November 2026
Fall Edition
Volume 11

Deer Valley Home Health

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From the desk of Lady Ada Taylor, CEO

Greetings, Friends and Family,

Welcome to the month of November. November kicks off the holiday season, with cool, crisp weather; marsh mellows for roasting and parties for hosting. The table will be spread with good food to fellowship with family and friends. Many people will take to the roads, rails, ships, and skies to have that special meal with family and friends. Thanksgiving is the time of year that we thank God for freedom and peace in our lives. Deer Valley Home Health will reflect on gratitude and support for our seniors. We will take proactive steps toward winter wellness.

OL 'Henry Restaurant, located at 8600 Airport Rd. will honor the veterans in our community on Veteran's Day, November 11th. The restaurant will offer a 20% discount on food purchased by a veteran; ID is required. Let Ol 'Henry Restaurant help plan your Thanksgiving meal, we have catering available. Please find a flyer in this Newsletter for a list of all catered items. Call (314) 736-6800, ask for Anna or Hailey to place your order. Please find a $10.00 Coupon enclosed in this newsletter to go toward your Thanksgiving meal. Deer Valley Home Health Clients **Only** are eligible for the coupon.

Please refer all in-home needs to Deer Valley Home Health. We have a wide variety of Medicaid Programs for all your needs. We also accept Private Pay. Our Intake Coordinator is Kim Hamm. Please call (314) 355-3679, EXT 217.

Lady Ada, CEO



National Family Caregivers Month: Taking Better Care of Our Own

November marks National Family Caregivers Month, where we honor family caregivers caring for their loved ones, often at their own expense.

Moreover, celebrating family caregivers recognizes the selfless contributions of family caregivers who work behind closed doors to provide constant care to the elderly, chronically ill, and disabled.

This month aims to shed light on family caregiving and their crucial role in supporting their loved ones. Read on to learn more.

Suzanne Mintz, co-founder of the National Family Caregivers Association (now the Caregiver Action Network), conceptualized National Family Caregivers Month in November 1994. That year, the group began promoting national recognition of caregivers.

The month's objective was to raise awareness about chronic illness and acknowledge the contributions of caregivers who provide emotional, financial, nursing, social, and homemaking support to their loved ones.

In 1997, former President Clinton signed the annual proclamation recognizing the cause. Subsequent leaders have issued NFC month presidential proclamations every year following Clinton's lead.

Over the years, the month focuses on caregivers' many challenges, including health issues, isolation, financial strains, and respite care. In 2012, the Caregiver Action Network began to assign each year's observance to a unique identity by introducing themed campaigns. The 2023 theme was “Caregiving Around the Clock.”

A significant milestone was achieved in 2018 with the introduction of the Recognize, Assist, Include, Support, and Engage (RAISE) Family Caregivers Act, which mandated the creation of a national strategy to support family caregivers.

National Family Caregivers Month has grown significantly since its inception. Various organizations and municipalities have issued proclamations and hosted events to shine a light on caregivers.

The Cause and Its Challenges

Family caregivers often face a lack of recognition and policy support, which adds to their already overwhelming responsibilities. A staggering 53 million caregivers in the US look after children or older adults with disabilities or illnesses, representing 21.3% of the population.

The economic value of unpaid care provided by caregivers was estimated to be $600 billion in 2021; experts expect the figure to have increased over the years.

Caregiving can significantly affect individuals’ mental health, with feelings of guilt, sadness, and frustration becoming common. Moreover, the COVID-19 pandemic has only intensified these challenges, increasing their responsibilities and isolation due to social distancing measures.

Despite these difficulties, caregivers continue to navigate their journey with remarkable resilience and strength.

The 10 Most Common Complaints from Family Caregivers

For all the unpaid work that family caregivers do for loved ones — valued at a whopping $600 billion in the U.S. — it may seem as if they would have a lot to complain about.

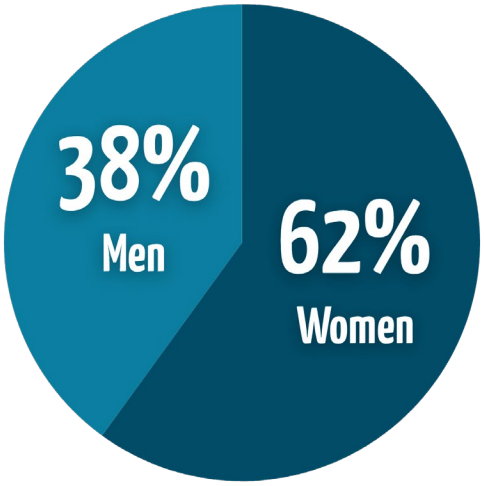
And they do.

But those complaints are rarely voiced and because of that, solutions are not readily shared — to learn what they believe are the 10 most common complaints from caregivers

1. **Dealing with uncertainty.**
2. **Balancing multiple responsibilities.**
3. **Paying unexpected expenses.**
4. **Handling complex medical tasks.**
5. **Stressful healthcare proxy duties.**
6. **Dealing with non-compliance with medical advice.**
7. **Dealing with hands-off siblings.**
8. **Dealing with guilt.**
9. **Caregiving is more challenging than I thought.**
10. **Dealing with end-of-life issues is hard.**

Who Are Caregivers?

3 in 5 caregivers are women



Median age of caregivers of adults is 50.6 years old



44.2% are aged 18-45; 42% are 65 or older



Caregiving Time & Commitment

- The average family caregiver spends about **25 hours a week** on caregiving activities, and **25% of caregivers** may devote over **40 hours per week**.
- A greater proportion of caregivers of adults are providing care to multiple people now, with **24% caring for two or more recipients**, (up from 18 percent in 2015).
- The number of adults working and caregiving rose to **1 in 5**, (up from from 1 in 7 in 2020).

The Financial Strains of Caregiving

- The average family caregiver spends around $7,200 per year out of pocket on caregiving expenses, which can significantly drain their finances.
- 90% of family caregivers contribute some form of financial support to their loved one's care. On average, caregivers spend 26% of their income on things such as housing, medical expenses, and transportation.
- 71% of caregivers are financially struggling. Of those, 63% live paycheck to paycheck.







Flu Season

What is Flu?

Influenza, commonly known as flu, is a serious and potentially deadly disease caused by the influenza virus. The CDC estimates that **from 2010–2025, flu resulted in 9.4–51 million illnesses, 120,000–710,000 hospitalizations, and 6,300–52,000 deaths annually.**

In the 2024–2025 season, the U.S. hit a grim milestone, with a record 289 pediatric flu-related deaths during a regular, non-pandemic season. Of those deaths, about 90% were not fully vaccinated.

Top 10 Flu Season Facts

1

In the U.S., flu can start to circulate as early as October, peak between December and February, and extend through May. The best time to get vaccinated is before flu begins circulating in your community.

2

It's not "just" the flu. On average, every year in the U.S., flu results in millions of illnesses, hundreds of thousands of hospitalizations, and tens of thousands of deaths. The flu is one of the deadliest vaccine-preventable diseases in the U.S.

3

Everyone is at risk from the flu, but young children, pregnant women, older adults, and people with chronic medical conditions are especially vulnerable. Read about people who have been personally impacted by the flu.

4

Annual flu vaccination is recommended for everyone six months and older, with rare exceptions. Flu vaccines are updated every season to help protect against three circulating strains of flu.

5

Vaccination is the best defense we have against flu-related illness, hospitalization, and death. Getting vaccinated helps protect you, your loved ones, and your community.

6

There is a preferential flu vaccine recommendation to better protect people aged 65 years and older. Older adults should receive a high dose, adjuvanted, or recombinant

flu vaccine.

7

A flu vaccine can't make you sick. Check out our FAQs at the bottom of this page.

8

Flu vaccines can be given at the same time as other vaccines, including COVID-19 vaccines. And an important note: COVID-19 vaccines DO NOT protect you against the flu.

9

It's recommended that you get a flu vaccine by the end of October, BEFORE flu starts spreading in your community. Although vaccination later in the season can still be beneficial.

10

Flu vaccination can be convenient and free. Vaccines may be available at doctors' offices, pharmacies, clinics, local health departments, schools, and workplaces. Free flu vaccines are widely available through most insurance plans, Medicare Part B, community health centers, and public health departments.

How Does Flu Spread?

Flu spreads through the air when infected people cough, sneeze, or talk, allowing others nearby to inhale the virus. The virus can also spread when someone touches a surface contaminated with flu virus and then touches their eyes, mouth, or nose. Flu spreads quickly through communities as it passes from person to person.

You can spread flu to others before you even know you're sick. People with the flu are most contagious during the first three days after symptoms appear. However, the virus can spread a day before symptoms appear, and you can remain contagious for up to 5–7 days after symptoms appear. Young children and people with weakened immune systems may be contagious for even longer. It's best to stay home while sick to avoid spreading flu to others. Generally, you can resume normal activities once your symptoms have improved and you have been fever-free for 24 hours (without using fever-reducing medication).

Who is at risk of serious complications from flu?

Serious flu complications can lead to hospitalization, disability, or death, even in otherwise healthy individuals, including children and adults. Certain groups of people are at higher risk of severe complications:

- Children younger than 5 years old, especially children under 6 months with underlying medical conditions related to developing immune systems and airway vulnerabilities
- Adults 65 years and older
- Pregnant women and those up to two weeks postpartum
- Residents of nursing homes and other long-term care facilities
- People from certain racial and ethnic groups, including communities of color, American Indians, and Alaska Natives
- People younger than 19 years old on long-term aspirin or salicylate-containing medications
- People with weakened immune systems due to conditions like cancer (chemotherapy or radiation), chronic corticosteroid use, or other immune-suppressing medications
- Individuals with chronic medical conditions, including:
    - Asthma
    - Diabetes (and other endocrine disorders)
    - Heart disease and a history of stroke
    - Chronic kidney disease, including those who have had a kidney transplant or are on dialysis
    - Liver disorders
    - HIV
    - Neurologic or neurodevelopmental conditions

- Blood disorders like sickle cell disease
- Chronic lung diseases, such as COPD
- Metabolic disorders
- Obesity (BMI of 40 or higher)
- Cancer or a history of cancer, particularly lymphoma or leukemia

What are the symptoms of flu?

Flu can cause mild to severe illnesses, in some cases, it can be fatal. Symptoms typically appear suddenly and may include:

- Fever or chills
- Cough
- Sore throat
- Runny or stuffy nose
- Muscle or body aches
- Headaches
- Fatigue (tiredness)
- Vomiting and diarrhea (more common in children than adults)

It is important to know that some people with a flu infection **may not show any symptoms.**



National Long-term Care Awareness Month

Put your hands together for **National Long-Term Care Awareness Month!**

For seniors and caregivers alike, this is an incredibly important month. National Long-Term Care Awareness Month brings attention to the emotional hardships, the medical benefits, and the financial advantages of lasting homecare and caregiving.

In honor of the month, we've put together a quick guide on everything you need to know about long-term care

What Is Long-Term Care?

Long-term care for seniors is centered around individual health and personal care. The goal of long-term care is to help with everyday tasks, enabling seniors to live their best lives stress-free and comfortably.
Long-term care is generally intended for seniors with disabilities, serious injuries, or ongoing medical conditions.

What Does a Long-Term Caregiver Do?

A home health aide providing long-term care usually helps with:

- Dressing
- Meal prep
- Hair, skin, foot, nail, and oral care
- Laundry
- Transportation
- Light housekeeping
- And more

Trained health care providers can also offer long-term *medical* care, including physical therapy, occupational therapy, and skilled nursing.
A caregiver providing long-term services doesn't just go through the rote motions of routine but also creates a safe and warm environment for seniors.

How to Get Paid for Caregiving?

Most of the long-term care is done at home. And it is mostly done unpaid by family or friends. While providing care for a loved one is an extremely rewarding endeavor, it can also be time-consuming and emotionally draining.
If you or someone you know provides long-term care, lighten the burden, and get paid to be a caregiver! You can get paid to do the work you're already doing by simply signing up as a home health aide.

Why do family caregivers deserve recognition?

Family caregivers provide enormous value to society. Their services often make it possible for their loved ones to remain at home. It usually fills a gap that would be astronomically expensive otherwise.

Caregiving can be tedious, repetitive, physically challenging and emotionally straining. For many caregivers, they sacrifice their own well-being to take care of their loved one





Family, Love, Food, Laughs, Grateful



Thankful, Love, Blessings, Giving



Gratitude, Home, Friends, Faith and PEACE!



HAPPY THANKSGIVING!



What Every Retiree 60+ Should Be Watching

Oct 28, 2026 · @JAMES TATUM

By James Tatum, James Tatum Financial LLC
After 60, the biggest money risks are not the stock market. They are outliving your savings, a health event that drains them, and leaving a spouse or family unprotected.

The good news: each of these can be planned for. Here are four areas every person over 60 should be watching right now.

1. Social Security: Know What You Will Really Receive

Social Security checks will rise 3.6% in January 2027, about $75 a month for the average retiree (Source: Social Security Administration, ssa.gov). But watch your Medicare Part B premium. It comes out of that same check, and the 2027 amount is usually announced in mid-November.

What to be concerned about:

- **Timing.** Claiming at 62 locks in a permanently smaller check. Waiting until 70 can raise it substantially.
- **Survivor benefits.** When one spouse dies, the household loses one of its two checks. The survivor keeps only the larger one.
- **Your statement.** Open a free account at ssa.gov and confirm your earnings record is correct.

2. Retirement Income: Make Your Money Last as Long as You Do

Many people now live into their 90s. Your money may need to last 30 years. What

to be concerned about:

- **Guaranteed income.** Does the income you can count on for life (Social Security, pension, annuities) cover your basic bills?
- **Inflation.** At 3% a year, prices roughly double in 24 years.
- **The new senior tax deduction.** The One Big Beautiful Bill Act gives people 65+ an extra deduction of up to $6,000 each for 2025 through 2028. It shrinks above $75,000 of income ($150,000 for couples). Ask your tax preparer.

3. Long-Term Care: The Cost Most Families Don't See Coming

At Deer Valley, you see this every day. Most people who reach 65 will need some help with daily living, such as bathing, dressing or eating.

What many families learn too late: **Medicare does not pay for ongoing custodial care.** It covers short-term skilled care after a hospital stay. Long-term help at home or in a facility is usually paid from your own savings, until you qualify for Medicaid.

What to be concerned about:

- **Who pays?** A nursing home can cost well over $100,000 a year. Home care adds up quickly too.
- **Your options.** Long-term care insurance, or life insurance and annuities with care benefits. Health affects approval, so plan before you need it.

4. Life Insurance After 60: It Still Matters

Life insurance is not only for young families. After 60, it protects the people you leave behind. What

to be concerned about:

- **Final expenses.** Funerals today often cost $8,000 to $12,000 or more. Don't leave that bill to your children.
- **Protecting a spouse.** When the check stops, the bills don't. Life insurance can replace lost income.
- **Old policies.** Many retirees have coverage through a former job that ends at retirement. Check what you actually have.
- **Leaving a legacy.** A policy can pass money to children, grandchildren or your church, generally free of income tax.

Your Fall Checklist

- ☐ Review your Medicare plan before Open Enrollment ends December 7
- ☐ Compare your guaranteed monthly income to your monthly bills
- ☐ Ask: who would pay if I needed care tomorrow?
- ☐ Find your life insurance policies and check your beneficiaries

Learn more: ssa.gov (Social Security) medicare.gov (Medicare plans and costs) 1-800-MEDICARE

This article is for education only and is not tax or legal advice. Consult a qualified professional about your situation.

Let's talk.

Free, no-pressure review · Marine Corps veteran · Ordained deacon

James Tatum, James Tatum Financial LLC
2300 West Port Plaza Dr., Suite 223, Creve Coeur, MO
314-283-5564 · jamestatumfinancial.com



Human Resources Department

For current employees, please make sure the Human Resources Department has an updated address, email, and phone numbers on file.

Any questions regarding the hiring process including prerequisites, training, or general questions, please call Ashley Lane, our Human Resource Director, on 314-219-1214, prior to coming to the HR office.

Please check Paycom regularly for communications from the Human Resources, Accounting and Compliance departments.

Please allow 48 hours for all document requests and employment verifications. They must be faxed or emailed to HR@deervalleyhomehealth.com

Ashley Lane, Human Resources Director
alane@deervalleyhomehealth.com | Office: 314-219-1214

Compliance Department

If you have any questions about the Code of Conduct and Ethics or about any policies or practices of Deer Valley Home Health, you should raise the questions to a manager/supervisor or with our Compliance Officer, Chrissy Hych-Jones, or the Compliance hotline, at 833-785-8200.

Nursing/Private Duty In-Home Care

Deer Valley Home Health Services has openings for LPN's, RNs, and CNAs to work in our Private-Pay Nursing and Healthy Child & Youth programs. We offer a competitive salary with health benefits and a savings plan. To apply, please visit our website www.deervalleyhomehealth.com . For specific questions about the programs, please call our Clinical Nursing Supervisor, April Hooten at 314-761-7441.

Department of Mental Health (DMH) and In-Home Care/Individualized Supportive Living (ISL)

If you have any questions about the Department of Mental Health In-Home programs, please call the program manager Veronica Shannon on 314-773-4433. For more information about the Department of Mental Health, visit: Individual, Family & Guardian Info | dmh.mo.gov.

Consumer Directed Services (CDS)

If you have been in the hospital or have a change in your health status, you may be eligible for an increase in units. Please reach out to our Intake Coordinator, Kim Hamm, on 314-219-1221. You may also contact (314) 219-1213 Darnell Jones for North County, (314) 450-7294 Terrell Jones for South, and (816) 643-4300 Chasatie Fisher for Kansas City.

In- Home Services (IHS)

If it is time for your Medicaid Reassessment and/or Home Healthcare Reassessment, please make sure you respond to the State correspondence within ten business days to avoid interruption in your services, which may include cancellation.

If you have been in the hospital or have a change in your health status, you may be eligible for an increase in units. Please reach out to your Risk Manager, Briana Campbell 314-219-1337.



Welcome New Hires

Robyn Cannon PCA

Cla'Janae Smith CNA

Jordan Irons DSP

CeLicity Wright DSP

Congratulations!

CONGRATULATIONS

to the following employees on their November work anniversaries…

Lovarse Posley	**1 year**
Norman Boyce	**1 year**
Tanisha Carr	**4 years**
Beatrice Welch	**6 years**
Lakesha Ford	**9 years**
Gwendolyn Peters	**10 years**



Jordan Irons 11.03
Theresa Lucas 11.03
Lovarse Posley 11.07
Rita Douglas 11.08
Arletus Reese 11.08
Cla'Janae Smith 11.08
Nicole Dickerson 11.11
Mariah Watson 11.12
Sharron Washington 11.15
Leslie Davis 11.16
Marjorie Johnson 11.19
Colette Glaze 11.21
Brandi Kaufman 11.23
Samaria Savage 11.23
Iyana Perry 11.26









Sister Strut 2026

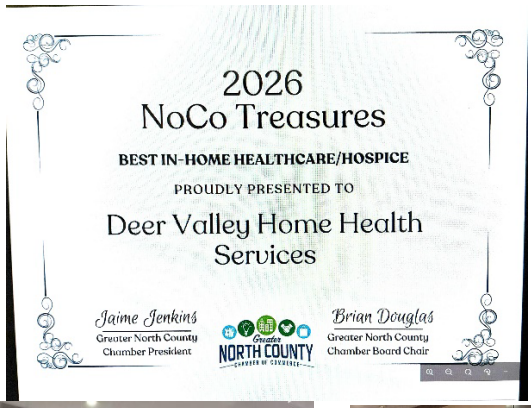








Treasure Winners Lucheon





















Happy Bosses Day









Doors of Opportunity Gala





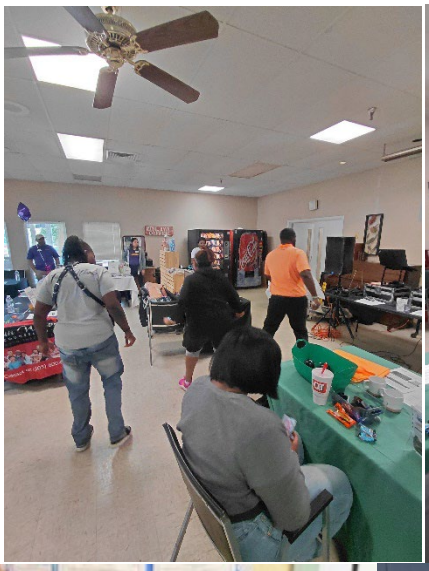








Deer Valley Out Here

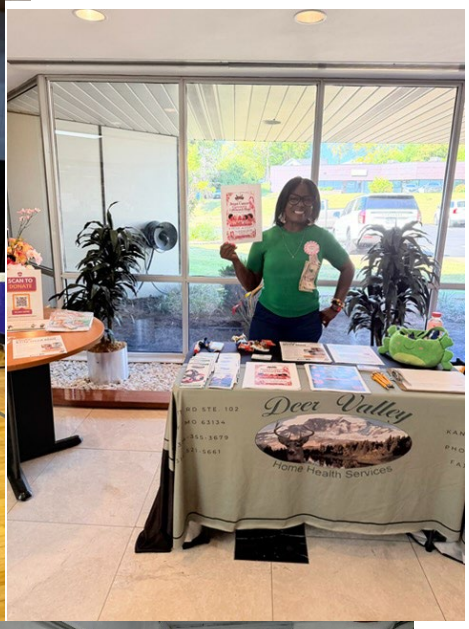


















Book Signing



Black Attire Ball





Fox 2 News









Up Coming Events

St. Louis Adventist every Tuesday & Thursday 10am-2pm

New Journey Baptist Church Food Pantry - every Wednesday 12pm- 3pm

Chapel of Exceptional Food Pantry - every Tuesday & Thursday 10:00am – 12pm

Fall Meet & Greet Networking – November 13th 12pm- 1:30pm

Women's Networking Meeting- GNCC – November 10th 12pm-1:30pm

Greater North County Chamber Networking Luncheon/ November 18th 11:00pm-1:00pm

Olivette Chamber Networking Luncheon – November 19th 11:30am-1:00pm

Olivette Women's Business Group - November 20th 11:30am-1:00pm

Vet Connect Meeting – November 20th 8:30am-10:00am

Food Pantry Days:

Circle of Lights- Food
314-382-8759

Episcopal Church of All Saints
314 367-2314

Focus Gateway City
314 884-0394

Hope Church
314 869-7777

Team Food Pantry
314 831-0879

Urban League
314-388-9840

Heat Up Saint Louis
314-241-0001

Carondelet Park Rec Complex (SHOWERS FREE)
314 768-9622

GIFT CARD AGENCIES:
Salvation Army
Urban League

Community of Hope
314 887-5941
Food Pantry

Basic Needs:
Community Action Agency of STL County
314-863-0015

Guardian Angel Settlement Association
314-773-9027

www.mydss.mo.gov/foodassistance SVDP - call 211 for local resources TEAM Food Pantry 314-831-0879

Housing/Shelter:
Apartment Finder
www.apartmentfinder.com

Beyond Housing
314-533-0600

MO Housing Development Commission
314-877-1350

(For home rehabilitation grants and assistance finding rental properties)
My Housing Search
www.myhousingsearch.com

St. Louis Housing Authority
314-531-0184

St. Louis County Housing Authority
314-428-320

1



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THANKSGIVING

L G A E D A R A P T L L R E W O L F Y A M B H Q
Y M F K O H A Q J G O A B H Y B Q R T K A O R Y
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NOVEMBER
BLESSINGS
MAYFLOWER
PLYMOUTH ROCK
FOOTBALL
BUTTER
STUFFING

GOBBLE
CASSEROLES
PUMPKIN PIE
INDIANS
PARADE
ROLLS
MASHED POTATOES

TRADITIONS
GRAVY
APPLE PIE
PILGRIMS
FRIENDS
HAM
TURKEY

HARVEST
YAMS
AMERICA
NAP
FAMILY
CRANBERRY SAUCE
THANKSGIVING



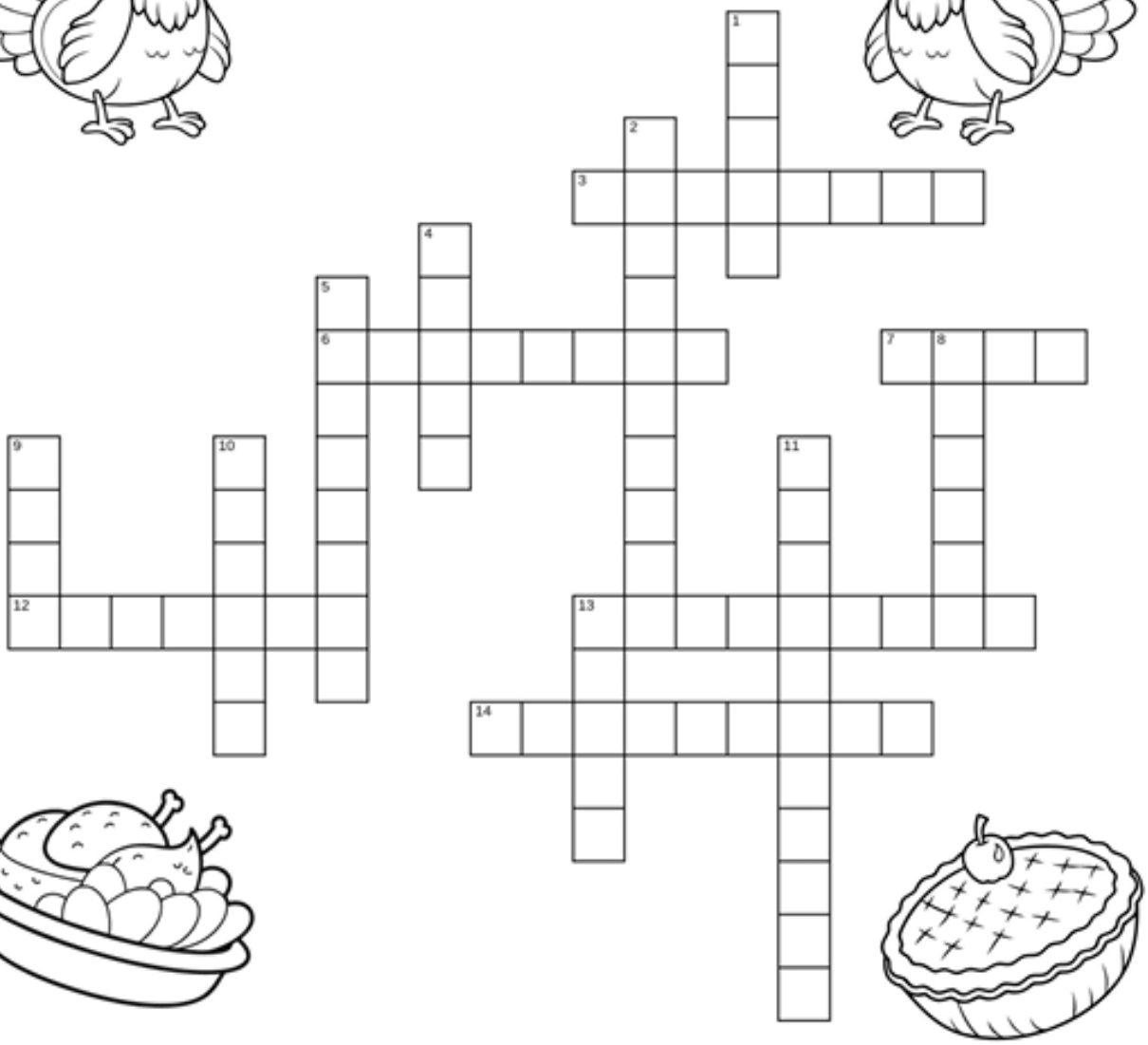




THANKSGIVING

— CROSSWORD —





Across

3. The month in which Thanksgiving falls.
6. The feeling of appreciation shared on Thanksgiving.
7. Trees shed their colorful leaves in this season.
12. The key ingredient in a popular Thanksgiving pie.
13. Bringing loved ones together for a special meal.
14. Figure in fields, often stuffed with straw, seen around Thanksgiving time.

Down

1. A sweet drink made from apples, often enjoyed warm in the fall.
2. A horn-shaped basket symbolizing abundance and plenty.
4. A big meal enjoyed with family and friends during Thanksgiving.
5. A delicious bread and herb mixture baked inside the turkey.
8. The season when Thanksgiving is celebrated.
9. A warm starter often served before the main course.
10. The star of the Thanksgiving meal.
11. A joyful gathering to mark a special event like Thanksgiving.
13. A savory sauce poured over turkey and mashed potatoes.