



WIN BY LOSING

Drop pounds

THE CHALLENGES ON THIS WEBSITE HAVE RATES OF RETURN THAT WOULD MAKE WALL STREET DO A DOUBLE TAKE.

Pay a \$100 participation fee, lose 10 percent of your body weight in six months, and you earn \$200. How's *that* for incentive? **Healthywage.com**

Lift pounds

THIS APP ALLOWS YOU TO "BET" ON HOW OFTEN YOU'LL HIT THE GYM.

Declare how many times you'll sneak in strength-training sessions this week and the fine you'll pay if you skip any. Fall short, and you have to fork over money to other players.

GymPact, free, www.gym-pact.com

