

# Choosing a Health Club

We're in the midst of a fitness boom. Many Americans are slimming down and working out as never before. And a great number are doing so at health clubs and spas.

While many of these facilities offer good value for the money, some fly-by-night operators have given the industry a bad name. Some clubs have collected sizable sums on the promise, never fulfilled, of lavish accommodations. Others have closed their doors unexpectedly, leaving members with paid-up memberships and no place to go.

If you want to get started on an exercise program, consult your doctor and shop around before joining a club or spa. Get recommendations from friends and relatives. Check your local Better Business Bureau (BBB) for a reliability report on any facility that you're considering. And follow these BBB guidelines in making your selection:

- Visit the facility at a time you would normally use it and check for overcrowding, condition of the equipment and cleanliness.
- Ask if there's a trial period so that you can sample membership before making a long-term commitment. If you can pay a fee and use the facility for a week or two before joining, ask if the fee can be applied to membership if you decide to join.
- Find out how many members there are and if there is any limit on membership. It's no fun belonging to an overcrowded spa.
- Determine what hours the spa is open and how often classes are given. Can you go at any time, or are there separate schedules for men and for women?
- Ask about the qualifications of the instructors. Do they pay close attention to make sure members are using equipment properly and performing exercises in a safe and productive way?
- Make sure the contract includes all verbal promises made by the salesperson and that it

spells out the total cost, monthly payments and finance charges.

- Find out if you can get a refund if you decide to cancel. Some states and some facilities give you a three-day "cooling off" period in which you can reconsider even after signing the contract.
- Inquire what happens if you move, become disabled or are temporarily ill. Some clubs will refund your money if you will no longer be able to use the facility; some will insist that you pay off the contract; some will charge a small fee and cancel your contract. Some clubs are part of a national network so that you may be able to use another facility if you move or your spa closes; the other facility may not, however, be conveniently located. Some offer the privilege of temporarily "freezing" membership, sometimes for a small fee, if you become ill or are traveling and unable to come in. Others allow you to sell your membership, transferring your privileges to another party.