

Farmers' Mutual Fire Insurance Co. of Oskar.

Jacob/Jack Ruohonen states in his history document: Then among the farmers there was the fire insurance company founded in 1904, and insures properties in 15 counties of Upper Michigan.

Henry Garnell shares on his 1977 WMPL Heritage line interview: It began with Herman Hermanson, Matt Jakola and Rautio. The fire dept was born after a barn fire in 1976. We used Hurontown before.

A Farmer's Mutual Calendar of Ted Ruohonen says 1904. And his wife Irene believes Dec. 1992 was the last year. George Happy Nelson was the last business agent. He must have been agent for at least 20 + years. Ted Ruohonen audited the books for the company along with Ron Ranta. Don Hermanson gave the policies in his home to the Finnish American Heritage Center in Hancock.

Eleanor Hermanson married George "Happy" Nelson and he owned the business. George was born in 1909... do not have his death date...but saying 20+ years would make it 1929 he was owner maybe.

Don Hermanson lives in the home where the business occurred. He told Barb that he has just given (June 2008) documents from the business to the Finnish American Archives.

Barb volunteers to index what Don Hermanson donated to the Finnish American Heritage Center of local residents. What they insured is in each family write up. From Policies she determines:

Selma Hermanson was agent in at least 1957.

Art Lantto of Canal was agent in at least 1956.

George Nelson was agent in at least 1955.. maybe before.. and at least to 1958.

Oskar Hermanson name as agent on policy of 1953.

Jack Ruohonen was agent in 1950 at least.

William Ruohonen was agent as well in the 40's.

John Hietala of N. Superior Road was agent in at least 1945.

On Ante (Andrew) Koski's contract for insurance -- Signed by Herman Hermanson. 1912.

Wesley Johnson was Secretary a lot of years. Name is on contracts.

Researched by Barb Koski, Osma Plat Road, Houghton MI. I welcome more stories. Contact the webmaster. Submitted in 2009.