**Southeastern Michigan Better Investing Model Club**

**Meeting Minutes**

**Date:** Monday, July 21, 2025

**Start Time:** 7:02PM

**Completion Time:** 8:57PM

**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
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+16469313860,,89769757911#,,,,\*389123# US

**Next Meeting: August 18, 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 |  |  X |
| Joe Bowen |   | X | Jim Barrett |  | X |
| Brittany Johnson |  | X | Teresa Barr |  Pause |  |
| Peggy Kingston |  | X | Sudip Suvedi | Absent |  |
|  |  |  | Tony Profota |  | X |
|  |  |  | Aaron Thomas |  | X |
|  |  |  | Pedro Ortiz |  |  X |
|  |  |  | Jim Klarr |  | X |
|  |  |  | Mari Howard |  | X |

**Guests in Attendance GTM: Outside attendees – Robyn Hamilton**

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

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

**As of 7/17/2025**

|  |  |
| --- | --- |
| Total securities | $293,341.11 |
| Cash in Fidelity | $ 1033.97 |
| Cash in suspense | $ 0.00  |
| Total securities and cash | $293,341.11 |
| Value of One Unit | $84.47 |
|  |  |

|  |  |
| --- | --- |
| * **Benchmark**
 | Vanguard 5 year growth: 15.5%SEMI: 5 yr growth 14% Manifest Quality 88.9 ; PAR 10.5%; MIPAR 8.9%. Target PAR 10.5+ (5-10%)= 13.9-18.9% |

**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 July 2025**

 **TICKER SHARES**

 **Cash $1033.97 to purchase additional shares of Medpace**

 **Sales**

 **TICKER SHARES**

3. Presentation by Team A– Cliff, Jane, Deb, Mari and Peggy. Cliff presented a powerpoint to review both the Partnership agreement and the operating procedures of the Southeastern Michigan NAIC Model Club. Our club has 5 Full Partners who are on the board of the SEMC-NAIC.

Sudip had suggested that the team look into Broadcom and Oracle that was recommended on Marketwatch. Both stocks were reviewed and neither were in a BUY range. Jane reviewed Medpace as she was concerned that the company would be involved in Medicaid and with upcoming changes the group may decide to sell. However after doing the SSG and delving into the Company’s business it was determined that the stock is in a buy range and not affected by Medicaid changes.

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

Updates made by Jane for Medpace, Jim B for LHX, Aaron for LULU and Brittany for Meta

**5. General Topics: Stock watcher update.** Better Investing Club dues of $52 – motion made by Brittany to pay dues and seconded by Jane – all in favor.

**6. Buy/sell discussion:**

Discussion after looking at our portfolio a motion was made to take cash and purchase additional shares of Medpace. Motion presented by Cliff and seconded by Tony. Motion passed

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Company** | **Watcher** | **Last****SSG** | **Last Review Date** | **Recommendation** | **Comments** |
| AMZN | Deb | 3/25 | 3/25 | Buy | AWS better profitability and revenue grew 109% YOY |
| GOOG | Pedro/Mari | 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 | 7/25 | 7/25 | Hold  | Awaiting quarterly report, U/D 2.1 to 1 |
| LULU | Aaron | 7/25 | 7/25 |  Buy | U/D 5.3 to 1, quality 97, manifest 12.4% return. ? tariffs – manufacturing in Asia, Vietnam |
| MEDP | Jane | 7/25 | 7/25 | Buy | Not affected by Medicaid |
| META | Brittany | 7/25 | 7/25 | Hold | Up 22% YOY |
| NVDA | Sudip | 6/25 | 6/25 | Buy | 6.0 to 1, some issues delivering the volume, outperforming the market |
| SCHW | Joe | 2/25 | 2/25 | Bought |  |
| SLB | Tony | 6/25 | 6/25 | Buy |  |
| TSM | Peggy | 6/25 | 6/25 | Hold | Per valueline 6/20/25 shares are ranked to outperform the brader market averages in the year ahead and the company pays s dividend. Look for EPS of $16 for 2028-20230 timeframe |
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**7.** Team B will present in August 2025.

**8.** Roundtable: **No discussion**

**9. Adjourn at 8:32PM**

**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 |
| Mari Howard |  | 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 | 8/18/2025 | Zoom |
|  |  |  |