**Southeastern Michigan Better Investing Model Club**

**Meeting Minutes**

**Date:** Monday, April 21, 2025

**Start Time:** 7:02PM

**Completion Time:** 8:56PM

**Location:** Zoom meeting

Join Zoom Meeting  
<https://us06web.zoom.us/j/89769757911?pwd=6wXpcBwrNJydbauhrMKeqf7Rdyh3qO.1>  
  
Meeting ID: 897 6975 7911  
Passcode: 389123  
One tap mobile  
+13126266799,,89769757911#,,,,\*389123# US (Chicago)  
+16469313860,,89769757911#,,,,\*389123# US

**Next Meeting: May 19, 2025** at 7-9 PM by Zoom

**Agenda Items**

**1. Call to Order and Presiding Partner’s Opening Remarks Cliff**

FAAMG 6-ceazon, Appl, Microsoft, Google).

Netflix dropped from FANG (Facebook, Amazon, Netflix, Goo

**Members in Attendance:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name** | **In Person** | **GTM** | **Name** | **In Person** | **GTM** |
| **Officers:** |  |  | **Members:** |  |  |
|  |  |  | Jane Bellaver |  | X |
| Cliff Trent |  | X | Deb Brown | Absent |  |
| Joe Bowen |  | X | Jim Barrett |  | X |
| Brittany Johnson |  | X | Teresa Barr | Pause |  |
| Peggy Kingston |  | X | Sudip Suvedi |  | X |
|  |  |  | Tony Profota |  | X |
|  |  |  | Aaron Thomas |  | X |
|  |  |  | Pedro Ortiz | Absent |  |
|  |  |  | Jim Klarr |  | X |
|  |  |  |  |  |  |

**Guests in Attendance GTM: Outside attendees – Mari**

Secretary’s report for March meeting was reviewed. Motion to accept: Brittany and Jane 2nd .  All in favor.

**2. Treasurer’s Report (Cliff) - refer to Treasurer’s report in BIVIO folder for more detail**

**As 03/13//2025**

|  |  |
| --- | --- |
| Total securities | $240,857.44 |
| Cash in Fidelity | $ 361.25 |
| Cash in suspense | $ 0.00 |
| Total securities and cash | $241,218.69 |
| Value of One Unit | $67.10 |
|  |  |

|  |  |
| --- | --- |
| * **Benchmark** | Vanguard 5 year growth: 14.7%  SEMI: 5 yr growth 13.9% Manifest Quality 89.3; PAR 13.3%; MIPAR 10.8 % |

**To make deposits by Online Bill Pay: Fidelity Investments; Account number**

**Z07832184; Address P.O. Box 777001, Cincinnati OH 45277; Phone 800-544-6666. Be sure to include your cents in the amount so Cliff can identify the deposit as yours.**

The second method is to have a check sent to Cliff that is made out to **SE  
Michigan NAIC Model Club**.  He can use the mobile app to deposit the check  
into the account.

***Mail checks to***

***Cliff Trent***

***36539 St. Clair Dr***

***New Baltimore, MI 48047***

**Purchases March 2025**

**TICKER SHARES**

**No purchases**

**Sales**

**TICKER SHARES**

**No sales**

3. Presentation by Team A – Cliff, Jane, Deb and Peggy. Cliff presented a powerpoint that looked at the business growth cycle of which the US is in contracting phase. Barron’s article had recommended industrial sector at this time. Looked at Industrials sector which we do have 1 stock in that sector which is L3Harris a defense stock. 4 stock SSGs were presented - STRL, FIX, AAON and PWR. Companies presented are involved in HVAC systems, mechanical and electrical contracting services and infrastructure for supporting data centers.

**4. PERT and Stock Watcher Reports:**

Updates made by Jim K for KNSL, Aaron for LULU. Tony to update SLB for May. (see stockwatcher list).

**5. General Topics: Cliff asked if anyone had ideas for educational topics.**

**6. Buy/sell discussion:**

Much discussion regarding industrial stocks and 2 were identified as good buys but cash is low and after looking at the stocks in our portfolio it was determined that no motion would be made to sell any stock at this time. Suggestion made to sell 3% of AMZN but no motion made. Majority of our stocks are in the BUY range.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Company** | **Watcher** | **Last**  **SSG** | **Last Review Date** | **Recommendation** | **Comments** |
| AMZN | Peggy | 3/25 | 3/25 | Buy | AWS better profitability and revenue grew 10  9% YOY |
| GOOG | Cliff | 3/25 | 3/25 | Buy | 7.5 to 1 U/D, Monopoly suit against Chrome |
| KNSL | Jim K | 4/25 | 4/25 | Buy | EPS is up, U/D 3.8 to 1 |
| LHX | Jim B | 3/25 | 3/25 | Buy | 5.9 to 1, motion passed to purchase more shares |
| LULU | Aaron | 4/25 | 4/25 | Buy | U/D 5.3 to 1, quality 97, manifest 12.4% return. ? tariffs – manufacturing in Asia, Vietnam |
| MEDP | Jane | 2/25 | 2/25 | Buy | U/D 8.9 to 1 |
| META | Brittany | 2/25 | 2/25 | Hold | A good companystill growing, increased revenue |
| MNST | Pedro | 3/25 | 3/25 | Buy | U/D 3.8 to 1 recommend to hold |
| NVDA | Sudip | 1/25 | 1/25 | Buy | 6.0 to 1, some issues delivering the volume, outperforming the market |
| SCHW | Joe | 2/25 | 2/25 | Bought |  |
| SLB | Tony | 11/24 | 11/24 | Buy | Deregulate with Republican party  Stockwatcher now Tony 1/25 |
| TSM | Peggy | 3/25 | 3/25 | Buy | Solid results in 2024, potential headwinds ahead, shares have fallen about 15% in 2025 |
| UNH | Deb | 3/25 | 3/25 | Buy | Company is in a flux, motion passed to sell percentage of shares |
| V | Jim K | 3/25 | 3/25 | Buy | Good company |
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**7.** Team B will present in May 2025.**.**

**8.** Roundtable: **Jane pointed out that guest Mari Howard has been to more than 4 meetings and is interested in being a member. Cliff asked that Team B who is presenting next have Mari join them in their stock presentation.**

**Jim B offered to keep an eye on QMCO – Quantum as a potential stock for the future.**

**Presentation coming up at the Rochester Hills Public Library on May 10 at 9:30 - 11:30 for SEMI Chapter to acknowledge winners of the stock picking contest. Speakers Mark Robertson and Ken Kubola will be giving the presentation.**

**9. Adjourn at 8:56 PM**

**REFERENCE INFO**

**Model Club Dashboard**

<https://www.manifestinvesting.com/dashboards/public/SEMIModClub>

**Team Member Breakdown revised 12/2023**

|  |  |  |
| --- | --- | --- |
| **Team A** | **Team B** | **Team C** |
| Jane Bellaver | Joe Bowen | Teresa Barr |
| Deb Brown | Sudip Suvedi | Pedro Ortiz |
| Cliff Trent | Jim Barrett | Brittany Johnson |
| Peggy Kingston | Tony Profota | Aaron Thomas |
|  |  | Jim Klarr |
|  |  |  |
| **Industry Screener** |  |  |
| Cliff Trent |  |  |

**Note: All Model Club members are encouraged to volunteer and participate in all Model Club activities / studies.**

**Upcoming Meeting and Event Dates:**

|  |  |  |
| --- | --- | --- |
| **Meeting / Event Name** | **Date** | **Location** |
| Next meeting | 5/19/2025 | Zoom |
|  |  |  |