



RWC Messenger

FALL 2026



Fall into Your

Next Chapter!



Curiosity Never Retires: Susan Moore

Susan Moore has never been someone to stand still. Throughout her life, she's embraced new opportunities, explored new interests, and found purpose in serving others. Whether raising a family, working in environmental policy, writing a book, or now helping shape life at Rappahannock Westminister-Canterbury (RWC), Susan believes there's always something new to learn.

"I've never been a black-and-white person," Susan said. "I'm more of a gray person. I can see both sides of an issue."

Originally from Weston, Massachusetts, Susan earned a degree in economics before eventually joining the Environmental Protection Agency. There, her interests in public affairs and the environment came together

as she worked across water quality, air quality, and recycling programs.

That same curiosity has followed her throughout life. Susan enjoys trying new things, from watercolor painting to writing. One of her proudest accomplishments came after discovering a box of family letters dating back to 1904. Those letters eventually inspired her book, *The Tip Top Letters*.

"It was something I never expected to do," Susan said. "If I hadn't found those letters, I would have just written down family stories. Instead, I found an amazing love story."

Years later, Susan and her husband found another chapter waiting for them closer to home.

After spending more than 30 years in Wicomico Church, they began thinking about simplifying. They considered moving closer to family but ultimately realized they didn't have to leave the community and relationships they already loved.

"We considered moving back to Washington or to Raleigh where family lived," she said. "Then we realized RWC was right here. We could stay with our friends, keep going to the same church, and stay involved in the organizations we loved."

One of the first things Susan noticed at RWC was the welcoming atmosphere.

"You can't walk around here without someone saying, 'Good morning' or 'Have a good day,'" she said. "It felt right."

Susan describes RWC as "a college campus for a different age group," where residents can continue learning, staying active, building friendships, and contributing their talents.

Not long after moving in, Susan was asked to serve as President of the Residents' Association—a role that aligned naturally with her lifelong interest in civic engagement.

"There is a lot of talent in this resident population," Susan said. "People have spent entire careers solving problems, and I think that knowledge can be an incredible asset."

Today, Susan enjoys Great Decisions discussions, exercise classes with her husband, Pub Night, community events, and the many opportunities to remain involved.

For anyone considering RWC, her advice is rooted in what she has experienced herself.

"It's mentally stimulating, physically stimulating, and rewarding," she said. "It's friendly, it's manageable in size, and there are incredible opportunities to stay engaged."

Susan's story is a reminder that retirement isn't about stepping away from life. It can be an opportunity to keep learning, contributing, connecting, and discovering what comes next.

Curious What Residents

Really Think?

Sometimes the best person to answer your questions isn't a salesperson—it's someone who has already made the move.

Connect with a Resident Ambassador for an informal conversation about life at RWC, the decision to move, and what they learned along the way.

Contact marketing@rw-c.org or 804-438-4000, and we'll connect you.



Picture Yourself

HERE

A Look at Current Residence Opportunities

Finding the right home is about more than square footage.
It's about finding a space that fits the way you want to live.

Birch Cottage 609



Birch Cottage 609

Available Now | Newly Renovated & Move-In Ready
1 Bedroom | 1 Bathroom | 853 Square Feet

Enjoy the privacy of cottage living with the convenience of being part of the RWC community. Birch Cottage 609 offers comfortable, maintenance-free living with a private outdoor space of its own.

HOME HIGHLIGHTS

- Private fenced backyard and patio
- In-unit washer and dryer
- Curbless tiled walk-in shower
- New cabinetry and LVP flooring
- Assigned parking just steps from the entrance
- Covered walkway to the main building

Gardenia Apartment 309

Coming Soon | Renovating
2 Bedrooms | 1 Bathroom | 1,068 Square Feet

Gardenia Apartment 309 is ideal for someone who wants convenience close at hand. Connected to the main building, it offers easy access to dining, amenities, healthcare services, and resident activities without having to step outside.

Just a short walk from the Life Enrichment Center, it puts fitness, wellness programs, classes, and social activities conveniently within reach.

HOME HIGHLIGHTS

- Granite or quartz countertops
- Tile kitchen backsplash and shower
- LVP flooring
- Laundry room conveniently located on the same floor
- Assigned parking outside the apartment lobby
- Enclosed walkway to the main building

Could One of These be Your Next Home?

Floor plans can tell you the dimensions. A visit lets you imagine your furniture in the room, your morning routine taking shape, and what it might feel like to call RWC home.

Schedule a private visit to see available residences in person.



Planning for the Years in Between

Why planning ahead is about more than preparing for long-term care

When people think about planning for the future, the conversation often jumps from living independently to someday needing care.

But life rarely changes that quickly.

There can be many years in between—years when you're still independent, active, and making your own decisions, but some of the responsibilities that once felt routine begin to feel like things you'd rather spend less time managing.

The house still needs attention. The yard still needs maintaining. Meals need to be planned. Repairs need to be scheduled. All the details of everyday life don't disappear.

You may still be perfectly capable of doing those things.

Do you still want to?

When Independence Starts to Look Different

Independence doesn't necessarily mean doing everything yourself.

For some people, it means simplifying, traveling more, spending more time with family, or finding ways to make everyday life more convenient.

Sometimes it means beginning to think differently about home—not because you *have to* move, but because you have the opportunity to decide what you want next.

Planning while you're still independent gives you the opportunity to ask:

Where do I want to live?

How do I want to spend my time?

What would I happily stop taking care of?

What do I want in place if my needs change?

There may be years—or even decades—between living completely independently and needing a higher level of care.

Those years matter.

They're years for friendships and family. For hobbies and travel. For learning something new. For staying active and involved.

Planning ahead isn't only about preparing for what you might need someday.

It's about making the most of the life you're living now while putting a plan in place for what may come later.

Why Planning While You're Independent Matters

At Rappahannock Westminister-Canterbury, planning while you're independent has another important benefit.

To qualify for RWC's Total Life Care, residents must enter the community while living independently.

Total Life Care provides more than access to assisted living and nursing care should your needs change. It also provides greater predictability around future costs.

Your Care Needs May Change. Your Monthly Fee Doesn't Have to.

A resident who qualifies for Total Life Care and later needs assisted living or nursing care continues paying the same monthly fee they were paying in independent living, with additional charges for meals.



The Value of Planning Ahead

It's easy to think:

I'll consider a community when I need one.

But Total Life Care works differently.

Because eligibility begins while you're living independently, it's worth understanding your options before you need a higher level of care.

Planning ahead also means you have the opportunity to enjoy RWC long before you may ever need care.

Choose your residence. Leave behind many of the responsibilities of maintaining a home. Enjoy dining, wellness, activities, friendships, and community life.

And if your needs change, assisted living and nursing care are available within the RWC community.

Don't Just Plan for Care. Plan for Life.

Planning ahead doesn't mean assuming you'll need assisted living or nursing care.

It's about making choices while they're still yours to make.

For someone considering RWC, that means asking two equally important questions:

How do I want to live now?

What do I want my plan to be if my needs change later?

Total Life Care brings those conversations together: a community and lifestyle to enjoy while you're independent, with access to higher levels of care and greater predictability around future monthly costs if your needs change.

Let's Talk About What's Next

Our team can explain how Total Life Care works, discuss eligibility and contract options, and help you explore whether RWC fits your plans for today and the future.

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Rappahannock Westminister-Canterbury
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Come Experience Your Next Chapter

You're Invited to RWC's Holiday House Tour

There's only so much you can learn about a community from a brochure. Sometimes you simply have to experience it.

You're invited to experience the warmth of the season!

HOLIDAY HOUSE TOUR

Thursday, December 10, 2026 • 2:00 p.m.

Join us for a festive afternoon as we visit a collection of beautifully decorated resident homes and available residences throughout RWC.

Along the way, you'll get a glimpse of how residents make their homes their own and experience the community at a particularly special time of year.

Following the tour, we'll gather in the Pub for holiday treats, seasonal refreshments, and conversation with RWC residents.

Come enjoy the decorations, meet some of the people who call RWC home, and discover what the holidays—and everyday life—can feel like here.

Space is limited.

Please RSVP by Thursday, December 3, 2026, to marketing@rw-c.org or 804-438-4877.

We hope you'll celebrate the season with us!



Maybe This Is Your Season.

You don't have to decide everything today. Sometimes the next chapter begins with a conversation, a visit, or simply allowing yourself to imagine what's possible.

THREE WAYS TO TAKE THE NEXT STEP

► Talk with a Resident

Connect with a Resident Ambassador and hear firsthand what life at RWC is really like.

► See a Residence

Schedule a private tour and explore current residence opportunities.

► Experience the Community

Join us for the Holiday House Tour and experience RWC during one of the most special times of the year.