



The Osher Lifelong Learning Institute (OLLI) at the University of Connecticut is an academic cooperative that provides older adults with opportunities for intellectual development, cultural stimulation, and social interaction

SO-WHAT’S *YOUR* FICO SCORE?

Remember the good old days when local bankers used to control the money you would need for a mortgage or a car loan.? You would get all dressed up and pay him a visit. He would probably know quite a bit about you – what neighborhood you were from, what church you attended, your ethnicity, etc. Outsiders, including minorities and women, were frequently locked out. They had to create an impressive financial portfolio – and then hunt for open-minded bankers. It wasn’t fair.” Says Cathy O’Neil in her article “Weapons of Math Destruction” from Discover magazine, October 2016.

But then came Earl Isaac, a mathematician, and Bill Fair, his engineer friend, who devised an algorithm they called Fair, Isaac and Corporation (FICO) in the 1950’s “to evaluate the risk of an individual defaulting on a loan. This FICO score was fed by a formula that looked only at a borrower’s finances- mostly his or her debt load and bill-paying record. The score was colorblind. And it turned out to be great for banks because it predicted risk far more accurately while opening the door to millions of new customers.” Again, the computer has improved finances for the customer and the bank – but has it?

Cathy continues, “since Fair and Isaac’s pioneering days, the use of scoring has proliferated wildly. Today, we are added up in every conceivable way as statisticians and mathematicians patch together a mishmash of data, from our ZIP codes and internet surfing patterns to our recent purchases. Many of these pseudoscientific models attempt to predict our creditworthiness, giving each of us so-called ‘E-scores’, which are based on numerous variables such as our occupation and what our house is worth and our spend-

ing habits.”

“The numbers, which we rarely see, open doors for some of us while slamming them in the face of others. Unlike the FICO scores they resemble, e-scores are arbitrary, unaccountable, unregulated and often unfair-in short, they’re Weapons of Math Destruction”. And they can affect not only your finances but widespread areas of your life, such as getting jobs, applying for insurance, or getting a mortgage.

The article further notes that, “E-scores are only stand-ins for credit scores.” They are not individual scores but made up of many individuals grouped together. “But since the companies are legally prohibited from using credit scores for marketing purposes, they make do with this sloppy substitution. There is a certain logic to that prohibition. After all, our credit history includes highly personal data and it makes sense that we should have control over who sees it. But the consequence is that companies end up diving into these unregulated data pools to create a parallel data marketplace. In the process, they largely avoid government oversight. They then measure success by gains in efficiency, cash flow and profits. With few exceptions, concepts like justice and transparency don’t fit into their algorithms... ‘The more data, the better’ is the guiding principle of the information age. Yet in the name of fairness, some of this data should remain uncrunched.”

So, OLLI members, beware of what you put into that growing data base called the internet!

RJG

What Makes Up FICO Scores

The FICO score range is 300 – 850, with the higher number representing less risk to the lender or insurer. Consumers with high FICO scores (usually around 760 or higher, though every lender is different) are likely to get the best rates when they borrow, as well as the best discounts on insurance.

There is a popular FICO score chart that describes the main factors that go into these scores:

- Payment History (35%)
- Debt/Amounts Owed (30%)
- Age of credit history (15%)
- New credit/inquiries (10%)
- Mix of accounts/types of credit (10%)

OLLI Travel Memories from Amish Country

June 20, 2016 – We left for Pennsylvania Dutch Country with Bob and Bob – our fearless Friendship Tour leaders. Lunch at Mastoris Diner in Bordertown, New Jersey - “that was only a lunch!”- was our first stop.

After lunch we departed for the Cork Factory Hotel in Lancaster – once a historic factory – now a grand hotel and restaurant. Dinner “family style” at the Plain and Fancy Restaurant and “Chalk Talk” about Old Order Mennonite Culture “lights up your eyes.”

Day 2 found us visiting an Amish farm and home with our hosts Henry & Linda giving us a look at the

Amish way of life. Lunch and shopping were enjoyed at the Kitchen Kettle Village. We had fantastic seats at the 40th anniversary Sight & Sound Theater production of “Samson,” the world’s first superhero – a hero because of the faith in his heart. Grace triumphs over judgement. People come from all over the world to experience the Bible coming to life. Another meal followed at Miller’s Smorgasbord.

Day 3 we departed after breakfast for the QVC Studio for a guided tour behind the scenes and, of course, shopping.

Our Amish experience left us with special memories.

Pat Coventry

PARKING

Please note the following parking updates for OLLI members:

1. Parking services has begun mailing OLLI parking permits to members who have submitted their electronic or paper application and payment.
2. If you have completed your parking permit application, and submitted to parking services, along with payment, you may park
 - A) On levels 2 or 3 of the attached UConn ramp garage (entrance on North Elm Street) on Fridays (even if you have not received your physical decal yet). As always, parking space is available on a first-come, first-served basis.
 - B) On levels 5&6 of the Scovill Street Municipal Garage any day of the week.
3. Parking is often available at the private, street level parking lot between 141 East Main Street and the UConn campus (on the east side of the campus near the bookstore). The lot has reasonable daily rates.

Please note: if you plan to utilize the attached UConn ramp garage, or the Scovill Street municipal garage this semester, you must purchase a Parking Services-issued OLLI parking permit. Applications can be submitted online at: park.uconn.edu/olli-parking-permit-application/ You may also pick up a paper application form at the OLLI membership table or in the OLLI office, room 103.

OLLI Newsletters Go Internet

OLLI newsletters are available on our web page at

<http://olli.uconn.edu/weekly-newsletters/>

Then click on the left-hand index that says “Newsletters.” They are available in PDF format. If you don’t have the free reader, you can get it at www.adobe.com and click on the box that says “READER.”

The Newsletter is always looking for content from our readers. This may be in the form of original work or items you have found interesting and may wish to pass on to others. We always welcome any suggestions you may have to improve the newsletter or criticisms of it. The Newsletter exists to inform and entertain our readers.

Contact **Bob Grady** at yvoorg@aol.com or any presenter or staff member

OLLI POETRY COFFEE HOUSE

2nd Thurs at John Bale Bookshop –10:00am

Contact Denise Whelan
(deniswhelan@yahoo.com)

For more information

Commemorating 12 Years as Waterbury Historian

Phil Benevento Presents

Once More with Feeling

Nearly 25 years ago, Waterbury’s City Historian, Phil Benevento, presented a two part slide show on Waterbury at the Mattatuck Museum. This is a reprisal of those presentations which focused on Waterbury’s golden age from 1880 to 1920. History, colorful stories, streetscapes, industry, recreation, religion, education all get a nod as we take a virtual walk around the city through rare photos and colorful postcards from the turn of the last century. This presentation, like the one 25 years ago, will be shown in two parts 90 minutes in length.

The first half is Sunday, Sept. 11 from 3 to 5 and the second half is the this Sunday, Sept. 18 from 3 to 5.

OLLI BOOK CLUB

Contact: Nancy Via at nvia@sbcglobal.net

All meetings of the book club will be held in room 102D, UConn, Waterbury at 1:00 PM 3rd Monday

September 19th...The Madonnas of Leningrad by Debra Dean

October 17th...The Family by David Laskin

November 21...The Warmth of Other Suns by Isabel Wilkerson.



OLLI CAFE



Friday, September 16

What Jewish Humor says About Jews

Rabbi Jon Haddon

Is there one sentence that can capture the essence of Jewish humor? I'm afraid not. How could one statement encompass jokes about Jewish mothers, reckless and rude drivers in Israel, and anti-Semitism. As I hope to make more apparent, Jewish humor reveals a great many truths about the Jews. Indeed, 150 years of Jewish jokes and 2000 years of folklore and witticisms have the uncanny ability to express truths that sociological or other academic studies usually miss. In one hour you will get a delicious "taste" of all of the above.

Friday, September 23

Public Safety

George J Pohorilok

A pun is the lowest form of humor, unless you thought of it yourself!

Doug Larson

Upcoming OLLI Travel

(All Fall 2016 trips are now sold out)

6/08/2017 – Whitney Museum of American Art/High Line Walking Tour/Chelsea Market, NYC – member price - \$78pp

All prices are member prices. Non-members are charged a slight surcharge. Call Friendship Tours for information and reservations. (1-800-243-1630). Mention OLLI Travel.

Please Note – All OLLI Trips will depart from and return to the Chase Parkway DOT Commuter Lot, Waterbury. Maps of this Departure Area are available on the OLLI Information Table in the main hall.

A Great Day at Mohonk Mountain with OLLI

We started off the day with a bit of trepidation as we all hoped the rain that we had just experienced from tropical storm Hermine would not ruin our day trip. As we rode away from Waterbury, little by little the clouds began to part. By the time we reached New Paltz, NY, the sun had broken through the clouds and we had a beautiful day to appreciate the awesome landscape and flowers around Mohonk Mountain House. By the time our bus reached the top of the driveway, we followed in behind horseback riders and a horse drawn carriage.

Imagine a large old mountain retreat on a lake, nearly 300 rooms, wooden beams, old period furniture, and multi-leveled terraces overlooking Mohonk Lake. As we entered we had a bit of time to appreciate the large wrap around porch decked out with two rows of large rockers facing the lake off of the concert/parlor room. We sat, relaxed, and watched as various people enjoyed boating on the lake from a large dock – canoes, row boats, kayaks, paddleboats and stand-up paddleboards. Cameras were clicking everywhere making memories of the wonderful scenery around us. In actuality there are many more activities at Mohonk Mountain but way too many to mention here or for us to have fit into our day.

At 10:30 AM we entered the parlor to receive an extraordinary piano concert by international jazz pianist Yayoi Ikawa from Japan. She entertained us with compositions of her own and interpretations of other artists' songs. Many of her songs were written with the inspiration of many landscape locations at Mohonk Mountain itself.

At noon we enjoyed a sumptuous buffet with enough choices that no one could be disappointed. Both before and after the buffet there was more time to enjoy the outdoor scenery, whether it be by hiking some of the trails (which some thought they needed after such a large lunch), going to see the expansive gardens, or again enjoying a rocker on the porch. And, of course, there was always the Gift Store at which to make a stop or a talk given about the history of Mohonk Mountain to take in.

Once again in the afternoon, because it was Music Week, we received a second concert by classic acoustic guitarist David Temple. The audience was amazed at his adept fingering in a concert that contained about 10 classical pieces from various countries, ending with Classical Gas. He absolutely made his guitar sing in a resounding way. Both musicians had CD's for sale after their concerts.

Our beautiful day ended with complimentary tea and cookies in a relaxing setting before we bid goodbye to Mohonk Mt. and got on our way back to Waterbury with our tour director, Kathie, and bus driver, Brad.

Ann Rompre

“Another Family”

OLLI Members Farming for the Community at Fulton Park

By *Mary Fitzpatrick Peitler*

Sometimes all it takes is one person to start a movement. And when others sign on, a force can take hold. That is precisely what happened only four years ago when *Nunzio DeFilippis*, a community-minded kind of guy, (who also teaches Opera Appreciation and Conversational Italian at OLLI), was doing volunteer gardening in Washington, CT. The drive to the Northwest Corner was getting long, as were the rides delivering produce, so he decided to look closer to his own backyard for a similar opportunity in Waterbury. He was given the use of a garden at *Fulton Park*, took the idea to OLLI which signed on enthusiastically, and the rest as they say, is history. Since that time the project has grown exponentially, and now is an integral part of the course offerings of OLLI. Along with OLLI, they are supported by *Brass City Harvest*. About twenty-five dedicated gardeners from all over the greater Waterbury area spend many hours from March until November of each year readying gardens and beds, planting, cultivating, maintaining and learning while they have a great deal of fun and give so much back to the community. ***Output has grown from 3,000 lbs the first year, to 16,700 pounds this year as of mid-September. Produce is harvested throughout the growing season and the list of recipients has grown greatly over the years to include four food banks – Torrington, Wolcott, Naugatuck and Thomaston. The Senior Centers of Southbury and Carmel receive food. Community Tabernacle and Rock Church also benefit from the hard work of the OLLI farmers, as does the Interfaith Ministry and the Baldwin Soup kitchen, where members actually prepare meals in addition to providing the vegetables. Individuals often come to the garden and receive the fruits of the group’s labor. All in need are welcome.***

Members don’t just meet to garden, however, according to *Ralph Famiglietti*, who calls himself the “unofficial, informal historian, photographer, secretary” of the group. Ralph reports that the group has bonded into a second family. They hold two or three parties a year, go on field trips – last year walking eight miles across and back the Brooklyn Bridge finishing their trek with a song and dance to Sinatra’s “New York New York”! They entered the Literacy Volunteer’s Scrabble Competition, winning second place, and during the winter walk together once a week for three to four miles. They bring their grandchildren to the garden, to learn and help. They even publish their own “Fulton Garden Gazette”, a newsletter for members. They are an interesting, vibrant, intelligent, and hard-working group whose motto is ***“Knowledge plus friendship equals a bountiful harvest.”*** As in any volunteer operation, members get more out of their endeavors than they give. That is certainly the case with the OLLI Farming Group – yes, they are providing a much needed service to the community in terms of growing nutritious fresh produce for people in need, and yes, they are working very hard. ***But to hear Ralph and Nunzio tell the story, they are all receiving much more than they are giving – friendship, personal satisfaction, and a lot of fun!*** The group is always seeking new members. It’s not too late to stop down to Fulton Park to see the operation and meet some new people. Volunteers decide for themselves how much time they can give. For more information, you can email Ralph at ralphf52@aol.com.



MEET YOUR PRESENTERS

A daughter of two artists, **Lisa Arnold** was born in New York City but the family early on moved to Westchester County where she remembers happily wandering in woods areas and playing outdoors with her friends.

“There were no stranger, danger concerns” at the time, she remembers, leaving an imaginative child with lots of opportunity to explore the woods near her home. Her father also was an avid gardener and she learned many of the names (“not the Latin ones”) of plants that abounded in the area and his garden and whose colors appear in her art.

“I really always drew and painted,” she recalled, “but hated organized sports.”

Her parents frequently took her to museums and galleries and her interest in art history, drawing and painting flourished. Lisa earned a bachelor of fine arts degree from Syracuse University. She also studied at the School of Visual Arts and the Art Students League in New York.

Upon graduation from Syracuse, Lisa headed for New York dreaming of become either a children’s art illustrator or a fashion illustrator.

She became a creative coordinator for *Brides* magazine, part of Conde Nast’s publications group. As the creative coordinator, she was part of a committee to select a photographer for a shoot. Her role was “pulling together all of the elements of the fashion shoot,” that involved hiring the photographer, finding the right dresses and directing the actual shoot.

She worked with major fashion photographers, among them Stan Malinowski, which taught her a lot. “What I learned from photography could translate onto paper.” As a freelance illustrator, Lisa also did work for publications such as *Seventeen*, a magazine for the age group described in the title that now has a digital version.

When doing an illustration as a freelancer, Lisa would focus on showing a trend, such as a hair style or type of dress as the publication directed.

Lisa decided to leave the high press-when she married and began her urgent world” for the most part. tour, she says. Anna Wintour, ar- is considered by many to be the

While home raising children, Lisa became interested in sharing her ing. Lisa continues to paint, both in often being flowers and women.

Frequently, the artist finds subjects ful plants in the garden at the fami- garden now reflects a “white phase” The much larger garden on Block ers with a lot of purple ones. The fashion influence.

Some of the classes Lisa teaches “foundation “ classes like “Drawing OLLI, she also teaches courses that is “Cartooning: Character Devel- ages 9-13, which is offered at Silvermine Arts Center, New Canaan. Lisa observes that older people grew up with comics drawn a certain way, the Western style, but now those growing up read Graphic novels featuring Asian- influenced art.

She also lectures about fabled painters whose art underscores the beauty of nature. Among those she discusses at her second OLLI class on “Nature Painters” are impressionist Claude Monet, and landscape painters John Constable and German-born American Alfred Bierstadt. Constable is known for romantic views of the English countryside while Bierstadt painted powerful scenes of the rugged American West.



sure environment of the world of fashion family. “I loved it but it is a very young, “Very few” stay with it unlike Anna Wintour, ar- is considered by many to be the

renewed her history in art history. She knowledge through teaching and lectur- watercolors and oils, with her subjects

in her garden in Branford or in the color- ly place on Block Island. The Branford with phlox of that color and many grasses. Island presents an array of colorful flow- paintings of women continue to reflect a

reflect the changing times. In addition to and More Drawing” that she presents at are contemporary in nature. One of these opment for Zines, Books and Comics” for

—Mary Ann Martin