

1 page stock reports for SCS

February 2021

Stock reports

Stock Ticker	Stock Name	Assigned to	Feb	Mar
CTSH	<i>Cognizant Tech Solutions</i>	John S		
CVS	<i>CVS HEALTH</i>	Alice W/Norm		
CBRE	<i>CBRE Group Inc</i>	Jimmy B		
V	<i>Visa Inc</i>	Mike M		x
PSX	<i>Phillips 66</i>	Greg R		x
GSK	<i>Gaxo SmithKline PLC</i>	Richard M	x	
BTI	<i>British American Tobacco Ind.</i>	Deep C	x	
New	<i>TBD</i>	Jeff R		

Disclaimer: Please note: I will continue to do 1 page summaries for our portfolio as a common approach, but request each member to research their assigned stocks to add detail and depth to the stock analysis. If capable, please do a SSG for your stock.

Thanks Norm

Company	Ticker	Sector Industry	Quality	PAR
Cognizant Technology	CTSH	Technology Information Technology Services	96	9.2%
<p>BUSINESS: Cognizant Technology Solutions Corp. provides full life cycle solutions to complex software development and maintenance problems that companies face as they transition to e-business. 2019 revenue breakdown by segment: financial related services, 35.0%; healthcare services, 28.0%; products and resources, 22.5%; commun., media, and tech., 14.5%. Services are provided by on-site teams in conjunction with development centers located primarily in India. Empl.: 292,500 (12/31/19). Stock owners: Two fin'l inst., 17.1%; Off. & dir., less than 1% (4/20 proxy). Chrmn: Michael Patsalos-Fox; CEO: Brian Humphries. Inc.: DE. Addr.: Glenpointe Centre West, 500 Frank W. Burr Blvd., Teaneck, NJ 07666. Tel.: 201-801-0233. Internet: www.cognizant.com.</p>				
<p>TIMELINESS 3 Lowered 1/22/21</p> <p>SAFETY 2 Lowered 5/15/15</p> <p>TECHNICAL 2 Raised 1/22/21</p> <p>BETA 1.05 (1.00 = Market)</p>		<p>18-Month Target Price Range</p> <p>Low-High Midpoint (% to Mid)</p> <p>\$43-\$98 \$71 (-10%)</p> <p>2023-25 PROJECTIONS</p> <p>High Price Gain Ann'l Total Low 115 85 (+45%) 10% 3 85 (+5%) 3%</p>		
<p>Valuation May 08, 2020 Currency in USD</p> <p>CTSH is trading within a range we consider fairly valued.</p>				
<p>★ Last Close 76.04</p> <p>★★★ Fair Value 70.00</p> <p>★★★★★ Uncertainty: Medium</p>		<p>Recommendation Trends</p>		
<p>1-Star Price > 94.50</p> <p>5-Star Price < 49.00</p> <p>Economic Moat Narrow</p> <p>Stewardship Standard</p> <p>Trend: Stable</p>		<p>Recommendation Rating</p> <p>2.4</p>		
<p>3/25/2021</p>		<p>Analyst Price Targets (26)</p> <p>Average 84.42</p> <p>Low 55.00 Current 76.04 High 95.00</p>		
		<p>CTSH Equity Summary Score</p> <p>8 Firms Methodology</p> <p>5.4</p> <p>7.7</p>		
		<p>SSG Results Summary</p> <p>Zone: HOLD</p> <p>Upside Downside Ratio: 1.0 To 1</p> <p>Total Return (High P/E): 8.7%</p> <p>Projected Return (Avg P/E): 4.3%</p> <p>Buy price to satisfy US/DS of 3 to 1 and 15% total return: 57.3</p> <p>Buy Below price based on zoning selection: 57.9</p> <p>Closing Price (02/10/21): 76.04</p>		

Company	Ticker	Sector Industry	Quality	PAR
CVS Health	CVS	Healthcare Healthcare Plans	79	8.7%

BUSINESS: CVS Health Corp. is the nation's foremost integrated health-care services provider, combining one of the nation's leading pharmaceutical services companies with the country's largest pharmacy chain. It fills more than one billion prescriptions per year and has 9,800-plus locations in 42 states, Puerto Rico, and the District of Columbia. Acquired Drogaria Onofre, giving it a presence in

Brazil in 2/13. New stores average about 1,300 square feet. Pharmacy (Rx) contributes 75.0% of sales; 3rd-party payors, 99.2% of Rx sales. It has roughly 250,000 employees. Officers & directors own less than 1% of common stock. (3/20 proxy). CEO & President: Larry J. Merlo. Inc.: DE. Address: One CVS Drive, Woonsocket, RI 02895. Telephone: 401-765-1500. Internet: www.cvs.com.

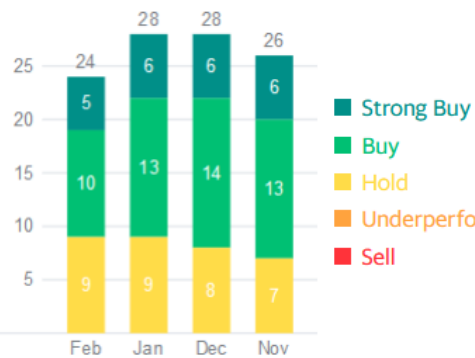
TIMELINESS 1 Raised 12/25/20
SAFETY 2 Lowered 9/11/20
TECHNICAL 2 Raised 1/22/21
BETA .90 (1.00 = Market)

18-Month Target Price Range
Low-High Midpoint (% to Mid)
\$52-\$109 \$81 (5%)

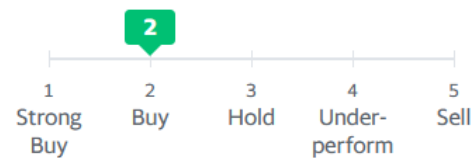
2023-25 PROJECTIONS

High **Price** **Gain** **Ann'l Total**
Low **120** **(+60%)** **Return**
90 **(+20%)** **14%**
7%

Recommendation Trends >

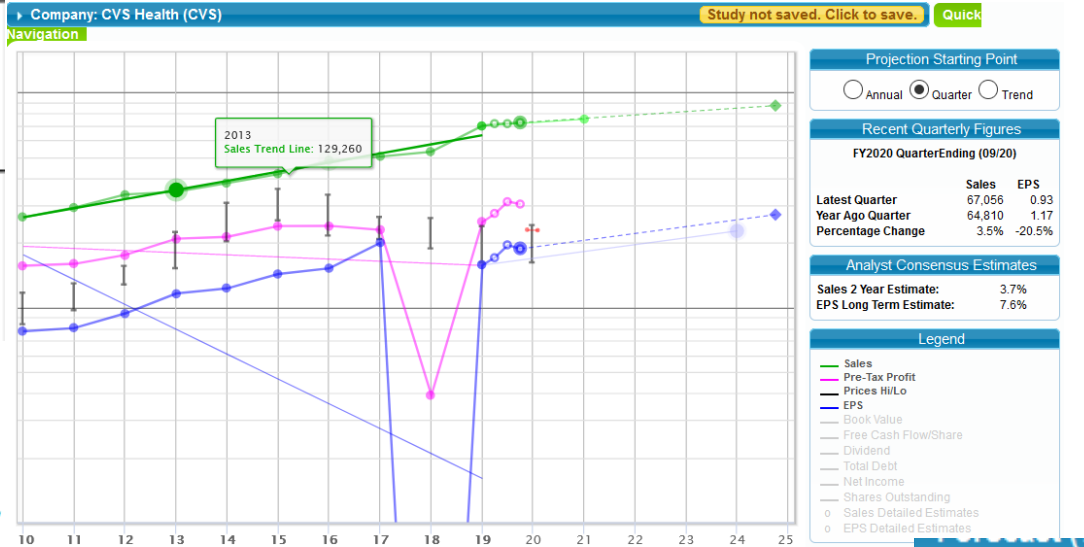


Recommendation Rating >



Analyst Price Targets (24) >

Average 85.42



Fundamental Company Data

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Growth(%)	Fc
Historical Sales (\$M)	96,413	107,100	123,133	126,761	139,367	153,290	177,526	184,765	194,579	256,776	10.3%	3.7
Historical EPS (\$)	2.50	2.59	3.03	3.75	3.96	4.62	4.91	6.45	-0.57	5.08	-23.4%	7.6
Pre-Tax Profit (\$M)	5,629	5,746	6,323	7,528	7,678							

very bullish

Bullish

Bullish
8.3

Neutral

Bearish

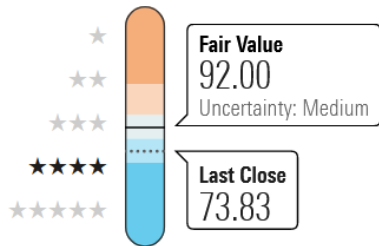
Very Bearish

SSG Results Summary

Zone: **HOLD**
Upside Downside Ratio: **1.4 To 1**
Total Return (High P/E): **10.1%**
Projected Return (Avg P/E): **10.9%**
Buy price to satisfy US/DS of 3 to 1 and 15% total return: **58.9**
Buy Below price based on zoning selection: **65.0**
Closing Price (02/10/21): **73.83**

Valuation Mar 06, 2019 Currency in USD

CVS is Undervalued at a 20% Discount.



1-Star Price > 124.20
5-Star Price < 64.40

Economic Moat Narrow
Stewardship Standard
Trend: Stable



3/25/2021

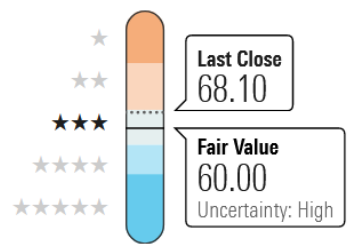
Company	Ticker	Sector Industry	Quality	PAR
CBRE Group	CBRE	Real Estate Real Estate Services	72	4.9%

BUSINESS: CBRE Group, Inc. is a worldwide commercial real estate firm, offering services to occupiers, owners, lenders, and investors in the office, retail, industrial, and multi-family segments of the market. Provides facilities management, leasing, property sales, mortgage origination, investment management, and valuation services. 2019 revenue breakdown: The United States (58%); The United Kingdom (12%), All other countries (30%). Has about 100,000 employees. Officers and directors own less than 1.0% of common; The Vanguard Group, 15.8%; BlackRock, 8.0% (4/20

TIMELINESS 4 Lowered 11/20/20
SAFETY 3 Raised 5/30/14
TECHNICAL 3 Raised 11/20/20
BETA 1.55 (1.00 = Market)

Valuation Sep 24, 2020 Currency in USD

CBRE is trading within a range we consider fairly valued.

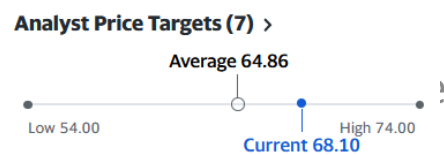
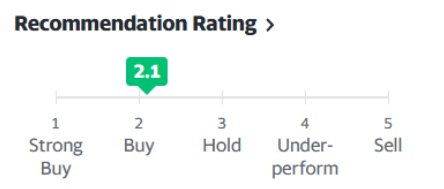
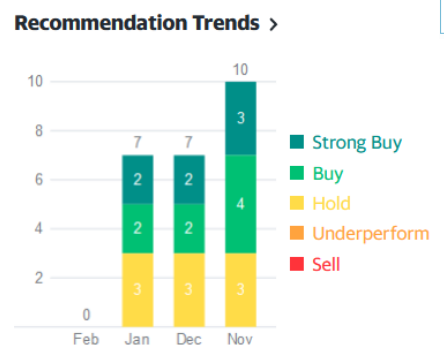


1-Star Price > 93.00
5-Star Price < 36.00
Economic Moat Narrow
Stewardship Standard
 Trend: Stable

18-Month Target Price Range
 Low-High Midpoint (% to Mid)
 \$31-\$99 \$65 (10%)

2023-25 PROJECTIONS

	Price	Gain	Ann'l Tot Return
High	95	(+65%)	13%
Low	65	(+10%)	3%



Company: CBRE Group (CBRE) Study not saved. Click to save. Quick

2021 -0.9% Growth
 Sales Analyst Est: 23,467

Fundamental Company Data

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Growth
Historical Sales (\$M)	5,115	5,905	6,514	7,185	9,050	10,856	13,072	14,210	21,340	23,894	19.
Historical EPS (\$)	0.60	0.72	0.96	0.94	1.45	1.63	1.69	2.03	3.10	3.77	21.
Pre-Tax Profit (\$M)	272	430	489	509	777	880	881	1,164	1,379	1,361	19.

Forecast (%)

Sales 2 Year Estimate: -0.9%
 EPS Long Term Estimate: 5.9%



SSG Results Summary

Zone: **HOLD**
 Upside Downside Ratio: **0.6 To 1**
 Total Return (High P/E): **6.4%**
 Projected Return (Avg P/E): **2.1%**
 Buy price to satisfy US/DS of 3 to 1 and 15% total return: **45.1**
 Buy Below price based on zoning selection: **45.1**
 Closing Price (02/10/21): **68.10**



Company	Ticker	Sector Industry	Quality	PAR
Visa Inc.	V	Industrials Credit Services	100	9.4%

BUSINESS: Visa Inc. is the world's largest retail electronic payments network providing processing services and payment product platforms. This includes credit, debit, prepaid, and commercial payments, which are offered under the Visa, Visa Electron, Interlink, and PLUS brands. Visa/PLUS is one of the largest global ATM networks, offering cash access in local currency in more than 200

countries. Visa's global network, VisaNet, delivers value-added processing, including fraud and risk management. Has about 19,500 employees. Off. and dir. own less than 1.0% of common stock (12/19 proxy). Chairman: Robert W. Matschullat. CEO: Alfred F. Kelly, Jr. Inc.: DE. Address: P.O. Box 8999, San Francisco, CA 94128. Telephone: 415.932.2100. Internet: www.visa.com

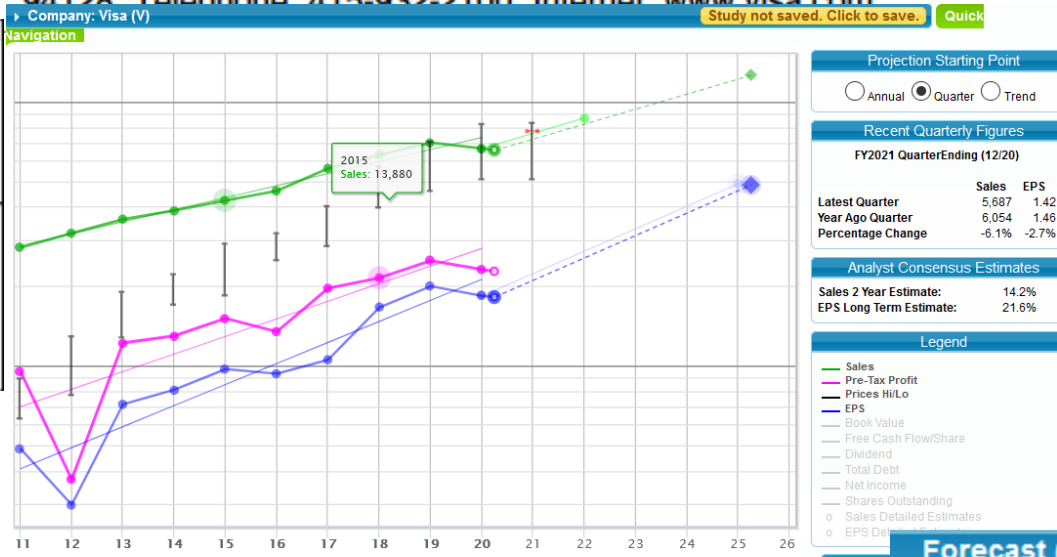
TIMELINESS 3 Lowered 9/4/20
SAFETY 1 Raised 5/16/14
TECHNICAL 3 Lowered 11/27/20
BETA 1.00 (1.00 = Market)

18-Month Target Price Range

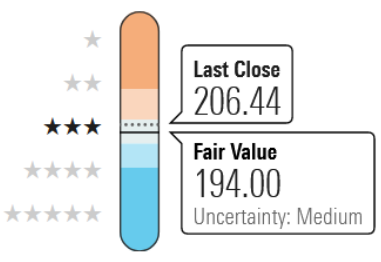
Low-High Midpoint (% to Mid)
\$165-\$337 \$251 (25%)

2023-25 PROJECTIONS

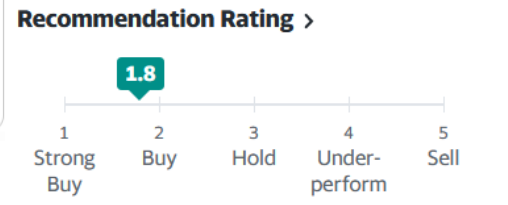
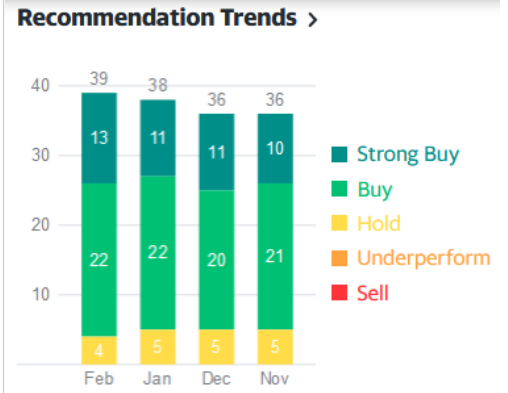
	Price	Gain	Ann'l Total Return
High	275	(+35%)	9%
Low	225	(+10%)	4%



Valuation Jan 06, 2021 Currency in USD
 V is trading within a range we consider fairly valued.



1-Star Price > 261.90
5-Star Price < 135.80
Economic Moat Wide
Stewardship Standard
 Trend: Stable

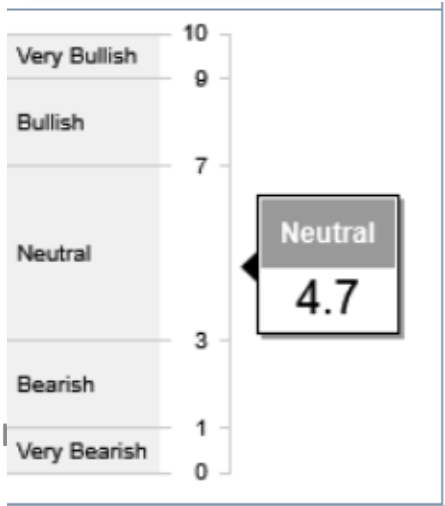


Fundamental Company Data

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Growth(%)
Historical Sales (\$M)	9,188	10,421	11,778	12,702	13,880	15,082	18,358	20,609	22,977	21,846	11.1%
Historical EPS (\$)	1.29	0.79	1.90	2.15	2.58	2.48	2.80	4.42	5.32	4.89	20.2%
Pre-Tax Profit (\$M)	5,656	2,207	7,257	7,724	8,995	8,012	11,694	12,806	14,884	13,790	16.6%

Forecast

14
21.6



SSG Results Summary

Zone: BUY
Upside Downside Ratio: 4.1 To 1
Total Return (High P/E): 22.3%
Projected Return (Avg P/E): 17.0%
Buy price to satisfy US/DS of 3 to 1 and 15% total return: 229.5
Buy Below price based on zoning selection: 229.5
Closing Price (02/10/21): 206.44

V
3/25/2021

Company	Ticker	Sector Industry	Quality	PAR
Phillips 66	PSX	Energy Oil & Gas Refining & Marketing	51	6.2%

BUSINESS: Phillips 66 is a downstream energy company comprised of four units. The Refining division owns or has a stake in 13 refineries with a net crude oil capacity of 2.1 million barrels per day. The Marketing and Specialties segment includes wholesale and retail fuel marketing and power generation businesses. The Midstream unit holds a 50% interest in DCP Midstream, one of the big-

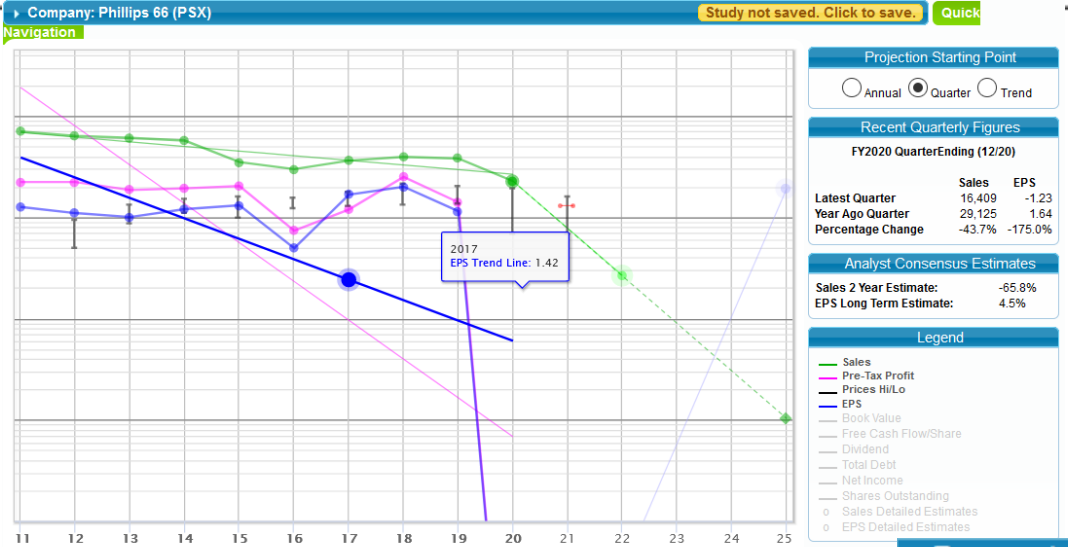
gest natural gas gatherers and processors in the U.S. Lastly, the Chemicals division consists of a 50% stake in Chevron Phillips Chemical, a top producer of olefins and polyolefins. Had an IPO for Phillips 66 Partners in 2013 (Phillips owns 57.0%). CEO: Greg C. Garland. Inc.: DE. Address: 2331 CityWest Blvd., Houston, TX 77042. Tel.: 281-293-6600. Internet: www.phillips66.com.

TIMELINESS 4 Lowered 3/20/20
SAFETY 3 Lowered 5/15/20
TECHNICAL 4 Lowered 11/27/20
BETA 1.30 (1.00 = Market)

18-Month Target Price Range
Low-High Midpoint (% to Mid)
\$35-\$98 \$67 (5%)

2023-25 PROJECTIONS

	Price	Gain	Ann'l Total Return
High	150	(+140%)	28%
Low	100	(+60%)	17%



Valuation Mar 31, 2020 Currency in USD

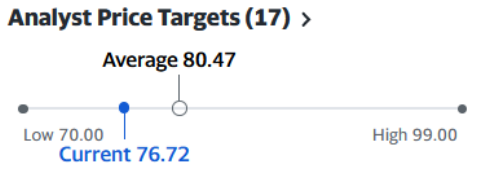
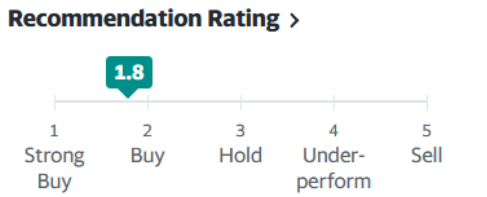
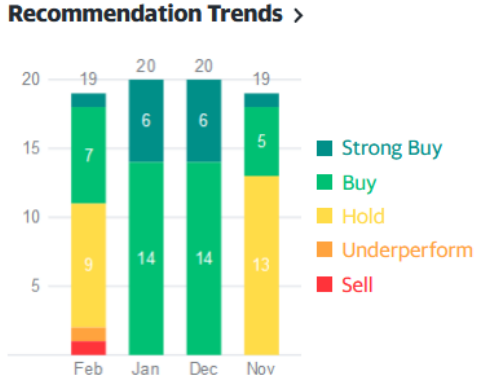
PSX is Undervalued at a 13% Discount.

Fair Value: 88.00
 Uncertainty: High

Last Close: 76.72

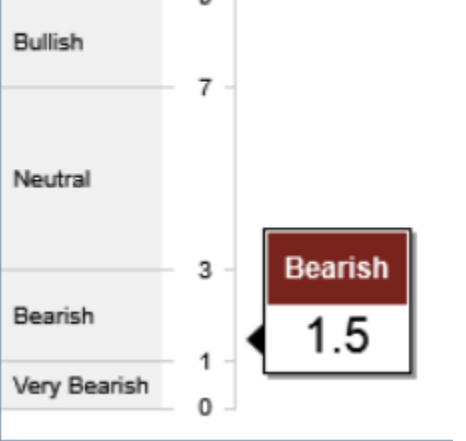
1-Star Price > 136.40
 5-Star Price < 52.80

Economic Moat: Narrow
 Stewardship: Standard
 Trend: Stable



Fundamental Company Data

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020 (p)	Growth (%)
Historical Sales (\$M)	197,771	179,460	171,596	161,212	98,975	84,279	102,354	111,461	107,293	64,129	-10.0%
Historical EPS (\$)	7.46	6.48	5.92	7.10	7.73	2.92	9.85	11.80	6.77	-9.06	-37.1%
Pre-Tax Profit (\$M)	6,624	6,631	5,526	5,745	6,044	2,191	3,555	7,445	4,178	-4,964	-58.6%



SSG Results Summary

Zone: **SELL**

Upside Downside Ratio: **0.1 To 1**

Total Return (High P/E): **3.8%**

Projected Return (Avg P/E): **2.0%**

Buy price to satisfy US/DS of 3 to 1 and 15% total return: **45.3**

Buy Below price based on zoning selection: **50.0**

Closing Price (02/10/21): **76.72**

PSX
 3/25/2021

Company	Ticker	Sector Industry	Quality	PAR
Glaxo SmithKline	GSK	Healthcare Drug Manufacturers - General	44	11.0%

BUSINESS: GlaxoSmithKline plc is a research-based global healthcare company that creates, develops, manufactures, and markets a broad range of innovative products in three primary areas (pharmaceuticals, vaccines, and consumer healthcare). Pharmaceutical products focus on key therapeutic areas such as, respiratory, anti-virals, central nervous system, cardiovascular,

urogenital, metabolic, antibacterials, dermatology, rare diseases, immuno-inflammation, and HIV. Has 95,490 employees. Chairman: Sir Philip R. Hampton. CEO: Emma Walmsley. Inc.: England. Address: 980 Great West Road, Brentford Middlesex, TW8 9GS. United Kingdom. U.S. office: 5 Crescent Drive, Philadelphia, PA

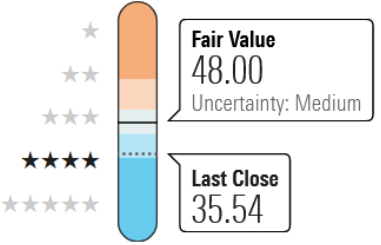
TIMELINESS 3 Lowered 12/25/20
SAFETY 1 Raised 7/27/01
TECHNICAL 3 Raised 12/25/20
BETA .80 (1.00 = Market)

18-Month Target Price Range
Low-High Midpoint (% to Mid)
 \$30-\$62 \$46 (25%)

2023-25 PROJECTIONS

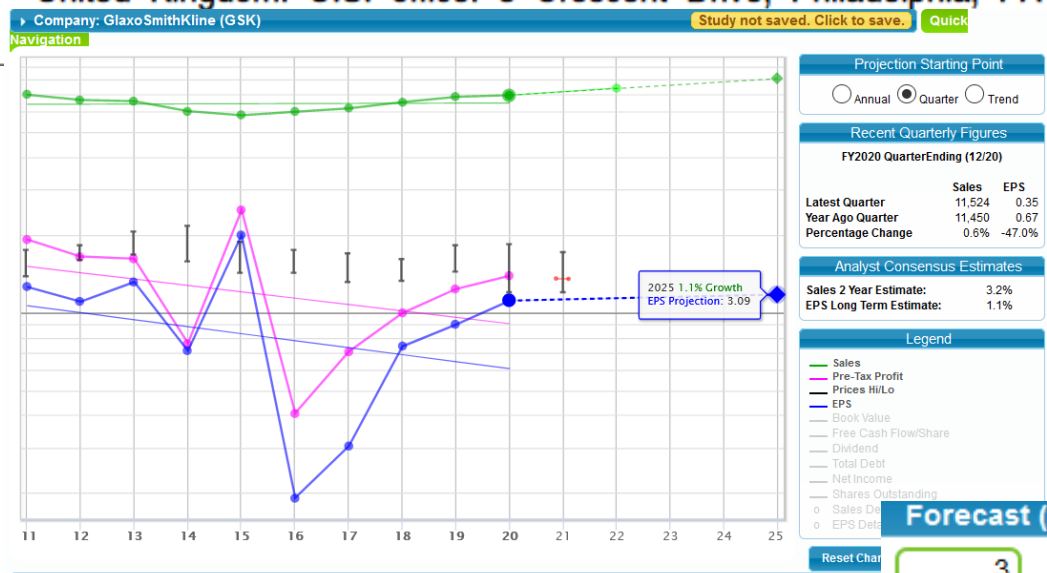
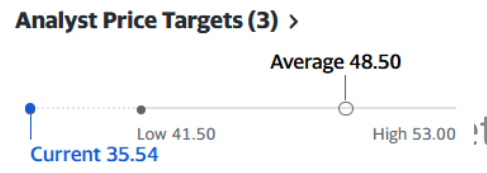
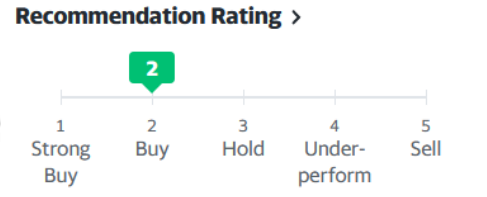
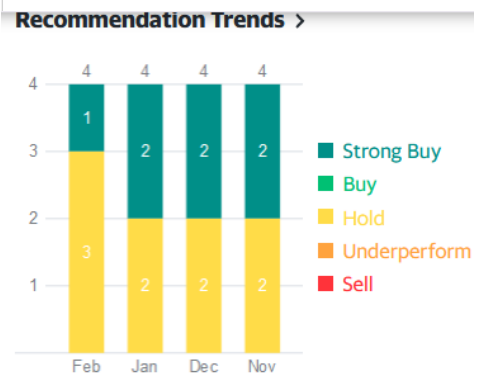
	Price	Gain	Ann'l Total Return
High	55	(+55%)	16%
Low	45	(+25%)	9%

Valuation Jan 07, 2021 Currency in USD
 GSK is Undervalued at a 26% Discount.



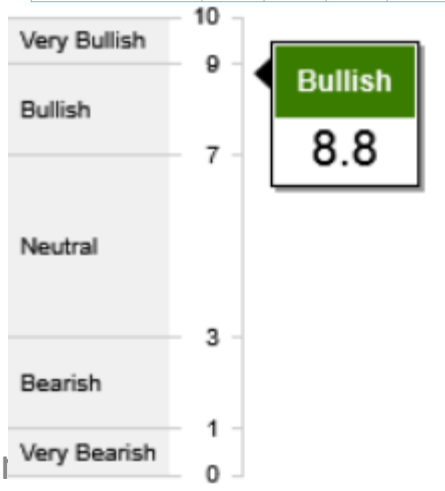
1-Star Price > 64.80
5-Star Price < 33.60

Economic Moat Wide
Stewardship Standard
 Trend: Stable



Fundamental Company Data

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020 (p)	Growth(%)
Historical Sales (\$M)	43,889	41,887	41,414	37,901	36,524	37,688	38,849	41,095	43,054	43,717	0.1%
Historical EPS (\$)	3.31	2.90	3.45	1.87	5.26	0.50	0.80	1.94	2.36	2.93	-6.1%
Pre-Tax Profit (\$M)	12,340	10,600	10,391	4,886	16,063	2,620	4,538	6,401	7,938	8,932	-5.5%



SSG Results Summary

Zone: **HOLD**

Upside Downside Ratio: **0.4 To 1**

Total Return (High P/E): **16.6%**

Projected Return (Avg P/E): **22.6%**

Buy price to satisfy US/DS of 3 to 1 and 15% total return: **32.8**

Buy Below price based on zoning selection: **32.8**

Closing Price (02/10/21): **35.54**



Company	Ticker	Sector Industry	Quality	PAR
British American Tobacco	BTI	Staples Tobacco	93	15.0%

BUSINESS: British American Tobacco is one of the world's leading consumer goods companies. The company engages in the manufacture, distribution, and sale of tobacco products, primarily cigarettes. It also produces vapour and tobacco heating products, as well as oral tobacco and nicotine goods. Acquired the remaining 48% stake of Reynolds American that it didn't already own in July

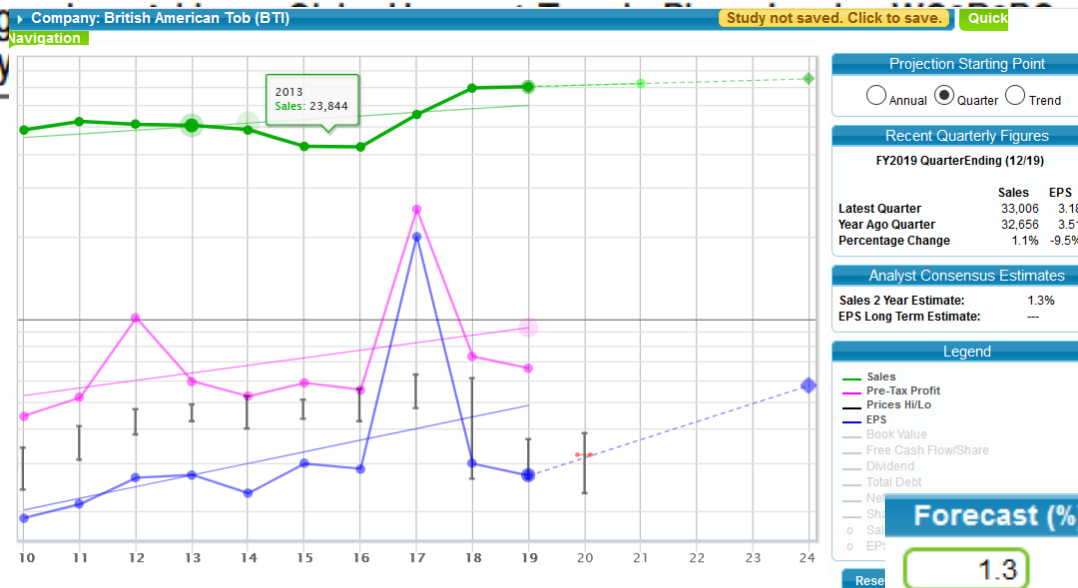
2017, which allowed it to become the largest publicly-traded tobacco company in the world. Brands include *Kool, Benson & Hedges, Lucky Strike, Dunhill* and *Kent*. Has 64,100 employees. Chairman: Richard Burrows. CEO: Jack Bowles. Incorporated: United King-

TIMELINESS 3 Lowered 8/28/20
SAFETY 3 Lowered 10/18/19
TECHNICAL 4 Lowered 1/15/21
BETA .95 (1.00 = Market)

18-Month Target Price Range
 Low-High Midpoint (% to Mid)
 \$26-\$53 \$40 (5%)

2023-25 PROJECTIONS

	Price	Gain	Ann'l Total Return
High	135	(+260%)	40%
Low	90	(+140%)	28%



Projection Starting Point
 Annual Quarter Trend

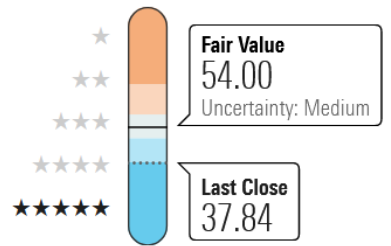
Recent Quarterly Figures
 FY2019 Quarter Ending (12/19)

	Sales	EPS
Latest Quarter	33,006	3.18
Year Ago Quarter	32,656	3.51
Percentage Change	1.1%	-9.5%

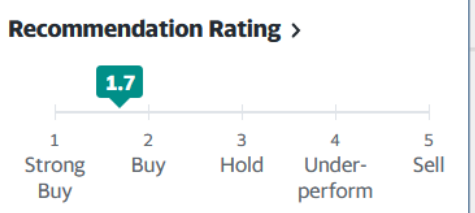
Analyst Consensus Estimates
 Sales 2 Year Estimate: 1.3%
 EPS Long Term Estimate: ---

Valuation Jun 12, 2020 Currency in USD

BTI is Significantly Undervalued at a 30% Discount.

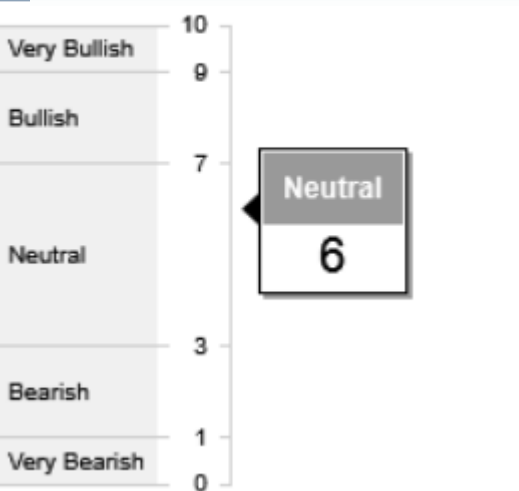


1-Star Price > 72.90
 5-Star Price < 37.80
 Economic Moat: Wide
 Stewardship: Standard
 Trend: Negative



Fundamental Company Data

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Growth
Historical Sales (\$M)	22,968	24,678	24,073	23,844	23,016	20,006	19,934	26,116	32,656	33,006	30%
Historical EPS (\$)	2.23	2.50	3.12	3.20	2.74	3.51	3.37	23.56	3.51	3.18	10.2%
Pre-Tax Profit (\$M)	6,776	7,905	15,398	9,065	7,983						



SSG Results Summary

Zone: **BUY**

Upside Downside Ratio: **4.1 To 1**

Total Return (High P/E): **21.4%**

Projected Return (Avg P/E): **19.8%**

Buy price to satisfy US/DS of 3 to 1 and 15% total return: **40.8**

Buy Below price based on zoning selection: **40.8**

Closing Price (02/10/21): **37.84**





WE ALL KNOW WHAT IT'S LIKE TO FEEL LEFT OUT. [> WE](#)

- HOME
- OIL PRICES
- RIG COUNT
- ENERGY
- ALTERNATIVE ENERGY
- GEOPOLITICS
- FINANCE
- BREAKING NEWS
- PREMIUM ARTICLES
- COMMUNITY
- MY ACCOUNT

All Prices	OPEC Blends	Canadian Blends	U.S. Blends			
WTI CRUDE	58.48	-0.20	-0.34%	LOUISIANA LIGHT	60.34	+0.59 +0.99%
BRENT CRUDE	61.33	-0.14	-0.23%	BONNY LIGHT	60.52	+0.63 +1.05%
MARS US	59.18	+0.47	+0.80%	MEXICAN BASKET	56.84	+0.53 +0.94%
OPEC BASKET	60.28	+0.70	+1.17%	NATURAL GAS	2.966	+0.055 +1.89%
URALS	42.22	+0.00	+0.00%	Click Here for 150+ Global Oil Prices		



Data Center

Treasury Interest Rate Statistics

On a daily basis, Treasury publishes Treasury Yield Curve Rates, Treasury Real Yield Curve Rates, Treasury Bill Rates, Treasury Long-Term Rates and Extrapolation Factors, and Treasury Real Long-Term Rate Averages.

[VIEW THIS DATA](#)

Daily Treasury Yield Curve CMT Rates

02/10/2021

1 Month 0.05	2 Month 0.04	3 Month 0.05	6 Month 0.06
1 Year 0.07	2 Year 0.11	3 Year 0.19	5 Year 0.46
7 Year 0.80	10 Year 1.15	20 Year 1.75	30 Year 1.92

Money Supply – M1 <https://fred.stlouisfed.org/series/M1>

Observation:
2021-01-25: **6,903.0** (+ more)
Updated: Feb 4, 2021

Units:
Billions of Dollars,
Seasonally Adjusted

Frequency:
Weekly,
Ending Monday

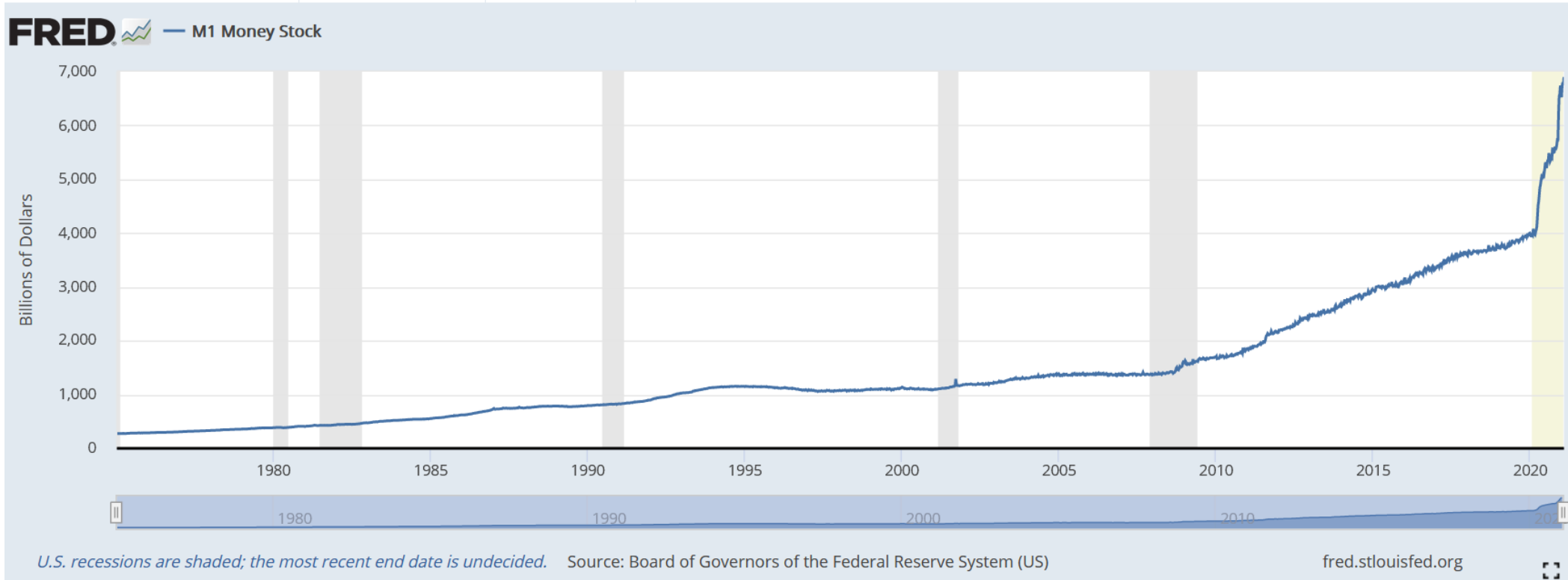
1Y | 5Y | 10Y | Max

1975-01-06

to

2021-01-25

EDIT GRAPH



M1 is the money supply that is composed of physical currency and coin, demand deposits, travelers' checks, other checkable deposits, and negotiable order of withdrawal (NOW) accounts.

Economists often use the M1 money supply measurement as an indicator of **inflation**. In the US, M1 is money that is issued to commercial banks by the US Federal Reserve for deposits and loans. The total amount of money in circulation often affects the flow of economic activity.

Money Supply – M2 <https://fred.stlouisfed.org/series/M2>



- M2 is a measure of the money supply that includes cash, checking deposits, and easily convertible near money.
- M2 is a broader measure of the money supply than M1, which just includes cash and checking deposits.
- M2 is closely watched as an indicator of money supply and future inflation, and as a target of central bank monetary policy.

The President of STAR Investment Club created a table outlining the decision process for selling stocks. (It was derived from presentations on When to Sell by Gary Ball and other long-term respected BetterInvesting instructors.) She puts it at the end of the Agenda every month. It serves as a great reminder when we might get too emotional making -- or not making -- the Sell Decision.

Major Reasons to Sell	Other Reasons to Sell	Wrong Reasons to Sell	Wrong Reason to NOT Sell
You Need the Money	Stock no longer fits investment objective	Price Hasn't Moved	Emotionally attached to stock
A Mistake was Made	Dividend cut or eliminated	Price is down (find out why)	Hate to Admit a Mistake
The Stock has become Extremely Overvalued	To improve the quality of portfolio (use Challenge Tree)	Price is up	Hate to Take a Loss
Fundamentals of the Company have deteriorated since purchased	For Tax Loss	Temporary Bad News	Selling 'short'