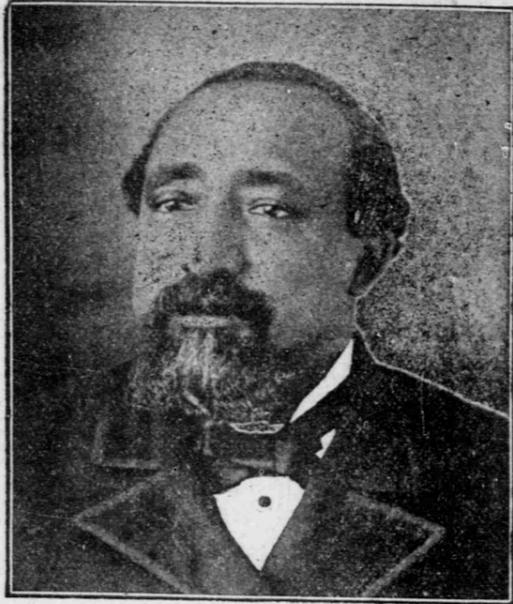
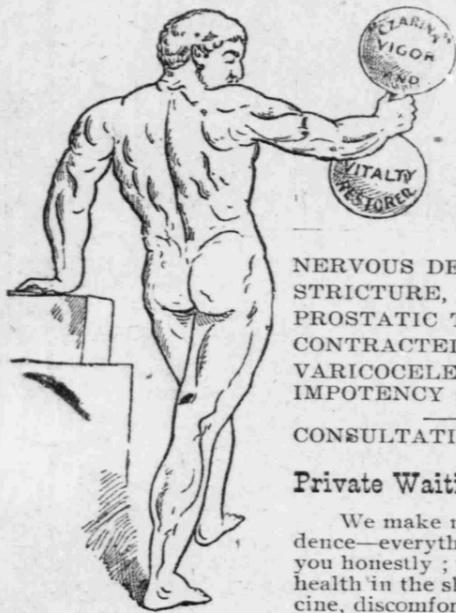


MR. WM. H. STEWARD.



Editor of the American Baptist, Louisville, Ky., and the leading spirit in securing Louisville as the meeting place of the Afro-American Council, which met in that city last week.



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The Grand Fountain of the United Order of True Reformers

Is the leading Colored Fraternal Society of the United States. It was organized January, 1881, by William W. Browne, and chartered in April, 1883, under the laws of the State of Virginia, with headquarters at Richmond, Va. Its membership is both male and female, and consists of all persons of good health from 14 to 60 years of age. Its membership of 60,000 is divided into Fountains and Circles. It pays sick benefits from \$1.50 to \$2.50 per week, and pays death benefits from \$24.56 to \$1000.

BENEFITS PAID—Total benefits paid to date: Sick dues, \$1,500,000; death benefits, \$714,378.75.

SENIOR FOUNTAINS—A Fountain may be organized consisting of 20 or more persons not over 50 years of age paying a joining fee of from \$4.60 to \$5.10 each. The monthly dues are not less than 35 cents in rural districts and not less than 50 cents per month in towns and cities, and a semi-annual tax of 40 cents paid in January and July of each year. Sick benefits paid are from \$1.50 to \$2.50 per week, while death benefits range from \$75 to \$125. A Fountain may be organized in any locality on application to Rev. W. L. Taylor, G. W. Master, or to any of his authorized deputies.

ROSEBUDS—For the proper training of the young and their development in thrift, industry and brotherly love, there has been formed a Children's Department known as the Rosebuds. Twenty or more children not less than three nor more than fourteen years of age may form a Rosebud, upon the payment of \$1 each. This department, like the Senior Fountain, pays sick benefits from \$1 to twenty-five cents per week, and death benefits from \$24.50 to \$37. The monthly dues are fifteen cents per month.

CLASSES—Persons desiring to leave their beneficiaries at death a larger amount than is paid from Fountain Department, take out policies in one or more of the Classes of the Mutual Benefit Degree. The members of this degree are divided into Circles, and pay joining fees and dues according to the following tables:

Class "B"						Class "E"					
Age	Joining fee.	Value of Certificate after one year.	Value of Certificate before one year.	Annual Dues	Quarterly Dues	Age	Joining fee.	Value of Certificate after one year.	Value of Certificate before one year.	Annual dues	Quarterly Dues
Age 14 to 25	\$2 50	\$200 00	\$100 00	\$4 75	\$1 20	Age 14 to 25	\$5 00	\$500 00	\$250 00	\$9 50	\$2 40
" 25 to 30	3 75	300 00	100 00	4 75	1 20	" 25 to 30	5 25	500 00	250 00	9 50	2 40
" 30 to 35	3 00	350 00	100 00	4 75	1 20	" 30 to 35	5 50	500 00	250 00	9 50	2 40
" 35 to 40	3 25	300 00	100 00	5 70	1 48	" 35 to 40	5 75	500 00	250 00	10 40	2 80
" 40 to 45	3 50	140 00	70 00	5 70	1 48	" 40 to 45	6 00	450 00	225 00	10 40	2 80
" 45 to 50	3 75	115 00	58 00	6 65	1 66	" 45 to 50	6 25	400 00	200 00	11 40	2 80
" 50 to 55	4 00	70 00	45 00	6 35	1 66	" 50 to 55	6 50	350 00	175 00	11 40	2 80
" 55 to 60	4 25	65 00	33 00	7 60	1 90						

Class "M"

Age	Joining fee.	Value of Certificate	Annual dues	Quarterly dues
Age 14 to 30	\$11 00	\$1000 00	\$21 90	\$5 25
" 30 to 35	12 00	10 00 00	22 00	5 50
" 35 to 40	12 00	905 00	23 00	5 75
" 40 to 45	13 00	800 00	24 00	6 00
" 45 to 50	13 00	700 00	25 00	6 25

REGALIA—The members of the Fountains and Rosebuds of the organization wear no expensive regalia. The regalia of the organization is simple and its cost will be in the easy reach of all, costing from 10 cents to \$5. The same is made by the organization in what is known as the Regalia Department.

THE SAVINGS BANK—In March, 1888, there was granted by the Legislature of Virginia a charter to the Savings Bank of the Grand Fountain United Order of True Reformers, capital stock \$100,000. The bank commenced business April 3, 1889, and from that time down to the present has steadily increased in volume of business. It now has a paid up capital stock of \$100,000. From the humble sum of \$1,268.69, deposited the first day the bank opened for business in 1889, the deposits have grown to \$350,358, and the volume of business transacted amounts to \$6,190,141.47. During the financial panic of 1893, the Savings Bank of the Grand Fountain was the only bank in the city of Richmond that did not cease to pay cash on all checks presented, while the majority of other banks were using script and clearing house checks. This bank had its origin in the brain of William W. Browne, an ex-slave of Habersham, Ga. The banking house is located at 604 North Second Street, Richmond, Va., Rev. W. L. Taylor, President; R. T. Hill, Cashier.

REAL ESTATE DEPARTMENT—The Real Estate Department has charge of all the real property to the amount of \$220,221.65, situated in various States, consisting of 13 magnificent buildings used as halls, 8 dwellings, 1 hotel, 5 stores and three farms. It also has under its control 16 large buildings leased by it. This department is under the management of Lawyer J. C. Robertson, chief of real estate and attorney for the association, office at 608 N. 2nd Street, Richmond, Va.

REFORMERS MERCANTILE AND INDUSTRIAL ASSOCIATION—Was chartered under the laws of the State of Virginia on the 14th day of December, 1899, with principal office in the city of Richmond, Va. The purpose of this association is to conduct stores (wholesale and retail), buy and sell real property, manage and control hotels, manufacturing establishments, and do general business. The association has in operation Hotel Reformer, 900 N. Sixth Street, Richmond, Va., a modern up-to-date structure, heated by steam, cold and hot water baths, 180 electric cars passing the door. This hotel has accommodations for 150 guests. Mr. A. W. Holmes is manager, and Mr. T. W. Taylor is clerk. It has in operation a system of five stores, located as follows: Richmond, Va.; Washington, D. C.; Manchester, Va.; Portsmouth, Va.; and Roanoke, Va. The first of these stores, at Richmond, Va., was opened April 3d, 1900. It employs a force of 18 men, runs three delivery wagons, and during the first year did \$50,000 worth of business. The other stores have been established since, and have been equally prosperous. The general manager of the system of stores is Mr. B. L. Jordan, headquarters at 608 N. Second Street, Richmond, Va. This Association was organized on the plans and recommendations made by Rev. W. L. Taylor, its president.

THE REFORMER PRINTING DEPARTMENT—Issues a weekly journal, THE REFORMER, which has a circulation of 12,000. This paper is published in the interest of the race, and discusses the leading questions of the day. The subscription price is \$1 per year, or 5c per single copy. The office is equipped with modern up-to-date machinery, run by electricity. It can do any kind of printing from a visiting card to a poster 42 by 62 inches. Fine job work of every class and quantity is made a specialty at lowest prices. Mr. E. W. Brown is editor and business manager, office 608 N. Second Street, Richmond, Va. Correspondence solicited and agents wanted.

OLD FOLKS' HOME—In September, 1893, Rev. William W. Brown recommended the formation and establishment of Old Folks' Homes for the benefit of old and decrepit members of the race. Since that time the valuable farm known as Westham, consisting of 634 1/2 acres, located 10 miles from Richmond, Va., on the historic "James," has been purchased, at a cost of \$14,400. Adjoining this farm is Westhampton Park, one of the most pleasant resorts in the South in summer. It is reached in a few minutes from Richmond by the Westhampton Electric Railway and the Chesapeake and Ohio Railway. As this home is for the benefit of the whole race, the cooperation of all charitable friends is prayerfully solicited. All contributions, donations and suggestions of every character will be very thankfully received. Mr. T. W. Taylor is chief in charge of the Old Folks' Home, offices at 608 North Second Street, Richmond, Va. For further information address—

Rev. W. L. Taylor, G. W. M. W. P. Burrell, G. W. S.
601-6-8 N. Second Street, Richmond, Va.