**Taunton Festival of the Arts**

*Registered charity No. 900556*

*Affiliated to the British & International Federation of Festivals*

*of which*

*Her Majesty the Queen is Patron*

**ANNUAL GENERAL MEETING**

**7.30 pm, Wednesday 30th September 2015**

**Taunton Catholic Centre, Taunton**

**Present:** Diana Rees (President), Michael Chapman (Acting Chairman and Hon Treasurer), Anne Cleves, Nigel Cousins, Sylvia Fellgett, Gwyn Flitters, Matthew Kirby, Linda Marshall Cole, Gill Parker, Martin Parker, Nikki Ridley, Sandra Sutton and Kate Walden.

1. **Apologies:** Natasha Ballardie, Jean Broadbent, Brian Cresswell, Hilary Daniel, Gillian Greig and Alastair Kirby.
2. **Minutes of the 2014 AGM** were passed and signed.
3. **Matters arising from the Minutes:** none.
4. **Chairman’s Report**

It is with regret that our esteemed chairman Brian is unable to be with us tonight but he is still far from unwell albeit making a slow recovery. I have the unenviable task of giving his report (without him having seen it!)

It is some 16 months since our last AGM due to changes that have been made during that period. We changed the time of both the Music and the Drama Festivals from their usual place in November to February for Music and March for Speech and Drama and this has proved to be a good move acknowledged by most people and making it easier for schools to enter classes at a slightly less busy and stressful time of year. As the Dance Festival takes place in June we moved the year end to the end of June and so that is why we are having our AGM in September (just!).

This period of 16 months has seen some developments and some failures and we have welcomed some new people to our committee as well as engaging a number of others in our sub-committees. Welcome to Sandra Sutton as Strings secretary. We are delighted that her longtime relationship with the Festival when she was at The Castle School now continues on the other side of the fence so to speak. We have also welcomed Jean Broadbent who we think will take on some of Anne’s responsibilities when she recovers from having another baby. We have welcomed Alastair Kirby who has given great support to his brother Matthew on the Drama Festival. We have welcomed too Nigel Cousins who is heading up the Film Festival . Last but by no means least we have welcomed Gill and Martin Parker who have supported all the events that we have run and have organised and run our Friends and Benefactors side of things so efficiently and supported us in many other ways. We would have floundered without them! So our thanks to all these people and our longstanding committee members for the dedication and commitment to the task.

We attempted at the beginning of 2015 to run a National Double Bass competition at the instigation of David Heyes but it did not produce sufficient entrants to make a viable competition and we were forced to abandon the project with a small financial loss and a sense of frustration that all the time put into this event was wasted.

We also attempted to establish a Film Festival led by Nigel Cousins but again lack of entrants meant that it too was abandoned. However Nigel is hoping that a second attempt will prove more successful.

There were no Drama or Music Festivals during 2014 but we recommenced in February and March of 2015 both were successful in terms of numbers of entrants . Drama made a profit but Music made a loss mainly due to an large increase in venue charges at Queen’s College where VAT was also added since they are a commercial venture and registered for VAT. The Dance Festival held in June was a triumph for Natasha who saw the Brewhouse as the best place to be and in faith hoped that it would be supported sufficiently well to make a profit. It was a daring move that in the end succeeded.

TYM celebrated its 9th year whilst TYS celebrated its 2nd year. TJYM as a separate competition also celebrated its 2nd year but 2015 was the first time that we held TYMT competition and the Drama Festival also developed TYTP very successfully. We shall hear more of these later. However all but TYTP and TJYM ran at a loss because of the difficulty of attracting sponsorship.

Our competitions give opportunity for young people up to the age of 19 and so 2 years ago the Somerset Song Prize was set up as a national competition for young singers who were making music their career, in the main. The success of that event led to a repeat this year when there were preliminary rounds held in Birmingham, London and Taunton before a Semi-final at Temple Methodist Church and the Final at The Castle Hotel. Musically this was another success although not entirely so but we made a considerable loss despite sponsorship by Lentells and support from Somerset Opera and Ron Tickner Trust. We failed to sell sufficient tickets to cover our costs

Although not within our financial accounting period, mention must be made of Taunton Live 2015 which was held in July with GoCreate as a partner . Brian had arranged with the help of many other people a superb music festival involving a resident choir – Lincoln College Oxford Chapel Choir, a resident orchestra – Orchestra West and a number of top class musicians including Elizabeth Watts , Lorna Anderson , Lyn Carter and Andrew Carter and Margaret Phillips from our locality as well as Oliver Gooch, Peter Sparkes, Donald Maxwell and several others.The week provided a musical feast enjoyed by all who attended the various events. Two events had to be cancelled due to insufficient interest but the rest were well received . However again the numbers did not live up to expectation and we again made a considerable loss despite the support of an Arts Council grant , and further support from Somerset Opera, Ron Tickner Trust, The Finzi Trust, Taunton Music Trust and a number of individual sponsors to whom we are indebted .

Finally I should like to pay tribute to all the effort by our section secretaries and their assistants and subcommittee in organising all these events ,in particular Linda Cole, Gwyn Flitters, Hilary Daniell and Sandra Sutton representing the Music Festival, Matthew Kirby and brother Alastair along with Sylvia Fellgett representing the Drama Festival, Natasha Ballardie who, despite having a baby, moving house, and as well as looking after a husband and family, still found time to push forward the Dance Festival alongside her dynamic team, and Nigel Cousins representing the Film Festival. We must not forget also the sterling work put in by Nigel Cavey for TYM.

Thanks too to Hazel Jordan who puts together our Syllabus and Music and Drama Programmes as well as the various competition programmes and Ed Cresswell for his work as webmaster. We must all give him more support this coming year in his work as webmaster and must seek to improve the website’s use and accessibility. I have already drawn your attention to the huge input made by Gill and Martin Parker in many ways, especially with our Friends and Benefactors. Harry and Nicki Yoxall have helped us greatly in connection with Taunton Live 2015 and we thank them. Very recently and before he became ill Brian knocked on the door of Bill Tucker to enquire whether he would help me put together our accounts for this period and amazingly he agreed and is working hard at completing them shortly. We will have to present them to a special general meeting on another date and I apologise that it has not been possible to present them tonight.

Without Anne Cleves our Festivals would have a hard job to hold together all that takes place and we thank her for her generous hospitality at her home where we meet for Trustee meetings. She puts in a huge amount of work and we must during this year relieve her of some of her jobs.

The lessons to be learned from this year’s events are:

1. That all competitions must be supported by adequate sponsorship and it is up to all of you to contribute to the search
2. That better marketing and publicity which leads to the sale of more audience tickets and entrants to competitions must be achieved. All of you can and must help in this if we are to survive and progress.
3. That our team must be expanded to represent the skills needed

This coming year there will be many decisions to make and some vacancies to fill in order for us to maintain the quality of our events.

1. **Hon. Treasurer’s Report**

For good reasons, the Accounts are not yet ready but an Extraordinary General Meeting will be arranged shortly ,when they will be presented.

Gift Aid should bring in about £1000 and more monies are due, but the Festival is struggling at the moment.

Without the Friends & Benefactors scheme, many of the year’s events would not have taken place and we are hugely grateful to Gill and Martin Parker for their marvellous work, which has made such a difference to the Festival finances.

LMC: how much we are out of pocket?

MC: about £2000, despite many anonymous personal donations.

**5b) Friends & Benefactors’ report.** Gill and Martin Parker

In the autumn of 2014 we were asked by Brian and Mike to run the Friends and Benefactors scheme for the Festival. 25 Friends and 23 Benefactors joined us and these good people contributed £3570 through their subscriptions to the funds of the Festival. This amount will be augmented significantly when all the Gift Aid money is collected.

We have attended most of the Festival events this year and have tried to encourage audience members to join our scheme, mainly through leafleting.

We have tried to keep our Friends and Benefactors up to date with the Festival activities through occasional emails or letters.

We felt that the Song Prize Champagne reception for Benefactors and Song Prize Friends was a very happy prelude to the Grand Final of the Somerset Song Prize in the Castle Hotel. The award for the most promising singer in the competition was named the Friends of the Somerset Song Prize.

Some thought now needs to be given to the format of the scheme for 2016, taking into account any changes in the Festival’s programme of activities.

1. **2015 Festival: Section Secretaries’ reports, TYM, TJYM,TYS,TYMTS and TYTP (Drama)**

Piano day report: Gwyn Flitters

Piano Day in the Gwyn Williams room at Taunton School got the Music Festival off to a happy start. From the very small who whispered the title of their piece, and frequently left their music behind, to the very advanced, who left the stage with a bow and a smile, all seemed to be enjoying the experience.

Our adjudicator, Elizabeth Brazier, addressed all the students with sensitivity for the music and for the player. She encouraged them all to practise playing from memory in order to give more attention to expression, and also spoke about the value of playing at sight. Praise and instruction were given in a firm but pleasant way, always stressing the importance of enjoyment.

We had two very young composers who played their own compositions and the day ended with the senior piano recital class, in which students from Sherborne Girls’ School delighted us with a variety of beautifully played pieces.

My thanks to the stewards and Anne and Mike, who helped make the day run smoothly, and to Taunton School, who provided us with food and drink at appropriate times.

Wind day report: Hilary Daniel

The Festival`s Wind day started at 9am on a very cold morning in the Temple Methodist Church .There was a larger contingent of brass players this year(31 in total) all displaying their love of the instrument and producing some very good sounds. This was followed by the Taunton children`s Orchestra which simply blew the audience away with their playing which was so advanced for the ages involved. Next up was the Castle School two steel bands. It was quite a sight to see the huge pans being edged through narrow doors and onto the stage by anyone who could help. After two brilliant performances the Castle Jazz Band took the stage followed by the Castle Percussion Band who gained a distinction. The whole audience was enthralled.

After the bands came the Wood wind section (40 entries) with again pupils of all ages playing and enjoying the afternoon. To complete a wonderful day of music came the J25 free reed concertina band who also gained a distinction for their entry.

The next day was the turn of the recorders (25 entries plus 8 small ensembles) and again all ages took part in solos, duets and small groups. My thanks to our accompanist Frances Webb for her accompanying skills which complemented the pupil`s performance.

Our Adjudicator Colin Bradbury, a very respected clarinettist and all round musician of many years seemed a bit disappointed with the level of competence in the older classes whilst the younger ones seemed to get his praise. We got behind on several occasions partly due to Colin taking a long time and also because of the bands coming and going for which we shall allow more time next year. Colin gave 10 merits, 58 Commended, and 25 Distinctions with only a few controversial decisions from the teacher’s point of view. Some teachers felt Colin was slightly negative at times and I agree.

The venue provided a running coffee bar plus refreshments for all and a big thank you for all those involved at Temple Methodist Church, mainly Joanna Rossiter and friends of Temple. A warm up room was available throughout the period for the instrument cases and personal belongings and even though we had to change the hall for the chapel to warm up in on the Wednesday this was not a problem. The acoustics of the Temple church are very good too and the piano was well tuned. On a downside I feel that audiences could be better and to this end I propose that we look into ways of drawing in more people to watch this splendid event.

In conclusion, this day cannot run without quite a few helpers during the period of helping the bands on stage etc, seating and supplying music stands. So thanks to Mike, Peter and Ian Rossiter for doing the heavy work and Anne for all the administrative work behind the scenes and for organising stewards who do a wonderful job , also to Gwyn for various advice during the year.

Strings day report: Michael Chapman

L In the absence of Mary Trewin who had been responsible for the Strings Section in the past, due to her resignation as a Trustee and from the committee, I agreed to fill the breach for this year only, with the reasonable prospect that someone would be found for 2016.

The initial entries necessitated taking an extra half day to complete the programme and the number of entries appeared to be up on the previous year. However for various reasons quite a number of individuals and groups had to withdraw and the number of participants was a little down on the previous year. There was good support from the younger players but few entrants in the older age classes. Of particular note was the playing of the four Year Recorder Groups from Trull School, the participation of Sherborne Girls School and in the 16 years and under Chamber Music Class the playing of the Blundells Piano Trio and the Castle School Senior Clarinet Quintet won by Castle with the only Outstanding award of the day.

The adjudicator was Kathryn Hardman from Bristol, who was excellent in her comments and practical suggestions and generally well received. There was quite a good audience attendance for the younger entrants but the influx of 50 recorder players as audience proved to be off-putting to Jemima Lawson – Johnstone when we thought that having an audience would benefit her playing!

The Guitar Section was about 10 down on last year. The adjudicator was a specialist guitar player Anthony Dodds, known to Feroze Pomeroy. He spoke generally to the classes without speaking directly to individuals although he produced individual comment on the adjudication sheets.

In all, the day and a half went well with excellent support from the Temple Methodist Church team. The disappointment was the withdrawal of too many people due either to illness or lack of preparation and we perhaps need to look at the timing and arrangement of classes for next year.

The participation of two Harpists is an incentive to develop this section with contact with 2 teachers in the area and the enthusiasm of those who took part this year.

I am glad to report that Sandra Sutton and her friend Nicola have agreed to take over this section with support from the committee, for 2016.

A rough calculation of the income and expenditure of this section showed a profit of about £150.

Vocal days report: Linda Marshall Cole

In general, from the vocal department of the competition, I would rate this a successful year. There were large numbers of young singers taking part, amounting to three and a half days adjudicating, if you put the number of hours end to end. Also the standard of performance was high.

It was a step in the right direction to separate the 14 and under age group from the 15 to 16 years of age and to operate on two consecutive days. However, there were large numbers of little ones, mainly thanks to Lisa Tustian’s enthusiasm for entering most of her pupils for at least three classes, and it was therefore a logistical problem to timetable two concurrent venues. Added to this there were clashes with strings in another venue.

The adult classes took place on the Saturday morning. There were very few competitors and they were of mixed ability. As some of the classes only had one person singing, I combined a couple of the foreign language classes and did the same with music theatre to make it easier and more appropriate for the adjudicator. Also the Workshop was opened up to younger singers, which is a way forward for the future.

Up to this moment we have always had one female and one male adjudicator, which is a balanced plan and one which has always worked well. This time round I could not source a suitable man for the job, so settled for two excellent ladies. Sarah Jefferies, who deputised two years ago came in her own right on this occasion and was a huge success. She had the gift of making everyone feel worth their place and excelled in encouragement, combined with a nicely wicked sense of humour. This was particularly successful on the Senior Day when she made an unlikely group of people feel they had had a really good party. Alison Mary Sutton took a more serious approach and was very helpful to each competitor and wrote very constructive reports. These two adjudicators had contrasting styles and as a result made a good team.

In many previous years, the official accompanist has been worked hard, running from pillar to post, and sometimes a second accompanist has been necessary. This year there were only about ten the most part, in advance I asked excellent accompanists who were in songs that called upon the services of the official accompanist so, for the room playing for other singers to take on this role. We do need to guarantee the skill of these people to our singers. Equally we cannot have a paid accompanist waiting around for two days only playing ten times. It is unfair and not financially viable.

The tried and tested venues at Queen’s worked well. The only difficulty was the arrival of the bill, which was surprisingly high, and involved Mike Chapman in some fine- tuned P.R work.

Returning to the subject of timetabling, this problem has been resolved for next year as more days have been allotted to vocal classes and they will be run with one adjudicator working through each age group in turn, so there will be no clashes. Choirs will operate on a separate day.

I offer my sincere thanks to the front of house team who operated with their usual efficiency and charm; also to Janet Watson who organises the trophies.

Drama Week report: Matthew Kirby

The Dra ma Festival 2015 was held at the Temple Methodist Church, Taunton from 9th – 13th March. Once again, we had a most successful week. Despite moving the Festival to March, the entries were slightly up on the Festival in 2013. Some classes were even numbered over 50! Our adjudicator this year was Mr Philip Thrupp. Philip trained at the Exeter College of Arts and the Hartly Hodder Studio. He is an experienced Federation adjudicator, having travelled the world for many festival engagements. Philip was fair, constructive, enthusiastic and encouraging in all of his adjudications and he was able to share his extensive knowledge to all the classes. Philip was extremely impressed with the talent and commitment of all the performers. He also commended the teachers for their hard work and the parents for their continued support. We had several new classes for this year’s Festival. We had Sight Reading for Year 6 & Under, which saw even Year 3’s participating in. There was TV Newsreading, Group Mime and Solo/Duo Improvisation. All of these new classes seemed extremely popular and I hope to build upon this success next year. We were also extremely lucky to welcome Rebecca Vines, a new Federation adjudicator, for an acting audition workshop on Tuesday 10th March, in which 11 students participated. Rebecca is Head of Speech and Drama at Dean Close School in Cheltenham. She is also an actress, director and freelance writer. This workshop was a new initiative for 2015, but was certainly well received. Rebecca took the time to highlight areas of excellence and praise the students, but also provide each performer with helpful advice and areas of improvement. It was extremely thrilling to see all of the participants engaged, willing to listen and learn from Rebecca’s feedback. Following on from the huge success of this workshop with Rebecca, we shall be running a similar workshop for 2016, with Jeremy James Taylor, Former Artistic Director of the NYMT. I would like to take this opportunity to thank my band of true and loyal supporters (especially Alastair and Sylvia) who have constantly offered their help, knowledge, advice and feedback. I am now thinking ahead to 2016, and looking forward to continuing to make the Drama Festival a great event, that it already truly is.

Dance Festival report: Natasha Ballardie

This year we held the Dance Festival at the Brewhouse Theatre, Taunton on the 11th, 12th & 13th of June.

Building up to the festival was very exciting. After being in smaller theatres for the past 3 years, we had to really spread our wings and pull out all the stops for the larger theatre. The dance committee were very hands on to ensure all areas had been covered before the festival started and with great thanks to them we had a very enjoyable and successful festival.

Our adjudicator Geoff Lucas, was very charming and gave fantastic feedback throughout the festival. Despite the 3 very long days ahead of us spirts were high and the relaxed atmosphere was commented by all.

The dancers who came from all over the South West, performed at high standards making the adjudication harder and in some cases joint awards going to 1st, 2nd & 3rd places.

We welcomed dancers from previous years and dancers from schools that haven’t been to the festival yet. It was a truly successful and memorable time at the Dance Festival 2015 and we look forward to new adventures next year.

Film Festival report: Nigel Cousins

There was only one entry for the 2014 Film Festival, therefore a Festival did not take place.

In 2015 a promotional DVD was made, which demonstrated every element of film making and was circulated to several schools. It suggested that a film entry for the Festival could be a summer project ready for November.

So far, only 3 entries had come in from Taunton School.

Classes availableranged from Year 6 downwards to adult and ‘Open’ classes.

**COMPETITIONS SECRETARIES’ REPORTS**

Taunton Young Theatre Performer : Matthew Kirby

The Taunton Young Theatre Performer of the Year competition was born on Wednesday 11th March at the Temple Methodist Church. This was a new event for the Drama Festival and so it was an extremely exciting and happy occasion. The Junior Category had seven performers participating and the Senior Category had two, with one pulling out due to other commitments. The standard was extremely high in both categories and the choice of material was varied. Philip Thrupp was extremely impressed with all of the recital performances and commented on how committed and enthusiastically driven all of the students were. The competition was a huge success and I hope to build upon this for next year. The winner of the Junior Category was Daniel Fowler and the winner of the Senior Category was Nell Hemensbrook. Nell was chosen as the overall winner, receiving The Robin Bush Award. I would like to thank anyone who helped in any way to make this competition a success. In particular, I would like to thank Hilary Marshall for her generous £200 donation.

Taunton young Musician and Taunton Young Singer: Hilary Daniel

The Taunton Young Musician and Taunton Young Singer grand final took place on Sunday 8th February 2015 in the atmospheric Music Room in the Castle Hotel. Five young singers and three musicians took to the stage in an attempt to win the competition and to show the audience how accomplished and secure they were in their music performance. The Music Room was full to capacity with a mixed age audience all drinking in the wonderful expectancy of performance and creative sound. With such accomplished candidates, adjudicators of the highest standard were needed and to this end Maria Jagusz and Anthony Negus were invited to judge and inspire with their comments of support and development.

Eyra Norman was the winner of the Taunton Young Singer and Victoria Creighton, flautist, won the Taunton Young Musician prize of the Shakspeare Trophy plus prize money. This musical afternoon was then followed by an exceedingly delicious tea at the Castle Hotel which concluded a very entertaining afternoon of music, fun and laughter.

Taunton Junior Young Musician: Gwyn Flitters

When you open the entries for Taunton Junior Young Musician, you hope for variety, and this year’s competition in Temple Methodist Church did not disappoint. We heard Ellen Steward on clarinet, Kate Jackson, recorder; Heidi Blades , piano ; Ella Leonard, oboe ; Alex Christopher, trumpet ; Ben Shattock, piano and Poppy McGhee, recorder . The pieces chosen were challenging, and one had to remind oneself that these students were aged between 9 and 14 yrs, and all were of Grade V standard or higher.

As Stephen Bell our adjudicator, speaking to the musicians, said, ‘ Yes, it was a competition, so I had to choose a winner, but actually you gave us a concert, with great variety and an excellent standard of performance.’ He thanked the teachers and parents for their support and hoped that all the students would continue to get pleasure from making music.

The worthy winner was Ella Leonard, oboe, playing pieces by Britten, Michael Head and Albinoni. She received the Jefferson Horsley trophy and £100.

Taunton Young Theatre Music Singer: Linda Marshall Cole

Music Theatre has developed into a very special art form which has been embraced particularly by the younger generation. The Festival has responded to this surge of interest by creating a new competition “Taunton Young Music Theatre Singer” for the 14 to 18 age group. This was a huge success, with performers offering a wide and varied style of repertoire. Benjamin Costello, an expert in this medium, was the adjudicator for the day. He awarded the cup and first prize to Hannah Deason-Barrow. Joe Robinson and Riccardo Enoch were in second and third place. The performer chosen as the most promising young music theatre singer was Imogen Sanders-Dutton. This is certainly a competition we shall repeat particularly as it reflects the musical taste and skills of many of our young singers. We look forward to receiving even more entries next year.

1. **Somerset Song Prize**

This year, auditions took place in 3 regions, which made for extra expense with more a djudicators but the standard of entry was excellent and the Final of the competition, at the Castle Hotel, gave enormous pleasure to the audience. Unfortunately the audience numbers were not sufficient to contribute adequately to the over al expense of the Competition and a large loss was made.

The Song Prize committee, which includes a Trustee from the Festival committee, works extremely hard on this prestigious competition and changes may be implemented to balance the books in the future. It is an event which has grown out of the Festival and is an asset to it; it was felt that it should not ‘float off’ independently.

1. **Taunton Live! (Hon. Treasurer)**

This was a massive event with real ‘Wow’ quality but perhaps it should not happen again under the auspices of the Festival: the budget was way out of our league!

There are, however, elements of it which we could consider taking on, eg. The week of Coffee concerts. The Castle Hotel didn’t charge for the venue, and entry fee of £10 included coffee and a biscuit.

Another time, one could ensure that the Castle included the events in their data base.

Piano hire is expensive:

Kate Walden said that Reuben Katz charged a reasonable price.

MC: Two Moors Festival piano is available for hire

MP: Suggest that the Castle should have its own piano! NC thought that might push up the price of tickets.

1. **Appointment of Officials and Trustees.**

President: Diana Rees

Chairman: Brian Cresswell

Hon. Treasurer: Michael Chapman

Secretary to the Trustees: Anne Cleves

Correspondence Secretary: Anne Cleves

Dance Secretary: Natasha Ballardie

Drama Secretary: Matthew Kirby

Assistant Drama Secretary: Alastair Kirby

Drama Stewards Secretary: Sylvia Fellgett

Film Secretary: Nigel Cousins

Music Secretary (Piano and Keyboard) Gwynneth Flitters

Music Secretary (Strings) Sandra Sutton

Music Secretary (Vocal ) Linda Marshall Cole

Music Secretary (Wind) Hilary Daniel

Music Stewards Secretary: Anne Cleves

Member: Kate Walden

**Competitions’ Secretaries:**

TYM Secretary: Nigel Cavey

TJYM Secretary: Gwynneth Flitters

TYS Secretary: Linda Marshall Cole

TYMTS Secretary: Linda Marshall Cole

It was proposed by Martin Parker and seconded by Gill Parker that all officers should be re-elected ‘en bloc’ and all agreed.

1. **AOB**

MC: possible that Brian may resign as chairman

AC is hoping to resign from her 4 jobs.

MC will hand over his role as Treasurer in 2017

We need a publicity manager, to include using Facebook and Twitter.

On 16th April 2016, at 2 pm, at Temple Methodist church, a concert will take place to honour Mary Trewin’s remarkable and long service to her Suzuki teaching. It is a free concert so spread the word!

GF: Southern Sinfonia are giving a concert ‘The Snowman’ and 6-13 year old singers are encouraged to audition.

1. **Date and venue of the next AGM is to be decided but there will be an Extraordinary General Meeting on 15th October, 7.30 pm at 4 Annecy Court when the Accounts will be presented.**