



## **James Thomas Sharp**

**President  
Mill Owners Mutual Fire  
Insurance Company**

James Thomas Sharp was born in Wilton, IA in 1860, the son of James Gaul Sharp. His father was an energetic Scotsman who founded Mill Owners Mutual Fire Insurance Company on April 1, 1875, not long after a fire burned his flour mill to the ground. James Thomas who had worked in his father's mill, joined Mill Owners as an office boy in 1884 and in the ensuing years held many jobs with the company

James Thomas became Secretary-Manager of the company following his father's death in 1909 and served as president from 1928 until 1940. Both of his sons, Leonard Kepler and James Thomas Jr., served Mill Owners for many years as field men and officers.

From its beginning as the first exclusively miller's mutual in the United States, the company grew in size and reputation. In 1882 Mill Owners moved to downtown Des Moines in the Masonic Temple Building and later to the stately building at 2015 Grand Avenue. Mill Owners soon became a leading insurance company in the state of Iowa and continued solid and responsible growth throughout Mr. Sharp's 56 years of service. In 1966, Kemper Insurance Company of Illinois bought Mill Owners and moved its headquarters to Mason City, IA.

On February 2, 1934, a banquet celebrating Mr. Sharp's 50 years of service was held at the Hotel Fort Des Moines where he was called "the dean of Iowa insurance executives." At this banquet, Mr. Sharp was praised as "a pioneer in the mutual insurance field" (T.G. McCracken, president of the National Association of Mutual Insurance Companies); and it was said: "he served Mill Owners with fairness, honesty, and highest integrity" (A.J. Utter, president of the A.J. Utter Company of Chicago).

It is known that during the years of Mr. Sharp's service and leadership, the company grew substantially. In 1908, his father, James Gaul Sharp, expressed pride in the fact that the company had \$10 million worth of risks on its books and assets of \$250,000. Over the next 25 years, James Thomas built Mill Owners to a point where insurance in force totaled \$352 million, and assets were \$2.3 million.

James Thomas Sharp was a successful businessman, an honorable leader, and loving husband, father, and grandfather.

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