Fire, as it so often does, changed the face of downtown Sharon 75 years ago this month with the destruction of the Protected Home Circle temple along the banks of the Shenango River.

P.H.C. was founded in Sharon in 1886 as a fraternal insurance society, something that was common among social or ethnic groups as a means of supporting families through life insurance. P.H.C. lodges, or circles, soon sprang up nationwide. In 1930, junior circles were added, giving insurance benefits to young people. They also served as a force against juvenile delinquency through social activities and teaching the values of patriotism and religion, according to a 75th-anniversary history of P.H.C.

By 1905, P.H.C. had grown enough to need its own building. A four-story, yellow-brick, romanesque structure was erected on the east bank of the Shenango with dormers and a turret. An addition was built in 1912.

On a rainy Monday evening in April 1936, Sharon Circle No. 1 held a dinner in the home office building. At 1 a.m., two hours after the last person left, a policeman noticed the fourth floor engulfed in flames.

Sharon’s pumper was unable to put water higher than the first floor. Even with help of firefighters and equipment from as far away as Youngstown, the building was a total loss. The Herald called it the biggest fire in the city’s history and estimated losses at $1 million. The fire destroyed the Printz, Speizer, Smith, Thornton and Arthur-Lewis stores and damaged Jack’s Grille, the Nobil Shoes and Mehl stores, Seaburn Dance Academy, the Lininger and Lininger law offices, and McDowell National Bank.

Important organization records survived in a second-floor safe. Within hours, P.H.C. Supreme President S.H. Hadley announced plans to rebuild. Three months later on July 25, 1936, the organization’s 50th anniversary celebration was held with the added feature of a cornerstone laying.

The imposing $300,000, four-story art deco structure was built of glazed white brick. It was dedicated April 21, 1937, exactly a year after the fire.

While the building endures, P.H.C. didn’t fare as well. In 1964 it converted to a mutual life-insurance company, Protected Home Mutual Life Insurance, or Protected Life. In November 2003, Protected Life merged into National Guardian Life. The Wisconsin firm kept regional operations here for less than two years.

Today, the building is owned and occupied by the 156-year-old local firm Gilbert’s Risk Solutions and a few other tenants. Fittingly, Gilbert’s sells insurance.