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result could be more unique businesses, music performances, and funky eateries. There could even be the genesis of a certain pizzazz — one might call it coolness.

A growing body of research indicates that younger generations of educated workers first decide where they want to live and then look for a job in that geographic area. For Lucas County to attract and retain this much-sought demographic, often called the "creative class," possessing a cultural buzz is crucial, said Mr. Konop, a Democrat.

Under the Art Assist program, residents who pass a credit check can receive a one-year loan at 1 percent interest for $500 to $2,500 of the price tag of any artwork, regardless of the artist's origins, as long as the piece is sold in a Lucas County gallery that carries work by local artists.

The program entered its pilot phase this month and is funded through the county's investment of a $250,000 certificate with KeyBank, which administers the program.

A longtime appreciator himself of the arts, Mr. Konop has been the architect and driving force behind the Art Assist program, and is now its biggest cheerleader.

In an interview, the commissioner described the loan venture as a means to several ends, from helping feed the county's proverbial starving artists to expanding opportunities for middle-income families to own original artwork.

Yet at its core, he considers the program a tool for spurring economic growth.

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1% loans seek to spur buyers

By JC REINDL
BLADE STAFF WRITER

Lucas County Commissioner Ben Konop wants Nate Masternak out of the diaper factory.

As an artist, Mr. Masternak paints comely wall-sized murals and can turn a slab of wood into a visual confluence of geometry and words. Yet the 22-year-old sells only a handful of his pieces a year.

To pay studio rent and his other living expenses, Mr. Masternak, a native Toledoan, works the third shift on an assembly line in Dunbridge, Ohio, making adult diapers.

His shift begins at 11 p.m. and he doesn't get home until close to 8 a.m. Exhausted, he said he falls asleep immediately.

"It can get kind of tough," Mr. Masternak said.

"I still get to do my art, but just not as much."

Helping maturing artists like Mr. Masternak gain the financial wherewithal to devote more time to creative endeavors and less on day-to-day survival is one goal of Lucas County's new program to provide low-interest loans to purchase local artwork.

Hosip Masternak, 22, is able to sell only a handful of paintings a year. He works nights in a factory to support himself. (THE BLADE/DAVE ZAPOTOSKY)

Sculptor Michael McWhorter, 62, uses household and industrial objects such as coffee pots and acrylic tubing. (THE BLADE/AMY E. VOIGT)

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important piece of the quality-of-life issue," he said.

Art Assist’s economic development goals are similar to those of the Live Work Create Toledo initiative, a recent endeavor by the city’s and Arts Commission of Greater Toledo to attract new artists to Toledo and raise the marketability of artists already here.

Mr. Konop said he was inspired to set up the loan program here after hearing on National Public Radio of a similar art-loan venture, Own Art, that has taken place in Manchester, United Kingdom.

Once a large, booming factory city, Manchester has struggled to retool its economy in the information age and its leaders have come to view a vibrant arts and cultural scene as part of the solution.

‘Need to reinvent’

"Manchester is in some ways the British equivalent of Toledo," Mr. Konop said. "Toledo in the 21st century finds itself at a similar crossroads — we need to reinvent economically."

Right now there are few, if any, loan programs similar to Art Assist in the U.S., said Randy Cohen, vice president of policy and research at Americans for the Arts, a national nonprofit that supports arts and culture development.

So far no groups or public officials have spoken out against the program. However, Maggie Thурber, a former Republican county commissioner, recently wrote a lengthy entry in her Internet blog criticizing Art Assist as a bad priority for public dollars.

The county expects a return of $2,511 for the year on its certificate of deposit. Yet if the county had invested at the more typical interest rate of 4.157 percent, the return would be $10,392, according to the Lucas County Treasurer's Office. The cost to taxpayers is essentially $7,881.

"Don't advance the argument that 'it's only' a small amount of money," Ms. Thурber wrote in her blog. "The issue is not the amount of interest that's not going into the public treasury; it's the mistaken philosophy that public funds should be used to advance social issues."

She also questioned whether art buying is a better use of a low-interest loan program than other causes, such as helping area high school graduates pay for college.

Contacted by The Blade, Ms. Thурber declined additional comment.

The program’s biggest fans, not surprisingly, are members and supporters of Toledo’s artist community.

Jim Zaleski, who owns the downtown Studio 6 and Diva Society galleries and also the Secor Studios building of 20 artist workshops, said he has high hopes that the program will expand the number of local art buyers.

"I think it could bring people into the market who, for whatever reason, typically couldn't afford to do it," he said.

Slow market cited

While no formal study has been conducted on the Toledo-area’s art market, Mr. Zaleski said that in his experience "our market has always been slow."

Northwest Ohio is insulated from the current art market boom taking place in metropolises like New York City and which is fueled by the outsized paychecks of hedge fund managers and corporate titans. The Toledo art market, in contrast, depends more on the livelihood of the middle class.

As Mr. Zaleski said: "Everybody needs a new pair of shoes, but not everybody needs art."

Many artists in Toledo take jobs delivering pizzas, working retail, or purveying coffee to support themselves. And some who live entirely off what they sell are barely getting by.

"I don't know of too many artists who don't supplement their income," said Toledoa Jerry Gray, 30, a visual artist and co-owner of Quest For Fire Studios who also works as a bartender to pay the bills.

Michael McWhorter, 62, is a sculptor who uses various household and industrial objects such as coffee pots, hub caps, vacuum cleaner parts, and acrylic tubing to build the other-worldly creations which populate his Adams Street studio like 1950s creatures from the future.

He needs to sell $6,500 of artwork to meet expenses, and "I'm a little behind right now at the moment," he said.

"Toledans love my stuff, but it just isn't enough business," said Mr. McWhorter, whose work is on display at Government Center. "People don't spend their discretionary income on artwork. They just hang onto it because they're not sure what's coming."

More buyers sought

The Collingwood Arts Center has been quick to embrace the loan program. The newest price tags in its galleries list two prices: the full cost and each monthly installment with interest under an Art Assist loan.

Joe Zsigray, the center’s executive director, said he hopes the program can lure not only new art buyers into the market but also induce those who already buy local artwork to buy more.

"The problem that we have in Toledo is not that we don't have enough artists. It's just
that we don’t have enough people buying the art,” he said.

Mr. Zaleski, the gallery and studios building owner, said there’s another intrinsic problem with Toledo: It is not Chicago, New York City, Berlin, Paris, or another art world capital.

Some artists who have had trouble selling work in Mr. Zaleski’s galleries have traveled to Chicago and sold their pieces for double or triple the original price tag. When the artwork was on sale in Toledo, people seemed to place a lower value on it, he said.

“What’s most difficult for the galleries here is proving the value of the work you’re selling,” Mr. Zaleski said. “It’s not just Toledo — be it Des Moines, Grand Rapids, pick a city. People always look at [the artwork] with skepticism.”

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