



# Missouri Self Storage Monitor

The MSSOA Newsletter

Summer 2020

PO Box 105920 | Jefferson City, MO 65110 | 573-480-0454 | [www.mssoa.org](http://www.mssoa.org)

## Thumbs Up or Thumbs Down - Checking the Feasibility of Your New Self Storage Project



**Bob Copper, Self Storage 101**

There are few commercial real estate investments more consistently profitable and valuable than self storage facilities. The huge amounts of capital being driven towards self storage by individuals and large investment groups alike are one clear sign of the desire for new self storage development and so the frantic search for viable markets and locations.

Unfortunately, this frantic search leads some developers to make poor decisions, oftentimes blinded from the deficiencies in their pet project by the promises of positive cash flows, stabilized values and obscenely low cap rates.

The hard reality of the current self storage market: not all projects should be developed despite the desperate desires by some to do so. There are far too many zeroes (\$\$\$) in self storage development for the individual developer to make poor decisions in a sincere desire to build and own a self storage facility.

So what aspects of the specific self storage development are important and which ones are not particularly important?

Rental Rates: While most potentially negative aspects of a self storage project can be mitigated by other positive factors, there really is one 'red line in the sand' - the prevailing market rental rates. The number one reason, by a huge margin, that we tell our clients not to

move ahead with a project, are low rental rates.

There are two reasons that a particular market will have low rental rates (and you cannot overcome either one):

- A soft market. If you are looking at a market that has more sophisticated operators such as one or more of the REIT's or a local or regional operator that utilizes some of the same dynamic pricing models used by the REIT's, their rental rates are what the market can bear, and if their rates are low, that is the clearest indication of a weak market. Sophisticated operators move their rental rates up and down based on occupancy levels, and lower rental rates equals lower occupancy levels. If the larger operators cannot charge high enough rates for your new development to be financially viable, neither can you.
- Unsophisticated operators. The most common reason we see low rental rates is not because of a weak market

*Continued on Page 6*

## FALL CONFERENCE & TRADESHOW

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## LETTER FROM THE PRESIDENT

Dear MSSOA Members,

What a crazy year this has been. I want to personally thank all of you for your support this year. Shelly and I have been overwhelmed by the kind comments, encouragement, and thankfulness of our members during this crisis.

I also want to give a huge thank you to Steve Lucas at The Storage Group. They helped us move our Spring Conference to a virtual platform in a matter of two weeks. I can't speak for everyone, but the information that we received through that conference during the first leg of this crisis put me in a better state of mind for the following months.

I'd like to spend some time on our new normal and how fast our industry changed in a matter of months. We saw touchless rental programs skyrocket, along with online auctions. We are thankful to work with Vendor Partners who worked quickly to get a lot of us set up and moving. Some of us didn't skip a beat; we had rentals stay steady or increase. We were able to provide people a safe place to land that were displaced from jobs and homes.

I want to give special recognition to those members who helped our healthcare industry by staying open. The support we give to hospitals, medical suppliers, traveling healthcare workers, distribution companies, and the entire healthcare supply chain was really brought to light during this crisis. Being an essential business in the eyes of the government because of this was undoubtedly on our side.

I will continue to stress how important your membership is to us: without you, the self storage industry has no voice in the state legislature. A strong voice in our local government is essential to protect owners and operators from laws (or the lack of laws) that would hurt your businesses.

If you are a new member to the MSSOA, welcome. I hope you find support and information to move your business forward. We've added some important resources to our website recently. Check in with Shelly to get your account set up so you don't miss anything.

We were saddened to cancel the Fall Conference & Tradeshow in St. Louis next month. We will miss seeing you all and catching up. We hope you will join us for the Virtual Conference September 16 & 17. The information and communication we get from these conferences is one of the things that set us up to keep our business moving forward during the crisis. Information of this nature and how our industry is changing will be a hot topic at this conference.

Thank you again for your support.

Brian Wofford  
President, MSSOA

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# BANNING LIEN SALES

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**Jeffrey J. Greenberger**  
Attorney at Law

As of the writing of this Article, and as a result of COVID-19, we have seen a really interesting development, especially in California and Massachusetts, whereby individual towns, cities, or counties, despite state laws, are imposing moratoriums or restrictions on self-storage lien sales and, in some instances, self-storage late fees. This is a remarkable and somewhat frightening development. Cities and towns are telling storage operators, despite the fact that you have a state law providing sometimes your only remedy to resolve a

non-payment of rent, that you are no longer going to be allowed to perform lien sales or charge late or other fees for an extended period of time, for the expenses and losses you incur, as a result of that nonpayment of rent.

I am sensitive to the harsh realities of the COVID-19 crisis and I understand some people really cannot pay the rent, but in reality operators have to be able to get their units back, so they can survive too. Most operators have no desire to conduct a lien sale on anyone who is seriously suffering from a case of or from a layoff due to COVID-19, however, self-storage has been separated into its own separate category. That is, while State or Federal law may have barred residential evictions to protect the economy for a period of time, cities are saying if people's extra personal property stored in a self-storage unit were to be sold, that it would harm the economy and is somehow not fair to the tenants and if tenants do not pay their rent, storage owners should be left holding their property for no money.

The potential consequences of these actions left unchecked is scary. The industry has spent years and untold millions of dollars to obtain state statutes defining how and when a sale can occur and codifying reasonable late fees, only to have cities take away these rights. These legislative efforts in various states has been important, because a sale often is the only remedy a storage owner has, when someone does not pay to get the unit back.

Now, local and city councils have taken matters into their own hands. Should this spread, this could represent a substantial paradigm shift for the industry. What happens with every future crisis, if cities can, for an extended time, take away your limited right to a lien sale? What happens when people abandon their goods, stop paying, and do not tell you? What happens when people realize that because of changes in laws they are no longer compelled to pay and therefore choose not to pay anymore, while gaming the system to get free storage? These are developments that should concern every operator in every state. It is actually interesting to note, the basis for one of these ordinances, specifically the City of Los Angeles, was based upon an article written and published in Inside Self Storage magazine. While the words of the article were taken out of context, I hope those same people are reading this article.

First, a bold suggestion, if cities and counties want to prevent lien sales, they should offer rent assistance to self-storage operators, just like they are offering to people to stay in their homes. If it is so detrimental to the well-being of the citizens of the city or town that

they not lose their extra personal property in storage, then cities should come up with a solution to the problem, other than just outright bans to lien sales.

In self-storage, when you do not pay your storage rent, we foreclose on the one asset we have, which is the contents of the unit. When the operator sells, the main reason is to get the space back, to rent it to someone who is willing to pay, and I would suggest the majority of the industry does not even turn these small deficiencies over to collection. There are other solutions. For example, what if these cities or towns legislated that an owner could not sell the goods in default if the tenant were willing to come and pick them up within Forty Eight (48) hours of a notice from the storage operator of a sale or disposal because of a default? Many of you may not like this idea because you want the money, but if you had the option to remove the tenants within a short period of time, in lieu of lien sale, many of you on reflection and/or facing the idea that lien sales themselves would be completely banned, might accept something like this.

While there is a Constitutional argument to be made here, based on equal protection under the Constitution, this will take time. Additionally, the industry fortunately has the argument that there are state laws already in place, which substantially regulate our industry. That is, in almost every state, there is some amount of right to notice of the default and, every state that has a statute allows for the ultimate remedy of the tenant to pay what is owed, up until the moment of sale, and save their personal property. This is called the right of redemption. Likewise, most states, thanks to a very strong legislative effort, between the national and state self-storage associations have defined reasonable late fees now, which allow for the argument that the cities cannot override the state law, allowing for a lien sale or allowing for the imposition of a late fee. However, and unfortunately, these things will have to be battled out in courts, rather than on a more sensible playing field.

For the moment, pay attention to your local, town, and city council ordinances that they are considering right now. Remind them that self-storage is a family owned business and that you cannot afford to remain open if they take away your only remedy and the only enforcement tool you have for payment of rent. The city certainly couldn't exist without tax revenues, you cannot exist without rent and reasonable fees and charges. While I expect the larger operators will take these issues to court, keep an eye open in this space for future updates, and let us know if you hear any grumblings or rumblings of ordinances in your town on proposed legislation.

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*Jeffrey J. Greenberger is a Partner with the law firm of Greenberger & Brewer, LLP, in Cincinnati, Ohio and is licensed to practice in the states of Ohio and Kentucky. Mr. Greenberger's practice focuses primarily on representing the owners and operators of commercial real estate, including self-storage owners and operators.*

This column is for the purpose of providing general legal insight into the Self-Storage field and should not be substituted for the advice of your own attorney.

Jeffrey's website, [www.selfstoragelegal.com](http://www.selfstoragelegal.com), contains Jeffrey's legal opinions and insights into the self-storage industry, as well as an article archive. You can send your questions, comments, or suggestions for future topics to Jeffrey J. Greenberger at [jeff@grbrlaw.com](mailto:jeff@grbrlaw.com), or mail them to Jeffrey J. Greenberger, c/o Greenberger & Brewer, LLP, 7750 Montgomery Road, Suite 205 Cincinnati, Ohio, 45236, or you can reach Mr. Greenberger at (513) 698-9350.



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## Thumbs Up or Thumbs Down

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but because of self storage operators who don't have enough sense to raise their rates. Its as if many owners established their facilities as 'not for profit' entities and the thought of raising the rates on their 100% occupied facilities scares them to death. We regularly survey markets where the occupancy levels range from 90-100% across the board and the average rental rates are so low that if your land was free you still couldn't make the numbers work. (We surveyed one market recently where the average 10x10 non climate was \$58 per month but the lone Public Storage in the market, a 1980's vintage facility, was charging \$130 per month, and every facility in the market was over 90% occupied. You would think it would dawn on some of those operators near the Public Storage that maybe raising the rate to at least \$70 or \$80 per month would be a good idea, but nope, they don't.)

- There are some exceptions to this paradigm: if none of the market competitors has climate controlled storage space and the demographic profile indicates higher income levels, there may be a possibility of developing a climate controlled facility to mitigate the lower non climate rates.

The development costs in the 21<sup>st</sup> century for a new self storage facility are too high for an operator to expect a project to work and provide sufficiently high enough financial returns for the investment risks is the rental rates are too low.

While project costs can range somewhat from market to market, in most areas a blended rental rate (across the unit mix) of \$14 per foot (per year) will generally provide sufficiently high enough financial returns to move ahead. Projects can certainly work with lower rates but will highly depend on minimal site work and lower hard building costs and those projects will have less room for any errors with lower rental rates.

Before a developer moves too far along the building process, it is critically important to clearly understand the mar-

ket rental rates and how high your rates will have to be to be successful. If the difference between the market rates and the rates you have to have to make the numbers work is substantial, find another location in a different market.

**Market Considerations.** You cannot responsibly develop a new self storage facility without first understanding the market conditions. Just because you can develop a new facility doesn't mean you should.

- Occupancy levels. If, for the most part, the occupancy levels for the stabilized competitors are lower (say consistently below the 80-85% range), the market is most likely not strong enough to support new development. There are some market deficiencies a new development can overcome, low occupancy levels are not one of them.
- Discounting. Widespread aggressive move in discounting is another sign of a weaker market.
- Demographics. While self storage can work across just about every demographic profile (low to high incomes, for example), developing a new self storage facility in a declining (population) market will most likely prove to be problematic.
- Demand analysis. While most market studies will likely have some sort of a demand analysis for your market, be careful not to assign too much importance to those numbers. Just because the unmet demand analysis shows the market is way under-developed doesn't mean you should and just because it shows as over-developed doesn't mean you shouldn't, occupancy levels and rental rates are far more important in the consideration of a new self storage development. (We recently completed a market study where the demand analysis indicated a per square foot per person number over 74! But the market competitors were all full with waiting lists and the rental rates were very high, more clear indications of an under-served market than what the demand analysis would show).

**Site Location:** A good location is still important for a successful self storage operation. Good visibility and access are aspects that should be considered as well as the amount of traffic that drives by the site every day. Most self storage customers utilize a particular self storage facility because 'they saw it' and it is on a roadway that is within their regular traffic patterns. Some important aspects of site selection when regarding a new self storage development:

- Access. Self storage customers don't want to have to make too many u-turns or drive around the block too many times to access your facility and their goods. Make sure you understand how easy, or difficult, it is going to be to get into your facility.
- Visibility. Potential customers have to be able to see your facility. Visibility can be garnered by having frontage out on the access roadway or by having a multi-story facility set back from the roadway, but in either case, it is important to ascertain whether or not customers will easily see your facility.
- Traffic counts. Sometimes self storage facilities suffer from far too little traffic near the site or sometimes suffer because of too much traffic. You don't want your site on a dead end road or on the busiest retail roadway in town where your facility and signage will be lost. Size of the lot. It is vitally important to understand how much self storage space you can fit on your lot. Coverage issues, FAR requirements, height restrictions and the like can cause a good deal of havoc as you are trying to fit a square peg in a round hole. Never assume you can use all four acres of your lot to develop a self storage facility. Determine the 'buildable' amount of space you have on your lot before committing to buying the lot.
- Single story or multi-story: it is important to determine early in your process about the type of facility you plan to develop. The type of facility

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you want to develop will determine the location you need to make those plans work.

While having a good location was, is and will always be important to the viability of your project, in the 21<sup>st</sup> century one of the most important locations for your facility is the first page of Google. Make sure you are committed to a robust and effective internet presence while designing your new facility.

**Financial Considerations:** At the end of the day, determining whether or not a self storage project is financially viable is the most important consideration. Understanding the financial returns for your project has to be an important consideration when contemplating a new self storage development.

- Gather all the development costs to determine your budget. Just because you 'have' a budget of \$45

per square foot does not mean you are going to garner confirm costs of \$45 per foot. We review a large number of development budgets and oftentimes find them lacking, missing critical numbers such as an operating deficit. We have noted that projects that at first looked financially viable no longer did once an operating deficit was calculated.

- Secure your financing arrangements. It is important to have an understanding of the equity requirements, interest rate and terms for your construction loan before committing to moving ahead on a project. While there are fairly generous financing options available for new self storage development (such as 90% loans), not all projects or borrowers are eligible for all financing options.
- Return on Investment Considerations. What kind of return are you content with on your project? Knowing those numbers and knowing how to calculate those returns can assist the developer in making better decisions.

While we have noted the most critical aspects of determining the viability of your project, there are other considerations, such as management of the facility, that the developer needs to contemplate as the plans for the new project come together.

Lastly, do not move too far along the development process without first ordering a market and feasibility study and do so from an independent consultant who has no financial interest in your project. Most banks and other financial institutions require such a study and the study needs to be from someone who is approved by the bank. And whether your bank requires it or not, there is too much at stake to not have a disinterested third party take a look at your project.

Is it possible the market study will come back negative? Yes, and that's just exactly what you needed to hear.



*Bob Copper is a self storage owner/operator with extensive expertise in self storage asset improvement including multi-store management, operations reviews and auditing, feasibility and market studies, due diligence projects, training, store 'turnaround' projects, ground-up development and conversions.*

*To contact Bob or Self Storage 101, visit [self-storage101.com](http://self-storage101.com)*







## Cost-Effective Management Solutions for Unattended Storage Facilities

### What We Do

Management Lite is a third-party management solution for owners and operators of fully-automated, unattended self storage facilities. Our ability to manage the facility remotely allows us to provide these services for a fraction of the cost of staffing your facility. Copper Storage Solutions' team of self storage industry experts are equipped to manage your day-to-day bookkeeping, customer service, lien auctions, unit sales and marketing, and maintenance management for a fraction of the cost of staffing your facility.

#### Our Management Team Will Handle:

- + Setting up our in-house call center.
- + Revenue Management
- + Lien Auction Process
- + Maintenance consulting services
- + Marketing services:
- + Basic bookkeeping services (if needed)

*\* Owner will be required to reimburse our management team, and monthly (or otherwise) bills that are set up to auto-debit any company credit card accounts*

#### Facility Requirements:

- + Our management service, Management Lite, is only intended for unattended/automated self storage facilities; we have no program for facilities with onsite, full-time managers.
- + We require the facility to use a common self storage management software such as StorEdge, Sitelink or any software compatible with Call Potential (ask us about your management software).
- + We require the facility to accept credit card payments. Checks and money orders can be mailed to our bookkeeping office for processing. No cash payments can be taken. We can arrange for signage to be placed at the facility ("Three Ways to Pay!") so that tenants clearly understand how payments can be made (and how to contact our management team).



## Owner Responsibilities:

- + Provide a local maintenance source\*
- + Owner will be required to either purchase or reimburse our purchase of:
  - » New locks for placement in vacant units (our program includes providing a free lock to new tenants)
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*\*If no local maintenance resource has been secured, our management team can arrange to handle this for an additional expense.*

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### \*Set-up fee includes:

- + Migrating all of the customer and unit records from the current manual system to the management software system.
- + Setting up merchant accounts and other cash management systems
- + Creating and ordering any necessary signage.

### Additional expenses may include:

- + Management software (price varies depending on the program).
- + Maintenance personnel, if applicable.
- + Website creation, Pay-Per-Click Marketing and SEO Management

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# Building Storage Teams

**Rick Beal, Atomic Storage Group**

Think of a great example of a team. What words come to mind? Effective, productive, moving toward the same goal, in sync. When I think of a team, I imagine a college rowing team at sunrise gliding effortlessly across the smooth water as everyone is in sync pulling on their oars toward a common goal. Unfortunately, in work life the water is often shark infested, some people are pulling harder than others, some people are coasting, and right above your head is a sign that states “the beatings will continue until morale improves.” At times it is difficult to lead a team and it is just as difficult to be part of a team. However, with a few key strategies you can help your team start to overcome the turmoil and begin to smoothly glide across the water.

## See Their True Colors

On the marketplace today there are hundreds of personality tests. Everyone has probably taken one or two at some point. Other than just being flat out fun to do, they actually provide some key insight into your personality, as well as, others personalities. For the workplace I would recommend the Hartman Color Code Personality test. You can find this test online and in a book. What I like about this test is that it breaks up your personality into two primary colors. In those colors it provides definitions of strengths, weakness, and information about how a person behaves in the workplace. For example, I am primarily a Red/Yellow. In the book it notes that I am very goal orientated, task orientated and I like to have fun. So a good way to motivate me would be to help me find success in accomplishing my goals. This is true! However, other personality colors do not find that same value in accomplishing goals, nevertheless they find value in things that I could care less about.

Not only does the color code test show you how your personality works but is also helps you know how to work and communicate with others from other color categories. This information is extremely valuable and it can be an entertaining team building exercise. Everyone gets a laugh and says “oh that’s so you” and it is a great chance for people to see a more vulnerable side of themselves exposed. That vulnerable side being exposed is okay because at the same time, everyone else’s weaknesses are being revealed on paper as well.

## The Buy In

Two years ago I purchased a home, when I first looked at it I loved it. The home was a catastrophe. There were holes in the walls, doors kicked in, it smelled like death and gym socks, and they used the living room as a shop to repair their motorcycles. Everyone thought I was insane my realtor literally said “I’m glad you see the vision because I don’t.”

I had to work hard to get everyone to buy into my vision of the house. After a lot of blood, sweat, and swearing I was able to turn it around. Now after the project was finished it was easy to see the vision but before the work was done it was nearly impossible.

You need to get your team to buy into what you want to accomplish for the company. You don’t do this by showing them

everything that needs to be done in the entire house. You break it up into rooms, then into tasks. You begin by delegating tasks to people to complete them. Once they are done they begin to have a sense of ownership in what they have accomplished.

As they grow and develop give them more and more responsibility per delegation. Their “buy in” will begin to grow more and more. As they become more committed help sharpen their skills to become more effective in what they do. Soon they will be the ones helping others to “buy in” to your vision because they will see what you see.

## Keep It Clear

If your companies organizational chart looks like the art my 3-year-old puts on the fridge, it’s time to have a talk. Clear and defined roles are essential to running a well established team. Nothing will bring a team down more than not knowing what roles and responsibilities each team member plays.

Not only will having a clear and defined role help your team, it will also help you hold them accountable to those roles. How can you hold your team accountable if they don’t have a standard to be held at? A valuable exercise would be to ask your employees what they see their roles and responsibilities as. Compare those to what you see them as. I would imagine there would be some discrepancy and an opportunity for coaching and mentoring.

Every member of your staff needs to have a title whether it is associate, associate manager, etc. Make them feel important. You might have been CEO for the last six companies you worked for and it’s just a title to you. Though, for someone else, that title might be extremely important, please don’t diminish it.

## Meet Often

It’s important to foster a feeling of respect and communication in team meetings. This creates that comradery of individuals sharing stories from the trenches, laughing, and socializing. Come prepared to these meetings and don’t waste people’s time. These meetings are an opportunity for you to teach and guide your team. More importantly it also allows time for your team to talk about issues, ideas, and frustrations they might be feeling. Meetings are important and can be done in creative and productive ways. Team meetings do not have

to be in a conference room. Try to mix things up a little. Go for a walking meeting, a lunch meeting, do a conference call, try a video call in Google Hangouts. Mix it up a little.

## Communicate

The concept of communication covers the spectrum of nonverbal communication, commanding respect from your team, to emails and high fives. It is so easy and yet so paradoxically complex. To lead a successful team you need to learn how to communicate with authority so your team takes you seriously, respects you, and trust that you have their best welfare in mind.

When you communicate with members of your team or even people who are above you, always choose to be the bigger person. No matter how good it might feel to yell, to punish, or to send that passive aggressive email, be the bigger person. It is extremely difficult to do, believe me, I understand the struggle. However, how can you expect your team to behave in a manner that you are not willing to do yourself?

Clear communication is the key to a strong team. In an attempt to walk the fine line between being perceived as strict and laid back leaders often avoid giving clear instructions. Their instructions can often come across as suggestions. For example, “Jamy, when you get some time today can you do a lock check?” That’s hasn’t been communicated very clearly to Jamy and comes across to her as a suggestion with little priority. Instead try “Jamy, I need you to get a lock check done by 2 today.” Now, the communication is clear and she can be held accountable to the assignment.

These three steps will help facilitate the building of your team. Not all teams are going to be made up of friends. Not all teams are going to get along or even like each other for that matter. However, when teamwork and leadership is done right none of that matters. The focus of the team is shifted because everyone is pulling on their oars and that fosters a fulfilling and meaningful purpose.

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*Rick Beal is Co-Founder at Atomic Storage Group, Atomic Self Storage is a third party management and consulting group. They provides third party management, feasibility studies and facility auditing. You can subscribe to their weekly self storage newsletter-[https:// www.theseelfstoragenewsletter.com](https://www.theseelfstoragenewsletter.com).*

# We are happy to welcome these new members to the MSSOA Family.

## 2019

Knepp Storage LLC  
Perry Knepp, Jefferson City

Cove Road Storage  
Jeff Krantz, Osage Beach

Corral Storage  
Clayton Presson, Farmington

Lock N Store  
Mike and Jeff Hanna, Warrensburg

Rally Storage  
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Roaring River Boat & RV Storage  
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Smart Spot Storage  
Tim Gardner, Osage Beach

Winston Storage  
Joe Michael, Winston

MM Storage  
Shawn Merrill, California

Aardvark Storage Systems  
Dustin Richardson, Jackson

Simple Storage Solutions, LLC  
Ethan Belanger, St. Louis

Sharp's Storage  
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## 2020

AA Northland Stor-All, LLC  
Charles Broomfield, Northmoor

10 Federal Self Storage  
Sherree Harris, Raleigh

Baumagrtner RV & Boat Storage  
Steven Baumagrtner, Oakville

C.E.L. RV & Boat Storage, LLC  
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Go Eagle Storage  
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HWY 63 Mini Storage  
Dave Kurtz, Kirksville

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Mountain View Estates and Storage LLC  
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Shield Storage of Downtown Kansas City  
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# MSSOA Virtual Conference

September 16th & 17th

9:00 am - 11:30 am CST

Virtual Vendor Hall to follow.

Register  
today at  
[mssoa.org](http://mssoa.org)

*Join us via Zoom as we welcome*

Jeff Greenberger  
Cindy Ashby  
Tommy Nguyen  
and many more.

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