also welcome donations of yarn.

Strikkekafé meets on the 2nd and 4th Wednesdays of the month. February - May and September - December 7:00 pm-9:00 pm

*Meetings may be cancelled due to COVID-19 public health concerns or mandates. Check the E-BLAST for notifications or contact: Christie 602-0673 or Anita 301-4215

== == TREASURER'S REPORT == ==

As the incoming treasurer for the lodge I was asked by the lodge president, Linda Bustamante, to provide a financial recap of 2020.

If you are new to the lodge please take a look at the enclosed 2021 Calendar of Events. Listed are Sons of Norway Officers and the Viking Hall Board. As with most Sons of Norway lodges that own a building a separate building association is formed to manage and maintain the building—in this case Viking Hall Inc. The Viking Hall Inc. board is comprised of the Bernt Balchen lodge president and treasurer along with six directors, all Sons of Norway members, which serve 3-year terms.

Financially 2020 was an unprecedented year for Bernt Balchen lodge and Viking Hall Inc. Fortunately both organizations began 2020 fiscally sound with sufficient funds in reserve to withstand a downturn.

Lodge events in 2020 occurred as planned until early March while all April through August events were cancelled. Starting in September event chairs came up with new ways to hold traditional events. There were two takeout dinners—the Faari-Kaal and Lutefisk & Meatball. In early October the indoor/outdoor Nordic Market was held featuring vendors, a café, bake sale, silent auction, book sale, and knitted items. The three events netted close to \$14,000 in total. The lodge portion of membership dues brought in \$3,900.

The lodge also looked at ways to save money—The Flyer newsletter went online-only starting in May and there was a reduction in Viking Hall rent.

The rent paid to Viking Hall Inc. helps pay the ongoing operating costs for the building.

In 2020 the lodge was able to continue its charitable giving. Monies (\$640) collected in 2019 and 2020 were sent to the Sons of Norway International foundation and humanitarian charitable funds. The lodge made a \$400 donation to Ski for Light as well as awarding three \$1,000 scholarships. Thanks to everyone who supported the lodge charitable fundraising efforts—scholarship fund raffle, pass-the-piggy, cash donations, silent auction items, and scholarship fund event tips.

As mentioned earlier Viking Hall Inc. has the responsibility of paying all building associated expenses. Rentals provide the bulk of the income to cover these costs. We are fortunate to have a long-term tenant renting a portion of the downstairs. This tenant, Dry Dock, offers space for AA and NA meetings. Starting in 2020 the Ladies' Oriental Shrine began holding monthly meetings and their annual fundraiser at Viking Hall. After March there was essentially no income from day rentals and the part-time office position was filled only through March. Lowering the payroll expense was the only significant reduction in building operating costs from the previous year.

Despite the challenges of 2020 Bernt Balchen and Viking Hall Inc. ended the year on the positive side financially. Thank you to all lodge members who helped make this possible as we move forward in to 2021.

Treasurer, Cynthia Olnes

== == MEMBERSHIP REPORT == ==

While many other lodges slowed down during the COVID-19 pandemic, Bernt Balchen found ways to safely bring people together to continue the traditions our members know and love. This past year, thanks to our wonderful volunteers, we successfully hosted the outdoor Nordic Market as well as drive-up / take-out versions of our Får i Kål (Lamb & Cabbage) and Lutefisk & Meatball dinners. We also continued the tradition of lefse rolling through masking and social distancing. Our weekly Norwegian language & culture classes and our monthly membership meetings are continuing online through Zoom. Being a member at our lodge is truly something special, providing a place to celebrate Norwegian/Scandinavian culture while making friendships that last a lifetime.

Our lodge member count is growing, now up to 387 current members! Thanks to amazing members like you, we are able to continue building community in our lodge and giving back to the people of Anchorage. For more information, be sure to check out our website and follow our social media pages:

Web: www.sofnalaska.com

Facebook: Bernt Balchen Lodge Sons of Norway

Instagram: @sonsofnorwayanchorage

Your Sons of Norway membership comes with many great benefits including the monthly Viking Magazine from Sons of Norway International and our local newsletter, The Flyer. Members also receive access to financial guidance and insurance products, as well as reduced prices on some lodge events.

Signing up is easy! If you know someone interested in joining our lodge, have them visit:

http://www.sofn.com

click the "Join/Renew" button at the top of the page, then follow the simple steps to select and join our Bernt Balchen Lodge 2-46! Tusen Takk!

THESE FOLKS JUST JOINED! VELKOMMEN!

KATHLYN CARL
ADAM HILL
CYNTHIA HILL
DANIEL HILL
JOHN HILL
DEANNA JAMES

DEVON JAMES
MELANIE LYNCH
JOANNA MARVIN
COLTER MUELLER
NICOLE MUELLER
ERYNNE NORD

== == FINANCIAL GUIDELINES FOR THE NEW YEAR == ==

Dear Fraternal Brothers and Sisters,

It is that time of year again. Time to evaluate your financial status, especially if you did not do that last month when many folks do.

Here is a brief outline to follow in reaching your short, medium, and long term financial goals.



- 1. Life insurance Head of household should have 10-12 X their annual income to protect against premature loss of life and lifetime income. You should also consider an additional amount for Debt(especially Home mortgage debt), college savings plan, retirement income for surviving spouse. Use Term Insurance to get your largest coverage for the lowest premium cost. Start an emergency savings fund that is separate from your checking account or any other investment vehicle. Initially, \$500 to \$1,000 will do, but your long term goal should be an amount of 3-6 months household expenses. ***
- 2. Reduce debt. Try not to use credit cards (I know the Alaska Airlines Visa has great perks) try to pay everything thru cash or Debit card. Pay down your smallest debt first, when you knock out that first debt, celebrate with a Cheer, not dinner out, and apply that amount to the next lowest debt. Keep doing this and in 1-2 years you should be debt free other than your House Mortgage, which is ok to have. This is called a Debt Snowball.
- **3. Finish your debt snowball.** Finish your emergency fund asap.
- **4. Invest in your retirement.** Even if your employer has a great 401(k) which includes a match, you are better off getting your debt paid down than even doing a small amount each month into the 401(K). DO NOT START INVESTING UNTIL 1, 2, & 3 ARE 100% DONE!!!!!
- A. If your employer has a qualified retirement plan like a 401(k), 403(b), a Simple IRA plan, or any kind of profit sharing plan, participate in that at the highest level possible.
 - There are annual limits for contributions in each plan. When you can, max out that limit. If your employer has a matching contribution in their 401k or Simple IRA be certain to give the amount necessary to get that match. THAT IS FREE \$\$\$
- B. If you are participating in a qualified plan, the ones above, then you cannot do a Traditional IRA. If your employer does not have a retirement plan for you to participate in, then you can choose between a Traditional IRA or a Roth IRA. Traditional IRA will reduce your taxable income by the amount you contribute, with a maximum per year of \$6,000, or \$7,000 if you are age 50 or older. Roth IRA's have the same contribution amounts, but are not tax deductible. However, with the Roth IRA when you retire and start taking withdrawals they are all income tax free, even the capital gains are not taxed. Many people feel that this is a better deal then the Traditional IRA where you get year-to-year tax deferral, but have to pay income tax on the capital gains when you start taking distributions. You can do a Roth IRA while participating in your employer's plan. You cannot do a Traditonal IRA if you are doing an Employer Plan.

5. College savings plans.

Yes. The first four steps are more important than College Savings. Kids can work, get scholarships, in Alaska they save or invest their PFD check towards college. There are two plans to chose from:

- A. 529 College Savings- Most states have one of these, including Alaska. Alaska's has improved to where you can save with them, but spend it on tuition at any out of state college if you choose to. A 529 gives you the opportunity to use Mutual Funds for investing. \$255K is the maximum that can be contributed over a 5year period. Smaller amounts can be used over a longer period of time.
- B. Kids IRA \$2,000 per year can go into a Kids IRA for each student in your Family. Money in this account can be used for regular education prior to College if needed.

FINANCIAL GUIDELINES FOR THE NEW YEAR

Continues on Page 7



Consul's Corner



Information and Opportunities for Norwegian Alaskans

NEW NORWEGIAN AMBASSADOR TO THE UNITED STATES.



Ambassador Kåre Aas has accepted a new posting as Norway's Ambassador to Israel.

His replacement is **Ambassador Anniken Krutnes** whose focus has been on security, law of the sea, and Arctic issues which are all very important issues here in Alaska. While it is sad to see Ambassador Aas leave, I am excited about his replacement and her experience.

Anniken Krutnes is Norway's Ambassador to the United States.

An expert in security policy, law of the sea and Arctic issues, Amb. Krutnes has served with the Norwegian Ministry of Foreign Affairs since beginning as a trainee in 1994.

In her previous position with the Ministry, she served as Deputy Director General of the Department of Security Policy. Before that, she was Norway's Ambassador for Arctic and Antarctic Affairs.

Amb. Krutnes has had postings in several European countries, including ambassadorships of the Netherlands and Luxembourg. She was recently a member of the UN Group of Governmental Experts on Advancing responsible State behavior in cyberspace in the context of international security.

She holds a Master of Laws from the University of Oslo and a Master of Science in Economics and Administration from the Norwegian School of Economics, and has also studied international management at Universittá Luigi Bocconi in Milan, Italy. Amb. Krutnes is married and has three adult children.

TRAVEL TO NORWAY

Like Alaska, Norway's travel rules are continuously being updated to respond to the COVID-19 pandemic. Here are links for up to date information for those considering travel to Norway

Travel to Norway -

The Ministry of Justice and Public Security have collected information about traveling to Norway at www.regieringen.no

In English: https://www.regjeringen.no/en/id4/.

Here you will find information about i.e. entry registration, quarantine, testing and quarantine hotels in nine languages (and counting).

Call center for travelers to Norway: +47 33 41 28 70

All travelers to Norway have the opportunity to get answers to questions about entry and help to fill out the required form for registration of entry via a call center. The staff at the call center can assist in Norwegian, English, Polish, Romanian, Russian and Lithuanian: +47 33 41 28 70. Opening hours: Norwegian and English 24/7. Other languages every day from 8 am – 10 pm.

Travel advice – The Ministry of Foreign Affairs global advice against non-essential travel to all countries currently applies until 1 March 2021.

Lise Kristiansen Falskow • Royal Norwegian Honorary Consul, Alaska • Telephone: +1 (907) 440-5473

Continued from Page 6

FINANCIAL GUIDELINES FOR THE NEW YEAR

- **6. Long term care insurance.** Get this in place at age 60 or sooner. When your healthy works best so you can get a lower premium payment. Guidelines for this are:
- A. Self Insure you do not need LTCI if you have assets of \$2 million outside of your home ownership.
- B. If you have assets of \$201K upto 1.9 million outside of your home ownership, then there is some level of LTCI that would be beneficial for you to own.
- C. If you have assets of Less than \$200K outside of your home ownership. Then you should spend down assets going into retirement and plan to use Medicaid Government LTCI, where you are required to spend down your assets to the last \$2,000 to qualify.
- **7. Pay down your mortgage.** Live and give like no one else.
- *** Step one assumes that you are already taking care of Health Insurance, Disability Income Insurance if not provided by employer, and any other insurance such as home owners which is required by law when you take out a mortgage, and car (driving insurance).

Glenn C. Jacob, Fraternal Benefit Counselor, Sons of Norway 907-354-6105



Non-Profit Organization
US Postage
PAID
Anchorage, Alaska
PERMIT 505

Especially during this time, our neighbors need us.

Our lodge continues to donate canned goods, non-perishable foods and money to the local food bank.

Please bring your food or monetary donation in to Viking Hall. Please consider helping those who are less fortunate.



JANUARY FRILUFTSLIV

Walk along the Anchorage Coastal Wildlife Refuge

It is best during the neap tide around January 20 when there is more room to wander

January's Friluftsliv ("free air life) will be with your personal COVID community safety bubble.

Start at Carr Gottstein Park off of Discovery Bay Loop. Ice grips are recommended. There are spectacular views of Turnagain Arm and the Tordrillo Mountain Range. This walk can take an hour or more. One can walk to the Campbel Creek Estuary or even to the Jodpher parking lot and back

Share your photo of your January Friluftsliv adventure
On the Sons of Norway Bernt Balchen Lodge Facebook page
On Instagram #friluftslivak.

Why Friluftsliv?

In this time of hunkering down, one of the best things we can do is get outside, exercise and see our friends at a safe social distance.

Let's follow the wisdom of the Norwegian culture and enjoy the free air life. We plan to host a fruilslive each month. Do you have a favorite trail or park that you would like to request? Any questions or ideas give Marti a call at 351-2378.

Kincaid Classic Including The Wooden Ski Classic

WHEN
Sunday, January 24

WHERE Kincaid Park

HOW

Register at: anchoragenordicski.com

Registration closes at 5:00 pm on Friday, January 22nd

BIB PICK-UP

11:30 on Race Day at Kincaid

START Noon

DISTANCE

5k or 3k

Awards for Traditional costumes & Top 3 Male and Female Wooden Ski Distance Finishers

