



January • januar



Planning for Your Financial Future in 2013

This month marks the start of a new year and that means it's the perfect time to review your financial plans for retirement, life insurance needs and legacy gifts! It's also the best time to set goals for the coming year and put a plan in place that will help you achieve those goals.

Admittedly, this can feel very overwhelming for many people, but Sons of Norway can help make it an easy, painless process. We have nearly 100 trained Financial Benefits Counselors at your disposal, who have years of experience and expertise that can help you build a sound financial foundation. They can provide you with a complimentary financial check-up, to review your current situation, set and prioritize financial goals, initiate a plan and update it over time.

What makes using Sons of Norway Financial Benefits Counselors an even better solution is this: by purchasing our financial products you are supporting your lodge and the organization as a whole. When you purchase a Sons of Norway product, your lodge will receive financial support through our Lodge Revenue Sharing program, which provides more than \$10,000 in funding to our lodges each year. Also, thanks to members who purchase our insurance products, more than \$1 million is given to support fraternal programming, like Viking magazine and the cultural skills program.

If you'd like to learn more about how a Sons of Norway Financial Benefits Counselor can help you and your lodge, visit www.sonsofnorway.com/fbc or look on the cover of your most recent Sons of Norway Advisor newsletter.

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2013: Munch Year

Last year was a big news year for Edvard Munch: "The Scream" sold at an auction for a world-recording breaking \$119.9 million to an American buyer; Norway continues to debate the location of the new proposed Munch Museum; then in August it was reported that Munch may have an American granddaughter. If all of that wasn't enough, 2013 is shaping up to be an even bigger year for the artist as a range of events and the most comprehensive Munch exhibitions ever assembled will be held to commemorate the 150th anniversary of Munch's birth on December 12.

The complete program of events for the year long jubilee are a collaborative effort between the National Gallery of Norway (Nasjonalgalleriet) and the Munch Museum and events will be centered around eight "Munch municipalities" in Norway. Each of the eight locations (Vågå, Fredrikstad, Løten, Oslo, Horten, Vestby, Kragerø and Moss) are connected to Munch and are places where he lived or worked or had familial or ancestral ties. The activities planned in the municipalities range from book launches, walking tours, documentary film premiers, concerts and exhibitions. A traveling exhibition, titled "Munch on Tour," showcases Edvard Munch's famous "Self-portrait with cigarette" (1895) and will make stops in seven cities in Norway. The anniversary exhibition "Munch 150" running from June 2 to Oct. 13, 2013 will not only be the most comprehensive of all of the year's exhibits, it is also the largest Munch exhibit ever assembled, boasting 220 paintings and 50 works on paper. The exhibition will be split among two venues, the National Gallery of Norway (works from 1882-1903) and the Munch Museum (works from 1904-1944).

For more details on the many Munch events happening in Norway in 2013, visit www.munch150.no

Munch in U.S.

The Munch Suite

National Gallery of Art, Washington DC
Jan. 6, 2013

Kjell Habbestad's composition *The Munch Suite* will be performed by Norwegian musicians together with the Orchestra of the National Gallery of Art in Washington D.C. The concert will mark the opening of the Munch 150 anniversary in the US.

Edvard Munch: Symbolism in Print

North Carolina Museum of Art, Raleigh
Sept. 23, 2012 to February 10, 2013
Includes 26 Munch prints displaying various printmaking techniques.

Munch in Norway (Additional dates and locations on www.munch150.no)

Munch 150

National Gallery of Norway
and the Munch Museum
June 2 to Oct. 13, 2013
Largest exhibition of Munch works
ever assembled.

Photo Exhibition in Kragerø Library

Kragerø bibliotek
May 11 to Dec. 12, 2013
Exhibition includes reproductions of the photos Munch took while living in Kragerø from 1909 to 1915.

Miniøya

Oslo, June 8 & 9, 2013
Miniøya is a music and culture festival for children and youngsters. At this year's festival, children will have the opportunity to create the world's longest Munch exhibition.

Edvard Munch: The Scream

Museum of Modern Art, New York
Exhibit ends April 29, 2013
A mini-exhibition of Munch paintings and prints surround the famous pastel drawing.

Reverberations: Munch, Warhol and the Multiple Image

Scandinavia House, New York
April 27 to July 2, 2013
The exhibition centers on several motifs explored by Munch in print—Madonna, The Scream, The Brooch. Eva Mudocci, and Self-Portrait with Skeleton Arm—and later revisited by Andy Warhol in a little-known series of prints from 1984.

Guided tours of Munch's house

Åsgårdstrand, June 1 to Aug. 31, 2013
Visit the first house Edvard Munch bought is in Åsgårdstrand, at the west coast of the Oslo Fjord.

Asger Jorn and Edvard Munch

Bergen kunstmuseum
Oct. 25 to Feb. 16, 2013
Edvard Munch was a major inspiration for the artist Asger Jorn. The exhibition juxtaposes Jorn's & Munch's paintings, presenting the two as artistic peers.

Edvard Munch returns to Ramme

Ramme Gaard, Hvitsten
Sept. 23, 2013 to Jan. 26, 2014
The pictures consist of Munch's monumental drafts for the decoration of the University Aula, with emphasis on the pictures he painted at Nedre Ramme.



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Maintaining One of Oslo's Most Iconic Landmarks

One of Norway's most distinctive and popular landmarks, at less than five years old, is already being placed under the protection of a state historic preservation order.

Oslo's beautiful and extremely unique white marble-covered Opera House quickly became one of Norway's top attractions when it opened in 2008. Four years and millions of visitors later the building's exterior is showing signs of wear and tear that the state agency tasked with its maintenance are struggling to keep up with. While several of the problems are environmental, such as algae stains from the fjord and yellowing marble from air pollution, others are more directly attributed to foot traffic and careless visitors, like coffee stains, indiscriminately stamped out cigarette butts and unwanted vegetation growth between the marble tiles from soil and seeds carried in on the shoes of visitors.



Oslo Opera House, Photo by Oikema, Wikimedia Commons

Hege Njaa Rygh of Statsbygg, the state agency tasked with care for the building, suggested that upkeep of the exterior usually "goes well" with the use of a vehicle similar to a street cleaner, but it is not safe to use in freezing temperatures. "In freezing temperatures, it's so damp and slippery that soot in the air really fastens itself to the building," says Rygh. "Then it's even more difficult to keep it clean." Budgeted funds for the building's upkeep amount to NOK 20 million a year.

City officials as well as architects with Snøhetta, designers of the Opera House, would like to see an improvement in the timeliness of the building's cleaning and maintenance to ensure that it remains a well-preserved landmark. Jørn Holme, Norway's national preservationist agrees saying, "We don't just have responsibility for historic buildings, but also modern architecture of high international standard... the Opera is such a building." The preservation order, or *fredning*, will apply to the exterior of the building, the lobby and main auditorium, and its immediate surroundings.



Baked Apples with Cardamom

- light molasses or syrup
- 1½ tsp cardamom, ground
- 5 graham crackers, crushed
- ¼ cup butter
- 2 tbsp muscovado sugar or substitute a dark, coarse brown sugar
- 8 apples (similarly sized)

Pre-heat oven to 350°F. Wash and core apples. Melt butter and mix in a bowl with crushed graham crackers, sugar and cardamom. Place cored apples in a baking dish and fill evenly with cracker mixture. (For easier clean up, line baking dish with foil) Top apples with light molasses or syrup and bake for 10-15 minutes. Cooking time will vary based on the size of apples. Apples are finished when soft to the touch, but not mushy.



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Norway to Raise Taxes in 2013

Despite the challenging global economy today it is safe to say that Norway is continuing to do very well. Norway's Minister of Finance, Sigbjørn Johnsen states that "The Norwegian economy continues to perform well" during the recent release of Norway's 2013 annual budget proposal. There are a number of tax increases for 2013 on popular items including cars, alcohol and oil including some items that may surprise you. "Low interest rates, high income growth and high oil prices have fuelled the economy", Sigbjørn stated.

Norway's extremely high taxes may seem foreign to some other nations, but it is done with a social purpose, to reduce heavy consumption of products detrimental to people's health and the environment. For example, taxes will be raised on registration fees for new cars that output an excessive amount of carbon dioxide and nitrogen oxide into the environment. Carbonated drinks, like soda and flavored water will increase 7.4%. Foods containing sugar, including chocolate will rise almost 2%. Cigarettes and snuff will increase about 2% and beer drinkers will see a 1.9% increase on their drink of choice.

Norway also stays focused on protecting their internal economic development by keeping Norwegian-made products on their supermarket shelves. For this reason taxes on imported products have been raised. For example, in order to save the local Norwegian farmers from going out of business tax increases on dairy imports that compete with Norway's Jarlsberg and Norvegia cheeses will be put in place starting in 2013. These tax increases support and protect Norway for the long run.



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a little in English...

New Year's Resolutions – Are They Silly or Valuable?

There's a lot of eternal optimism in New Year's resolutions. We set off once more with renewed hopefulness and confidence in our own skill and willpower.

New Year's Eve and New Year's Day are great times to start fresh and incorporate new habits into our everyday rituals. Promises are more official in terms of the New Year. On New Year's Eve, we can easily put the past behind us, what has been done has been done, and we look forward to the new.

The most common resolutions are:

- Quit smoking
- Be nicer
- Start exercising
- Eat Healthier

All these are great New Year's resolutions, but it is also certainly possible to find something fun and original too.

How to keep your New Year's resolutions?

It is often said that most New Year's resolutions go down the drain pretty quickly. This can often be due to lack of planning and motivation.

Making a New Year's resolution is easy, keeping it is much harder. If you really want to maintain your New Year's resolutions you should prepare yourself and get ready in advance.

Tips that make it easier to keep your resolutions.

- 1: Make a proper plan with specific goals.
- 2: Give yourself a reward after you each objective is met.
- 3: Tell people about your New Year's resolutions, the obligation to uphold them is much stronger.
- 4: Think positive - write down a list of all the benefits you get by maintaining your New Year's resolutions. Look at the list often and have fun!

Good luck and Happy New Year!

<http://www.aktivioslo.no/guide/nyttar/nyttarsforsetter/>

litt på norsk...

Nyttårsforsetter – er de tullete eller verdifulle?

Det ligger mye evig optimisme i nyttårsforsetter. Vi setter i gang igjen med fornyet optimisme og tro på egne ferdigheter og viljestyrke.

At nyttårsaften eller første nyttårsdag er en fin tid å begynne et nytt liv på eller å innarbeide nye vaner på har med vårt behov for ritualer å gjøre. Løfter blir mer høytidelige når det gjelder for et nytt år. På nyttårsaften kan vi lett legge bak oss det gamle, det som har vært og se frem mot det nye.

De vanligste nyttårsforsettene er:

- Slutte å røyke
- Bli snillere
- Begynne å trene
- Spise sunnere

Alle disse er flotte nyttårsforsetter, men det går sikkert an å finne på noe morsommere og mer originalt også.

Hvordan holde nyttårsforsettene?

Det sies at de fleste nyttårsforsetter går i vasken ganske raskt. Dette skyldes ofte manglende planlegging og motivasjon.

Å ha nyttårsforsetter er lett, å holde dem er verre. Hvis du virkelig ønsker å holde dine nyttårsforsetter bør du forberede deg litt og jobbe med saken en tid på forhånd.

Tips som gjør det lettere å holde nyttårsforsettene.

- 1: Lag en skikkelig plan med konkrete mål.
- 2: Gi deg selv en belønning når du når hvert av delmålene.
- 3: Fortell folk om dine nyttårsforsetter, det gjør dem mer forpliktende.
- 4: Tenk positivt – skriv ned en liste over alle fordelene du får ved å gjennomføre dine nyttårsforsetter. Se på listen ofte og ha det gøy!

Lykke til og Godt Nytt År!



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Heart-Shaped Cream Waffles (*Vafler*)

The Great Scandinavian Baking Book

Beatrice Ojakangas

- 2/3 cup all-purpose flour
- 1 tsp freshly ground cardamom
- 3 eggs
- 1/4 cup sugar
- 2/3 cup dairy sour cream
- 3 tbsp melted butter
- butter for brushing the iron
- powdered sugar
- jam or fresh berries to serve with the waffles
- whipped cream to serve with the waffles (optional)

The traditional Scandinavian waffle iron makes individual heart-shaped waffles. (*A regular waffle iron may not be as attractive, but the waffles will taste just as good, although they may be slightly thicker and not quite so light.*)

Stir flour and cardamom together and set aside. In small bowl of electric mixer, beat the eggs and sugar together at high speed for 10 minutes until mixture forms ribbons when beaters are lifted.

Sprinkle flour mixture over eggs; stir the sour cream until smooth and add to the mixture, folding until batter is smooth. Fold in the melted butter.

Place the waffle iron over medium heat and heat until a drop of water sizzles on the grid, turning over once to heat both sides. Brush the grids with butter and spoon in the batter. Bake, turning once, until golden brown, then remove from iron and sprinkle with powdered sugar. Serve immediately with tart lingonberry or other jam or fresh berries and whipped cream.

Or, bake waffles in a standard electric waffle iron as manufacturer of the iron directs.

Celebrating Love!

Cupid, the mischievous little boy with wings and a bow and arrow is the son of one of the most well-known Goddesses of love, Venus. Cupid is the god of desire and affection is recognized by young and old around the world as the mascot of Valentine's Day. He shoots his arrows and pierces the hearts of victims triggering them to fall deeply in love. It all sounds very romantic when the star-crossed lovers meet, but didn't anyone ever think piercing the heart with an arrow was a bit extreme? I suppose he believes that true love is worth the pain and mythological stories of love and war are always a bit mystifying.

It seems only appropriate to acknowledge a Nordic equivalent, the goddess Freya. In Norse mythology, Freya is the goddess of love, beauty, fertility, magic and war. It was said she was the most beautiful goddess of all with long hair of gold and appearing nude to those that followed her. Freya was loved and followed for her beauty and worshiped for her powers in magic and war.

So, if you're going to be celebrating Valentine's Day with a loved one this year, maybe include some Freia chocolate. The Freia Chocolate Company, named after the goddess of love and beauty, is based in Oslo, Norway and sells well known mouthwatering treats like Melkesjokolade, Daim, and Kvikk Lunsj. Enjoy and Have a Happy Valentine's Day!



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Free Things to do in Oslo

Planning a visit to Oslo this year? Here are some great budget friendly ways to take in the sights and sounds of Norway. Additional travel suggestions can be found at www.visitoslo.com and www.visitnorway.com

The Changing of the Guard: 1:30 p.m. marks one of Oslo's best free attractions, the changing of the Royal Guard at the Palace. If you visit on a weekday while the king is in residence you will also get to hear the Royal Guard band during the ceremony.

Museums: Oslo is home to museums of all kinds that offer free admission. Visitors can tour the **Nasjonalgalleriet** (National Gallery), the **National Museum of Architecture**, **Museum of Decorative Arts & Design**, the **Norwegian Museum of Magic** or the **Armed Forces Museum** just to name a few. Free guided tours are also available at the **Norwegian Parliament Building**.

Festivals:

- **The Oslo Book Festival** - Norway's largest literature festival hosts hundreds of large and small literature events at Karl Johans gate and the House of Literature in September.
- **National Music Day** - 20 to 30 outdoor stages playing everything from rock to lullabies. (June 1, 2013)
- **VG Top 20 Live** - Scandinavia's largest concert is held on City Hall Square at the end of June each year.

- **Oslo Culture Night** - An annual event where Oslo's cultural institutions extend their hours into the night and host unique events within music, theatre, art, literature and film. (Sept. 13, 2013)

Parks & More: Oslo's **Frogner Park** and **Vigelandsparken** are some of the most popular free attractions, but don't forget these other wonderful places:

- **Akerselva** - Offering beautiful riverside views, these trails are at their most magical in September during the autumnal equinox when all electric lights are turned off and replaced by 3,500 torches and candles for a torchlight river walk with light sculptures, choirs, jazz, dance and art installations.

- **University of Oslo's Natural History Museum Botanical Garden** - Built in 1868 and 1876, the greenhouses include a collection of heritage plants, which are preserved here as a sort of living museum of plant history. If you're visiting in the spring, be sure to check out the flowering trees in the Arboretum, or in the winter visit Victoria House and see giant Amazon water lilies.

- **Our Saviour Cemetery** - Includes the tombs of Munch, Ibsen and Bjørnson.
- **Akershus Fortress** - While entrance to the castle requires admission, walking the grounds of this historic site offers pleasant views of the city and harbour.

Markets: Popular with tourists and locals alike, visit Oslo's oldest second-hand and antique market, **Vestkanttorvet**. (Saturdays, March-Dec.) There is also a handicraft and

second-hand market (**Søndagsmarkedet**) around Blå at Grünerløkka held on Sunday, year round. Includes knit wear, jewelry, ceramics, glass, wool, clothes, toys, paintings, etc.

Oslo's Opera House: Open with free admission seven days a week, the Oslo Opera House also provides excellent views of the city.

Oslo Cathedral: Originally consecrated in 1697, the cathedral re-opened in 2010 after four years of renovations. Visitors can expect to see beautiful stained glass windows by Emanuel Vigeland, detailed ironwork, murals and original acanthus carving.

Oslo City Hall (Rådhus): Oslo City Hall is the city's administrative body and the seat of the City Council. It is decorated by great Norwegian artists from the period 1900-1950, with motifs from Norwegian history, culture and working life. Public tours are offered every day in June, July and August, as well as Wednesdays the rest of the year.

Oslo Kiteboarding School: The first lesson for anyone looking to learn kiteboarding or snowkiting is free from the Oslo Kiteboarding School.

Ice Skating: Many of Oslo's ice skating rinks are free and open to the public in the winter months, including the **Narvisen Ice Skating Rink** and **Frogner Stadum Ice Skating Rink**.



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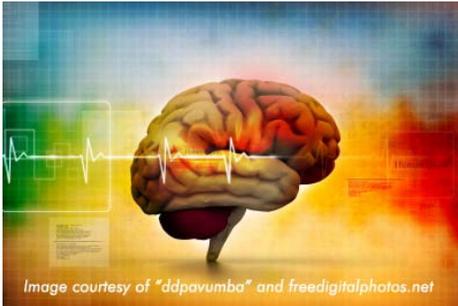


Image courtesy of "ddpavumba" and freedigitalphotos.net

Language Studies Benefit Brain Growth

Looking to learn a second or third language? Lucky for you, foreign language study will do more than improve your communication; it will also trigger brain growth.

Researchers with the Institute for Human Development in Germany and Sweden's Karolinska Institute and the University of Umeå have discovered that just three months of intensive language learning leads to an enlargement of the hippocampus, the part of the brain that is responsible for language, memory and spatial navigation.

The study was conducted by evaluating the brains of students at the Swedish Armed Forces Interpreter Academy before and three months into completing 13-month courses in languages like Russian, Arabic and Dari. "Although you can't compare

three months of intensive language studies with an entire life as a bilingual person, there's every indication that studying a language is a good way of keeping your brain fit," says Johan Mårtensson, researcher with the University of Lund in Sweden. Researchers also determined that the method and ease of learning also impacted the brains of the students. Students who found it easy to master new languages had the most significant amount of growth in the hippocampus while students who struggled more than their counterparts to master the new language had the highest increases in growth in portions of the cerebral cortex responsible for motor functions. Additionally, it is also suggested that this method of cerebral "bodybuilding" in the hippocampus may have other health benefits, such as reducing the risk of dementia and slowing Alzheimer's.

To get a leg up on learning a new language and triggering your own brain growth, check out two great language programs available to Sons of Norway members. The first one, "Norwegian in 5 Minutes a Month," consists of 37 lessons of simple phrases, written in Norwegian with English translations and pronounced by native speakers. They are all aimed at the beginner level, but they will give you a sense of

what the language sounds like and how it works. The second, newer program is called "Norwegian for Reading Comprehension." As the title indicates, this program focuses on reading for general understanding, rather than speaking or writing. Norwegian for Reading Comprehension shows you how the Norwegian language works and teaches you a strategy for breaking down sentences, paragraphs and passages piece by piece. Since there's so much variation in the Norwegian language, this program includes instruction on the two different forms of the written language as well as tips about reading older texts.

To try either of these programs, just sign into the "Members Login" section of www.sonsofnorway.com.



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Sons of Norway Foundation Scholarships

Are you or one of your children/grandchildren attending college this fall? It's an exciting time for the whole family, but many face the concern of how to afford it. Thanks to the Sons of Norway Foundation, that may not be as pressing an issue as it once might have been.

The Foundation has a number of scholarships available for Sons of Norway members who wish to attend a post-secondary educational institution. Members who are studying everything from physics to the exploration of Norwegian and American heritage are eligible for scholarships from the 7 different funds available from the Foundation.

If you are interested in learning more, be sure to visit www.sonsofnorway.com/foundation and review the qualifying information and online applications. Some scholarship deadlines are coming up on March 1st, so be sure to get your applications in on time. Questions about the various scholarship opportunities can be e-mailed to foundation@sofn.com.



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a little in English...

Mother's Day

Mother's Day is a day to honor mothers and it is celebrated around the world on various dates. In Norway, Mother's Day is celebrated on the second Sunday in February, this year the celebration will take place on Sunday February 12.

The day is an American invention, but it has taken root in Norway, probably because we are all so fond of our mothers and it's hard to say no to Mother's Day.

During the Civil War, American, Ann Marie Reeves Jarvis, a young homemaker mother from Appalachia, attempted to improve sanitation through what she called "Mother's Friendship Day". She taught women basic knowledge in nursing. Another woman, Julia Ward Howe also worked for peace and reconciliation after the Civil War and founded the "Mother's Day for Peace", which was a tribute to peace, mothers and women.

In 1907, Anna Jarvis, Marie Jarvis's daughter began the work of establishing the modern Mother's Day. Her mother, Ann Marie Reeves Jarvis had died two years before, and Anna Jarvis devoted her life to establishing a day to "honor mothers, living and dead." May 10th, 1908 was the first celebrated Mother's Day. The custom spread to 45 states around the U.S., and was declared an official holiday in 1912. Former President Woodrow Wilson declared the first national Mother's Day in 1914.

In Norway, Mother's Day was first celebrated in Bergen on February 9th, 1919, and was initially organized by religious organizations. Since then Mother's Day has evolved into more of a family day. There are no specific traditions associated with the day, but in many homes mothers are typically served with breakfast in bed, accompanied with gifts of flowers or cake.

In recent years, Mother's Day has become a commercial holiday in line with Valentine's Day and stores actively market gifts and cakes. Fortunately kindergartens and elementary schools have kept the old tradition alive and children make cards and gifts on their own.

<http://www.aktivioslo.no/hvaskjer/morsdag/>
<http://no.wikipedia.org/wiki/Morsdag>

litt på norsk...

Morsdag

Morsdagen er en hedersdag for mødre, som feires på varierende dato i forskjellige land. I Norge feires morsdagen den andre søndagen i februar, det vil si at i år feires den på søndag 12. februar.

Den er en amerikansk oppfinnelse, men dagen har slått rot i Norge. Sikkert fordi vi alle er så glad i moren vår. Det er vanskelig å si helt nei til en morsdag.

Ann Marie Reeves Jarvis, en ung, hjemmевærende mor fra Appalachene, forsøkte under borgerkrigen å forbedre de sanitære forholdene gjennom det hun kalte "Mothers Friendship Day". Hun lærte kvinner grunnleggende kunnskaper innen sykepleie. Også Julia Ward Howe jobbet for fred og forsoning etter borgerkrigen, og grunnla "Mother's Day for Peace", som var en hyllest til fred, mødre og kvinner.

Det var Jarvis' datter, Anna Jarvis, som i 1907 startet arbeidet med å etablere morsdagen. Ann Marie Reeves Jarvis hadde dødd to år før, og Anna Jarvis viet sitt liv til å grunnlegge en dag for å "hedre mødre, levende og døde". Den 10. mai 1908 ble den første morsdagen feiret. Skikken spredte seg til 45 stater i USA, og ble erklært offisiell helligdag i 1912. I 1914 erklærte daværende president, Woodrow Wilson, den første nasjonale morsdagen.

Morsdagen ble første gang feiret i Bergen, Norge den 9. februar 1919, og var til å begynne med arrangert av religiøse organisasjoner. Siden har morsdagen gått over til å bli en familiedag. Det finnes ingen bestemte tradisjoner knyttet til dagen, men klassikere som går igjen i mange hjem er at mødre oppvartes med frokost på sengen, og gaver i form av for eksempel blomster eller kake.

I de senere år har morsdagen blitt en kommersiell høytid på linje med blant annet Valentinsdagen, og butikker markedsfører seg med gaver og kaker. Heldigvis holdes den gamle tradisjonen fortsatt i hevd i skoler og barnehager, der barn lager kort og gaver på egenhånd.