INTRODUCING THE NEW BITS & BYTES

Congratulations goes out again to OLLI member Olivia Lewis for her submission of the popular choice, “OLLI Bits & Bytes,” for the bi-weekly e-bulletin. We thought this was a good enough excuse to update the original e-bulletin with a new, bright, and playful header to mark the occasion of this inaugural issue under the new banner. Thanks again to everyone who participated, and to Olivia for the winning entry!

OLLI BUSINESS SPONSORS IN THE SPOTLIGHT

Financial & educational partners enriching the OLLI experience

Last year, OLLI business sponsors donated $9,500, helping us avoid a major fee increase this year and offsetting other programmatic costs. But our sponsors do more than ease financial burden. By building partnerships with local businesses, OLLI is also gaining partners in the classroom, where expertise and experience are informing our members. Enloe Medical Center will lead their Healthier You series for the second consecutive semester. Altum Wealth Advisors continues this fall with back-to-back classes on finance and retirement. Cal Water is joining us and already contemplating possible classes for the spring on water conservation. Each month OLLI will feature one of our sponsors so members can become better acquainted and learn more about our local community resources. A complete listing of our sponsors can be found on the OLLI website, under Thank You to Our Sponsors!

Meet the People Behind Altum Wealth Advisors

Steve and Miste Cliadakis have been active OLLI members since 2014, participating on several committees and offering a number of classes as peer leaders. Steve says it’s the friendships that he and Miste have developed through OLLI that make a big difference in their lives. “We’ve met so many wonderful people and feel connected to this community of learners in a way we haven’t experienced in other groups,” he explained.

OLLI Community Outreach Coordinator, Gayle Womack, sat down with Steve and Miste and talked about their connection to Chico, their passion for financial advising, and what led them to OLLI.

GW: What brought you both to Chico?

MC: My family moved from Southern California when I was young. I’ve lived in Chico for over 20 years.

SC: I lived in the Bay Area for many years. Miste and I met in San Francisco 15 years ago and she introduced me to Chico. I quickly embraced the people and lifestyle.
GW: Why are you so passionate about the financial planning work you do?

MC: There is nothing more rewarding to me than helping people understand and manage their investments and other financial matters. I enjoy educating people and empowering women to take control of their finances. I am fortunate to do what I love.

SC: Financial matters can be confusing and I’ve see many people have poor financial outcomes because of inaccurate or inappropriate information. We are passionate about our fiduciary responsibilities and find it extremely rewarding to help people make sound financial decisions.

GW: What drew you to OLLI?

MC: The people! The enthusiasm and camaraderie within the OLLI community are unlike any other organizations I’ve been a part of.

SC: The people! I’m an avid reader of non-fiction (i.e.: economy, science, technology) and a lifelong learner, so I was naturally drawn to OLLI classes. I was hooked after meeting so many accomplished, giving, and engaging members. OLLI is a valuable asset to the Chico community and a rare find.

Fall 2017 Classes

Miste will present Women & Money Part II: Retirement for the Modern Retiree. As more women become the main breadwinners, they are finding themselves having to make important financial decisions. This class will cover the modern retiree, critical factors in retirement, five key risks that can detour your retirement, how to create a basic retirement plan, income planning using the bucket strategy, distribution phase versus accumulation phase and estate planning. Thursdays, 1-2:30pm, Sept. 7 through Sept. 21, Craig Hall: Gordon 2

Steve is offering Part II of his Behavioral Financial Series, Psychology of Decision Making. What is the psychology behind investing, risk-taking, and making other important decisions? This class will highlight the theories of Thaler, Taleb, Shiller, Duhigg, and others and explore what influences the decisions we make. The goal is to understand how we can become more aware of our cognitive and emotional selves and the surrounding sources of influence, to help us make better decisions. Mondays, 10:30am to 12pm, Sept. 11 through Sept. 25 in Craig Hall: Bradley 1

About Altum Wealth Advisors

Altum Wealth Advisors provides financial planning and investment management services for individuals, families, and business owners. They have over 20 years of combined experience serving Butte, Glenn, Tehama, Colusa, and San Francisco Counties. To learn about their team, investment philosophy, and the services they provide, call (530) 924-0110 or visit www.AltumWealth.com.

5-CLASS LIMIT FOR FIRST TWO WEEKS OF FALL REGISTRATION

Limit applies through August

To provide fairer opportunities for members to enroll in their favorite classes, we will continue the class-limit policy through the first two weeks of fall registration. Limited classes are notated by a checkmark (✓). Fewer than half of all classes are limited, so you may enroll in as many as you’d like, as long as five or fewer of the classes selected are notated with a checkmark.
Chico Performances will host a screening of The Gershwins’ *Porgy and Bess* in the beautiful Zingg Recital Hall on campus. George Gershwin miraculously melded classical music, popular song, jazz, blues and spirituals in this quintessentially American masterpiece that tells the poignant story of a crippled beggar, the headstrong woman he loves, and the community that sustains them both. The outstanding cast is headed by Eric Owens and Laquita Mitchell in the title roles.

**Tickets:** Beginning August 14, OLLI members can purchase discounted tickets—$12.50 each—for you and a guest. There are two ways to purchase:

- Buy them in-person at the University Box Office at the corner of W. 3rd & Chestnut Streets. Hours are Monday-Friday, 10AM-6PM.
- Purchase by phone at (530) 898-6333. There is an additional $4 per-transaction service fee.
- Be sure to mention you are an OLLI member to the Box Office staff.

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**NEW WORKSHOP FOCUSES ON HEALTHY LIVING**

*The Greater Butte County Chapter introduces Celia Hirschman, who’ll address chronic illness in our society and steps we can take to live better, happier lives*

According to research by non-profit, *The Rand Corporation*, in 2016 60% of the American public already have at least one chronic medical condition; 42% have more than one. These are stats that Certified Health Coach Celia Hirschman would like to see change. In her one-day workshop called *The New Health Paradigm*, Celia will talk about how health care is changing and why.

“Much of our health care is based on treating specific conditions and not getting to the root of what caused the condition in the first place,” Celia explained. The increase in the use of toxic chemicals from manufacturing, agriculture, and cars; the increase in pesticides; and the use of antibiotics and hormones in livestock feed is affecting our health and the health of our planet. Celia points out simple things, too, like choosing foods that lower blood pressure, eating foods that minimize inflammation, and maximizing your nutritional values while cooking. *The New Health Paradigm Workshop* is designed to teach you more about the many facets of health and well-being, and to offer steps we can take to support a healthier lifestyle.

**Wednesday, Sept. 6 (ONLY), 10am-2pm at Celia’s private residence.** Maps and directions will be sent to everyone enrolled in this workshop.

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**OLLI HIKERS**

*Not able to join OLLI Hikers in the Spring? Watch the video and see all what they did*

Lorna Cunkle, Peer Leader, has provided us with a wonderful video showcasing pictures and videos from each of the spring hikes. To view this video [click here](#).
**FALL 2017 CALENDAR**

*Mark your calendars!*

August 15 ..................... Class Preview, 1-3, Butte County Library-Oroville (GBCC)
August 15 ..................... Peer Leader Pre-Registration
August 17 ..................... Registration Opens at 9am
August 23 ..................... Peer Leader Audio-Visual Training, 9-12pm and 1-3pm, Gordon 1
August 24 ..................... Peer Leader Orientation, 10-12pm, Gordon 1
August 29 ..................... Peer Leader Audio-Visual Training, 9-12pm and 1-3pm, Gordon 1
August 30 ..................... Peer Leader Orientation, 10-12pm, Gordon 1
September 5 .................. Fall Classes Start

**HAVE SOMETHING TO SHARE?**

If you have something to say, a photo to share, or a question to pose to the editor, you can submit information using our new “[OLLI Newsletter Submission](#)” form.

Web: olli.csuchico.edu  •  Phone: 530-898-6679  •  E-mail: olli@csuchico.edu