

July 2, 2018

★ *for women*



All-American mmm!



Happy 4th treats!

RECLAIM YOUR ENERGY

Tick-borne infections are up 360% and can masquerade as menopause, fibromyalgia and chronic fatigue. **Here's what you need to know because your doctor doesn't!**

SUDDENLY YOUNGER

Top flattering cuts for women over 40: Each slims the face + makes hair look 2x thicker

FAST RELIEF

- ✓ Rashiness
- ✓ GI upset
- ✓ Insomnia
- ✓ Headaches
- ✓ Incontinence

HAPPY IS WITHIN REACH

TURN TRIALS TO TRIUMPH

EXCLUSIVE! Marc & Angel Chernoff reveal the 7 steps that transform challenges into new levels of joy

Resync your body clock for

EXTREME FAT BURN



Discover the meal-timing secret that helped **Sandra lose 56 lbs at 60** →

NEWS FROM JOHNS HOPKINS: Most women suffer from a kind of jet lag that packs on weight. It takes just **3 days** to cure!

Jaime lost 187 lbs

Drop 11 lbs in 7 days

NEED EXTRA MOTIVATION?



Jennifer won \$4,811 betting on her own weight loss! The diet betting apps that will help you win extra cash by losing pounds



Display until 7/2/18 **\$2.99**

CASHING IN ON LOSING!

Adding a little financial incentive to a weight-loss plan is study-proven to help dieters drop 6 times more weight. Find out how women are betting on themselves to lose—and winning big!

For too many of us, “losing weight” has become just another thing to check off our daily to-do lists: Stepped on the scale first thing in the morning? *Check.* Took a brisk walk at lunchtime? *Check.* Avoided the cake at a coworker’s birthday party? A reluctant *check.* But now online programs that encourage women to bet on their weight-loss goals are taking the tedium out of diet and exercise—and helping women lose six times more weight!

Betting websites like DietBet.com and HealthyWage.com are relatively new, but they’re quickly growing in popularity as buzz spreads about women who are slimming to their happy weight and fattening their wallet in the process. *How it works:* The sites allow users to bet their own money on their ability to achieve a personal goal—some sites focus simply on losing a target amount of weight in a given time; others focus on making specific lifestyle changes that encourage weight loss, like going to the gym three times a week. Fall short of the goal and the money that was wagered is lost—but if the goal is met, the bettor gets her own money back *plus* wins a financial reward that can climb as high as five or even six figures!

The possibility of a payout appealed to Denice Romero (at right) of Lumberton, Texas. “I heard about HealthyWage in mid-January of last

year,” shares Denice. “I had already blown the diet I started on January 1, and I thought the website could help keep me accountable. If I was successful, I’d get my money back—plus potentially a lot more.” That’s what interested Jennifer Dennison (page 22) as well. “I liked the idea of investing in myself,” says Jennifer. “And I *really* liked the idea that I might get a return on that investment.”

As both women learned when they went to place their bets, taking a little time at the start to fine-tune the wager can make a significant difference in the final payout. “HealthyWage

has an online calculator—you put in how many pounds you want to lose, how many months it will take you and how much of your money you want to wager each month,” Denice explains. “It then calculates how much money you win if you are successful. I played around until I came up with a weight-loss goal and payout that I was happy with.” Jennifer did the same and discovered: “The prize for 12 months was significantly less than the prize for 10 months, so I decided to go for the shorter contest to get the maximum payout.” Her precision paid off: Over her 10-month challenge, Jennifer put in \$150 per month, lost 175 pounds and earned \$4,811!

Losing 175 pounds in 10 short months isn’t the norm with most weight-loss approaches, so why does betting on losing work so well? “Loss aversion is definitely a big factor,” says Kevin Volpp, M.D., Ph.D., a behavioral economist and expert in incentivized

weight loss at the University of Pennsylvania in Philadelphia. “Once you put money down, you’re going to work a lot harder to not lose that money than you would work to win money.”

Loss aversion was definitely at play for Christine Nesbitt (page 23) from Toronto, Ohio. She bet \$25 per month over 10 months and lost 81 pounds—and ended up earning \$1,173. “As I got toward the end of my challenge, I was having trouble losing those last 8 pounds,” admits Christine. “So I did a quick calculation and realized that each pound at that point was worth \$131. That was a huge motivating factor for me.”

When money is on the line, the typically time-strapped, overextended women **FIRST** spoke to said they finally felt like they could put themselves (and their health) first: “As a clarinet teacher, I run around to 11 different campuses, so I eat in the car a lot,” shares Jennifer. “I used to go to a drive-through because I wasn’t prepared. But my HealthyWage bet motivated me to stay on track.” ▶

“There was no way I was going to lose \$800 of my own money. That kept me accountable.”

—Denice Romero

A new lease on life

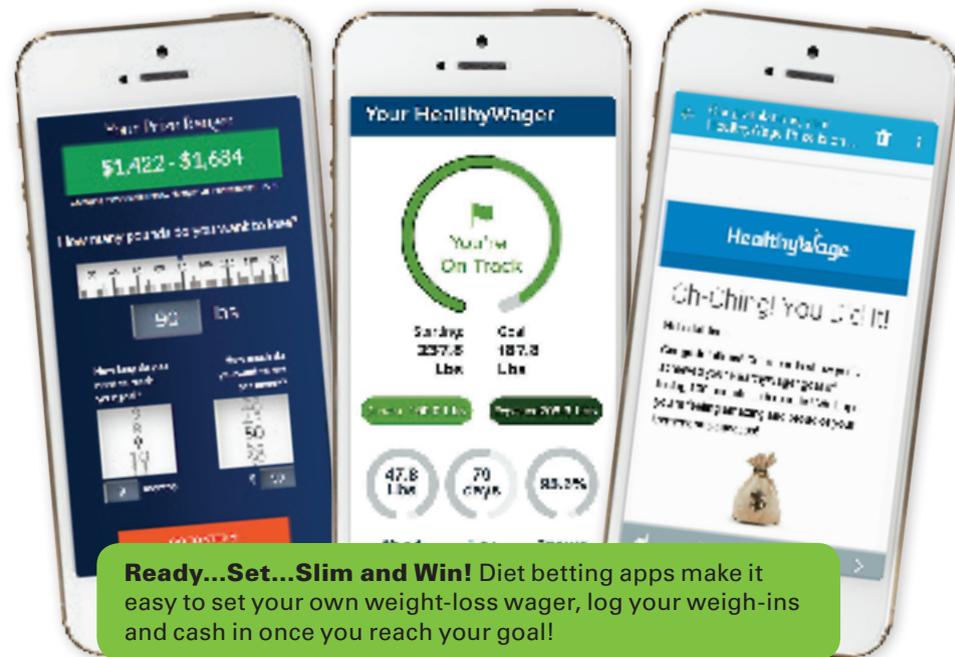
“I used to feel so sluggish and tired all the time, but now I have so much more energy. I am and definitely enjoying my life more,” cheers Denice. “It has been more than a year since I first began my bet, and I am still following my same healthy eating habits. I even made it through the holidays without gaining weight!”



Denice Romero, 51, Lumberton, TX
Height: 5'5"

NOW:
182 lbs

THEN: **235 lbs**



Ready...Set...Slim and Win! Diet betting apps make it easy to set your own weight-loss wager, log your weigh-ins and cash in once you reach your goal!

PHOTO: DENICE LARSEN & TALBERT; IPHONE: GETTY; TEXT: MELISSA SORRELLS; ADDITIONAL REPORTING: LARELL SCARDELLI



Jennifer lost 175 lbs and won \$4,811!

Jennifer Dennison, 35, Houston, TX
Height: 6'
NOW: 230 lbs



Total transformation
“Since my bet, every single aspect of my life is exponentially better. Having more energy brings gladness to everything I do,” shares Jennifer. “In the past, I barely had enough energy for myself, but now I have enough life that I can give to others. I’m a better friend, a better person, better version of myself all the way around.”

“I was drawn to the idea that I could basically get paid to stay motivated and take steps to get healthy.”
—Jennifer Dennison

► Jennifer Dennison’s weight-loss wager gave her extra incentive to prepare healthy meals to take on the go. “Now I pack a bag of food for the whole day, every day,” she notes. “Plus, I keep protein powder and nuts on hand for emergencies to stop myself from making any regrettable decisions.”

But what about when the bet is over and money isn’t on the line? Experts note that since the challenges tend to be fairly lengthy (averaging 6 to 18 months), the small “temporary”

changes women make end up becoming habits that stick long after the bet is over. “I still work out regularly and eat well. It’s become a way of life for me,” says Jennifer, whose bet ended in December of 2016. And Christine Nesbitt, who shares that she gained back a few hiberna-

tion pounds over the winter, says the betting experience gave her the tools she needs to quickly course correct. “During my 10-month bet, I learned that weight loss is a marathon, not a sprint. If I stumble, it is a lot easier to get back up and lose those 5 pounds than it is to beat myself up.”

Once their challenges were over, the women FIRST spoke to submitted their photos and waited for their weight loss to be verified. And they all received their winnings via check or PayPal within one week. “I was very surprised by how quickly it all worked,” says Christine. “The money ended up paying for all my cute new clothes!”

More than a new wardrobe or a luxe vacation, successful diet bettors agree that the best takeaway was

Healthy and happy
“I used to be a yo-yo dieter, but during my bet, I learned that if I just eat right 80 percent of the time, I can maintain my weight,” says Christine. “Now I have more energy, I like the way I look in my clothes and my sleep apnea has gone away. I feel like a new person!”

how they feel about themselves. “I can look back and say, ‘Wow! I did something really incredible.’ I can take that confidence with me anywhere,” says Jennifer. “Being in awe of your self is so empowering.”

For Denice Romero, who lost 53 pounds and earned \$2,571, completing her HealthyWage filled her with pride that she still carries with her. “Because of HealthyWage, I was able to stay on course during a difficult time in my life,” she shares. “The money was nice, but I also learned a lot about myself during this journey, and I am a lot stronger than I knew.”*

“Toward the end of my weight-loss challenge, I realized each pound was worth \$131. That was hugely motivating.”
—Christine Nesbitt



Christine lost 81 lbs and won \$1,173!

Christine Nesbitt, 52, Toronto, OH
Height: 5'9"
NOW: 191 lbs



Get paid to lose weight!

Want to try incentivized weight loss? Your personality and goals will help you select the best app to maximize your payoffs

<p>If you want more social support... Try DietBet DietBet.com lets you join a group with members that cheer one another on during a four-week or six-month challenge. Everyone puts money in a common pot (buy-ins vary) and the winners split it.</p> 	<p>If you want to lose at your own pace... Try HealthyWage At HealthyWage.com, you set your own bet length, buy-in and weight-loss goal—so each challenge is completely unique. Bettors win money if they drop the agreed-upon number of pounds in the allotted time frame.</p> 	<p>If you already use tracking apps... Try Achievement Syncing data from over 30 health-tracking apps, MyAchievement.com awards you points based on predetermined goals (like taking 20,000 steps per day). Then you convert the points you earn into cash.</p> 
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PHOTO: JENNIFER LARSEN & TALBERT; PHOTO: CHRISTINE SCOTT; GALVIN, J.H. & M. MEGAN SPISAK