**Southeastern Michigan Better Investing Model Club**

**Meeting Minutes**

**Date:** Monday, May 19, 2025

**Start Time:** 7:00PM

**Completion Time:** 9:04PM

**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: June 16, 2025,** at 7-9 PM by Zoom

**Agenda Items**

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

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 | Absent |  | Deb Brown |  |  X |
| 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 |
|  |  |  |  |  |  |

**Guests in Attendance GTM: Outside attendees – none**

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

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

**As 05/15/2025**

|  |  |
| --- | --- |
| Total securities | $271,303.47 |
| Cash in Fidelity | $ 361.25 |
| Cash in suspense | $ 0.00  |
| Total securities and cash | $273,419.25 |
| Value of One Unit | $75.56 |
|  |  |

|  |  |
| --- | --- |
| * **Benchmark**
 | Vanguard 5 year growth: 17.1%SEMI: 5 yr growth 15.4% Manifest Quality 88.6; PAR 10.2%; MIPAR 9.2 %. Target PAR: 9.2 + (5 to 10%) = 14.2 – 19.2% |

**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**

 **$17K+ SLB**

 **$17K+ NVDA**

 **$9905 TSMC**

 **Sales**

 **TICKER SHARES**

 **All shares of UNH, V and MNST**

3. Presentation by Team B– Joe, Sudip, Jim B, Tony and Mari. Sudip presented a PowerPoint looking at stocks in the portfolio with a low PAR- UNH, MNST and V. Deb talked about UNH that it is a high risk investment and has lowered its financial outlook for the year. Joe also said IAS is stopping tracking it and it is a SELL. Mari presented SSG on SLB with a 7% pretax growth and a high PE 19.7. Their footprint is global as a service organization in managing wells.

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

Updates made by Deb for UNH, Jim K for VISA. Tony to update SLB for May. (see stockwatcher list).

**5. General Topics:** Jane has requested to take a partial payout of $10K which Team C will need to look at for June.

**6. Buy/sell discussion:**

Much discussion regarding presentation by Team B and not all members agreed with motion to sell 3 stocks. Most agreed with selling UNH but not MNST or V. Motion was made by Jim B to sell all of UNH, all of V and all of MNST and use proceeds to purchase $17K of NVDA, $17K of SLB and $9905 of TSMC. Motion was seconded by Tony. Vote taken via weighted members ownership and motion passed 64% to 36%.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **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 | 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 | 525 | 525 | Sold | 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 | 5/25 | 5/25 | Buy | Deregulate with Republican partyStockwatcher 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 |  5/25 | 5/25 |  Sold | Company is in a flux, motion passed to sell percentage of shares |
| V | Jim K | 5/25 | 525 | Sold | Good company |
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**7.** Team C will present in June 2025.

**8.** Roundtable:Joe took a vote to have Mari Howard join the SEMI Model Club and the vote was unanimous. Mari was welcomed to the group. Mari will need to be part of one of the teams which will be determined by Cliff.

Portfolio contains 11 stocks and we have 13 members plus 1 on pause. Deb offered to take one of Peggy’s stocks – AMZN is now assigned to Deb.

Several members asked for BI Suggested “Rules of thumb” regarding Ratios. It was asked that Joe present at the next meeting.

**9. Adjourn at 9:04 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 | 6/16/2025 | Zoom |
|  |  |  |