

Being your own boss is a great opportunity

By **KIMBERLY DAVIS**

kldavis@nwkansas.com

For 11 years, Tammy Fredrickson has been her own boss, owning and running Fredrickson Insurance Agency in downtown Oberlin.

Mrs. Fredrickson said she started out at State Farm Insurance in 1986, working with Mike Munson. She said she really liked the insurance business, and when she had the opportunity to manage the insurance department for the old Farmers National Bank after six years with State Farm, she jumped at it.

In 1997, she said, she decided to venture out on her own. Today the office is at 183 S. Penn Ave., but it's the third location for the company. She said it started out where Furniture Alley is now and then moved across from Sunflower Cinema and then to the west side of Main Street.

Back in 1986, said Mrs. Fredrickson, she attended a Norris Training School for insurance and every year since then she has taken continuing education classes.

Fredrickson Insurance Agency, she said, is an independent agency that offers everything except health insurance. That means the company offers farm, property, commercial and life insurance, but Mrs. Fredrickson said she

specializes in crop insurance.

Mrs. Fredrickson said the thing she and her husband Jim like best about owning a business is that they have always been able to attend all of their kids' events.

She said her husband is a farmer and she grew up on a farm. She said she has always been involved in agriculture, and being in insurance, she still is.

The couple has two daughters, Sunnie Jo, a sophomore at Colby Community College, and Jessica, a sophomore at Decatur Community High.

Mrs. Fredrickson said she isn't sure if either of the girls will go into insurance.

Insurance, she said, is an exciting and challenging field. It changes all the time. You can be as successful as you want to be, she said, depending on how much work you want to put into it.

All three of the women at her agency, including Mrs. Fredrickson, Abby Hissong and Fonda Farr, are fully licensed for property and casualty insurance in Kansas, she said. Mrs. Fredrickson is also licensed in Nebraska.

"I appreciate the staff I have very much," she said, "and the service they give the customers. I couldn't find two better girls to work with."



AT HER DESK Tammy Fredrickson checked over some paper work at her business, Fredrickson Insurance Agency, in downtown Oberlin.

— Herald staff photo by Kimberly Davis



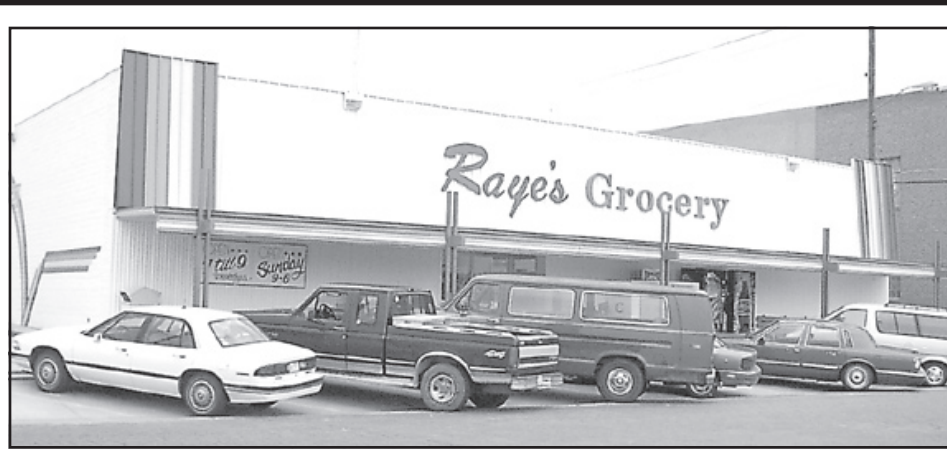
Fredrickson Insurance Agency

Tammy Fredrickson, Fonda Farr and Abby Hissong.

"We sell insurance but specialize in service!"

Fredrickson Insurance Agency

183 S. Penn – Oberlin – 785-475-3883



We appreciate our Working Women.
Thanks — to a lot of ladies!

Raye's  **Grocery Inc.**

HOME-OWNED & HOME-OPERATED
119 W. Commercial - Oberlin - 785-475-2952