

Why Snowballs fly the stork to Scandinavia

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Sun Money Columnist

Martin and Nicole Snowball are typical Canadian pre-schoolers in all ways but one — they were born Norwegian of Canadian parents.

This week, mom Marian flew to Norway again to deliver a third child at city hospital in Lillehammer, site of the 1994 Winter Olympics.

In a few weeks she'll return home to North Vancouver and Martin, 1, and Nicole, 4, will have a little sister or brother to share their Norwegian heritage and Canadian citizenship.

That's what happens when family planning meets financial planning.

Unlike mom, who was born in Canada, the children will be eligible to inherit two modest family farms near Lillehammer that are rapidly gaining

value thanks to development of a Whistler-style resort.

Sparsely populated Norway guards against being gobbled up by land-hungry European neighbors by jealously restricting land ownership and denying succession to non-resident aliens. That effectively cuts Marian, her brother Paul and sister Sonya, out of the family land. Their parents emigrated from Norway in the early '50s and they were born here.

By being born in Norway, the Snowball children are back in the loop.

Succession planning is nothing new to Marian, 35, and husband Ken, 40, who are both financial planners, although they have yet to deal with clients with quite the same global complexities at B.C. Partners in Planning and FPC Investments, which they run

with a third partner in Dundarave, West Vancouver.

Ken says there are other, more important reasons why the Snowball children are born overseas.

The first is that chartered accountant Marian is a workaholic, "and the only way to get her to take a holiday is to send her to Norway. Then she has to stay a while."

Concedes Marian: "Before Nicole's birth, I took a fax machine with me and kept working for two weeks. Then I stopped and started eating ice cream."

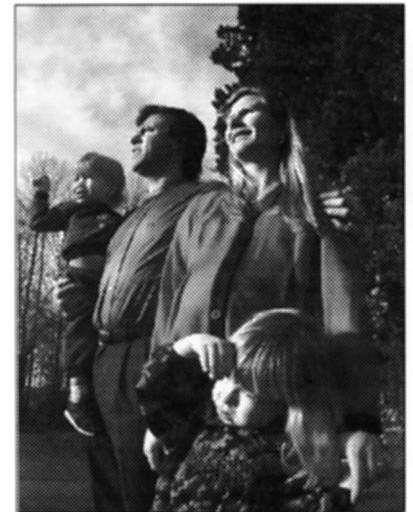
Midwife delivery is another reason the family flies the stork to Scandinavia. By chance, Martin was delivered in April 1995 by the same midwife who helped Nicole into the world two years earlier.

Ken, who was present for the first

two births but is staying home with the children this time, recalls the midwife's surprise when they entered the maternity ward: "It's incredible, there are the Canadians again."

Thanks to Ken's airline points and accommodation provided by Marian's relatives, the Snowballs expect to keep the cost of delivering a third Norwegian to about \$2,000. Out-of-country insurance with B.C. Medical picks up part of the bill.

Baby No. 3 is due at the end of March. If the child is late, it could mean another rush job for the Canadian Embassy in Oslo. Martin arrived more than a week late and had to fly home only a few days old. The embassy won kudos in the Norwegian media for producing a passport for him in just one day.



FAMILY FINANCIAL PLANNING:
Martin, Ken, Marian and Nicole Snowball