



# SONS of NORWAY



Sept. 2020  
Walworth County, WI

## Norsemen of the Lakes 5-650

Well, I got my house sold, not difficult in this market. The scary part now is getting moved. I will be going to Arizona early this year, probably Oct. 1st and returning in the spring. That means I won't be around to lead the lodge through Christmas. I'm very sorry about that. I hope someone else will pick up my slack while I am relocating. I will be moving into my new home in Lyons in the spring.

I would like to have a virtual meeting on the computer, but we have not seen many members joining the Nordic News on Tuesday evening. The last meeting I attempted to have following Nordic News produced only 3 members besides myself. I am hoping many of you will choose to attend the meeting in Sept. at my home north of Elkhorn. I know many of you have been here before. I'm hoping for nice weather so we can meet outside, but if not we can meet in my very large basement. Just bring a lawn chair, whether indoor or out, because I don't have any furniture left in the basement in preparation for my move.

### Top Nordic-American Photographer

In the 2020 District 5 Scandinavian Photo Contest, Corlene Bartels was picked as a top photographer throughout Wisconsin, Illinois, Indiana, Michigan, Ohio and Tennessee as a top photographer for submitting an excellent view of Nordic life. Corlene's winning photo will be included in a playing card deck from Sons of Norway District 5.

Here is what Corlene's playing card will look like:

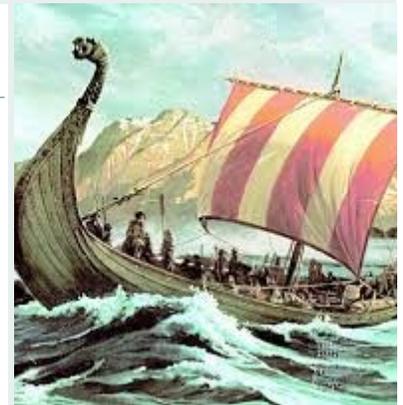
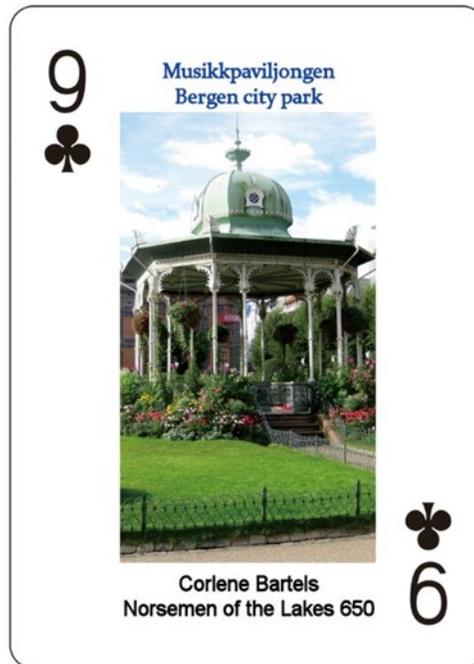
You can view all 331 photos entered in the contest here:

<http://www.sonsofnorway5.com/galleries/details/27-District-5-Scandinavian-Photo-Contest>

You can order the Scandinavian Photo Contest playing cards here:

[http://www.sonsofnorway5.com/financial/district\\_5\\_merchandise.php](http://www.sonsofnorway5.com/financial/district_5_merchandise.php)

An order form for the playing cards is also attached.



### Gratulare Med Dagen

#### September Birthdays

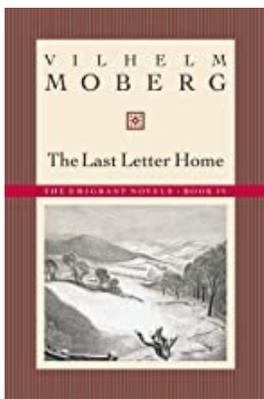
<b>Robert Pederson</b>	<b>8th</b>
<b>Torben Brun</b>	<b>16th</b>
<b>Ashley Wilson</b>	<b>17th</b>
<b>Cole Pepper</b>	<b>23th</b>
<b>Carol Anderson</b>	<b>27th</b>

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### KALENDAR

- Sept. 15th Tues.  
Corlene Bartels home  
W5146 Memorial Dr.  
Elkhorn  
6 P.M.  
Corlene will provide refreshments. Please RSVP with a phone call or email.



Considered one of Sweden's greatest 20th-century writers, Wilhelm Moberg created Karl Oskar and Kristina Nilsson to portray the joys and tragedies of daily life for early Swedish pioneers in America. His consistently faithful depiction of these humble people's lives is a major strength of the Emigrant Novels. Moberg's extensive research in the papers of Swedish emigrants in archival collections, including the Minnesota Historical Society, enabled him to incorporate many details of pioneer life.

First published between 1949 and 1959 in Swedish, these four books were considered a single work by Moberg, who intended that they be read as documentary novels.

New editions contain introductions written by Roger McKnight, Gustavus Adolphus College, and restore Moberg's bibliography not included in earlier English editions.

Book 4 portrays the Nilsson family during the turmoil of living through the era of the Civil War and Dakota Conflict and their prospering in the midst of Minnesota's growing Swedish community of the 1860s-90s.

"It's important to have Moberg's Emigrant Novels available for another generation of readers."—Bruce Karstadt, American Swedish Institute.

## Denmark: Extend your trip to Scandinavia and take in some of the highlights offered by Norway's neighbor

The three Scandinavian countries are tied by so much shared history and culture, that it sometimes surprises visitors how different they can be. After a week trekking the Norwegian mountains, Denmark offers something quite different.

From Norway, Denmark is a simple weekend trip with several flights per day to Copenhagen from most major cities. For those travelling internationally, Denmark often makes sense as the arrival airport given the huge number of international arrivals into Copenhagen.

Given how close the airport is to the capital city, a quick tour is a superb option to keep things interesting during a long layover.

### Copenhagen

For canals, castles and Scandinavian cool, few places can rival the Danish capital, Copenhagen. With a thriving culinary scene, cool Scandinavian design and super accessible arts and culture, Denmark's capital city draws visitors in the millions every year. Copenhagen ranks as one of the happiest places in the world to live, and it won't take more than a quick stroll along the harbor to understand why.

Based on the fairy tale of the same name by Danish author Hans Christian Andersen, the Little Mermaid is a Copenhagen icon.

I have no idea how this figure is guesstimated, but tourist bosses claim that five million photographs are taken of her every single year.

At the heart of Copenhagen, Tivoli Gardens is the second oldest theme park in the world. Rollercoasters draw thrill-seekers to the park during the summer months, but it also serves as a concert venue year-round. Although usually closed for much of the winter, the park opens for a period in the run-up to Christmas, which is an especially atmospheric time to visit. Just remember to wrap up warm!

### A cultural capital

Its reign as European Capital of Culture is over, but Aarhus continues to benefit from its year in the spotlight. Known for its modern architecture, the "city of smiles" is well worth a detour on your travels. Start at the city's ARoS art museum. Its rainbow panorama skywalk gives visitors a unique and ever-changing perspective on the city.

Take a walk through the streets of 1970s Denmark, and meet actors playing the parts of locals from the 19th and early 20th centuries at Aarhus Old Town



Photo: Stig Nygaard (CC 2.0)

museum.

During high season, you'll often find people cooking food, chopping wood, sewing and needling, or attending to customers in the museum shops. The grounds are also home to the Jewelry Box, the Decorative Arts Gallery, the Danish Posters Museum, and the Toy Museum, making this a firm family favorite.

### A cycling vacation

Few countries in the world are better equipped to support cyclists than Denmark. First and foremost, the country is flat. But beyond that, the infrastructure in terms of cycling lanes is outstanding, both in the cities and even out in the countryside. Copenhagen in rush hour can be a sight to behold as thousands of bikes speed past the stationary cars.

### Rock out at Roskilde

One of Europe's largest music festivals, Roskilde has been held every year since 1971. Headliners in recent years have included the Foo Fighters, Arcade Fire, Paul McCartney, the Rolling Stones, Stevie Wonder, Florence + the Machine, Bruce Springsteen, Metallica, Prince, The Who, and Jay-Z.



Photo: Al Case (CC 2.0)

## Coffee Culture in Norway

By Mathew Paul Gundersen

If you've never been to the region it may surprise you that people in the Nordic countries drink a lot of coffee. In the cold climates of Finland, Iceland, Sweden, Denmark and Norway, coffee is big business.

### The Scandinavian obsession with coffee

Typically, Norwegians drink coffee at breakfast and at dinner after the meal or with dessert. Then there's the coffee consumed during the day. Those cups at work quickly add up. The Swedes even have a word for the coffee break, at which something sweet is consumed but always alongside a cup of coffee: fika.

In Norway's capital, Oslo, there is a coffee shop on most street corners. Because coffee is so readily accessible, Norwegians can easily keep up their habit of at least two cups per day. Many drink far more than that.

But given that Norway's climate can't support the growth of coffee beans, how did Norway turn into a nation of coffee lovers? And how does coffee fit into everyday Norwegian life?

### The history of coffee in Norway

Between 1917 and 1927, Norway had a prohibition on alcohol, but this mainly applied to spirits. Some believe that this restriction on alcohol partly resulted in Norway becoming the coffee-drinking nation it is today. Even when alcohol was available, the high price pushed people to find another social drink.

Coffee arrived in Norway in the early eighteenth century, where, just like Europe, it was a drink mostly enjoyed by the wealthy. This was despite Norway being a fairly poor nation at that time. Coffee still trickled down to the poorest parts of society, helped by an increase in trading that saw a sharp increase in people drinking coffee.

Despite these initial factors, I believe one of the biggest reasons for the spike in coffee's popularity in recent years is largely to do with the country's climate.

### Norwegian coffee shop chains

In the dark and cold of a Norwegian winter, it's fairly common to see coffee shops full of people huddled over their steaming mugs in warm and cozy surroundings. Norway's climate means it's even more of a reason to visit a coffee shop. It's also a popular pastime during afternoon shopping, taking time out to recharge before returning to shopping.

Espresso House is the most frequent face of all coffee shops in Norway and is the largest chain in all Nordic countries. It was founded in Lund in Sweden in 1996 and now has 430 locations across Norway (44), Finland (44), Denmark (52) and Sweden (243).

In addition, it also has a total of nine outlets in Germany. Espresso House serves everything you could expect from a coffee shop, including festive varieties on coffee during the holidays and many iced versions of traditional favorites during the warmer months.

### Coffee shops in Oslo

Another prominent player in coffee shops in Norway is Kaffebrenneriet. Unlike Espresso House, Kaffebrenneriet is located only in Norway and has a focus on Oslo. It was founded two years before Espresso House in 1994, but different in its interior and overall coffee shop ethos.

Kaffebrenneriet was built on the model of the coffee shops of the west coast of America – clean and sleek shops with an open plan feel. The chain boasts over twenty shops in Oslo alone.



## Birdwatching in Norway



Like many human travelers, birds are drawn to Norway by the allure of the midnight sun, which illuminates the lush landscape around the clock during the summer months. Combined with an abundance of diverse and relatively undisturbed natural habitat, the long daylight hours make Norway a popular destination among migrating birds, which travel from nearby European countries as well as far-flung lands in South America, sub-Saharan Africa and even Antarctica.

Norway stretches a long way from north to south—about 1100 miles—and contains an unusually wide range of habitats, including snowy mountains, temperate coastal areas, dense woodlands, open prairies and more. Because the climate and landscape varies a great deal from one area of the country to another, so do the opportunities for birdwatching.

Southern Norway has a lot to offer for birding enthusiasts in a wide range of settings. The Lista region, southeast of Stavanger, boasts one of [Norway's largest and most diversely populated bird observatories](#). The area is rich with coastal and wetland habitats, and is an especially great place to see raptors, traveling seabirds and other migratory birds as they pass through on their way south to warmer climates in the autumn.

Further inland and a bit to the north, Hardangervidda—a mountain plateau about midway between Bergen and Oslo—boasts a number of sought-after mountain-dwelling species, which breed there in the spring. The woodlands of southeastern and central Norway offer springtime birding opportunities as well, with a variety of woodpeckers and owls to reward those with the skills and patience to find the best viewing spots.

Though spring and fall tend to be peak birdspotting times in many parts of Norway, prime viewing opportunities extend further into summer in northern areas, where warm weather comes later in the year and the midnight sun provides uninterrupted daylight for months on end. Tromsø, for instance, offers the opportunity to spot rare gulls and ducks, as well as swallows, songbirds and even record-breaking Arctic terns—the world's farthest-migrating birds—all within a hike or short drive from town.

### Coffee facts & figures

These facts and figures from Norsk Kaffeinformasjon are overwhelming:

In Norway, 9 out of 10 adults drink coffee

2 out of 3 of them drink coffee every day

2 out 3 people also have a coffee machine in their home

### Coffee and hiking

Coffee is as much a part of Norwegian hiking as hiking boots, Kvikk Lunsj or the humble sandwich. Turkaffe (hiking coffee) is a tradition that goes back a long way. To go hiking or camping in Norway without coffee would be like going skiing without skis – it simply wouldn't happen.

For many, drinking coffee on these trips is something that has been passed down from generation to generation, and coffee drinking can start in childhood. While short trips may be about bringing a thermos and stopping for a black coffee and Kvikk Lunsj break, on longer jaunts it's as much about the process of making coffee. It might start with the collecting of wood and starting the fire (or using a gas stove), readying the pot, then waiting for the freshly brewed coffee. Hiking just wouldn't be hiking without coffee.

Next time you are in Norway, whether you're hiking, camping or on a city break, be sure to warm yourself up with a mug of steaming hot coffee.

Until fairly recently, the coffee selection in Norwegian supermarkets was fairly slim. Nowadays, it's much better, and it's expected to get even better. A recent agreement between Nestlé and Starbucks will see Starbucks Coffee sold in Norwegian supermarkets.

Next time you are in Norway, whether you're hiking, camping or on a city break, be sure to warm yourself up with a mug of steaming hot coffee.

## Income Tax in Norway 2020

By David Nikel

### Find out how much tax you can expect to pay from your salary this year in Norway.

If there's one topic that always kick-starts a debate here on Life in Norway and on all our social media channels, it's Norwegian tax. Many people contact me asking how much tax they should be paying. Without knowing their salary and a bunch of other personal information, it's a difficult question to answer.

That's because like many other countries, Norway operates a progressive system for income tax. That means the more you earn, the more tax you pay on a percentage basis. However, it's possible to work out your expected tax bill by doing a few calculations. There's plenty of online calculators to help you along the way, too.

### How Norwegian income tax works

Income tax is deducted by the employer on behalf of the Norwegian state. The tax-year runs January-December and your estimated annual tax bill is worked out at the beginning of the year. From this, the monthly deductions are calculated. If you pay too much or little, the difference is settled on the personal tax return the following year.

If you know you'll be earning more or less than estimated during the year, you are able to make changes to these figures. This helps prevent a big tax bill at tax return time.

Income tax is split into various elements, and the basis for these taxes is different. To fully understand your situation, you need to calculate these two figures:

**Personal income:** Your total income.

**Tax basis:** This basis for taxation is your personal income minus any deductions that you are entitled to. These vary; however, everyone receives a standard deduction (minstefradrag) equal to 45% of your gross employment income, up to a maximum of 104,450kr (\$11,580). Most employees also receive a personal deduction (personfradrag), which is 51,300kr (\$5,688) for most people. Remember, these so-called deductions are simply a way of working out your taxable income.

### Income tax rates in Norway in 2020

Income tax is split into a base rate and a step tax, to allow for progressive taxation. The base rate (fellesskatt) of income tax in Norway is 22%. Those who live in Finnmark or Nord-Troms will pay



18.5%. There is then a so-called step tax (trinnskatt), sometimes called bracket tax. This is a progressive tax rate based on four levels, as follows.

For the first 180,800kr (\$12,063) of your personal income, you will not pay any step tax. 1.9% step tax is owed on your personal income between 180,000kr (\$19,957) and 254,500kr (\$28,218). Then, there is a 4.2% step tax for income between 254,500kr and 639,750kr (\$70,933). Over and above this amount, the step tax increases significantly.

You will pay 13.2% step tax on income between 639,750kr and 999,500kr (\$110,821). For this living in Finnmark and Nord-Troms, this level of step tax is reduced to 11.2%. For all income above this amount, a 16.2% step tax is charged.

### **Social security payments in Norway**

One of the reasons income tax is often perceived as high is that social security or national insurance payments are taken from wages at the same time as income tax. In Norwegian, this is known as trygdeavgiften. Most employees see one big deduction on their pay slip, but this deduction covers both taxes. As with step tax, national insurance contributions are calculated on your personal income. That's your gross income before any deductions. Most people pay 8.2% contributions on their personal income.

### **How much income tax will I pay in Norway in 2020?**

As I said before, the final amount you pay will be determined by many factors based on your personal circumstances. However, you have all the information you need on this page to get a rough estimate. Let's look at some examples.

First, let's take a salary of 450,000kr (\$49,894). Assuming just the standard deductions, the breakdown is as follows:

**Personal income:** 450,000kr

**Tax basis:** 450,000 – 104,450 – 51,300 = 294,250 (\$32,625)

**Base rate:** 22% of 294,250 = 64,735 (\$7,177)

**Step tax level 1:** 1.9% of personal income (254,500 – 180,000) = 1,415.50 (\$157)

**Step tax level 2:** 4.2% of personal income (450,000 – 254,500) = 8,211 (\$910)

**National insurance:** 8.2% = 36,900 (\$7,085)

**Total annual salary deductions:** 111,261.50 (\$12,336). That amounts to a total **24.7%** over the course of the year. But you'll see a bigger percentage deduction on your pay slip most months, because of the 10.5 month system Norway uses to collect income taxes. You'll likely see a **28%** deduction on most month's pay slip at this rate.

Here's another example on a higher salary of 700,000kr (\$77,613). This would result in a total tax payment of 202,669kr (\$22,471) over the course of a year. That's about 29% over the course of a year, although you'll see a 33% deduction on most of your pay slips.

A final example for those lucky enough to earn one million kroner. This would result in a total tax liability of 332,882kr (\$36,909). That's 33.3% over the year, with a 38% deduction on most pay slips. Let's look at why you get a higher deduction on pay slips.

### **Monthly tax payments in Norway**

It's relatively straightforward to calculate a rough estimate of your annual tax liability in Norway. However, that doesn't mean your monthly tax liability will be 1/12 of that amount. Norway uses a 10.5-month system of taxation, rather than a 12 month one.

You pay half the normal monthly tax in December and zero tax in June. In fact, most employees don't receive normal salary in June. That month is when you receive the holiday pay accrued from the year before. That payment is not taxed, so typically you'll receive a higher monthly payment in June.

Holiday pay is a complex topic and outside the scope of this article.

### **What if I'm paying too much tax?**

At the beginning of every year, the tax authorities give a "tax card" to your employer to let them know how much to deduct each month. This code is based on your previous year's income. If you believe you're paying too much tax, you have two options. First, you can log on to the Skatteetaten website and request a new tax card. You're able to see your expected annual income, expected yearly tax liability, plus how much you have paid to date. You're able to adjust your expected annual income so that your employer receives a correct tax card. Alternatively, you can just wait! If you have indeed paid too much tax during the course of a year, you'll receive a rebate through the following year's tax return process.

# The Marius Sweater: An Icon of Norway

By Matthew Paul Gundersen



**The Marius sweater is a true Norwegian icon – let's take a look at the origins of this instantly recognizable knitting pattern.**

Few things are so recognizably Norwegian – with the possible exception of brown cheese – as the Marius sweater. It's also right up there with the Kvikk Lunsj in terms of its cultural value and iconic status.

The sweater's color scheme of red, white and navy (the colors of the Norwegian flag) is just one reason for its association with the land of the fjords. Other connections come from its history, origin and early marketing campaign. The Marius sweater is hugely popular both in Norway and around the world. It's even been worn in public by King Harald. But why is it so popular? And where did it originate?

## **Origin of the Marius knitting pattern**

The Marius design is not strictly the sweater itself but the pattern. It's a distinctive stitching design, one that is heavily influenced by traditional Norwegian knitting patterns. The sweater has been around since 1953, and its journey from that point to today is an interesting one. It was originally designed by Unn Sjøiland Dale, who then sold the pattern to a wool factory in Sandnes. At the time, she authorized a deal that allowed the factory to sell sweaters with the Marius design in Norway.

## **The dispute over ownership**

There is also another story about the origin of the Marius sweater. A designer by the name of Bitten Eriksen says she designed the original Marius pattern. She claims that she discovered and worked on the pattern, or a variation of it, as early as the 1920s, again influenced by traditional Norwegian patterns. In fact, both Dale and Eriksen are said to have been inspired by the same Norwegian knitting books.

Dale and her family strongly dispute Eriksen's claims. Dale's daughter, Vigdis Yran Dale, presently holds the commercial rights for the production of the Marius pattern through the company Lillunn AS.

## **What's in a name?**

The sweater's name comes from the World War II fighter pilot in the RAF, Marius Eriksen. He was also a skier, a model and an actor. When World War II ended, Eriksen competed in the winter sport of alpine skiing. He took part in the 1948 Winter Olympics in Switzerland, and in 1947 and 1948, became Norwegian alpine skiing champion. During his acting career, Eriksen appeared in a Marius sweater in his debut film *Troll I Ord* (Troll in Words). The picture from this film was used on the front cover of the Marius knitting pattern.

## **Popularity of the Marius sweater**

The Marius knitting pattern's popularity is truly international, with millions of units of both the pattern and the sweater are sold each year, and its popularity shows no signs of slowing down. These estimates include not just the traditional Norwegian flag colors of red, white and navy but also many other variations and colors.

The Marius design is more than just a knitting pattern. The design is licensed for use on everything from mugs to keyrings. Its continued association with Norway is just as much a part of its success as the attractiveness of the pattern itself. Today, the thin, airy 100% fine wool yarn sweater is sold in all major Husflid stores in Norway.

## **Other popular Nordic patterns**

In addition to the iconic Marius pattern, there are also some other familiar designs in the world of Nordic knitting:

The Lusekofte (lice jacket) or Setesdalsgnsner (Setesdal sweater) is a design from the nineteenth century. It's a traditional Norwegian pattern that is often worn by men and most commonly knitted in black and white, but more recent lusekofte sweaters contain additional colored stitches.

Another popular Nordic pattern is the Lopapeysa or Icelandic sweater. As you might have guessed, its origins can be traced to Iceland in the early part of the twentieth century. The lopapeysa is a distinctive pattern and similar to the Marius pattern in the way it draws down from the neck. This pattern around the neck is knitted in a circular way and is the same on the back as it is on the front.

The selburose is another distinctive Nordic pattern. It's a design characterized by a repetition of small rose patterns or octagrams. From around the sixteenth century, variations of the selbruse pattern have appeared in knitting books across Europe, including France, Switzerland and Germany. The selburose design came to life in Norway in the mid nineteenth century, thanks to the Marit Guldsetbrua Emstad, a Norwegian girl from Selbu. This design takes its name from the place *Selbu*– and the feature of the pattern the *–rose*. In addition to its use as a knitting pattern for jumpers, it is also commonly used mittens and socks.

## **Knit your own sweater**

It's probably no exaggeration to say that in most family homes in Norway someone will own at least one Marius sweater. At the end of each autumn, its owner will dig it out from the back of the closet, air it out, and ready it for another season's wear.

Sure, it's easy enough to buy your own Marius sweater, but where is the fun in that? If you're feeling brave and adventurous (especially if you have never knitted before) then why not knit your own?