

Charity Registration No. 1140648

THE MABS MARDULYN CHARITABLE FOUNDATION

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2025

THE MABS MARDULYN CHARITABLE FOUNDATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	MMCF Trustee Limited
Charity number	1140648
Principal address	Alexandra House St Johns Street Salisbury Wiltshire SP1 2SB
Independent examiner	James Fletcher FCA Fletcher & Partners Crown Chambers Bridge Street Salisbury SP1 2LZ
Solicitors	Wilsons Solicitors LLP Alexandra House St Johns Street Salisbury Wiltshire SP1 2SB
Investment advisors	Quilter Cheviot Investment Management Senator House 85 Queen Victoria Street London EC4V 4AB SAGA S.A. 13 rue Ceard Case Postale 3638 CH-1211 Geneva 3 Switzerland Julius Baer & Co Ltd Lefebvre Court, Lefebvre Street St Peter Port Guernsey Channel Islands GY1 4BS

THE MABS MARDULYN CHARITABLE FOUNDATION

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THE MABS MARDULYN CHARITABLE FOUNDATION

TRUSTEE'S REPORT

FOR THE YEAR ENDED 5 APRIL 2025

The Trustee presents its report and accounts for the year ended 5 April 2025.

Background and Scope

The foundation was created by a deed dated 16 July 2006 as a trust exclusively for charitable purposes. The foundation was registered with the Charity Commission on 2 March 2011.

The foundation was created by Mrs Mabel Bronwyn Mardulyn who died on 10 March 2008. She bequeathed funds to the foundation in her UK and Hong Kong wills. Sums were received by the foundation in instalments between 2013 and 2015 and were invested in three investment portfolios.

Aims & Objectives

The original trust deed has been amended on a number of occasions.

Following a Deed of Amendment executed with the consent of the Charity Commission on 10 May 2023, the objects of the foundation were altered and from 10 May 2023 onwards the Trustee holds the capital and income of the foundation upon trust to apply the income, and all such parts of the capital, as the Trustee may in its discretion think fit, for:

1. the relief of poverty
2. the advancement of education; and
3. the relief of those who are in need by reason of disability,

particularly but not exclusively for the benefit of people under the age of 25 or over the age of 65 years who are resident (or ordinarily resident) in the United Kingdom of Great Britain and Northern Ireland or the Hong Kong Special Administrative Region of the People's Republic of China.

Public Benefit

The Trustee confirms that it has complied with the duty in Section 17 of the Charities Act 2011 to have regard to the public benefit guidance published by the Charity Commission.

Record Keeping

The foundation's records are kept at Wilsons Solicitors. Most are kept in both paper copies and electronically, making use of Wilsons Solicitors' computer systems which are properly backed up.

Achievements and performance

The foundation was able to award grants totalling £915,228.88 being an increase of £441,873.07 compared with the previous year. A grant of £350,000 pledged to the Downside Fisher Youth Club was paid after the year end and is shown as a creditor in the accounts. The Trustee's objectives in relation to its grant-making activity for the year were:-

- (a) To provide grants in accordance with the aims and objectives of the foundation, in order to relieve poverty, advance education and provide relief to those in need by reason of disability to qualifying beneficiaries; and
- (b) To provide such grants in both the United Kingdom and Hong Kong.

The Trustee feels that it achieved these objectives.

THE MABS MARDULYN CHARITABLE FOUNDATION

TRUSTEE'S REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

There was a loss on the foundation's investments of £437,289.39 including foreign currency adjustments. The income from the investments for the year was £271,313.33. It should be noted that the portfolio with SAGA S.A. provides a return entirely through capital growth and no income is produced.

The total decrease in funds after investment gains and losses was £1,279,963.41 (2024: an increase of £1,121,960.99).

As at 5 April 2025 the unrestricted net assets of the charity were £13,268,685.72 (2024: £14,548,649.13).

The Trustee's policy relating to the award of grants is in most cases to make the grant to an institution with those institutions applying the funds to individuals according to need and merit.

The foundation does not engage in fundraising. The major factor outside the Trustee's control that has an impact on the foundation's objectives is the performance of the investments.

Future Plans

The Trustee plans to continue its policy of providing grants and bursaries both in the United Kingdom and Hong Kong, including the funding of some capital projects.

Financial review

For the purposes of comparison with previous and future years and in order to provide a true picture of the financial position of the Foundation at the accounting date, charitable grants due to be paid out after the year end for agreed projects have been included in the statements for this period.

The establishment of a permanent endowment in the year to 5 April 2015 resulted in a grant, overall, of £565,000 in that year. The Trustee will consider similar projects in the future, but these are unlikely to be funded on an annual basis. The likely level of grants may therefore vary significantly from year to year.

Investment Policy

The Trustee has delegated its investment management function to three investment advisors. Two of the investment management accounts were set up by 5 April 2015 and the third was set up shortly thereafter. The Trustee allocated approximately a one third share of the available funds to each investment advisor so as to allow them to spread risk and to review comparative performances.

The Trustee has assessed the major risks to which the foundation is exposed, and is satisfied that systems are in place to mitigate exposure to the major risks.

The Trustee has set a policy that the capital should be invested so as to maximise the total return (capital growth plus income) with a medium level of risk.

The Trustee was satisfied with the performance of the invested funds during the year.

The Trustee does not impose any ethical, social or environmental constraints upon the investment advisers. Under the Trustee Act 2000, the Trustee may invest the foundation assets as if it was absolutely entitled to them.

THE MABS MARDULYN CHARITABLE FOUNDATION

TRUSTEE'S REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

Reserves Policy

The Trustee has reviewed its reserves policy. The Trustee has made provision for liquid funds to cover the anticipated grants and expenses in the coming year.

Principal Source of Funding

The three investment portfolios generate income and capital growth from which the grants are met. The investments are managed by Quilter Cheviot, Julius Baer and SAGA S.A..

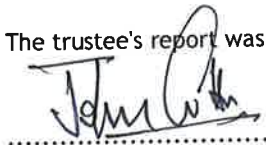
Trustees

The Corporate Trustee in office as at 5 April 2025 is listed on the Legal and Administrative page of the report and accounts. New Trustees must be appointed by a resolution of the Trustees and in selecting individuals as Trustees, the Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the foundation. The Trustees must make available to each new Trustee on his/her first appointment a copy of the foundation's deeds and a copy of the foundation's latest report and statement of accounts.

Risk Policy

The Trustee minimises investment risk through the use of three professional investment advisors and the maintenance of three investment portfolios. General operating risk is minimised through the regular review of procedures, by the Trustee.

The trustee's report was approved by the Board of Directors.



John Nicholas Cotton
Director MMCF Trustee Limited

Dated: 30/01/2026

THE MABS MARDULYN CHARITABLE FOUNDATION

STATEMENT OF TRUSTEE'S RESPONSIBILITIES

FOR THE YEAR ENDED 5 APRIL 2025

The Trustee is responsible for preparing the Trustee's Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the the foundation and of the incoming resources and application of resources of the the foundation for that year.

In preparing these accounts, the trustee is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustee is responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the the foundation and enable it to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. It is also responsible for safeguarding the assets of the the foundation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

THE MABS MARDULYN CHARITABLE FOUNDATION

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF THE MABS MARDULYN CHARITABLE FOUNDATION

Opinion

We have audited the financial statements of The Mabs Mardulyn Charitable Foundation ('the charity') for the year ended 5 April 2025 which comprise the Statement of Financial Activities, Balance Sheet, and the notes to the financial statements, including a summary of the significant accounting policies, set out on pages 8 to 15. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including [FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland](#) (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 5 April 2025 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

THE MABS MARDULYN CHARITABLE FOUNDATION

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF THE MABS MARDULYN CHARITABLE FOUNDATION

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 ⁷ require us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement on page 4, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

We exercise professional judgement and maintain professional scepticism throughout the audit.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. They included:

- obtaining an understanding of the Charities' activities and the laws and regulations which are central to their activities, both through our knowledge of the sector and discussions with management;
- reviewing the Charities' activities and any relevant correspondence for evidence of non-compliance;
- assessing the susceptibility of the financial statements to material misstatement in the light of the Charities' control environment, which we assessed to be low;
- ensuring that the engagement team had the appropriate competence, capabilities and skills to recognise non-compliance with applicable laws and regulations, through appropriate training and briefings; and that they remained alert to the possibility of non-compliance throughout the engagement.

THE MABS MARDULYN CHARITABLE FOUNDATION

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF THE MABS MARDULYN CHARITABLE FOUNDATION

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities.

This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

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Fletcher & Partners
Chartered Accountants and Statutory Auditors
Crown Chambers
Bridge Street
Salisbury
SP1 2LZ

Fletcher & Partners are eligible to act as auditor in terms of section 1212 of the Companies Act 2006

Dated:

THE MABS MARDULYN CHARITABLE FOUNDATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 5 APRIL 2025

	Notes	2025 £	2024 £
<u>Income from:</u>			
Investments	2	271,313.33	209,198.62
<u>Expenditure on:</u>			
Raising funds	3	(126,027.86)	(119,692.84)
Charitable activities	4	(987,959.49)	(535,504.63)
Total expenditure		(1,113,987.35)	(655,197.47)
Net gains/ (losses) on investments	7	(437,289.39)	1,567,959.84
Net movement in funds		(1,279,963.41)	1,121,960.99
Fund balances at 6 April 2024		14,548,649.13	13,426,688.14
Fund balances at 5 April 2025		13,268,685.72	14,548,649.13

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

THE MABS MARDULYN CHARITABLE FOUNDATION

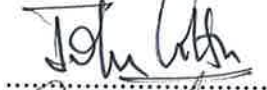
BALANCE SHEET

AS AT 5 APRIL 2025

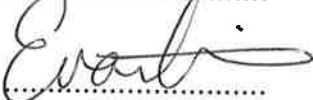
	Notes	2025 £	£	2024 £	£
Fixed assets					
Investments	11		12,984,796.01		14,468,805.74
Current assets					
Debtors	9	19,017.04		717.24	
Cash at bank and in hand		657,341.63		132,627.33	
		676,358.67		133,344.57	
Creditors: amounts falling due within one year	10	(392,468.96)		(53,501.18)	
Net current assets			283,889.71		79,843.39
Total assets less current liabilities			13,268,685.72		14,548,649.13
Unrestricted funds			13,268,685.72		14,548,649.13
			13,268,685.72		14,548,649.13

The accounts were approved by the Trustees on

3 February 2026.



John Nicholas Cotton (Director MMCF Trustee Limited)



Emily Jean Mary Van Lier (Director MMCF Trustee Limited)

THE MABS MARDULYN CHARITABLE FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2025

1 Accounting policies

1.1 Accounting convention

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) as amended for accounting periods commencing from 1 January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The foundation constitutes a public benefit entity as defined by FRS 102.

The trustee considers that there are no material uncertainties about the foundation's ability to continue as a going concern. The most significant areas of adjustment and key assumptions that affect items in the accounts relate to the valuation of investments at the year end, and the related calculation of realised and unrealised gains in these accounts.

1.2 Fund Accounting

Unrestricted funds are available for use at the discretion of the trustee in furtherance of its charitable objectives unless the funds have been designated for other purposes.

1.3 Income

All income is recognised once the foundation has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the foundation; this is normally upon notification of the interest paid or payable by the bank. Dividends are recognised once the dividend has been declared and notification has been received of the dividend due. This is normally upon notification by our investment advisor of the dividend yield of the investment portfolio.

Cash donations are recognised on receipt. Other donations are recognised once the the foundation has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the foundation has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.4 Expenditure

Expenditure is accounted for on an accruals basis.

(i) Charitable activities

Grants payable are recognised as expenditure when a commitment has been made and there are no conditions to be met relating to the grant which remain under the control of the foundation. Charitable activities include all expenditure associated with grantmaking and include governance costs.

THE MABS MARDULYN CHARITABLE FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

1 Accounting policies

(Continued)

(ii) Support costs

Support costs consist entirely of the governance costs which comprise the audit, legal advice and compliance with constitutional and statutory requirements.

(iii) Cost of raising funds

This expenditure is in respect of investment advisory fees charged during the year by the foundation's investment advisors.

1.5 Investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.6 Debtors

Debtors are measured at the amounts the foundation anticipates it will receive from a debt or the amount it has paid in advance for goods or services.

1.7 Cash at bank and in hand

Cash at bank and in hand includes cash and cash on deposit.

1.8 Creditors

Creditors are recognised at the amounts the foundation anticipates it will pay to settle a debt.

2 Investments

	2025	2024
	£	£
Income from listed investments	245,984.58	203,629.47
Interest receivable	6,311.71	4,851.91
Accrued income	19,017.04	717.24
	<u>271,313.33</u>	<u>209,198.62</u>

3 Raising funds

	2025	2024
	£	£
<u>Investment management</u>	<u>126,027.86</u>	<u>119,692.84</u>
	<u>126,027.86</u>	<u>119,692.84</u>

THE MABS MARDULYN CHARITABLE FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

4 Charitable activities

	2025 £	2024 £
Grant funding of activities (see note 5)	915,228.88	473,355.81
Share of governance costs (see note 6)	72,730.61	62,148.82
	<u>987,959.49</u>	<u>535,504.63</u>

5 Grants payable

	2025 £	2024 £
Grants to institutions:		
UK youth - disability/poverty	631,000.00	156,000.00
UK youth - education	139,500.00	68,000.00
UK elderly - disability/poverty	170,500.00	67,500.00
Hong Kong youth - disability/poverty	176,566.78	85,836.75
Hong Kong youth - education	27,055.15	12,076.42
Hong Kong elderly - disability/poverty	188,803.90	83,942.64
Total grants to institutions:	<u>860,070.02</u>	<u>473,355.81</u>
Grants to individuals:		
Hong Kong youth - education	55,158.86	-
	<u>915,228.88</u>	<u>473,355.81</u>

6 Support costs

	2025 £	2024 £
Audit fee	6,000.00	2,640.00
Trustee Expenses	7,716.22	8,270.69
Legal fees	58,225.90	50,436.00
Sundry disbursements	354.00	408.00
Bank charges	46.49	27.03
Legal fees re Trust Company	388.00	367.00
	<u>72,730.61</u>	<u>62,148.72</u>

There were no employees in either year.

THE MABS MARDULYN CHARITABLE FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

7	Unrealised and realised gains/(losses)	2025 £	2024 £
	Realised gains on sales of investments	90,567.70	419,417.69
	Revaluation of investments	(527,857.09)	1,148,542.15
	Net gains/(losses) on investments	(437,289.39)	1,567,959.84

8 Trustees

During 2024/25 one of the Corporate Trustee directors was reimbursed for the cost of a Zoom subscription to facilitate the holding of directors' meetings by video conference and three of the Corporate Trustee directors were reimbursed for expenses incurred for travelling and subsistence in relation to attendance at the annual directors' meetings and meetings with contacts for charities supported by the Foundation.

9 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Other debtors	19,017.04	717.24

10 Creditors: amounts falling due within one year

	2025 £	2024 £
Grants payable	350,000.00	30,000.00
Other creditors	42,468.96	23,501.18

THE MABS MARDULYN CHARITABLE FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

11 Fixed Asset Investments

	Equities	Bonds	Other	Cash	2025 £	2024 £
Market value at 5 April 2024	10,469,610.72	3,273,811.60	460,348.56	265,034.86	14,468,805.74	13,297,503.82
Acquisitions in year	1,398,736.35	1,542,356.13	421,813.02		3,362,905.50	1,932,392.85
Disposals in year at carrying value	(3,031,472.24)	(1,133,217.88)	(88,372.57)		(4,253,062.69)	(2,458,365.95)
Unrealised gains/(losses) on revaluation	(527,680.99)	(18,921.05)	18,744.95		(527,857.09)	1,469,247.05
Increase/(decrease) in investment cash				(65,995.45)	(65,995.45)	228,027.97
Market value at 5 April 2025	8,309,193.84	3,664,028.80	812,533.96	199,039.41	12,984,796.01	14,468,805.74
Listed on recognised stock exchanges					12,785,756.60	14,203,770.88
Cash					199,039.41	265,034.86
					12,984,796.01	14,468,805.74
	Equities	Bonds	Other		£	£
Historical cost at 5 April 2025	5,248,526.39	3,582,527.95	893,546.94		9,724,601.28	9,347,074.68

THE MABS MARDULYN CHARITABLE FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

12 Corporate Trustee

The corporate trustee, MMCF Trustee Limited, is the sole trustee of The Mabs Mardulyn Charitable Foundation.

The directors of MMCF Trustee Limited throughout the year were:

Hung Cheng (retired 31.12 2024)
Simon Jeremy Macomber Churn
John Nicholas Cotton
Diana Lesley Scott
Marion Kay Macomber Kelly
Emily Jean Mary Van Lier