California population growth rate slows to a trickle

By Phillip Reese and Anita Creamer, Sacramento Bee

California's long run as a boom state will sputter to an end as population growth rates consistently fall below 1 percent a year in the coming decades, according to state Department of Finance projections released Thursday.

The trend has already started. For the last several years, more residents have left California for other states than arrived from them, birth rates have declined and foreign immigration has slowed.

As the nation's most populous state, California will continue to add a lot of people – about 300,000 residents per year, on average, through 2060 – but the rate of growth will be akin to places that Americans have historically left behind to try their luck here.

The Sacramento region will grow slightly faster than the state as a whole, but also will see a sharp decline in growth rates from previous decades, according to the new projections.

Population growth has historically fed the California and Sacramento economies, increasing demand for everything from housing to health care. If growth stalls, it will be harder for the state to recover quickly from the recent recession, said Jeff Michael, director of the Business Forecasting Center at the University of the Pacific.

"This would represent a very significant slowdown in the long-term growth rates," he said. "It has real implications first and foremost for the housing market, for the construction sector and all areas of the service sector."

Many will nonetheless welcome a pause. As Michael and others noted, population growth has also fed the sprawl, traffic and pollution that have diminished the state's reputation.

A slowdown could give California and Sacramento breathing room to make significant changes and grow smarter, said Alex Kelter, former president of the Environmental Council of Sacramento.

"We need to do a whole lot better, particularly outside the incorporated areas," he said. "This will give us a good chance to step back."

Bill Schooling directs the research unit that compiled the population projections, using assumptions about birth rates, death rates and migration patterns. He said the new figures do not signal a crisis.

California is a huge state, which means it can add a lot of people with only a small rate of growth, he said. Even with average growth rates below 1 percent, it will add about 15 million residents during the next 50 years, more people than currently reside in Pennsylvania or Illinois.

The population boom of the last several decades was unsustainable, Schooling said, and there will be enough people still coming to support the state's economy.

In the short run, the state will even see a slight uptick in growth rates by 2020 from current levels before another decline, Schooling said.

"California is still a young, dynamic state, and we are still growing," he said.

Much of the growth that does occur in the coming decades will be driven by sharp increases in the number of Latinos and Asians. By next year, Latinos will be the largest ethnic group in California, surpassing whites.

The San Joaquin Valley, which is already home to millions of Latinos and Asians, will be the largest exception to the slow-growth trend seen elsewhere.

Fresno County will grow by 75 percent during the next five decades, as its Latino population roughly doubles. Stanislaus County will have more people than either San Francisco or San Mateo counties by 2060, with Latinos accounting for two-thirds of the county’s growth.

Closer to home, the Sacramento region’s population will rise, on average, about 0.9 percent a year through 2060, according to the Department of Finance, compared with 0.7 percent a year statewide.

That’s a far cry from the region’s recent history of growth.

During the previous two decades, the four-county region’s population increased by 45 percent. During the next two decades, it will increase by about 22 percent.

In Elk Grove, which incorporated as a city in 2000, the double-digit rate of growth eight years ago was so brisk that census figures showed it was the fastest-growing city in the nation.

Last year, the city’s population grew by 1 percent.

“What’s most alarming is the lack of business,” said longtime Elk Grove City Councilman Jim Cooper. “We have a housing and job imbalance that we’ve been trying to rectify.”

Placer County Supervisor Kirk Uhler, who lives in Roseville, sees too many people leaving California for other states. Many of those left behind, he said, are older or poorer residents dependent on expensive government services.

“For those of us in local government, it’s a horrifying thought,” he said. “It’s a shrinking of the economic base.”

The most visible recent sign of the slowdown in growth is the announcement by Sacramento City Unified School District officials that they may close 11 schools due to declining enrollment.

Because of the aging of the urban population, said district spokesman Gabe Ross, the district has lost 10 percent of its enrollment in the past decade, with 47,000 students currently enrolled.

“That’s down 800 students from last year, and we expect to lose another 800 next year,” said Ross. “In our district, our elementary schools are only filled to 56 percent of capacity. We have a system of neighborhood schools built to accommodate a larger population.

“That’s the reality for us and how the numbers affect us. The (Finance Department) projections are not a trend that surprises me. It’s a challenge for us.”

Still, most of those concerned about the slowdown in population growth also expressed optimism that their communities were strong enough to endure it.

“I think it’s a good thing,” said Tom Cosgrove, who moved to Lincoln 27 years ago and was a City Council member for much of that time. “Growth at a steady, slow rate gives more predictability, and it gives the local government and community the chance to absorb that growth.”

Others note that predicting the future of California has confounded the state’s brightest minds for decades. Who can say that there won’t be another housing boom in 15 years or that another flood of Bay Area transplants won’t hit Sacramento in 10?

“People want a safe place to live and a good place to raise a family,” said Cooper, arguing that Elk Grove will turn out fine. “I still see families looking to move to better neighborhoods."

Fair Play vintners pairing wine with soup

Six wineries of south Fair Play have united for Soups of the World.

On Feb. 16 soups will be paired with wines from Bechard, Chateau Routon, Golden Leaves, Mellowood, Mount Aukum and Sierra Oaks.

The $35 event includes sampling wines, artisan breads and snacks, soups, souvenir glass, and recipe booklet.

A "culinary" guide will accompany participants throughout the day, beginning at 10:45am and ending at 5pm.

Advanced purchase required by Feb. 12. Purchase tickets at any participating winery or online.

Companies good at having consumers accept bad service

By Bill Saporito, Time

My cable bill arrived the other day with an unexpected $20-amonth increase for the same package I've been getting for years. A cheery customer-service representative explained that my discount for bundled services had expired and, although she would truly like to, she couldn't restore it. When I mouthed off about hoofing it to another provider, her response fell into the category of "Good luck with that."

If she figured I wasn't going anywhere, she was right. Although I wasn't facing any exit fees, the idea of setting up a new account elsewhere—which involves not only waiting for the cable guy to swap out three cable boxes but also learning a different remote control and repopulating my DVR — proved too big a burden, despite the prospective savings of $240 a year.

I had become trapped by what economists call switching costs — the barriers, financial and otherwise, that prevent a customer from getting rid of an underperforming product or service provider. Given the rising volume of advertising for insurance, mobile phones, cable service and credit cards, it seems companies must be winning and losing customers as the struggle to grow revenue intensifies. They aren't. They're just tightening their grip on us. Verizon spent 21% more in the last quarter trying to reel in new subscribers and keep existing ones, even though fewer than 1% of its customers jumped ship. And that low churn rate is not unusual. Cell-phone industry consultant Chetan Sharma says that annually only 2 percent of U.S. subscribers change providers.

"The longer you stay with something, the less likely you are to switch," says marketing professor Vijay Mahajan of the University of Texas, who sorts switching costs into three buckets: financial, procedural and relational.

The first one is straightforward. Breaking a cell-phone contract, for instance, costs money. It's in the other two categories that companies have really been working hard to jack up switching costs in various ways. Bundling has raised the ante procedurally, in part by adding complexity to the equation. To switch Internet-service providers, you won't just need to get a different cable box; you'll need a new modem, and you'll have to adapt to a new system after having spent the time to master your current one. Going up the learning curve of a new provider is yet another switching cost. The reason cell-phone companies spend so much on advertising, says Sharma, is not necessarily to lure new customers but to upsell old ones from feature phones to smart phones to tablets, from a single data plan to multiple—leaving them tangled in a web of technology and family plans.

And the more deeply invested you are in a brand relationship, the higher the so-called relational cost of leaving it. If you break with Allstate, as some of its current advertising suggests, you risk getting lousy service somewhere else. So go ahead—put your loved ones at risk for a few bucks. It's a neat bit of marketing psychology, says Peter Fader, a marketing professor at the University of Pennsylvania's Wharton School: "The company is saying, 'We're not trying to hold you hostage.' Instead, you hold yourself hostage."

He thinks companies should spend more money on raising switching costs and less on marketing that raises customers' expectations. "For every dollar spent on switching costs, $10,000 is spent on unicorns and rainbows," he says. The risk is that they overpromise fantabulous service and then underdeliver – which, in theory, should make it easier for us to switch to another company.

But service sellers have a way of compensating for overpromising too: hooking us on loyalty programs. "We overplay the value of the points and the chance that we will use them," says Fader, who gets paid to advise companies about such things. And we are headed for even more switching costs with the onset of coalition loyalty programs that unite restaurants, shops and other unrelated companies around one frequent-buyer program.

It is more common in Europe but is starting to take root in the U.S. via mobile-payment platforms like LevelUp. There are benefits to be had, but we risk becoming loyal to a fault.

U.S. workers pushing back retirement

By Lauren Weber, Wall Street Journal

The American workplace is about to get grayer.

Nearly two-thirds of Americans between the ages of 45 and 60 say they plan to delay retirement, according to a report to be released Friday by the Conference Board. That was a steep jump from just two years earlier, when the group found that 42 percent of respondents expected to put off retirement.

The increase was driven by the financial losses, layoffs and income stagnation sustained during the last few years of recession and recovery, said Gad Levanon, director of macroeconomic research at the organization and a co-author of the report, which is based on a 2012 survey of 15,000 individuals.

Matt Stern, 51, a former analyst at a Manhattan hedge fund, met with a financial planner in December, days before he was laid off and the fund announced its imminent liquidation. At the meeting, the planner projected that Stern could retire at age 62. But now, with his assets down 10 percent to 20 percent from their 2008 peak, he is looking for a job and retooling his expectations for retirement.

“I might have to prioritize income over whatever calls to me on other levels,” such as travel or being involved in nonprofit organizations, Stern said.

The labor force has been getting older for decades for reasons that range from longer life spans and better health to companies’ replacement of defined-benefit pensions with higher-risk 401(k) plans.

But the stark increase in workers expecting to stay on the job — now 62 percent — was a surprise, Levanon said. After all, the stock market has largely earned back its losses, home prices are rising, and the unemployment rate is creeping down, all of which suggests workers should be feeling more secure.

Many middle-aged Americans, though, drew down their savings during those lean years and now find that leaving the work force on their original timeline is no longer viable, he said.

They are also facing low interest rates, an uncertain future for Social Security, and a lower likelihood of receiving employer health insurance after retirement.

The uptick may be good news for some industries — notably utilities and power companies — that face disruptive skills shortages when older workers retire.

However, senior employees can be expensive for companies, both in salary and health-care costs.

In addition, amid anemic economic growth, these workers may block the pipeline for younger employees trying to advance their careers.

In the long run, that concern is misplaced, said Kevin Cahill, an economist at the Sloan Center on Aging and Work at Boston College.

“Keeping older Americans in the work force is a good thing,” he said. “Those workers have more financial security, employers have a larger labor pool to draw from, and we have more people to produce goods and services. There may be bumps like the recent contraction in the labor market, but we need to look beyond the short term."

Ultimately, many workers will still retire on schedule, Levanon added. Research shows that intentions don't necessarily align with reality, and people often end up retiring as they had expected because of health reasons, job losses or simply a miscalculation of their own desires.

Ski report: Super Sunday

Make it a super Sunday by carving turns and then watching some football.

Here is the Feb. 3 ski report.

— Curtis Fong

El Dorado County provides alternative to civil

litigation

El Dorado County and the Superior Court are partnering to continue the successful Alternative Dispute Resolution program. The program is an alternative way to resolve civil disputes without the burden of litigation.

In Alternative Dispute Resolution, trained, impartial people decide disputes, or help parties decide disputes themselves. The sides typically meet with a dispute resolution officer at a case management conference within 120 after the case is filed. At the conference they discuss the various procedures for alternative dispute resolution, select the one best suited to their case, and set time lines for completion, usually 60 days after the case management conference.

The most common forms of resolution are mediation, arbitration and case evaluation.

More than 90 percent of all civil cases filed in El Dorado County Superior Court are resolved by agreement.

Under state law, counties collect an $8 fee on all civil actions filed in court. In turn, the county recently entered into a four-year contract with the court to fund the Alternative Dispute Resolution program.

Since the program’s inception in 1994 the court has reduced the civil case backlog by more than 50 percent. The number of cases pending more than two years has decreased by 75 percent.

For more information, call (530) 621.7629.

Tahoe residents to take part in One Billion Rising

On Feb. 14, V-Day South Lake Tahoe and the Zawadisha Fund will join with activists around the world for One Billion Rising, the largest day of action in the history of V-Day, the global activist movement to end violence against women and girls.

One Billion Rising began as a call to action based on the staggering statistic that 1 in 3 women on the planet will be beaten or raped during her lifetime. With the world population at 7 billion, this adds up to more than 1 billion women and girls.

On Feb.14, V-Day's 15th anniversary, V-Day South Lake Tahoe and the Zawadisha Fund will join activists, writers, thinkers, celebrities, and women and men across the world to express outrage, demand change, strike, dance, and rise in defiance of the injustices women suffer, demanding an end at last to violence against women.

Jen Gurecki of the Zawadisha Fund will kick off One Billion Rising by asking the people of Nairobi, "What are you doing to rise-up against violence?" As the day comes to an end in East Africa and begins in Lake Tahoe the cast of "The Vagina Monologues" will hit the streets and ask Tahoe, "What are you doing to rise-up against violence?"

Prepare for the social media blitz that will ensue as pictures hit the web via Facebook and Instagram. As each person is asked how they will rise up, we'll snap a photo of them and their answer and include in the frenetic celebration to end violence across the globe via words, song, and dance. Follow Zawadisha and V-Day South Lake Tahoe on Facebook and Instagram and be a part of the One Billion Rising.

Beaver Creek scores with days of culinary riches

By Kathryn Reed

BEAVER CREEK – Unfamiliar aromas waft through the room, dozens of corks are coming out of wine bottles, chefs usually only seen in magazines or on television are milling about. This weekend is all about eating and drinking, and a little about getting on the mountain.

It's definitely not your ordinary ski vacation. Talk among guests proved that. People were not chatting about which runs they went on or how the snow conditions are or even past ski experiences – it was all about what was on the other end of the fork or spoon or what was being swirled in a particular glass.

Instead of flying all over the country to taste the delectable dishes of seven well-known chefs, Beaver Creek assembled the culinary geniuses in one place. John Besh, Anthony Giglio, Tim Love, Spike Mendelsohn, Alex Seidel, Gail Simmons and Sam Talbot were the stars.

The Jan. 24-27 annual Beaver Creek Food & Wine Weekend is an experience for those who enjoy food that is off the charts good, wines not found in all restaurants or store shelves, and a camaraderie among foodies that has conversations turning to: “What was in that pumpkin puff?” “How did they get the beets sliced like that?” “Was the pasta sautéed in rabbit au jus?”

No shortage of wine at the Beaver Creek Food + Wine Festival. Photos/Kathryn Reed

It would have been impossible to attend all of the events during the four-day affair, but it’s easy to pick one event or put a package together. A couple from Denver opted for the Snowshoe & Gourmet lunch – it was her birthday present from her husband. (This event often sells out.) Last year people met at the event and said they wanted to come back – so that’s what the new group of friends did. A couple from Key West picked a package stacked with events – so much so they had to skip one they were so full. One couple mentioned how they have been to 70 countries and each trip revolves around food. A couple from the Houston area wanted an adult vacation.

While Beaver Creek is known for being a family-friendly resort, the food and wine event definitely caters to a different crowd – one that doesn’t even have to touch the snow.

The first night was an opportunity for the chefs of Beaver Creek (Christian Apetz, David Gutowski, Daniel Joly, Jay

McCarthy, David Walford and Kirk Weems) to wow the group.

Walford took an animal familiar to those in Colorado – lamb – and turned it into a stew that some called “magnificent.”

When it came to the foie gras stuffed Twinkies the reactions were mixed – from “oh, ya” they are worth having to “Twinkies should only be filled with something sweet”.

The celebrity chefs had the night off from work in the kitchen, but they worked the crowd so guests could ask for a tip or two.

Events like this are also an opportunity for wineries to get in front of people who might not be familiar with their label. Paula Schweiger of Schweiger Vineyards and Winery in St. Helena says only family members or employees pour so customers can get information “right from the source”. This was not true of all the wineries at this event.

For Ed St. John at Pedroncelli in Geyserville the thinking is an event like this attracts people from all over the country, so he is reaching a broader demographic than if it were a locals-only event.

Matt Jones, who is on the national board of directors for Slow Food USA, looks over the assembled celebrity chefs and says, “There are killer purveyors here tonight. Alex Seidel is a terrific chef and former *Food + Wine* top new chef.”

(*Food + Wine* magazine is the other main player besides Beaver Creek in putting on the event.)

Seidel owns Fruition restaurant in Denver. Vail visitors may remember him when he was the chef de cuisine at Sweet Basil. He’s all about cooking with local ingredients. So much so that he has a 10-acre farm that in addition to fruit and vegetables being grown, sheep are raised for their milk that is turned into cheese.

Gourmet lunches

Seidel was the featured chef with Grouse Mountain Grill Executive Chef Gutowski at the Snowshoe & Gourmet Lunch. The day started with a trek through Beaver Creek's McCoy Park Nordic Center. It ended at Gutowski's restaurant inside the Pines Lodge.

To take the chill off from the lift ride down, hot cocoa is served – made with Lindt chocolate. It was like having dessert before the main course.

Then the glasses of Schweiger 2011 Sauvignon Blanc came around. (Stella, Leffe and Hoegaarden beers were available at most of the events as well.)

"I wanted to do as much as I could from Colorado," Seidel told the diners as they started in on the roasted beet salad.

The pumpkins used for the puffs that were served with the first wine came from a farmer in Boulder. The rogue blue panna cotta for the salad is from Seidel's sheep.

The salad, which also came with poached pear and almond vinaigrette, and pickled pearl onions was so pretty it was hard to ruin it with a fork. But it was too inviting not to want to devour.

"It's like a rock concert for your mouth," Jude Mansur of Fair Hope, Ala., said of the salad.

This was paired with a 2009 Schweiger Merlot.

Winemaker Andy Schweiger said they bottle the Merlot after 36 months "to give the tannins more time to obliterize." This is twice the amount of time some wineries wait to bottle.

"I make wines to complement food," he told the group.

Only 300 cases of the Merlot were bottled; with a good number of those opened in Beaver Creek last weekend.

The 2008 Schweiger Cabernet Sauvignon was chosen to go with the braised rabbit pappardelle. The rabbit had caramelized cauliflower, clamshell mushroom conserva, with truffled rabbit jus.

Superlatives ran off the tongues of those at the table as they barely paused between bites.

The house-made crème fraiche cake with vanilla cream, lemon curd and huckleberry sorbet was paired with the Schweiger Port X.

The port is 100 percent Cab grapes that are blended with brandy.

The dessert was so incredible that the table wanted seconds.

The next day diners got a little exercise via the slopes of Beaver Creek before the exquisite lunch that was prepared at the Ritz-Carlton, Bachelor Gulch. Chef John Besh, who was also on the slopes, admitted the first course was prepared by his team.

His Southern roots did not necessarily inspire Besh's dishes for the day. He served elk as the main course. This is a common item on menus in Colorado.

He told *Lake Tahoe News* he prepares the foods he grew up with – like gumbo, etouffee and jambalaya – when he is at home.

Besh owns six restaurants in the New Orleans area. He's participated in nine Iron Chef competitions and was runner-up on Food Networks' "Next Iron Chef".

Besh said he tries to ski two weeks a year, with the food and wine event his adult week.

Walking into the dining area guests are handed a glass of

Capture 2010 Chardonnay. Slippers are also provided so ski boots don’t have to be worn during lunch.

The first course is cauliflower and lobster bisque with quail and brioche toad-in-the-hole and shaved white truffle. This is paired with Hoegaarden beer. The thick broth is poured tableside onto the ingredients already in the bowl. Chunks of lobster are in the soup so there is no mistaking what is being served.

The main course was chestnut cavatelli, a ragout of elk shoulder and wild mushrooms. It was paired with a Capture 2009 Cabernet.

“It’s like filet mignon,” Gary Mathews of Key West raved.

Dessert was a warm gateau Basque with red wine preserved berries. It was served with a Capture 2008 Port.

(The Healdsburg winery poured a Sauvignon Blanc at the Grand Tasting that they said is the No. 1 Sauvignon Blanc at the French Laundry in Yountville.)

Grand Tasting

For the signature event, the Grand Tasting is about nibbling on culinary treats from the celebrity chefs as well as Beaver Creek’s chefs, all the while pairing the food with mostly California wines, but a few Colorado ones as well. (Two Rivers in Grand Junction, Colo., was a nice find.)

Jay McCarthy, corporate chef for Group970 Restaurants, is taking a breather from his station. He’s letting Chris Foley of Beaver Creek Chophouse handle the jalapeno and cheddar elk mac and cheese. McCarthy has been up since 7am getting ready for the tasting that started at 7pm at the Park Hyatt.

McCarthy says it’s a tight brotherhood of chefs in Beaver Creek. After all, the enclave only has 400 residents, while the county has 30,000. With a million skiers hitting the slopes, the multitude of restaurants has a lot of hungry people to feed.

Many of those restaurants came out to show off what they can do. Dishes ranged from smoked trout parfait to slow roasted guinea hen breast to toast with ricotta.

But that wasn’t any ordinary toast with ricotta. Chef Sam Talbot used Korean style figs and braised scallions. It was just the right balance between the sweetness of the figs with the cheese.

Bryan Simonsen at Blue Moose Pizza created what he called autumn pizza. It was crimini mushrooms, truffle oil, parsley, Parmesan, garlic, olive oil and goat cheese on a whole wheat crust.

The mini ding dongs from Christina Apetz and Janielle Hultberg at 8100 Mountainside Bar & Grill brought back fond childhood memories for many people. Their more adult dessert was beer floats. Chocolate ice cream for a dark beer like Leffe, lemon for the Stella.

Other events

There were three other events on the Friday for a total of five. The Burgers & Beers will be featured in an upcoming *Lake Tahoe News* story.

And there were four events people could partake in on Saturday.

Sunday was the Celebrity Chef Ski Race & Brunch.

While the 2014 dates and events have not been announced, the Beaver Creek website will have details when available.

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3 snowmobilers cited in Mokelumne Wilderness

By AP

The U.S. Forest Service has issued a warning after citing four snowmobilers for illegally riding in a designated federal wilderness area in the Sierra Nevada.

The snowmobilers were cited for riding last week in the Mokelumne Wilderness on the Humboldt-Toiyabe National Forest.

The wilderness is located in Alpine County west of Markleeville, and the snowmobilers entered from Hope Valley off Highway 88.

Carson Ranger District spokesman Dan Morris said the citations are not to be taken lightly because fines range from $425 to $5,000.

He noted the use of snowmobiles and other mechanized equipment is illegal in such designated wilderness areas.

He said the wilderness is posted as closed to motorized use, and the four snowmobilers were observed entering the wilderness directly next to closure signs.

Sports handicapping skills can turn into good money

By Ron Sylvester, Las Vegas Sun

Professional bettors spent the week scouring electronic boards at sports books, looking for the best line and studying hundreds of proposition wagers for ways the Super Bowl could play out Sunday.

For them, betting football is a full-time job.

But most of the estimated 285,000 people who will swarm to Las Vegas to make Super Bowl Sunday the biggest day of the year at the sports books don’t depend on football wagers for their livelihood. It’s just fun – a way to make watching even a blowout a little more interesting.

People with an ability to pick winners can make a name for themselves, earn thousands of dollars and generate a following of other bettors.

Las Vegas has a history of people who have parlayed sports gambling into fame and fortune. The most notable may be Jimmy “The Greek” Snyder, who made sports betting understandable to the average fan, parlayed his knowledge into a gig on CBS and whose life story is the subject of a “30 for 30” documentary.

Among those in Las Vegas now making a name for themselves in sports betting are a golf guide, a cocktail waitress and a car salesman.

The golf guide

“It’s a hobby I enjoy and that I take very seriously, but I’m different from the guys who are real pros. I have a day job,” said Brady Kannon, who runs BK’s Golf Services, a concierge of the Las Vegas links. “I bet very casually, but I try to be good at it and put my skill on the line."

Kannon and three of his friends won the Supercontest two years ago at the LVH. Playing under the team name Sans Souci, French for "without worry," they took home $320,200.

This year, Kannon reached the semifinals in the Eye on Gaming invitational football contest. This week, Gaming Today included Kannon among its experts for its Super Bowl picks. As @lasvegasgolfer on Twitter, he has 2,000 people following his musings on golf and betting football.

"When I won the LVH contest, I gained about 1,000 Twitter followers," Kannon said. "Most golfers are also gamblers, so I try to marry the two."

Kannon learned about serious sports betting while working as a radio sportscaster after moving to Las Vegas 19 years ago. He picked up betting tips from sports gaming analysts and professional handicappers, such as Dave Cokin, Jim Feist, Marc Lawrence and Bob Stoll.

"That's how I learned the whole skill of handicapping," Kannon said. "Following their techniques and learning from their rules of thumb gave me a really good perspective on how they think."

The cocktail waitress

Kelly Stewart can't pull into the Bellagio without a valet or a host asking her which teams she likes. She serves cocktails at the Hyde nightclub. But placing bets averaging $1,000 a pop on college football, basketball and NFL games, she's earned a tidy bankroll and become an Internet sensation among bettors.

"I'm definitely not an expert. There are guys who have been doing this for 30 years," Stewart said. "I had a successful first couple of weeks and hit an 85-to-1 parlay. All of a sudden, people were calling from ESPN Radio and Don Best."

Stewart has more than 9,000 followers on Twitter (@kellyinvegas). A former bikini contest winner, Stewart also appears in YouTube videos for DonBest.com in which she cracks wise and offers predictions, usually dressed in a revealing, ripped football jersey and boy shorts. Videos by veteran male handicappers at Don Best get a few dozen views. Stewart's draw thousands.

The videos aren't scripted for her. Stewart develops her own picks and point spreads.

Her sex appeal and handicapping ability helped her build the website HottieHandicappers.com. There, she and her online partner, a handicapper named Marlana, make picks on a weekly three-game parlay, the "Hottie 3 Some."

"Nobody ever does parlays like this because they think they're such big risks," Stewart said. "To me, they're such low risks. It's $100 to hit $9,000. If you lose a hundred a week, you'll lose $5,200 but if you hit one of the parlays, you're up."

She's hit at least a half dozen during the past year.

Stewart picks up cash on tips by people who visit her website and profit from the picks. She's had customers at Hyde who followed her tips. After one man hit a parlay, Stewart said, he showed up to one of her tables at Hyde and dropped several thousand dollars on Champagne.

She said she wants to keep sports betting fun, separate from her real job at Hyde.

"The second year of a club is always the best year, so I'm really looking forward to it," she said of Hyde. "This is my job. I'm passionate about the betting. But it's like my play money. I've won enough it's house money. When you're playing with house money, if you lose it, it was never really yours to begin with."

The car salesman

Hobby handicappers aren't merely weekend warriors.

"I tell people I bet every day and they just kind of look at me, like 'What?' But I just enjoy it," said Larry Koziarski, better known to friends and acquaintances as "Larry K."

Larry K. works in sales for Findlay Auto Group in Las Vegas, but he's been betting sports since 1965. Originally from Michigan, Larry K. moved to Las Vegas permanently 10 years ago.

"I moved here so I could bet sports," he said. "First, it's legal here. And when you win, you always get paid in Las Vegas."

He shares his insights on the paid online message board at Anthony Curtis' Las Vegas Advisor, where he talks sports and money with pros who bet 30 times as much as he does.

"That's where you'll find most of the big boys in town, on that message board," he said. "Most of the professional bettors are participants on that. They impart a lot of knowledge. You take everything you read and kind of just move forward. It's a constant process, never ending. Every day, every bet is different. You see how much you won or lost, and then you start over."

Down to business

Larry K. and Stewart both like betting online, where it's easier to shop for lines and point spreads from their phones. Kannon likes the feel of betting inside a casino at the sports book counters at the LVH, Station Casinos or the Wynn.

For beginners, or squares as they call them in the books, numbers should outweigh emotions. Put simply, don't always bet on a favorite team.

“One of the rules of thumb that anybody involved professionally or seriously (is) don’t get so tied up in betting on teams,” Kannon said. “What is more important is what numbers are you beating. The numbers are so key, especially in NFL football.”

Kannon said even a naive bettor could do well simply by not wagering on a team favored by more than one field goal or touchdown. Betting a favorite with a -2½ spread is better than -3½, he said.

Then again, rules are made to be broken. That’s why it’s called gambling.

“One of the rules of sports betting people break all the time is bet the numbers, not your heart,” Stewart said. “That’s what I do when I bet on Kansas State. I bet on them all the time. People tell me I’m crazy. I tell them I’ll stop when K-State quits covering the spread.”

Then again, Stewart will take rival University of Kansas most any night in basketball. To Wildcats fans, only a real gambler would do that.

But Stewart isn’t alone when breaking the rules. Sometimes, betting is just a gut feeling.

In this weekend’s Super Bowl, the San Francisco 49ers are 3½- to 4-point favorites over the Baltimore Ravens. The basic tenet would dictate taking the Ravens +4.

Most weeks, the golfing guide, the cocktail waitress and auto salesman would follow those rules.

This is the Super Bowl, after all.

All three said their money was on the 49ers.