



# FAMILY & CONSUMER SCIENCES



## Teaching your tweens and teens to be media literate

There are more ways for people to get news and information than at any other time in history. This access is good and bad. On one hand, more information is almost always better than less. On the other, how do you sort through it all and determine the veracity of what you're reading or hearing?

The challenge is especially acute for teens and tweens who may still be developing critical-thinking skills as consumers. Ohio State School of Communication lecturers Kristie Sigler and Mary Sterenberg recently published a blog post that gives advice on how you can help teens and tweens navigate an increasingly dangerous information superhighway.

### 1. Stay involved.

The National Association for Media Literacy Education cautions parents not to back away from regulating their kids' media consumption as they hit tween and teen years. Tweens and teens naturally start to seek out independence and find their own identities during these years, but media shouldn't be the only voice telling our kids who they should want to be. Plenty of images online don't give young people a healthy or realistic model, and parents can be a voice of reality and

reason.

NAMLE offers a free Parent's Guide to Media Literacy with information on helping kids build healthy relationships with media.

### 2. Identify credible sources.

Share this short video from PBS news with your tweens and teens to let another young person tell them how to navigate social media news. She gives tips on what sources should be considered "green lights" and what warning flags indicate fake news or advertising that might appear to be actual news.

One tip Sigler and Sterenberg give college students is that websites that end in .gov, .edu and .org carry more weight and credibility than a .com. NAMLE's Parent's Guide to Media Literacy also includes helpful examples of conversations you can easily imagine having with a tween and teen.

### 3. Teach the art of double-checking.

In its curriculum for middle and high school students, Common Sense Media uses a technique called lateral reading. This means encouraging our kids to corroborate information they find with another source (or more). We can suggest they look for a news item in multiple places to see if it is widely covered and also appears in trusted news

outlets. If they find several articles on the same topic, they can compare the coverage on different sites and consider major differences in what information is provided.

### 4. Decode fake news and ads disguised as news.

Almost a quarter of adults have shared a false news story according to Canada-based Media Smarts, a center for digital and media literacy. We're all getting more and more news on social media, and we tend to ask fewer questions about credibility when we receive news from people we know.

We need to remind our tweens and teens (and ourselves) not to believe everything we read. Media Smarts offers an Authentication 101 tip sheet on how to recognize false information online.

### 5. Give a lesson in what makes news newsworthy.

Sterenberg started her career as a journalist, putting her in a position to really give her kids an earful about the 24/7 news cycle and news values. These aren't things the average parent knows. Media outlets choose news based on what they think their audience wants or needs to know most.

News values haven't changed much over the

years, but the internet now makes news a 24/7 business. The pressure on media outlets to provide timely and accurate information all day every day can jeopardize research and fact-checking even among credible news sources.

This printer-friendly news values worksheet from the PBS Student Reporting Lab gives more detail on news values.

### 6. Reinforce family values.

As you discuss current events and other issues with your tweens and teens, bring your own family's values into the conversation. Sigler and Sterenberg wrote an entire post about how to define your family's values and why it's such a game-changer for parents of tweens and teens. Help your kids see how you filter what you see and read through the values you've chosen for your family, and how that impacts your response to information in the media.

### 7. Use politics as a lesson in media literacy.

Common Sense Media gives easy ways to talk to kids about politics and breaks them down elementary through high school in ways that are developmentally appropriate.

<https://insights.osu.edu/life/media-literacy-teens>

## Why the rich go broke — and how you can avoid a similar fate

In the summer of 2019, NFL running back Adrian Peterson made headlines when he found himself in court because he couldn't pay his debts.

This is a football star who it is estimated will make close to \$100 million in his career. So it was surprising to some when Peterson was reported to be unable to pay millions in debts. But it's not a unique story. Over the years, celebrities such as Nicolas Cage, Kim Basinger, Michael Jackson and MC Hammer have made headlines by falling on financial hardships.

"What can be even more shocking is hearing about lottery winners going bankrupt," said Matt Sheridan, senior lecturer in the Department of Finance at Fisher College of Business. "How does someone who won the Powerball go bankrupt? They had all the money in the world, right?"

**Q So how does that happen? How does someone go from being a multimillionaire to broke?**

A When you feel you have a ton of money, you live in the moment and think it's going to last forever. We are a society built off consumption. It feels better to spend today than save for tomorrow.

That can lead to bad financial decisions.

Money is put into depreciating assets such as cars. And then every family member comes out with their hands out. Many will say money was stolen or misappropriated. In many of these cases, it's not solely that people make bad financial decisions, but that they do not know the quality of financial advice they are receiving.

A lot of financial advisors are not fiduciaries. Legally, a fiduciary must act in your best interests. A large percentage of financial advisors are salespeople and are held to a suitability standard. Most people don't realize that an advisor held to a suitability standard needs to ensure only that the investment decisions are suitable for the client's situation and does not require that the investment advice is in the client's best interest.

**Q Is there anything the rest of us can learn from these stories?**

A They highlight how big of an issue financial illiteracy is in the United States. It would be nice to have financial literacy classes required in high schools. I definitely think it should be required at a four-year college, especially with the fact that tuition has been increasing faster than

inflation, and graduates are coming out of college with an average of \$30,000 in student loan debt and that's trickling down to society.

**Q So this is a societal issue?**

A We could improve a number of economic issues and reduce a lot of stress with better financial literacy. A leading cause of divorce is due to money problems. The number one cause of bankruptcy isn't losing a job, it is actually medical bills. These issues show that the majority of Americans are not financially prepared for negative economic surprises.

There are stats that show the average American can't handle a \$500 emergency. That's a broken windshield. In addition, many of our financial institutions directly profit from financial illiteracy. Many of our consumer banks have become high-pressured sales organizations, and we have a system that allows for predatory lending (i.e., payday loans).

**Q In the absence of those institutional financial programs, what do you recommend?**

A • One, live below your means.

• Two, make sure you budget. Most people equate that with a four-letter word, but it's a strategic plan — you're telling your money what to do. Living within your means is important.

• Three, the phenomenon of wage creep — of whatever you make you'll spend — is real. Let's say you make \$50,000 a year and are living paycheck to paycheck and you think, 'If I could just make \$60,000 a year, that would solve everything.'

Then you get to \$60,000 and you become accustomed to that and you're still in the exact same position where you're month-to-month.

Some of it is common sense, but unless you

walk through how the brain thinks about money, it's easy to forget the advice. Wage creep, keeping up with the Joneses — these things are baked into us as human beings.

**Q What are some strategies to get ahead financially?**

A • Automating savings — save 15 percent of your pretax dollars. That can be put into retirement accounts. You can set it up so money is pulled out pretax and never hits your bank account.

• Have an emergency fund separate from your main checking account. If you're single, have enough money to cover three to six months of expenses; if you're married with dependents, nine to 12 months. That way if an emergency happens, you can protect your retirement savings and avoid high-interest debt.

• Focus on getting the big purchases right. Debt is a serious issue in this country — breaking it down among auto loans, mortgages, student debt, credit cards — and what makes the biggest difference is getting the big purchase right.

Your goal should be to get the lowest interest rate possible. So for a house, you can go to bankrate.com and it will show which banks are giving the lowest interest rate loans and the highest for savings accounts. And that's important.

Let's say the average house in the U.S. is \$250,000. For a 4 percent mortgage, total interest is about \$180,000. If you paid just 1 percent higher on a 30-year fixed loan, that's going to cost you an additional \$53,000 over the course of that loan. That's a big deal.

<https://insights.osu.edu/business/avoid-going-broke>

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## Don't kid around with your kidneys

By Dan Remley, PhD, MSPH, Associate Professor, Field Specialist, Food, Nutrition, and Wellness, O.S.U. Extension

When I was in my early 40s my ankles started to swell up. I was healthy in every other way with the exception of living with Type 1 diabetes. Through a urine and blood test, doctors were concerned that I had some indicators of a kidney disease. After a biopsy, I was diagnosed with idiopathic nephropathy. My kidneys were inflamed and damaged from an autoimmune reaction. Fortunately, doctors were able to treat it successfully through medicines and monitoring.

When we are healthy, we might not think about our kidneys. When we have a chronic disease like diabetes, we still might not think about our kidneys, as I didn't. We should though, as kidney disease is becoming more and more common today and is a potential complication of chronic diseases like diabetes. Kidneys play an important role in our bodies. They remove wastes, extra fluid, and acids to maintain a healthy balance of water, salts, and minerals. In addition, kidneys produce hormones that help control blood pressure, make red blood cells, and keep our bones healthy.

Conditions such as hypertension or elevated blood sugar can be harmful to the kidneys over time as they become damaged and leaky. Kidney disease is often called the silent killer because individuals can be asymptomatic at first. As kidney disease progresses, harmful electrolytes and waste start to build up in the body. In the final stages of kidney disease, dialysis is needed. Kidney disease can be detected by routine blood and urinalysis tests. It's imperative that people get checked if they are at high risk:

- Diabetes
- High blood pressure
- Heart (cardiovascular) disease
- Smoking
- Obesity
- Being Black, Native American or Asian American
- Family history of kidney disease
- Abnormal kidney structure
- Older age
- Frequent use of medications that can damage the kidneys

Fortunately, kidneys disease can be controlled or managed if it is detected early enough. Medications and behavioral changes can delay or prevent complications.

Following a low sodium diet, being physically active, smoking cessation, managing blood sugar, and maintaining or reducing weight are all kidney healthy behaviors.

## How long is too long for holiday leftovers?

By Tracy Robinson

I typically make a large turkey (22 pounds) and plenty of trimmings because my family loves Thanksgiving leftovers. How many days after the holiday is the food safe to eat?

Wow, it sounds like your family really loves turkey, as do I!

Many people often wonder how long it is safe to eat leftovers, not just during the holidays, but at any other time as well. The recommended refrigerated storage time for different foods can vary by food type, but in general, the refrigerated storage time is quite short, said Sanja Ilic, Food Safety State Specialist, Ohio State University Extension. OSU Extension is the outreach arm of The Ohio State University College of Food, Agricultural, and Environmental Sciences.

For instance, the U.S. Department of Agriculture recommends storing cooked turkey no longer than three to four days. These short-but-safe limits will also keep refrigerated foods from spoiling.

Many consumers, however, do not practice safe leftover storage. In a recent study by the USDA, one-third of participants said they'd eat leftovers longer than four days after cooking.

This is a problem because after four days of refrigeration, the risk of foodborne illness causing bacteria growing on those leftovers increases, Ilic said.

"And because pathogen bacteria typically doesn't change the taste, smell, or look of food, you can't tell whether leftovers are safe to eat," she said.

And, if you choose to store the leftover turkey in the freezer, you can feast on that turkey, well, forever. While the taste and texture of the frozen

meat will decline after about four months, turkey that is correctly prepped for frozen storage is safe to eat indefinitely, says the Food Safety and Inspection Service of the USDA.

The federal agency recommends that you remove the turkey from the bone, slice it into smaller pieces, and store it in small containers if you plan to eat it within four days. If you want to store the turkey longer, you should pack it into freezer bags or other airtight containers and place it in the freezer.

For the other leftover foods, you should cover and wrap them in airtight packaging, or seal them in storage containers for storage in the refrigerator. This helps to keep bacteria out, retain moisture, and prevent leftovers from picking up odors from other food in the refrigerator, the USDA says. Taking care to store leftovers correctly can help you avoid getting a bad case of foodborne illness.

"Remember that cooked foods have to be kept out of the temperature danger zone (40 to 135 degrees Fahrenheit)," Ilic said. "Turkey, like other cooked foods, should be kept warm (135 degrees Fahrenheit)."

"Turkey can only be at room temperature for two hours. After that, it should be refrigerated."

According to the Centers for Disease Control and Prevention, Clostridium perfringens is one of the bacteria that can grow in cooked foods that are left at room temperature for too long after cooking. It also produces toxins that cannot be inactivated by reheating the foods.

In fact, C. perfringens is the second most common bacteria that causes foodborne infections. As many as one million individuals are affected by C. perfringens each year, according to

the CDC. Perfringens food poisoning symptoms include severe abdominal cramps and pain, diarrhea, and flatulence within six to 24 hours after eating foods that contain high numbers of bacterial cells.

Another interesting fact: C. perfringens outbreaks occur most often in November and December, with many of the outbreaks linked to turkey and roast beef, according to the CDC.

Here are some other tips from the USDA regarding leftovers:

- Keep leftovers in a cooler with ice or frozen gel packs if the food is traveling home with a guest who lives more than two hours away.
- Store stuffing separately from leftover turkey. Remove the stuffing from the turkey and refrigerate the stuffing and the meat separately.
- When reheating cooked foods, be sure to use a food thermometer to make sure they have been heated to an internal temperature of 165 degrees Fahrenheit.

Lastly, while you think of clever ways to serve up those leftovers, (turkey pot pie, anyone?) remember to keep food safety in mind so that you, your family, and any guests who want to feast on Nanna's special-recipe sweet potato casserole or other traditional holiday favorites, can do so safely.

*Chow Line is a service of the College of Food, Agricultural, and Environmental Sciences and its outreach and research arms, OSU Extension and the Ohio Agricultural Research and Development Center. Send questions to Chow Line, c/o Tracy Turner, 364 W. Lane Ave., Suite B120, Columbus, OH 43201, or [turner.190@osu.edu](mailto:turner.190@osu.edu).*

*Reviewed by Sanja Ilic, Food Safety State Specialist, Ohio State University Extension*

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THE OHIO STATE UNIVERSITY COLLEGE of FOOD, AGRICULTURAL, and ENVIRONMENTAL SCIENCES

# OSU EXTENSION CALENDAR OF EVENTS

## OCTOBER 2021

- 27 Volunteer Appreciation "Drive Thru" Dinner, Morrow County Fairgrounds, 4:30-6:30 p.m.
- 29 4-H Teen Opportunities Application Due

## NOVEMBER 2021

- 1 Jr. Fair Board, Fairgrounds, 7 p.m.
- 2 How To Create A Spring Bulb Container Garden, Ag Credit Building Conference Room, 6 p.m.
- 4 Dairy Board Meeting, Ag Credit Building Conference Room, 12 noon

- 6 Cattlemen's Meeting, Ag Credit Building Conference Room, 6 p.m.
- 11 Veterans Day – Office Closed
- 11 Pork Producers, Ag Credit Building Conference Room, 7 p.m.
- 17 Dining with Diabetes: Take Charge for the Holidays webinar 12 PM
- 18 Holiday Wreath Make & Take Workshop, 6 p.m., Perry Cook Memorial Library
- 18 Horse & Pony Committee, Ag Credit Building Conference Room, 7:30 p.m.
- 25-26 Thanksgiving Holiday – Office Closed

- 30 CARTEENS, Ag Credit Building Conference Room, 6:30-8:30 p.m.

## DECEMBER 2021

- 3 Morrow County Chamber of Commerce Christmas Parade, 7 p.m., Mt. Gilead
- 4 Market Beef Pre-Fair (2022) Weigh-In, 8-11 a.m., Fairgrounds
- 6 Jr. Fair Board, Fairgrounds, 7 p.m.
- 6 Holiday Wreath Make & Take Workshop, 6 p.m., Ag Credit Building Conference Room
- 7 Holiday Wreath Make & Take Workshop, 6 p.m., Ag Credit Building Conference Room

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