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J. D. Shutt came to Covington in 1850 from Pennsylvania as a young man. Upon his arrival he secured a job as a clerk in the Richardson Lumber Company. A few years later he married the boss' daughter, Sarah A. Richardson, and went into business for himself. For a while Shutt operated a lumber company of his own, but later went into banking. He was elected to the board of directors of the First National Bank of Covington in 1882 and later became the bank's vice-president.

Besides being successful in business, Mr. Shutt was also very prominent in the community. He was elected to city council on January 6, 1863 and, two years later, was chosen to serve as its president. On December 20, 1865 he was nominated by the Republican Executive Committee as a candidate for state legislature, replacing Harvey Meyers who had withdrawn. He was elected to office a week later and served his constituents well. In 1881 he ran for the office of state senator but was defeated by T. F. Hallam by only sixty-eight votes.

Mr. Shutt was also identified with several local charitable organizations including the Protestant Orphan's Home and Lincoln's Club.

On February 16, 1895 Mr. Shutt suffered a paralytic stroke while lighting a cigar after dinner. Physicians were immediately called in and hope for recovery was great until he had a second stroke three days later. The second stroke was even more severe than the first and left him in a comatose state. On February 24, 1895 J. D. Shutt, a devout Christian and member of the Union Methodist Episcopalian Church, died at his home. He was buried in Highland Cemetery in a private mausoleum with a life-size statue of himself on top which he had built before his death at a cost of \$40,000. His will dictated that all of his estate go to his wife and, upon her death, to the children of his brother.

The Shutt's had two children of their own, but both died in infancy. Mr. Shutt's wife and children, incidentally, were buried in Springgrove Cemetery with no markers of any kind testifying to their whereabouts.