

# The Monitor

VASA ORDER OF AMERICA

*A Swedish-American Fraternal Organization since 1896*

Vol 21, No. 5

May 1997

**A** VERY SPECIAL *MORS DAG* FAMILY DINNER is planned for **Friday, May 2**, at Wisteria Hall. We'll have refreshments at 6:00 pm and dinner will be served at 7:30. This is always a delicious and plentiful meal and costs only \$5. The men in our lodge will be cooking the dinner and waiting on us hand and foot. What a nice treat!

The Children's Club will entertain us, and our cultural leaders always have something special up their sleeves. Scholarships will be presented by the Scholarship Committee. No business meeting will be held this evening. Plan now to attend this special event.

## May's Business Meeting

will be held on **Wednesday, May 14, 7 pm**, at the home of Brian Stockham, 10931 Bruceville Road, Elk Grove.

## IN MEMORIAM

At our April 4 meeting, we helped our much admired member **Inez Norling** celebrate her 100<sup>th</sup> birthday—and she passed away only five days later. Inez came from a German community in Minnesota. After coming west, she worked for Pacific Bell for 30 years and met Tage Norling, a Swede very active in Monitor Lodge. Inez took up classes when in her 80s that revealed considerable artistic talents. Among other things, she became very good at oil painting.

We also miss current Sierra Kronan and former Monitor member **Dorothy Erickson**, who passed away March 25 at age 85. She was a native of Kansas City, wife of the late Roland Erickson, had a daughter, Carol, and is survived also by three grandchildren. Cards can be sent to Carol Brown, 99 Scenic Avenue, San Anselmo, CA 94960.

## Chairman's Message

Let me start by thanking all of you excellent cooks, workers and entertainers who helped make the April potluck supper one of the best that I can recall attending. Also, thanks to all of you who helped out at the Scandanavian Festival last weekend. We drew a big crowd and from what I overheard, we did very well. If you missed this festival or really enjoyed it, there is an even bigger one in September in Turlock. We are considering renting a bus. If you're interested, contact our Vice Chairman, Marianne Ek.

How many of you are getting a little leery of driving at night? Please don't let this be a reason for missing a meeting or other event. If you need transportation, call me or one of the other officers and we'll do our best to arrange a ride. If you know anyone who lives near you and might appreciate a ride, please call him or her and make the offer.

Know anyone with Swedish ties? Recruit them! Bring them to a meeting, introduce them, and show them a good time! We'll do the paperwork. Membership is a Vasa-wide problem and we are considering having a seminar in the Fall to brainstorm possible solutions. Personally, I feel a program of personal friendship and good old hospitality mixed with a heavy dose of Swedish culture will be hard to beat.

In closing, let me urge you to to attend our May Mother's Day Dinner (cooked by the "fathers") and enhanced by great entertainment from our cultural leaders, including a presentation by our Children's Club.

*In Peace & Unity,  
Art Niemoller*

## Help Wanted!

All available men are needed for our *Mors Dag* dinner: kitchen help, set-up, serving, clean-up . . . Anything would be appreciated. PLEASE let Ed Dahlberg know at 922-2820 or call Margaret Carlson, 742-9346.

## Friendship Committee

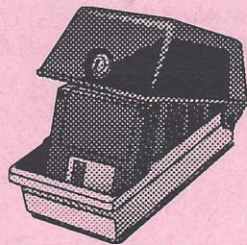
Jean Anderson is feeling pretty good and would very much appreciate visitors or calls. She is staying with a niece for the time being at 9577 Polhemus Drive (685-5198). George Uffens would also like to hear from members. Eleanor Vine and Audrey Fales also continue to have health problems. Louise Sims is suffering from her allergies. Gladys Stangle has had surgery. Our sympathy to Arlie Veis who has lost two relatives recently.

**Happy  
Birthday!**

5/03 - Deidre Dahlberg  
 5/04 - Debbie Nickless  
 5/04 - Jeanna Hultquist  
 5/05 - Betty J. Schoepf  
 5/05 - Louise Sims  
 5/05 - Don Johnson  
 5/11 - Christine Bodelson  
 5/12 - Charles Linn  
 5/12 - Myrtle Widmark  
 5/14 - LaVerne Gilbertson  
 5/15 - Nancy Misenti  
 5/16 - B. Kay Ericson  
 5/18 - Mirjam Auger  
 5/18 - Charles Nelson  
 5/18 - John Wright  
 5/25 - George Uffens  
 5/25 - Frances Misenti

## Attention, please!

The trustees are in the process of conducting an inventory of lodge property, trying to track down items that might be held by various members. They are establishing a database so that from now on we will be able to accurately maintain a list of all items and their locations. If you are storing lodge property, therefore, it is very important that you contact one of the trustees so that those items will be included in the database. Please call John Wright, Don Stafford, or Paul Gullans as soon as possible.



## TUSEN TACK

We did it! We put on another successful Scandinavian Festival—thanks to the joint volunteer efforts of members of all five lodges. In Monitor Lodge, here are some of the names that stand out:

Ellen Harrod was the overall festival coordinator again. Her work always starts several months before the festival and continues long after it's over. Ethel Johnson was the liaison between our lodge and the festival association and her advance sign-up of volunteers was crucial. Other members of the Planning Committee devoted their time for months before the actual event, starting with the first committee meeting in October. Arlie Vies did the crucial job of arranging the festival program and lining up out-of-town entertainers. Our Valley Viking Singers under Marianne Ek contributed their artistic talents as well as lots of practice time. Kurt Pfannkuch was a masterful Master of Ceremonies. The beautiful sandwiches are always a main staple of the festival. Christine Bodelson again directed this committee, which involved a lot of prior planning in addition to the long hours in the kitchen on the festival day. Many people had very tired feet at the end of the day! Another main attraction was our Swedish pancakes for which Margaret Carlson was the organizer with lots of help from volunteers who made 26 gallons(!) of batter, cooks who slaved over the hot stove, others who burned their fingers rolling them up, and servers who patiently fielded the many questions from customers. Members of Nål och Tråd had prepared all year for this event. John and Jewel Wright, always actively involved in Monitor activities, were not only members of the Planning Committee for six months, but came in the night before to set up and stayed late to clean up—among other things. **LOTS OF THANKS TO ALL THOSE WHO VOLUNTEERED THEIR TIME, TALENTS, AND HARD WORK!**

## A Very Special Thank You

This is to officially, publicly and every other way thank **Jean Anderson** for mailing out the newsletter for such a long time, faithfully, punctually, and cheerfully. I never realized what a time-consuming and complicated task it is until I started doing it myself! It's people like Jean who make up the backbone of every successful organization. **TACK, SÅ MYCKET, Jean!**

—Ingegerd Kennedy, Editor

## ✓ Upcoming Events ✓

### Sillfrukost

A real breakfast for real Vikings! It's one event you don't want to miss. Bring family and friends. Please note that the program book has the wrong date! The breakfast will be held on **Saturday, May 31**, starting with refreshments at 10:30 am. For a small fee, you can enjoy a real Swedish day with lots of food.

For planning purposes, we need reservations. **Make sure you call Kurt or Eivor Pfannkuch at 673-5917.** They have again graciously offered the use of their beautiful back yard at 1921 Columbia Drive, Yuba City. It's a smooth and scenic drive up Highway 99. Just before you get to Yuba City, turn right on Bogue Road, go about three blocks, and turn left on Columbia Drive. Please car pool and offer to take someone who can't drive. Bring your own chair and a card table if you have one. "



### Nordic Fest

Don't forget the **CSUS Nordic Fest on Saturday, April 26.** It's a community affair and we need help: at the information table or the craft table, selling coffee and tickets, etc. Our Valley Viking Singers and the Children's Club members will be there. Please call John Wright 682-7268, Dorothy Scherer 967-6809, or Myrtle Widmark, 481-4056. Your participation is urgently needed and your help will bring Scandinavian culture to Sacramento. See also enclosed flyer. Please use it to help spread the word.

### Sweden Day

For a fun weekend with a bunch of Swedes, plan now to attend **Sweden Day on Saturday, June 7, and/or Sunday, June 8**, at Camp Norge in Alta.

Coffee will be served with breakfast rolls Saturday. The Saturday program will include folk dancing, a potluck barbecue in the evening, and a camp fire. We'll have a Swedish pancake breakfast Sunday morning. It will be lots of fun.

For more information or if you would like to make room reservations, please contact Kurt Pfannkuch at 673-5917.

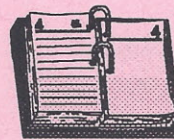
### Bus Trip

Save your gas and nerves and ride the bus to the **Turlock Scandi♥Fest on Saturday, September 27.** This is a great festival and lots of fun. Mail your \$20 per person reservation to our financial secretary, Karin Dorey, 2434 Stokewood Way, Rancho Cordova, CA 95670.

If you have questions, call Marianne Ek at 372-1015 and watch this newsletter for future bulletins on this festival.

### Member Initiation

Heads up, all prospective members! We will have member initiation ceremonies at the June 6 meeting. So if you have submitted your application and paid the necessary fees, please make sure to put this date on your calendar. We will not have initiations again until



the fall.

### Membership

I would like to thank the lodge for sending me to the Grand Lodge Membership Seminar here in Sacramento on March 22 and 23. This was the first such seminar put on by the Grand Lodge, and representatives came from the entire Western region. Obviously, there is a real interest in seeing the Vasa Order go into the next century moving head with increased membership and great enthusiasm.

It was great to find out that we in Monitor Lodge are already doing a lot of the right things to attract

new members. However, there are a lot more ideas that we can implement. It was suggested at our last business meeting that we have a Membership Luncheon in October, following the District Membership Seminar. We could then brainstorm and learn what will carry Monitor Lodge into the future with a "healthy," excited membership.

*- Eivor Pfannkuch, Membership Chairman*

**REMEMBER, EVERY MEMBER IS ON THE  
MEMBERSHIP COMMITTEE.  
GROWING IS A JOINT EFFORT.**

## Member of the Month:

### Joyce Elaine Johnson

I was born on a hot July day (which is very rare in Duluth, Minnesota). My mother's parents were born in Southern Sweden, got married there, and emigrated to Minnesota in 1888. My father's parents came from Canada and were of Irish, English, and Scottish descent.

I married Don in 1950 and we moved to Sacramento in 1954 via Lake Charles, LA and Denver, CO. We have one son and four daughters and twelve grandchildren. I was employed by the State of California for over 22 years, starting as a clerk-typist and later becoming a legal stenographer.

While we were living in Denver in 1953, the movie, "The Glen Miller Story," was being filmed at Elitch Gardens. They advertised for extras and we were in a few of the ballroom scenes. Our children and grandchildren get a big kick out of watching the video and seeing Grandpa and Grandma dancing!

Don and I made a trip to Sweden in 1973 to visit his relatives and decided we would like to know more about the Swedish language. So we joined a class taught by Eva Allred. Eva told us about the Vasa Order and we joined in 1975.

After Don and I retired, we moved to Paradise, California, and joined a Vasa lodge there. We became dual members when we moved back to Sacramento and rejoined Monitor Lodge.

We had a delightful visit this past December from Don's cousin from Gothenburg and our family enjoyed meeting her.

I am proud of my Swedish ancestry. But more than that, I'm proud to be an American. Those of us who experienced World War II really value our country and all it stands for. May God truly bless America!



## Lär dig en mening pa svenska

As a new newsletter feature, one of our Swedish instructors will be teaching us some handy phrases. Here's the first one:

**Jag hör att du ska resa till Sverige i sommar.  
Lycklig resa!**

Pronunciation: Ja her att du ska ray-sa till Svärje i som-mar. Lick-lig ray-sa!

Translation: I hear you're traveling to Sweden this summer. Have a good trip!

## May Dues Anniversaries

If you have already paid, please ignore this reminder and thank you for your promptness.

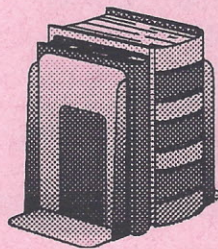
Christine Bodelson  
Kerstin Doze  
Marianne Ek  
Jeanne Hanson  
Mimi Hjersman  
Astrid Horyza  
Charles Johnson  
Ingegerd Kennedy  
Jeanine Lokey  
Gail Nemy  
Kurt and Eivor Pfannkuch  
Thelma Range  
David Swanson  
Durl Van Alstyne

Dues are \$18 a year, payable to Monitor Lodge No. 218. You may pay them at the May meeting or by mail to our financial secretary, Karin Dorey, 2434 Stokewood Way, Racho Cordova, CA. If you would like a receipt and membership card, please enclose a self-addressed, stamped envelope.

Please call Karin (858-8568) if you have questions or there are errors on this list.

## Library News

We wish to extend our thanks to Christine Bodelson for the new bookcase. It's a welcome addition since we had been storing the books in boxes.



Many thanks also to everyone who donated books, magazines, and articles. They are available for members to check out at our monthly meetings. We have some new additions, such as an article, "Spell of the Fiddle," from the Apr 97 issue of *Natural History*,

donated by Hank Hjersman.

Individuals who have books or magazines checked out, please return them by the June meeting as wened to do inventory over the summer.

- Louise Sims, Myrtle Widmark

**ABC TV WILL BE HAVING PROGRAMS  
FROM AND ABOUT  
THE SCANDINAVIAN COUNTRIES  
THE WEEK OF MAY 12, 7-9 AM**

## Condensed Minutes from Business Meeting, April 9, 1997

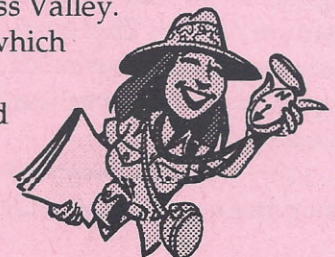
1. Meeting opened at 7:15 pm, roll was called, and the March minutes were approved as published.
2. Eivor Pfannkuch reported on the membership seminar she had attended. The meeting voted to sponsor a Saturday luncheon/membership workshop with lots of "brain storming." in the fall. The lodge also needs a membership packet with information on our purpose and activities that we can give to interested individuals. It was also proposed that the newsletter mailing list be expanded to include individuals who might be interested in becoming members. We also need to make sure we welcome, introduce, and include new members at their first meetings.
3. Scholarship checks need to be made out to the school, not to the recipient. The Scholarship Fund consists of over \$7,000.
4. The Valley Viking Singers and the Children's Club will be performing at both the Scandinavian Festival and the CSUS Nordic Fest.
5. Viola Hallen has advised that the Lodge still has the wheels and part of a float in one of her sheds. Sierra Kronan might be interested, since Roseville has a Thanksgiving Day parade annually.
6. Correspondence included congratulations from other lodges on our recent 85th anniversary; notice from Public Storage Inc. increasing the rest from \$25 to \$34 per month; and a thank you note from Gil and Camilla Holm for the gift they received at last month's meeting.
7. Myrtle reported on plans for the upcoming Nordic Fest. John and Jewel Wright are willing to pick up a portable grill so that hot food, perhaps Swedish pancakes, can be served. This could be a good fund raiser for the lodge, but lots of help is needed.
8. The Monitor district convention delegates have been instructed to recommend that the words "Swedish and other [Scandinavian]" be added to Resolution #6. If this amendment does not carry, the delegates will vote against this resolution. They will also vote No on Resolution #2. The four delegates will be funded \$25 per person toward expenses plus \$0.15 per mile for those who drive.
9. The meeting voted to charge everyone \$5 for the Mother's Day dinner.
10. Marianne Ek proposed that the lodge charter a bus to go to the Turlock Festival.
11. Eivor Pfannkuch had a request from a Swedish singing group, "Swedes In Town." They are coming to the Bay Area this summer and would like to know if they might be included in Sacramento events. They are only looking for a place to stay (approximately 26 people) and donations in return for their performances. We might be able to shift the date of our Ice Cream Social to include them as long as it is on a weekend.
12. Discussions were held on the purchase of a camera for use by the Historian and the Vasa Star Correspondent at important events.
13. Myrtle Widmark had received a call from a lady in Fremont who was visiting from Sweden and wanted more information about Monitor. She had found out about our lodge from the Internet, apparently from our home page created by Terry Tillman. (Thanks, Terry!)
14. Financial Secretary's and Treasurer's reports were read.
15. The meeting adjourned at 10 pm.

- Brian Stockham, Secretary

### Nål och Tråd

The May meeting will be the **first** Tuesday, May 6, a potluck luncheon at 10 am at Margaret Carlson's, 12054 Kimberly Road, Marysville. Her phone number is 742-9346. Here are the directions to her house:

When you come into Marysville, turn right at 9<sup>th</sup> Street and follow signs to Grass Valley. Stay in the right hand lane and go around the lake. Then turn right on 12<sup>th</sup> Street, which becomes Highway 20. Go about 6 miles thru Hallwood and then turn left on Loma Rica Road. Go about 9 miles and you'll be at a four-way stop (wide spot in the road and that's Loma Rica). Go straight about one mile further, then turn right on Kimberly Road. Go one mile and you'll be at 12054 Kimberly Road. Go up a little lane, and Margaret's house is on the right



## For More Information about Monitor Lodge,

please contact one of the following Monitor members:

- Membership Committee members Eivor Pfannkuch, 673-5917, Astrid Broess at 791-4436 or Michelle Kaufman, 451-3075.

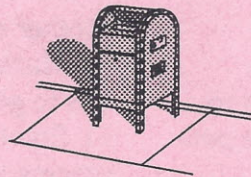
- Secretary Brian Stockham, 683-3078.

- Vice Chairman Marianne Ek at 372-1015.

- Chairman Arthur Niemoller, 631-9330.

## Deadline

for the June-July newsletter is **Thursday, May 15**. Please send input to Ingrid Kennedy, 10582 Apple Grove Way, Rancho Cordova, CA 95670-2317. Or you can send it to my e-mail address **iken@gvn.net**. I also have a new work phone: 643-3900.



## Reminder

Please remember that we have new officers for the new year. For instance, do call Brian Stockham for matters falling within the scope of the lodge secretary. We all got so used to having Marianne take care of all these tasks, people still turn to her out of habit. She doesn't mind the calls, but you might get a quicker response by taking a more direct route, calling the new secretary directly.

## Monitor's Inventor

Following is a slightly condensed version of a 1996 article by Oliver E. Allen in the *Invention & Technology* magazine, submitted by Gladys Stangl. Because of its length, we will brake it up in two or more parts, as necessary, to be continued in the next newsletter. Here's the first installment:

John Ericsson was a stubborn and temperamental Swedish-born engineer, reserving a special wrath for officialdom which repeatedly failed to value his astonishingly prescient inventive designs. So resentful was he of past slights by his particular nemesis, the US Navy, that in 1861, when his proposal for the epochal *Monitor* was stalled in a highly conservative naval committee, it took the personal pleading of a high federal official to persuade Ericsson to go to Washington and explain why his revolutionary craft would work. He summarily addressed the questions of stability, maneuverability, and invulnerability with such assurance and such a persuasive command of mathematic equations that the Ironclad Board approved the project on the spot. A scant six months later, the hastily built *Monitor* took on the Confederacy's *Merrimack* and gave her a pummeling that changed the course of the Civil War. As President Calvin Coolidge asserted during the 1926 dedication of the monument to Ericsson that stands near the Lincoln Memorial, "The *Monitor* did for the Union cause on the sea what the Battle of Gettysburg did for it on land."

His warship was only one of many significant innovations produced in a career that lasted almost seven decades. And as with the *Monitor*, virtually all his radical notions were initially greeted with hostility and derision by men in positions of power.

Ericsson's unusual gifts were recognized early. He was born on July 31, 1803, in Långbanshyttan, a mining village in central Sweden. When his father, a former mine inspector, was hired for a canal project administered by the Swedish navy, John went to work in the map division and was so proficient that at the age of 13, he was placed in charge of a surveying crew. At 17, he transferred to the engineering corps of the Swedish army and soon was designing and building steam engines for mining work.

Work in steam led him to the study of "caloric" engines, which ran on hot air rather than steam. One of his engines so impressed the Swedish Engineering Society in Stockholm that they paid his way to show it to the Institute of Civil Engineers in London—leading to the first of Ericsson's brilliant failures. His engine had been designed to run on pine chips, but in London the only fuel he could get was raw coal, which caused the engine to rapidly overheat and burn up. At the age of 23, he decided to stay in London and never returned to Sweden.

John Ericsson designed and built various projects working for an engineering firm and a brewing firm. A steam fire engine that could hurl jets of water to the tops of the tallest buildings was rejected by the London

Fire Brigade, saying it took too long to heat up its boilers and it used too much water. This marks Ericsson's first setback at the hands of convention-bound officialdom.

In August 1829, the proposed Liverpool & Manchester Railway was offering a prize of 500 pounds for the "most improved" steam locomotive. In just seven weeks, Ericsson built the tiny, slim, but impressively swift *Novelty*. At the trials, the competition soon narrowed to two: the *Novelty* and the much heavier and less radical *Rocket*. It was hardly a contest, for the *Novelty* consistently outsped the *Rocket*. The rules required entries to surpass ten miles per hour while hauling three times their weight. Pulling the specified load, the *Novelty* exceeded twenty miles per hour, about twice the *Rocket's* top speed. The railway directors were stumped. They feared the *Novelty* was simply too fast and too unstable-looking to be accepted by a public still frightened by steam travel of any kind. After issuing a new set of rules in the middle of the trials, they seized on the appearance of a small leak in the *Novelty's* boiler to disqualify it and give the nod to the *Rocket*.

In 1836, Ericsson received another reverse. He had been experimenting with designs for a screw propeller and patented a device so efficient that it soon found wide acceptance. The following year, he installed one on a steam tug that became known as *The Flying Devil*. Surely, Ericsson thought, the tug would be of interest to the Royal Navy. But it was turned down without reason. One of the Lord of the Admiralty was later heard to remark that of course no propeller-driven craft could be steered, although the *Devil* had steered perfectly before their eyes. The rejection bankrupted Ericsson's firm and briefly landed him in debtor's prison. In his mind was registered another mark against short-sighted bureaucrats.

While temporarily employed as a railway superintending engineer, Ericsson met Robert Stockton, the scion of an aristocratic old New Jersey family, who encouraged Ericsson to travel to the United States. A some-times US naval officer, Stockton had heard about *The Flying Devil* and thought a similar but much bigger vessel would make a fine warship. He would persuade the US Navy to build her and urged Ericsson to come to New York to oversee construction. The ship would be named the *Princeton*. In 1839, leaving his wife of three years (she would only briefly join him later), he set sail for America, bringing as cargo a large gun he had designed called the *Oregon*.

The *Princeton* was by far the most advanced ship of her time and also very fast. However, the tale turns ugly with Stockton's announcement that he was mounting not only Ericsson's *Oregon* on the ship but also a much larger gun which he himself had designed and dubbed the *Peacemaker*. Ericsson told him it was unsafe, but Stockton ignored him. On February 28, 1844, with not only President John Tyler aboard but also the Secretaries of State and the Navy and two senators, Stockton fired the *Peacemaker* once too often and it exploded, killing both Secretaries and several others, wounding many, and only by chance sparing the President. The desperate Stockton blamed Ericsson for the disaster. It would be several years before he was exonerated and even allowed to collect his expenses on the project.

Ericsson went back to designing engines and propellers and saw his work incorporated into a great many ships, among them the first American steam schooner to round the Cape of Good Hope. The Navy would have nothing to do with him. The screw propeller, said the admirals, was unaesthetic and unorthodox and therefore unacceptable. His wife had left him and he lived alone now at 95 Franklin Street. He focused totally on his work which occupied him from early in the morning until late at night, seven days a week. A friend urged him to take some time off and go to take a look at the Niagara Falls. Ericsson glanced up from his drawing board. "Niagara Falls? What's wrong with them?" John Ericsson became a US citizen in 1848.

In 1846, a congressional committee had asked him for ideas on "the practicability of rendering an iron vessel shot-proof." Ericsson replied that the notion was not only impractical but impossible with a conventional ship. The answer, he thought, lay in maneuverability, stealth, and placing a ship's vital machinery out of reach. He sent the committee a drawing of a totally new kind of craft: a raftlike iron-clad with her engines below the deck and her guns mounted on circular rails for easy aiming in any direction (later changed to guns not on rails but within a single revolving turret). It was the seed of the *Monitor* concept. The committee ignored it.

- To be continued in the June-July issue

**Monitor Lodge No. 218  
Vasa Order of America  
10582 Apple Grove Way  
Rancho Cordova, CA 95670**

Nonprofit Org.  
U.S. Postage  
**PAID**  
**Permit No. 771**  
Sacramento, CA

ADDRESS CORRECTION REQUESTED

DATED MATERIAL



# CSUS Multi-Cultural Center

Proudly Presents

## 2nd Annual Nordic Festival

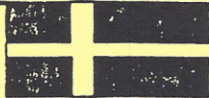
Denmark

Finland

Iceland

Norway

Sweden



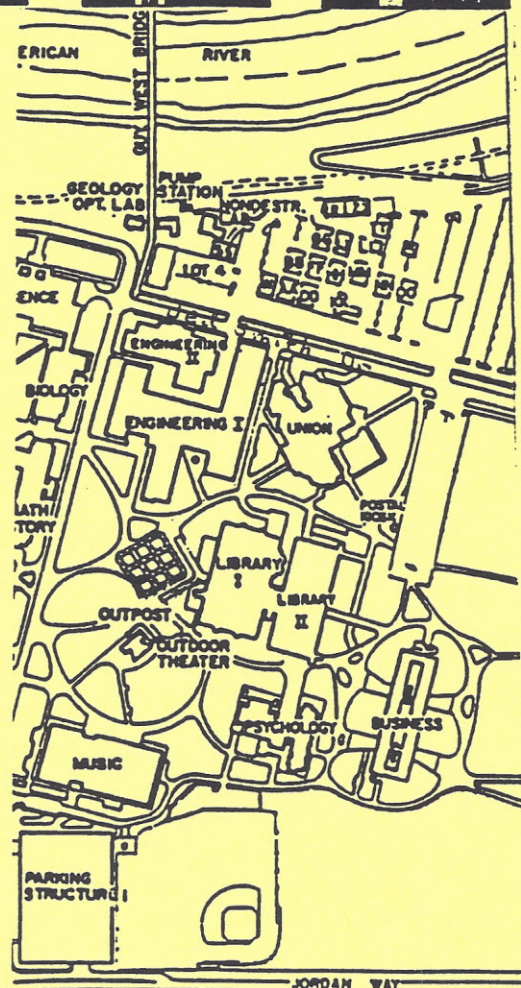
- ★ Arts and craft displays
- ★ Baked goods
- ★ Display of Viking Ship
- ★ Procession of Flags
- ★ Singing/Dancing
- ★ Storytelling

WHEN: Saturday, April 26th, 1997

TIME: 10:00 AM - 3:00 PM

WHERE: CSUS Library Quadrangle  
6000 J Street

INFO: Contact the Multi-Cultural Center  
(916) 278-6101



The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This not only helps in tracking expenses but also ensures compliance with tax regulations.

In the second section, the author provides a detailed breakdown of the monthly budget. It includes categories for housing, utilities, food, and entertainment. The goal is to allocate funds wisely to avoid overspending and to save for future needs.

The third section covers the topic of debt management. It suggests creating a repayment schedule for all outstanding loans and credit cards. Regular payments are crucial to avoid penalties and to improve one's credit score.

Finally, the document concludes with advice on emergency fund building. It recommends setting aside a portion of each month's income into a separate savings account. This fund acts as a safety net in case of unexpected financial challenges.