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|        | AGE | \$500,000 | \$1,000,000 | \$1,500,000 | \$2,000,000 |
|--------|-----|-----------|-------------|-------------|-------------|
| MALE   | 25  | \$14.24   | \$20.03     | \$26.26     | \$32.49     |
|        | 35  | \$14.24   | \$20.03     | \$26.26     | \$32.49     |
|        | 45  | \$28.88   | \$46.73     | \$66.31     | \$85.89     |
|        | 55  | \$69.87   | \$129.50    | \$190.46    | \$251.43    |
|        | 65  | \$172.51  | \$338.78    | \$505.04    | \$671.30    |
| FEMALE | 25  | \$11.67   | \$17.08     | \$22.50     | \$27.92     |
|        | 35  | \$12.76   | \$18.25     | \$23.59     | \$28.93     |
|        | 45  | \$22.50   | \$38.75     | \$55.00     | \$71.26     |
|        | 55  | \$52.20   | \$94.79     | \$138.40    | \$182.01    |
|        | 65  | \$120.93  | \$227.88    | \$337.32    | \$446.76    |



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## Flip: Van Nuys Firm Acquires Westco Track and Tire

Continued from page 1

Then two opportunities came the siblings' way.

One was the Goldman Sachs program, of which only 30 people were accepted from the Los Angeles-Long Beach area.

#### Purchase of firm

The other was when the owner of Westco Track and Tire in Van Nuys, one of the largest suppliers of wheels and tires to BMW dealerships in Southern California, was looking to sell.

Shawn Smith had worked at Westco for eight years before joining his father and still had a good relationship with the owner. That gave an inside track when it came time to buy the assets and keep on many of the employees.

In June, Flip's Westco opened in the same space that had been vacated earlier. The two businesses combined their logos and Flip's is honoring the warranties and guarantees given to Westco's customers.

"We have a good reputation and we wanted to uphold and keep the (Westco) legacy going," Smith said.

Dietz, meanwhile, had gone to the Valley Economic Development Center for a small loan for her consulting business. It was through the VEDC that she learned of the Goldman Sachs program, which in June started looking for applicants for the business edu-

cation program offered through Los Angeles City College.

#### Elements of program

The 10,000 Small Businesses Program also had Goldman Sachs providing \$20 million in lending capital; and offering business advice, technical assistance and networking through community colleges and national and local business organizations.

The 11-week education program puts Dietz and the other business owners together for nine hours on a Saturday to learn about developing growth plans.

"One of the great byproducts of this is when you put 30 small business people into a room together it is amazing the networking that happens," Dietz said.

#### Learning from sessions

What Dietz heard from the instructors and in the breakout sessions could be applied to Flip's after the expansion with the Westco assets.

Suddenly, Flip's had tripled in size and had a different customer base than it was used to dealing with. Flip's was individual vehicle owners and fleets; Westco is a wholesale business.

"Inventory control had become a bigger challenge," Dietz said. "We did not have a robust system in place."

Automating the inventory system was one of the first changes made at the tire center.

Dietz also set about improving workflow as to get customers in and out the doors faster.

Smith had hoped that he and one other employee would also be able to attend the business education classes but having his sister

there is exciting enough.

After all, there is still much more she can pass along.

"She has learned more than she has conveyed," Smith said.

## Solar Manufacturing Operation Planned by Chatsworth Company

Long time researcher and developer of low-cost, high-efficiency solar power technologies, Dr. Vijay K. Kapur has big plans for his Chatsworth based company.

International Solar Electric Technology, Inc., which he founded in 1985, has been perfecting a technology for developing solar panels using a patented "Ink-Based" process, where special ink is printed on glass, or stainless steel foil, and processed to create hair-thin film photovoltaic cells. The panels can be rigid or flexible.

Now Kapur said the company is ready to take that technology from the laboratory to a large commercial platform.

"Our goal is to set up a solar manufacturing facility right here in LA; I don't believe in chasing low-cost labor, we want to use the best of the talent available here, and make it a

center of clean energy in the world," Kapur said during a special presentation to Mayor Antonio Villaraigosa, who toured the ISET facility on Aug. 30. "We want to raise funds to go to full-scale production."

Kapur said the company needs to raise \$50 million in growth capital to go from a pilot production line to large scale manufacturing operations that aim to supply the growing national and export markets.

The company is already pursuing both public and private financing which will allow it to convert its facilities into a state of the art factory and hire more than 250 workers.

Kapur said he needs the mayor's help in getting a federal Department of Energy loan guarantee and is seeking the city's endorsement of the plan in order to secure letters of credit from local, state and national entities.