## A List of Invalidating, Ostracizing, Bullying, Blaming, Coercive, and Dismissive Comments to the Visual Artist from Seven Loan Officers/Financial Advisors Over a Two Month Period, Spring 2012. Names, Body Language, & Tonal Inflection Withheld to Protect Privacy. Randomly Listed/as Recorded in Artist's Notes:

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We don't just give money or loans to anyone...especially unemployed artists...
                                                    The arts are a hobby, not a profession..
You should have seen this coming...What is your plan? When are you going to take action? Where will you be 5 years from now? Selling art?
                                 Your passion is an illusion...You're living in a dream world...You're dreaming..
                           This is a crisis and you're laughing at me...This is a financial crisis...You are in a crisis...
                                       Your kids could be taken away...You're going to be a deadbeat...
                   Your alternative ideas are nonstarters...Us buying your art is a nonstarter...Art as collateral: nonstarter...
           Art is not collateral...We will not trade for anything...We are not giving you money for your art...We need real collateral...
     A bank would never give you a loan...A bank would never give you a mortgage...Your income is nonexistent and inconsistent...No...
You will never pay it back...How will you get the money to pay it back?...Why should we loan you anything if we know you will not pay it back?
                           You need to do surgery on yourself...real surgery...a long hard surgery...you got to do it...
  If you follow these rules, you will be getting ahead...If you sold your cabin, we wouldn't be sitting here today...Why don't you sell your art?
                                           You're an asshole...why are you not taking this seriously?
                        If you have been in the arts for so long where are the results? Why should we compensate you?
                 If you're such a good artist...why aren't you selling? If you're such a good artist...why don't you have income?
      If you're such a good artist...why don't you have a gallery or agent? If you're such a good artist...why haven't you shown in NYC?
                                       If you're such a good artist...why don't you have a museum show?
      We will not purchase your artwork...We will not commission you...We will not give you a grant...You do not deserve a sweet deal...
You're not sacrificing enough in your life to show that you deserve our loan, help, or money. I have sacrificed & so have others but you haven't.
  Your onesie-twosie way of making money just doesn't cut it...selling your little art things or paintings here or there just doesn't do it for me...
                      You need to get a job...and work like everyone else...like we do...put on a suit and tie...everyday..
                  You are not a provider...art does not provide...your kids deserve a provider...how will you provide for them?
                                Everybody hates their job...and you should too...we go to work to hate our job...
  Your credit score must be below 500... You didn't pay that National Geographic item... You're still over 600? What? You're over 650? No...
        We are not interested in a corporate art collection nor gifting to an art museum...nor collecting any art...That's out of our norm...
         We wouldn't want you on our board...we have a working board and you've proven not to be a worker...you're not an expert...
     You don't need to create now...Creating your passion is not producing results...You are not entitled...You cannot have it both ways...
                     Are you healthy? You're not going to commit suicide are you? I'm concerned for you and your kids...
                   We gave one to him but that's different...We changed the rules for them...Their credible & have integrity...
      Stop volunteering. Stop volunteering at the kid's schools. Stop donating your time, money, and your art. Stop giving things away...
You need to get a job. I would never hire you...You should drop everything and get a job. Now! Do you want to work? You want to work, right?
                                 Do you ever think that your lack of money/income is the reason she left you?
                    You need to get daycare. Who is watching your kids while you job hunt? You bring them to that studio?
 You need to move out of your studio. Now. Give your move out notice, now. There is no value there. Who cares about what you put into it...
        You should forget about being an artist & think about your kids and their future. You're being selfish if you don't have income...
                    What about your retirement? Is your art world preparing you for your death? Your art is not a legacy...
                   When you die, your art will be worth nothing. What you don't like is that you must change your lifestyle...
                  You're not getting what you want & you don't like that...

Some people wear T-shirts and shorts all day...That's a luxury for the chosen few...or stay at home mom...
    Quit your dental insurance. Get your teeth fixed, then drop them...Quit your auto, life, and home policies, and have them rewritten by...
                   Put your art in storage...who cares...it's not worth anything anyways...get one of those big blue boxes.
                          Do your art at home...You don't need to create somewhere else...work out of your garage...
                   Get rid of your phone line, Internet, dish TV, cable, cell phone...you need to communicate & be informed...
                  Get your Internet & email at Dunn Brothers...Don't buy coffee at coffee shops...stop going to coffee shops...
             Buy only generic products...Don't buy name brand products...Shop at Aldi...Get a Costco membership...use coupons
                  Don't order pizza and don't go out to dinner...don't order extra toppings...when you're traveling don't stop...
Don't flush on number ones...Don't have the garbage picked up so often...Don't use air conditioning...open your windows...Use fans...Sweat...
                         Don't buy art materials...Don't buy paints or new brushes...Don't buy anything you don't need.
               If you'd monetize your art that would help..., Why don't you sell online? EBay is great for artists & garage sales...
         Why do you paint so big? Paint what people want...Your large-scale art has no value...I'd buy it but I have no where to put it...
    Are you tithing to your church? Make sure you gift to your church so you get a discount on your tuition...giving to your church is key...
                       Your kids will end up at a public high school and a state college...Do not buy your kids anything...
                         Stop listening to so many people...There is only one economy...that's the one we operate in...
                         Forget about your grant...Forget about your gallery project...Forget about fixing your home...
                      Forget the arts...and Art-A-Whirl...and the Walker and the need to be an artist...just leave the arts...
                      Forget about the stress on the kids...But if the water is turned off and you're not paying your bills...
         We will not hire you as a laborer...You're 50...Why would anyone hire you? ... What have you been doing the last ten years?
                        Your creativity is not a sign of success...We want you to have happiness and get ahead in life...
You haven't changed in 2 years...You haven't made any money in 20 years...You're business is always in the red...you need to change, now.
 You are not an expert in your field...Why don't you go back into advertising? Why can't you make it as an adjunct? Why aren't you tenured?
       We will not partner with you...We will not be your strategic partners...Why should we partner with you? What is your art strategy?
              It's not just me; ...it's the whole family...everybody knows...we're not the only ones thinking this...we have talked...
                   We need to cosign everything...We want to take over your accounts...We want to close your accounts...
                   You do not deserve a credit card...Is there anything else? Is there ANYTHING Else? You spent on what?...
                         You need to show your due diligence... and do your homework...you will see that we are right
               You must sell one of your properties...You have no other choice...Do what we say...you must agree to our plan...
                           You can give us the finger...and we will be cheering for ya...we'll always be behind you...
               You need cash flow & we're here to help...We'll always be here to help...Let us know if you have any questions...
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