

A Simple Guide for Orchestrating Your Life As You Age

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*“All we ask is to be allowed to remain the writers of
our own story. That story is ever changing.... Our
concerns and desires may shift. But whatever
happens, we want to retain the freedom to shape
our lives....”*

*Atul Gawande, *Being Mortal**

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Second edition**

PREFACE

A group of people, members of the Rockland County Village Community, decided to create a user-friendly document that could be used by those who want to direct their lives and life circumstances as they age. Our effort was inspired by Atul Gawande's *Being Mortal*, a monument to some of the latest thoughts and ideas about aging.

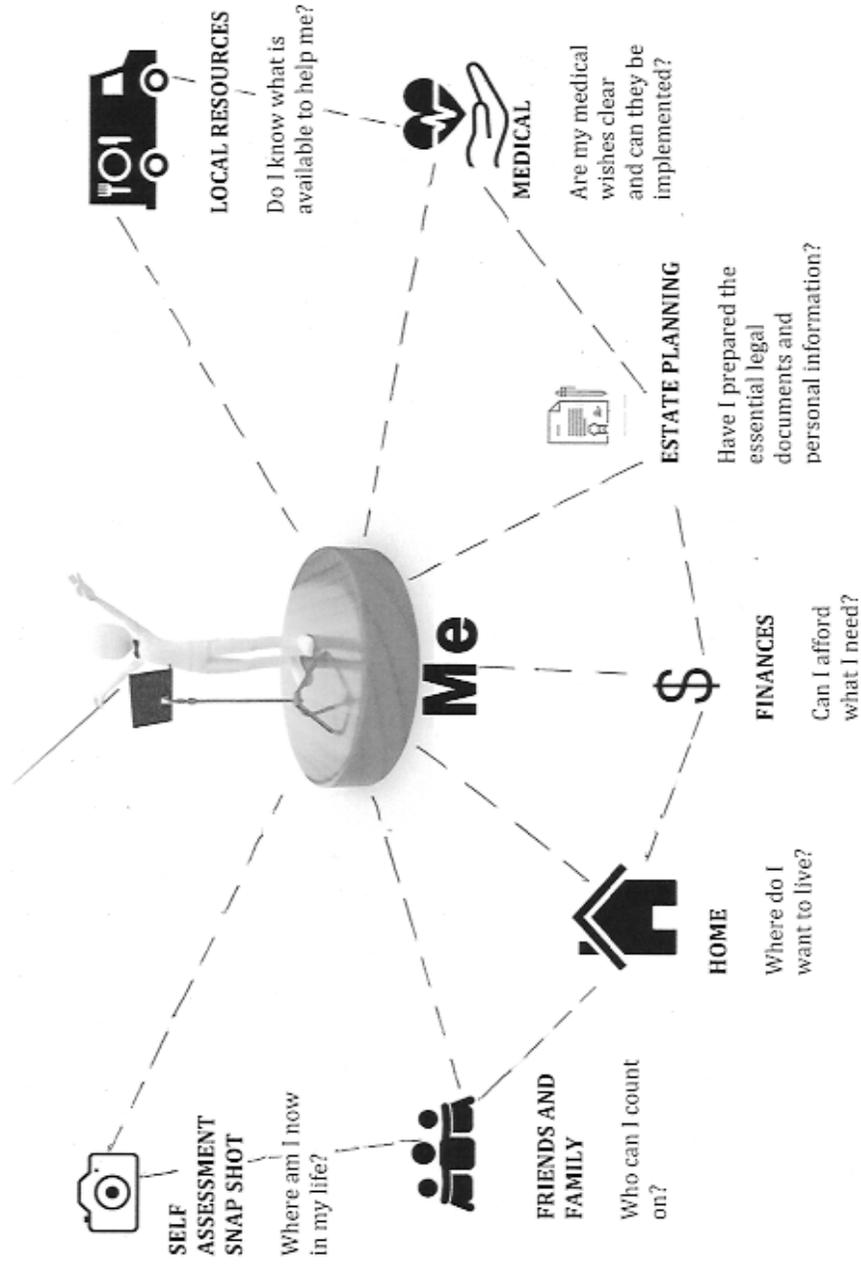
Our original intention was to address the whole life cycle of aging, including the last stop: mortality. What transpired at our first meeting was a shared reaction that the project was too focused on death. Why talk about death? Why not life? Apart from the project's initiator, the group was at best uncomfortable, and seemed reluctant to move forward. Would we meet again or were we finished before we started?

Amazingly, by our second meeting (yes!), everyone had come around. This was about life, which – we came to see – includes discussions about death and dying. It was about being proactive! Orchestrating¹ our lives! And so we embarked on the journey whose outcome we now share with you.

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¹ Merriam Webster: 1a: to compose or arrange (music) for an orchestra; 1b: to provide with orchestration <orchestrate a ballet> 2: to arrange or combine so as to achieve a desired or maximum effect

A SIMPLE GUIDE TO ORCHESTRATING YOUR LIFE AS YOU AGE



INTRODUCTION

Welcome!

We're here to help you get organized: To consider, plan, and take actions appropriate for an aging adult. We've read many wonderful books and articles that look at all aspects of aging in the 21st century. They're very useful but can be overwhelming. Therefore, we've designed a guide, a thoughtful progression of what you have to do – with items you can check off. Additional information in the form of checklists and a bibliography is found at the end of the document.

This guide is intended for all who wish to “be in charge” of their lives, especially those in their 60s, 70s, 80s, 90s, and, yes, 100s! And because life is unpredictable and change happens, we view this work as a living document - to be revisited often and revised as needed.

The guide is organized into ten sections. Please understand that some of these overlap and are interdependent:

	page
Self-assessment	1
Family and Friends	2
Home	3
Finances	5
Estate Planning	8
Medical	11
Local Resources – A Sampling	13
Your Important Information	14
Resources	16

Finally, in order to make this a living guide, you will need the help of trusted people – people you can count on – to understand, respect, and follow your wishes. These are your advocates, and, therefore, this guide is also for them:

- Family members of your choosing
- Friends
- Lawyer(s)
- Doctor(s)
- Accountant
- Financial Planner
- “Home” Manager (e.g., Director of a facility or community where you may live)

Most important: This guide is for YOU!!!!

We now invite you to begin this important journey!



SELF-ASSESSMENT SNAPSHOT – Where am I now in my life?

It’s challenging for many of us to face that we are aging. Some people like to plunge ahead in this new phase of life, while others would rather not think the realities of aging. Yet we do ourselves an important favor by creating an honest picture of where we are at this moment in our lives. You can treat it as a starting point, and aim to be true to yourself. Accepting who, how, and where you are will help you be more open to your path forward. You never know what you might find out!

SAMPLE SELF-ASSESSMENT:

I am a 70-year-old woman, living in the outskirts of New City in Rockland County, NY. I have one son, and he lives on the west coast, just outside of San Francisco. I have been divorced for twelve years, and I’ve been retired for three years, but I enjoy living alone, and I’m glad to say that I’m in pretty good health. Yet, I’m just beginning to realize that I’ve not taken any steps to help me plan for the future. I’m not sure I know where to begin.

Take a few minutes to write your own assessment of where you are now:

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FAMILY & FRIENDS

These are very important parts of any person's life. Everybody needs help or support at certain times, and as we age, carving out that support system is essential. Think about who is available; it's a worthwhile endeavor.

SCENARIOS:

Alice retired two months ago after a career that kept her away from home from seven in the morning until seven at night. Although she is on friendly terms with her neighbors and has some friends who live reasonably close by, she realizes that during her working years, her social life revolved mostly around colleagues at work.

David's social focus had always been on his wife and two other couples. Shortly after he and his wife retired, one of the couples moved closer to their children, and then last year his wife died suddenly. He is at a loss about where to begin.

SUGGESTIONS & QUESTIONS:

1) Many people find that their support networks change as they enter their retirement years. This might be a good time for you to reassess your networks. Who are friends you can depend on? Who lives close to you that you could get to know better? The balance of this section will help you further explore this area of your life.

2) Sometimes it is easier to give help than ask for it. Would you be glad to offer assistance to another person if they needed help? Who are people some of those people? You might think about various tasks you could perform to help those you know:

- Drive a friend to the doctor.
- Help a friend by shopping for groceries.
- Help a friend with computer skills or with finances.
- Do some tasks around a friend's house, such as change light bulbs, take out the garbage and recycle, make a meal, or one of many other possibilities.
- What other skills do you have that would be of help to another person?

3) Sometimes you might be the one who needs a little help. List any adults whom you could call upon if you needed someone to drive you to a doctor's appointment or pick up some groceries for you.

4) We can all use more friends and a more robust social network. Here are some ideas about where to begin developing additional and perhaps stronger ties:

Focus on your interests as you explore local opportunities for getting to know others and for enjoying new activities. Introduce yourself, start a conversation, show you are interested in getting to know people.

- The local library is a great resource. Explore their book groups, social groups, lectures, and events.
- Take a class at the local gym. Many of these are designed for senior citizens.
- Join a crafts group. Find out the where's and when's by asking at the local knitting or crafts store.
- Explore hiking or other sports clubs.
- Get involved in local political efforts.
- Volunteer, help is needed everywhere!



HOME

This is central to each of us. Think about where you are living now and how it works for you. Overall, it's time to give the matter of "HOME" some serious and honest thought.

SCENARIOS:

Ashwini and Ravi have lived in the same home for 30 years, and they want to stay there for as long as they can. But they're not sure what they need to do to make their home sustainable for them as they age.

When Susan retired, she decided to move away from her rural home, where she had to drive to everything. She wanted to find a community that would allow her to walk to the library and to activities she enjoyed, and where she could be closer to her sister and brother-in-law.

SUGGESTIONS & QUESTIONS:

1) What things are most important to you when you think about where you want to live for the next five or ten years, or longer? Here are sample statements to trigger your thinking. After you go through these, make a brief worksheet for yourself about the living conditions that are most important to you:

a) Transportation

- I want to be able to walk to as many places as I can.
- I want to live near public transportation.
- I feel comfortable driving where I need to go, as long as places are within a few miles of my home.

b) What would make a home workable for you for the next few years?

- I would like to be able to “age in place,” but to do that I will need to either make changes to my current home or move to a home that will better support my needs over time.
- I must have a garden.
- I can’t live without my pet(s).
- I do/do not want to have stairs in my home.
- A bedroom on the same floor as my kitchen.
- A full bathroom on the same floor as my kitchen.
- I don’t want to take care of the grounds and garden.
- I want to live near my children.
- I do/do not want to move in with my children.
- I want to live near my long-time friends.
- I do/do not want to live in a city.
- I want to live in a single-family home.
- I want to live in a condominium
- I want to live in a senior citizen community.

2) As you assess your housing needs, you will find many good sources of information. The Rockland County Office for the Aging has a helpful guide called *The Housing Guide for Senior Citizens* - available on their website: <http://rocklandgov.com/departments/aging/housing/>

4) We also urge you to read at least the first half of Atul Gawande’s excellent book, *Being Mortal*. There he explores various types of senior housing, and emphasizes that the best housing for seniors focuses on the need for comfort, community, and privacy.



FINANCES

One of the major changes in life as we age is the source of our income. You may have retired recently or experienced some other major change in your finances. If so, you've reached a very important and unique point in your life. We encourage you to not worry and wonder about the multitude of things that lie ahead, but instead to begin asking yourself a few very basic questions. Eventually, the answers to these questions, along with other information you gather along the way, will help you create a plan. The key question is: How can I make sense of my finances?

SCENARIOS:

Lisa and Greg had divided their household tasks in ways that worked for them. But when Greg died suddenly from a cerebral hemorrhage, Lisa was at a loss about where to begin learning about and managing their finances.

Mark has worked hard for his whole career, and has put some money aside for retirement through a program at work that deducts 5% of his salary for a 401K. Now Mark is about to retire and knows he needs to step up and learn about Social Security and about how to manage his finances.

SUGGESTIONS & QUESTIONS:

1) Take out from hiding all of your financial documents (e.g., statements, etc.) and put them in one folder.

- Unopened envelopes with asset statements
- Bank statements
- Credit card statements
- Mortgage/loan statements
- Insurance policies
- Social Security documentation

2) If you haven't already done this, organize these documents into two piles: money coming in and money going out (income and expenses).

3) Make a table (see next page) showing fixed income amounts, fixed expenses, discretionary expenses, and set it up with both a monthly and annual column. When showing credit card payments, indicate the full amount owed as a note. Many of us owe a significant amount of money to, say, MasterCard, we pay the minimum on each monthly bill, and even

worse, we continue to use the card for new purchases. Give this some serious thought and consideration.

SAMPLE Household Budget – If you only know an annual figure, divide it by 12 for the monthly number. If you only know an average monthly amount, multiply it by 12 for the yearly.

Income:	Monthly	Yearly
Social Security / Paycheck		
Other income		
Income total:		

Fixed Expenses:	Monthly	Yearly
Car loan payments		
Home (Mortgage/rent/home equity loan)		
Home equity loan		
Health Insurance		
Home Insurance		
Life Insurance		
Long-term care Insurance		
Property taxes		
Utilities:		
Electricity		
Gas/oil		
Water		
Home phone		
Fixed Expenses Total:		

Discretionary Expenses:	Monthly	Yearly
Groceries		
Clothing		
Cable		
Cell phone		
Entertainment (movies, dining out, etc)		
Fuel for car		
Medical – out-of-pocket		
Vacation		
Miscellaneous		
Discretionary Expenses Total:		

	Monthly	Yearly
Income Total:		
All Expenses for a Grand Total:		
Subtract Expenses from Income:		

Compare your total income with your expenses. If your income does not cover your expenses, look at your flexible expenses, and look carefully at what expenses you can reduce.

Getting a grip on debts:

This section is for those of us who have some major debts and loans. We encourage you to look at your debts realistically. If this exercise is anxiety-producing, please seek help from a friend or professional to work with you to bring your debts to a point you can handle and manage.

This worksheet is just a sample. Add rows to your own worksheet as needed. Complete this as accurately as you can to show the total dollar value of your debts and how much you pay each month and annually.

Major debts and loans

	Total Remaining to be Paid	Monthly Payment	Yearly Payment
Car loan			
Credit card 1			
Credit card 2			
Home equity or Mortgage			
Other			
Total:			

If you pay only a portion of your credit card debt each month, try to increase the monthly amount as much as you can. Also try not to use those credit cards except for necessities.

4) Maybe this is a good time to stop and ask yourself: Do I need help with my finances? If yes, what kind of help would be best for me?

- Trusted friend or family member
- My local bank officer
- My accountant
- A professional financial advisor²

² If you go in this direction, we encourage you to seek someone who will act as a fiduciary, meaning that the this person works solely in your best interest and does not earn commissions from the buying and selling of your financial products. For further explanation, see:



ESTATE PLANNING

It would be nice for each of us to have a personal, in-house attorney to identify and develop the list of necessary documents we need to protect our own interests and those of our loved ones. As that isn't likely, we hope that this section and the one that follows will grow your understanding of the kinds of protective documents that may be helpful to you.

SCENARIOS:

Manuel's 85-year-old father died quickly following a stroke. Settling his affairs is totally up to Manuel, but when he sorts through his father's papers, he realizes that his father never had prepared documentation regarding the specifics of his bank accounts, debts, assets, credit cards, and other important personal records. It would have been so helpful if his father had left such a list.

Andrea is a senior citizen who lives independently and is single. To ensure that she is clear about her preferences on her death, she has created a letter that is attached to her will, both on file with her attorney. The letter states that her remains (following cremation) should be placed in a secluded forest area to become part of the earth.

SUGGESTIONS & QUESTIONS:

1) What legal documents should I consider preparing to protect my assets and make sure my wishes are carried out?

- a) **Will:** Indicates how a person's assets and estate will be distributed among beneficiaries after his/her death. A letter in the form of a personal addendum (a codicil) can be added to your will to distribute your things according your specific wishes. Note that each time you change your mind about whom you want to get what, you have to go back to your lawyer and go through a witnessed signing process. Finally, if you ONLY have a will and

have chosen NOT to have a trust, your will must go through probate (see Probate³).

- b) **Durable Power of Attorney:** A document that enables you to appoint an agent, such as a trusted relative or friend, to handle specific health, legal, and financial responsibilities. A Durable Power of Attorney serves the same function as a Power of Attorney *with one major difference:* As its name implies, the agency relationship in a Durable Power of Attorney remains effective *even* if you become incapacitated, etc. This makes the Durable Power of Attorney an important estate-planning tool. If incapacity should strike you, your agent can maintain your financial affairs without any need for court involvement
- c) **Revocable Trust:** A revocable trust is a written legal document through which your assets are placed into a trust for your benefit during your lifetime and then transferred to designated beneficiaries at your death by your chosen representative, called a "successor trustee." Placing your assets in a trust is a very good way to avoid probate.
- d) **Irrevocable Trust:** A trust that cannot be modified or terminated without the permission of the beneficiary. Once you, the grantor, transfer assets into the trust, you have effectively removed all of your rights of ownership of the assets. Your assets become the legal property of the trustee to hold for the beneficiaries. This means that your future creditors (if any) cannot place a lien on those assets transferred to the trust because those assets no longer belong to you.

2) Do I need a lawyer, and if so, what type of lawyer?

It is possible to create your own Will and Living Will without a lawyer. Forms are available online. However, many people prefer to work with an attorney who is professionally trained and skilled in working with clients concerned about protecting their assets and their wishes for care.

- a) An **Estate Planning Lawyer** will help you decide how your assets will be handled when you die, or if you or your partner should become incapacitated. The lawyer can also prepare your will,

³ A legal process that takes place after someone dies, involving paperwork and court appearances by lawyers. It includes:

- proving in court that a deceased person's will is valid (usually a routine matter)
- identifying, inventorying, and appraising the deceased person's property
- paying debts and taxes
- distributing the remaining property as the will (or state law, if there's no will) directs.

a trust, powers of attorney, and health care powers of attorney. Many will also work with you to set up your living will and other health care documents.

- b) An **Elder Care Lawyer** will help you with planning for the care of a senior who is incapacitated, or with planning for your life choices that might include long-term care in an assisted living or a nursing home. The Elder Care Lawyer can be very helpful in planning how to take advantage of Medicaid to help pay for long-term care and setting up an irrevocable trust to protect your assets and/or pass them along to your beneficiaries.
 - c) Whether you use an Estate or Elder Care Lawyer, it will be your personal responsibility to make Funeral/burial arrangements and to document any personal preferences.
- 3) Have you ensured that your durable power of attorney (e.g., your daughter) knows where to find all of your documents and important personal information, e.g., passwords, account numbers for bank & investment portfolio, credit card numbers, etc.? Please see Your Important Information on page 14.
- 4) Have you formally appointed one to two advocates/executors?

UPDATE THESE DOCUMENTS ANNUALLY
Revisit them as your circumstances and wishes change.



MEDICAL – Are my medical wishes clear, and can they be implemented?

The state of our health is particularly important as we age. Although we want to be well for as long as possible, we really don't have the power to ensure that. What we can count on is that our personal/physical situation will change over time, a highly emotional factor for us and for our loved ones. Adding to that the complexity of our healthcare system, and to some degree the arbitrariness of where we are when (or if) the need for hospitalization occurs, we owe ourselves the assurance that we've covered our options in advance. Our advocates, doctors, and others must know what we want in terms of medical treatment and intervention, should we be unable to participate in that decision-making.

SCENARIOS:

When Helen had a devastating stroke, her family wanted the doctors to do everything that they could to save her. Helen had never discussed her end of life wishes with her family. The doctors at the hospital knew that because of Helen's overwhelming stroke, she would never regain consciousness and had lost all cognitive capacity, but they needed to abide by the family's wishes. Unable to breathe on her own, Helen was intubated and put on a ventilator.

Paul had lived alone for many years; he relished his independence, and wanted to continue to reside in his home. Over time, however, his Parkinson's disease progressed until he could not take care of himself, and he was faced with either moving to a nursing home or having a full-time caregiver.

SUGGESTIONS:

Long-Term Care Insurance and alternative steps you can take

According to the U.S. government, 70% of people over 65 will need long-term care at some point in their lives. Medicare covers only short-term medical problems. Long-term care insurance from a reputable company can help cover costs for in-home care or for assisted living or nursing home care for a

designated amount of time. In order to qualify for this insurance, you need to be in reasonably good health at the time of application.

If you do not have long-term care insurance, you will find that support programs such as Meals on Wheels, help with transportation, and other services are available in most communities. If you are fortunate enough to have financial resources, it's a good idea to start setting aside a certain amount each month to help cover health care costs that might occur later on.

For more information, go to <http://longtermcare.gov>

I don't want to think about end-of-life issues.

Take a deep breath and keep reading. Many people feel as you do and want to avoid thinking about end-of-life issues. Yet focusing on these issues is the only way to let others know what you would want if you were in a medical crisis. By thinking this through thoroughly, as early as possible in your planning, you help those who care about you to feel more confident that they know what your wishes are, and you empower them to act on your wishes and not on the heightened emotion of the crisis.

Living Will or Advanced Medical Directive

A living will is a document in which you stipulate how you want the doctors and staff to act if you are in a health crisis from which you will not recover. Would you want only to be made as comfortable as possible? What end-of-life treatments would you want to receive – or not receive? Would you want to be resuscitated and placed on a ventilator? If not, you want to include a DNR (do not resuscitate) order.

Health Care Proxy

If you are in a medical crisis, you will need to have someone, previously designated by you, who knows your wishes and is available and able to speak with the physicians and medical staff on your behalf if you are unable to convey your wishes yourself. The physicians and medical staff must be confident that “this individual” really does speak on your behalf. For that reason, you need a legal document that assigns an individual to be your health care proxy. This is especially important if the person you are designating is not your spouse. This person ideally should have a copy of your living will and at least should know very clearly what your health care wishes are to be able to answer medical questions on your behalf.

Here is an excellent website for supportive information about these issues: <http://www.seniorlaw.com/frequently-asked-questions-concerning-living-wills-and-health-care-proxies-2-2/>

Giving your physicians and health care proxy access to your living will

If you live in a county like Rockland County New York, Assuringyourwishes.org will make your health care directives available online to anyone to whom you have given your password for access. You just mail a copy of your health care directives to Assuring Your Wishes, and they will send you wallet cards with your name and password for you to keep in your wallet and give to your doctor and your health care proxy.

Assuringyourwishes.org
c/o United Hospice of Rockland, Inc.
11 Stokum Lane
New City, NY 10956

The service is free, but they do appreciate your donation to United Hospice of Rockland, Inc. For more information go to <https://assuringyourwishes.org/> or email them at info@assuringyourwishes.org



LOCAL RESOURCES – A Sampling

Do I know what is available to help me?

Do you know what services are available at the local, state, and federal levels that will facilitate and positively impact your living situation and health care? How do you access these services? The list below reflects some of what is available in Rockland County in New York State. Each jurisdiction has its own resources, and should be researched based on where you live. Start with internet.

Community centers
Educational institutions
Good Samaritan Hospital
Government offices
Libraries
Meals on Wheels
Nyack Hospital
Political organizations

Religious organizations
Rockland County Office for the
Aging
Senior centers
Social Security Office
Special interest groups (card
playing, hiking, etc.)
United Hospice

YOUR IMPORTANT INFORMATION: A Checklist⁴

We urge you to complete this important list. Doing so will be an invaluable way of helping those nearest to you. Tell a trusted friend or family member where you put all your important papers.

PERSONAL RECORDS

Legal name

Legal residence

Personal telephone numbers

Social Security number

Social Security card location

Names & addresses of spouse & children

Date and place of birth

Location of birth certificate and certificates of marriage, divorce, etc.

Personal Advisors (name & telephone number)

- Attorney
- Accountant
- Clergy
- Investment Broker/Financial Advisor
- Bank or Trust Officer
- Life Insurance Agent/Agency
- Physicians and other key health care providers

Personal friends and close relatives (name & telephone number)

Medical Information

- List names and contact information of all medical providers
- Medications taken regularly (name, dosage)
- Medicare (I.D. numbers for Parts A & B)
- Supplemental health insurance policies (name, I.D.)
- Location of living will and other legal documents

Passwords (Full list with usernames)

FINANCIAL RECORDS

Sources of income (e.g., IRA, 401(k), interest, pension, asset portfolio)

Social Security income and Medicare/Medicaid expenses and information

Asset account numbers & contact information

Additional properties/large assets with contact information

Your banks and accounts (name on account, account numbers)

⁴ This list was inspired by "AgePage: Getting Your Affairs in Order" available on the National Institute on Aging website, www.nia.nih.gov/health/publication/getting-your-affairs-order

Credit and debit card names and numbers, expiration, code)
Location of original deed for home, survey, etc.
Car title & registration
Current bills with account numbers
Debts - mortgages, loans, tax liabilities (amounts, payment schedule,
how paid)
Safe deposit box (location, key location, etc.)
Location of recent income tax form and information (i.e., receipts, records)
Military service information and discharge papers

**INSURANCE INFORMATION (Type, name, policy number, agent's Name
& telephone number, location of certificates)**

Automobile
Homeowner's
Life insurance
Long-term care
Supplemental health

ESTATE DOCUMENTS (including location)

Will (most current)
Power of Attorney
Durable Power of Attorney
Health Care Proxy (a.k.a. Durable Power of Attorney for Health Care)
Living Will
Revocable Trust
Irrevocable Trust
Personal Gifts
Funeral/burial arrangements

RESOURCES

The number of relevant articles, books, web sites, etc., on the subject of aging is extensive and growing. We have included a selection of resources that you may find helpful as a starting place.

American Bar Association. “Living Wills, Health Care Proxies, & Advance Health Care Directives”. To download, go to:
www.americanbar.org/groups/real_property_trust_estate/resources/estate_planning/living_wills_health_care_proxies_advance_health_care_directives.html

Assuringyourwishes.org This service is provided through United Hospice of Rockland. It provides you, your doctor and/or your loved ones with private online access to your Living Will.

Gawande, Atul. *Being Mortal: Medicine and What Matters in the End*
 Metropolitan Books, a division of Henry Holt and Company, LLC.,
 2014

Healthcare Proxy form and helpful information
www.health.ny.gov/professionals/patients/health_care_proxy/

Hurme, Sally Balch. *Checklist for My Family: A Guide to My History, Financial Plans, and Final Wishes*. American Bar Association, 2015.
 [NOTE: This book provides a workbook format that offers opportunities for documenting your own experiences in rich detail.]

Jenkins, Jo Ann with Workman, Boe. *Disrupt Aging: A Bold New Path to Living Your Best Life*. Public Affairs™, a Member of the Perseus Books Group, 2016

National Institute on Aging Information Center
www.nia.nih.gov

“Planning Your Health Care in Advance” from the NYS Attorney General’s Office: Eric Schneiderman, Attorney General.
<http://ag.ny.gov/intergov-affairs/publications#H>

Prosch, Tim. *The Other Talk: A Guide to Talking with Your Adult Children About the Rest of Your Life*. McGraw Hill Education, 2014.

Rockland County Office for the Aging. *Directory of Services for Senior Citizens*. www.rocklandgov.com/departments/aging/

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www.npr.org/sections/health-shots/2015/11/27/457371221/after-the-cranberries-and-pie-take-time-to-talk-about-death?

Endnote

It is with great appreciation that the authors of this guide acknowledge the support and encouragement of the Rockland County Village Community (RCVC). From this community we were able to form a dedicated group of interested, committed individuals to develop this guide. The RCVC meets weekly in West Nyack, NY.