**Southeastern Michigan Better Investing Model Club**

**Meeting Minutes**

**Date:** Monday, June 16, 2025

**Start Time:** 7:07PM

**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  
+13126266799,,89769757911#,,,,\*389123# US (Chicago)  
+16469313860,,89769757911#,,,,\*389123# US

**Next Meeting: July 21, 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 |  | X |
|  |  |  | Jim Klarr |  | X |
|  |  |  | Mari Howard |  | X |

**Guests in Attendance GTM: Outside attendees – David Livelsberger**

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

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

**As of 6/12/2025**

|  |  |
| --- | --- |
| Total securities | $285,377.67 |
| Cash in Fidelity | $ 733.27 |
| Cash in suspense | $ 0.00 |
| Total securities and cash | $286,110.94 |
| Value of One Unit | $79.30 |
|  |  |

|  |  |
| --- | --- |
| * **Benchmark** | Vanguard 5 year growth: 16.1%  SEMI: 5 yr growth 14.8% Manifest Quality 87.7; PAR 11.5%; MIPAR 9.28%. Target PAR 9.8 + (5-10%)= 14.8 -19.8% |

**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 May 2025**

**TICKER SHARES**

**None**

**Sales**

**TICKER SHARES**

**$10K of SLB to give Jane her partial withdrawal**

3. Presentation by Team C–Brittany, Pedro, Aaron and Jim Klarr. Pedro presented the BI guidelines on how to handle partial withdrawals. The group should consider selling weak or depreciated stock for a capital loss, should not transer depreciated or appreciated stock or option 3 to pay out the withdrawal in cash. Team C looked at the stocks in our portfolio and LULU and SLB are at a loss. Options are to sell $10K of SLB, all of LULU or $5K of SLB and $5K of LULU. Wash sale tax loss after 31 days/June 20th. Brittany will check with first in, first out on SLB since there were 2 lots purchased by the group of SLB.

Presentation by Joe regarding Ratios and how they are used in our procees to analyze stocks. Macro Goal is a 15% return, Rule of 72nd. Ratio of U/D to be 3.0 to 1 or higher. Powerpoint is saved in BIVIO under Files, Public, Education, Ratio presentation to SEMI-MC June 2025.

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

Updates made by Peggy for TSM, Tony/Joe for SLB and Sudip for NVDA

**5. General Topics: Stock watcher update.** We have 13 members and 1 member on pause and 11 stocks to watch. Cliff will give his stock GOOG to Pedro and Mari who do not have stocks to watch. They will work together to watch the stock. Mari will be assigned to Team A.

**6. Buy/sell discussion:**

Discussion of options presented and Pedro made a motion to sell $10K of SLB and it was seconded by Brittany. Vote taken and motion passed.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Company** | **Watcher** | **Last**  **SSG** | **Last Review Date** | **Recommendation** | **Comments** |
| AMZN | Deb | 3/25 | 3/25 | Buy | AWS better profitability and revenue grew 10  9% 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 | 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 |
| 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 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

**7.** Team A will present in July 2025.

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

**9. Adjourn at 8:57 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 |
| 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 | 7/21/2025 | Zoom |
|  |  |  |