



THE
SCANDINAVIAN
CLUB of TOLEDO



OLAV GJESDAHL, founder

DECEMBER, 2015

ERIC SLAWSON, editor

2015 *Julfest* at Inverness Club

Sunday, December 13, 2015. Beginning at 2 pm.

Our traditional Christmas celebration begins with catching up with old friends around the fireplace. We'll delight our senses with warm Glögg, and enjoy the tastes of a Smörgåsbord of Smoked Salmon, Nordic Cheeses, Herring, Hardtack & Limpa, Beets and Cucumbers. For something hot, we'll also have Meatballs and Potatoes, with Lingonsilt to go with it. We'll have Lucia (on Lucia Day, this year!!) and sing Yuletide carols. Then for dessert, we'll have Rice Pudding with our very own Cookies. And we'll wrap it all up with our annual Raffle. It's the same fun-filled evening you're used to, so bring some friends!

Reservations Are Required. See page two for details.

Glögg

Our traditional holiday drink will be on hand. After you put your coat away, come in and warm up your innards!

Raffle

Please be sure to bring something Scandinavian or holiday-related in nature to donate to our Raffle Table.

Cookies

Also, please remember to bring some home-baked Cookies for our Dessert!

Location of Julfest

We are pleased to be returning this year to the **Inverness Club** for another wonderful Julfest celebration.

Directions: Inverness Club is in west Toledo, on Dorr Street. Get yourself to Reynolds and Dorr, then go east for half a mile. Inverness is on the right (south) side of the street. Drop your guests at the front door, then park in either parking lot. Or, valet parking is available. You may leave your coat in the men's or lady's rooms, and find us in the Living Room, by the fireplace.

Membership Dues

If you have not yet renewed your membership for this fiscal year (July through June), please make your check out for \$15 per person to "Scandinavian Club of Toledo", and send it to our treasurer at: **Kris Johnson, PO Box 355, Williston, OH 43468.**

PRESIDENT'S CORNER

God Jul to everyone although Christmas is still several weeks away. As we all know, those weeks pass by very quickly. We never cease to be children at heart at this time of year, especially when it comes to remembering this Christmases past and being with friends and family. This year Julfest will be held at the Inverness Club on Sunday, December 13, from 2:00-4:00 with the usual Scandinavian delicacies but no lutefisk (sorry). After hard negotiations we have Kris Johnson to thank for putting together the final deal. I hope to see you all there to celebrate along with our Lucia.

Also, for those who are interested, the book club will be meeting in January on a date to be determined, and the book we are reading is Isak Dinesen's "Seven Gothic Tales". Hope you all have a very happy holiday season and are ready to greet the new year.

RESERVATION FOR JULFEST

Name(s): _____
Annual Membership Dues per **Adult**: _____ @ \$15 each = \$ _____
Julfest Number of **Members**: _____ @ \$35 each = \$ _____
Julfest Number of **Non-members**: _____ @ \$40 each = \$ _____
Total \$ _____

Please make check payable to:
SCANDINAVIAN CLUB OF TOLEDO and mail to:
KRIS JOHNSON, PO Box 355,
WILLISTON, OH 43468
Reservations with checks are due Wednesday,
December 9th. Members may email
reservations to cjohnson143@woh.rr.com



Sweden's New Bank Notes

The first step in a major overhaul of Sweden's banknotes and coins is under way. New **20, 50, 200** and **1000** krona banknotes were released in October. The present 20, 50 and 1000 krona banknotes will become invalid after June 30, 2016.

"It's very exciting that the new banknotes are finally here," said the Governor of the Riksbank, Stefan Ingves. "We have been working together on this since 2008 with banks, retailers and cash-in-transit services. We hope that everyone in Sweden likes the new banknotes and finds them easy to pay with. We also hope that everyone is aware of the new security features and remembers to tilt the banknote to see that it is genuine."

A press conference with Governor Ingves and Mårten Gomer, Technical Expert was held on Oct. 1 at the Riksbank. The press conference can be viewed on the Riksbank's website any time at www.riksbank.se

In October 2016, the new **100** and **500** krona banknotes, together with new **1, 2** and **5** krona coins will be introduced. After June 30, 2017, the current 100 and 500-krona banknotes and 1, 2 and 5-krona coins will become invalid. (So if you have any of these from a prior trip, get them exchanged soon).

—from Swedish Press, Oct. 2015.

First Cashless Nation?

According to a study from Stockholm's KTH Royal Institute of Technology, **Sweden** may well be on its way to becoming the world's first cashless society, thanks to the

country's embrace of IT, as well as a crackdown on organized crime and terror.

"Cash is still an important means of payment in many countries' markets, but that no longer applies here in Sweden," says Niklas Arvidsson of KTH. "Our use of cash is small, and it's decreasing rapidly." He cites that total cash circulation has fallen from 106 billion SEK, six years ago, to 80 billion today, and out of that only about half is in actual circulation, the rest being socked away in homes or banks, or in the underground economy.

He says that the widespread and growing embrace of the mobile payment system, **Swish**, is helping hasten the day when Sweden replaces cash altogether. The result of collaboration between major Swedish and Danish banks, Swish is a direct payment app that is used for transactions between individuals, in real time. The service's direct collaboration with Bankgiro and Sweden's national bank, Riksbanken, is a critical factor in its success.

Besides simplicity and lower costs, digital payments also add transparency to the nation's payment system. Several banks in Sweden already have 100 percent digitalized branches that will simply not accept cash. "At the offices which do handle banknotes and coins," said Arvidsson, "the customer must explain where the cash comes from, according to the regulations aimed at money laundering and terrorist financing." Bank staff, then, are required to file police reports in response to suspicious cash transactions.

—from <http://m.phys.org/news/2015-10-sweden-track-cashless-nation.html>

Club Contacts

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John L Jacobson, President 537-9016
Lois Staber, Vice President
Kris Johnson, Treasurer
Katherine Thompson, Secretary
Members at Large:
Jan Wahl, Ruth Alteneider, and
Judy Jokinen Nickoloff.

Scand Book Club

Join us for our next scandinavian book club meeting, in January, when we'll discussed "**Seven Gothic Tales**", by **Isak Dinesen**. Start reading now! Date in January to be announced.

Holidays

The 13th of December is **St. Lucia Day** in Scandinavia. The 6th of December is Independence Day in **Finland**.

Nuclear Waste

Finland is the first country to site a nuclear waste suppository in a place that was completely approved by the community in which it is located.

—NPR 12-1-2015



Sweden Migrant Politics Changing

Upwards of 180,000 people have come to **Sweden**, more per capita than any other country in Europe. As a result of these numbers, the political atmosphere in Sweden is changing: border controls are going up, and there is pressure to limit immigrants and migrants. There are two issues at hand: how to accommodate them, and how to get them into the job market. There are not many low paying, unskilled jobs in Sweden anymore, and not as many service jobs (there are only a third to a quarter of the service jobs as compared to the USA). As a result, there is a very high gap in employment between Swedish and migrants. By law, migrants get housing, food, and a daily allowance.

—from interview with Frederick Sigurfeldt (sp?), on BBC Radio, Nov. 12, 2015.