**Southeastern Michigan Better Investing Model Club**

**Meeting Minutes**

**Date:** Monday, March 17, 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: April 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 |  | 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 – Mari and Joyce Kosma**

Secretary’s report for February meeting was reviewed. Motion to accept: Jane and Pedro 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 | $255,040.12 |
| Cash in Fidelity | $ 1757.48 |
| Cash in suspense | $ 0.00 |
| Total securities and cash | $256,797.60 |
| Value of One Unit | $71.51 |
|  |  |

|  |  |
| --- | --- |
| * **Benchmark** | Vanguard 5 year growth: 17.0%  SEMI: 5 yr growth 16.6% Manifest Quality 90.1; PAR 12.6%; MIPAR 10.7 % |

**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**

**LHX**

**Sales**

**TICKER SHARES**

**UNH**

3. Presentation by Team C – Brittany, Pedro, Aaron and Jim Klarr. Pedro presented powerpoint on the Defense and Aerospace Industry. Team looking to increase our present portfolio percentage in Defense based on the current political environment. Looked at 4 stocks: HEI, BAE, NOC AND LHX. Best EPS growth HEI, Best U/D ratio 5.9 to 1 LHX. BAE is a British company and has poor U/D ratio. SSGs presented for each company. Team looking to buy more of LHX.

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

Updates made by Deb, Cliff, Peggy, Jim K, Jim B and Pedro (see stockwatcher list).

**5. General Topics: 2024 AUDIT completed by Aaron and Peggy – K1s available in Bivio. Jim K will take on 2nd stock KNSL as stockwatcher.**

**6. Buy/sell discussion:**

Motion made by Cliff to decrease shares of UNH from 4.4% to 3% and use proceeds and cash on hand to purchase more shares of LHX. Joe seconded the motion. Discussion held. Vote taken and motion passed.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **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 | 1/25 | 1/25 |  | Bought in 1/2025 |
| LHX | Jim B | 3/25 | 3/25 | Buy | 5.9 to 1, motion passed to purchase more shares |
| LULU | Aaron | 1/25 | 1/25 | Buy | Company doing well 13.4% average PE |
| 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 A will present in April 2025.**.**

**8.** Roundtable: Education provided by Brittany on Stock Options – Puts and Calls. Strike price, additional fee and risks involved. Different between American and European stocks.

**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 | 4/21/2025 | Zoom |
|  |  |  |