



REV. WILLIAM L. TAYLOR, D. D.

Worthy Grand Master of the United Order of True Reformers, Richmond, Va.
The Controlling Genius of the Race's Greatest Financial Enterprise.

STILL SOUNDING PRAISES.

The "Onliest" and Greatest Race Newspaper.

The Colored American, one of the leading race journals of the country. If not in fact the leading one, has recently donned a new dress and is more readable than ever. The editorial announcement, in part, is as follows: "Without parade, brass bands, blowing trumpets, or 'fuss and feathers' The Colored American today makes its bow to its 100,000 readers in a new dress. Always alive to modern ideas in make-up, and alert to adopt that which is best and convenient in literary quality and form, we have changed, as many of the metropolitan journals have done, to a style that is at once compact and artistic. The day of the 'blanket sheet' newspaper is past, and this handsome 16 page system is our response to the earnest demand of the public that its mental food be served after the most readable and pleasing design. We think you will like the change.—The Louisiana Baptist.

The Colored American, is the leading colored paper in America—The Journal Huntsville, Ala.

ABREAST WITH MODERN IDEAS.

The Colored American reached our office last week in the latest modern style. It is one of the best journals in the race.—Southern Christian Recorder.

The Colored American, of Washington, D. C., is now being published in magazine form, with 16 pages of wholesome reading matter. This journal is regarded as one of the ablest publications in America.—The Rising Sun, (Kansas)

The Colored American, already one of our ablest and best looking changes, has taken a further step which gives evidence of its enterprise and in increasing popularity—it is now a sixteen page paper. The Southwestern extends most hearty congratulations.—The Southwestern Christian Advocate.

UP-TO-DATE JOURNALISM.

Several of the colored journals,

notably The Colored American and New York Age, have come to us in new attire. Their improvement is at once pleasing and propitious and commands the praise of the ten millions of people whose interests Editors Cooper and Fortune are sacredly guarding.—Republican Leader, Atlanta, Ga.

The Colored American has reduced the size of its pages and has multiplied the number by two. As a sixteen page paper it is in the march of progress. The Independent, The Southern Workman and other notable journals have followed the way. The American knows a good thing when it sees it, and does not hesitate to enter the front rank and put its in form for future preservation.—The Charleston Enquirer.

The Colored American of Washington, D. C., comes to us now in sixteen page form, the pages being reduced to four columns. While the paper appears smaller, we believe it contains more reading matter than formerly, and is handier to read than when the pages were larger. The American is among the bright and up-to-date race newspapers of this country whose weekly visits we highly appreciate. Editor Cooper is progressive, and we wish him continued success.—The Republican Courier.

EAST AND WEST MARCHING IN STEP.

The Colored American and Chicago Conservator have broken away from the old style of six column folio sheets. Their new form of four column, sixteen pages, shows that our esteemed journalists Edward E. Cooper of The American and Messrs. DeClelland and Ramsey, publishers of The Conservator, are progressive newspaper men. The two papers are not only representative in form, neatness and typographical appearance, but their news departments, pointed and interesting editorials on questions of national and local character make these journals clean cut publications of which Negroes in all sections of the country should feel a degree of pride commensurate with the journalistic ability of these editors.—Chicago Conservator.

THE GRAND FOUNTAIN.
United Order of
True Reformers.

ORGANIZED January 1, 1881.
Offices 604, 606 and 608 N. 2nd St., - - Richmond, Va.

The Strongest Financial Organization the Negro Has Produced in This Country.
Read and learn for yourself what it has done and how to become a member.

SUBORDINATE FOUNTAINS.

Subordinate Fountains are composed of males and females, sound in health and mind, and of good moral character.

Conventions.—When joining the Order through Conventions, persons are taken in from 14 to 50 years of age; when joining the Fountain by application persons are taken from 14 to 60 years of age complete.

Joining or Benefit Fees.—From 14 to 45 years of age, \$4.60; at 50, \$5.10; at 55, \$5.60; at 60, \$6.60.

Death Benefits.—\$75 and \$125. Should death occur within the first year, \$75; after the first year, \$125 will be paid to the heirs, assigns or legal representatives.

Sick Benefits.—From \$6 to \$9 per month, paid weekly.

Monthly Dues are 35 or 50 cents per month. Taxes are 80 cents annually, paid semi-annually, January and July. The highest monthly dues secure the highest weekly sick benefits.

Life Membership.—Ten shares of Bank Stock, costing each member \$5 a share, make said member a life member. After paying dues and owning the stock one year, the fruits of the stock will pay the member's dues, and leave a handsome little balance each year. Just calculate—monthly dues, 50 cents per month, and taxes 80 cents per year, amount to \$6.80, and a dividend on ten shares of stock at 20 per cent on the dollar, or \$1 per share, amounts to \$10 annually, which will pay the member's dues, \$6.80, and leave a balance of \$3.20. Should the dues be 35 cents per month, and 80 cents taxes per year, the monthly dues and taxes will amount to \$5 per year. The dividend of \$10 would pay the monthly dues and taxes, and leave a balance of \$5.

Additional Benefits of Life Membership.—Should adverse circumstances befall a member, said member may take his ten shares of stock and Fountain policy, and secure a loan from \$1 to \$88, which will enable said member to tide over the misfortune, pay up the loan, redeem his policy and stock, and go on his way rejoicing.

2. ROSEBUD FOUNTAIN (For the Children.)

Rosebud Fountains are composed for children, male and female, from 3 to 14 years of age.

Joining or Benefit Fees, \$1.50; paid spot cash or by instalments.

Death Benefits.—\$24.50 and \$37.00. Should death occur within the first year, \$24.50; after the first year \$37 will be paid to the parents or guardians.

Sick Benefits.—From \$1.50 to \$4.00 per month paid weekly; 50 cents, 75 cents and \$1 per week, respectively. The highest monthly dues purchase the highest weekly sick benefits.

Monthly Dues and Taxes.—The monthly dues are 10 cents, 15 cents, or 25 cents, respectively, just as the Fountain may decide. Taxes, 10 cents annually, paid semiannually, January and July. The child is allowed to purchase five shares of Bank Stock, which makes his policy self-supporting, with a balance each year.



3. THE REGALLA.

This Department furnishes all Regalla that is worn by the members of the Order. For style and prices write for price list.

4 CLASSES.

B and E Classes admit a membership, male and female, and secure life and death benefits.

B Class Policies are as follows:

CLASS B TABLE.

Ages.	Joining Fee.	Value of Certificate.	Annual Dues.	Paid Quarterly.
14 to 25 years.....	\$2 50	\$200 00	\$4 75	\$1 20
25 to 35 years.....	2 75	200 00	4 75	1 20
35 to 45 years.....	3 00	200 00	5 70	1 43
45 to 50 years.....	3 25	140 00	6 65	1 66
50 to 55 years.....	3 25	115 00	6 65	1 66
55 to 60 years.....	3 50	90 00	7 60	1 90
60 to 65 years.....	3 50	65 00	7 60	1 90

E Class Policies are as follows:

CLASS E TABLE.

Ages.	Joining Fee.	Value of Certificate.	Annual Dues.	Paid Quarterly.
14 to 25 years.....	\$5 00	\$500 00	\$9 50	\$2 40
25 to 35 years.....	5 25	500 00	9 50
35 to 45 years.....	5 50	500 00	10 40
45 to 50 years.....	5 75	450 00	11 40	2 35
50 to 55 years.....	5 75	400 00	11 40	2 35
55 years (Complete).....	6 00	350 00	11 00	2 35

The ages are reckoned from the last birthday. Remember that the applicant is benefited as soon as his policy is issued. The annual dues of either of the above named Classes may be divided into quarterly payments of three months each, payable the 1st of January, April, July, and October.

The balance of annual dues remaining to the credit of each member after paying expenses will go to the purchase of Bank Stock for said member.

If dues are paid annually in advance, the member gets 5 per cent drawback in cash, and his full proportion of annual dues. By the latter mode of payment each member is made his own collector, thereby making the membership independent of the agent, and self-supporting, and the member receiving the percentage that would be paid to the agent to collect.

You will readily see that the members of either one of these classes are only required to meet once or four times a year, while the Fountains and Rosebuds meet twice a month.

Life Benefits.—The members of B Class are allowed to purchase 15 shares of Bank Stock, and two shares for each year of their membership. The stock yields a dividend of 20 per cent, or one dollar per share. Should misfortune befall them on their pathway of life, they may take their stock certificates and policies, and secure a loan after a given period of time.

Members of Class E can purchase 25 shares of Bank Stock, and two shares for each year of their membership; likewise, they may take their policies and certificates of Bank Stock, and secure a loan after a given period of time. You will readily see that the membership, in either one of these Classes, like the Fountains and the Rosebuds, benefits the member in health, as well as his family in death.

5. THE TRUE REFORMERS' BANK.

The Savings Bank of the G. F. U. O. T. R. was chartered March 1888. Its capital stock is \$100,000. It commenced business April 3, 1889. The amount of business to March 1, 1898, is \$3,458,100. The stock of this bank is sold to the membership of the Fountains, Rosebuds, B and E classes, and pays a dividend of 20 per cent on the dollar. Persons can deposit their moneys on time or demand. The bank pays 4 per cent interest on all time deposits. Moneys on demand are held subject to the orders of the depositors. Deposits are received from 10 cents and upwards. Special attention is given to the collection of notes and drafts.

In 1893 this was the only bank in Richmond which continued to pay currency to its depositors during the financial stringency, while the other banks were using scrip.

6. REAL ESTATE OF THE U. O. T. R.

This Department manages and controls the property of the organization. It grew out of the necessity of having offices and buildings in which to carry on the business of the organization, and to furnish halls for the Subordinate Lodges. Buildings now owned, 12; farms, 3; dwellings, 2; hotels, 1; with a fee simple value of \$104,000. Buildings leased, 13.

7. THE REFORMER, the Organ of the Order.

The Reformer is the Beacon-Light, the Head-Light, the General Messenger and the General Agent of the Brotherhood. It is a live race journal, with a circulation of 6,000. It is the medium of the Order, and its columns teem with all its doings and achievements. Send for sample copies. It is published weekly in The Reformer Printing Office, Richmond, Va., having a first-class job department, and makes a speciality of high-class work.