what are termed risk factors or indoor hazards can trigger an accident. Some of the most common factors and hazards include:

- Wet or oily floor surfaces
- Inappropriate footwear

• Loose, unanchored carpets, rugs, mats, or floor tiles

- Obstructed views
- Poor lighting
- Clutter on the floor
- Wrinkled carpeting
- Cables or cords laid across walkways

Gym managers should be aware of these risk hazards and regularly take the time to walk through their gym and see if any of these exist in their facilities. Corrective measures now can help prevent a serious accident later.

One of the best ways any facility, including a gym, can take to prevent a slip, trip, or fall is to install high-performing matting systems. An effective matting system is designed to trap and hold moisture, soil, grease, dirt, and other contaminants before these are walked in the door.

According to Christopher Tricozzi, vice president of sales and marketing for Crown Mats and Matting, stopping moisture and soil before it enters the door is key. "Many managers will place matting systems inside doorways, but they should actually start outdoors by installing what are termed 'scraper' mats at all building entries," he says.

Tricozzi says that the scraper mat should be followed by a wiper/scraper mat, directly inside a building. "Often, this is the entry vestibule area between two sets of doors. And, this is followed by a wiper mat, designed to capture and hold any remaining moisture and soil off shoe bottoms." "Gym managers need about 15 feet of matting outside and inside the building," he adds. "We really can't depend on people to properly wipe their feet so the 15 feet of matting [helps] ensure that as much as 80 percent of the moisture and contaminants are prevented from being walked in the gym."

Also, as referenced earlier, Tricozzi adds that managers should select what are termed high-performance mats. These are mats that facilities typically purchase, rather than rent. Not only are these mats engineered to be more effective, they last much longer than a rental mat. "A high-performance mat may last two years or more, whereas a rental mat may only last a few months and end up in a landfill [shortly thereafter]."

FLOOR CARE AND MAINTENANCE

Next to eliminating risk factors and installing high-performance matting, proper floor care and maintenance is essential. Gym managers are advised to incorporate regularly scheduled strip, scrub, and refinish programs to keep floors as clean as possible. This should definitely include locker room and shower areas, where tile and grout floors are often installed. These cleaning regimens will help remove bacteria that may be developing in grout areas, which can cause a slip or fall.

Very often, the type of floor equipment used in floor care can help promote floor safety, says Daniel Frimml, a technical service representative with Tornado Industries, a manufacturer of floor care equipment. "Many facilities use rotary floor machines. While these can do an excellent job, for tile and grout floors, a different technology, cylindrical floor machines, may prove to be more effective."

Cylindrical floor machines use counterrotating brushes and not pads, which are found on conventional machines. Rotating at more than 1,000 rotations per minute, the brushes penetrate the porous surfaces of a floor. These machines reach deep into grout areas to help remove embedded bacteria and soil, which also helps maintain the floor's slip resistance. "Also, because the machine does a lot more of the work, less water and chemical are usually called for, making this technology Greener and more sustainable," adds Frimml.

Additionally, as to daily care, Frimml advises that gym floors should be dustmopped or vacuumed and damp-mopped daily and sometimes several times during the day. The mop heads and cleaning solution should be changed frequently in the cleaning process to help prevent the spread of germs and bacteria which have the potential of causing floors to be slippery.

And, Frimml has one final recommendation. All gyms should have in stock and use warning and safety cones. "Whenever and wherever floors are being cleaned or there is a suspected problem that could lead to an injury, use these [safety devices]. At the very least, it can limit your liability should there be an accident and at its best, the warning and safety cones can prevent [an incident] from happening at all."

Dawn Shoemaker is a writer for the professional cleaning, building, hotel, and hospitalities industries. She may be reached at info@alturasolutions.com

By Sandee Smith and Harrison Hill

ROLE REVERSAL: when children should talk to parents about money

S BABY BOOMERS GROW OLDER and presumably wiser about economic matters, more are finding themselves in a position of caretaker for elderly parents. Raising the topic of money with parents can be difficult. But with the

right choice of words, timing, and tone, you can open the door to a meaningful conversation.

Select a Representative. An initial conversation about finances should be done one-one. Involving too many people can be

overwhelming and appear threatening. If you have siblings, select one—perhaps the oldest, most financially knowledgeable, or one with whom your parent(s) may feel most comfortable—to lead the way. Remember, this is about your parent's money, not about yours or your children's.

Be Sensitive. To some extent, our financial lives influence how we view ourselves as independent human beings. For many, old age is a time of coping with a series of physical and emotional losses: hearing, eyesight, mobility, memory, as well as friendships. With any conversation about money, be sensitive to the fears and concerns your parents may harbor about their possible loss of control or independence.

Break the Ice Skillfully. A subtle opening could involve an anecdotal story about a person you know in common, a news article found in the daily paper, or even about yourself.

• I need help with my will. Who did you use?

• How's Aunt Mary doing since Uncle Joe passed away?

• Have you seen the new Social Security statements?

• What was it like for your parents during the Great Depression?

• Did you watch that TV special on hospitals last week?

Start Slowly. Don't commence a dialogue during a crisis situation or try to resolve all details in one meeting. Raise questions that your parents can consider for a follow-up conversation. "I'll stop by for coffee next week, and we can continue our talk. Maybe you'll have those papers by then?"

Your parents may actually enjoy the attention. After several informal conversations, you may want to consider the help of a financial professional. For more information, contact the National Council on Aging (www.ncoa.org) and AARP (www.aarp.org).

For More Information

If you would like to learn more, please contact Sandee Smith or Harrison Hill at 816-932-7800. You can also email sandra.j.smith@mssb.com or harrison.p.hill@mssb.com

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