Social News and Events of Cambridge

Capt. and Mrs. Chaplain Hicks and Mr. and Mrs. Byron Harrington spent the week end in Baltimore where they attended the Preakness.

The many friends of Mrs. Bradford Fitzhugh will be sorry to learn that she is a patient at the Cambridge - Maryland Hospital, where she underwent a serious operation.

Misses Ethel Booze, Ruby McCarter and Betty McCarter have returned to their homes in this city after spending Sunday in Baltimore visiting relatives.

Mr. and Mrs. Anthony W. Shenton of Taylor's Island had as their guests over the week-end and Mother's Day, their children andgrandchildren, Mr. and Mrs. Harvey Shenton and little daughter, Frances Ann of Haddon Heights, New Jersey, Mr. and Mrs. Henry Shenton and daughter, Carolyn, Mr. and Mrs. Alton Shenton and son, Henry of Hamilton, Baltimore, Mr. and Mrs. Reginald Asplen and son, Reggie of Cambridge. Mr. and Mrs. Anthony W. Shenton, Jr., and children, O'Neil, Lea and Alice May of Taylor's Island.

Miss Doris Brinsfield spent the week end at the home of her parents, Mr. and Mrs. D. L. Brinsfield near Eldorado.

Mr. and Mrs. Howard Mitchell have returned to their home after spending the week-end with their son in law and daughter, Mr. and Mrs. J. Francis Dyson, at Geoyna Park Manor, P. B. Maryland.

Mr. Charles Asplen and son, Howard of Baltimore, are the guests of Mr. and Mrs. Howard Asplen at their home near Cambridge, Maryland.

Mr. and Mrs. William H. Pitts announce the marriage of their daughter, Maria Phillips Pitts, to Roy Travers, son of Mr. and Mrs. Warner Travers of Cambridge. November 24, 1939.

Mr. and Mrs. Thomas Gray and daughter, Joan, have returned to Glenburnie after spending the week end with Mr. and Mrs. Clayton Bramble at Shoal Creek Manor.

Mrs. Tony Parelly and daughter, Betty Lee Parelly, and Mrs. D'Arcy Parelly and her daughter, June, and Miss Ida Shorter, spent the week end in Baltimore.

Mr. John Clark of near Cambridge, was the guest of his parents, Mr. and Mrs. George Clark on Sunday.

Miss June Burton of Cambridge was the overnight guest of Miss Clara Mace Layton of Horn's Point, on Wednesday evening.

Mr. Lloyd James of Cambridge visited Mr. and Mrs. Walter Speddon on Sunday afternoon.

Mr. and Mrs. William Geoghegan, Mrs. Louise Covington, Alberta and Edwin Geoghegan of Cambridge, were the guests of Mr. and Mrs. Anthony W. Shenton, Sr., at their home at Taylor's Island Sunday afternoon.

Col. Joe Reisch and wife of Austin, Minnesota, are visiting ex-Sheriff and Mrs. Ira Y. Wheatley, at their home on West End Avenue. Col. Reisch is President of the Reisch Auction College of Austin, and one of the best auctioneers in America.

Mr. and Mrs. Watson D. Phillips of Elkton; Miss Gladys Phillips of Hampstead, and the Misses Delma and Mabel Phillips of Baltimore, spent Mother's Day at the home of their parents, Mr. and Mrs. J. Howard Phillips, Maryland Ave.

Mr. and Mrs. Richard Andrew are receiving congratulations on the birth of a son, born Friday morning at the Cambridge Maternity Hospital.

Mr. and Mrs. William Chipman and son Billy of Wilmington, Del. were the week end guests of Mrs. William T. Richardson, Maryland Avenue.

Dr. and Mrs. Guy Steele have extended an invitation to the public to visit their tulip garden on Church Street.

Mrs. James Christopher and daughter, June of Baltimore, have returned home after visiting Mrs. John S. Jackson, Maryland Ave.

Mr. and Mrs. Clarence T. Millikin of New York, spent the week end with Mrs. Millikin's mother and sister, Mrs. William White, and Miss Lillie White, Henry Street.

Mrs. Phillip G. Waller has returned to her home on Maryland Avenue after visiting her family at Henderson, N. C. She was met in Washington by Mr. Waller.

Mr. and Mrs. Brice Marshall and daughters Mary Lee and Jean, Mr. and Mrs. Reese Galyean and son, Zane Grey, Mr. Walter Eller, Mr. Earl Galyean and Mr. Emmett Brannock and son, Howard were guests of Mr. and Mrs. Robert Casper, on Sunday.

Mrs. Emerson C. Harrington, Jr. and two daughters, Winifred and Ann, are spending this week in Baltimore with Mrs. Clarence Hurlock.

Mrs. Tracy Nesbitt and Mrs. Marjorie Gilbert entertained the Sweetbriar Club at Mrs. Tracy's home in Vienna on Saturday afternoon. Mrs. Frances Insley Jacques was among the guests.

Mrs A. Y. Napier is visiting her son, Rev Campbell Napier, in Richmond, Va.

Mrs. John S. Sowers has returned to her homein Alexandria, Va., after visiting her son and daughter in law, Mr. and Mrs. Wm. R. Sowers at their home in this city.

Mr. and Mrs. William Hilton of Boston, Mass., visited their nephew, Walter Butler, who is second baseman on the Cambridge Cardinal baseball team.

Mr. and Mrs. Robert H. Christopher are receiving congratulations on the birth of a son, born this morning at the Cambridge-Maryland Hospital.

Mr. and Mrs. John Paulis of Cambridge were Sunday guests of her mother, Mrs. Roland Smith of Sharptown.

Mr. and Mrs. Orland Smith are receiving congratulations on the birth of a daughter born this morning at the Cambridge-Maryland Hospital.

Mr. and Mrs. Howard Geoghegan and two children, Jean and Gail, and Mr. B. C. Jordan of Bayonne, N. J., are spending the week end with Mr. Geoghegan's parents, Mr. and Mrs. H. P. Geoghegan.

Mr. and Mrs. Harry Wehr and two children of Baltimore are the week end guests of Mrs. Wehr's parents, Colonel and Mrs. Albanus Phillips at their home on Mill Street.

Mr. and Mrs. J. Radcliffe Jones announce the engagement of their daughter, Elizabeth, to Vernon Mowbray. The wedding will take place some time in August.

Mr. and Mrs. Louis Sebourn and their daughters, Lucille and Virginia and Mr. Vance Sneed of Wilmington, Del., spent Mother's Day with their mother, Mrs. George Gerlach at the home of Mrs. O. G. Hearn.

Rev. and Mrs. Roland H. Nelson and son, Roland, visited Mr. and Mrs. Walter Spedden, on Sunday evening.

Mr. A. Stengle Marine was in Baltimore on a business trip this past Tuesday.

Mr. S. Charles Walls, Mr. Theodore Phillips and Mr. Edwin C. Hopkins, Jr., all of Phillips Packing Company, made an extended business trip to Savannah, Georgia, this past week, taking an airplane down from Washington to Savannah and return.

Mr. Stuart H. Kilner of Pennsylvania has been made successor to A. Beck, as manager of the Dorchester Shirt Co.

Miss Rebecca Simmons who has just returned from visiting friends in California, spent the week end with her mother, Mrs. Howard Simmons of Fishing Creek, and her aunt, Mrs. William Stoker of Cambridge.

Mrs. Bonnie Mack of Jersey City is spending some time with her parents, Mr. and Mrs. John S. Skinner.

Mr. and Mrs. Vincent Simmons and daughter, Patricia, of Annapolis, spent Sunday with Mr. Simmon's mother, Mrs. Howard Simmons at Fishing Creek.

The Conference of the Methodist Church convened this morning in Wilmington, Del. Rev. Ralph J. Yow, Rev. Disston W. Jacobs and Rev. T. C. Mulligan are in attendance at this conference. The delegates attending are Mr. Birdsall Andrews, from Grace Methodist Church, Mr. Russell P. Smith from St. Paul's Methodist Church and Mr. Granville S. Hooper from Zion Church.

Mr. and Mrs. Craig Lowe of Airey, announce the marriage of their daughter, Miss Alice Lowe, to Mr. Franklin Peters, son of Mr. and Mrs. Richard Peters of Cambridge, Route 3. The wedding took place Thursday evening, May 9, at 8 o'clock with the Rev. T. C. Mulligan, pastor of St. Paul's Methodist Church, presiding.

NEHI BOTTLING COMPANY

What Every Metropolitan Policyholder Should Know about his Company

Metropolitan presents its Business Report for the year ending December 31, 1939. (In accordance with the Annual Statement filed with the New York State Insurance Department.)

ASSETS WHICH ASSURE FULFILLMENT OF OBLIGATIONS

National Government Securities		$1,015,938,914.60
U. S. Government	$948,082,869.84	
Canadian Government	67,856,044.76	
Other Bonds		1,882,379,020.85
U. S. State & Municipal	110,055,727.87	
Canadian Provincial & Municipal	103,823,959.75	
Railroad	573,665,903.43	
Public Utilities	689,740,113.65	
Industrial & Miscellaneous	405,093,316.15	
Stocks		86,624,833.01
All but $22,561.13 are Preferred or Guaranteed.		
Mortgage Loans on Real Estate		953,658,650.07
Farms	76,890,988.22	
Other property	876,767,661.85	
Loans on Policies		515,495,459.26
Real Estate Owned		407,215,594.74
Includes real estate for Company use, and housing projects.		
Cash		132,667,027.52
Premiums Outstanding and Deferred		87,666,343.58
Interest Due and Accrued, etc.		60,340,337.46
TOTAL		$5,141,986,181.09

OBLIGATIONS TO POLICYHOLDERS, BENEFICIARIES, AND OTHERS

Policy Reserves required by law	$4,493,833,205.00
Amount which, with interest and future premiums, will assure payment of policy claims.	
Dividends to Policyholders	112,999,638.00
Set aside for payment during the year 1940.	
Reserve for Future Payments on Supplementary Contracts	112,986,146.83
Held for Claims	22,931,579.79
Including claims awaiting completion of proof and estimated amount of unreported claims.	
Other Policy Obligations	42,377,943.67
Including reserves for Accident and Health Insurance, dividends left with Company, premiums paid in advance, etc.	
Miscellaneous Liabilities	47,140,101.00
Liabilities not included above, such as taxes due or accrued, special reserves, etc.	
TOTAL OBLIGATIONS	$4,832,268,614.29
Surplus	309,717,566.80
This serves as a margin of safety, a cushion against contingencies which cannot be foreseen.	
TOTAL	$5,141,986,181.09

NOTE—Assets carried at $221,390,536.99 in the above statement are deposited with various public officials under requirements of law or regulatory authority. Canadian business embraced in this statement is reported on basis of par of exchange.

TEN YEARS OF PROGRESS

Highlights of Metropolitan's growth and stability over the past decade

Insurance in Force

Life Insurance
1929 . . $17,933,000,000
1939 . . $23,193,000,000
Accident & Health Insurance
Weekly Indemnity
1929 . . . . $13,928,000
1939 . . . . $19,894,000

Policy Reserves

1929 . . . $2,659,000,000
1939 . . . $4,493,000,000
Funds held, as required by law, to assure payments to policyholders.

Payments

1929 . . . . $335,000,000
1939 . . . . $604,000,000
Funds paid or credited to policyholders and their beneficiaries.

After fulfilling all its contractual obligations (including payment of over $4,260,000,000 to policyholders and beneficiaries) over the 10-year period of adverse economic conditions from 1929 through 1939, Metropolitan

1. . . . added to its contingency reserve, or surplus, as an extra safety factor, more than	$132,000,000
2. . . . strengthened the basis of its policy reserves to the extent of	45,000,000
3. . . . made expenditures to improve properties acquired through foreclosure, without increasing their valuation	25,000,000
4. . . . reduced the valuation of securities and real estate as carried on its books, by more than	216,000,000
5. . . . expended on health and welfare work for policyholders more than	58,000,000
	$ 476,000,000
6. *YET, over this same 10-year period, and in addition to the above, Metropolitan also paid or credited to its policyholders almost one billion dollars in dividends*	992,000,000
TOTAL	$1,468,000,000

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