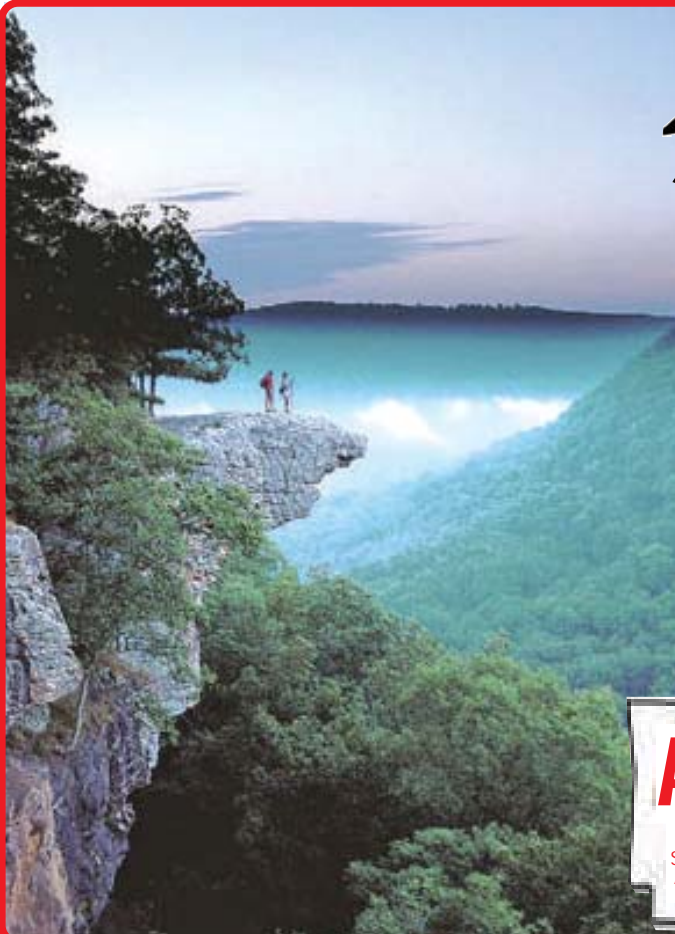




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## The ASSA Returns to Northwest Arkansas for the 7<sup>th</sup> Annual Expo

The Arkansas Self Storage Association will be hosting their 7<sup>th</sup> annual Expo and General Meeting at the Embassy Suites Hotel in Rogers, AR on September 28 and 29. This will be the second year the Embassy has hosted our group. The last time was the 2009 Expo and General Meeting when we had one of our biggest and best turnouts. As always, the Arkansas Self Storage Association offers some of the best and brightest speakers in the storage industry today while maintaining the values you have come to appreciate.

This year we will offer seminars on Arkansas lien law rules and changes. With the sales tax and lien notification legislation behind us, it's time to turn our focus towards the day to day operations and management of a storage facility. TV shows like Storage Wars and Auction Hunters have really put a focus on the storage industry and how we handle the sale and disposal of a tenant's property. Valerie Boyd will be reviewing the Arkansas lien law process and the recent changes to the Arkansas law. She will explain the lien law process from beginning to end, including how to conduct a legal lien auction. Valerie will go over the latest changes with the Arkansas lien law and their effect on your bottom line. As Storage operators, we are always interested in new trends and ways to help our business run better and smoother.

This year we are pleased to have Anne Ballard speaking on a number of topics important to today's self storage owner and operator. Anne will talk about ways to compete with discounters, how to improve

your referral system and what changes we should make to adjust to today's economy.

The phone is the most valuable tool to any storage operator and its all about getting them off the phone and into the office. Julie Baka, of PhoneSmart, will be presenting a seminar with tips on how to do just that, convert phone calls into money and tips to make you a better salesperson. She will also share helpful "closing" techniques specific to our industry.



Valerie Boyd is the Operations/Resident Manager for U-Stor in Little Rock, AR. She has worked in the self storage industry for over 16 years, and currently operates a facility with over 1300 storage units including climate, non-climate control units, and a state of the art wine storage facility. Ms. Boyd obtained her BS from Arizona State University, has completed course work in Collection Law from Rockhurst University and is currently working on her Master's degree. In 2005 Valerie was certified through the National Self Storage Association's course work in Self Storage Management. She also completed OSHA Safety School's Safety Training Modules I thru V and holds a Hazardous Communications Certificate in New Mexico. Valerie has been a member of Volunteers of America since

1978 and has been a Schools in Education volunteer since 2005, tutoring young children in math and reading. Valerie also conducts various seminars for the ASSA.



Anne Ballard is Founder and President of Universal Management Company, as well as a Board member of the GASSA, and past Board member of the SSA as well as Senior Faculty member for the SSA's Certified Self Storage Manager program. Universal manages forty plus Self Storage facilities in several states. Industry activism is an integral part of Anne and Universal's decades of storage experience and service. From co-authoring the Georgia copyrighted Rental Agreement and Employment Agreement, to assisting in 3 changes to the Georgia Self Storage statutes that resulted in changes beneficial to Georgia operators, to facility planning, feasibility studies, design, start ups and operation. She has been a frequent speaker at SSA and ISS conventions and workshops for more than 10 years. Anne directly provides training, marketing, design and planning services for Universal's management and consulting clients. Universal provides full service management, marketing and financial accounting to its property owners. UMC is also currently providing services to several banks for their REO properties taken back due to foreclosures.

Julie Baka has a very eclectic past. Starting her career as an engineer, she learned the importance of continuous improvement, quality control, and the tools needed to work on a design team. She followed her engineering career with a 14 year stay in the non-profit sector. Her work included hosting classes and one-on-one tutoring for adult literacy students, adult swim instruction for those who were scared of the water, training staff and volunteers in the Missouri State Alcohol and Drug Abuse Prevention Department, and training non-profit staff and volunteers in fundraising, marketing, strategic thinking and leadership capacity building.



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## a word from your

# president



While visiting with storage owners across the state, it seems as if in spite of a trying economy the self storage business is doing well. New construction is still down but existing facilities seem to be holding their own and some are showing growth.

Your Arkansas Self Storage Association has been hard at work for our members this year. Prior to the start of this year's session of the Arkansas General Assembly, the ASSA board of directors made a decision to amend the Arkansas storage law. As you know, when a tenant is past due on rents and scheduled for a lien sale, the storage facility by law has to attempt to notify the tenant by certified mail. Anyone that has gone through this process knows that probably more than half of the letters are refused or not forwardable to a new address. With this in mind, the board of directors decided to try to change this requirement to a new and better way to notify the tenants of a pending lien sale. The postal service now has a "certificate of mailing". This process is not only more likely to get to the tenant, but cost much less than the old certified mail. A change to the storage law was drawn up. Representative Fred Allen agreed to sponsor the bill in the House of Representatives. With the guidance of our lobbyist and help from our members, our bill was overwhelmingly passed by the House. The next step was the Senate. With a similar outcome in the Senate the bill went to Governor Beebe for his signature. The law is effective ninety days from adjournment of the General Assembly. Look for further information on the effective dates and exactly how to implement the new laws in The Roll Door Review.

We will finally see the fruits of our labor from the legislative session two years ago this July. June 30, 2011 is the last day to collect sales tax on storage rental! You should have already received a notice from the Department of Finance and Administration of this change. The association has sent out a letter with suggestions on how to handle this change with your tenants. Now is the time to start notifying your tenants of any rate change that you might implement. It is the association's opinion, as well as Scott Zucker, attorney for the SSA; that we give tenants thirty day notice of any rate change.

Storage owners with one or two employees now have a source for workers' compensation. Consolidated Insurance of Little Rock is a vendor member. In addition to their lines of Self Storage insurance, they offer a workers' compensation insurance policy that will accept storage companies with only one employee at a reasonable premium. Even though with one or two employees you are not required to carry workers' compensation, you still have the legal responsibility for a work related injury or illness. There is a related article in this edition of The Roll Door Review. Read it and consider what your legal obligations might be.

Remember to mark your calendars for the ASSA Expo in Rogers, Arkansas September 28-29. Again this year we will have nationally renowned speakers, including Anne Ballard, bringing you the latest ideas to make your business more profitable. Sign up early and get the early bird discount and don't forget to bring your manager and key employees. There will be great seminars for employees and owners alike.

Loren Whisenhunt  
The Space Center Self Storage

## MANAGER TRAINING

Self Storage operators would be wise to invest in manager training. A smart, well-trained manager is a good investment and a poorly trained manager will cost far more than the expense of the training. One problem that has been the subject of lawsuits in the past year is tenant property mysteriously being put into a space other than the one on the contract. This situation recently arose and was handled by a newly hired site manager. Unfortunately, he did not contact his supervisor for help. He discovered an unrented space with a lock on it. He opened the space, which contained property that appeared to have little value and no indication as to who might be the owner. After two weeks he disposed of the property. What the manager did not do was more significant than what he did.

He did not contact his supervisor for direction. He did not take photos of the property in the space before disposal. He did not seem to consider disposing of the property an extraordinary act that should only occur after much thought and consideration and that could have a significant financial impact on the business. This situation could have been solved by a simple rule: Property is never disposed of without consulting with the facility owner or supervisor. A corollary to this rule would be: We never dispose of property without completing an incident report that includes an inventory and photographs of the contents. Holding lien sales and otherwise disposing of property found in an unrented storage space is an act of great significance and should only be done when site personnel, supervisors and the owner or senior management have approved such action.

Self storage operators should also make it difficult for tenants or anyone else to put property in unoccupied spaces. A rule that all unrented spaces are locked would reduce the likelihood that this situation will arise. If property is found in an unrented space, an incident report should be completed. Site personnel should also check the facility gate access records and contact tenants who entered the facility around the time the property was discovered. These tenants could be contacted and asked if they put any property in an unoccupied space. A notice of the incident could also be posted on the facility website and in the office. If, after reasonable inquiry, the owner of the property cannot be identified, the facility owner may have to dispose of the property, but the facility will have a clear record of what occurred, the property involved and how the facility responded to it.

The Self Storage Legal Review - Jan/Feb 2011  
D. Carlos Kaslow

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## A Quick Flip

The reduction in the cost of video cameras and the storage of digital information should not be ignored by self storage operators. Digital video cameras can be purchased for less than \$200 and carried in a pocket. Storage operators should consider incorporating this inexpensive technology into their lien sale procedures. Conducting lien sales is risky. The largest judgments against self storage operators have resulted from the wrongful sale of tenant property. Video cameras will not prevent procedural errors, but they can create a very visible record of the type and nature of the property in each space that is sold. Large jury verdicts are usually the result of a combination of procedural mistakes and a poor record of exactly what was in the storage space. The video camera can help improve the second part of this legal equation.

The lien laws in all states give storage operators significant discretion in how thoroughly they inventory and document the contents they sell. The tension is between what is the best practice from a legal perspective and what is practical from an operational standpoint. If the sale of each space was approached from the standpoint of possible litigation, storage operators would have very complete inventories and a complete video record of the contents of every space. From an operations perspective, this may not be practical and disruptive of day to day operating procedures. The storage operator needs to strike a practical balance between these needs. This is especially true given that a very small percentage of lien sales result in lawsuits. The video camera should be part of every sale because it can provide dramatic evidence to a judge or jury that the contents in the space were not as valuable as the delinquent tenant claimed.

The Self Storage Legal Review - Jan/Feb 2011  
D. Carlos Kaslow

*Continued from page 4*

## Lighting

Good interior and exterior lighting is critical. It is one of the best ways to deter crime and help potential tenants choose your store over another. Not only must there be enough fixtures to adequately illuminate all corridors, driveways and areas between buildings, but they must also be in working order. Bulbs and photo cells must be replaced regularly. Our policy is that a burnt-out light bulb must be replaced in 24 hours.

## Gates and Fences

The computerized entry-gate system and the perimeter fencing are key components of your security system and how potential tenants view your facility. The key pads of the computerized entry gate need to be clean, with instructions for use. The perimeter fence must be free of holes and, if damaged by vehicles, repaired. The gate-operator mechanism should be regularly maintained according to the manufacturer's maintenance recommendations.

## Create a Reserve

Identifying items that need maintenance and having the money to pay for them are two different things. A maintenance budget should be established at the start of each fiscal year for routine items such as lawn care. In addition, a reserve should be created and contributions made regularly so that funds are available when high-cost capital improvements, such as roof and paving replacement, need to be made.

Maintenance is one of the most important aspects of a self-storage operator's job. It is never ending, but the appearance of the self-storage facility can make the difference between a potential tenant choosing you vs. your competitor and, ultimately, success vs. failure.

*Tom Berlin, Vice President of Operations, Pogoda Management Co.*

## Manager's Corner

### The Heat is On

Don't forget your customers this summer, especially when the temperatures reach 100 degrees. Have water available in the office, whether it's bottled, from a dispenser or a fountain. Check the property regularly to make sure no one is overheating. The asphalt increases the temperature by several degrees. If you have elderly clients, pay particular attention to them. Heat strokes are very dangerous and can come on suddenly.

### Customer Service

Making customers happy should be your goal. Word of mouth is great advertising. If you have happy customers, they will refer future renters to your facility. Have some individually wrapped candies or mints for them. On auction days, have some cookies or donuts for bidders. While you are on the lot, talk to your customers. Ask them if they need anything. Loaning a dolly or helping lift a door makes a great impression.

### Answer the Phone - Really

If you are out of the office, forward the phone to your cell phone. Customers that call want to talk to someone. If they have to leave a message, you may lose a rental. Also, if someone needs to see you in the office, leave a sign saying when you will be back and a phone number to call if it is an emergency. Being available is very important to your customers.

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## Maintenance A Competitive Edge

Self-storage has become significantly more competitive over the past few years. New facility construction is exceptionally strong in most markets across the country and shows no sign of stopping. The four self-storage REITS are continuing their market-share consolidation in the major metropolitan markets by purchasing many of the choicest properties. As an independent self-storage operator, you need to ask yourself how you can compete.

An often overlooked component of the “storage decision” is the appearance and maintenance of our facilities. With so many options, self-storage customers are more selective about which facility they choose for their storage needs. Small differences between competitors can decisively influence a potential customer’s storage decision.

Maintenance is one factor playing a greater and greater role in the success or failure of a facility. It doesn’t matter how old a facility is or what amenities are offered, if maintenance has been neglected, potential customers will go elsewhere and profits will decline.

### Cleanliness

The first impression a potential customer gets when they pull into your facility can determine whether they will rent space or move on to a competitor. A new facility that looks dirty will give potential customers a worse impression than an older location that is immaculately clean.

**Storage buildings and lot.** The area around the storage buildings must be kept free of all kinds of litter. This includes manmade litter, such as bottles, cans, paper, etc., and natural litter, such as leaves and twigs. Cigarette butts are often overlooked, but their presence around the office and storage buildings makes a store look unkempt, regardless of how clean it is otherwise.

Nothing should be stored anywhere outside, regardless of whether it is equipment used in maintaining a lot, trash bins, pallets for tenants or similar items. They should always be kept inside a unit.

The manager should patrol the lot at least once a day for a variety of reasons, one of which is clean-up. During the inspection, the manager should pick up any debris. Daily cleaning is easy and fast, and ensures an immaculate appearance at all times. Our managers have golf carts with 50-gallon, plastic trash cans on the back to help make clean-up a little easier.

Not only do our managers keep our facilities clean, but they pay attention to the area surrounding our sites as well. It is both neighborly and good business to help take care of trash on the other side of the fence. Rarely do people comment on how poor a job your neighbor is doing when trash sits on his side of the fence vs. your side.

**Dumpster area.** Dumpsters should be enclosed within some kind of privacy fencing to keep them out of sight. How often they are emptied will depend on the facility, but it should be often enough so that the lids can be kept closed at all times.

Whether you allow tenants to use the dumpsters is an individual decision. We do at some locations, but at others, tenant use is prohibited without approval from a manager. Experience should be your guide on this matter. If your manager is spending a great deal of time cleaning up trash left by tenants, you may want to leave your dumpster unlocked and encourage tenants to use it, or consider charging the tenant for its use.

**Rental office.** The rental office must be spotlessly clean. The floor should be vacuumed, swept or mopped at least daily. During the winter, this may need to be done several times a day. We have found it is cost effective to use a commercial mat service for office walk-off mats. The service will pick up dirty mats and replace them with clean ones on a regular schedule. Sundry-item displays should be dusted weekly and always kept fully stocked. Counters should be kept free of clutter and cleaned frequently. Pay careful attention to the area behind the counter-

-it should always be neat and clean. Nothing is less professional than a messy desk or a manager searching around piles of paper to find something.

One area that is easily overlooked by managers is the public restroom. It must be sparkling clean whenever it is used by a customer, and supplied with handsoap and appropriate paper goods.

### Lawn Care and Weed Kill

Weed kill should be used regularly anywhere weeds may appear, but especially in the cracks between the building pads and the pavement. Weeds in these areas seem to grow faster than anywhere else and can look extremely unsightly. We have had asphalt crack fill installed in these areas with a great deal of success. All shrub and flower beds should be free of weeds and mulched regularly. Lawns should be cut weekly. We also have a professional landscape company apply fertilizer and weed killer to the lawn periodically during the summer months. Each of our locations has an irrigation system that automatically waters all lawns and flower beds.

### Building Maintenance

**Masonry and metal.** Storage buildings need regular maintenance, regardless of their construction type. The exteriors of all buildings should be regularly inspected for damage caused by people or nature. Cracks in masonry buildings should be filled to prevent water leakage into the units. Rust on metal buildings should be removed and the area repainted in order to prevent further deterioration.

**Tenant-caused damage.** Damage to buildings should be repaired as soon as it is discovered. It could cause a potential tenant to question how secure his belongings will be at your facility. Most damage to storage buildings occurs on the corners when a customer misjudges the turning radius of his vehicle. An effective way to minimize building damage in these areas is to install bollards (metal pipes filled with cement) at each corner, approximately one foot from the building.

**Roofs.** Customers expect that their stored possessions will be kept dry; therefore, regular roof inspections are essential. Managers should always check the ceilings of units that have been vacated to determine if there is any evidence of water leakage. We believe roofs to be so important that we have a consultant inspect the roofs at our facilities every two years and provide us with a report of their condition. Necessary repairs are made immediately. One of the few certainties in life is that small problems will become big problems if they are not addressed quickly.

**Gutters.** One frequent source of water leaks and flooding is clogged gutters. The site manager should check the gutters frequently to make sure they are free of leaves and other debris. Our managers “formally” clean the gutters every spring and in the fall after most of the leaves are off the trees. Also, make sure down spouts do a good job of draining water away from the buildings; if not, consider extenders.

*Continued on page 4*

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**Continued from page 3**

**Doors.** A door that is difficult to open will anger even the most easygoing tenant. Door springs need to be lubricated regularly to keep them operating smoothly. If the doors at your facility have a tension regulator, as many new models do, they should be adjusted as needed. While the procedure is very simple, managers need to be trained in the adjustment method.

Pull cords on units doors are essential for tenants to be able to get the door closed. Missing or worn pull cords should be replaced. Door latches should be lubricated frequently and should always be easy for customers to operate. Replacing latches is easy to do and goes a long way in maintaining positive customer relations.

**Painting.** Storage buildings, unit doors, bollards, keypad holders and the office should be repainted if they look "tired." Be sure to check with the manufacturer of metal buildings and doors for their recommendations on what kind of surface preparation and paint should be used. Not doing so could result in a paint job that will peel.

### Vacated Spaces and Open Units

Storage units should be cleaned as soon as a tenant vacates and kept clean until they are re-rented. Our managers use a vacated-unit checklist to make sure that all rubbish has been removed, the unit is broom clean, the door springs have been oiled, pull cords have been replaced as needed, door latches are working easily, there is no evidence of leaks or bugs, and needed repairs are identified and made.

Open units are an invitation for trouble. Tenants may mistakenly move into the wrong unit or discover that they need more space once they start moving in and commandeer an empty unit. Occasionally, a tenant who is moving out of one unit will use a vacant unit as a receptacle for their trash. We have even had a case of someone living in a secluded,

vacant unit at one of our sites. The easy solution is to lock all vacant units with inexpensive yellow padlocks that are all keyed alike. This also helps tenants feel safer because there are fewer places for people who do not belong on site to hide.

### Signage

At our facilities, anywhere from 25 percent to 60 percent of our new tenants learn about us by driving by the location. Therefore, the main sign in front greatly contributes to a facility's success. Whenever the sign face starts to age or the lettering and graphics start to fade, we have them replaced. Don't forget that bulbs in signs also need to be replaced regularly. Over time, lamps will weaken and lose some of their illumination, and nothing makes a facility look shoddier than a sign with a burnt-out lamp. Unit numbers, building identification, directional signs, rules and other signage should also be fresh-looking and easily visible.

### Paving

Paving should always be stripped as necessary and in good condition and repair. We inspect all paving every spring, and have repairs made and cracks filled before the start of the busy season. Regular maintenance of paving will help to prolong its useful life and delay the need for full replacement.

Seal coating is a good way to spruce up a facility's appearance. In addition, the asphalt industry maintains that seal coating replaces oil that evaporates from the paving and makes it last longer. We also have our lots swept regularly by a commercial sweeping service and whenever strong summer storms have dumped leaves and other debris on site.

*Continued on page 10*

## Storage Unit Expansion to Use Green Technology

A new west Little Rock self-storage building expansion by AA Storage at Shackelford will be the first of its kind in Arkansas to incorporate green technology in the building design. Construction on the 31,050 square foot expansion began in February, with completion expected by July 2011. The expansion is on the same property as the company's existing facility at 4324 South Shackelford Road. The addition will include one climate controlled building and two conventional non-climate buildings.

The climate controlled building will incorporate an energy-efficient metal roof system that is expected to reduce radiant heat by 30-40 percent while doubling the life expectancy of traditional composition roofs according to David Dodge, president of Paramount Metal Systems in Little Rock. The building will be an engineered steel structure that is being designed by Paramount's design team.

"The climate controlled building design incorporates new roof technology using a combination of THERMAX™ rigid foam insulation and FROTH-PAK™ Foam Sealant products from Dow Building Solutions, "Cool" metal roofing reflective paint, and controlled ventilation," said Dodge. "Energy usage will be reduced significantly."

"As an example we recently completed a project for the Department of Energy's Oak Ridge National Laboratory (ORNL) in Oak Ridge, TN on an existing 50-year old building using this and other green technologies. Preliminary results showed a 75 percent reduction in heat gain resulting in lower cooling requirements." Dodge says that ORNL will partner with Paramount to monitor heat flow at the new climate controlled self-storage structure in order to quantify results from this roof design technology."

Dodge adds that by reducing the thermal requirements, it will also reduce the size and the investment in the heating, cooling, and ventilation systems, which will enhance the return on investment.

Roof designs of this type may qualify for a variety of sustainable building programs, including federal tax credits as well as local state incentives.

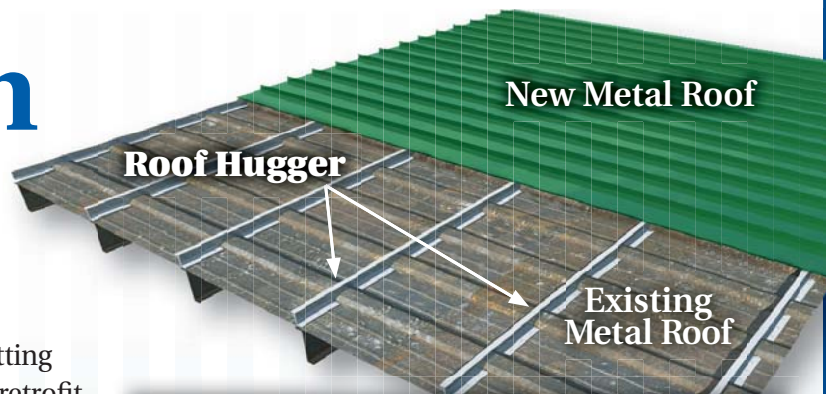
Paramount Metal Systems is a locally owned design and build contractor that specializes in pre-engineered steel structures and metal roof systems for both new and existing buildings. The company has offices in Little Rock, Rossville, TN and Austin, TX.

Additional information concerning this technology is available at [http://www.paramountmetalsystems.com/literature/ornl\\_article.php](http://www.paramountmetalsystems.com/literature/ornl_article.php), [http://www.designandbuildwithmetal.com/SubmittedProjects/Projects/oak\\_ridge\\_national\\_laboratory\\_retrofit\\_dow\\_building\\_solutions\\_insulation.aspx](http://www.designandbuildwithmetal.com/SubmittedProjects/Projects/oak_ridge_national_laboratory_retrofit_dow_building_solutions_insulation.aspx), [www.paramountmetalsystems.com](http://www.paramountmetalsystems.com), <http://dowbuildingsolutions.com>, and <http://www.coolroofs.org> or by calling David Dodge at (501) 312-9062.

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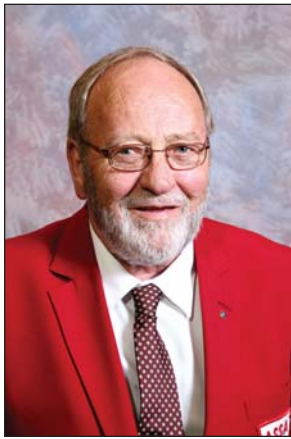


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## LeRoy Lemon - ASSA Board Member He will be greatly missed by all

LeRoy served as a board member since the ASSA was founded and also served as President. He owned Space World Mini Storage in Russellville. LeRoy was involved in several charitable organizations, his favorite was the Kiwanis Club in Russellville. He was a 32nd degree Mason and was instrumental in opening the 911 call center for Pope County. He was very involved with his family and managed a huge reunion every year. He was a Mechanical Engineer and served in the Navy in the Korean war.

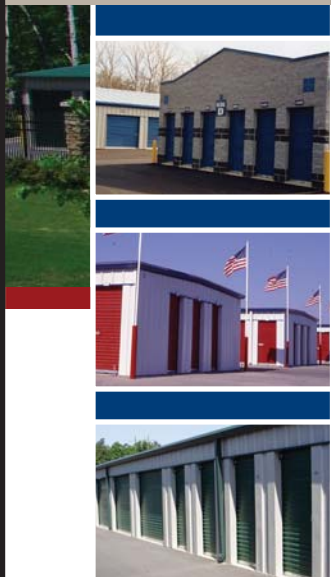
He is survived by his wife, Nancy, four sons, and nine grandchildren.

Help us boost membership and attendance at the Expo.

Let other facilities and vendors know what our association has to offer, recommend that they join the ASSA. Our member and vendor support make our association successful. We can't do it without YOU!!!



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Continued from page 1

Julie also founded LEAP, Literacy and Advocacy Project in Noble County Indiana, raising all the funds for the first two years of its operation. She also sold over \$80,000 worth of underwriting for KOPN, the Columbia MO community radio station.

Beginning in January 2008, Julie became the full time trainer for PhoneSmart, a sales and training force for the self storage industry. She trains on sales 101, self storage bliss, inside the renter's mind, and telephone etiquette. Julie also performs webinars, telephone trainings, feedback shops, and custom on site seminars upon clients' request.

The ASSA will again host a golf tournament with lunch at the one of the premier courses in Rogers on September 28. If you would like to play, contact Lisa at the ASSA office. This is a tournament strictly for fun and enjoyment. It's a great opportunity to meet some of the vendors and other owners. Teams are divided accordingly so all skill levels are welcome.

You are invited to join us for the

**12<sup>th</sup> Annual MSSOA**

**Meeting and Trade Show**

Country Club Hotel and Spa

Lake Ozark MO

**August 3-5, 2011**

Attendee and Exhibitor Registration Forms

Available at [www.mssoa.org](http://www.mssoa.org)

For Questions contact Janet at the

MSSOA office 573-480-0454

or [mssoa2003@yahoo.com](mailto:mssoa2003@yahoo.com)

## Legislative Report

by Bill Humble

### Sales Tax

The ASSA is very proud to announce the elimination of the state and local sales tax. This long awaited accomplishment will take effective July 1, 2011 and will remove sales tax from self storage rental services. It took many hours of hard work, but it is finally here. We are thankful to our legislators that supported our bill and helped get it passed.

### Lien Notification

Effective July 27, 2011, you will no longer have to notify customers by certified/return receipt requested mail that they are in lien status to be sold. Notification will be made by first class mail with a certificate of mailing. There is no signature required on delivery. It is delivered with the regular mail. Now the cost is only \$1.15 plus a first class stamp per letter. If you are mailing 3 letters or more, you can use a Firm Mailing Book for Accountable Mail (you can pick this up at the post office) and it will only cost you .42 plus a first class stamp per letter. As a member, you can also download this form from our members' only portion of the website. This is the result of having a strong association, which we do. Keep up the good work!

**The ASSA is working for our members  
to make our industry stronger  
and more successful.**

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*Now Try The BEST..*

*"The Difference Is Black and White"*

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## Workman's Compensation for the Self Storage Industry

By: Gardner D. Burton, President Consolidated Insurance Consultants, Inc.

None of us want any of our employees to get hurt at work. If you stay in business long enough you will see an employee injury. Recent injuries from our agency that relate to your industry include back injuries from lifting items, slip and fall, and auto accidents. The auto accident occurred when an employer asked an employee to run an errand for the business. During the errand the employee was involved in an auto accident that would have cost the employer over \$80,000.00 in medical bills had the employer not had a workmen's compensation policy.

The Worker's Compensation Commission was formed in 1940 to protect not only employees but employers as well. As written on their website "Workers' compensation insurance is directed to the moral, social and economic benefits of protecting employers, employees, and their dependents from financial burdens imposed by job-related injury and disease." Employees are valuable assets in our workforce. Getting them healthy and back to work as soon as possible is a carrier's chief goal.

We also have legal responsibilities. Arkansas State Law requires that any business with three or more employees must carry workers' compensation coverage. Owners are included in this number as employees. Owners must post form "AR-P" which explains the employee and employer responsibilities if an injury occurs.

Workman's compensation offers coverage for work related injury and disease. Workers' Compensation coverage is one of the least expensive benefits an employer can offer. Health insurance rates are rising. There is uncertainty in our financial markets. Workman's compensation premiums come in at a fraction of health insurance rates.

Most companies offer unique loss control programs geared to the industries they cover. Whether by news letter, video, or on-site training, most workmen's compensation carriers offer an arsenal of employee safety resources. Some also provide medical professionals to provide advice.

We are all concerned with the well being of our employees and our legal obligations to protect them. Employee work obligation can vary from location to location which could impact the premium. Take the time to review your workman's compensation policy with your agent. Make sure the carrier you are with offers the benefits your business needs. If you currently do not have a workman's compensation policy, feel free to call our office at 501-753-0353.



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 Telephone: 501.753.0353 Fax: 501.753.4948

[carrie@arkansasins.com](mailto:carrie@arkansasins.com)

Members of the ASSA



## 7th Annual ASSA Golf Tournament



Don't miss this year's golf tournament. It will be at the Shadow Valley Country Club in Rogers and will give you a chance to meet vendors and owners. We will have a 4-man scramble and will include lunch at the country club. Tee off will be at 8:00 am

If you are interested in playing, please fill out the form below and return with the Expo registration.

Name \_\_\_\_\_

Address \_\_\_\_\_

City State Zip \_\_\_\_\_

Email \_\_\_\_\_

Phone \_\_\_\_\_

Number of players \_\_\_\_\_

Don't miss the fun and enjoy playing on a wonderful 18 hole championship golf course.

- Holes ranged from 5,500 to 7,101 yards
- Five tee levels
- L-93 Bent Grass Greens
- Zoysia fairways and Bermuda roughs

For club information go to [www.shadowvalleyinfo.com](http://www.shadowvalleyinfo.com)

## The 7th Annual ASSA Expo Embassy Suites Hotel, Rogers AR September 28 & 29, 2011

### Wednesday, September 28

8:00 - 12:00 Golf Tournament and Lunch

1:00 - 3:00 Facility Tour

5:00 - 6:30 Reception and Roundtables

Roundtables to include:

- Anne Ballard
- Disaster & Rebuilding Panel
- Vendors to be announced

### Thursday, September 29

8:00 - 8:45 Phone Smart  
Telephone Etiquette

9:00 - 10:15 Valerie Boyd  
Lien laws and legal sales

10:30 - 11:45 Anne Ballard - The Hat Lady

12:00 - 1:00 Lunch & General Meeting

1:00 - 4:00 Expo Hall

Expo Hall Only	_____	\$35.00
Members early bird	_____	100.00
After 7/31/11	_____	125.00
Non-Members early bird	_____	125.00
After 7/31/11	_____	150.00

Please fill out and return with payment to:  
ASSA, PO Box 55715, Little Rock, AR 72215  
or fax to 501-614-7779.

For questions or information, call 501-607-4775  
or to pay by credit card.

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City State Zip \_\_\_\_\_

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Phone \_\_\_\_\_