

**Concerns Arise Over Student Impact Following CMSD Deficit Reduction Plan**



In a 7-1 vote on Feb. 27, the Board of Education approved The Cleveland Metropolitan School District's (CMSD) deficit reduction plan, signaling tough decisions ahead as noted by CMSD Superintendent Dr. Warren Morgan.

**In my Opinion**



**Art of Me Screens New Films**



By Vince Robinson

Art of Me, an organization dedicated to amplifying the voices of young people through filmmaking, hosted a grand movie premiere at the Cleveland Museum of Natural History a few weekends ago, showcasing two compelling films.

One of the featured films, "Life on Track," follows the journey of a young man coping with the loss of his closest friend and music collaborator, compounded by the theft of his cherished lyrics. As his stolen music gains viral fame, he embarks on a quest for justice, ultimately finding solace and creative inspiration within the legendary confines of a Cleveland music studio.

The second film, "Sa'Kyra's Dance," chronicles the aspirations of a young woman striving



to join a prestigious dance company despite facing a debilitating illness that threatens to thwart her dreams.

Stephanie Wahome Lassiter, executive director of Art of Me, emphasized the organization's commitment to storytelling as a means of addressing societal challenges. "At Art of Me, we collaborate with both young people and adults to craft narratives that tackle pressing issues. We believe in taking proactive steps to bring these stories to life on screen," said Lassiter.

Director Kevin Taylor, whose work includes "Life on Track," underscored the significance of the film

in shedding light on the historic Boddie Recording Company, a pivotal institution in Cleveland's musical heritage. Taylor expressed hope that the film's portrayal of the studio's legacy would contribute to efforts to preserve it as a museum, highlighting its role in shaping the city's cultural landscape.

Elijah Payne, the lead actor in "Life on Track," shared his mission of spreading joy by drawing parallels between his character's journey and his own aspirations. Payne, a recent graduate of Olentangy Orange High School, expressed his

desire to inspire viewers through his performance, both on screen and in real life.

Art of Me engages in storytelling initiatives that involve contests designed to solicit narratives from young participants. Through collaborative efforts with industry professionals, these stories are transformed into cinematic works that offer messages of resilience and empowerment.

As Art of Me continues to foster the creative talents of young minds, it remains dedicated to harnessing the transformative power of film to inspire positive change within the community.



Robert Harris owner of Mr. Gilberts (Photo credit: TCO Staff)

**Is it Time for Form-Based Coding?**



By Ron Calhoun

The City of Cleveland is pushing to increase the population in Cleveland, buzz word "Density" by promoting development. The City Planning Commission is now pushing legislation with the purpose of making development easier with fewer restrictions to be presented and approved by Cleveland City Council. This new legislation will create what is called "form-based coding". Makes you wonder why and who is really pushing this agenda with so many other issues to address in this city.

It reminds me of that great decision to make Carnegie Avenue. a two-way street at certain times of the day. Remember when you would drive onto Carnegie Avenue. and suddenly remember to look at the time, and then look back up and see four lanes of traffic coming at you? The traffic flow was for the benefit of those coming in and out of the city from the suburbs. It didn't make sense then, and now we realize it was ridiculous. Let's be hopeful that form-base coding will not result in the same ridiculousness. So what is form-based coding?

Form-based coding is a special set of rules cities use to plan how buildings and public spaces should look and function. Instead of just focusing on what type

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**Politics, Polarization, and Dating Trends in America**

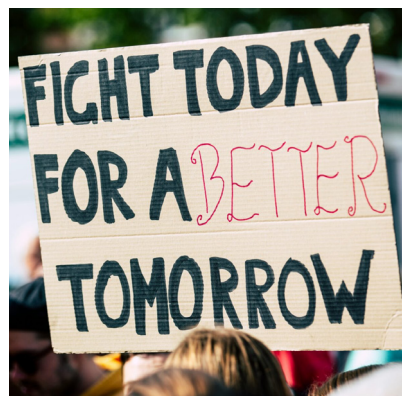


By Izzy Aparicio

Young people today are dating and marrying less than any other generation. This has sparked a national conversation about shifting views, values, and priorities in America's youth. The landscape of love is changing, and while some may see this trend as worrying, many factors contribute to this phenomenon.

**Political Divide**

Political beliefs are quickly becoming one of the most important deal-breakers for young people. Young men and women are



more polarized with political ideology than any other generation. According to a recent Change Research Study, there is a significant amount of cohesion among young women, with 41% identifying as progressive, in comparison to 24% of men under 35. Many in this age group regard their political viewpoints as unchangeable.

This difference in views creates barriers to potential relationships and can make it more

challenging to find a compatible partner.

**Social Media**

Whereas older generations have shared their formative years experiencing many of the same things, millennials and Gen Z's use of social media has allowed for more separate and isolated spaces. Because young people have a vast amount of media to engage with and learn from, they can find content about issues that they care about, such as feminism. Then the social media algorithm shows them similar content over and over. Now, say that men have this same algorithm, but with content that is anti-feminist. Both sides are being bombarded with information from sources

that they agree with, and both sides resent the other. All of this creates even more polarization between the genders.

**Is it a Cause for Concern?**

While some express concerns over the erosion of traditional marriage and families, it is important to note that not all young people follow this trend, and many remain committed to the traditional ideals of dating and marriage.

In the end, this issue shows that this generation of young people are used to breaking the mold and want to find happiness differently, reflecting a society that values individual agency and personal fulfillment.



## Cleveland Canvases: Grant Program Paints Bright Future for Public Art



By Izzy Aparicio



Cleveland’s vibrant art scene is poised for a significant boost with the launch of the Transformative Arts Fund (TAF), a new initiative spearheaded by Mayor Justin Bibb. With nearly \$3 million in grants available to Cleveland artists across various disciplines including film, culinary arts, fashion, painting, and more, this initiative marks a pivotal moment for the city’s cultural landscape.

The funding, allocated from the American Rescue Plan Act funds designated in October 2022 in response to the Covid-19 pandemic, aims to invigorate public arts projects and foster

meaningful dialogue within the community.

The City of Cleveland envisions the TAF as a catalyst for funding innovative public arts initiatives that spark conversation and leave a lasting impact on the city’s identity. The TAF seeks projects that not only showcase

artistic excellence, but also demonstrate a clear commitment to social engagement. Whether it’s a mural addressing mental health, a thought-provoking film exploring local history, or a culinary installation promoting cross-cultural understanding, the potential for creative expression

is boundless.

Interested artists had until March 30 at 11:59 p.m. to submit their applications with notifications slated for April. Applicants must have a local institution willing to host their project and provide proof of residence in Cleveland. Depending on the scope of the project, six to 12 participants will be selected with grants ranging from \$250,000 to \$500,000.

The TAF represents an exciting opportunity for artists and the community alike, as it injects much-needed funding into public art projects and promises to enrich Cleveland’s cultural tapestry for years to come.



## Bloomberg Awards Cleveland \$200 Million in Sustainable Cities Initiative



By Izzy Aparicio



Cleveland is one of 25 U.S. cities chosen by Bloomberg to participate in the American Sustainable Cities initiative. This three-year, \$200 million program aims to help cities leverage federal funding for climate-friendly projects and promote equitable development, particularly in disadvantaged communities.

The city will receive a team of three specialists funded by Bloomberg. These experts bring skills in data analysis, project management, and fostering community engagement. Their focus will be to assist Cleveland in effectively utilizing federal funding for impactful climate solutions to help the city.

One of the main purposes of

this program is to address historical disinvestment in Cleveland’s minority neighborhoods. The initiative will aim to improve public health, wealth, and overall safety by prioritizing climate solutions at the local level in previously overlooked communities.

Cleveland joins other Ohio cities—Akron, Columbus, Cincinnati, and Dayton—in this program.

Potential projects may include the development of affordable energy-efficient housing, access to clean energy sources, investments in electric vehicle infrastructure, etc.

Cleveland’s selection presents a promising opportunity, and with the expertise from the Bloomberg fund, the city can begin to make strides towards a more sustainable and equitable future. For more information on this program, visit the Bloomberg website. <https://www.bloomberg.com/>

### Bloomberg American Sustainable Cities

The initiative will help deliver on-the-ground action like developing affordable energy-efficient housing,



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## Who is Addressing Cleveland Police Accountability



By Gregory Moore



The Cleveland Observer is providing a detailed breakdown of each entity responsible for addressing issues related to police accountability. We delineate each of their responsibilities, how they interact with citizens, and provide direct links to how Cleveland citizens can report complaints, attend meetings, and provide public comments.

At the March 12 monthly meeting of the Cleveland Police Review Board (CPRB), there was an extended discussion regarding the appropriate committee where citizens can direct their complaints. One such complaint under review by the CPRB centered around a police department representative who allegedly could not provide a frustrated caller with the

CPC was established in 2015 as part of the terms of the Consent Decree between the City of Cleveland and the U.S. Department of Justice (DOJ). These findings were documented in the DOJ's findings letter. The Consent Decree outlined the work that needed to be done so that CDP policies, practices, and procedures comply with constitutional law.

The CPC's purpose is to bring community voices into the process of police reform. Ongoing community input is crucial to ensure policing in Cleveland is constitutional, effective, and consistent with community values. The CPC works with the community to ensure that a variety of community perspectives about policing are heard and reflected in the CPC's reports and policy recommendations.

CPC collaborates with multiple community partners who volunteer their time, expertise, and resources to support effective and respectful community policing

spectrum of life experience and subject-matter expertise in policing, criminal justice, homelessness, human resources, and community affairs. Commissioners are chosen that reflect the racial, social, and cultural diversity of the city of Cleveland.

### District Policing Committee (DPC) Meetings

Each of the Cleveland Police Department's five district headquarters holds regular community public meetings to provide residents in each district the opportunity to directly engage with their local CPD officers, voice opinions on policing and crime, and network with neighbors and local community organizers. Upcoming DPC meetings for each of the five districts can be found on the CDP community event calendar.

### The Office of Professional Standards (OPS)

The OPS is an independent agency within the City of Cleveland and is composed of civilian employees only. It receives and investigates non-criminal complaints filed by members of the public against sworn and non-sworn Cleveland Division of Police employees. OPS is also empowered to make findings and recommend action to the Civilian Police Review Board (CPRB) regarding those complaints.

### Civilian Police Review Board (CPRB)

The CPRB is a nine-member board that oversees the Office of Professional Standards and can conduct hearings, subpoena evidence, and recommend discipline or policy changes. The CPRB reviews misconduct complaints investigated by the Office of Professional Standards (OPS) and makes recommendations for resolution to the Chief of Police. Prior to recommending discipline or determining that a complaint warrants no action, the CPRB holds a public hearing.

The mission of OPS and CPRB is to increase accountability and improve public confidence in the police by receiving and fairly, thoroughly, objectively, and timely investigating and resolving misconduct complaints against Cleveland Division of Police employees. Upon making its decision, the CPRB submits its findings and recommendations to the Chief of Police and notifies the complainant of the disposition.

CPRB hearings are held at



Then-Cleveland police chief Dwayne Drummond speaks during a press conference.

information on the appropriate committee for public comment.

The extended discussion by the CPRB members highlighted the multiple and sometimes overlapping boards that have created an alphabet soup of police oversight agencies. The multiple entities established over the years can leave many Cleveland residents confused when attempting to navigate the process of filing a complaint or attending an oversight community meeting concerning police misconduct.

The following information has been compiled directly from the City of Cleveland police accountability and oversight agencies. It includes links to the various entities and reports to ensure the most accurate information is provided to our readers.

### Cleveland Community Police Commission (CPC)

within the Cleveland community. By law, the CPC receives at least 0.5% of the amount budgeted for the Division of Police to provide grants for specific community-based projects centered around restorative justice, violence prevention, and mediation. The CPC awards grants up to \$50,000 per year to non-profit 501 (C) (3) Cleveland-based community organizations that focus on violence prevention, restorative justice, and mediation programs that reduce the need for police activity.

### CPC Commissioners

The CPC consists of thirteen commissioners who have gone through a selection process and are appointed for a two or four-year term. All two and four-year terms are randomly allocated to preserve fairness and the integrity of the selection process. Commission members represent a broad

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Euclid/Collinwood Observer  
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The views and opinions expressed in this publication are those of each writer, and not those of the publisher, editor or any other entity.

#### Article Submission Policy

The Cleveland Observer will take article submissions electronically via email or through theclevelandobserver.com. Registration required. Submitter must provide name, e-mail address, and phone number with submission.

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9 a.m. on the second Tuesday of each month on the third floor of their offices at 205 West St. Clair Ave.

Meetings can also be viewed live through their YouTube channel. Citizen's Complaint forms can be emailed to CLEPoliceComplaints@city.cleveland.oh.us. Comments can also be submitted by calling (216) 664-2944.



## Parking illegally: Lack of Dignity?



Staff Writer

Parking illegally for various reasons has become a prevalent practice within the African American community in Cleveland, Ohio. Parking on the wrong side of the street, on the lawn, on a one-way street the wrong way, or in front of a business doorway is a clear indication of community erosion and a lack of dignity.

Are there underlying reasons for this lack of community, belonging, identity, self-worth, or the promotion of negative relationships? Dignity encompasses a sense of self-respect, integrity, and honor, regardless of a person's background, circumstances, or characteristics. Why do we as Clevelanders park illegally?

In emergencies or urgent situations, residents may park illegally to access hospitals, address sudden medical issues, or tend to other pressing matters. Some people knowingly choose to park illegally, believing they won't

get caught or receive a ticket. They may perceive the risk of fines as minimal compared to the benefits of illegal parking.

Parking legally in other areas in the suburbs may entail high fees or require purchasing parking permits. In such cases, people may opt to park illegally to avoid these costs. Some drivers may not fully understand parking regulations in specific areas or may misinterpret signage, leading to unintentional illegal parking.

In crowded areas or during busy events, finding legal parking spaces can be challenging. Consequently, some people resort to illegal parking out of desperation, particularly if they're running late or unable to find a suitable spot.

In areas with limited or no parking enforcement of parking regulations, people may feel emboldened to park illegally without facing consequences. Convenience often takes precedence over following parking regulations, leading some to illegally park closer to their destination to save time or avoid walking longer distances.

Knowingly engaging in wrongful actions is often referred to as "intentional misconduct,"



Shaker Square Daves's Super Market Photo Credit Cleveland Observer Staff Photographer

"deliberate wrongdoing," or simply "wrongdoing." This suggests that those are aware of the consequences of their actions and intentionally act contrary to ethical, moral, or legal standards or, in simpler terms, they lack dignity. What is dignity?

Fundamentally, dignity encompasses inherent value, autonomy, equality, empowerment, respect, and compassion.

Dignity asserts that every human being has inherent worth and deserves respect, regardless of their social status, abilities, or achievements. It recognizes

express themselves, providing opportunities for education, employment, and personal development.

Treating others with respect, courtesy, and consideration, recognizing their rights and boundaries, and refraining from actions that undermine their dignity or cause harm are integral aspects of dignity.

Dignity also involves compassion and empathy toward others, particularly those who may be vulnerable or marginalized, addressing their needs and struggles with kindness and support.



Thurgood Marshall Rec Center. Photo Credit Cleveland Observer Staff Photographer

individuals' autonomy and their right to make choices without undue interference or coercion.

Dignity promotes equality, affirming that all people are equal in dignity and entitled to equal treatment and opportunities, rejecting discrimination based on factors such as race, gender, religion, or socioeconomic status.

Dignity empowers people to fulfill their potential, participate fully in society, and

While the reasons for illegal parking may vary, it is essential to prioritize compliance with parking regulations to ensure safety, accessibility, and fairness for all. Upholding dignity involves respecting oneself and others, recognizing each person's inherent worth, and acting with integrity and compassion. Let us strive to uphold dignity in all aspects of our lives including parking legally.

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## Is it Time for Form-Based Coding?

From front page

of things can be built in an area, it looks at how those things should be designed to fit well together. This helps make neighborhoods more organized and better for people to walk around.

Before Cleveland decides to use form-based coding, it should first work on fixing some big problems it has. Some of these problems include:

- **Economic Disparities:** Cleveland struggles with high poverty rates and income inequality which contribute to socioeconomic challenges for many residents. Limited access to quality education, healthcare, and employment opportunities exacerbates these disparities.
- **Racial Inequality:** African American residents in Cleveland, like in many other cities, face systemic racism and discrimination leading to disparities in areas such as education, employment, housing, and healthcare. This

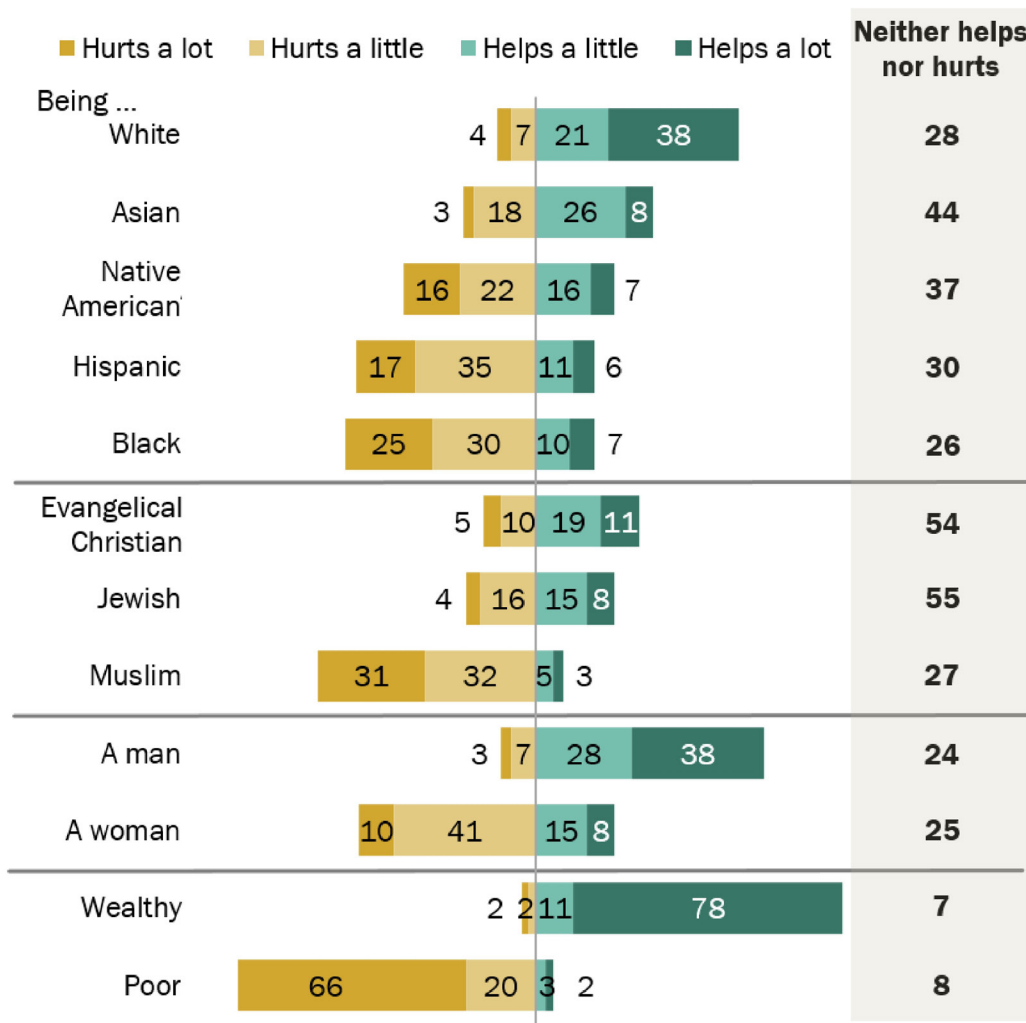
- **Infrastructure and Public Services:** Cleveland's infrastructure, including transportation, housing, and public services, may be inadequate or in need of significant improvement. Insufficient investment in infrastructure maintenance and development can impede economic growth, and quality of life for residents.
- **Crime and Safety:** Like many urban areas, Cleveland grapples with crime and safety concerns which can further exacerbate residents' sense of insecurity, and contribute to socioeconomic challenges, particularly in low-income neighborhoods.

Addressing these obstacles requires comprehensive strategies that involve collaboration among community leaders, policymakers, businesses, and residents. Efforts to promote economic development, improve education and healthcare

might not be the best idea right now.

### Half or more say being poor, Muslim, black or Hispanic puts people at a disadvantage in our society

% saying being each of the following helps/hurts people's ability to get ahead in our country these days



Note: Share of respondents who didn't offer an answer not shown.  
Source: Survey of U.S. adults conducted Jan. 22-Feb. 5, 2019.  
"Race in America 2019"

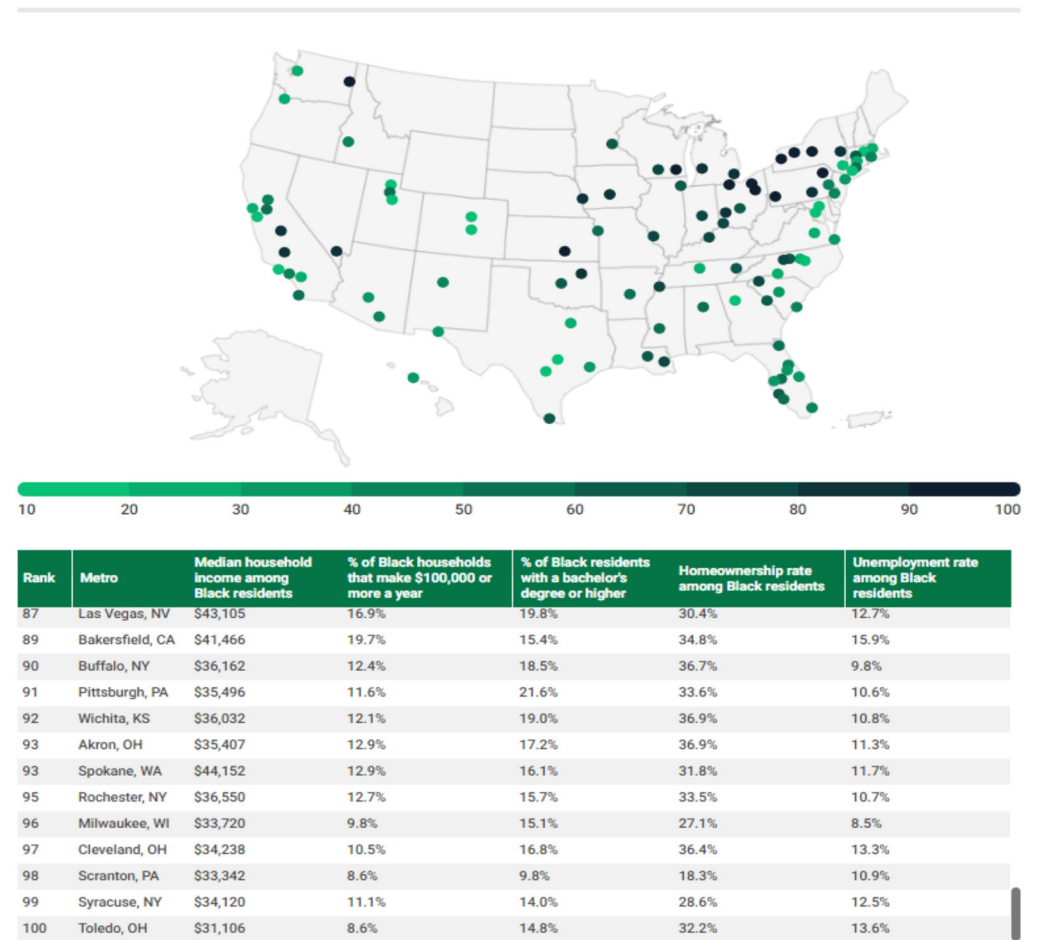
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- **Political Leadership:** Concerns about leadership quality and effectiveness in addressing the city's problems have been raised. Ineffective governance, corruption, and lack of accountability can hinder progress in addressing pressing issues and implementing inclusive policies.

access, reform law enforcement practices, and advance racial equity are essential for fostering a more inclusive and prosperous future for all Cleveland residents.

Form-based coding can be helpful for cities to grow in a smart way and keep the character of neighborhoods intact. In Cleveland, however, where there are big gaps between rich and poor, racial unfairness, and doubts about leadership, using this type of coding

Metros where Black Americans thrive the most



Source: LendingTree analysis of U.S. Census Bureau 2021 American Community survey data with five year estimates. Note: The first metrics were weighted equally.

might not be the best idea right now.

Form-based coding can make neighborhoods more organized and better for walking, but only if everyone is treated fairly. In Cleveland, some residents have more advantages than others. Using these rules might actually make things worse for those who are already struggling. It could lead to gentrification where poorer people are pushed out of their neighborhoods because of fancy new developments.

Also, using form-based

coding means spending a lot of money on roads and parks to support new buildings. Cleveland might not be ready for that yet, especially since there are already problems with things like roads repair and public safety.

So before Cleveland jumps into using form-based coding, it should focus on fixing the bigger issues it has. Once those are taken care of, then using these rules could be a good idea. But until then, it might be better to wait.



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# Concerns Arise Over Student Impact Following CMSD Deficit Reduction Plan



Revised 5-Year Forecast Reflected in Draft DEW Plan

By Izzy Aparicio

In a 7-1 vote on Feb. 27, the Board of Education approved The Cleveland Metropolitan School District's (CMSD) deficit reduction plan, signaling tough decisions ahead as noted by CMSD Superintendent Dr. Warren Morgan.

The approved plan addresses the looming \$143 million deficit projected for the 2024-2025 school year, necessitating significant cuts including adjustments to summer school programs and the discontinuation of after-school programs not directly managed by the district, although exemptions are made for athletics, arts, and other extracurricular activities.

While these cuts are expected to yield substantial savings, concerns persist regarding the impact on students. After-school activities play a crucial role in fostering students' interests and skills, as well as providing a safe environment for their development beyond classroom hours. Many parents, expressed apprehension during the meeting, while voicing concerns about the potential ramifications on their children's socialization, self-esteem,

\$ in millions	FY22-23	FY23-24	FY24-25	FY25-26	FY26-27	FY27-28
<b>Total Revenues</b>	\$697.8	\$722.4	\$662.9	\$678.1	\$683.7	\$695.4
<b>Total Expenditures</b>	\$682.8	\$676.0	\$723.6	\$746.9	\$774.0	\$797.0
<b>Net Excess (Shortfall)</b>	\$15.0	\$41.4	(\$65.7)	(\$68.8)	(\$90.3)	(\$101.6)
<b>Ending Fund Cash Balance</b>	\$109.5	\$151.9	\$85.3	\$16.4	(\$73.9)	(\$175.5)
<b>Encumbrances</b>	\$16.0	\$16.0	\$16.0	\$16.0	\$16.0	\$16.0
<b>Unencumbered Fund Cash Balance</b>	<b>\$93.5</b>	<b>\$134.9</b>	<b>\$69.3</b>	<b>\$0.4</b>	<b>(\$89.9)</b>	<b>(\$191.5)</b>

Source: Cleveland Metropolitan School District Board of Education. Note: Since being placed under a fiscal precaution status by the Ohio Department of Education & Workforce (DEW), District leaders have been working diligently to identify reductions that bring our budget in line with expected revenues/the end of temporary APR/ESSER funds and create a positive cash balance in the next two fiscal years.

academic success, and overall well-being.

There is also the specter of a state takeover loomed over CMSD without the implementation of the plan, underscoring the urgency of balancing fiscal responsibility with the educational needs of students.

As the district navigates these changes, it is imperative to monitor their effects closely and ensure continued access to quality education for all students. Open and transparent communication between the school district and the community will be paramount when addressing concerns and fostering collaboration towards sustainable solutions.



Cleveland Metropolitan School Board Meeting credit: CMSD Youtube Channel

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## Gospel-Centered Faith: The Power of Preaching



By Larry Frazier

Preaching is one of the major things that church attendees talk about—some people make their choice of church membership contingent on the preaching. Resultantly, the preaching task for a pastor is not to be taken lightly. We are reminded of the importance of preaching in Romans 10:14-15, “And how can they believe in the one of whom they have not heard? And how can they hear without someone preaching to them? And how can anyone preach unless they are sent?”

Sermon preparation must first begin with confession of your own sins and faults. That is good advice not only for a pastor, but for anyone preparing a presentation of the Word of God. After all, Jesus Christ said, “And whoever exalts himself will be humbled, and he who humbles himself will be exalted” (Matthew 23:12).

Worshippers often express the sentiment of whether or not they were fed by what they heard in the sermon. If their receiving attitude was guided by the Holy

Spirit, then that comment would have merit. Spiritual feeding can be however the Holy Spirit wants to serve it. It does not have to be how itching ears want to hear it, but rather how the Holy Spirit has prepared the message and the preacher. Doctor Martin Luther, the Reformer, said, “To preach Christ is to feed the soul, to justify it, to set

it free, and to save it, if it believes the preaching.”

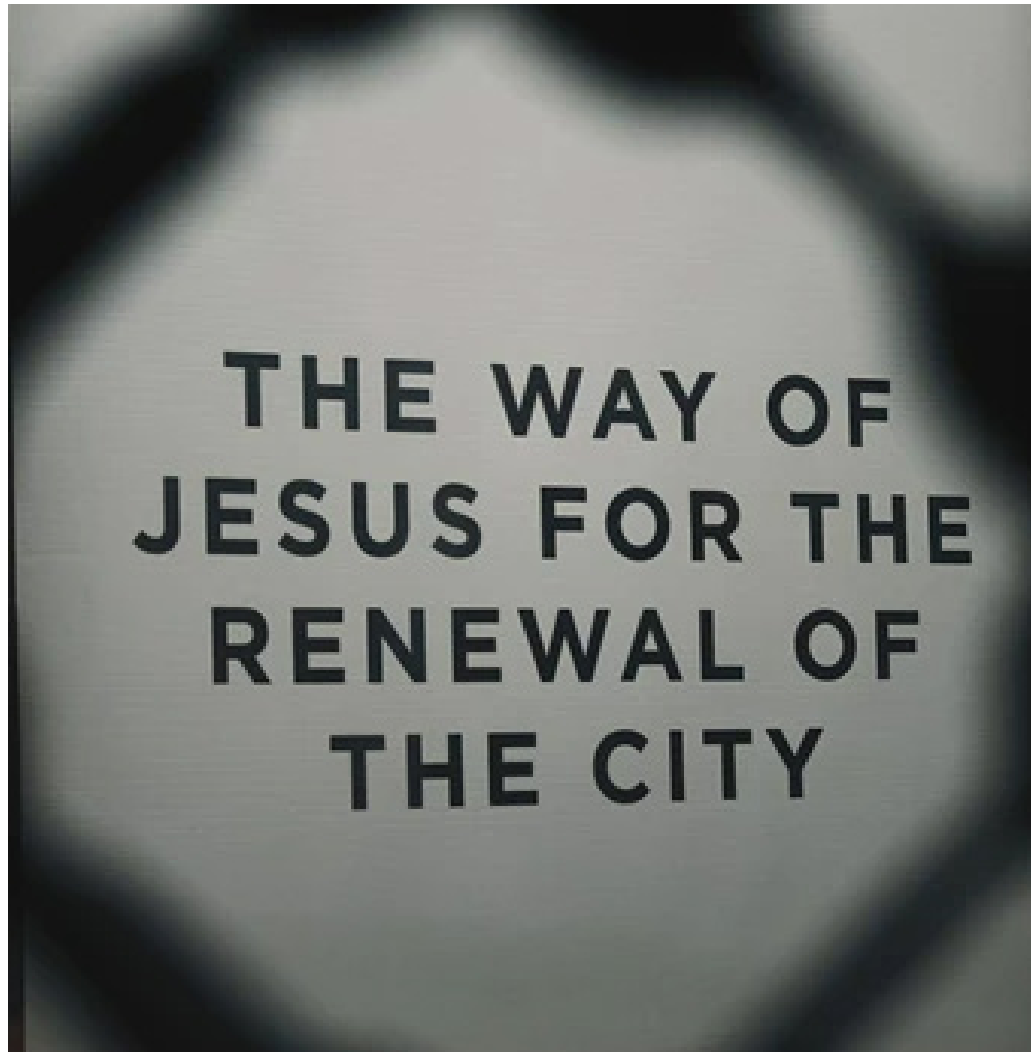
I have heard pastors say that sermon preparation is a 24/7 exercise – you are always thinking about your next sermon. Current events don’t always have a place in a sermon, but sometimes they find application in the Scripture readings. A pastor’s eyes are always

looking and the ears are always listening. The Rev. Vance Havner said, “The task of the preacher is to comfort the afflicted and afflict the comfortable.”

The same words that Jesus used to teach His disciples are advised for us as well: He said to them, “Therefore every teacher of the law who has become a disciple in the kingdom of heaven is like the owner of a house who brings out of his storehouse new treasures as well as old” (Matthew 13:52).

Jesus is saying to let the wealth and revelation from the Old and New Testaments – the totality of scripture, be your guide and teacher. The preacher is to be grounded solely by faith, scripture, Christ, and grace.

Preaching and faith are connected in the life of the pastor of a congregation. As they serve the souls entrusted to them with the word and sacrament, may they remember these words from an unknown writer, “You preach a better sermon with your life than you do with your lips.”



**Mr. Gilbert's Hats**

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## New Report Warns of Potential 20% Cut in Social Security Payments thru 2034



Staff Writer

A comprehensive analysis released March 20, 2024 by the Congressional Budget Office (CBO) forecasts a grim outlook for Social Security payments with projections suggesting a looming 20% cut for beneficiaries within the next ten years. According to the projections, the program’s trust funds are projected to be depleted by 2033. As a result, Social Security beneficiaries could face a 20% reduction in benefits if no corrective action is taken.

This potential reduction in Social Security payments is concerning for the millions of Americans who rely on the program for their retirement income. Experts warn that a 20% cut could translate in a significant loss of income for retirees, potentially forcing them to adjust their lifestyles or dip into savings.

### Calls for Action

Advocates, lawmakers, and economists have been sounding the alarm on Social Security’s financial challenges for years. The CBO’s report underscores the urgent need for policymakers to address the issue. They emphasize the importance of implementing reforms that ensure the long-term sustainability of Social Security



while protecting vulnerable beneficiaries.

### Potential Solutions

To address Social Security’s

financial shortfall, experts suggest a range of options. These include increasing payroll taxes, adjusting the retirement age, and altering benefit formulas.

Additionally, policymakers may need to consider more significant structural reforms to modernize the program and adapt it to the changing demographic and economic landscape.

### Public Awareness and Engagement:

Experts also stress the importance of public awareness and engagement. Understanding Social

Security’s financial situation and potential implications is essential for all Americans, as it impacts not only current retirees but also future generations. Advocates like the Social Security Works, and the American Association of Retired Persons Public Policy Institute encourage individuals to stay informed, engage with policymakers, and participate in discussions about Social Security’s future.

The CBO’s report serves as a wake-up call highlighting the urgency of addressing Social Security’s financial challenges. While a 20% cut in Social Security Benefits is a concerning possibility, it’s not yet a foregone conclusion.

Policymakers, stakeholders, and the public must work together to find sustainable solutions that protect the integrity of Social Security and ensure its continued role as a vital safety net for millions of Americans.



## What you should know about credit scores and bankruptcy



By Tonya Sams

Most consumers know that credit scores and bankruptcies can impact their financial well-being, but they don't understand how. Credit scores can determine whether someone can get a loan and if their interest rates will be low or exponentially high. There are things that consumers should be aware of to keep their finances stable.

One area that confuses consumers is how to dispute discrepancies on their credit report.

"You can write a letter to the three credit bureaus - Equifax, Experian and TransUnion- that includes documentation to show the bureaus that their reports are incorrect," said Matt Alden, a senior attorney in the Economic Justice Group at The Legal Aid Society of Cleveland.

"The credit bureaus would then have 30 days to investigate the inquiry and write a response to the consumer stating that they will delete, keep, or change the error on the report," said Alden. "If the credit bureaus will not change the incorrect information, the consumer can hire an attorney and respond to the bureaus according to the Fair

Credit Reporting Act."

Credit pulls can also impact your credit score. Hard pulls are made when you want to borrow money from a lender for car and home loans or when applying for new credit cards. Too many hard pulls can decrease your credit score. Soft pulls, on the other hand, are made when a company pulls your credit to verify your name, address, work history, payment history, if you filed for bankruptcy, and more.

Some soft pulls are made without the consumer's permission. An example of this is when you receive mail from auto and home insurance, credit card, and loan companies. These companies have already pulled your credit to determine that you pre-qualify for their offers. Soft pulls don't affect your credit score.

Another area that consumers struggle with is bankruptcy.

"You should file for bankruptcy if your wages are about to be garnished, you're facing repossession or foreclosure, or you can no longer afford to make the payment," said Alden. "You should also file if you have more than \$10,000 of unsecured debt that you can't realistically pay off, facing an IRS collection or if the Department of Education is coming after you for student loans."

One myth about bankruptcies is that it will ruin



someone's credit forever.

"Bankruptcy does not kill credit because your credit is already tanked. Not making the payments is not going to make your situation any worse," Alden said. "Most people still have an income, and they can get secured credit cards. Most secured credit cards require at least \$300 on them and must be paid in full. You can use it to buy groceries, gas, and car repairs. They can help to reestablish credit."

If you have questions about money issues including debt and bankruptcies, call the Legal

Aid Economic Justice Info Line at 216-861-5899. Need further assistance? Legal Aid may be able to help! To apply for assistance, call 888-817-3777, or complete an online intake 24/7 at [lasclev.org](http://lasclev.org).

*Tonya Sams is a development & communications manager at The Legal Aid Society of Cleveland.*

## Will TikTok be Banned?



By Kasey Sheridan

On March 13, the House of Representatives passed a bill that puts pressure on ByteDance, the China-based company that owns the popular social media app TikTok. The bill demands that ByteDance sell TikTok within six months, or the U.S. will pull it from all app stores in the country.

Though the bill has the support of President Joe Biden who said on March 8 that he would sign it. However, its future in the Senate is currently unpredictable.

Much of the backlash the bill is receiving comes from people who think the ban violates the First Amendment, which guarantees freedom of speech to every American citizen. Those in favor of the bill claim that ByteDance, being a Chinese company, poses a threat to national security. TikTok, on the other hand, has made



numerous claims that it refuses to hand over American data to the Chinese government and have taken steps to ensure the safety of American users.

Two representatives who voted against the bill, and don't tend to agree on many issues are Rep. Marjorie Taylor Greene (R.) and Alexandria Ocasio-Cortez (D.). Rep. Greene, who referred

to her ban on X (formerly Twitter), claimed that the bill infringes on her freedom of speech and that passing it would be like "opening Pandora's Box." Ocasio-Cortez stated that the bill was "incredibly rushed" and, if the Senate shares the same sentiment, there's a chance the bill could be altered, which would slow down the process it would need to pass

through the lower chamber again. There is also the chance that, if passed, ByteDance will push back against the bill in court potentially delaying the ban.

As of January 2024, there are 150 million TikTok users in the U.S.



# Biden's Age Trouble: Concern and Disconnection Among Young Voters



By Izzy Aparicio

One word can encapsulate most of the buzz around this upcoming election: Age. Among voters, especially the younger crowd, worries about Joe Biden's age are clear. Biden's inauguration at 78 years old in 2021 and his current age of 81 years old has kept this issue alive. Many millennials and Gen Zs just aren't rallying behind Biden or feeling that connection to vote for him—but what's driving this sentiment?

## Generational Divide

"His age causes young voters to trust his judgment less as there's a big difference between the values of his generation and ours," said Alex Dodd, a 22-year-old Kent State University student.

This echoes what the Joe

votes from this generation. However, Congress has recently suggested a ban on TikTok if its major Chinese backer, ByteDance, does divest from the app. Taking away one of the most used apps from one of Biden's most significant voting blocks will certainly not make TikTok's more than 150 million American users happy.

Besides this, since Oct. 7, 2023, Biden has supported and sent weapons to Israel in their fight against Hamas.

This goes against what young people value, as youth overall are more likely to sympathize with Palestine. A December 2023 New York Times/Siena poll found higher sympathy for Palestinians (47%) than for Israelis (26%) or for both (10%) among prospective voters ages 18-29. As this war continues, younger voters will probably become even more sympathetic towards Palestine as Israel continues to bomb Gaza. Also, many young voters in Michigan voted uncommitted in the primary because of his support for Israel, demonstrating that they are willing to not vote for Biden.

important decisions to be made.

Even though Donald Trump is only four years younger than Biden, the Democratic Party does not seem to be hitting on Trump's age as hard, if at all, and it's working.

In an AP-NORC Poll conducted in August 2023, in a survey of 1,165 adults, 77% saw age as a problem for Biden while only 51% thought the same for Trump.

The public perception of Biden and his age is not positive, and the things he is currently doing, whether it be his policy decisions or his viral mess-ups, are not helping him win over voters.

## What This Means

This coming November election, will certainly be a Biden-Trump rematch, and seems like it will be closer than ever. This means that Biden needs all the votes he can get if he wants to win. Losing one of his largest voting blocks, young people, is not an option, but the President and his team do not seem to be worrying about this. Biden continues to do things that alienate him from this base while

saying that he wants to make the country better. His team feels that when it comes time, young voters will vote for "the lesser of two evils" as they did in 2020.

However, relying on this to happen makes many young voters feel used.

"I think he's too old to run again. We are the future of the U.S. and he cannot relate to our generation at all. Even his cabinet and staff are Gen X at the youngest. It feels like he is taking advantage of the fact that people will vote for him because they need to vote against Trump and not because they actually like him," said 19-year-old Emily O'Quin.

The future is unclear for Biden, but there is still time. There is not one specific thing he can do to gain his younger audience back, but many will either still be voting for him or will think about it if he shows that he is willing to listen. Only time will tell.



President Joe Biden Credit: The White House

Biden campaign has been hearing since his election.

In 2020, Biden won young voters by more than 20 points over Trump, but recently this fervent support has become stale. This comes after promises that these voters feel he hasn't delivered on his unrelenting support of Israel, and more recently, his backing of the proposed TikTok ban.

Voters between 18-35 years old made up 17% of eligible voters in 2020, and in 2024 it will be even greater. The question is, how do candidates reach this demographic? The main answer is social media.

Social media like Instagram and TikTok allow people to connect and feel relatable to their audience. Starting in late February, President Biden made multiple appearances on TikTok trying to garner more

Biden's inability to bridge the gap between what young voters want, and what he is currently doing, is clear.

## Leadership

A president is meant to lead. The nation looks to a president for leadership, and when that person makes a few flubs, it is not well received. Young voters are worried about Biden's mental capacity to lead and fulfill his duties as president.

Tiffany Hammond, a student at Lakeland Community College, explained that his age affects how younger people perceive him because of all the health issues he could be experiencing while he is in office. Age comes with risks, especially with a demanding job with

# Issue 2 Fallout: Ohio Bill Seeks Funding to Replace Marijuana-Detecting K-9s



By Izzy Aparicio

Ohio's legalization of recreational marijuana in November 2023 (Issue 2) has rendered nearly 300 marijuana-detecting police canines obsolete. Departments are faced with either retraining these dogs to focus on other narcotics or phasing them out entirely because of the legal ramifications.

Ohio lawmakers are considering legislation to fund the replacement of police dogs trained to detect marijuana. House Bill 396, sponsored by Rep. Stephanie Brennan (D-Parma) and Rep. Josh Williams (R-Sylvania), proposes allocating up to \$20,000 per canine for acquiring and training new dogs.

Many police departments, however, had already stopped training dogs to detect marijuana when Ohio legalized hemp in 2018. Hemp and marijuana come from the same plant, so it was easy for the

dogs to get confused. This raised questions about the reliability of K-9s and whether courts of law should use them as probable cause. In many states such as Virginia and Colorado, departments have retired large numbers of dogs because they deemed the smell of marijuana alone as inadmissible in court.

While this potential funding could benefit smaller departments that may have invested heavily in marijuana-detection canines, the financial impact on larger departments with broader budgets, like Cleveland or Columbus, might be minimal.

As of now, House Bill 396 awaits consideration by the House Finance Committee.





## Understanding Internalized Racism



By Sarai Murdock

Racism is the root of many different forms of discrimination such as colorism, texturism, featurism, and intersectional issues that can include sexism and homophobia. These forms of oppression can cause racist biases to be internalized, causing prejudices to be projected both internally and sometimes externally.

Sociologist Karen D. Pyke defines internalized racism as the “internalization of racial oppression.”

“It is a product of systems that were created for people to stay marginalized and the only way to do that is by having people in their head think that racism is okay,” says 24-year-old educator, activist, and model Emmanuel Harvey. “It’s one thing for the organizations and businesses and government to be racist, but in order for it to maintain, we have to put that within the minds of the people for them to think that’s normal.”

The media and its portrayal of beauty standards have a huge impact on self-esteem and identity. One issue is the push of Eurocentric beauty standards such as straight hair and light skin.

“Anyone who says representation doesn’t matter is speaking from a place of privilege where they never had to consider representation,” said 18-year-old college student Heaven Walker.

I remember I would see white girls my age on YouTube and I would get so upset because it’s like why couldn’t I look like that? And I only felt that way because I only saw people who looked a certain way getting praised for their looks and I think that it really ruins the self-esteem of little Black girls and we see a lot of those self-esteem

issues manifesting in adult women now.”

When some are taught to have negative biases about themselves, they project that negativity onto others. Twenty-four-year-old podcast host Kayla Moore went to a predominantly Black middle school and was teased a lot for her physical features. “I used to cry so, so, bad, and then I had braces on top of that, so I got teased about my lips until the fifth grade,” she said.

“Words hurt, especially as a kid,” said 22-year-old fashion

influencer Jamaun Wilson. As a

child, he was called a variety of colorist names by the other Black students in his school such as “monkey” and “burnt biscuit.”

Another issue in the media is the push for entertainment that promotes negative ideas about the way Black people behave.

“I think we need to stop glorifying the worst of our culture. That’s the thing that seems to get projected upon mainstream media,” says 22-year-old golfer Desmond Norris.



Wilson agrees and blames reality shows, such as “Baddies,” that promote violence between mainly Black women. Norris said while growing up, a lot of his Black peers had a stereotypical idea of what a Black man was supposed to act like and be into.

“In my youth, I didn’t have a lot of the same interests that others did. They would often use my skin shade as a code to my

proximity to whiteness,” he said. Traylon Evans, a 21-year-old fashion influencer, agreed, “We’re all not the same, we’re all not gonna be the same, we’re not all gonna operate the same. Yes, there is a majority that moves differently than others, but it’s all individualism.”

Both of them believe that we as a community need to let go of negative stereotypes that are used to categorize Black people.

One thing all of these contributions have in common is their origin. The racist experiences African Americans have gone

- Vacant esteem
- Marked propensity for anger and violence
- Racist socialization and internalized racism, and
- Structural racism

This comes from Post Traumatic Slave Syndrome (PTSS), a theory developed by Dr. Joy DeGruy.

“PTSS is a condition that exists as a consequence of multigenerational oppression of Africans and their descendants resulting from centuries of chattel slavery.”

Twenty-four-old model DaSha Taylor Wallace feels that a lot of American and Black issues originate from white supremacy and PTSS.

“Even when slavery was ended Black people were still going through segregation and civil rights, a lot of them didn’t even know that slavery ended. It’s gonna have a generational impact when people are not getting the therapy, they’re not getting the help that they need and you’re just having trauma built on top of trauma.”

Twenty-four-year-old educator and poet Angel Arnold resonates with the effect that racism can have on one’s self-esteem. After having multiple encounters with the police when she first started driving, it began

to impact how she viewed herself internally.

“When I would get pulled over they would often accuse me of stealing the car that I had, they would just question so many times if my car was my car because it was such a nice car and they would make comments subtly about my skin,” she said. “It makes me just feel like ‘Oh if I was a different skin color I wouldn’t have to worry about this.’” This made her feel insecure.

As a community, we can combat internalized racism in several ways.

### Accountability

“Some people just gradually get it, but I think that education is important and I think that we have to be willing to call people out on their BS,” says Emmanuel Harvey.

### Education

“I feel like we need to open up more programs,” says Kayla Moore. “It’s nowhere for the kids to go, or to really learn about themselves, or to really express themselves.”

Norris believes that this can also be done at home.

“You know where I learned a lot of Black history? On my grandmother’s lap,” said Norris. He encouraged people to ask their older family members questions about race and their experiences. “Install critical thinking in your children along with teaching them history, cause I think they go hand in hand.”

### Affirmations and Acceptance

“We’re so often hard on ourselves due to others being hard on us, and then were put on a strain due to our community as well, and the love is lost within that so I think love is something that needs to be learned and taught in order for us to move past that,” says Traylon Evans.

### Unity

Angel Arnold strongly urges Black people to find more communities with people who look like them and have similar interests and hobbies.

“Last year I got into poetry and I have never been surrounded by so many people that look like me and it’s been one of the most beautiful experiences because I’ve never felt so loved and I’ve never felt so seen.”

Sarai Murdock, born in New York and raised in Cleveland, is a local journalist, multi-disciplinary artist, and the young author of *Bully Free Zone: How to Stand Up for Yourself*.

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# Infant Mortality: A Double Negative for Black Families



By Sharon Lewis

The infant mortality rate (IMR) is calculated based on the number of babies who die before their first birthday for every 1,000 live births.

Although the IMR has decreased nationwide, there still exists a significant difference in the IMR between non-Hispanic, Black, and non-Hispanic White babies. Non-Hispanic Black babies have an IMR nearly three times higher than their non-Hispanic White counterparts. Institutional racism has been identified as the main reason behind this disparity by many studies.

The State of Ohio, under Governor Mike DeWine, has put in place the Eliminating Disparities in Infant Mortality Task Force as part of the Governor's Children's Initiative.

The Task Force issued their Final Recommendation in 2022. Their task was to identify the medical and social issues that society must resolve to improve the IMR outcomes in the Black community. Click the link above for more information.

The Eliminating Disparities in Infant Mortality Task Force conducted 41 listening sessions in 11 counties (Allen, Butler, Cuyahoga, Franklin, Hamilton, Lorain, Lucas, Mahoning, Montgomery, Stark, and Summit) between March 2021 through September 2021.

These sessions gathered the experiences of Black families, particularly mothers, on the challenges they face in delivering healthy babies and raising their children. In the first round of sessions, Black families guided their priority needs for forthcoming recommendations, while the second series of sessions requested feedback on recommendations drafted in response to their experiences. Click here for more information.

To pursue equity in maternal and child health, it is essential to account for the unique circumstances of each pregnant and parenting family and consider the community in which they live, work, and play. Ohio must deploy strategies that address both the clinical and social factors that affect maternal and child health and well-being.

Resource limitations or opportunities can create higher risks that may hinder optimal wellness. When thinking about the IMR, one's thoughts primarily go

to health care providers providing substandard care to patients who they believe are substandard or have no medical insurance.

As a rule, services are provided independently (health, economic, social services, etc.). It often makes it difficult for families to learn of and access many available resources. Medicaid eligibility is determined by a person's income, making it a valuable tool to identify low-income women who often face several challenges in achieving good health.

Generally, women who have Medicaid insurance during delivery tend to have higher infant mortality rates. However, infants born to non-Hispanic, Black women who had private insurance during delivery died at a higher rate than infants born to White women with Medicaid insurance during delivery.



Although there has been some progress in reducing infant mortality rates among women of color, especially Black women, they still face significantly higher rates compared to women of other races. This shows an urgent need for increased attention and resources to tackle the systemic factors contributing to these disparities.

The task force identified several factors contributing to health disparities. It aimed to align its goals with the federal Healthy People 2030 initiative. This initiative aims to guide and promote national health and disease prevention efforts with science-based objectives, and targets to monitor progress and focus action. More information on this may be found at Healthy People 2030 health.gov.

There is a metric called the Social Determinants of Health (SDOH). There is more to this

disparity than medical care and health status.

The SDOH refers to the clinical and social factors that affect health outcomes. This includes the sum of a person's life experiences and the environment in which they were born, live, work, play, worship, and grow old. These factors can significantly impact health and quality of life outcomes and risks.

The categories under SDOH include:

- Education access and quality,
- Healthcare access and quality,
- Economic stability,
- Social and community context, and
- Neighborhood and built environment.

Policymakers concerned about improving economic conditions, housing, community well-being, and infrastructure must collaborate with the community to eliminate disparities. The governor's task force was established to work with local, state, and national leaders to identify the necessary changes to

address racial disparities in infant mortality.

The non-Hispanic Black community experiences higher infant mortality rates due to the imbalances generated by the glaring SDOH disparities and likely some additional unexplored factors. Many issues are not clearly explained or identified. Unfortunately, the systemic changes necessary to address these issues will be slow to change and incremental at best. To be successful, we must approach the process as part of a lifetime whole family plan to cause change for all current and future generations.

We as a community must find a way to rise and empower one another. In this digital age, there is so much information at our fingertips that we do not utilize. The teacher in me wants you to read more and explore the world more. Promise yourself that whatever you learn, you will share it because it will positively change the world around you.

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# Lake Front Development: A Delicate Balance of Progress and Accountability



By Imani Capri

When it comes to creating the conditions for economic progress along Cleveland's North Coast, can the city government also balance the real need for investment in its people and infrastructure?

Mayor Justin Bibb says, "government has a role to play" in solving Cleveland's problems but that "residents need to also play a role in their own salvation."

Bibb gathered with journalists from a variety of ethnic and community news outlets, on March 22nd, to discuss issues concerning the city of Cleveland.

The round table, hosted by 95.9 FM WOJU radio, was broadcast live, from WOJU's main studio, allowing listeners to hear the mayor answer questions in real time.

Dressed in dark slacks, a light green sweater and black vest, Bibb comfortably took his seat in the center of the disc jockey console table, ready to talk with the journalists who were seated all around. Approximately 10 news outlets were represented, Rich Weiss, executive director of the Neighborhood Media Foundation, moderated the discussion.

The questions asked covered a variety of topics such as: whether the city of Cleveland will restore its investment of \$2 million per year in after-school extracurricular activities per legislation passed in 1995, the Cleveland Black Women and Girls Commission and what it will do to address the plight of black women, the potential for building a relationship with Puerto Rico and how the city might redirect funds should there be a time when the Browns are no longer based in Cleveland.

There was one question, however, centered on the master plan for Cleveland's North Coast development and the need for investment in the city's physical and people infrastructure, that evoked both a pensive physical response and a full-some answer from the mayor.

That question, asked by Imani Capri, freelance journalist and Communications Director for The Cleveland Observer elicited an eight-minute-long response.

**Question:**

"How do you justify prioritizing something like development along the waterfront, when also paired with issues of

the infrastructure of the city and communities within Cleveland...? How would you also address that in a way that also explains the challenges you, as mayor and leadership face to make Cleveland an attractive place to be?"

**Answer:**

"That is such a complicated and nuanced challenge. I would say this:

As the chief executive of the City of Cleveland, I have a fiduciary responsibility to do whatever I can to grow our revenue, grow our tax base, grow our population so we have the resources to invest in the basics. So what does that mean? ...

I'm the first mayor in history to have a dedicated multi-pronged economic strategy to change the trajectory of Cleveland's southeast side..over \$15 million of ARPA funds that we'll be leveraging to create



Mayor Justin Bibb answering questions from Neighborhood Media Association member at Bell Burton and Carr radio station WOJU. Phot Credit: Rosie Palfy

over \$150 million plus of economic investment coming to the southeast side. At the same time, thinking about the future of our city...

So, in my opinion, Imani, it's not one or the other; because when we make it a conversation about 'who's gonna win, who's gonna lose? You know where that gets us? More of the same. More of the same.

What has more of the same gotten us over the last 75 years? Historic population loss. Loss of Fortune 500 companies, loss of jobs in our neighborhoods, a loss of confidence in our city. We have to change that narrative...

I don't have the luxury to pick one or the other because the challenges I inherited, as the first new mayor in 20 years, were so big, stark, and deep that if I had to choose just one thing to focus on, I wouldn't be doing what you all elected me to do in the first place.

You all elected me to do one thing: bring bold, dynamic, visionary leadership to Cleveland, because Cleveland couldn't wait. That is the mandate that I have been trying

to govern on since I took office on January 3, 2022.

What gets me excited is the fact that, if we make these major investments and big bets now in our waterfronts... I don't care if you're black or white, rich, or poor, everyone loves being around the water. Everyone has a story of when they've been to Lake Erie to see a sunset on a date, or when they caught their first wall eye, or when they went to that first bar in the Flats when they turned 21.

Water brings people together. Cities that are going to win in the 21st century, are going to be cities that have world-class waterfronts.. And I refuse, I refuse not to let Cleveland be on that list." Bibb said.

He further explained the grassroots approach that he and his team have taken regarding getting community engagement and feedback on his North Coast



master plan.

He highlighted visits to barber shops, churches, libraries and more.

An anecdote Bibb shared of a female Cleveland resident, who was 90 years old, saying that she could "see herself" in the North Coast plan, struck an emotional chord with journalists in the studio.

Bibb said, "giving that woman faith, hope, and optimism that her grand baby will choose Cleveland over Chicago, or LA, or New York when that grandchild finishes college" is what his plan is about.

However, the follow-up question from TCO highlighted another viewpoint.

**Question:**

"For the 90-year-old who saw herself in the plan, that's great... but my follow-up is for the 16-year-old who is struggling to read, because of the literacy issues here or can't find a job and then gets into crime because they need something to eat...

What do you say to the

members of our communities in Cleveland who don't see themselves in that development because of the some the other issues I mentioned? How would you address them and their concerns?

**Answer:**

"Listen, I would say everything we work on at city hall is focused on the core issues: making Cleveland a safe city, improving public education, making sure our roads are well paved. We're trying to fix as many potholes as possible. There is not one issue that I am not working on as mayor.

But I will tell you this, if people are relying on the government to be the only source of hope, I can't save you. I can't. That's where you all (referring to the journalists) come in, telling positive stories, talking about the hard issues and how we're coming together to solve these hard issues.

Government plays a role, but government is not the role, and I am not Jesus Christ himself or herself! That is not me.

But what I can do is bring people together, try to work on hard issues, try to do what we can to solve these problems, and get the trend line going in a better direction.

Residents have to be a part of the solution.

Before I go to the next question, I want to leave you with one final quote, my grandma Sarah would always tell me this when I would get down on myself and say that I couldn't do anything, whether it be school or sports, she would say : 'Baby, you've gotta be a participant in your own salvation. You have to take responsibility for yourself to make a difference, and everybody in the city has to have that same level of responsibility.'"

Progress and the need for Cleveland to shift to a "growth mindset versus a decline mindset" in order to thrive, were strong themes in Mayor Bibb's answers throughout the hour-long round table.

"You don't get a thriving Cuyahoga County without a thriving Cleveland." Bibb said, "We've hemorrhaged our tax base the last couple decades. We have to do something different to reverse that decline," he continued, "... if we do nothing to grow our city, guess what, we're going to have to keep raising taxes on a lower population."

Learn more at: <https://clevelandnorthcoast.com/>