

# Southeastern Michigan Better Investing Model Club Meeting Minutes

**Date:** Monday, September 15, 2025  
**Start Time:** 7:03PM  
**Completion Time:** 8:38PM  
**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:** **October 20, 2025** at 7-9 PM by Zoom

## Agenda Items

### 1. Call to Order and Presiding Partner's Opening Remarks Cliff

#### Members in Attendance:

Name	In Person	GTM	Name	In Person	GTM
<b>Officers:</b>			<b>Members:</b>		
			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	Absent	
			Pedro Ortiz		X
			Jim Klarr		X
			Mari Howard		X

**Guests in Attendance GTM: Outside attendees – Quinn Suvedi, Robyn Hamilton, Visitor from Atlanta**

Secretary's report for July meeting was reviewed. Motion to accept: Sudip and Brittany 2<sup>nd</sup>. All in favor.

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

As of 9/12/2025

Total securities	\$313,661.25
------------------	--------------

Cash in Fidelity	\$ 1,108.61
Cash in suspense	\$ 0.00
Total securities and cash	\$314,769.86
Value of One Unit	\$89.74

- **Benchmark** Vanguard 5 year growth: 15.3%  
SEMI: 5 yr growth 13.3% Manifest Quality 87.2 ; PAR 9.7%;  
MIPAR 8.2%. Target PAR 10.5+ (5-10%)= 13.2 – 18.2%

**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 July 2025**

**TICKER      SHARES**

**Purchase 408 shares of NVO with proceeds from sale of stocks**

**Sales**

**TICKER      SHARES**

**Sell all of LULU and MEDP**

**3. Presentation by Team B- Joe, Sudip, Jim B and Tony.** Sudip presented a powerpoint and showed the Better Investing website and an area that shows where to find good stocks and stock ideas. Sudip presented NOVO which is a pharmaceutical company that treats primarily Diabetes, Obesity and Cardiovascular diseases and has a potential PAR of 20-22%. Jim K was concerned that this is a foreign company (Denmark) and may be affected by the tariffs. Sudip said tht the drugs are manufactured in North Carolina.

The team looked at our stock portfolio and determined that both LULU and MEDP are potentials. LULU was advised by IAS to sell based on future poor performance.

MEDP has had a decrease in earnings and has a PEG of 3.7. Jim B brought up that MEDP is involved in medical research which the government is looking to reduce funding.

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

Updates made by Pedro for GOOG and KNSL by Jim K

**5. General Topics: Question by guest Quinn – “what are the BI principles?”**

**4 pillars are:**

**Buy high quality growth stocks**

**Invest regularly**

**Reinvest dividends and Diversify**

**6. Buy/sell discussion:**

Discussion after looking at our portfolio and questioning the sale of Medpace and why the group should sell what looks like a winner stock with a good PAR. A motion was made to sell all of LULU by Sudip and seconded by Joe. A vote was taken and motion passed.

Second motion made by Joe to sell all of MEDP. Seconded by Sudip. Vote taken and motion passed.

Third motion made by Joe to use proceeds from sale of LULU and MEDP to buy NVO. Seconded by Peggy. Vote taken and motion passed.

Company	Watcher	Original/large Additional stock purchase SSG	Last SSG review/update	Recommendation	Comments
AMZN	Deb	6/22	3/25	Buy	AWS better profitability and revenue grew 10 9% YOY
GOOG	Pedro/Mari	2/23	9/25	Buy	Hit 3 trillion in market value
KNSL	Jim K	1/25	9/25	Buy	Sales on track and earnings strong. Commercial property seeing more competition but other divisions were making up for it. Recommend to add to the position.
LHX	Jim B	3/25	7/25	Hold	Awaiting quarterly report, U/D 2.1 to 1
LULU	Aaron	9/25	9/25	Sell	
MEDP	Jane	9/25	9/25	Sell	
META	Brittany	8/20	7/25	Hold	Up 22% YOY
NVO		9/25	9/25	Buy	
NVDA	Sudip	5/25	6/25	Buy	6.0 to 1, some issues delivering the volume, outperforming the market
SCHW	Joe	2/25	2/25	Bought	
SLB	Tony	5/25	6/25	Buy	
TSM	Peggy	5/25	6/25	Hold	Per valueline 6/20/25 shares are ranked to outperform the broader market averages in the year ahead and the

					company pays s dividend. Look for EPS of \$16 for 2028-20230 timeframe
--	--	--	--	--	--

**\*\*Members without a stock to watch – Aaron, Jane and need stockwatcher for NVO**

7. Team C will present in October 2025.

8. Roundtable:

Teresa has requested to end her membership and take all her funds. Team C will need to plan for the payout of approximately \$20K. Joe suggested that Team C look at KNSL as a potential to sell.

9. Adjourn at 8:38PM

**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	10/20/2025	Zoom