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# Fate of Fannie Lewis Law to be decided by Ohio Supreme Court

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# THE REAL DEAL PRESS

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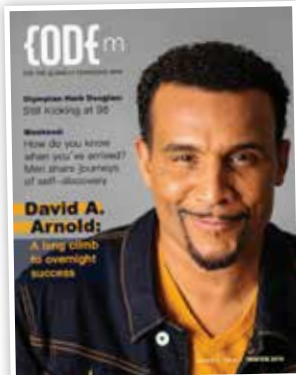
**Attorney,  
Businesswoman  
Vanessa Whiting  
named Black  
Professional of 2019**



The Black Professionals Association Charitable Foundation announced that Vanessa L.

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**David Arnold  
featured in  
Code M mag**



David A. Arnold, a Cleveland native who has become a superstar in the comedic world, is the cover story subject for the Winter 2019 issue

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## *This Week In Politics*

# Cohen testimony is dramatic backdrop to new Congressional order



Rashida Tlaib



Alexandria Ocasio-Cortez

We normally start this report with local political news and work up and out. But national politics were dominant last week, and they served to provide a lens on our local scene.

Of course, the major event was Wednesday's televised testimony of Michael Cohen, President Trump's former personal attorney and fixer. Cohen is scheduled to serve at least three years in prison starting in May after pleading guilty to several felonies, including lying to Congress, and other crimes where he has directly implicated Trump. With his credibility hovering near zero, Cohen nevertheless provided some key documents during his public testimony, including a check for \$75,000 signed by Trump while President; Cohen said the check was a partial reimbursement related to the porn star cover-up scheme orchestrated during the final days of the 2016 campaign.

Cohen also provided Congress with copies of three years of Trump's financial statements.

He appeared before the House Oversight Committee chaired by Rep. Elijah Cummings (D-MD). In prepared opening remarks, Cohen

called his former boss "a racist, ... a con man, [and] ... a cheat."

### **Congress's new tint, tilt, and tenor on display**

The lasting takeaway from Cohen's public testimony may be the new tenor that was revealed to this Congress. When Republicans controlled the House of Representatives, there was no oversight of the administration.

The midterm elections not only restored Democratic control of the House: as the hearings showed, the hands that wield that power belong increasingly to people of color, a new dimension that was on full display during Cohen's televised appearance.

By far the most effective interrogation of Cohen came from Rep. Alexandria Ocasio-Cortez (D-NY); her precise and focused questions elicited answers from Cohen that will facilitated new areas for future investigation. Too many of Ocasio-Cortez's Democratic colleagues seemed more focused on grandstanding than the issues at hand. They missed numerous opportunities to further the search for evidence about presidential

misconduct.

Republicans in turn ignored the substance of Cohen's testimony about Trump's complete lack of fitness for office, making relentless attack upon Cohen as their sole strategy.

### **Signature moment**

The signature moment of the hearing came near the end, when Mark Meadows (R-SC), pulled out a 1950s playbook in an attempt to blunt Cohen's characterization of Trump as a racist. Meadows propped a black female federal employee behind him while he argued that her employment in the Administration and support of the President refuted any claim that Trump is racist.

Cohen replied that as the son of Holocaust victims he should have known better than to be a Trump loyalist.

But when Rep. Rashida Tlaib (D-MI) gained her five minutes at the mic, she quickly and directly derided Meadows' tactic as racist. While verbal scuffle that ensued was adroitly papered over by Chairman Cummings, the

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*The Word on Small Business*

# Consumer Debt Can Cool Off Sales

By Kirby Freeman  
CONTRIBUTING WRITER



Small businesses ultimately rely on individuals and families to make purchasing decisions that trickle up to sales of goods and/or services. More than one-half of all consumer purchases are made through credit — credit cards, personal loans, lines of credit, or bank loans.

The wide availability of credit in recent years, fueled by the persistence of relatively low interest rates for the last decade, has resulted in a sharp rise in consumer debt levels. Combined data from the U.S. Census Bureau and the Federal Reserve recently estimated that total outstanding U.S. Consumer debt rose above the \$4 trillion mark for the first time in December 2018.

The raw aggregate numbers amount to an average of about \$5,700 per household in the U.S., which includes those households carrying no debt balances. The average for those U.S. households actually carrying debt balances is \$9,333. It should be noted that Ohio households hold an average of just \$5,446 in credit card debt, which is the lowest of any state in the U.S.

Debt can have both a positive and negative impact on any small business. Businesses rely on loans to expand their businesses — allowing them to acquire real estate and and/or equipment to supply more product to customers.

However, when interest rates begin to rise, as they have since the end of 2017, the effect will likely have a detrimental impact on a business's ability to attract low-cost capital to grow. Rising rates also

**More than one-half of all consumer purchases are made through credit - credit cards, personal loans, lines of credit, or bank loans.**

have the ability to hamper the ability of customers to buy the goods and services the business produces.

A rapid increase in consumer debt levels, coupled with significant spikes in interest rates, will cause customers to spend more of their disposable income on paying off credit card or installment debt. Even if customers are only paying interest on the debt, the higher percentage of consumer budgets going toward funding interest payments will hamper their ability to pay for a wide array of consumer goods and services. Small businesses suffer most during times of

rising interest rates.

In 2018, LendingTree, a loan comparison website, which studied data from the Federal Reserve on non-mortgage debt, including student loans, credit cards, auto loans, and other installment debt, calculated that Americans owe more than 26% of their annual income to debt. The proportion was up from 22% in 2010. Over the years, the increases in consumer debt have come from certain expenses — notably medical and education expenses — rising much faster than the rate of inflation. Rapidly rising health care

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# Fannie Lewis Law before Ohio Supreme Court this week

In 2003, Cleveland passed an ordinance requiring that every contract for public construction projects of \$100,000 or more must use Cleveland residents to perform at least 20 percent of the total construction-worker hours on the project. Several cities, including Columbus and Akron, then passed similar laws.

The Ohio General Assembly passed a law in 2016 to thwart these city ordinances. Cleveland sued the state, claiming the state law is an unconstitutional attempt to override its power of local self-government, as provided in the home-rule provision of the Ohio Constitution.

The trial court issued a permanent injunction to stop enforcement of the state law in January 2017. The

state, through the Attorney General's Office [appealed](#), arguing that Cleveland's law creates residency "quotas" for local construction projects and that the Ohio Constitution allows the legislature to pass laws, like it did here, for the general welfare of employees in the state.

The case, *Cleveland v. State*, will be heard beginning at 9a on Wednesday, March 6, along appeals in three other cases. All arguments are streamed live online at [www.sc.ohio.gov](http://www.sc.ohio.gov) and broadcast live and archived on [The Ohio Channel](#).

The ordinance at issue is known as the Fannie M. Lewis Law, named for the beloved former Cleveland Councilwoman and longtime activist. She died in 2008.



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## Consumer Debt Can Cool Off Sales

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costs and much higher expenses for students attending college have significantly raised carrying charges and loan interest expenses for millions of Americans.

Rising student loan debt has specifically been identified as having a significantly negative impact on small business development. Many entrepreneurs, especially those who start a business in their youth, are still paying student loan debt, which can keep them from being able to borrow lower interest rate loans to start and grow a business.

With uncertainty regarding the direction of the current economic expansion — now close to 10 years old

since the Great Recession of 2007 to 2009 — the impact of consumer debt levels on the health of small businesses should be closely watched. Small business owners need to be especially mindful that the next economic downturn could very likely be sparked by very high consumer debt levels.

Despite media reports regarding low historical rates of unemployment, small business owners at this stage of the economic cycle, and throughout 2019, should pay close attention to economic data regarding consumer debt levels, and how rising debt levels could affect buying patterns for their products and services.



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# Anybody Home?

Wednesday's hearing by US House of Representatives Oversight Committee was, among other things, a refresher course in what democracy looks like. You could watch and see a legislative body exercising one of its most critical functions: checking and balancing executive power.

The aggressive and corrupt nature of our current President — who is actively working to take down the government within [see Roy Van Til's [review](#) in these pages of *The Fifth Risk*], undermine our institutions [a free press, our judiciary, our electoral system] sabotage our alliances [NATO], cozy up to murderous dictators in Saudi Arabia, Russia, and North Korea, setting the stage for yet another military intervention [Venezuela], all while subverting our laws and lining his pockets [hotels, golf courses, etc.] — means there is a whole to check.

Closer to home, in Cuyahoga County and Cleveland city government, we seem to have the opposite problem: chief executives who lack either the will or the energy or the ideas to tackle some of our largest problems. We are a community that has gone decades without addressing lead poisoning in older homes. Our most effective transportation system is a school to prison pipeline. A stopover on that line — the county jail — has conditions so inhumane that some people try

to commit suicide or find an expressway to prison via a plea deal, to escape the danger and filth and overcrowding. We neglect the community's mental health to the detriment of our safety and our public treasury.

When the executives are underperforming, we should be able to look to our legislative representatives for action. Who can recall when either county or city council acted with a sense of urgency to address the problems of their constituents? They seem to move with alacrity only when a sports team owner needs a little socialism. Hearings — much less action — on lead abatement, jail deaths, affordable housing? Not so fast.

So when our mayor is AWOL, our county exec is drowning, and our council people are out to lunch, we might expect our moral leaders — our clergy — to step up and speak out. All we've heard this year is the Southern Christian Leadership Conference, in Cleveland style, give the county executive a humanitarian award.

Nationally, we are beginning to see what passionate, purposeful, prepared people can accomplish. People like AOC, Rashida Talib, Lucy McBath. Locally, the only political giant we have is inertia.

We are going to have to be the change we want to see. The cavalry ain't coming.

## THE REAL DEAL PRESS

Reporting on the interplay of race, class and power in the civic, business and cultural spaces of Northeast Ohio and beyond.

Our mission is to attract, articulate and amplify civic intelligence and community engagement for a healthier, stronger community.

We welcome letters to the editor. Please include your name, address, and best phone number. [Address and phone will not be published.] We may edit for clarity and space.

Submit letters, press releases, notices, calendar items, and corrections via email at [rta@TheRealDealPress.com](mailto:rta@TheRealDealPress.com) or fax 216.672.4304.

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The Real Deal Press

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# Community Calendar

**Tuesday, March 5, 7-8:30p**

**Forum on Immigration at Case:** John Grabowski, CWRU associate professor and senior vice president for research and publications at the Western Reserve Historical Society, will lead a panel discussion on “The Immigration Acts of 1921 and 1924 and How They Changed Cleveland Forever”. The event will include a brief update on Immigration 2019 in Cleveland. Free and open to public. [Register here.](#)

**Wednesday, March 6, 12:15p**

**Garfield Heights State of City speech:** Mayor Vic Collova will give the State of the City address at Cleveland Clinic-Marymount Hospital, 12300 McCracken Rd. Lunch will be served at noon for \$15. No charge to attend the talk. Call 440.232.0115 for more info.

# Community Bulletin Board

The 8<sup>th</sup> annual Greater Cleveland Urban Film Festival will run Sept. 12-20 this year. GCUFF is offering a VIP all access pass for just \$100 through March 31. The pass allows admission to all film showings, networking receptions and parties, and the opening and closing festivities. For more info, click [here.](#)

*The Visit* is a documentary film about the circumstances leading up to Dr. Martin Luther King’s 1965 speech

at Heights Christian Church, in what may have been his first speech to a white church in the North. The film will have its world premiere at Tri-C’s Mandel Theater, 4250 Richmond Rd. on Sunday, March 24 at 3p. A reception with the film’s director, Marquette Williams, will precede the screening. A panel discussion will follow the film. For tickets or more information, visit [www.shakerartscouncil.org](http://www.shakerartscouncil.org) or call 216.916.9350.

## Code M mag Continued from Page 1

of *Code M*, a locally-based but globally focused men’s magazine. This issue of the quarterly [online magazine](#), released last month, features a special section that examines individual rites of passage to manhood from a variety of perspectives. Local writers Montrie Rucker Adams, Everett Prewitt, Leah Lewis, and Branson Wright were among the contributors to this issue, which features content

from around the country and across lines of race, religion, and ethnicity. Bilal Akram, a retired Cleveland firefighter, is founder, owner, and publisher of the new magazine, which he intends to be the centerpiece of a media network that already includes a radio show, *Code M*. Arnold will be a guest on the show on March 12. The program is produced by WVOU-FM/95.9. It airs Tuesdays

at 5p and is also live streamed. Akram told RDP that he is working on bringing a men’s conference to Cleveland, possibly as early as this fall. The conference would support the magazine’s mission, which Akram said is “to create a trusting community among men.” The magazine debuted January 2018. *Code M*’s editor is R. T. Andrews, who also edits *The Real Deal Press*.

## Cohen Testimony Continued from Page 1

message was unmistakable. Republicans, men, the Old Guard of any stripe or hue, is going to have to come correct or they will be challenged on the spot. Congress will likely maintain a measure of civility and decorum, but cheap theatrics will no longer fly in the House. Those who criticized Cummings for appearing to assuage Meadows’ tender feelings at Tlaib’s expense miss the point. Cummings’ immediate and forceful intervention accomplished several things, including a vivid demonstration that he was in control. He saved Rep. Tlaib from the ignominy of having her remarks stricken because they

were inartfully expressed, and her accurate description of Meadows’ cheap and demeaning trick as racist was preserved.

### Briefly noted:

- Former Ohio State Senator Turner is once again in the forefront as a national co-chair of Bernie Sanders 2020 Presidential run. [She spoke yesterday](#) at his kickoff in Brooklyn and will reprise that appearance in Chicago today.
- A longtime Franklin County elected official — Common Pleas Court Judge Julie M. Lynch — announced last week that she is leaving the Republican Party because

she can no longer affiliate herself with what the national GOP has become. Lynch, who has been a Republican more than 40 years and is now in her third term as judge, will run as a Democrat in 2023 when her current term expires. In typical fashion, Franklin County GOP officials call the change self-serving, as their county becomes increasingly blue, making it harder for their party to win countywide office. Many Ohio GOP chairs, including Cuyahoga’s Rob Frost, have become adept at sidestepping the calamity they have helped to unleash in the Trump administration by claiming their focus is local.

# FRESH Every Sunday!



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# Attorney, Businesswoman Vanessa Whiting Continued from Page 1

Whiting is its Black Professional of the Year for 2019.

Her career will be highlighted at [BPAC's](#) annual scholarship banquet on Nov. 2.

Whiting is currently president of A.E.S Management Corp., the Popeyes Louisiana Kitchen franchisee in Northeast Ohio. Founded in 1989 by her late husband, Anthony E. Smith, A.E.S. Management Corp. employs over 350 Cuyahoga County and Summit County residents at its 15 Popeyes Louisiana Kitchen locations.

Whiting is also an attorney with extensive experience in economic and community development, real estate, including acquisition, development, and leasing and financing, public finance and small business enterprise law. Ms. Whiting frequently served as business consultant to her real estate, corporate, public finance and tax credit clients. She has

provided legal expertise on low income housing tax credit projects, corporate acquisitions, bond financed projects, mixed financing projects, residential and commercial historic preservation tax credit projects, market rate scattered site residential projects and conventional market rate commercial retail developments. Recognized in *Northeast Ohio Live* as one of the top 100 attorneys, Whiting is also a real estate developer and is currently working on several development projects.

Whiting earned a B.S. in public policy from Duke University, graduating with honors, a M.S. in urban affairs and public policy from Southern Illinois University and a J. D. from University of Illinois, Urbana-Champaign.

Her interests include social justice, minority business development, community development, arts, politics, education and health care. Ms. Whiting currently serves

as the Co-Chair of the \$8,000,000 Karamu Capital and Sustaining Campaign. Whiting serves on the Metro Health System Board of Trustees and is Chair-Elect. She helped establish and continues to chair the Metro Health System Board of Trustees Diversity and Inclusion Committee. She is a member of the Board of Directors of the Tri C Foundation. She is an active member in the Cleveland Chapter of Links Incorporated, the Northeasterners, and the Jack and Jill Associates Chapter, and Fairmount Presbyterian Church where she has served as an elder and was a former Clerk of Session. She is also a member of Alpha Kappa Alpha Sorority Incorporated, A-O Chapter. She is a former co-chair of the Economic Development Committee of the Cleveland Branch of the NAACP, a life member of the NAACP and a former Executive Board member.

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