

# Cosmetologist switches to insurance

By **KIMBERLY DAVIS**  
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Although she started her professional career in a beauty shop, for the past 15 years she's sold insurance and later purchased her own business on Main Street in Oberlin.

Vickie Bailey said she graduated from Jennings High School in 1972 and then went to vocational school in Goodland to study cosmetology. After college she ran the Clip and Curl Beauty Shop in Jennings for 20 years.

She decided to switch careers because she was having problems with her arms and shoulders.

In 1994, she came to Oberlin and started selling insurance. She then bought the abstract company from Karen (Metcalf) Thompson.

In 1995, she became partners with Marcia Hasselbusch and the title part of the company came in. The two were business partners for three years.

Since then she's owned Decatur County Title and Abstract.

In early 2000 or 2001 Gold Bank, the insurance business was sold to Tammy Fredrickson, and she purchased the crop insurance part.

The business now includes title insurance, abstracting, closings for realtors and mortgage companies and offers multi-crop and hail insurance.

Karen basically trained her. Without working

in the titling business, she said, it would have been hard to become certified.

Now, she attends continuing education classes every other year. For crop insurance, she attends meetings twice a year and is licensed or certified in every aspect of the business.

Assisting her in the office full-time is Carrie Morford.

It's important to have a title and abstract business in town. Every county needs to have at least one abstractor, said Mrs. Bailey. Besides working in Decatur County, she travels to Norton and Rawlins Counties to do abstract work.

Mrs. Bailey said it's really important to her to keep as many businesses in the county as possible, as well as keeping a vibrant Main Street. It's also important to keep people employed. Once a business is closed or lost, it's really hard to get it back.

It's hard to get started in the title insurance part of the business. It's a protected industry, said Mrs. Bailey. To first become certified, she had to take a written test, which was rather expensive, then she had to do an interview with the board of examiners.

The board of examiners doesn't want areas to get saturated with title insurance companies.

Mrs. Bailey said what helped her the most was working with someone in the business who was looking at retirement and selling their business.



**VICKIE BAILEY** looked through an insurance document at her business, Decatur County Title and Abstract.

—Herald staff photo by Kimberly Davis

She added that someday she would really hope to sell the business to someone and have them take it over.

Mrs. Bailey and her husband Mike have a

daughter, Missy and Jamie Amlong, Cole and Braden; and two sons, Colin and Lindsay Bailey, Hannah, Cooper and Payton, and Grant and McKenzie Bailey and Jace, all of Norton.



Vickie Bailey and Carrie Morford

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Seated: Karen Thompson, Laurie Milnes and Amanda Grafel. Standing: Judy Ostmeyer, Cynthia Matson, Dianne Bremer, Jody Betts and Violet Shaw. Not pictured: Shirley Shields, Carol Morford, Peggy Pratt, Betty Jones and Judy Ploussard.

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